UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

IN RE:

JAMES MARION WARD, JR.,

Debtor.

CASE NO: 00-42311-PNS3
CHAPTER 7

FIRST CITY BANK OF FLORIDA,

Plaintiff,

v.

JAMES MARION WARD, JR.,

Defendant.

ADVERSARY PROCEEDING
CASE NO. 01-80010

JUDGMENT DETERMINING DEBT TO BE NONDISCHARGEABLE

The Complaint of First City Bank of Florida, seeking determination of the dischargeability of its debt against James Marion Ward, Jr., 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

CLERK
BANKRUPTCY COURT
NORTH/DIST-FLA
PENSACOLA, FLA

01 JUN 27 PM 3:08

FILED

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ORDERS AND ADJUDGES that: gmw

The debt of ~~James Marion Ward~~ JAMES MARION WARD JR. to First City Bank of Florida in the amount of $150,000.00 hereby is determined to be nondischargeable. It is further,

ORDERED, ADJUDGED AND DECREED that:

First City Bank of Florida does have a Judgment for $150,000.00 against ~~James Marion Ward~~ JAMES MARION WARD JR, 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 26 day of June, 2001 in ~~Pensacola, Escambia County, Florida~~ Mobile, Alabama.

Margaret A. Mahoney

MARGARET A. MAHONEY
Bankruptcy Judge

Judgment Creditors:
First City Bank of Florida, N.A.
Post Office Box 2977
Fort Walton Beach, FL 32549

Judgment Creditor:
James M. Ward, Jr.
611 Benning Drive
Destin, Florida 32541
S.S. #265-71-3976

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 Kathy H. Cox
Deputy Clerk

Consented to by Debtor: James Marion Ward Jr.

James Marion Ward, Jr.