



SO ORDERED.

SIGNED this 03 day of August, 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: §
DIAN MARIA JONES, § CASE NO. 05-63122-LEK
Debtor. § Chapter 7**

**DIAN MARIA JONES, §
Plaintiff, §
v. § ADVERSARY NO. 06-6006
BANK ONE TEXAS, EDFINANCIAL §
SERVICES, EDUCATIONAL CREDIT §
MANAGEMENT CORP., NELNET, §
NORTH TEXAS HIGHER EDUCATION §
AUTHORITY, TEXAS GUARANTEED §
STUDENT CORPORATION, AND §
WELLS FARGO STUDENT LOANS, §
Defendants. §**

JUDGMENT

This Court held a trial in the above-styled and numbered adversary proceeding on July 11, 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 Dian Maria Jones 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, the amount owed on an HEAF Guaranteed Student Loan dated August 9, 1986 in the original principal amount of \$2,500; and

b. to Defendant Texas Guaranteed Student Loan Corporation, the amount owed on the following loans: 1) promissory note for Federal Stafford Loans payable to BankOne, Irving, Texas 75016, dated May 22, 1996 in the original principal amount of \$7,500; 2) promissory note for Federal Stafford Loans payable to BankOne, Irving, Texas 75016, dated May 31, 1995 in the original principal amount of \$7,500; and 3) promissory note for Federal Stafford Loans payable to BankOne, Irving, Texas 75016, dated June 6, 1994 in the original principal amount of \$6,625.

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

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

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