

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

In re:

BARBARA INGALLS,

Case No. 6:11-bk-14428-KSJ
Chapter 7

Debtor(s).

SCHOOL EMPLOYEES OF CENTRAL
NEW YORK FEDERAL CREDIT UNION,

Plaintiff,

Adv. Pro. No. 6:12-ap-00003-KSJ

v.

BARBARA INGALLS,

Defendant.
_____ /

JUDGMENT

This adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge presiding, for the entry of Judgment pursuant to the Court's Order Granting Motion for Approval of Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered,

IT IS ORDERED AND ADJUDGED:

1. A Final Judgment be, and the same is hereby, entered on the Complaint in favor of School Employees of Central New York Federal Credit Union, the Plaintiff, and against Barbara Ingalls the Defendant, in the amount of \$14,335.35, and the debt owed by the Defendant to the Plaintiff in the amount of \$14,335.35 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2)(A) and §523(a)(2)(C).

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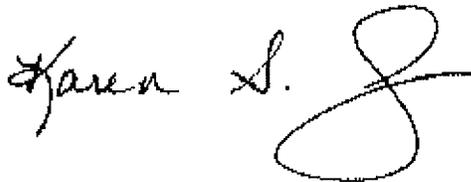
2. That pursuant to the Joint Stipulation to Judgment, the Defendant shall make payment to Plaintiff in the amount of \$6,000.00, to be paid in accordance with the terms set forth in the Joint Stipulation to Judgment.

3. The Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Defendant as long as the Defendant complies with the repayment terms set forth in the Stipulation to Judgment.

4. That in the event the Defendant defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

5.. The Clerk shall mark the above-captioned adversary proceeding as CLOSED, subject to the terms and conditions of the Joint Stipulation.

DONE AND ORDERED in Orlando, Florida, on May 24, 2012.



KAREN S. JENNEMANN
Chief United States Bankruptcy Judge

Copy Furnished to:

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



5/24/12