

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.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
PENSACOLA DIVISION

WILLIAM W. BLEVINS, Clerk, Bankruptcy Court

By Risa K. Davis  
Deputy Clerk

IN RE: PATRICIA CLAIRE' JOHNSON  
aka PATTY JOHNSON  
aka PATTY L. COUCH,

CASE NO. 12-30874  
CHAPTER 7

DEBTOR.

\_\_\_\_\_  
AMERICAN EXPRESS CENTURION BANK,

ADV. PROC. NO. 12-03052

PLAINTIFF,

vs.

PATRICIA CLAIRE' JOHNSON  
aka PATTY JOHNSON  
aka PATTY L. COUCH  
aka PATRICIA C. JOHNSON,

DEFENDANT.

\_\_\_\_\_

**FINAL JUDGMENT BY CONSENT**

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 Granting Motion for Approval of Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered,

IT IS ORDERED AND ADJUDGED:

1. A Final Judgment be, and the same is hereby, entered on the Complaint in favor of American Express Centurion Bank, the Plaintiff, and against Patricia Claire' Johnson aka Patty Johnson aka Patty L. Couch aka Patricia C. Johnson, the Defendant, in the amount of \$15,361.28, and the debt owed by the Defendant to the Plaintiff in the amount of \$15,361.28 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. § 523(a)(14A) and § 523(a)(2)(A).

2. That pursuant to the Joint Stipulation to Judgment, the Defendant shall make payment to Plaintiff in the amount of \$7,500.00, to be paid in accordance with the terms set forth in the Joint Stipulation to Judgment.

3. The Plaintiff shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Defendant as long as the Defendant complies with the repayment terms set forth in the Stipulation to Judgment.

4. That in the event the Defendant defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

Dated: January 22, 2013

  
MARGARET A. MAHONEY  
U.S. BANKRUPTCY JUDGE

Copy Furnished to:

Gary J. Lublin, Esquire  
RUSH, MARSHALL, JONES & KELLY  
P.O. Box 3146  
Orlando, FL 32802-3146

Michelle L. McGowan, Esquire  
BECKET & LEE, LLP  
P.O. Box 3001  
Malvern, PA 19355

Patricia C. Johnson  
2774 Muirfield Drive  
Navarre, FL 32566

Sherry Chancellor, Trustee  
619 West Chase Street  
Pensacola, FL 32502

United States Trustee  
110 E. Park Avenue, Suite 128  
Tallahassee, FL 32301