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March 22, 2021

Clerk of the Court  
Supreme Court of the United States  
1 First Street, N.E.  
Washington, DC 20543

Re: Case No. 20-1179, *William W. Cole, Jr. vs. Lori Patton, as Chapter 7 Trustee; PRN Real Estate and Investments, Ltd; and Nancy Rossman*

Greetings:

Petitioner hereby files his Supplemental Index which includes the Final Judgment dated March 1, 2021 entered for the Defendant and Debtor, William W. Cole, Jr., and against the Plaintiff, PRN Real Estate Investments, Ltd. and Memorandum Opinion stating:

**PRN has not proven Cole fraudulently made false oaths regarding his homestead.** Take the statement in the schedules that the Improved Land and Unimproved Land were two parcels. **Although PRN argues the parcels previously were contiguous, when Cole filed this bankruptcy case, the statement was true.** Cole could not create a false impression by listing his homestead as two parcels because, on the petition date, they legally were divided into two parcels. However, to prevent any misunderstanding by the Trustee, on the day Cole filed this bankruptcy case, his lawyer contacted the Trustee, told her they needed to meet about the case, and asked her to bring her counsel along. During that initial meeting, which took place before Cole even filed his schedules, Cole explained to the Trustee he recently had divided his homestead into the two parcels. That belies any claim that Cole fraudulently misstated that the Improved Land and Unimproved Land were two parcels.

As for the reason Cole gave for splitting his homestead into two parcels (*i.e.*, to avoid liability for a water ski course), PRN argues it was

obviously a lie because Cole continued to own both parcels after the split. And PRN says the alleged false statement was fraudulent because it was done cover up his attempt to gerrymander his homestead. But, to repeat, Cole disclosed to the Trustee—even before he filed his schedules—that he split his homestead into two parcels. The stated reason for the homestead division is largely irrelevant when Cole disclosed the recent deeds literally on the day he filed this bankruptcy.

**No fraudulent misrepresentations were made.**

That leaves Cole's claim that the State of Florida owned the submerged Unimproved Land. **Judge Jackson considered that very issue at the trial on PRN's and the Trustees objections to Cole's homestead exemption claim.**<sup>170</sup> **In declining to rule who owned the Unimproved Land, Judge Jackson observed that the ownership issue was "both fascinating and complex."** And she noted that both PRN and Cole presented "reasoned arguments." **Given Judge Jackson's observation that Cole presented a reasoned argument on a complex issue, I cannot conclude Cole fraudulently made a false oath regarding who owned the Unimproved Land (either at the homestead exemption trial or the trial in this proceeding).**

**PRN has failed to prove Cole made any false oath in his bankruptcy papers that would preclude entry of a discharge.** Cole is entitled to judgment in his favor and against PRN on Count 11.

*Id.* at 49-51. (emphasis added).

Sincerely,

/s/ James K. Green

Counsel for Petitioner

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