

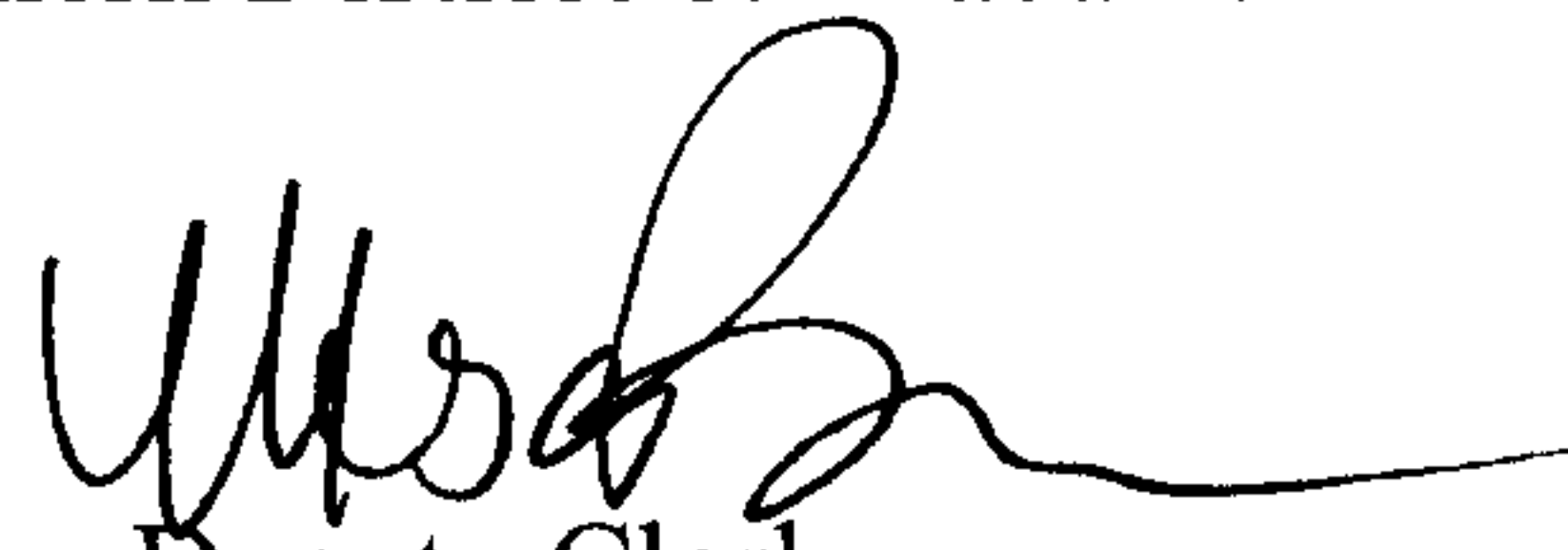
UNITED STATES BANKRUPTCY COURT
For the Northern District of Alabama
Southern Division

RE: Richard C. Amberson)	Case No. 05-06490-JJR-7
Debtor)	AP No. 05-00221
)	
Deborah Ann McCord,)	
Jay Bradley McCord and)	
Walter Mitchell McCord, as)	
personal representatives of the Estate)	
of Walter Gary McCord, deceased, and)	
Deborah McCord, individually)	
Plaintiffs,)	
)	
v.)	
)	
Richard C. Amberson)	
Defendant)	

The Office of the Clerk of the United States Bankruptcy Court in and for said District, do hereby certify that the attached copy of the **FINAL JUDGEMENT** in the above stated case has been compared with the original thereof and that it is a complete and correct copy of such original as it appears of record and on file in my office.

In testimony whereof I have hereunto set my hand at Birmingham, Alabama in said District, this the 9th day of November, 2007.

Scott W. Ford, Clerk
United States Bankruptcy Court
Northern District of Alabama

By: 
Deputy Clerk

[Seal of the U.S. Bankruptcy Court]
Date of issuance: November 9, 2007

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
EASTERN DIVISION

In re:	}	
	}	
Richard C. Amberson,	}	CASE NO. 05-06490-JJR-7
	}	
Debtor.	}	CHAPTER 7
	}	
<hr/>		
Deborah Ann McCord, Jay Bradley	}	
McCord, and Walter Mitchell McCord,	}	
as personal representatives of the Estate	}	
of Walter Gary McCord, deceased, and	}	
Deborah McCord, individually,	}	
	}	
Plaintiffs,	}	ADVERSARY PROCEEDING
	}	NO. 05-00221
	}	
v.	}	
	}	
Richard C. Amberson,	}	
	}	
Defendant.	}	

FINAL JUDGMENT

Commencing on May 21, 2007, the above Adversary Proceeding was tried by United States Bankruptcy Judge James J. Robinson without a jury. Based on the arguments of counsel, the pleadings and the evidence before the Court, and in conformity with the findings of fact and conclusions of law stated orally and recorded in open court on October 22, 2007, the following decision was reached:

A. (Judgment on Lot 33 Claim) - It is ordered that the plaintiffs Deborah Ann McCord, Jay Bradley McCord and Walter Mitchell McCord, as personal representatives of the Estate of Walter Gary McCord, deceased, and Deborah Ann McCord, individually, recover from the defendant, Richard C. Amberson, compensatory damages in the amount of One Million, One Hundred Eighty-Seven Thousand, Fifty-Three and 48/100 Dollars (\$1,187,053.48), and punitive damages in the amount of One Million, Seven Hundred Eighty Thousand, Five Hundred, Eighty and 22/100 Dollars (\$1,780,580.22), with postjudgment interest on both compensatory and punitive damages at the rate provided in 28 U.S.C. § 1961, along with costs;



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Shelby Cnty Judge of Probate, AL
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B. (Judgment on Legacy Lots Claim) - It is further ordered that the plaintiffs Deborah Ann McCord, Jay Bradley McCord and Walter Mitchell McCord, as personal representatives of the Estate of Walter Gary McCord, deceased, recover from the defendant, Richard C. Amberson, compensatory damages in the amount of Nine Hundred-One Thousand, Nine Hundred, Thirty-Two and 38/100 Dollars (\$901,932.38), and punitive damages in the amount of One Million, Three Hundred Fifty-Two Thousand, Eight Hundred, Ninety-Eight and 57/100 Dollars (\$1,352,898.57), with postjudgment interest on both compensatory and punitive damages at the rate provided in 28 U.S.C. § 1961, along with costs; and

C. (Judgments non-dischargeable) - Inasmuch as the preponderance of the evidence proved the monetary losses suffered by the plaintiffs were the direct result of the defendant's false pretenses, false representations and actual fraud, it is further ordered that pursuant to 11 U.S.C. § 523(a)(2)(A) all damages (compensatory and punitive), interest and costs awarded in paragraphs A and B are not dischargeable in the defendant's chapter 7 bankruptcy case captioned above, and they will not be dischargeable in any other case commenced under any chapter of title 11 of the U.S. Code in which the defendant is a debtor.

Pursuant to Local Rule 7069-1, it is further ordered that payment of the proceeds of this judgment and costs herein may be made directly to the attorney of record for the plaintiffs and that, upon receipt thereof, such attorney shall satisfy said judgment on the records of this Court.

The Clerk of the Court is directed to close this Adversary Proceeding at the expiration of the appeal time and no appeal having been taken.

Dated: October 22, 2007

/s/ James J. Robinson
JAMES J. ROBINSON
United States Bankruptcy Judge