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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
TALLAHASSEE DIVISION**

IN RE:

MUKESH R. PATEL

CASE NO. 13-40517-KKS

DEBTOR(S)

CHAPTER 11

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Discover Bank  
6500 New Albany Rd. E  
New Albany, OH 43054  
Plaintiff

Adv. Proc. No.: 13-04016

v.

Mukesh R. Patel  
4780 Buckhead Court  
Tallahassee, FL 32309  
Defendant

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**CONSENT FINAL JUDGMENT RESOLVING DISCOVER BANK'S COMPLAINT**  
**[DOCKET NO. 1]**

This Matter came before the Court upon the Complaint to Determine Dischargeability of Debt [Docket No. 1] pursuant to 11 U.S.C. §§ 523(a)(2) and 523 (a)(2)(C)(i)(I), filed by Discover Bank ("Plaintiff"), and Mukesh R. Patel ("Defendant") having accepted service; the parties desiring to amicably resolve this matter and Defendant having consented to the entry of a Judgment as evidenced by Counsels' signatures below; and, the Court having been otherwise adequately and appropriately advised;

IT IS ORDERED that judgment be and same hereby is entered in favor of Plaintiff, Discover Bank, and against Defendant, Mukesh R. Patel, in the principal sum of \$1,528.33.

IT IS FURTHER ORDERED that this Judgment will be paid as follows:

1. Defendant shall pay the judgment amount of \$1,528.33 through Debtor's Chapter 11 plan.
2. Remissions shall be made to Weltman, Weinberg and Reis, P.O. Box 93784, Cleveland, Ohio 44101.
3. Upon payment of the sum of \$1,528.33, Plaintiff's claim against Defendant shall be deemed fully paid and satisfied.
4. Should Defendant fail to pay the entire \$1,528.33 upon completion of the plan, whether due to objection by other creditors or a hardship discharge, or for any other reason, the balance will be due and owing to Plaintiff at the end of the plan.
5. So long as the Defendant makes the payment specified in paragraph 1 above, no interest shall be charged on the outstanding balance.

IT IS FURTHER ORDERED that this Judgment is non-dischargeable and is excluded from a discharge in these proceedings or any subsequent proceedings attempting to discharge Defendant's obligations.

Upon entry of this Final Judgment the Clerk may close this Adversary Proceeding.

This 27th day of January, 2014.

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.

TRACI ABRAMS, Clerk, Bankruptcy Court

By   
Deputy Clerk

  
Karen K. Specie  
United States Bankruptcy Judge

Prepared By:  
Joseph M. McCandlish, Counsel for Discover Bank

**CONSENT**

The Plaintiff and the Defendant/Debtor, by and through their undersigned counsel, consent to the entry of the foregoing Final Judgment.

Weltman, Weinberg & Reis Co., LPA

Robert C. Bruner, Esq.

<p><u>/s/Joseph M. McCandlish</u> Joseph M. McCandlish (Bar No. 13731) Weltman, Weiber &amp; Reis Co., LPA 3705 Marlane Drive Grove City, OH 43123 614-801-2619 Fax : 614-801-2601 Email: <a href="mailto:jmccandlish@weltman.com">jmccandlish@weltman.com</a> Counsel for Discover Bank</p>	<p><u>/s/Robert C. Bruner</u> Robert C. Bruner (Bar No. 65876) 261 Pinewood Drive Tallahassee, FL 32303 850-385-0342 Fax : 850-270-2441 Email: <a href="mailto:RobertCBruner@hotmail.com">RobertCBruner@hotmail.com</a> Counsel for Mukesh R. Patel</p>
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