UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

FILED
AUG 11 1999
TIMOTHY R. WALBRIDGE, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN RE	)	
JOHN W. KINARD and	)	99 00923 M
JEANNIE A. KINARD	)	
Debtor	)	Ch 7
	)	
FIRST USA BANK CARD SERVICES	)	
	)	
Plaintiff	)	
	)	Adv 99 0155 M
JOHN W. KINARD	)	
	)	
Defendant	)	

JOURNAL ENTRY OF JUDGMENT DENYING DISCHARGEABILITY OF DEBT BY DEFAULT

Now on this 11th day of August, 1999, this matter comes before this Court upon the Plaintiff's Request to Enter Default Judgment. Plaintiff appears by and through counsel, J. Michael Morgan, and Defendant appears not.

After examining the record, the Court finds and concludes that it has jurisdiction of the parties and the subject matter. The Court further finds that plaintiff timely filed its Complaint to Determine Dischargeability of Debt and the Defendant was properly served with a copy of the Summons and Complaint and that the Defendant has filed no timely Answer to the Complaint. The Court further finds that no answer has been served or filed as required by law or the Order of this Court. The Court further finds and concludes that the allegations of Plaintiff's Complaint are deemed confessed and that the revolving charge account obligation of defendant to plaintiff's as alleged plaintiff's Complaint is non-dischargeable under 11 U.S.C. Section 523 and that Defendant is indebted to Plaintiff for the sum of $4,503.00, with interest thereon at the statutory rate.

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IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the obligation of the Defendant, John W. Kinard, to Plaintiff, First USA Bank Card Services, in the principal sum of $4,503.00, with applicable interest thereon, all as alleged in Plaintiff's Complaint to Determine Dischargeability of Debt and said debt is hereby declared non-dischargeable under 11 U.S.C. Section at 523.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the issue of costs and attorney fees are reserved for a future determination.

JUDGE OF THE BANKRUPTCY COURT

J. Michael Morgan OBA 6391
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