

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

RUBENS PAULO TADDEI and  
ROSANA PAGNOCCA TADDEI,

Debtors.

Case No. 6:09-bk-00070-KSJ  
Chapter 7

\_\_\_\_\_  
MCCOY FEDERAL CREDIT UNION,

Plaintiff,

vs.

Adversary No. 6:09-ap-00686-KSJ

RUBENS PAULO TADDEI, and  
ROSANA PAGNOCCA,

Defendants.

\_\_\_\_\_  
MANHEIM AUTOMOTIVE FINANCIAL  
SERVICES, INC.,

Plaintiff,

vs.

Adversary No. 6:09-ap-00723-KSJ

RUBENS PAULO TADDEI,

Defendant.

\_\_\_\_\_  
GREATER ORLANDO AUTO AUCTION, INC.,  
d/b/a MANHEIM CENTRAL FLORIDA,

Plaintiff,

vs.

Adversary No. 6:09-ap-00724-KSJ

RUBENS PAULO TADDEI,

Defendant.

\_\_\_\_\_  
AUTOMOTIVE FINANCE CORPORATION,

Plaintiff,

vs.

Adversary No. 6:09-ap-00725-KSJ

RUBENS PAULO TADDEI,

Defendant.

J.B. VOL 15 NO. 1014

## AGREED FINAL JUDGMENT

The Matter under consideration is the entry of an agreed final judgments in favor of the Plaintiffs, McCoy Federal Credit Union ("MFCU"), Automotive Finance Corporation ("AFC"), Manheim Automotive Financial Services, ("MAFS"), Greater Orlando Auto Auction, Inc. d/b/a Manheim Central Florida (Manheim Central Florida) and against the Defendant, Rubens Taddei ("Taddei"). The Court considered the record and finds that the Court has granted the Agreed Motion for Entry of Agreed Final Judgment (Doc. No. 34). Therefore, the Court finds that it is appropriate to enter an agreed final judgment in favor of the Plaintiffs and against the Defendant. Accordingly, it is

### **ORDERED AND ADJUDGED** as follows:

1. This Court has jurisdiction over this action and over the person of Rubens Taddei, whose address is 14005 Sierra Vista Drive, Orlando, FL 32837 and whose last four Social Security digits are 2802.

2. **MFCU**, P.O. Box 593806, Orlando, FL 32859, FEI/EIN: 560706163. A Final Judgment in the amount of \$100,908.76 principal, plus attorney's fees of \$22,858.50 and costs of \$730.94, for a total of \$124,498.20 is hereby entered against Rubens Taddei and in favor of MFCU in this adversary proceeding, which shall bear interest at the statutory rate, for which let execution issue.

3. **MAFS**, 6205 Peachtree Dunwoody Road, Atlanta, GA 30328, FEI/EIN: 582082024. A Final Judgment in the amount of \$199,369.41 principal, plus attorney's fees of \$20,391.00 and costs of \$1,816.71, for a total of \$221,578.00 is hereby entered against Rubens Taddei and in favor of MAFS in this adversary proceeding, which shall bear interest at the statutory rate, for which let execution issue.

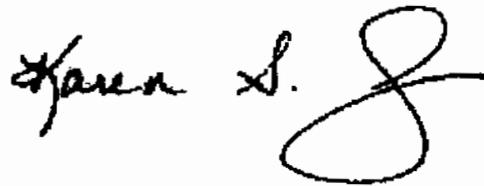
4. **Manheim Central Florida**, 6205 Peachtree Dunwoody Road, Atlanta, GA 30328, FEI/EIN: 59-2445863. A Final Judgment in the amount of \$286,485.26 plus \$11,400.00 in

attorney's fees and costs of \$702.00, for a total of \$298,588.00 is hereby entered against Rubens Taddei and in favor of Manheim Central Florida in this adversary proceeding, which shall bear interest at the statutory rate, for which let execution issue.

5. AFC, 13085 Hamilton Crossing Blvd., Suite 300, Carmel, IN 46032, FEI/EIN: 351699152. A Final Judgment in the amount of \$146,329.68 is hereby entered against Rubens Taddei and in favor of AFC in this adversary proceeding, including all fees and costs and prejudgment interest, which shall bear interest at the statutory rate, for which let execution issue.

6. The Court finds and hereby holds that the Agreed Final Judgment entered herein between each of the respective Plaintiffs and the Defendant is non-dischargeable, as stipulated by the parties, pursuant to 11 U.S.C. § 523(a). This determination shall be entitled to collateral estoppel effect in this and any subsequent bankruptcy case filed by or against Taddei or in any other court proceeding.

**DONE AND ORDERED** in Orlando, Florida on October 16, 2009.



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KAREN S. JENNEMANN  
United States Bankruptcy Judge

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