

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

In the Matter of:

Sensible Loans, Inc.
c/o Silver, Voit & Garrett
4317-A Midmost Dr.
Mobile, AL 36609

Plaintiff (s)

vs.

Raymond Louis Smith, III
2125 Brook Highland Ridge
Birmingham, AL 35242

Elizabeth Kelly Bowlin
20952 Martin Dell Drive
McCalla, AL 35111

Defendant(s)

Case No. 16-00138-TOM13

AP No. 19-00047

CERTIFICATE OF JUDGMENT

I, Joseph E. Bulgarella, Clerk of the United States Bankruptcy Court for the Northern District of Alabama, do hereby certify that on April 20, 2021, a Judgment was rendered in the United States Bankruptcy Court for the Northern District of Alabama, Southern Division in the above-styled cause wherein it was **ORDERED** by the Court that:

Sensible Loans, Inc., Plaintiff obtained a Judgment against Raymond Louis Smith, III. and Elizabeth Kelly Bowlin, jointly and separately for the sum of Six-Hundred and Twenty Thousand (\$620,000.00) Dollars from date of said Judgment.

Lawrence B. Voit, Esq., and Alexandra K. Garrett, Esq., are the Attorneys of Record for Sensible Loans, Inc., Plaintiff in said cause.

C. Taylor Crockett, Esq., is the attorney for Raymond Louis Smith, III., Defendant in said cause.

Elizabeth Kelly Bowlin, is Pro se Defendant in said cause.

Given under my hand and seal of this Court on June 2, 2021.



Joseph E. Bulgarella, Clerk
United States Bankruptcy Court

By: Tammie Clayton
Deputy Clerk

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA

In re

RAYMOND LOUIS SMITH, III,
Debtor.

Case No. 16-00138-TOM-13

SENSIBLE LOANS, INC.

v.

Adversary No. 19-00047-TOM

RAYMOND LOUIS SMITH, III
and ELIZABETH KELLY BOWLIN,

Defendants.

FINAL JUDGMENT

This matter comes before the Court on the joint motion of the Plaintiff and the Defendants to enter final judgment (Adv doc. 129) pursuant to a Settlement Agreement approved by this Court by order entered in the above-styled main case, No. 16-00138-TOM-13 dated April 19, 2021 (doc. 123). The Settlement Agreement approved by the Court provides that all parties to this adversary proceeding, Plaintiff Sensible Loans, Inc., Defendant Raymond Louis Smith, III, and Defendant Elizabeth Kelly Bowlin, will jointly request that this Court enter final judgment by consent which contains certain agreed-upon provisions. The said parties have each requested immediate entry of final judgment by consent without further hearing and they have each waived notice and a hearing. Therefore, upon the joint motion of the parties and in accordance with the Settlement Agreement approved by the Court, the Court finds, concludes, determines, orders, and enters final judgment as follows:



1. Final Judgment is hereby entered in favor of Plaintiff Sensible Loans, Inc. and against Defendants Raymond Louis Smith, III and Elizabeth Kelly Bowlin, jointly and separately, for \$620,000.00. This judgment shall bear interest at the rate of 21% per annum.

2. Each of the judgments entered herein against Defendants Raymond Louis Smith, III and Elizabeth Kelly Bowlin, jointly and separately, is excepted from discharge under Bankruptcy Code §§523(a)(2), (4), and (6).

3. Defendant Raymond Louis Smith, III holds legal title to the following described real property located in Walton County, Florida, hereinafter referred to as "the Florida Property":

Lot 5, in Windancer Condominiums and Windancer Shores, a subdivision located in Section 33, Township 2 South, Range 21 West, according to the plat thereof, as recorded in Plat Book 12, Page 29 and 29A, of the public records of Walton County, Florida.

Parcel ID #33-28-21-42801-000-0050

4. Defendant Elizabeth Kelly Bowlin holds no right, title, or interest in and to the Florida Property.

5. Plaintiff Sensible Loans, Inc. holds an equitable lien on the Florida Property to secure the judgment entered in Paragraph 1 above. The equitable lien is effective and enforceable as of April 8, 2016. The equitable lien is superior to and higher in priority and seniority than all other liens and encumbrances on the Florida Property except for ad valorem taxes.

6. Sensible may record this judgment, or a certificate thereof, in any probate office or similar office where real property records and judgments may be recorded. Additionally, Plaintiff Sensible Loans, Inc. shall cause this judgment, or a certificate thereof, to be recorded in the Official Records of Walton County, Florida as evidence of its lien against the Florida Property to secure the judgment.

7. Costs are taxed to the Defendants.

Dated: April 20, 2021


/s/ Tamara O. Mitchell
TAMARA O. MITCHELL
UNITED STATES BANKRUPTCY JUDGE

This judgment is approved as to substance and form:

/s/C.Taylor Crockett (with permission)
C. Taylor Crockett, Attorney for Defendant Raymond Louis Smith, III

/s/Lawrence B. Voit
Lawrence B. Voit, Attorney for Sensible Loans, Inc.

/s/Elizabeth Kelly Bowlin (with permission)
Elizabeth Kelly Bowlin, Defendant pro se


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Shelby Cnty Judge of Probate, AL
06/04/2021 11:13:42 AM FILED/CERT

Notice Recipients

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Recipients of Notice of Electronic Filing:

ba	J. Thomas Corbett	jtom_corbett@alnb.uscourts.gov
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aty	C Taylor Crockett	taylor@taylorcrockett.com
aty	Lawrence B Voit	lvoit@silvervoit.com

TOTAL: 4

Recipients submitted to the BNC (Bankruptcy Noticing Center):

pla	Sensible Loans, Inc.	c/o Silver, Voit & Thompson	4317-A Midmost Dr.	Mobile, AL 36609
dft	Raymond Louis Smith, III	2125 Brook Highland Ridge	Birmingham, AL 35242	
dft	Elizabeth Kelly Bowlin	977 Narrows Point Drive	Birmingham, AL 35242	
tr	Bradford W. Caraway	Standing Chapter 13 Trustee	P.O. Box 10848	Birmingham, AL 35202-0848

TOTAL: 4



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