

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

In re:

Case No.: 11-bk-05025

Thomas Brown Ruffin and Anne McFarland  
Ruffin,

Chapter 11

Debtors.

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VyStar Credit Union,

Adv. Pro. No.: 3:11-ap-00878

Plaintiff,

vs.

Thomas Brown Ruffin,

Defendant.

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**FINAL JUDGMENT**

This matter was before the Court upon the Agreed Motion to Approve the Stipulation of the parties and enter a Final Judgment. The Court, having considered the Motion, the Stipulation and the other evidence before it, **ORDERS:**

1. The Debtor, without any admission of wrongdoing, owes Creditor the sum of \$5,252.00, all of which is a non-dischargeable debt in this, or any subsequent bankruptcy proceeding.
2. Creditor shall be entitled to file and maintain a fully unsecured claim in this case as to all amounts owed in excess of \$5,252.00.
3. Both parties are to bear their own fees and costs in incurred in this adversary case.

4. That the sum of \$5,250.00 shall bear interest at the rate of .19% from the date of entry of this Final Judgment, forward, for all of which let execution issue.

DONE AND ORDERED in Jacksonville, Florida on April 16, 2012.

*Paul M. Glenn*

PAUL M. GLENN  
Chief United States Bankruptcy Judge

Copies Furnished To:

Chad D. Heckman, Esq.  
Thrasher & Heckman, P.A.  
908 N. Gadsden St.  
Tallahassee, FL 32303  
*Attorney for Creditor*

Thomas Brown Ruffin and Anne McFarland  
Ruffin  
9843 Sawgrass Dr E  
Ponte Vedra Beach, FL 32082-3535  
*Debtors*

Jason A. Burgess  
118 W Adams St., Suite 900  
Jacksonville, FL 32202-3818  
*Attorney for Debtors*

Timothy S. Laffredi, Esq.  
135 W Central Blvd Ste 620  
Orlando, FL 32801-2476  
*U.S. Trustee*

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
U.S. VOL. 54 NO. 7532