

United States Bankruptcy Court

APR 4 1989

For the NORTHERN District of IOWA

IN RE: RONALD L. PORAZIL
PATRICIA PORAZIL Debtors.

BARBARA A. EVERLY, CLERK

Case No. L-88-01844C

TEAMSTERS LOCAL 238 CREDIT UNION
Plaintiff

v.

RONALD L. PORAZIL
Defendant

Adversary Proceeding No. L-88-0305C

JUDGMENT

This proceeding having come on for trial or hearing before the court, the Honorable Michael J. Melloy, United States Bankruptcy Judge, presiding, and the issues having been duly tried or heard and a decision having been rendered,

[OR]

The issues of this proceeding having been duly considered by the Honorable Michael J. Melloy, United States Bankruptcy Judge, and a decision having been reached without trial or hearing,

IT IS ORDERED AND ADJUDGED: that the Stipulation of Settlement and Application for Approval of Same is granted and that judgment shall enter in favor of the Plaintiff and against the Defendant, Ronald L. Porazil, in the amount of \$650.00 plus Court costs pursuant to the terms of the Stipulation.

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BARBARA A. EVERLY

Clerk of Bankruptcy Court

[Seal of the U.S. Bankruptcy Court]

Date of issuance: April 4, 1989

By: Patricia M. Swiger
Deputy Clerk

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

MAR 29 1989

BARBARA A. EVERLY, CLERK

IN RE:)	
)	BANKRUPTCY NO. L-88-01844-C
RONALD L. PORAZIL and)	
PATRICIA PORAZIL,)	
)	
Debtors.)	
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TEAMSTERS LOCAL 238 CREDIT)	
UNION,)	ADVERSARY NO. L-88-0305C
)	
Plaintiff,)	
)	STIPULATION OF SETTLEMENT
vs.)	AND APPLICATION FOR APPROVAL
)	OF SAME
RONALD L. PORAZIL,)	
)	
Defendant.)	

COMES NOW the Plaintiff, Teamsters Local 238 Credit Union, and the Defendant, Ronald L. Porazil, and hereby respectfully state as follows:

1) That the Plaintiff filed a Complaint Pursuant to 11 U.S.C. §523 on or about December 20, 1988.

2) That the Plaintiff and the Defendant have entered into a settlement agreement, subject to Court approval, the terms of which are as follows:

A) The Defendant, Ronald L. Porazil, agrees to pay the Plaintiff the sum of \$650.00 plus Court costs.

B) The \$650.00 settlement plus Court costs would be amortized over a term of six months measured from March 1, 1989 with the first payment due on April 1, 1989. The \$650.00 payment plus Court costs would both bear interest at the rate of 15% per annum which is the normal used vehicle consumer loan rate of the Teamsters Local 238 Credit Union as of March 1, 1989.

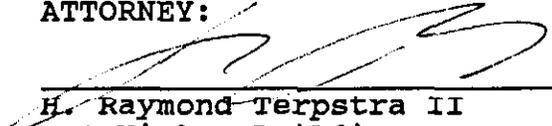
C) The amounts to be paid by the Defendant to the Plaintiff pursuant to this paragraph will be entered as a judgment against the

Defendant although the Plaintiff would agree to withhold execution upon the same subject to timely payments of principal and interest as are described herein above.

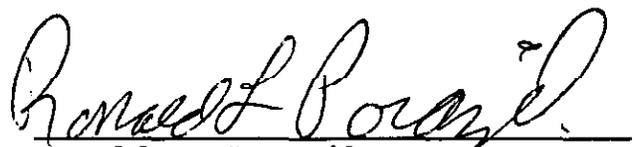
3) That the Plaintiff and the Defendant would request that the Court enter an Order approving of the Stipulation described herein and direct the Clerk to enter of record a judgment against Ronald L. Porazil in the amount of \$650.00 plus Court costs pursuant to the terms of this Stipulation.

Respectfully submitted,

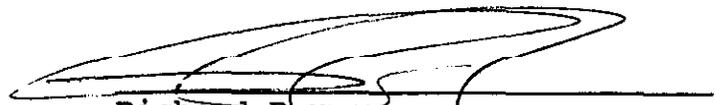
TEAMSTERS LOCAL 238 CREDIT
UNION BY ITS AUTHORIZED
ATTORNEY:



H. Raymond Terpstra II
830 Higley Building
Cedar Rapids, Iowa 52401
(319) 364-2467



Ronald L. Porazil



Richard Raymon
1544 Second Avenue, SE
Cedar Rapids, Iowa 52403
Attorney for Ronald L. Porazil

CERTIFICATE OF SERVICE

I, Pam Wilson of Terpstra, Terpstra and Epping, 830 Higley Building, Cedar Rapids, Iowa 52401 certify:

That I am, and at all times hereinafter mentioned was, more than 18 years of age;

That on the 29th day of March, 1989 I served a copy of the foregoing instrument, to which this certificate is attached, to the party(s) or the attorney(s) of record shown below at:

Richard D. Raymon
1544 Second Avenue SE
Cedar Rapids, Iowa 52403

Ronald L. Porazil & Patricia Porazil
21 Third Avenue
Newhall, Iowa 52315

U.S. Trustee
The Center, Suite 675
425 2nd St. SE, Box 47
Cedar Rapids, Iowa 52401

Thomas G. McCuskey
401 Old Marion Road, NE
Cedar Rapids, Iowa 52402

I certify under penalty of perjury that the foregoing is true and correct.

March 29, 1989
(Date)

Pam Wilson
(Signature)