



Entered on Docket
March 21, 2007

Hon. Gregg W. Zive
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re:

ALBERT PRESTON UNDERWOOD
and LINDA RAE UNDERWOOD, dba
BLACK ROCK CONSULTING, dba
DOCUMENTS TO GO, fdba ACTION
BAIL BONDS,

Bankr. No. 04-52071

Debtors.

RANGER INSURANCE COMPANY,
INC., a Delaware corporation,

Adv. No. 04-5254

Plaintiff,

vs.

JUDGMENT

ALBERT PRESTON UNDERWOOD
and LINDA RAE UNDERWOOD, et
al.,

Defendants.

IT IS SO ORDERED, DECREED AND ADJUDGED, consistent with this
Court's Findings of Fact and Conclusions of Law filed March 21, 2007, which are

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hereby incorporated by reference as though set forth in full, as follows:

1. The elements that must be proven to obtain a judgment under 11 U.S.C. §§ 523(a)(2) and (6) have not been satisfied.
2. The elements that must be proven to obtain a judgment under 11 U.S.C. § 523(a)(4) have been satisfied and any debt owed to Ranger is nondischargeable pursuant to that section.
3. Damages have already been awarded in the amount of \$41,845.74.
4. Additional damages are awarded in the amount of \$52,850.00, subject to reduction if Ranger does not have to pay on any additional forfeited bonds. The \$52,850.00 shall be deposited into the Build-Up Fund and treated in accord with the terms and conditions regarding the Build-Up Fund. Ranger shall file a satisfaction of judgment for open bonds as they are exonerated.