

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

In re:

Joseph Cullen,

Bankruptcy No. 09-04036
Chapter 7
Judge Karen S. Jennemann

Discover Bank, Issuer of the Discover Card,
Plaintiff,

vs.

Joseph Cullen,

Defendant.

ADV. NO. 09-00804

ORDER AND JUDGMENT OF NONDISCHARGEABILITY

Based upon the Stipulation of the Parties, referenced as document #7, IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. The sum of **\$1,800.00** 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 **\$1,800.00** shall be paid as follows: **the sum of \$75.00 per month, each month for 24 months, commencing 09/01/2009**. 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 **\$1,800.00** plus any interest immediately due and payable, together with Plaintiff's reasonable attorneys' fees and up to \$175.00 in costs incurred, less any payments made.
5. Defendant acknowledges and stipulates that if Defendant fails to make any payment as agreed, the remaining **\$1,800.00**, less any payments made, shall bear interest at eight percent (8%) 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.

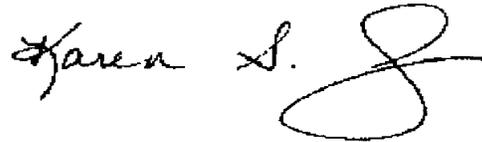
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7. The parties shall pay their own attorney fees and costs in this matter.

Dated: August 24, 2009



Karen S. Jennemann
BANKRUPTCY JUDGE

Furnished copies to:

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I CERTIFY THE FORGOING TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL ON FILE
UNITED STATES BANKRUPTCY COURT
CLERK OF THE COURT
Viviane Calderon 8/24/09
DEPUTY CLERK