

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
Administrative Case No. 97-04409  
Adversary Case No. 97-80030

IN RE:

SAULS, KYLE RAY and  
SAULS, JANINA ISELA  
aka IBARRA, JANINA ISELA  
Debtors.

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SANDIA AREA FEDERAL  
CREDIT UNION,  
Plaintiff,

v.

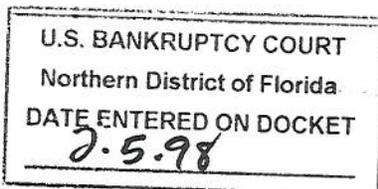
KYLE RAY SAULS and his wife,  
JANINA ISELA SAULS,  
Defendants.

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NON-DISCHARGEABLE FINAL JUDGMENT

THIS CAUSE having come before this Court upon a Stipulation for Payment, the Court being fully advised in the premises, the Court finds that:

1. Three Thousand (\$3,000.00) Dollars of debt owed by Defendants to Plaintiff on the signature loan and credit card is non-dischargeable and shall survive and be excepted from any discharge granted to the Defendants, in their Chapter 7 bankruptcy, Case No. 97-04409.



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2. Plaintiff will recover from Defendants the sum of \$3,000.00 with interest at a rate of 0%.

DONE AND ORDERED in Chambers in Mobile, Alabama this 4 day of February, 1998.

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 Larry A. Bond  
Deputy Clerk



WILLIAM S. SHULMAN  
U.S. BANKRUPTCY JUDGE

CLERK'S CERTIFICATE OF MAILING

I HEREBY CERTIFY that a true and correct of the foregoing has been furnished to the following addressees this 5 day of February, 1998:

D. MICHAEL CHESSER  
Chesser, Wingard, Barr, Whitney,  
Flowers & Fleet, P.A.  
1201 Eglin Parkway  
Shalimar, FL 32579

JOHN JAY GONTAREK  
181 NE Eglin Parkway  
Fort Walton Beach, FL 32548

LARRY A. PACE,  
Clerk of Court

By: Larry A. Bond  
Deputy Clerk