

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

IN RE: JOEL L. TUMBIOLO,

CASE NO. 6:07-bk-03704-ABB  
CHAPTER 13

DEBTOR.

\_\_\_\_\_  
AMERICAN EXPRESS BANK, FSB,

PLAINTIFF,

ADV. PROC. NO. 6:07-ap-00180-ABB

vs.

JOEL TUMBIOLO  
a/k/a JOEL L. TUMBIOLO,

DEFENDANT.  
\_\_\_\_\_

**JUDGMENT**

This adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge presiding, for the entry of Judgment pursuant to the Court's Order Granting Motion for Approval of Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered,

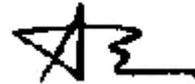
IT IS ORDERED AND ADJUDGED:

1. A Final Judgment be, and the same is hereby, entered on the Complaint in favor of American Express Bank, FSB, the Plaintiff, and against Joel Tumbiolo aka Joel L. Tumbiolo, the Defendant, in the amount of \$5,852.55, and the debt owed by the Debtor to the Plaintiff in the amount of \$5,852.55 is hereby declared to be nondischargeable pursuant to 11 USC §523(a)(2)(A) and 11 USC §523 (a)(14).

2. That pursuant to the Stipulation to Judgment, the Defendant shall make payment to Plaintiff in the amount of \$5,852.55 in full through Defendant's Chapter 13 Plan.

3. The Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be nondischargeable 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 to Judgment.

DONE AND ORDERED in Orlando, Florida, on January 23, 2008.



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HONORABLE ARTHUR B. BRISKMAN  
U.S. BANKRUPTCY JUDGE

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