

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In re:

CASE NO.: 05-bk-15946-JAF  
CHAPTER 7

JOYCE A. WILLIAMS,

Debtor.

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ELSIE A. TRUCKS,

Plaintiff,

v.

ADV. NO.: 06-ap-00158-JAF

JOYCE A. WILLIAMS,

Defendant.

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**JUDGMENT**

This proceeding came before the Court upon a complaint filed by Elsie A. Trucks ("Plaintiff") seeking to except the debt owed to her by Joyce A. Williams ("Debtor") from her discharge pursuant to 11 U.S.C. §§ 523(a)(2) and (19). Upon Findings of Fact and Conclusions of Law separately entered, it is

**ADJUDGED:**

1. The Court denies the relief requested in Count I.
2. Judgment is entered in favor of Plaintiff and against Debtor as to Count II. The State Court Action Final Judgment is excepted from Debtor's discharge pursuant to 11 U.S.C. § 523(a)(19).

**DATED** this 25 day of June, 2007 in Jacksonville, Florida.

/s/ Jerry A. Funk

**JERRY A. FUNK**

United States Bankruptcy Judge

**Copies furnished to:**

Brian M. Rowland, Esq., Attorney for Plaintiff  
Joyce A. Williams, Debtor