

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

In re:

Ana L Alves and Marcelo P Alves,

Discover Bank, Issuer of the Discover Card,

Plaintiff,

vs.

Ana L Alves,

Defendant.

Bankruptcy No. 08-07936 KSJ
Chapter 7
Judge Karen S Jennemann

ADV. NO. 08-00212FINAL:

FINAL JUDGMENT OF NONDISCHARGEABILITY

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

1. The sum of **\$5,000.00** 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 **\$5,000.00** shall be paid as follows: **the sum of \$100.00 per month, each month for 50 months, commencing 12/01/2008**. The remaining payments shall be due on the same day of each month thereafter. While not in default, such principal shall not bear interest.

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3. Payments are to be made to:

**Accounts Receivable
Attn: Discover Bank, Issuer of the Discover Card
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 **\$5,000.00**, 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 **\$5,000.00**, 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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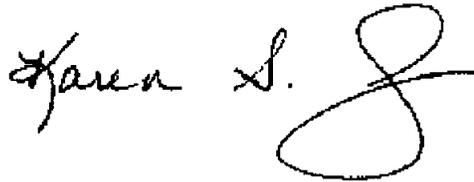
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7.

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

Done and Ordered in Orlando, Florida this 12th day of February, 2009



Karen S Jennemann
BANKRUPTCY JUDGE

Copies furnished to:

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Collins & Story PA
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Jacksonville, FL 32202
904-355-0805

Flavio E Alvarez
Attorney At Law
911 North Main Street, Suite 8
Kissimmee, FL 34744

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

Miranne Calderin 2/12/09
DEPUTY CLERK