

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION

IN RE

JAMES AND VICKI QUAYLE

DEBTORS

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CHAPTER 7  
CASE NO. 8-05-BK-20258-CPM

SUNCOAST SCHOOLS FEDERAL CREDIT UNION  
Plaintiff,

v.  
VICKI QUAYLE

ADV. NO 8:05-ap-00951-CPM

Defendant.

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JB Vol 13 No. 1428

**FINAL JUDGMENT ON COMPLAINT TO DETERMINE  
DISCHARGEABILITY OF SPECIFIC DEBT**

THIS CAUSE came on for the Court's consideration of the parties' Joint Stipulation in Settlement of Complaint to Determine Dischargeability of Debt and the Motion to Approve the Joint Stipulation in Settlement of Complaint to Determine Dischargeability of Debt filed by the Plaintiff. The Court having granted said Motion and having approved said Joint Stipulation, it is hereby

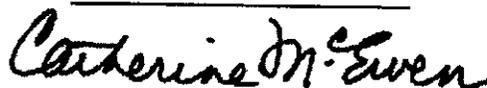
ORDERED as follows:

1. A Judgment pursuant to 11 U.S.C. § 523(a)(2) is entered in favor of the Plaintiff, Suncoast Schools Federal Credit Union, and against the Defendant VICKI QUAYLE SSN XXX-XX-3057 determining that the Defendant's indebtedness to Plaintiff in regards to the credit card account with the Plaintiff is a nondischargeable debt.

Interest shall accrue on the underlying indebtedness at the rate provided for in the parties' credit card agreement.

2. The non dischargeable debt provided for herein may be satisfied upon a lump sum payment of \$7,000 and zero percent interest made within 30 days of the entry of this Judgment. Said payment shall include the account number and shall be paid to SSFCU c/o Gretchen Watson P.O. Box 11904, Tampa, FL 33680.

DONE and ORDERED at Tampa, Florida on March 06, 2006



Catherine Peek McEwen  
United States Bankruptcy Judge

cc Larry Foyle P.O. Box 800 Tampa, FL 33601  
James and Vickie Quayle, 7530 Jenner Ave., New Port Richey, FL 34655.  
Hunter Goff 2212 Hillcrest Street Orlando, Florida 32803  
Gretchen Watson, SSFCU P.O. Box 11904, Tampa, FL 33680