UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

DATED this 4 day of January, 2006 in Jacksonville, Florida.

In re

Case No.: 04-9532-3F7

NANCY S. TRETICK,

Debtor.

KENNETH A. SWANSON,

Plaintiff,

v. Adversary No.: 04-395

NANCY S. TRETICK,

Defendant.

JUDGMENT

This adversary proceeding came before the Court upon a complaint seeking (i) to deny Defendant's discharge pursuant to 11 U.S.C. § 727, or in the alternative seeking an exception to Defendant's discharge pursuant to (ii) 523(a)(5) or (iii) § 523(a)(15). Upon Findings of Fact and Conclusions of Law separately entered, it is

ADJUDGED:

- Judgment as to Count I is entered in favor of Plaintiff, Kenneth A. Swanson, and against Defendant, Nancy S. Tretick. Defendant's discharge is denied pursuant to 11 U.S.C. § 727(a)(4)(A).
- 2. Count II is dismissed as moot.
- 3. Count III of the Complaint is dismissed.

/s/ Jerry A. Funk

Jerry A. Funk

United States Bankruptcy Judge

Copies furnished to:

Lance Cohen, Attorney for Plaintiff Robert E. Lee, Attorney for Defendant