

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
FT. MYERS DIVISION

IN RE:

RICHARD J. GODINO

9-06-bk-03416-ALP

Debtor(s)

and

BANK OF AMERICA, N.A.
Plaintiff,

J.B.Vol.13, #1563

vs.

Adv. Case No. 9:06-AP-00443-ALP

RICHARD J. GODINO
Defendant(s).

FINAL JUDGMENT OF NON-DISCHARGEABILITY

THIS CAUSE coming on to be heard ex parte upon BANK OF AMERICA, NA (hereinafter referred to as "Plaintiff") Motion for Entry of Default Judgment, and default having heretofore been entered by the Clerk against RICHARD J. GODINO (hereinafter referred to as "Defendant") and the Court finding that the Plaintiff's cause is sustained by the allegations as set forth and the Verification attached to said Motion, and that Defendant has failed to timely respond or otherwise defend the adversary complaint filed in this cause, it is, therefore;

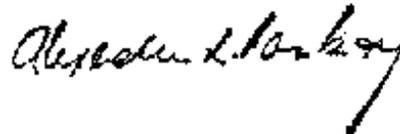
ORDERED and ADJUDGED that a Final Judgment of Non-Dischargeability be, and the same is hereby entered in favor of the Plaintiff, and against the Defendant, and the Plaintiff, BANK OF AMERICA, NA does have and recover of and from the Defendant, RICHARD J. GODINO, the following sums:

A) Principal Balance Due: \$3,100.00
B) Court Costs Expended: \$ 150.00

making a subtotal of \$3,250.00, that shall bear interest at the rate of 9% per annum, for which sums let execution issue forthwith.

IT IS FURTHER ORDERED that the original claim and this Judgment is hereby adjudicated to be non-dischargeable pursuant to U.S. Bankruptcy Code 523(a)(2)(B) based on the Complaint filed herein.

DONE AND ORDERED on January 03, 2007.



ALEXANDER L. PASKAY
United States Bankruptcy Judge

Copies furnished to:

NIXON AND ASSOCIATES, (MGC*54957*11/16/2006), 3105 W. Waters Ave.,
Suite 204, Tampa, FL 33614

RICHARD J. GODINO, 82 UNDARO COURT, FORT MYERS, FL 33912

KIM LEVY, 2110 CLEVELAND AVENUE, FORT MYERS, FL 33901

OFFICE OF THE U.S. TRUSTEE FOR THE DISTRICT