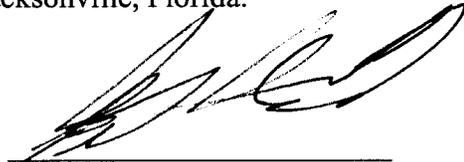




2. The debt owed by Defendant, Reto J. Schneider, to the bankruptcy estate of Baita Real Estate, Inc., in the amount of \$1,359,881.73, is non-dischargeable pursuant to 11 U.S.C. §§ 523(a)(2) and 523(a)(4) .

**ORDERED** on July 12, 2007, in Jacksonville, Florida.



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George L. Proctor  
United States Bankruptcy Judge

**Copies to:**

Plaintiff  
Defendant  
Richard R. Thames  
Chapter 7 Trustee  
United States Trustee