

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF FLORIDA
AT PENSACOLA**

In re:

Joe S. Morgan and Betty L Morgan,

Bankruptcy No. 09-31234-LMK
Chapter 7
Judge Lewis M. Killian Jr.

Chase Bank USA, N.A.,

Plaintiff,

vs.

Joe S. Morgan,

Defendant.

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 
Deputy Clerk

NONDISCHARGEABLE JUDGMENT

Based upon the Stipulation of the Parties , referenced as document #9, IT IS HEREBY

ADJUDGED AND DECREED:

1. The sum of **\$2,400.00** owed by the Defendant to Plaintiff is found to be nondischargeable and Plaintiff is granted judgment against Defendant in this amount.
2. The non-discharged sum of **\$2,400.00** shall be paid as follows: **the sum of \$200.00 per month, each month for 12 months, commencing 12/01/2009.** The remaining payments shall be due on the same day of each month thereafter. While not in default, such principal shall not bear interest.

3. Payments are to be made to:

**Accounts Receivable
Attn: Chase Bank USA, N.A.
WEINSTEIN & RILEY, P.S.
P.O. Box 3978
Seattle, WA 98124
INCLUDE ACCOUNT NUMBER ON PAYMENTS**

Plaintiff or its agents may send monthly bills and invoices as a courtesy reminder to Defendant.

4. In the event Defendant defaults in payments, Plaintiff shall be entitled to declare the sum of **\$2,400.00**, plus any interest, immediately due and payable, together with Plaintiff's reasonable attorneys' fees and costs incurred.
5. Defendant acknowledges and stipulates that if Defendant fails to make any payment as agreed, the remaining **\$2,400.00**, less any payments made, shall bear interest at twelve percent (12%) per annum until paid or otherwise satisfied. However, no interest will accrue so long as payments are kept current.
6. Plaintiff will refrain from pursuing its rights under this agreement so long as Defendant continues to make payment on a regular, timely basis. If Defendant defaults, however, Plaintiff shall have the right to pursue any legally available remedy, including (but not limited to) garnishment of wages or bank accounts, and the filing of liens, without further notice.

///

///

///

7. The parties shall pay their own attorney fees and costs in this matter.

Dated: November 2, 2009

A handwritten signature in black ink, appearing to read "L.M. Killian Jr.", with a stylized flourish at the end.

Lewis M. Killian Jr.
United States Bankruptcy Judge

Furnished copies to:

Kenneth S. Jannette 0062211
Weinstein & Riley, P.S
14 Penn Plaza, Suite 1300
New York, NY 10122
800-206-7410

Harold F. Peek Jr.
Attorney At Law
Po Box 36
Valparaiso, FL 32580