

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In re:

GARY B. DAVIS and
SUSAN DAVIS

Case No. 6:08-bk-07588-ABB
Chapter 7

Debtors.

CYNTHIA KUBLI,

Plaintiff,

Adv. Pro. No. 6:08-ap-00221-ABB

vs.

GARY B. DAVIS and SUSAN DAVIS,

Defendants.

JUDGMENT

This matter came before the Court on the Complaint Objecting to Discharge of Debtors (Doc. No. 1) filed by Cynthia Kubli, the Plaintiff herein, against Gary B. Davis and Susan B. Davis, the Defendants and Debtors herein. A final evidentiary hearing was held on June 15, 2009. After reviewing the pleadings and evidence, hearing live testimony and argument, and in conformity with and pursuant to the **Memorandum Opinion** entered contemporaneously herewith, it is

ORDERED, ADJUDGED and DECREED that the Plaintiff Cynthia Kubli has not established the elements of 11 U.S.C. Sections 523(a)(2)(A) and **JUDGMENT** is hereby entered in favor of the Debtors/Defendants Gary B. Davis and Susan Davis and against the Plaintiff Cynthia Kubli; and it is further

ORDERED, ADJUDGED and DECREED that the indebtedness of the Debtors/Defendants Gary B. Davis and Susan Davis owed to the Plaintiff Cynthia Kubli is **DISCHARGEABLE** and shall be discharged if and when a discharge is granted to the Debtors.

Dated this 29th day of July, 2009.

/s/Arthur B. Briskman
ARTHUR B. BRISKMAN
United States Bankruptcy Judge