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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

I HEREBY CERTIFY that this is a true and correct 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

By Risa K. Davis
Deputy Clerk

IN RE:

RONALD BRENT McDOWELL,

Debtor.

CASE NO. 11-30218PNS3

Chapter 7

VISION BANK,

Plaintiff,

v.

ADV. PROC. NO.11-03032-WSS

RONALD BRENT McDOWELL,

Defendant.

JUDGMENT

Richard M. Gaal, Counsel for Vision Bank
Sherry F. Chancellor, Counsel for Ronald Brent McDowell

These proceedings having come on for hearing before the Court and a decision having been duly rendered; it is

ORDERED and **ADJUDGED** that pursuant to Rule 58 of the Federal Rules of Civil Procedure and Bankruptcy Rule 9021, a NONDISCHARGEABLE **JUDGMENT** in the amount of ONE HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$150,000.00) plus costs of Court and interest accruing at the rate allowed by federal law be and it hereby is **ENTERED** in favor of the Plaintiff, Vision Bank, and against the Defendant, Ronald Brent McDowell.

Dated: May 3, 2012

William S. Shulman
WILLIAM S. SHULMAN
U.S. BANKRUPTCY JUDGE