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**FILED**

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OKLAHOMA**  
MOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

**IN RE:** )  
**WHITTLE, PATRICK WAYNE** )  
**WHITTLE, CARRISA RENEE** )  
**PKA CARTER, CARRISA** )  
**DEBTORS,** )  
**BANK OF OKLAHOMA, N.A.,** )  
**PLAINTIFF,** )  
**VS.** )  
**PATRICK WAYNE WHITTLE AND** )  
**CARRISA RENEE WHITTLE PKA** )  
**CARRISA CARTER,** )  
**DEFENDANTS.** )

**CASE NO. 01-02701-M  
CHAPTER 7**

**ADVERSARY NO. 01-0324-M**

**AGREED JUDGMENT FOR PLAINTIFF DETERMINING  
DISCHARGEABILITY OF A DEBT**

Pursuant to 11 U.S.C. §523 (a)(2) (A) and (C) this matter comes on for decision on Plaintiff's Complaint to Determine Dischargeability of a Debt.

Plaintiff appears by its attorney, Kent E. Renfrow, and the Defendants appear by their attorney, Robert A. Todd.

The Court, having reviewed the files and records in this case and the stipulations of counsel, and being fully advised in the premises, finds that Plaintiff should be granted judgment against said Defendants as set forth below.

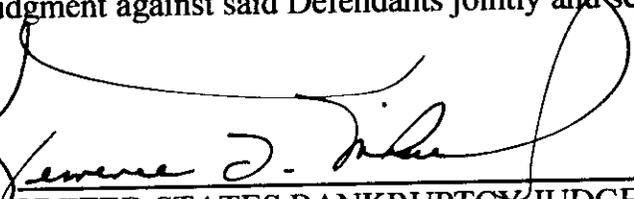
IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that based on Plaintiff's Complaint, on file herein, the Debt of \$3,500.00 owed by Defendants to Plaintiff be, and is hereby, nondischargeable and further that Plaintiff, Bank of Oklahoma, N.A., have in personam judgment against the Defendants, Patrick Wayne Whittle and Carrisa Renee Whittle

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PKA Carrisa Carter, and each of them, in the sum of \$3,500.00, plus contract interest of 12.48%, until paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that, per agreement, the Defendant, Patrick Wayne Whittle shall pay to Plaintiff the minimum sum of \$50.00 each month beginning December 1, 2001, until the sum of \$2,000.00 is paid in full, and the Defendant, Carrisa Renee Whittle shall pay to Plaintiff the minimum sum of \$50.00 each month beginning December 1, 2001, until the sum of \$1,500.00 is paid in full, and no interest will be charged unless said payments are fifteen (15) days late, and provided however that if either Defendant defaults in said payment agreement, then in that event the Plaintiff shall have the option of executing on said full judgment against said Defendants jointly and severally.

Dated: November 6, 2001

  
UNITED STATES BANKRUPTCY JUDGE

APPROVED:

  
KENT E. RENFROW OBA #7504

Attorney for Plaintiff

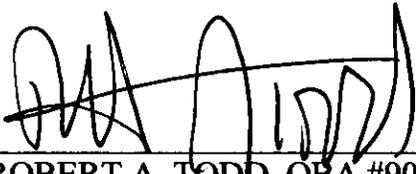
8906 E. Skelly Drive

Tulsa, OK 74129

Tele: (918) 665-7725

Fax: (918)665-7726

APPROVED:

A handwritten signature in black ink, appearing to read 'Robert A. Todd', is written over a horizontal line. The signature is stylized and somewhat cursive.

ROBERT A. TODD OBA #9042

Attorney for Defendants

10202 E. 41<sup>st</sup> St.

Tulsa, OK 74146

(918) 663-5696

Fax 663-5540