UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF FLORIDA PENSACOLA DIVISION

IN RE: 42616-LMK ROBERT HUFFMAN, and KYONG C. HUFFMAN CASE NO. 3:03-bk-

Debtors.

MBNA AMERICA BANK, N.A.

Plaintiff,

٧.

ADV. PROC. NO. 03-03406

KYONG C. HUFFMAN

Defendant.

<u>JUDGMENT</u>

This adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge, presiding for the entry of Judgment pursuant to the Court's Order Approving Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered,

IT IS ORDERED AND ADJUDGED:

1. The debt owed by Defendant, KYONG C. HUFFMAN, to Plaintiff, MBNA AMERICA BANK, N.A., 655 Papermill Rd., Newark, Delaware 19711, on credit card Account No. 5490-9947-4682-6353 in the amount of \$8,560.95, is non-dischargeable and shall survive and be excepted from any discharge granted to Defendant, KYONG C. HUFFMAN, in her Chapter 7 bankruptcy case, No. 03-42616 copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Florida.

WILLIAM W. BLEVINS, Clerk, Bankruptcy Court

Deputy Clerk



2. Plaintiff, MBNA AMERICA BANK, N.A., shall recover from the Defendant, KYONG C. HUFFMAN, the sum of \$8,560.95, with interest thereon at the rate provided by law.

Dated: February 6, 2004

Copies Furnished to:

WILLIAM S. SHULMAN CHIEF U.S. BANKRUPTCY JUDGE

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