

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
AT JACKSONVILLE**

In re:

Efrain Serrano,

Bankruptcy No. 10-06473-PMG  
Chapter 7  
Judge Paul M. Glenn

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Chase Bank USA, N.A.,

Plaintiff,

vs.

Efrain Serrano,

Defendant.

ADV. NO. 10-00539-PMG

**JUDGMENT**

This Adversary Proceeding having come before the court upon entry of Default against Defendant, Efrain Serrano, it is

**ORDERED AND ADJUDGED:**

1. Pursuant to 11 U.S.C. § 523(a)(2)(A), the debt owed by Defendant, Efrain Serrano, to Plaintiff Chase Bank USA, N.A., on Account number XXXXXXXXXXXXXXX6321 is nondischargeable in Bankruptcy Case Number 10-06473-PMG.

2. Plaintiff Chase Bank USA, N.A. shall recover of Defendant Efrain Serrano the sum of \$6,604.00 with interest at the rate of .29 percent, as provided by law, plus costs of this action in the amount of \$250.00.

DATED at Jacksonville, Florida, on February 23, 2011

*Paul M. Glenn*

Paul M. Glenn  
Chief United States Bankruptcy Judge

Copies furnished to:

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RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
U.S. VOL. 54, NO. 7380