

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

In re:

PAUL CHRISTOPHER GINZL,

Case No. 6:09-bk-15478-ABB

Chapter 7

Debtor.

_____ /

CARLEN GINZL,

Plaintiff,

Adv. Pro. No. 6:10-ap-00015-ABB

v.

PAUL CHRISTOPHER GINZL,

Defendant.

_____ /

JUDGMENT

This matter came before the Court on the Complaint Seeking Exception to Debtor's Discharge (Doc. No. 1) filed by the Plaintiff Carlen Ginzl against the Defendant/Debtor Paul Christopher Ginzl. The final evidentiary hearing was held on May 17, 2010 at which the parties and their respective counsel appeared. 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 Plaintiff Carlen Ginzl and against the Debtor/Defendant Paul Christopher Ginzl and the following obligations relating to the parties' Marital Settlement Agreement and Final Judgment of Dissolution of Marriage are **NONDISCHARGEABLE**:

- (i) permanent periodic alimony pursuant to 11 U.S.C. Sections 523(a)(5) and 523(a)(15);
- (ii) lump sum distribution pursuant to 11 U.S.C. Section 523(a)(15);
- (iii) mortgages held by Wells Fargo Bank, NA encumbering the Balfour Drive and Birkdale Trail properties pursuant to 11 U.S.C. Section 523(a)(15);
- (iv) mortgage held by Great Eastern Resort Corporation encumbering the timeshare property in Massanutten, Virginia pursuant to U.S.C. Section 523(a)(15);
- (v) homeowner's association dues owed to Avery Park Homeowner's Association; and
- (vi) 2008 Federal income tax deficiency as set forth in the IRS' allowed claim pursuant to 11 U.S.C. Section 523(a)(15).

Dated this 29th day of June, 2010.

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