

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

IN RE: JACK R. BUCK AND
ZSOFIA V. BUCK,

Case No. 8:08-bk-05890-KRM

Debtors.

Chapter 7

FIRST EQUITY CARD CORPORATION
1120 Welsh Road, Suite 200
North Wales, PA 19454,

A.P. No. 8:08-ap-00364-KRM

Plaintiff,

v.

JACK R. BUCK
6625 17th Street S
Saint Petersburg, FL 33712,

Defendant.

CONSENT JUDGMENT EXCEPTING DEBT FROM DISCHARGE

First Equity Card Corporation, by its attorney, having filed an Adversary Proceeding Complaint (Docket Entry No. 1), seeking an Order pursuant to 11 U.S.C. §523(a)(2)(A) that the Defendant's indebtedness to the Plaintiff is an exception to discharge, and the Defendant, having appeared by his attorney, David R. Singha, Esq., and the abovementioned parties having subsequently entered into negotiations resulting in the agreement set forth herein, and upon all papers and proceedings had herein, and after due deliberation, it is hereby

JTB

ORDERED, DECREED, AND ADJUDGED as follows:

1. Judgment be entered in favor of the Plaintiff and against the Defendant in the sum of \$6,832.65, plus interest at the annual rate of 9% from April 28, 2008,

2. The Judgment shall be nondischargeable pursuant to 11 U.S.C. §523(a)(2)(A), and will survive any Order of discharge in this and any subsequent bankruptcy case,

3. Execution of said Judgment shall be stayed unless and until the Defendant fails to pay to the Plaintiff the sum of \$5,000.00 (without interest), with an initial payment of \$4,500.00 by December 1, 2008, and the balance payable at \$100.00 a month, with the first monthly payment being due by January 1, 2009, and each subsequent payment being due by the first day of each and every month thereafter until the entire amount set forth in this paragraph has been paid in full; Although the due date for each monthly payment is the first day of each month, the Defendant shall have until the fifteenth day of each month to make the monthly payment; The Defendant shall have the right to prepay at any time, without penalty, the unpaid balance of the settlement amount set forth in this paragraph,

4. If the Defendant fails to make any of the payments within fifteen days of the dates specified in paragraph 3 above, the Stay of Execution shall be immediately dissolved, and the Plaintiff may forthwith seek to execute upon the total amount of the Judgment, less any payments actually made, using all lawful processes, and

5. If the Defendant makes all payments specified in paragraph 3 above, the Judgment will be satisfied in full.

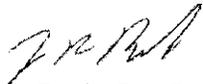


DATED: Dec. 15, 2008

KRLM

HONORABLE K. RODNEY MAY
UNITED STATES BANKRUPTCY JUDGE
MIDDLE DISTRICT OF FLORIDA

The parties having reviewed the abovementioned Judgment,
consent to this Court entering this Judgment as settlement of this
Adversary Proceeding.



/s/ Jack R. Buck
Jack R. Buck
Defendant



/s/ David R. Singha
David R. Singha, Esq., No. 120375
Attorney for Defendant
3350 Bushwood Park Drive
Bushwood Park III, Suite 195
Tampa, Florida 33618
Telephone: 813-490-4858
Facsimile: 813-490-4859
Email: cwtampa@cw13.com



/s/ Mark S. Kessler
Mark S. Kessler, Esq., No. 258326
Attorney for Plaintiff
Mark S. Kessler, P.A.
331 E. Union Street
Jacksonville, FL 32202
Telephone: 904-350-0060
Facsimile: 904-350-9906
Email: APKSM@aol.com

Copies to:

Jack R. Buck
6625 17th Street S
Saint Petersburg, FL 33712

David R. Singha, Esq.
3350 Bushwood Park Drive
Bushwood Park III, Suite 195
Tampa, Florida 33618

Lauren P. Greene, Trustee
13611 Park Boulevard, Suite H
Seminole, FL 33776

United States Trustee's Office
501 E. Polk Street
Tampa, Florida 33602

Mark S. Kessler, Esq.
Mark S. Kessler, P.A.
331 E. Union Street
Jacksonville, FL 32202

#