

UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2©
 UNITED STATES DEPARTMENT OF JUSTICE
 OFFICE OF THE UNITED STATES TRUSTEE
 ROBERTA A. DeANGELIS
 UNITED STATES TRUSTEE, REGION 3
 Michael A. Artis, Esquire (MA 4024)
 One Newark Center, Suite 2100
 Newark, NJ 07102
 Telephone: (973) 645-3014
 Fax: (973) 645-5993

In Re:

Giuseppe Giudice and
 Teresa Giudice,
 Debtors.

Roberta A. DeAngelis,
 United States Trustee,
 Plaintiff,

v.

Giuseppe Giudice and
 Teresa Giudice,
 Defendants.

FILED
 JAMES J. WALDRON, CLERK
 DEC 15 2011
 U.S. BANKRUPTCY COURT
 NEWARK, N.J.
 BY *Rob. Harris* DEPUTY

Chapter 7
 Case No.: 09-39032(MS)
 Hearing Date:
 Adv. Pro. No.: 10-2150 (MS)
 Judge: The Honorable Morris Stern

CONSENT ORDER WAIVING DISCHARGE OF TERESA GIUDICE

The relief set forth on the following pages, numbered two through six is hereby **ORDERED**.

12/15/11



(Page 2)

Debtor/Defendant: Teresa Giudice
Chapter 7 Case No.:09-39032(MS)
Adv. Pro. No.: 10-02150(MS)
Consent Order Waiving Discharge Of Teresa Giudice

THIS MATTER having been opened to the Court by the United States Department of Justice, Office of the United States Trustee, Roberta A. DeAngelis, the United States Trustee (the "United States Trustee"), by and through her counsel, Michael A. Artis, Esquire; and the Defendant Teresa Giudice (the "Defendant"), by and through her counsel, The Kridel Law Group, (James A. Kridel, Jr.); and;

WHEREAS, the United States Trustee, and the Defendant present this consent order ("Consent Order") containing their acknowledgments and the terms of their accord resolving and settling issues pertaining the United States Trustee's complaint objecting to the discharge pursuant to 28 U.S.C. § 586, 11 U.S.C. §§727 (a)(4)(A), (a)(2)(A), (a)(2)(B), (a)(3), and (a)(5); and

WHEREAS, the United States Trustee, and the Defendant respectfully request the Court accept, approve, and enter this Consent Order denying the Defendant a chapter 7 discharge, for all debts she incurred up to and including October 29, 2009, the date the instant voluntary joint chapter 7 petition was filed; and

WHEREAS, the United States Trustee, and the Defendant respectfully request that upon entry of the Consent Order, that the adversary proceeding that was filed on September 2, 2010, be closed; and

WHEREAS, the United States Trustee, and the Defendant, by and through the undersigned counsel, present to the Court this Consent Order in efforts to promote judicial economy, and to avoid the costs and risks of litigation; and

WHEREAS, this matter having been consensually agreed upon by and between the parties, and for good cause shown.

[Remainder of Page Intentionally Blank]

[Acknowledgments Follow on Next Page]

(Page 3)

Debtor/Defendant: Teresa Giudice

Chapter 7 Case No.:09-39032(MS)

Adv. Pro. No.: 10-02150(MS)

Consent Order Waiving Discharge Of Teresa Giudice

ACKNOWLEDGMENTS

1. The Defendant acknowledges that through The Kridel Law Group, James A. Kridel, Jr., Esquire, she and her spouse caused a voluntary joint chapter 7 bankruptcy petition to be filed in the United States Bankruptcy Court for the District of New Jersey on October 29, 2009, under bankruptcy case number 09-39032(MS); and
2. The Defendant acknowledges that the United States Trustee filed Adversary Proceeding No. 10-02150(MS) ("Adversary Proceeding") against her on September 2, 2010, seeking to bar and deny his chapter 7 discharge under the provisions of 11 U.S.C. §§ 727 (a)(4)(A), (a)(2)(A), (a)(2)(B), (a)(3), and (a)(5); and
3. The Defendant acknowledges her desire to resolve the Adversary Proceeding without the need for further inquiry or litigation, and without her making any further admissions; and
4. The Defendant acknowledges after consultation with her counsel, she has chosen to waive her chapter 7 discharge.

TERMS

For good cause shown, it is ORDERED that:

- a. The Defendant Teresa Giudice shall be denied a chapter 7 discharge, pursuant to 11 U.S.C. § 727 (a)(10), for those debts incurred up to and including October 29, 2009, including those listed on Schedule F of her chapter 7 petition, and all subsequent amendments.
- b. The Defendant Teresa Giudice further waives all right to appeal the entry of this Consent Order, and the denial of her bankruptcy discharge.
- c. Upon the entry of this Consent Order, the Adversary Proceeding shall be closed.
- d. Should the Defendant or the Court reject this Consent Order for any reason, the parties shall be free to litigate the merits of the case as they see fit.
- e. The parties acknowledge and agree that this Consent Order contains the entire agreement between the parties.
- f. The parties further acknowledge and agree that the United States Trustee has not made, and/or given any other representations, promises, inducements, or rewards, and/or given or promised to give any other consideration of any kind whatsoever to the Defendant or anyone else on her behalf in exchange for the Defendant's consent to the entry of this Consent Order.
- g. The parties further acknowledge and agree that this Consent Order resolves the adversary proceeding between the United States Trustee and Teresa Giudice, and if any further legal proceedings, claims, or disputes arise between Teresa Giudice and any non-party, Teresa

(Page 4)

Debtor/Defendant: Teresa Giudice

Chapter 7 Case No.:09-39032(MS)

Adv. Pro. No.: 10-02150(MS)

Consent Order Waiving Discharge Of Teresa Giudice

Giudice may move before the Bankruptcy Court to transfer the case to the state court of competent jurisdiction if the Bankruptcy Court determines that the transfer is in the interest of justice or the convenience of the parties, or the proceedings are not core proceedings.

SIGNATURES

The form and entry of the Order is hereby acknowledged and agreed to:

Dated: December 5, 2011

By: /s/Teresa Giudice
Teresa Giudice, Defendant

The Kridel Law Group
Attorneys for Defendants

Dated: December 5, 2011

By: /s/James A. Kridel, Jr.
James A. Kridel, Jr., Esquire

Without Objection:

Roberta A. DeAngelis,
United States Trustee
Region 3

Dated: December 7, 2011

By: /s/Michael A. Artis
Michael A. Artis
Trial Attorney