

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION
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In re)
)
ADAM S. KELLY and) Case No. 6:12-bk-05288-KSJ
LISA A. KELLY,) Chapter 7
)
Debtors.)
_____)

ADAM S. KELLY and)
LISA A. KELLY,)
)
Plaintiffs,)
)
vs.) Adversary No. 6:12-ap-00102-KSJ
)
MICHIGAN FINANCE AUTHORITY –)
STUDENT LOAN PROGRAMS, et. al.,)
)
Defendants.)
_____)

FINAL JUDGMENT

This adversary proceeding came on for trial on June 10, 2013, on the Plaintiffs' Amended Complaint to Determine Dischargeability of Debt under § 523(a)(8) (Doc. No. 15). Consistent with the Memorandum Opinion Denying Plaintiffs' Request for Relief, entered simultaneously, it is

ORDERED:

1. Final Judgment is entered in favor of the Defendants, Michigan Finance Authority, National Collegiate Trust (AES), Educational Credit Management Corp. and US Department of Education, and against the Debtors and Plaintiffs, Adam S. Kelly and Lisa A. Kelly.

2. Plaintiffs' debt owed to the Defendant, Michigan Finance Authority is nondischargeable under 11 U.S.C. § 523(a)(8).

3. Plaintiffs' debt owed to the Defendant, National Collegiate Trust (AES) is nondischargeable under 11 U.S.C. § 523(a)(8).

4. Plaintiffs' debt owed to the Defendant, Educational Credit Management Corp. is nondischargeable under 11 U.S.C. § 523(a)(8).

5. Plaintiffs' debt owed to the Defendant, US Department of Education is nondischargeable under 11 U.S.C. § 523(a)(8).

6. Plaintiffs are not entitled to an undue hardship exception.

DONE AND ORDERED in Orlando, Florida, August 7, 2013.



KAREN S. JENNEMANN
Chief United States Bankruptcy Judge