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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE
NORTHERN DISTRICT OF OKLAHOMA - TULSA DIVISION**

FILED
99 DEC -6 PM 2:07

IN RE: MOHAMMED REZAUL REZA and
NASIMA SHAHEEN MINU
p/d/b/a "INDO-PAK-BANGLA"
p/d/b/a LUCKY TRIP I,

DEBTORS.

BANKR. NO. 99-01980-M
CHAPTER 7

CLERK
NORTHERN DISTRICT OF OKLA

AMERICAN EXPRESS TRAVEL RELATED
SERVICES COMPANY, INC.,

PLAINTIFF,

v.

MOHAMMED R. REZA a/k/a
MOHAMMED REZAUL REZA,

DEFENDANT.

ADV. NO. 99-0188-M

**STIPULATED JUDGMENT AND
REQUEST FOR COURT APPROVAL**

Plaintiff, American Express Travel Related Services Company, Inc. ("American Express"), and Defendant/Debtor, Mohammed R. Reza a/k/a Mohammed Rezaul Reza, by and through counsel, hereby stipulate as follows:

1. The sum of \$9,227.55, plus interest at the rate of 10% per annum ("Judgment Balance"), representing a portion of the balance owed to Plaintiff by Defendant with respect to American Express account number 3728-186534-71008, is hereby determined to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2)(A). Plaintiff is hereby awarded a non-dischargeable final judgment against Defendant in the amount of \$9,227.55 plus interest at the rate of 10% per annum.

2. The Defendant may satisfy his obligation under this Stipulation by the payment of \$7,500.00 (the "Settlement Balance") in fifty (50) consecutive monthly payments of \$150.00. The first payment of \$150.00 is due on or before December 15, 1999. The following payments will be due each consecutive month by or on the 15th of each month. If

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the Defendant pays the Settlement Balance according to the terms as set forth in this paragraph, any remaining monies due under the Judgment Balance shall be forgiven.

3. The payments shall be made payable to American Express Travel Related Services Company, Inc. and mailed directly to the Plaintiff c/o BECKET & LEE LLP, P.O. Box 3001, Malvern, PA 19355, or at such other address as Plaintiff may provide to Defendant in writing. Account number 3728-186534-71008 shall appear on each payment.

4. If the Defendant should fall one or more months in arrears with regard to the above mentioned repayment schedule, the Plaintiff shall be allowed to pursue the Defendant for the Judgment Balance, plus all accrued interest together with attorney fees and court costs, less credit for all amounts received hereunder.

5. In the event the Defendant defaults or a payment is returned due to insufficient funds, any future payment shall be made in the form of money order or certified funds.

6. Defendant hereby authorizes the Plaintiff to contact the Defendant regarding payment of the Settlement Balance and the Judgment Balance, if necessary.

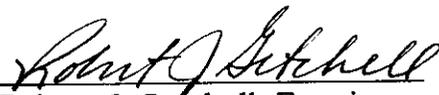
7. The Defendant may prepay all or any portion of the Settlement Balance at any time without penalty.

8. The Plaintiff remains entitled to distribution from the bankruptcy estate.

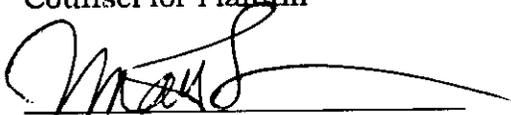
9. If the Defendants' bankruptcy is dismissed or discharge is denied, American Express shall be entitled to recover the full account balance as of the petition date, less credit given for all amounts received under the terms of this Stipulation.

WHEREFORE, the parties pray this Honorable Court for an Order approving the instant stipulation and closing the adversary matter.

DATE: 11/29/99


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