

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

IN RE: MICHELLE D. KINDLE,
DEBTOR.

CASE NO. 8:08-bk-20478-CED
CHAPTER 7

CHASE BANK USA, N.A.,

PLAINTIFF,

ADV. PROC. NO. 8:09-ap-00144-CED

vs.

MICHELLE D. KINDLE,

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 Judgment pursuant to the Court's Order Granting Motion for Approval of Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered,

IT IS ORDERED AND ADJUDGED:

1. A Final Judgment be, and the same is hereby, entered on the Complaint in favor of Chase Bank USA, N.A., the Plaintiff, and against Michelle D. Kindle, the Defendant, in the amount of \$4,151.49, and the debt owed by the Defendant to the Plaintiff in the amount of \$4,151.49 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2)(A) and 11 U.S.C. §523(a)(2)(C).

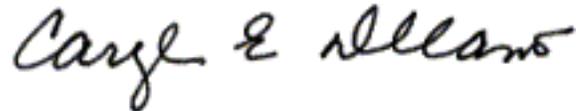
2. That pursuant to the Joint Stipulation to Judgment, the Defendant shall make payment to Plaintiff in the amount of \$2,750.00, to be paid in accordance with the terms set forth in the Joint Stipulation to Judgment.

3. The Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Defendant as long as the Defendant complies with the repayment terms set forth in the Stipulation to Judgment.

4. The Plaintiff shall give a Satisfaction of Judgment to the Defendant upon completion of the payment required by the Stipulation.

5. That in the event the Defendant defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED in Tampa, Florida, on April 29, 2009.



HONORABLE CARYL E. DELANO
U.S. BANKRUPTCY JUDGE

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