

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
PENSACOLA DIVISION

IN RE:

PAMELA KAY HOLLAND

07-30003-LMK

Debtor(s)

-----  
and

BANK OF AMERICA, N.A.

Plaintiff,

vs.

Adv. Case No. 07-03006

PAMELA KAY HOLLAND

Defendant(s).

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DEFAULT FINAL JUDGMENT OF NON-DISCHARGEABILITY

THIS CAUSE coming on to be heard on June 8, 2007 on BANK OF AMERICA, NA (hereinafter referred to as "Plaintiff") Motion for Entry of Default Judgment, and default having heretofore been entered by the Clerk against PAMELA KAY HOLLAND (hereinafter referred to as (Defendant")) and the Court finding that the Plaintiff's cause is sustained by the allegations as set forth and the Verification attached to said Motion, and that Defendant has failed to timely respond or otherwise defend the adversary complaint filed in this cause, it is, therefore;

ORDERED and ADJUDGED that a Final Judgment of Non-Dischargeability be, and the same is hereby entered in favor of the Plaintiff, and against the Defendant, and the Plaintiff, BANK OF AERICA,

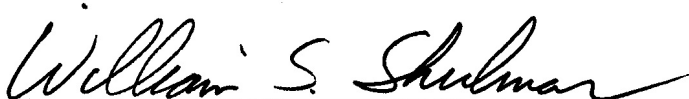
NA does have and recover of and from the Defendant PAMELA KAY HOLLAND,  
the following sums:

A) Principal Balance Due:                   \$ 3,197.43  
B) Court Costs Expended:                 \$    250.00

making a subtotal of \$3,447.43, that shall bear interest at the rate of  
11% per annum, for which sums let execution issue forthwith.

IT IS FURTHER ORDERED that the original claim and this Judgment  
is hereby adjudicated to be non-dischargeable pursuant to U.S.  
Bankruptcy Code 523(a)(2)(B) based on the Complaint filed herein.

Dated:       June 11, 2007

  
WILLIAM S. SHULMAN  
U.S. BANKRUPTCY JUDGE

Copies furnished to:

NIXON AND ASSOCIATES, (MGC\*55044\*06/08/2007), 3105 W. Waters Ave., Suite  
204, Tampa, FL 33614  
PAMELA KAY HOLLAND, 76 E. TIGER LILY LANE, DEFUNIAK SPRINGS, 32433  
HAROLD F. PEEK, JR., POBOX 36, VALPARAISO, FL 32580  
OFFICE OF THE U.S. TRUSTEE FOR THE DISTRICT

Prepared by: Nixon and Associates