



SO ORDERED.

SIGNED this 10 day of May, 2006.


LARRY E. KELLY
UNITED STATES CHIEF BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: §
§
THERESE P. FORD, § **CASE NO. 05-61649-LEK**
§
Debtor. § **Chapter 7**

§
THERESE P. FORD, §
Plaintiff, §
§
v. § **ADVERSARY NO. 05-6023**
§
TEXAS HIGHER EDUCATION §
COORDINATING BOARD, ST. MARY'S §
UNIVERSITY, TEXAS LUTHERAN §
UNIVERSITY, TEXAS GUARANTEED §
STUDENT LOAN CORP., AND §
CENTRAL TEXAS HIGHER §
EDUCATION AGENCY, §
Defendants. §

JUDGMENT

This Court held a trial in the above-styled and numbered adversary proceeding on February 8, 2006, and took the matter under advisement for further review. The Court has issued

a Memorandum Opinion which contains its Findings of Fact and Conclusion and Conclusions of Law issued pursuant to Bankruptcy Rule 7052 in this adversary proceeding. Based thereon, it is therefore

ORDERED, ADJUDGED, AND DECREED that the following debts owed by Plaintiff Therese P. Ford are determined to be non-dischargeable pursuant to 11 U.S.C. § 523(a)(8) to the following Defendants:

a. to Defendant Educational Credit Management Corporation:

Loan #1, GSL, original amount of \$8,500, dated Dec. 26, 1996;

Loan #2, GSL, original amount of \$7,143, dated Dec. 26, 1996;

Loan #3, GSL, original amount of \$2,857, dated May 19, 1997;

Loan #4, GSL, original amount of \$8,500, dated Aug. 5, 1997;

Loan #5, GSL, original amount of \$10,000, dated Aug. 5, 1997;

Loan #6, GSL, original amount of \$8,500, dated Aug. 18, 1995;

Loan #7, GSL, original amount of \$10,000, dated Aug. 18, 1995;

Loan #8, GSL, original amount of \$8,500, dated May 20, 1996; and

Loan #9, GSL, original amount of \$10,000, dated May 20, 1996.

b. to Defendant Texas Higher Education Coordinating Board:

Promissory Note, original amount of \$7,500 covering disbursements made 8/8/1995 through 12/20/1995;

Promissory Note, original amount of \$5,223 covering disbursements made 5/17/1996 through 8/6/1996;

Promissory Note, original amount of \$1,310 covering disbursement made 11/15/1996;

Promissory Note, original amount of \$5,013 covering disbursement made 5/9/1997; and

Promissory Note, original amount of \$2,487 covering disbursements made 8/5/1997 through 12/24/1997; and

c. to Defendant Texas Guaranteed Student Loan Corporation, the debt it guaranteed; it is further

ORDERED, ADJUDGED, AND DECREED that Plaintiff is not liable to pay any other prepetition student loan debt and it is hereby discharged; it is further

ORDERED, ADJUDGED, AND DECREED that all parties are responsible for their own costs in this matter; it is further

ORDERED, ADJUDGED, AND DECREED that any relief not otherwise granted is denied.

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