UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF FLORIDA PENSACOLA DIVISION

IN RE:

SHARBER WAYNE SMITH, SR.,

CASE NO.: 10-30302-LMK

Debtor.

Chapter 7

Judge: Lewis M. Killian, Jr.

CCB COMMUNITY BANK,

Plaintiff,

VS.

Adversarial Proceeding

No: 10-03013-MAM

SHARBER WAYNE SMITH, SR.,

Defendant.

FINAL JUDGMENT

THIS CAUSE, having come before the Court on Plaintiff's and Defendant's Joint Motion for Entry of a Final Judgment of Non-Dischargeability, and the Court, having reviewed the motion and acknowledged that all parties have stipulated to the relief requested in the motion, hereby finds as follows:

IT IS ORDERED, ADJUDGED, AND DECREED that Plaintiff, CCB COMMUNITY BANK, shall recover from Defendant/Debtor, SHARBER WAYNE SMITH, SR., the sum of \$25,000.00, which shall accrue interest at the rate of 4.3% per annum for all of which let execution issue. This obligation of Defendant/Debtor is hereby adjudged to be excepted from discharge pursuant to 11 U.S.C. §523 (2010) and shall not be subject to any discharge granted by

the Court in favor of Defendant/Debtor in the above-captioned administrative Chapter 7 bankruptcy case under 11 U.S.C. 727 (2010).

The Plaintiff/Judgment Creditor's address is CCB Community Bank, 1290 North Ferdon Blvd., Crestview, Florida 32536.

Dated: May 14, 2010

Magaret A. Mahorley
MARGARET A. MAHONEY
U.S. BANKRUPTCY JUDGE

Stipulation to Terms of this Judgment

CCB COMMUNITY BANK

/s/ Keith L. Bell, Jr. **KEITH L. BELL, JR.** Florida Bar No. 573809 *Attorney for Plaintiff* Dated: May 13, 2010 SHARBER WAYNE SMITH, SR.

/s/ Tracy O. Strom
TRACY O. STROM
Florida Bar No. 907420
Attorney for Defendant/Debtor
Dated: May 13, 2010