

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF FLORIDA  
PENSACOLA DIVISION

IN RE:

MICHAEL GAY FLOWERS,

DEBTOR.

CASE NO. 96-4404  
CHAPTER 7

UNITED BANK,  
an Alabama banking corporation,

Plaintiff,

vs.

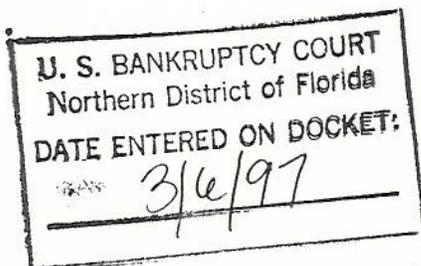
ADVERSARY  
PROCEEDING NO. 96-80025

MICHAEL GAY FLOWERS,

Defendant.

FINAL JUDGMENT

THIS CAUSE having come before this Court upon the Amended Settlement Agreement executed by the parties, and the Court having reviewed the pleadings and being otherwise fully advised in the premises, and the Court finding that certain debts owed by the Defendant-Debtor, Michael Gay Flowers, constitute debts which are nondischargeable pursuant to the provisions of Section 523(a); it is therefore



CLERK  
BANKRUPTCY COURT  
NORTH/DALLAS FLA  
PENSACOLA

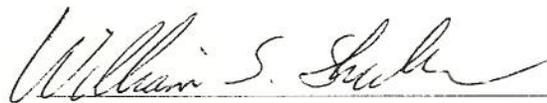
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FILED

ORDERED AND ADJUDGED that Plaintiff shall recover from Defendant the sum of \$1500.00, and taxable costs of \$120.00, for a total of \$1,620.00, for which let execution issue. Post-judgment interest shall accrue in accordance with the United States Code.

FURTHER ORDERED AND ADJUDGED that the obligations of Defendant-Debtor reduced to judgment herein are hereby declared NONDISCHARGEABLE and shall remain in full force and effect, unaffected by entry of any discharge in the Chapter 7 bankruptcy case of Michael Gay Flowers, Case No. 96-4404, Northern District of Florida, Pensacola Division.

DONE AND ORDERED this 5<sup>th</sup> day of March, 1997



U. S. BANKRUPTCY JUDGE

Conformed copies to:  
T. A. Borowski, Jr.  
David E. Bailey  
Michael Gay Flowers

U23931/order

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 Kathryn S. Com  
Deputy Clerk