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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

FILED

JAN 27 2003

IN RE:)	
)	
DANA LUANN LAYTON,)	Case No. 02-00175-R
SS# 515-46-5951,)	(Chapter 7)
)	
Debtor.)	
)	
PEOPLES CHOICE CREDIT UNION,)	
)	
Plaintiff,)	
)	
vs.)	Adv. Proc. No. 02-0066-R
)	Recipient Shall Promptly Notice
DANA LUANN LAYTON,)	
)	
Defendant.)	

MICHAEL L. WILLIAMS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

CONSENT JUDGMENT

NOW before the Court this 27 day of January, 2003,
comes the entry of this Consent Judgment in connection with
the above referenced adversary proceeding (the "Adversary
Proceeding"). The Court, having reviewed the case file and
pleadings herein, FINDS AS FOLLOWS:

1. The Adversary Proceeding was initiated by
Plaintiff, Peoples Choice Credit Union ("Peoples Choice")
against Debtor Dana Luann Layton (the "Debtor") April 9, 2002,
pursuant to 28 U.S.C. §§ 157, 1334 and 11 U.S.C. § 523.

2. Through the Adversary Proceeding, Peoples Choice
seeks an Order from this Court determining that certain debts
listed by the Debtor in her bankruptcy schedules are
nondischargeable obligations.

3. After negotiation with Peoples Choice, the Debtor
has agreed to allow Peoples Choice to take a judgment against

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Clerk, U.S. Bankruptcy Court
Northern District of Oklahoma

8

her in the amount of \$2,500.00, in final resolution of all claims alleged through the Adversary Proceeding.

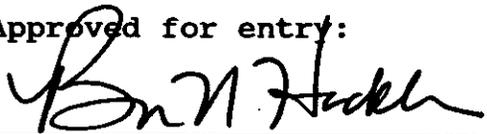
IT IS THEREFORE ORDERED that Peoples Choice is entitled to a judgment against Dana Luann Layton in the amount of \$2,500.00.

Dated this 27 day of January, 2003.



Dana L. Rasure
United States Bankruptcy Judge

Approved for entry:



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