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UNITED STATES DISTRICT COURT
DISTRICT OF CONNECTICUT

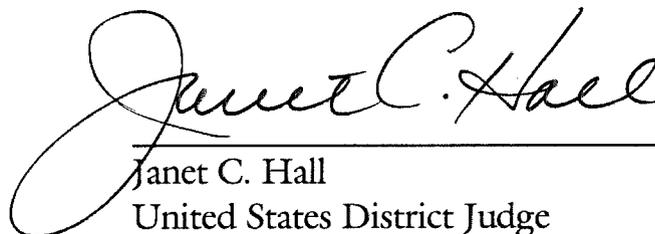
MICHAEL GIBBS and GISELLE	:	
GIBBS,	:	
Plaintiffs-Appellants,	:	
	:	CIVIL ACTION NO.
v.	:	3:98-CV-1718 (JCH)
	:	
MARINE MIDLAND BANK, N.A.,	:	
Defendant-Appellee.	:	SEPTEMBER 30, 1999

RULING

Plaintiffs-appellants Michael and Giselle Gibbs appeal from the Bankruptcy Court's August 7, 1998 Decision & Order granting summary judgment in favor of defendant-appellee Marine Midland Bank, N.A. and dismissing plaintiffs-appellants' claims for breach of contract, fraud, and detrimental reliance/promissory estoppel. In an appeal taken pursuant to 28 U.S.C. § 158(a), this court reviews a bankruptcy court's grant of summary judgment de novo. See In re Chateaugay Corp., 89 F.3d 942, 946 (2nd Cir. 1996); In re Ames Department Stores, Inc., 209 B.R. 627, 629 (S.D.N.Y. 1997). Having conducted such a review, this court AFFIRMS for substantially the same reasons stated in the Bankruptcy Court's thorough and well-reasoned opinion. See Gibbs v. Marine Midland Bank, N.A., No. 95-50902, A.P. No. 97-5080 (Bankr. D. Conn. Aug. 7, 1998).

SO ORDERED.

Dated at Bridgeport, Connecticut this 30th day of September, 1999.



Janet C. Hall
United States District Judge