

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re:

Case No.: 03-04395-3F7

MARCI DEJULIO,

Debtor.

_____ /

MASTER FINANCIAL, INC.

Plaintiff,

v. Adversary No.: 03-328

MARCI DEJULIO,

Defendant.

_____ /

DATED January 11, 2005 in Jacksonville,

Florida.

/s/ Jerry A. Funk

JERRY A. FUNK

United States Bankruptcy Judge

Copies to:

Walter Sanders, Attorney for Plaintiff

Bradley Markey, Attorney for Defendant

JUDGMENT

This proceeding came before the Court upon a complaint seeking to except Defendant's debt to Plaintiff from Defendant's discharge pursuant to 11 U.S.C. §§ 523(a)(2)(A)(Count I) and § 523(a)(2)(B)(Count II). Upon Findings of Fact and Conclusions of Law separately entered, it is

ORDERED and ADJUDGED:

1. Judgment is entered in favor of Defendant, Marci Dejulio, and against Plaintiff, Master Financial, Inc. as to Count I. The debt owed to Plaintiff by Defendant is not excepted from Defendant's discharge pursuant to 11 U.S.C. § 523(a)(2)(A).

2. Judgment is entered in favor of Plaintiff, Master Financial, Inc., and against Defendant, Marci Dejulio, as to Count II. The debt Defendant owes to Plaintiff is excepted from Defendant's discharge pursuant to 11 U.S.C. § 523(a)(2)(B).