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

In re: RICHARD A. HORTON, JR.,

Case No. 14-10338-KKS
Chapter 7

Debtor.

AMERICAN EXPRESS BANK, FSB,

Adv. Proc. No. 15-01001

Plaintiff,

vs.

RICHARD A. HORTON, JR.
aka RICHARD HORTON,

Defendant.

FINAL JUDGMENT BY CONSENT

This adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge presiding, for the entry of Judgment pursuant to the Court's Order Granting Motion for Approval of Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered,

IT IS ORDERED:

1. A Final Judgment is entered on the Complaint in favor of American Express Bank, FSB, the Plaintiff, and against Richard A. Horton, Jr. aka Richard Horton, the Defendant, in the amount of \$9,853.25, and the debt owed by the Defendant to the Plaintiff in the amount of \$9,853.25 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. § 523(a)(2)(A).

2. That pursuant to the Joint Stipulation to Judgment, the Defendant shall make payment to Plaintiff in the amount of \$8,100.00, to be paid in accordance with the terms set forth in the Stipulation.

3. The Plaintiff shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Defendant as long as the Defendant complies with the repayment terms set forth in the Stipulation.

4. That in the event the Defendant defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED in Gainesville, Florida, on February 18, 2015.



Karen K. Specie
U.S. Bankruptcy Judge

Prepared by: Gary J. Lublin, Esquire

Copies Furnished to:

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Richard A. Horton, Jr., 16805 S. US 441, Micanopy, FL 32667,

Theresa M. Bender, Trustee, P.O. Box 14557, Tallahassee, FL 32317,

United States Trustee, 110 E. Park Avenue, Suite 128, Tallahassee, FL 32301

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