

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

IN RE:

Case No.: 05-09757-3F7

JOE B. NARANJO,

Debtor.

JUDY ANN KEETER,

Plaintiff,

vs.

Adv. No.: 05-0331

JOE B. NARANJO,

Defendant.

Copies To:

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JUDGMENT

This proceeding came before the Court on the Complaint filed by Plaintiff, Judy Ann Keeter ("Plaintiff") for a declaratory judgment to determine the dischargeability of debt owed by Debtor, Joe B. Naranjo ("Debtor") pursuant to 11 U.S.C. § 523(a)(6), and denial of discharge pursuant to 11 U.S.C. § 727. Upon Findings of Fact and Conclusions of Law separately entered, it is

ADJUDGED:

1. Judgment is entered in favor of Debtor, Joe B. Naranjo, and against Plaintiff, Judy Ann Keeter as to both Count I and Count II.

2. The debt to Plaintiff, Judy Ann Keeter, is not excepted from the discharge.

DATED: This 31 day of August, 2006, in Jacksonville, Florida.

/s/ Jerry A. Funk

JERRY A. FUNK

United States Bankruptcy Judge