

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

In re:

Betzaida Perez & Rafael Perez-Gonzalez,

Bankruptcy No. 09-11496-KSJ  
Chapter 7  
Judge Karen S. Jennemann

Chase Bank USA, N.A.,

Plaintiff,

vs.

Betzaida Perez,

Defendant.

ADV. NO. 09-0923-KSJ

**FINAL JUDGMENT**

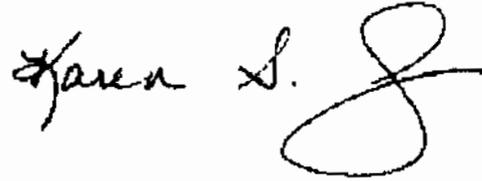
THIS CAUSE came before the court for a hearing on March 25, 2010, on Chase Bank USA, N.A.'s ("Plaintiff") motion for judgment by default ("Motion"). The court, having considered the Motion, the pleadings and records on file in this proceeding, and being fully advised of the premises;

IT IS HEREBY ORDERED:

1. Pursuant to 11 U.S.C. § 523(a)(2)(A), the debt owed by Betzaida Perez ("Defendant") to Plaintiff on account number XXXXXXXXXXXXX6264 is nondischargeable in Bankruptcy Case Number 09-11496-KSJ.

2. Plaintiff shall recover of Defendant the sum of \$8,060.00 with interest at the rate of 6.0 percent, as provided by law, plus costs of this action.

DONE AND ORDERED on April 6, 2010.

A handwritten signature in black ink, reading "Karen S. Jennemann". The signature is written in a cursive style with a large, stylized initial "J" at the end.

---

Karen S. Jennemann  
UNITED STATES BANKRUPTCY JUDGE

Furnished copies to:

Kenneth S Jannette, Esq.  
Weinstein & Riley PS  
14 Penn Plaza  
Suite 1300  
New York, NY 10122

Betzaida Perez  
8450 Valencia Village Lane  
Apt 101  
Orlando, FL 32825