

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

IN RE:

CASE NO. 99-42480-PNS3

RICHARD L. MICHAEL and
LOYDA R. MICHAEL,

Debtors.

USBANK,

Plaintiff,

vs.

ADV. NO. 00-80032

RICHARD L. MICHAEL and
LOYDA R. MICHAEL,

Defendants.

JUDGMENT

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 Defendants, RICHARD L. MICHAEL and LOYDA R. MICHAEL, to Plaintiff, USBANK, on Mastercard Account, Account No. 5449-2450-0159-6214, is non-dischargeable and shall survive and be excepted from any discharge granted to Defendants, RICHARD L. MICHAEL and LOYDA R. MICHAEL, in their Chapter 7 bankruptcy, Case No. 99-42480-PNS3.

CLERK
BANKRUPTCY COURT
NORTH/DIST. FLA
PENSACOLA, FLA

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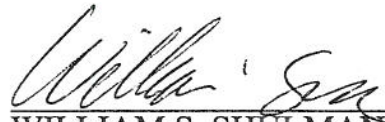
U.S. BANKRUPTCY COURT
Northern District of Florida
DATE ENTERED ON DOCKET

9.1.00

FILED

2. Plaintiff shall recover from Defendant the sum of \$3,000.00.

DONE AND ORDERED in Mobile, Alabama, this 1 day of September, 2000.

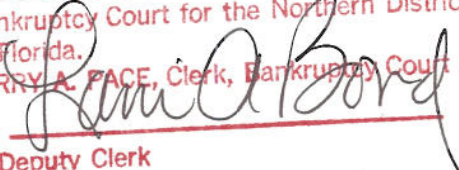

WILLIAM S. SHULMAN
United States Bankruptcy Judge

Copies Furnished to:

Richard L. Michael and Loyda R. Michael, Debtors, 428 Sullivan Street, Ft. Walton Beach, Florida 32548;

Steven D. Jurnovoy, Defendants' Attorney, 236 W. Garden Street, Ste. 4, Pensacola, Florida 32501; and to

Scott W. Spradley, USBank's Attorney, Gray, Harris & Robinson, P.A., Post Office Box 3068, Orlando, Florida 32802.

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
By 
Deputy Clerk