

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

FILED

NOV 18 1999

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

| | | |
|-----------------|---|---------------|
| IN RE: |) | |
| |) | |
| ERIC K. KEPPNER |) | 99 03788 M |
| |) | Ch 7 |
| Debtor |) | |
| |) | |
| BANK OF AMERICA |) | |
| |) | |
| Plaintiff |) | |
| vs |) | Adv 99 0251 M |
| |) | |
| ERIC K. KEPPNER |) | |
| |) | |
| Defendant |) | |

STIPULATED JUDGMENT

The above matter comes on before the Court the 18th day of NOVEMBER, 1999.

The parties announce to the Court that they have reached a full and complete settlement of all issues herein and request that the Court approve the following stipulated judgments:

IT IS ORDERED, ADJUDGED AND DECREED that the indebtedness due to the Plaintiff, Bank of America (BOA), by the Defendant, Eric K. Kepner, in the amount of \$3,750.00, is determined to be non-dischargeable for BOA account 5342 0300 0316 5266.

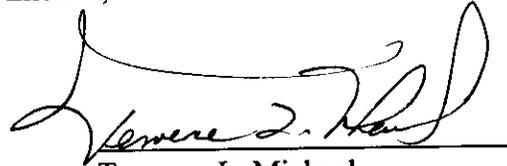
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Plaintiff is granted judgment against the Defendant in the amount of \$3,750.00, without interest, provided the payments are made in conformity with this judgment, if the payments are not made in conformity with the judgment then the judgment shall accrue applicable interest from this date.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Defendant is hereby granted a stay of execution conditioned upon the payment to the Plaintiff of monthly installments in the sum of \$100.00, payable in consecutive monthly payments beginning

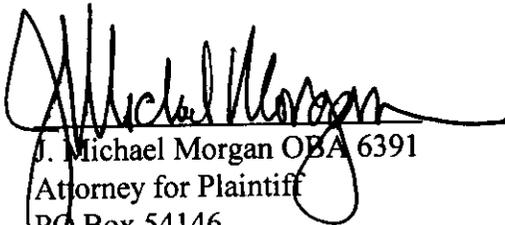
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December 15, 1999, and on the 15th day of each month thereafter until paid in full. Should the Defendant default upon any payment by more than ten (10) days, then interest shall accrue upon the unpaid balance at the statutory rate and further the Plaintiff may execute upon this judgment until the same is paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that payments made upon this judgment shall be directed to Plaintiff, Bank of America, at the address below until satisfied.

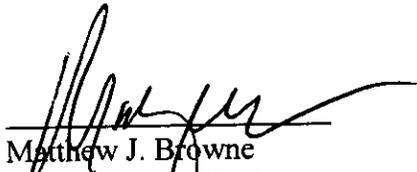


Terrence L. Michael
United States Bankruptcy Judge



J. Michael Morgan OBA 6391
Attorney for Plaintiff
PO Box 54146
Tulsa, OK 74155
(918) 491-2006

Bank of America
Bankruptcy Recovery Unit
PO Box 58
Norfolk, VA 23510



Matthew J. Browne
Attorney for Defendant
124 E 4th Street, Ste 203
Tulsa, OK 74103
(918) 583-9949



Eric K. Keppner
Defendant
107 S. Rosehill Street
Cleveland, OK 74020-4847