

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION

IN RE: )  
SANDERS SAPP & )  
MARTHA A. SAPP, ) CHAPTER 7  
DEBTORS, ) CASE NO. 06-02337-BGC-7

JUDGE 56 146  
Recorded In Above Book and Page  
11/29/2007 01:03:54 PM  
Alice K. Martin  
Judge of Probate  
Calhoun County, Alabama

FORD MOTOR CREDIT COMPANY,

Plaintiff,

vs.

) ADV. PRO. NO. 06-00177-BGC

SANDERS SAPP and  
MICHAEL GOLDEN,

Defendants.

2007 2356  
Recorded in the Above  
JUDGMENT Book & Page  
11-29-2007 11:32:28 AM  
Wallace Wyatt Jr - Probate Judge  
St. Clair County, Alabama

JUDGMENT

Based upon a stipulation of the parties, the Court finds the following:

1. That the Defendant, MICHAEL GOLDEN (hereinafter "GOLDEN") did have under his possession and control one 2004 Ford F250 VIN 1FTNW21P04EC52478 (hereinafter "the collateral") securing the debt of FORD MOTOR CREDIT COMPANY ( hereinafter "FMCC");

2. That GOLDEN converted the collateral to his own use and exercised unauthorized dominion and control over the property belonging to FMCC;

3. That GOLDEN caused the transfer and/or sale of the collateral and did not satisfy the properly perfected lien in favor of FMCC against the collateral;

4. That GOLDEN has with the intent to hinder, delay or defraud FMCC failed and/or refused to reveal the recipient of the collateral;

5. That GOLDEN has with the intent to hinder, delay or defraud FMCC failed and/or refused to reveal the whereabouts of said collateral and continues to conceal the whereabouts of

Mental Health Fee 4.00  
Recording Fee 12.00  
TOTAL 16.00

said collateral;

6. That as a direct and proximate cause of GOLDEN's actions FMCC is unable to recover the collateral and has lost a substantial sum of money.

Upon consideration of the stipulation of the parties, the findings of fact and conclusions at law, it is hereby ORDERED that the subject indebtedness to FORD MOTOR CREDIT COMPANY is excepted from discharge pursuant to 11 U.S.C. §523(a)(6) and judgment is entered in favor of the Plaintiff, FORD MOTOR CREDIT COMPANY against the Defendant, MICHAEL GOLDEN in the amount of \$33,571.69 plus the Plaintiff's attorney fees and costs of this proceeding.

SIGNED this 26<sup>th</sup> day of July, 2007.

/s/Benjamin Cohen  
BENJAMIN COHEN  
United States Bankruptcy Judge

This Order Prepared By:

/s/ Kristen P. Abbott  
KRISTEN P. ABBOTT  
Attorney for Plaintiff

This Order Consented To By:

/s/ Michael Golden  
MICHAEL GOLDEN  
Pro Se Defendant

2007 2357  
Recorded in the Above  
JUDGMENT Book & Page  
11-29-2007 11:32:28 AM  
Wallace Wyatt Jr - Probate Judge  
St. Clair County, Alabama  
Book/Pg: 2007/2356  
Term/Cashier: S RECORD6 / LeeD  
Tran: 4393.121326.185486  
Recorded: 11-29-2007 11:33:04  
CER Certification Fee 1.00  
PJF Special Index Fee 5.50  
REC Recording Fee 6.00  
Total Fees: \$ 12.50

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Bk: LR200717 Pg:6887  
Jefferson County, Alabama  
11/29/2007 08:58:48 AM CO  
Fee - \$7.00

Total of Fees and Taxes-\$7.00  
LYNN