

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

In re:

Nicholas James Ricketts &  
Maria Valentina Ricketts,

Bankruptcy No. 09-01248 CED  
Chapter 7  
Judge Caryl E. Delano

FIA Card Services, N.A. (f.k.a. MBNA America  
Bank, N.A.),

Plaintiff,

vs.

Maria Valentina Ricketts,

Defendant.

ADV. NO. 09-00120 CED

JB Vol 14, #1866

**ORDER AND JUDGMENT OF NONDISCHARGEABILITY**

Based upon the Stipulation of the Parties, referenced to document #5, IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. The sum of **\$3,250.00** owed by the Defendant to Plaintiff is found to be nondischargeable and Plaintiff is granted judgment against Defendant in this amount.
2. The non-discharged sum of **\$3,250.00** shall be paid as follows: **the sum of \$250.00 per month, each month for 13 months, commencing 05/01/2009**. The remaining payments shall be due on the same day of each month thereafter. While not in default, such principal shall not bear interest.

3. Payments are to be made to:

**Accounts Receivable**

**Attn: FIA Card Services, N.A. (f.k.a. MBNA America Bank, N.A.)**

**WEINSTEIN & RILEY, P.S.P.O. Box 3978**

**Seattle, WA 98124**

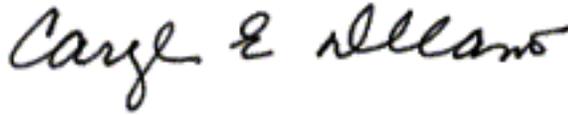
**INCLUDE ACCOUNT NUMBER ON PAYMENTS**

Plaintiff or its agents may send monthly bills and invoices as a courtesy reminder to Defendant.

4. In the event Defendant defaults in payments, Plaintiff shall be entitled to declare the sum of **\$3,250.00**, plus any interest, immediately due and payable, together with Plaintiff's reasonable attorneys' fees and costs incurred.
5. Defendant acknowledges and stipulates that if Defendant fails to make any payment as agreed, the remaining **\$3,250.00**, less any payments made, shall bear interest at twelve percent (12%) per annum until paid or otherwise satisfied. However, no interest will accrue so long as payments are kept current.
6. Plaintiff will refrain from pursuing its rights under this agreement so long as Defendant continues to make payment on a regular, timely basis. If Defendant defaults, however, Plaintiff shall have the right to pursue any legally available remedy, including (but not limited to) garnishment of wages or bank accounts, and the filing of liens, without further notice.

7. The parties shall pay their own attorney fees and costs in this matter.

Dated: April 3, 2009



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Caryl E. Delano  
BANKRUPTCY JUDGE

Furnished copies to:

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