

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
TALLAHASSEE DIVISION**

IN RE: GAIL W. STEED a/k/a
GAIL W. STEED RECOVABLE [sic] TRUST a/k/a
GAIL W. STEED IRREVOCABLE TRUST and
RICHARD J. STEED, JR. a/k/a
RICHARD J. STEED IRREVOCABLE TRUST a/k/a
RICHARD J. STEED REVOCABLE TRUST,

CASE NO. 11-40220-LMK

CHAPTER 7

DEBTORS.

AMERICAN EXPRESS CENTURION BANK,

ADV. PROC. NO. 11-04019-LMK

vs.

GAIL W. STEED a/k/a
GAIL W. STEED RECOVABLE [sic] TRUST a/k/a
GAIL W. STEED IRREVOCABLE TRUST and
RICHARD J. STEED, JR. a/k/a
RICHARD J. STEED IRREVOCABLE TRUST a/k/a
RICHARD J. STEED REVOCABLE TRUST,

DEFENDANTS.

FINAL JUDGMENT BY CONSENT

THIS CAUSE came on for consideration for entry of a Final Judgment in the above captioned adversary proceeding. The Court has considered the record and finds that the Debtors entered into a Joint Stipulated Judgment in Settlement of Adversary Proceeding (Doc # 28) with the Plaintiff, thereby consenting to the entry of a Final Judgment under certain conditions set forth in the Joint Stipulated Judgment. This Court is satisfied that the Joint Stipulated Judgment is fair, therefore, it is appropriate to approve same and, based on the Joint Stipulated Judgment, enter a Final Judgment by consent in favor of the Plaintiff, and against the Debtors.

Accordingly, it is

ORDERED, ADJUDGED AND DECREED that Final Judgment be, and the same is hereby, entered on the Complaint in favor of American Express Centurion Bank, the Plaintiff, and against Gail W. Steed a/k/a Gail W. Steed Recovable [sic] Trust a/k/a Gail W. Steed Irrevocable Trust and Richard J. Steed, Jr. a/k/a Richard J. Steed Irrevocable Trust a/k/a Richard J. Steed Revocable Trust, the Defendants, in the sum of \$7,133.46, plus interest, and the debt owed by the Debtor to the Plaintiff in the sum of \$7,133.46 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2)(A) and §523(a)(2)(C). It is further

ORDERED, ADJUDGED AND DECREED that pursuant to the Joint Stipulated Judgment, the Defendants shall make payments to the Plaintiff totaling \$4,000.00, to be paid in twenty-nine (29) consecutive monthly payments of \$133.00 each, followed by one (1) final payment in the amount of \$143.00 in the thirtieth (30th) month, with the first payment to be made on or before March 1, 2012. The remaining payments shall be made on the first (1st) day of each month thereafter, until such time as the \$4,000.00 due under the Joint Stipulated Judgment has been paid in full. It is further

ORDERED, ADJUDGED AND DECREED that the Plaintiff shall not place the Judgment in the Public Records and 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 Debtors as long as the Debtors comply with the repayment terms set forth in the Joint Stipulated Judgment. It is further

ORDERED, ADJUDGED AND DECREED that in the event the Debtors default on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED at Tallahassee, Florida, this the 9th day of February, 2012.

A handwritten signature in black ink, appearing to read "L. M. Killian Jr.", written over a horizontal line.

LEWIS M. KILLIAN JR.
U.S. BANKRUPTCY JUDGE

Copies furnished to:

Gail W. Steed and Richard J. Steed, Jr., 1100 Brookwood Drive, Tallahassee, FL 32308