

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

In re:

Edward A Kociela,

Bankruptcy No. 09-11362 CPM
Chapter 7
Judge Catherine Peek Mcewen

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

Plaintiff,

vs.

Edward A Kociela,

Defendant.

ADV. NO. 09-00549

JB Vol 15, #1952

ORDER AND JUDGMENT OF NONDISCHARGEABILITY

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

1. The sum of **\$7,800.00** 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 **\$7,800.00** shall be paid as follows: **the sum of \$100.00 per month, each month for 12 months, commencing 10/01/2009. Thereafter the sum of \$150.00 per month, each month for 12 months. Thereafter the sum of \$200.00 per month, each month for 24 months, until paid in full.** 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 **\$7,800.00**, 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 **\$7,800.00**, 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.

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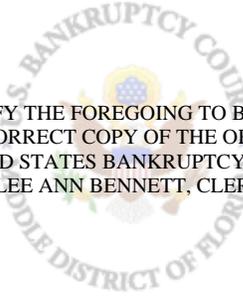
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7. The parties shall pay their own attorney fees and costs in this matter.

Dated: November 10, 2009.

I CERTIFY THE FOREGOING TO BE A TRUE
AND CORRECT COPY OF THE ORIGINAL.
UNITED STATES BANKRUPTCY COURT
LEE ANN BENNETT, CLERK



Catherine M. Ewen

Catherine Peek Mcewen
BANKRUPTCY JUDGE

Furnished copies to:

Kenneth S. Jannette 0062211
Weinstein & Riley, P.S
14 Penn Plaza, Suite 1300
New York, NY 10122
800-206-7410

David R. Singha
Attorney At Law
4107 West Spruce Street, Suite 200
Tampa, FL 33607