

**FILED**

JUN 11 2008

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

CLERK U.S. BANKRUPTCY,  
ORLANDO DIVISION

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IN RE: ALAN POTTER AND  
CHRISTINA POTTER,

Case No. 6:07-bk-02861-KSJ

Debtors.

Chapter 7

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

A.P. No. 6:07-ap-00167-KSJ

Plaintiff,

v.

ALAN POTTER  
10112 Pink Carnation Court  
Orlando, Florida 32825,

Defendant.

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CONSENT JUDGMENT EXCEPTING DEBT FROM DISCHARGE

First Equity Card Corporation, by its attorney, having filed an Adversary Proceeding 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, with interest from July 3, 2007, plus the Plaintiff's costs and disbursements incurred for this action, and the abovementioned parties having subsequently entered into negotiations resulting in the agreement set forth herein, however, the entering into this settlement shall not be deemed an admission of any fraud or wrongdoing by the Defendant, and the parties having consented to the entry of this Judgment, and upon all papers and proceedings had herein, and after due deliberation, it is hereby

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ORDERED, DECREED, AND ADJUDGED as follows:

1. Judgment be entered in favor of the Plaintiff and against the Defendant in the sum of \$7,356.55, plus interest at the annual rate of 9% from July 3, 2007,

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 \$4,000.00 (without interest), in a single lump sum payment, with the payment being due by June 15, 2008; Although the due date for the payment is the fifteenth day of the month, the Defendant shall have until the thirtieth day of the month to make the settlement 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 the settlement payment within fifteen days of the date 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

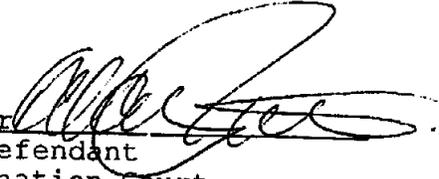
5. If the Defendant makes the settlement payment specified in paragraph 3 above, the Judgment will be satisfied in full.

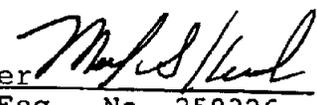
DATED: June 11, 2008

  
HONORABLE KAREN S. JENNEMANN  
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/ Alan Potter  
Alan Potter, Defendant  
10112 Pink Carnation Court  
Orlando, Florida 32825  
Telephone: 407-883-8641

  
/s/ Mark S. Kessler  
Mark S. Kessler, Esq., No. 258326  
Attorney for Plaintiff  
Mark S. Kessler, P.A.  
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# # # End of Order # # #



Copies to:

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331 E. Union Street  
Jacksonville, Florida 32202

ALAN POTTER  
10112 Pink Carnation Court  
Orlando, Florida 32825

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