UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF FLORIDA PENSACOLA DIVISION

IN RE:

JAMES MARION WARD, JR.,

CASE NO: 00-42311-PNS3

CHAPTER 7

Debtor.

FIRST CITY BANK OF FLORIDA,

Plaintiff,

ADVERSARY PROCEEDING CASE NO. 01-80010

v.

JAMES MARION WARD, JR.,

Defendant.

JUDGMENT DETERMINING DEBT TO BE NONDISCHARGEABLE

The Complaint of First City Bank of Florida, seeking determination of the dischargeability of its debt against James Marion Ward, Jr., the Debtor, having come before the Court, and the parties to said Complaint stipulating and agreeing on the relief sought therein, the Court having reviewed the file, the stipulated Judgment, and being otherwise fully advised in these premises, hereby

CLERK
BANKRUPTCY COURT
NORTH/DIST-FLA
PENSAGOLA, FLA

01 JUH 27 PM 3: 08

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FILED

ORDERS AND ADJUDGES that:

JAMES MARION WARD JR.

The debt of James Marion Ward to First City Bank of Florida in the amount of \$150,000.00 hereby is determined to be nondischargeable. It is further,

ORDERED, ADJUDGED AND DECREED that:

First City Bank of Florida does have a Judgment for JAMES MARION WARD JR \$150,000.00 against James Marion Ward, together with interest at the legal rate from the date of this Judgment until paid -- for all of which let execution issue.

> MARGARET/A. MAHONEY Bankruptcy Judge

Judgment Creditors:

First City Bank of Florida, N.A. Post Office Box 2977
Fort Walton Beach, FL 32549

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.

LARRY A. PACE, Clerk, Bankruptcy Court

Judgment Creditor:

James M. Ward, Jr. 611 Benning Drive Destin, Florida 32541 S.S. #XXX-XX-3976

Consented to by Debtor:

Deputy Clerk,

James Marion Ward, Jr.