

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION**

In re:	:	
	:	
	:	Chapter 7
LAURA PRATHER,	:	
	:	Case No. 8:10-bk-18410-CPM
	:	
Debtor.	:	JB15 #2268
	:	
LAURA PRATHER,	:	
	:	
Plaintiff,	:	
	:	
v.	:	Adv. Pro. No. 8:10-ap-01299-CPM
	:	
EDUCATIONAL CREDIT MANAGEMENT CORPORATION,	:	
	:	
Defendant.	:	
	:	
	:	

FINAL JUDGMENT

THIS MATTER having come before the Court without hearing on the *Stipulated Judgment and Order* (the “Stipulation”)(D.E. 39) filed by the Plaintiff Laura Prather and Defendant Educational Credit Management Corporation, and the Court, having reviewed the Stipulation, good cause appearing, and in accordance with Federal Rule of Civil Procedure 58, as incorporated by Federal Rule of Civil Procedure 7058, it is hereby

ORDERED that:

1. Final Judgment is hereby entered in accordance with the Parties’ Stipulation.

2. Plaintiff's obligation to Defendant Education Credit Management Corporation ("ECMC") is nondischargeable, and Plaintiff shall pay ECMC \$36,250, with interest accruing at 3.0% per annum, in full satisfaction of the Plaintiff's obligation on the educational promissory note described in the Stipulation.
3. Payment shall be made in accordance with the terms and conditions set forth in the Stipulation.

DONE AND ORDERED in Tampa, Florida on this 28 day of October, 2011.



Catherine Peek McEwen
United States Bankruptcy Judge

Copies furnished to:
John D. Eaton, Esq.
Timothy B. Perenich, Esq.

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

Charo V