

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

In Re:

MICHAEL ROBERT BRETZEL,

Case No.: 3:07-bk-01710-JAF

Debtor.

_____/

NEW DEAL AUTO ACCEPTANCE, LLC,

Plaintiff,

Adv. Pro. No.: 3:07-ap-00252-JAF

v.

MICHAEL ROBERT BRETZEL,

Defendant.

**NON-DISCHARGEABLE JUDGMENT AGAINST MICHAEL ROBERT BRETZEL
AND IN FAVOR OF NEW DEAL AUTO ACCEPTANCE, LLC**

This adversary proceeding came before the Court upon the Complaint filed by New Deal Auto Acceptance, LLC, the successor-in-interest of the Official Committee of Unsecured Creditors of Heritage Funding Group, Inc., against Michael R. Bretzel, seeking to except from discharge the debts owing to Heritage Funding Group, Inc., pursuant to 11 U.S.C. § 523(a)(4) and (a)(6), and Rule 7001, Federal Rules of Bankruptcy Procedure. Based upon the Findings of Fact and Conclusions of Law entered separately, it is

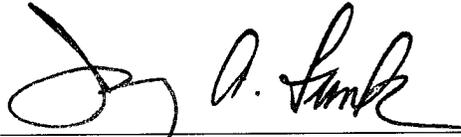
ORDERED AND ADJUDGED:

1. Judgment is entered in favor of the Plaintiff, New Deal Auto Acceptance, LLC, whose business address is 1156 Cassat Avenue, Jacksonville, Florida 32205, and against Defendant, Michael Robert Bretzel, whose last known address is 699 Mason Avenue, Daytona Beach, Florida 32114.

2. The debt owed to Plaintiff, New Deal Auto Acceptance, LLC, in the amount of \$21,318,620.30 is excepted from Defendant Michael Robert Bretzel's discharge pursuant to 11 U.S.C. § 523(a)(4) and (a)(6).

3. The Plaintiff, New Deal Auto Acceptance, LLC, shall recover from Defendant Michael Robert Bretzel the sum of \$21,318,620.30 together with interest at the legal rate of 0.27%, for all of which let execution issue, forthwith.

DATED this 24th day of November, 2010, in Jacksonville, Florida.



Jerry A. Funk
United States Bankruptcy Judge

Copies to:

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Akerman Senterfitt
50 North Laura Street, Suite 2500
Jacksonville, FL 32202

Michael Robert Bretzel
699 Mason Avenue
Daytona Beach, FL 32114

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
U.S. VOL. 54, NO. 7316