

**FILED**

SEP 27 1999

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

TIMOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

In re: )  
 )  
JOE DAVID ROE and JO ANNE ROE ) Case No. 98-04395-M  
PDBA FREELANCE ENTERPRISES )  
 )  
Debtors. )

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SPIRITBANK, N.A. )  
 )  
Plaintiff, )  
 )  
v. ) Adversary Proceeding No. 99-0032-M  
 )  
JOE DAVID ROE AND JO ANNE ROE )  
 )  
Defendants. )

**JOURNAL ENTRY OF JUDGMENT**

COMES NOW, the Court, and pursuant to a Settlement Agreement entered into between the parties hereto, enters Judgment in favor of Plaintiff and against Defendants as follows:

1. The Court **FINDS** that \$25,000.00 of the proceeds of Note No. 631170, executed and delivered to Plaintiff by Defendants, are nondischargeable by the Defendants pursuant to 11 U.S.C. §523.

2. The Court further **FINDS** that Plaintiff is entitled to a judgment against the Defendants in the amount of \$25,000.00 upon Note No. 631170 executed and delivered to Plaintiff by Defendants.

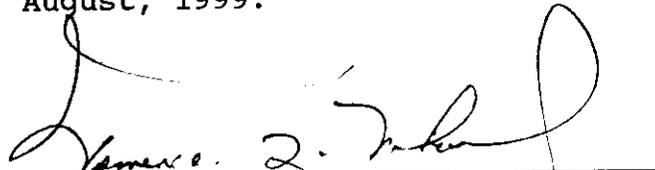
**IT IS THEREFORE ORDERED, ADJUDGED, AND DECREED** that \$25,000.00 of the proceeds of Note No. 631170, executed and delivered to

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Plaintiff by Defendants, are nondischargeable pursuant to 11 U.S.C. §523.

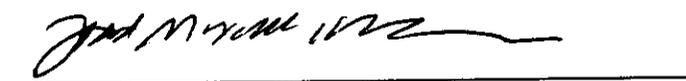
**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that Plaintiff is hereby awarded a judgment against the Defendants in the amount of \$25,000.00 upon Note No. 631170 executed and delivered to Plaintiff by Defendants.

Dated this 29<sup>th</sup> day of <sup>September</sup> ~~August~~, 1999.

  
TERRENCE L. MICHAEL  
UNITED STATES BANKRUPTCY JUDGE

APPROVED AS TO FORM:

  
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