

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**
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In re:

JAMES BRUCE KENDRICK, SR.,

Debtor.

Case No. 6:12-bk-16342-ABB
Chapter 7

WELLS FARGO BANK, N.A.,

Plaintiff,

Adv. Pro. No. 6:13-ap-00017-ABB

vs.

JAMES BRUCE KENDRICK, SR.,

Defendant.

JUDGMENT

This matter came before the Court on the Complaint For Determination of Non-Dischargeability of Debt pursuant to 11 U.S.C. § 523(a)(2)(A) and (B) (Doc. No. 1) filed by the Plaintiff Wells Fargo Bank N.A. (“Wells Fargo” or “the Bank”) against the Defendant and Debtor James Bruce Kendrick Sr. (“Kendrick”). Wells Fargo requests the deficiency owed by Kendrick on a commercial loan made by the Bank to Kendrick’s orthodontia practice be deemed nondischargeable on the basis Kendrick made a false representation on the Personal Financial Statement he submitted when seeking the loan.

The final evidentiary hearing was held on May 13, 2012 at which Kendrick, Wells Fargo, 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 Debtor/Defendant James Bruce Kendrick Sr. and against the Plaintiff Wells Fargo Bank N.A. and Kendrick's indebtedness to Wells Fargo is dischargeable pursuant to 11 U.S.C. Section 523(a)(2).

Dated this 28th day of June, 2013.

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