

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
AT TAMPA**

In re:

Joan Ruth Bowers,

Bankruptcy No. 11-13890-CED  
Chapter 7  
Judge Caryl E. Delano

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Wells Fargo Bank, N.A.,

Plaintiff,

vs.

Joan Ruth Bowers,

Defendant.

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ADV. NO. 11-01131-CED

**JUDGMENT**

This Adversary Proceeding having come before the court upon entry of Default against Defendant, Joan Ruth Bowers, it is

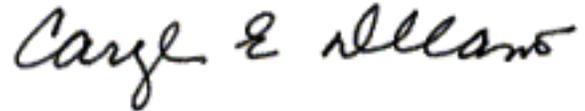
ORDERED AND ADJUDGED:

1. Pursuant to 11 U.S.C. § 523(a)(2)(A), the debt owed by Defendant, Joan Ruth Bowers, to Plaintiff Wells Fargo Bank, N.A., on Account number XXXXXXXXXXXXXXX1529 is nondischargeable in Bankruptcy Case Number 11-13890-CED.

2. Plaintiff Wells Fargo Bank, N.A. shall recover of Defendant Joan Ruth Bowers the sum of \$3,935.00 with interest at the rate of 6 percent, as provided by law, plus costs of this action in the amount of \$250.00.

December 15, 2011

DATED at Tampa, Florida, on \_\_\_\_\_.



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Caryl E. Delano  
United States Bankruptcy Judge

Copies furnished to:

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