

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

In re:

Case No. 6:05-bk-16050-ABB  
Chapter 7

RAUL ALEXANDER ALVAREZ,

Debtor.

AMERICREDIT FINANCIAL  
SERVICES, INC.

Plaintiff,

vs.

Adv. Pro. No. 6:06-ap-00040-ABB

RAUL ALEXANDER ALVAREZ,

Defendant.

favor of the Plaintiff Americredit Financial Services, Inc. for the indebtedness owed to the Plaintiff by the Debtor/Defendant is **NONDISCHARGEABLE** pursuant to 11 U.S.C. §§ 523(a)(2)(A) and (a)(2)(B).

Dated this 25<sup>th</sup> day of August, 2006.

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

**JUDGMENT**

This matter came on before the Court on the Complaint, the Motion for Entry of Judgment After Default, and Notice of Defendant's Failure to Respond to Request for Admissions filed by Americredit Financial Services, Inc., the Plaintiff herein, against Raul Alexander Alvarez, the Debtor and Defendant herein. The Plaintiff seeks judgment on its Complaint objecting to the discharge of a debt pursuant to 11 U.S.C. §§ 523(a)(2)(A) and (a)(2)(B). After reviewing the pleadings and evidence, hearing live argument, and in conformity with and pursuant to the **Memorandum Opinion** entered contemporaneously herewith, it is

**ORDERED, ADJUDGED and DECREED** that the relief sought in the Complaint of the Plaintiff Americredit Financial Services, Inc. is hereby **GRANTED**; and it is further

**ORDERED, ADJUDGED and DECREED** that **JUDGMENT** is entered against the Debtor/Defendant Raul Alexander Alvarez and in favor of the Plaintiff Americredit Financial Services, Inc. for the indebtedness owed to the Plaintiff by the Debtor/Defendant; and it is further

**ORDERED, ADJUDGED and DECREED** that the **JUDGMENT** against the Debtor/Defendant Raul Alexander Alvarez and in