

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

IN RE:

CHAPTER 7

MARK DAGRACA,

CASE NO. 6:12-BK-01132-KSJ

DEBTOR.

HON. KAREN S. JENNEMAN

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

ADVERSARY PROCEEDING

PLAINTIFF,

CASE NO. 6:12-ap-00085-KSJ

v.

MARK A. DAGRACA  
a/k/a MARK DAGRACA,

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

**FINAL JUDGMENT BY CONSENT**

This adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge presiding, for the entry of a Judgment pursuant to the Court's Order Granting Joint Motion for Approval of Joint Stipulation for Entry of Judgment in Settlement of Complaint to Determine Dischargeability of Debt (the "Motion"). The issues having been duly considered and a decision having been duly rendered,

IT IS ORDERED AND ADJUDGED:

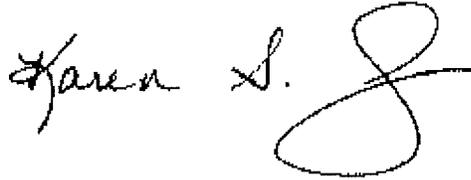
1. Judgment in the above matter shall be entered by the United States Bankruptcy Court against the Defendant and in favor of the Plaintiff in the principle amount of \$16,472.12, plus reasonable attorneys' fees, costs, and post-judgments interest thereon from the date of entry of Judgment at the maximum rate provided by Federal law ("Judgment Amount"). The Judgment Amount is nondischargeable pursuant to 11 U.S.C. §523(a)(2)(A), and shall survive

and be excepted from any discharge granted to the Defendant in their Chapter 7 Bankruptcy Case No. 6:12-BK-01132-KSJ.

2. The Defendant may satisfy the Judgment pursuant to the terms and conditions of the Joint Stipulation for Entry of Judgment in Settlement of Complaint to Determine Dischargeability of Debt; and

3. The Clerk shall mark the above-captioned adversary proceeding as CLOSED, subject to the terms and conditions of the Joint Stipulation.

DONE AND ORDERED in Orlando, Florida on June 13, 2012.



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KAREN S. JENNEMANN  
UNITED STATES BANKRUPTCY JUDGE

Copy Furnished to:

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Emerson C. Noble, Trustee, PO Box 622798, Oviedo, FL 32762

I CERTIFY THE FOREGOING TO BE A TRUE AND  
CORRECT COPY OF THE ORIGINAL ON FILE  
UNITED STATES BANKRUPTCY COURT  
CLERK OF THE COURT

 6/14/12  
DEPUTY CLERK

J.B. VOL 17 NO 1261