

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
WESTERN DIVISION

U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

JUL 09 1996

BARBARA A. EVERLY, CLERK

In re:

SCOTT L. RICKLEFS and)	Chapter 7
CHERYL A. RICKLEFS,)	
)	
Debtors.)	Bankruptcy No. 95-30309XF

HOUSEHOLD CREDIT SERVICES, INC.,)	
)	
Plaintiff,)	
)	
vs.)	Adversary No. 95-3095XF
)	
SCOTT L. RICKLEFS and)	
CHERYL A. RICKLEFS,)	
)	
Defendants.)	

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable William L. Edmonds, United States Bankruptcy Judge, and a decision having been reached without trial or hearing, upon consent of the parties,

IT IS ORDERED, ADJUDGED AND DECREED that judgment is entered in favor of the plaintiff and against the debtors in the sum of \$8,343.98, plus interest at the annual rate of 9% from February 27, 1995, plus the attorney's fees, costs, and disbursements of this action.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the principal amount and interest shall be nondischargeable pursuant to 11 U.S.C. § 523(a)(2)(A), and will survive any order of discharge in this case.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that execution of said judgment shall be stayed unless and until debtors fail to pay to plaintiff the sum of \$4,175.00 in a single lump sum payment to be paid by July 1, 1996. The debtors shall have the right to prepay at any time, without penalty, the unpaid balance of the settlement amount set forth in paragraph 3 of the Consent Judgment.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that payment of the sum specified in paragraph 3 of the Consent Judgment shall be made payable to Robert S. Cooper, Esq., as attorney for Household Credit Services, Inc. with the account number 5437-0306-0196-8265 written on each check, and payment shall be sent to Robert S. Cooper, Esq., 2425 Clover Street, Rochester, New York 14618.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that if the debtors make the payment specified in paragraph 3 of the Consent Judgment, the judgment will be satisfied in full.



[Seal of the U.S. Bankruptcy Court]
Date of Issuance: July 9, 1996

BARBARA A. EVERLY
Clerk of Bankruptcy Court

By: *Lewis Sloger*
Deputy Clerk

PRESENT: HONORABLE WILLIAM L. EDMONDS
UNITED STATES BANKRUPTCY JUDGE

U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

JUL 09 1996

BARBARA A. EVERLY, CLERK

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

Case No. 95-30309-XF

IN RE: SCOTT L. RICKLEFS and
CHERYL A. RICKLEFS

Chapter 7

Debtors.

HOUSEHOLD CREDIT SERVICES, INC.
P.O. Box 98724
Las Vegas, Nevada 89193-8724

A.P. No. 95-3095X~~F~~

Plaintiff,

-v-

SCOTT L. RICKLEFS
1755 Arizona Avenue, Box 34
Bradgate, Iowa 50520

and

CHERYL A. RICKLEFS
3870 Misty Meadows Drive
Colorado Springs, Colorado 80920

Defendants.

CONSENT JUDGMENT

Household Credit Services, Inc., by its attorney, Robert S. Cooper, Esq., having filed an Adversary Proceeding seeking an Order pursuant to 11 U.S.C. §523(a)(2)(A), determining that the Debtors' indebtedness to the Plaintiff is an exception to discharge, with interest from February 27, 1995, plus Plaintiff's

**RICKLEFS, SCOTT L. AND CHERYL A. RICKLEFS, Case No. 95-30309-XF,
A.P. No. 95-3095XS**

reasonable attorney's fees, costs, and the disbursements incurred for the collection of this debt and of this action, and for such other and further relief as to the Court seems just and proper, and the Debtors and Defendants, having appeared by their attorney Angela J. Ostrander, Esq., and the above-mentioned parties having subsequently entered into negotiations resulting in the agreement set forth herein, and the Debtors, the Debtors' attorney, and the Plaintiff's attorney, having consented to the entry of this Judgment, and upon all papers and proceedings had herein, and after due deliberation, it is hereby

ORDERED, DECREED, AND ADJUDGED as follows:

1. Judgment be entered in favor of the Plaintiff and against the Debtors in the sum of \$8,343.98, plus interest at the annual rate of 9% from February 27, 1995, plus the attorney's fees, costs, and disbursements of this action,

2. The Judgment, including the principal amount and interest shall be nondischargeable pursuant to 11 U.S.C. §523 (a)(2)(A), and will survive any Order of discharge in this case,

3. Execution of said Judgment shall be stayed unless and until Debtors fail to pay to Plaintiff the sum of \$4,175.00 in a single lump sum payment, to be paid by July 1, 1996. The Debtors shall have the right to prepay at any time, without penalty, the

**RICKLEFS, SCOTT L. AND CHERYL A. RICKLEFS, Case No. 95-30309-XF,
A.P. No. 95-3095XS**

unpaid balance of the settlement amount set forth in this paragraph,

4. Payment of the sum specified in paragraph 3 above, shall be made payable to "Robert S. Cooper, Esq., as Attorney for Household Credit Services, Inc.", with the account number 5437-0306-0196-8265 written on each check, and payments shall be sent to Robert S. Cooper, Esq., 2425 Clover Street, Rochester, New York 14618,

5. If the Debtors make the payment specified in paragraph 3 above, the Judgment will be satisfied in full.

DATED: July 9, 1996
Cedar Rapids, Iowa



HONORABLE WILLIAM L. EDMONDS
U.S. BANKRUPTCY COURT JUDGE
NORTHERN DISTRICT OF IOWA

ENTER:


This Consent Judgment prepared by:
Robert S. Cooper, Esq.
I.D. #97020
Attorney for Plaintiff
2425 Clover Street
Rochester, New York 14618
Telephone: (716) 442-2270
Facsimile: (716) 442-0790

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copies of this Consent Judgment and a
Judgment to: Debtors, Angela Ostrander,
Robert Cooper, US Trustee on 7/9/96, 1s

RICKLEFS, SCOTT L. AND CHERYL A. RICKLEFS, Case No. 95-30309-XF,
A.P. No. 95-3095XB

The parties having reviewed the above-mentioned Judgment,
consent to this Court entering this Judgment as settlement of this
Adversary Proceeding.

Scott L. Ricklefs 6-20-96

SCOTT L. RICKLEFS DATE
DEBTOR

SEE ATTACHED PAGE

CHERYL A. RICKLEFS DATE
DEBTOR

Angela J. Ostrander 6/22/96

ANGELA J. OSTRANDER, ESQ. DATE
I.D. #11387
ATTORNEY FOR DEBTORS

Robert S. Cooper 7/1/96

ROBERT S. COOPER, ESQ. DATE
I.D. #97020
ATTORNEY FOR HOUSEHOLD CREDIT
SERVICES, INC.

RICKLEFS, SCOTT L. AND CHERYL A. RICKLEFS, Case No. 95-30309-XF,
A.P. No. 95-3095X8

The parties having reviewed the above-mentioned Judgment,
consent to this Court entering this Judgment as settlement of this
Adversary Proceeding.

SIGNED IN MULTIPLE COUNTERPARTS
SCOTT L. RICKLEFS DATE
DEBTOR

Cheryl A. Ricklefs 6-22-96
CHERYL A. RICKLEFS DATE
DEBTOR

SEE ATTACHED PAGE
ANGELA J. OSTRANDER, ESQ. DATE
I.D. #11387
ATTORNEY FOR DEBTORS

Robert S. Cooper 7/1/96
ROBERT S. COOPER, ESQ. DATE
I.D. #97020
ATTORNEY FOR HOUSEHOLD CREDIT
SERVICES, INC.