UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

IN RE: JAMES E. POLONEY, JR.,

Debtor.

CASE NO.: 00-41399-PNS3
CHAPTER 7

SOUTHTRUST BANK,

Plaintiff,

ADVERSARY PROCEEDING
CASE NO. 00-80046

v.

JAMES E. POLONEY, JR.,

Defendant.

JUDGMENT DETERMINING DEBT TO BE NONDISCHARGEABLE

The Complaint of SouthTrust Bank, seeking determination of the dischargeability of its debt against James E. Poloney, the Debtor, having come before the Court, and the parties to said Complaint stipulating and agreeing on the relief sought therein, the Court having reviewed the file, the stipulated Judgment, and being otherwise fully advised in these premises, hereby

U.S. BANKRUPTCY COURT
Northern District of Florida
DATE ENTERED ON DOCKET
12.21.00

CLERK
BANKRUPTCY COURT
NORTH/DIST. FLA
PENSACOLA, FLA

00 DEC 21 PM 12: 04

FILED

ORDERS AND ADJUDGES that:

The debt of James E. Poloney to SouthTrust Bank in the amount of $20,000.00 hereby is determined to be nondischargeable. It is further,

ORDERED, ADJUDGED AND DECREED that:

SouthTrust Bank does have a Judgment for $20,000.00 against James E. Poloney, together with interest at the legal rate from the date of this Judgment until paid -- **for all of which let execution issue.**

DONE AND ORDERED this 21 day of December, 2000 in Pensacola, Escambia County, Florida.

LEWIS M. KILLIAN, JR.
Bankruptcy Judge

Judgment Creditors:
SouthTrust Bank
91 N.W. Racetrack Road
Fort Walton Beach, Florida 32547

Judgment Creditor:
James E. Poloney
901 Shadow Ridge Drive
Pensacola, Florida 32514
S.S. #255-76-0274

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
Deputy Clerk

Consented to by Debtor:

Michael Gibson, Esq.
Attorney for James E. Poloney