

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
MIDDLE DIVISION**

In re:

Phyllis M Foreman and Meeks Isaac Foreman

Bankruptcy No. 09-15765-CED
Chapter 7
Judge Caryl E. Delano

FIA Card Services, N.A. (f.k.a. MBNA America
Bank, N.A.),

Plaintiff,

vs.

Phyllis M Foreman,

Defendant.

ADV. NO. 09--00718-CED

Judgment Book Volume 15 #2035

NONDISCHARGEABLE JUDGMENT

Based upon the Stipulation of the Parties, referenced as document #19, IT IS HEREBY
ADJUDGED AND DECREED:

1. The sum of **\$3,000.00** owed by the Defendant to Plaintiff is found to be
nondischargeable and Plaintiff is granted judgment against Defendant in this
amount.

The non-discharged sum of **\$3,000.00** shall be paid as follows: Defendant shall pay
\$40.00 on or before 5/15//2010, thereafter, \$40.00 a month for 74 consecutive months
until the settlement amount is paid in full.

2. 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: FIA Card Services, N.A. (f.k.a. MBNA America Bank, N.A.)

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 **\$3,000.00**, plus any interest, immediately due and payable, together with Plaintiff's reasonable attorneys' fees and costs incurred.
5. Defendant acknowledges and stipulates that if Defendant fails to make any payment as agreed, the remaining **\$3,000.00**, 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.
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, 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.

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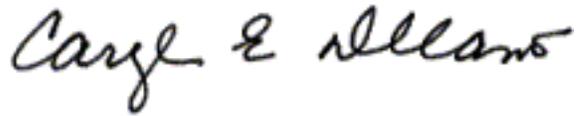
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7. The parties shall pay their own attorney fees and costs in this matter.

Dated: April 19, 2010

I CERTIFY THE FOREGOING TO BE A TRUE
AND CORRECT COPY OF THE ORIGINAL.
UNITED STATES BANKRUPTCY COURT
LEE ANN BENNETT, CLERK

Christiane V. Thomas



Caryl E. Delano
BANKRUPTCY JUDGE

Furnished copies to:

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