

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

In re:

REGINE O. AMAN,

Case No. 6:08-bk-06203-ABB

Chapter 7

Debtor.

RAY NIELSON and  
PANDORA NIELSON

Plaintiffs,

Adv. Pro. No. 6:08-ap-00216-ABB

vs.

REGINE O. AMAN,

Defendant.

**JUDGMENT**

This matter came before the Court on the Amended Complaint Seeking Exception to Discharge and Imposition of Equitable Lien (Doc. No. 3) filed by the Plaintiffs Ray Nielson and Pandora Nielson against the Defendant/Debtor Regine O. Aman. The final evidentiary hearing was held on January 19, 2010. After reviewing the pleadings and evidence, hearing live testimony and argument, and in conformity with and pursuant to the **Memorandum Opinion and Order** entered contemporaneously herewith, it is

**ORDERED, ADJUDGED and DECREED** that **JUDGMENT** is hereby entered in favor of the Plaintiffs Ray Nielson and Pandora Nielson and against the Debtor/Defendant Regine O. Aman and the mortgage indebtedness arising from the November 9, 2004 First Horizon Loan Corporation home equity line of credit is **NONDISCHARGEABLE** pursuant to 11 U.S.C. Sections 523(a)(2)(A) and 523(a)(2)(B).

Dated this 26th day of March, 2010.

/s/ Arthur B. Briskman  
ARTHUR B. BRISKMAN  
United States Bankruptcy Judge