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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
GAINESVILLE DIVISION

IN RE:

CASE NO. 94-00010

KAREN JUNE CRAMER,

Debtor.

\_\_\_\_\_ /

BANK ONE, COLUMBUS, N.A.,

Plaintiff,

vs.

ADV. PROC. NO. 94-90028

KAREN JUNE CRAMER,

Defendant.

\_\_\_\_\_ /

JUDGMENT

This adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge, presiding for the entry of Judgment pursuant to the Court's Order Granting Motion for Approval of Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered,

**IT IS ORDERED AND ADJUDGED:**

1. The debt owed by Defendant, KAREN JUNE CRAMER, to Plaintiff, BANK ONE, COLUMBUS, N.A., on credit card Account No. 4443-069-521-332, is non-dischargeable and shall survive and be excepted from any discharge granted to Defendant, KAREN JUNE CRAMER, in her Chapter 7 bankruptcy case, No. 94-00010

U.S. BANKRUPTCY COURT  
NORTH/DIST-FLA  
TALLAHASSEE, FLA

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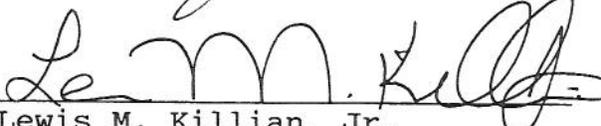
U. S. BANKRUPTCY COURT  
Northern District of Florida  
DATE ENTERED ON DOCKET:

6-13-94

FILED

2. Plaintiff, BANK ONE, COLUMBUS, N.A., shall recover from the Defendant, KAREN JUNE CRAMER, the sum of \$3,069.00, with interest thereon at the rate of 5.28 % as provided by law, and its costs of action.

DONE AND ORDERED in Chambers at Gainesville, Alachua County, Florida, this 9<sup>th</sup> day of June, 1994.

  
Lewis M. Killian, Jr.  
U.S. BANKRUPTCY JUDGE

Copies Furnished to:

Karen June Cramer, 1126 N.W. 8th Street Gainesville, Florida 32601; J. Michael Davis, Esq., 24 N.W. 33rd Court, Suite A, Gainesville, Florida 32607; and Scott W. Spradley P.O. Box 3146, Orlando, Florida 32802-3146

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I HEREBY CERTIFY that this is a true and correct copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Florida.

LARRY A. PACE, Clerk, Bankruptcy Court

By Ada Arms  
Deputy Clerk