UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re: **CASE NO.: 02-1465-3F7**

CARL VASILE
and TERESA VASILE,

Debtors.
_____/

AUTOMOTIVE FINANCE CORPORATION,

Plaintiff,

v. **ADV. NO.: 02-131**

CARL VASILE
and TERESA VASILE,

Defendants.
_____/

JUDGMENT

This proceeding came before the Court upon a complaint seeking to except Defendants' debt to Plaintiff from Defendants' discharge. Upon Findings of Fact and Conclusions of Law separately entered, it is

ORDERED and ADJUDGED:

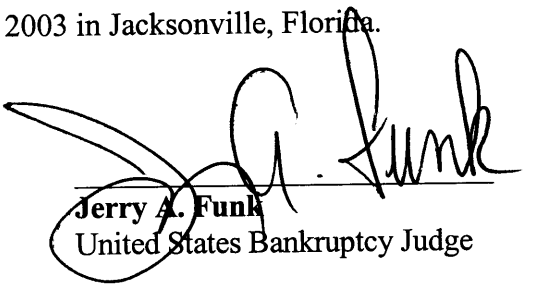
1. Judgment is entered in favor of Defendant Teresa Vasile and against Plaintiff, Automotive Finance Corporation as to Count I. The debt owed to Plaintiff by Teresa Vasile as a result of her January 19, 2000 personal guaranty is not excepted from her discharge pursuant to 11 U.S.C. § 523(a)(2)(A).

2. Judgment is entered in favor of Plaintiff, Automotive Finance Corporation, and against Defendant Carl Vasile as to Count I. The debt, if any, owed by Defendant Carl Vasile to Plaintiff is excepted from his discharge pursuant to 11 U.S.C.

§ 523(a)(2)(A).

3. Judgment is entered in favor of Defendants Carl Vasile and Teresa Vasile and against Plaintiff, Automotive Finance Corporation, as to Counts II and III. The debt owed to Plaintiff by Teresa Vasile as a result of her January 19, 2000 personal guaranty is not excepted from her discharge pursuant to 11 U.S.C. § 523(a)(2)(B) or § 523(a)(6). The debt, if any, owed by Defendant Carl Vasile to Plaintiff is not excepted from his discharge pursuant to 11 U.S.C. § 523(a)(2)(B) or § 523(a)(6).

DATED this 12 day of August, 2003 in Jacksonville, Florida.



Jerry A. Funk
United States Bankruptcy Judge

Copies to: JBS 8/12/03

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