

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

In re:

JAMES CLIFFORD RAMEY and
KELLI CATHLEEN WILT-RAMEY,

Debtors.

_____ /

SUNTRUST MORTGAGE, INC.,

Plaintiff,

vs.

JAMES CLIFFORD RAMEY and
KELLI CATHLEEN WILT-RAMEY,

Defendants.

_____ /

Case No. 6:10-bk-13553-ABB

Chapter 7

Misc. Pro. No. 8:10-mp-00008-MGW

J.B. Vol 16
#2302

NONDISCHARGEABLE FINAL JUDGMENT

THIS CAUSE came before the Court for consideration on the Joint Motion for Entry of Nondischargeable Final Judgment (“**Motion**”) filed by SunTrust Mortgage, Inc. (“**SunTrust**”), James Clifford Ramey and Kelli Cathleen Wilt-Ramey (the “**Rameys**”) in this Miscellaneous Proceeding. The Court, upon consideration of the Motion, the record, and the Court being otherwise duly advised in the premises finds, and it is hereby

ORDERED, ADJUDGED and DECREED that **JUDGMENT** is hereby entered in favor of Plaintiff SunTrust Mortgage, Inc. and jointly and severally against James Clifford Ramey and Kelli Cathleen Wilt-Ramey; and it is further

ORDERED, ADJUDGED and DECREED that the Rameys’ indebtedness to SunTrust, as evidenced by the Proof of Claim filed by SunTrust in Bankruptcy Case No. 6:10-bk-13553-ABB is nondischargeable pursuant to 11 U.S.C. § 523(a)(2)(A); and it is further

ORDERED, ADJUDGED and DECREED that Plaintiff, SunTrust Mortgage, Inc., whose address is 901 Semmes Avenue, Richmond, Virginia, is hereby granted final judgment against Defendants James Clifford Ramey and Kelli Cathleen Wilt-Ramey, whose last known address is 1573 Delcastle Loop, Grove City, Ohio 43123, jointly and severally, and shall have and recover from Defendants the amount of \$1,208,370.62, which sum shall bear interest from the date of this judgment at the prevailing statutory interest rate, for which sums let execution issue; and it is further

ORDERED, ADJUDGED and DECREED that the Rameys' indebtedness to SunTrust, as evidenced by this Nondischargeable Final Judgment, is nondischargeable pursuant to 11 U.S.C. § 523(a)(2)(A) in Bankruptcy Case No. 6:10-bk-13553-ABB or any subsequent bankruptcy case filed by either or both of the Rameys.

February 09, 2012

DONE AND ORDERED in Tampa, Florida on _____.



MICHAEL G. WILLIAMSON
UNITED STATES BANKRUPTCY JUDGE

Copies furnished to:

Andrew D. McNamee, Esq., Stearns Weaver Miller Weissler Alhadeff & Sitterson, P.A., 150 West Flagler Street, Suite 2200, Miami, Florida 33130

Raymond J. Rotella, Esq., Kosto & Rotella, P.A., Post Office Box 113, Orlando, Florida 32802

James Clifford Ramey and Kelli Cathleen Wilt-Ramey, 1573 Delcastle Loop, Grove City, Ohio 43123

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I CERTIFY THE FOREGOING TO BE A TRUE
AND CORRECT COPY OF THE ORIGINAL.
UNITED STATES BANKRUPTCY COURT
LEE ANN BENNETT, CLERK

