

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

In re:

Roma Mino and Vinood C. Mino

Bankruptcy No. 09-19704-KSJ  
Chapter 7  
Judge Karen S. Jennemann

Discover Bank, Issuer of the Discover Card,

Plaintiff,

vs.

Roma Mino,

Defendant.

ADV. NO. 10-00109-KSJ

**AGREED NONDISCHARGEABLE JUDGMENT**

Based upon the Stipulation of the Parties, IT IS HEREBY ADJUDGED AND DECREED:

1. The sum of \$1,000.00 owed by the Defendant to Plaintiff is found to be nondischargeable and Plaintiff is granted judgment against Defendant in this amount.
2. The non-discharged sum of \$1,000.00 shall be paid as follows: the sum of \$250.00 per month, each month for 4 months, commencing 07/01/2010. The remaining payments shall be due on the same day of each month thereafter. While not in default, such principal shall not bear interest.

3. Payments are to be made to:

Accounts Receivable  
Attn: Discover Bank, Issuer of the Discover Card  
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.

4. In the event Defendant defaults in payments, Plaintiff shall be entitled to declare the sum of \$1,000.00, plus any interest, less any payments made, immediately due and payable, together with Plaintiff's reasonable attorneys' fees and costs incurred, provided, however, that prior to acceleration and entitlement to interest, Plaintiff shall give Defendant and Defendant's counsel written notice of default by email to roma@cpcomms.com and mpaasch@mateerharbert.com, with 10 business days to cure.
5. Defendant acknowledges and stipulates that if Defendant fails to make any payment as agreed, the remaining \$1,000.00, less any payments made, shall bear interest at twelve percent (12%) per annum until paid or otherwise satisfied. However, no interest will accrue so long as payments are kept current.

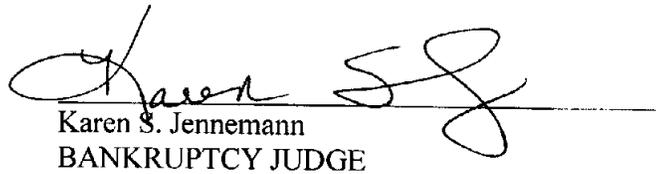
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6. Plaintiff will refrain from pursuing its rights under this agreement so long as Defendant continues to make payment on a regular, timely basis. If Defendant defaults, however, and fails to cure, Plaintiff shall have the right to pursue any legally available remedy, including (but not limited to) garnishment of wages or bank accounts, and the filing of liens, without further notice.
7. The parties shall pay their own attorney fees and costs in this matter.

Dated: June 17, 2010

  
Karen S. Jennemann  
BANKRUPTCY JUDGE

Furnished copies to:

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