

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In Re:	)	
	)	
JODDY TERRELL HENDERSON, SR.,	)	Case No. 12-42355-705
	)	Judge Kathy A. Surratt-States
	)	Chapter 7
Debtor.	)	
	)	
MISSOURI VALLEY FEDERAL	)	<b>Adversary No. 12-4164-659</b>
CREDIT UNION,	)	
	)	<b>PUBLISHED</b>
Plaintiff,	)	
	)	
-v-	)	
	)	
JODDY TERRELL HENDERSON, SR.,	)	
	)	
Defendant.	)	

**ORDER**

On consideration of the record as a whole, and consistent with the Findings of Fact and Conclusions of Law entered separately in this matter,

**IT IS ORDERED THAT** judgment on this Complaint is entered in favor of Defendant Joddy Terrell Henderson, Sr. and against Plaintiff Missouri Valley Federal Credit Union in that the debt owed by Defendant is discharged; and

**IT IS FURTHER ORDERED THAT** judgment on Defendant Joddy Terrell Henderson, Sr.'s Counter-Claim under Section 523(d) is entered in favor of Plaintiff Missouri Valley Federal Credit Union and against Defendant Joddy Terrell Henderson, Sr. in that Debtor's request for a reward of reasonable attorneys fees is **DENIED**; and this is a final judgment

and Order of the Bankruptcy Court in this case.



KATHY A. SURRATT-STATES  
United States Bankruptcy Judge

DATED: March 14, 2013  
St. Louis, Missouri

Copies to:

Office of the United States Trustee  
Thomas F. Eagleton U.S. Courthouse  
111 South 10th Street, Suite 6.353  
St. Louis, MO 63102

Missouri Valley Federal Credit Union  
Richard P. Dorsey  
2209 First Capitol Drive  
Saint Charles, MO 63301

Charles H. Huber  
Charles H. Huber Law Firm  
500 Northwest Plaza, Ste. 911  
St. Ann, MO 63074

Richard P. Dorsey, III  
Ahlheim and Dorsey, LLC  
2209 First Capitol Dr.  
St. Charles, MO 63301

Joddy Terrell Henderson, Sr  
3138 Caroline  
St. Louis, MO 63104