

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

In re:

Michael Irving Ruff,

Bankruptcy No. 09-09157-KSJ  
Chapter 7  
Judge Karen S. Jennemann

Chase Bank USA, N.A.,

Plaintiff,

ADV. NO. 09-00890-KSJ

vs.

Michael Irving Ruff,

Defendant.

**AGREED FINAL JUDGMENT OF NONDISCHARGEABILITY**

THIS CAUSE came before the court on March 25, 2010 for a hearing to consider, *inter alia*, entry of a final judgment. The court, having considered the stipulation of nondischargeability and payment plan ("Stipulation") of the parties (DKT #9), the pleadings and records herein, and being fully advised of the premises, it is hereby

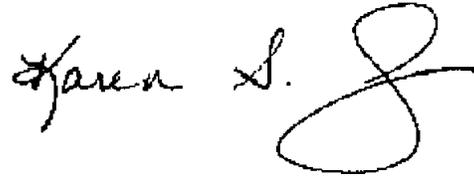
ORDERED, ADJUDGED AND DECREED:

1. The sum of \$3,000.00 owed by the Defendant to Plaintiff is found to be nondischargeable pursuant to 11 U.S.C. § 523(a)(2) and Plaintiff is granted judgment against Defendant in this amount.

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3. The parties are directed to comply with the terms of the Stipulation.
4. The parties shall pay their own attorney fees and costs in this matter.

DONE AND ORDERED on April 6, 2010.

A handwritten signature in black ink, appearing to read "Karen S. J.", with a large, stylized flourish at the end.

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Karen S. Jennemann  
UNITED STATES BANKRUPTCY JUDGE

Furnished copies to:

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