

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

IN RE:

CASE NO. 99-41136-PNS-3

HO NGOC VO and TUYET THI TRANVO,

Debtors.

FIRST UNION DIRECT BANK, N.A.,

Plaintiff,

v.

ADV. PROC. NO. 99-80051

HO NGOC VO and TUYET THI TRANVO,

Defendants.

JUDGMENT

This Adversary Proceeding is before the Court upon entry of default against Defendants, HO NGOC VO and TUYET THI TRANVO, it is,

ORDERED:

1. Pursuant to Section 523(a)(2)(A), the debt owed by Defendants, HO NGOC VO and TUYET THI TRANVO, to Plaintiff, FIRST UNION DIRECT BANK, N.A., Weinstein, Chism, Manley, Riley, Therriault & Singer, P.S., 2101 Fourth Ave., Ste. 900 Seattle, WA 98121, on a Mastercard, Account No. 5410-5303-3015-2140, in the amount of \$27,233.52 is non-dischargeable and shall be excepted from any discharge granted to Defendants, HO NGOC VO and TUYET THI TRANVO, in bankruptcy case No. 99-41136-PNS-3.

2. Plaintiff, FIRST UNION DIRECT BANK, N.A., shall recover of the

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NORTH/DIST. FLA
PENSACOLA, FLA

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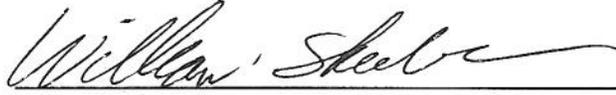
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Defendants, HO NGOC VO and TUYET THI TRANVO, the sum of \$27,233.52 with interest at the rate of 5.285 percent as provided by law, plus its costs of action.

DATED at Pensacola, Florida this 22nd day of December,

1999.

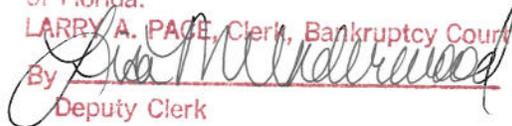


WILLIAM S. SHULMAN
U.S. BANKRUPTCY JUDGE

Copies Furnished to:

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Gary J. Lublin, Esq., 112 N. Summerlin Ave., Orlando, FL 32801
J. Ellen Frier, Trustee, 2927 Kerry Forest Parkway, Tallahassee, FL 32308
U.S. Trustee, 220 W. Garden St., Ste. 700, Pensacola, FL 32501

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. PAGE, Clerk, Bankruptcy Court
By 
Deputy Clerk