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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OKLAHOMA

In re:

Alison Kay Gilpin,

Debtor.

Chase Bank USA, N.A.,

Plaintiff,

v.

ADV. NO. 07-01069-R

Case No. 07-10299-R

Filed/Docketed

July 18, 2007

Alison Kay Gilpin,

Defendant.

ORDER AND JUDGMENT OF NONDISCHARGEABILITY

Based upon the Stipulation of the Parties, IT IS HEREBY ORDERED, ADJUDGED AND

DECREED:

- The sum of \$1,000.00 owed by Defendant to Plaintiff is found to be nondischargeable and Plaintiff is granted judgment against Defendant in this amount.
- 2. The non-discharged sum of \$1,000.00 shall be paid as follows: the sum of \$25.00 per month, each month for 40 months, commencing 09/01/2007. The remaining payments shall be due on the first day of each month thereafter. While not in default, such principal shall not bear interest.
- 3. Payments are to be made to:

Payments payable to Chase Bank USA, N.A. Accounts Receivable Attn: Chase Bank USA, N.A. WEINSTEIN & RILEY, P.S. P.O. Box 3978 Seattle, WA 98124 DEFENDANT SHALL ALWAYS REFER TO ACCOUNT NUMBER XXXXXX4539 Plaintiff or its agents may send monthly bills and invoices as a courtesy reminder to Defendant.

- 4. In the event Defendant defaults in payments, Plaintiff shall be entitled to declare the entire remaining balance, plus any interest, immediately due and payable, together with Plaintiff's reasonable attorneys' fees and costs incurred.
- 5. If Defendant fails to make any payment as agreed, the remaining principal balance shall bear interest at twelve percent (12%) per annum until paid or otherwise satisfied. However, no interest will accrue so long as payments are kept current.
- 6. Plaintiff will refrain from pursuing its rights under this agreement so long as Defendant continues to make payment on a regular, timely basis. If Defendant defaults, however, Plaintiff shall have the right to pursue any legally available remedy without further notice.
- 7. The parties shall pay their own attorney fees and costs in this matter.

Dated: July 18, 2007.

DANA L. RASURE, CHIEF JUDGE

UNITED STATES BANKRUPTCY COURT

APPROVED:

<u>/s/ O. Clifton Gooding</u> O. Clifton Gooding, OBA # 10315 Attorney for Plaintiff 07/18/07 Date

<u>/s/ Alison Kay Gilpin</u> Alison Kay Gilpin Defendant 07/12/07 Date