

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

IN RE: CHARLES GARLAN KNOWLES)	CHAPTER 7
)	BANKR. NO. 8:09-bk-03112-CED
)	
DEBTOR.)	
)	
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AMERICAN EXPRESS BANK, FSB)	ADV. PROC. NO. 8:09-ap-00357-CED
)	
PLAINTIFF,)	
)	
vs.)	
)	
CHUCK KNOWLES A/K/A)	
CHARLES GARLAN KNOWLES,)	
)	
DEFENDANT.)	
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FINAL JUDGMENT BY CONSENT

THIS CAUSE came on for consideration, ex parte, for entry of a Final Judgment in the above captioned adversary proceeding. The Court has considered the record and finds that the Debtor entered into a Stipulation (Doc #8) with the Plaintiff, thereby consenting to the entry of a Final Judgment under certain conditions set forth in the Stipulation. This Court is satisfied that the Stipulation is fair, therefore, it is appropriate to approve same and, based on the Stipulation, enter a Final Judgment by consent in favor of the Plaintiff, and against the Debtor.

Accordingly, it is

ORDERED, ADJUDGED AND DECREED that Final Judgment be, and the same is hereby, entered on the Complaint in favor of American Express Bank, FSB, the Plaintiff, and against Chuck Knowles a/k/a Charles Garlan Knowles, the Defendant, in the amount \$30,648.33 plus court costs of \$250.00, for a total of \$30,898.33 and interest at the Federal

rate and the debt owed by the Debtor to the Plaintiff in the amount of \$30,648.33 plus court costs of \$250.00, for a total of \$30,898.33 and interest, is hereby declared to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2)(A) and 11 U.S.C. §523(a)(14). It is further

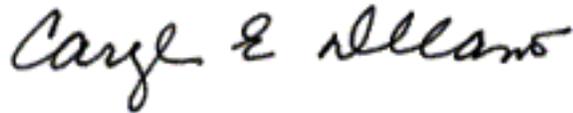
ORDERED, ADJUDGED AND DECREED that pursuant to the Stipulation, the Defendant shall make payments to Plaintiff in the amount of \$200.00 per month for fifty (50) months, with the first payment to be made September 1, 2009. The remaining payments shall be made on the 1st day of each month thereafter, until such time as the \$10,000.00 due under the Joint Stipulation to Judgment has been paid in full. It is further

ORDERED, ADJUDGED AND DECREED that the Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Debtor as long as the Debtor complies with the repayment terms set forth in the Stipulation. It is further

ORDERED, ADJUDGED AND DECREED that the Plaintiff shall give a Satisfaction of Judgment to the Debtor upon the completion of the payment required by the Stipulation. It is further

ORDERED, ADJUDGED AND DECREED that in the event the Debtor defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED at Chambers in Tampa, Florida, on _____ July 23, 2009



HONORABLE CARYL E. DELANO
U.S. BANKRUPTCY JUDGE

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