

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

In re:

MARY LORENZO,

Debtor.

Case No. 6:09-bk-004179-ABB
Chapter 13

ROBERT A. KAPLUS and
HOME BUYERS "R" US, LLC,

Plaintiffs,

Adv. Pro. No. 6:09-ap-00832-ABB

vs.

MARY LORENZO,

Defendant.

JUDGMENT

This matter came before the Court on the Complaint to Determine Non-Dischargeability of Debts (Doc. No. 1) filed by the Plaintiffs Robert A. Kaplus and Home Buyers "R" Us, LLC against the Defendant/Debtor Mary Lorenzo pursuant to 11 U.S.C. Sections 523(a)(2)(A) and 523(a)(4). The final evidentiary hearing was held on May 12, 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 the relief sought in the Plaintiffs' Complaint is hereby **DENIED** and **JUDGMENT** is hereby entered in favor of the Defendant/Debtor Mary Lorenzo and against the Plaintiffs Robert A. Kaplus and Home Buyers "R" Us, LLC; and it is further

ORDERED, ADJUDGED and DECREED that any and all debts owed by the Defendant/Debtor Mary Lorenzo to the Plaintiffs Robert A. Kaplus and Home Buyers "R" Us, LLC are **DISCHARGEABLE** pursuant to 11 U.S.C. Sections 523(a)(2)(A) and 523(a)(4) and shall be discharged if and when a discharge is granted to the Defendant/Debtor pursuant to Title 11 of the United States Code.

Dated this 22nd day of July, 2010.

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