

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

In re
Oscar and Joan Ellen Borges

CHAPTER 7
CASE NO. 8:05-bk-17357-KRM

Debtor(s)

Bay Gulf Credit Union

Plaintiff,

ADV #: 05-795 KRM

vs.

JB. Vol. 13, #1391

Oscar and Joan Ellen Borges

Defendants

**FINAL JUDGMENT ON BAY GULF C.U.'S COMPLAINT TO DETERMINE
DISCHARGEABILITY OF SPECIFIC DEBT**

THIS CAUSE came on for the Court's consideration of the parties' Joint Stipulation in Settlement of Complaint to Determine Dischargeability of Debt and the Motion to Approve the Joint Stipulation in Settlement of Complaint to Determine Dischargeability of Debt filed by the Plaintiff, Bay Gulf Credit Union. The Court having granted said motion and having approved said Joint Stipulation, it is hereby

ORDERED as follows:

1. That a Judgment pursuant to 11 U.S.C. § 523(a)(14) is entered in favor of the Plaintiff, Bay Gulf Credit Union, against the Defendants Oscar and Joan Ellen Borges ~~SON~~ *KRM*
~~XXX XX XXX and XXX XX XXX~~ determining that the Defendants' indebtedness to Plaintiff in regards to the loan with the Plaintiff for \$1,113.00 and the

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visa card cash advance for \$300 as well as attorneys fees and court costs of \$500 for a total of \$1,913 is a nondischargeable debt in this bankruptcy case. Interest shall accrue on the Judgment at the Federal Judgment rate of 4.0 % from the date of the entry of the Judgment.

2. That the Defendant may, however, satisfy this Judgment by payments of \$200 per month pursuant to the terms and conditions of the Parties Joint Stipulation filed with this Court. There shall be no pre payment penalty of any kind.

DONE and ORDERED at Tampa, Florida on 12-20, 2005

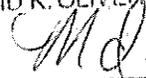


K. Rodney May
United States Bankruptcy Judge

Copies to:

Larry M. Foyle P.O. Box 800, Tampa, Florida 33601
Darin Klahr -Bay Gulf Federal Credit Union, 3202 W. Waters Ave., Tampa, FL 33614
Oscar Borges and Joan Borges 9701 Redwood Blvd., Tampa, Florida 33635
Law Office of Carolyn V. McMullen, 1419 W. Waters Ave. Ste. 119, Tampa, FL 33604

I CERTIFY THE FOREGOING TO BE A TRUE
AND CORRECT COPY OF THE ORIGINAL.
UNITED STATES BANKRUPTCY COURT
DAVID K. OLIVERIA, CLERK



Deputy Clerk