

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

In re:

Sheila Damskov and Patrick Damskov

Debtor(s).

Discover Bank, Issuer of the Discover Card,

Plaintiff,

v.

Sheila Damskov,

Defendant(s).

Bankruptcy No. 09-10840
Chapter 7
Judge Karen S. Jennemann

ADV. NO. 09-0906

JUDGMENT

THIS CAUSE came before the court for a hearing on November 18, 2010. Discover Bank, Issuer of the Discover Card ("Plaintiff") motion for judgment by default ("Motion"). The court, having considered the Motion, the pleadings and records on file in this proceeding, and being fully advised of the premises;

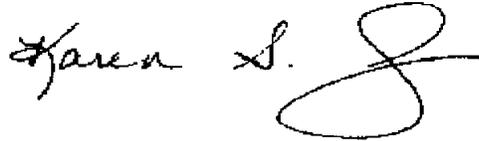
IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. Pursuant to 11 U.S.C. § 523(a)(2)(A), the debt owed by Sheila Damskov ("Defendant") to Plaintiff on account number XXXXXXXXXXXXX3902 is nondischargeable in Bankruptcy Case Number 09-10840-KSJ.

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2. Plaintiff shall recover of Defendant the sum of \$4,000.00 with interest at the rate of 0.30 percent, as provided by law, plus costs of this action.

DONE AND ORDERED on December 21, 2010.



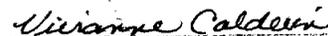
Karen S. Jennemann
UNITED STATES BANKRUPTCY JUDGE

Furnished copies to:

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New York, NY 10122

Sheila Damskov
710 Palm Avenue
Holly Hill, FL 32117

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

 12/30/10
DEPUTY CLERK