

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

In re:

Dale R Ward and Tami Lynn Ward

Bankruptcy No. 12-00235-ABB
Chapter 7
Judge Arthur B. Briskman

FIA Card Services, N.A.,

Plaintiff,

vs.

Dale R Ward,

Defendant.

ADV. NO. 12-00054-ABB

FINAL JUDGMENT

Based upon the stipulation of the parties and the Court's order, IT IS HEREBY ADJUDGED AND DECREED:

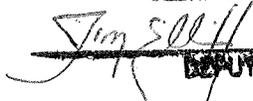
1. The sum of **\$2,000.00** owed by the Defendant to Plaintiff is found to be nondischargeable and Plaintiff is granted judgment against Defendant in this amount.
2. The parties shall pay their own attorney fees and costs in this matter.

Dated: June 6, 2012



Arthur B. Briskman
UNITED STATES BANKRUPTCY JUDGE

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


DEPUTY CLERK

4. Payments are to be made to:

Accounts Receivable

Attn: FIA Card Services, N.A.

WEINSTEIN & RILEY, P.S.

P.O. Box 3978

Seattle, WA 98124

INCLUDE ACCOUNT NUMBER ON PAYMENTS

Plaintiff or its agents may send monthly bills and invoices as a courtesy reminder to Defendant.

5. This proceeding is hereby dismissed, without prejudice. However, in the event Defendant defaultss in payments, Plaintiff shall be entitled to reopen the proceeding and declare the sum of **\$2,000.00**, less any payments made, immediately due and payable.
6. Defendant acknowledges and stipulatess that if Defendant fails to make any payment as agreed, the remaining **\$2,000.00**, less any payments made, shall be immediately due and payable. However, if all payments are timely made Defendant shall be released and forever discharged of all obligation on the account.
7. Plaintiff will refrain from pursuing its rights under this agreement so long as Defendant continues to make payment on a regular, timely basis. If Defendant defaults, however, Plaintiff shall have the right to pursue any legally available remedy without further notice, and without need for further relief from the automatic stay in any bankruptcy proceeding in which the Defendant is a Debtor pursuant to 11 U.S.C. § 362(c)(2)(C).

Furnished copies to:

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