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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

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IN RE:)
)
RHONDA G. SMITH)
)
Debtor,)
)
SEARS, ROEBUCK AND COMPANY)
A New York Corporation)
)
Plaintiff,)
)
vs.)
)
RHONDA G. SMITH)
)
Defendant.)

BKR NO. 00-00471-M
Chapter 7

ADV. NO. 00-0111-M

AGREED JOURNAL ENTRY OF JUDGMENT DENYING DISCHARGEABILITY

Now on this 11th day of July, 2000 this matter comes before this Court on for consideration, the Plaintiff SEARS, ROEBUCK AND COMPANY, appearing through its attorneys of record, Stephen L. Bruce and Richard S. Winblad, and the Defendant, RHONDA G. SMITH, appearing through her attorney, Brian Huckabee.

After reviewing the record in this proceeding and being duly advised in the premises the Court finds and concludes as follows:

1. The Plaintiff timely filed its Complaint to Determine Dischargeability of Debt herein on May 5, 2000, and served a copy of the Summons and Complaint upon the Defendant and her attorney on May 11, 2000.

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2. The allegations in the Plaintiff's Petition are by stipulation of the parties confessed in part and the debt owed to Plaintiff by the Defendant in the amount of \$2,538.88 at 21 percent interest is held to be nondischargeable pursuant to 11 U.S.C. Section 523(a)(2)(A).

3. The Plaintiff is awarded judgment against the Defendant in the amount of \$2,538.88 at 21 percent interest.

4. Except for the filing of this judgment with courts, county clerks, and such process necessary to avoid dormancy of the judgment--the Plaintiff will take no judicial action to collect this debt as long as the Defendant makes payments as follows:

A. The Defendant will make payments of Sixty-one dollars (\$61.00) per month upon the sum for which judgment is rendered until it is paid in full.

B. The Defendant will deliver to the Plaintiff her first payment no later than June 20, 2000.

C. The Defendant will deliver each subsequent payment by the 20th of each month thereafter.

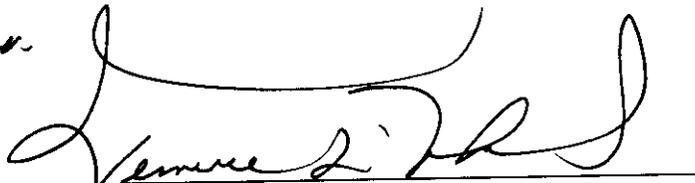
D. Until otherwise notified all payments shall be made payable to:
Stephen L. Bruce
204 N. Robinson, Ste. 1100
Oklahoma City, OK 73102

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the Debt owing to the Plaintiff herein by the Defendant is non-dischargeable and that collection of the said debt shall in no way be barred by these proceedings and that the Plaintiff,

SEARS, ROEBUCK AND COMPANY, have and recover judgment against the Defendant, RHONDA G. SMITH, for the sum of \$2,538.88 with interest at the rate of 21% per annum. Each side will pay its own court costs and attorney fees.

DATED:

July 11, 2000


Bankruptcy Judge


Stephen L. Bruce (OBA #1241)
Richard S. Winblad (OBA #14457)
Kurtis J. Johnson (OBA #17071)
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Oklahoma City, Oklahoma 73102
(405) 232-2225
Attorney for Plaintiff

~~Brian Huckabee (OBA #)
406 S. Boulder, Ste. 425
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Attorney for the Defendant~~

BKAGREJE


Rhonda G. Smith, Pro Se