

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:) Case No. 3:05-bk-13778-GLP
ANTON PTACH,) Chapter 7
Debtor.)
_____)
SANDY SPRING BANK,)
Plaintiff,)
v.) Adversary No. 3:06-ap-005-GLP
ANTON PTACH,)
Defendant.)
_____)

JUDGMENT

This proceeding is before the Court upon the complaint filed by Plaintiff, Sandy Spring Bank ("Plaintiff"), against Defendant, Anton Ptach ("Defendant"), to determine whether a debt is non-dischargeable pursuant to 11 U.S.C. §523. Based upon the consent of the parties, it is

ORDERED AND ADJUDGED:

1. Judgment is entered in favor of Plaintiff, Sandy Spring Bank, and against Defendant, Anton Ptach, in the amount of \$388,036.59 plus interest at the rate of 4.15% from the date of this Judgment.
2. This Judgment shall be deemed non-dischargeable in this and in any other future bankruptcy proceeding involving the Defendant.

"RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION

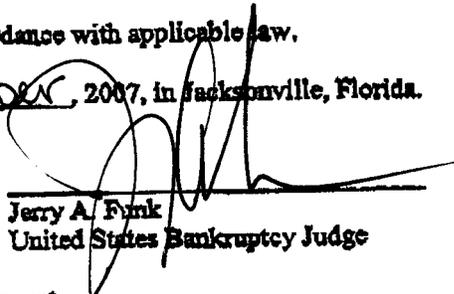
J.E. NOL. 53, NO. 7248

3. Plaintiff shall forbear through and until July 1, 2009 from executing on this Judgment.

4. Notwithstanding the aforementioned forbearance provision, Plaintiff shall be entitled to record this Judgment in any state/federal jurisdiction it deems appropriate.

5. Commencing on July 2, 2009 and continuing thereafter, Plaintiff shall be entitled to execute on this Judgment in accordance with applicable law.

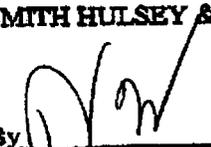
DATED this 24 day of September, 2007, in Jacksonville, Florida.


Jerry A. Fink
United States Bankruptcy Judge

Consent

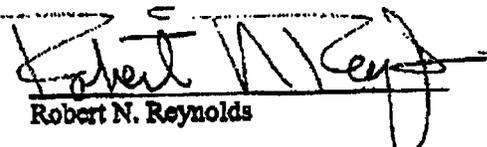
The undersigned parties consent to the entry of the foregoing order.

SMITH HULSEY & BUSEY

By 
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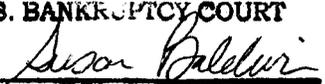
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Attorneys for Anton Ptach


Anton Ptach

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DeBary, Florida 32713

I certify the foregoing to be true and correct copy of the original.
CLERK OF COURT
U. S. BANKRUPTCY COURT

By: 

Dated: September 21, 2007

Copies to:

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