UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re	)	
BERNADETTE MARIE DILIBERTO,	)	Case No. 3-11-bk-02757-JAF Chapter 13
	)	
Debtor.	)	
In re:	)	Adversary Proceeding Nos.: 3:11-ap-0398-JAF,
BERNADETTE M. DILIBERTO	)	3:11-ap-0399-JAF 3:11-ap-0400-JAF
vs.	)	3:11-ap-0401-JAF
AFFILIATED COMPUTER SERVICES ("ACS") c/o LOAN SCIENCE,	)	Jointly Administered Under Adversary Proceeding No.:
	)	3:11-ap-0397-ap-JAF

JUDGMENT

This adversary proceeding came before the Court on the consolidated complaints filed by Plaintiff, Bernadette M. Diliberto, against defendants, Affiliated Computer Services c/o Loan Science, LLC ("ACS"). Plaintiff seeks to discharge her educational loans owed to ACS pursuant to 11 U.S.C. § 523(a)(8). From February, 2007 through March, 2008, ACS made educational loans to the Plaintiff in the total principal amount of $91,750 (the "Loans"). The Debtor attended the Palmer College of Chiropractic and on September 26, 2008, obtained a Doctor of Chiropractic Medicine. The Debtor is duly licensed to practice chiropractic medicine. The Debtor filed this Chapter 13 case on April 15, 2011 and commenced theses consolidated adversary proceedings in an attempt to discharge the student loan liabilities owed to the ACS pursuant to 11 U.S.C. § 523(a)(8). As of April 15, 2011, the outstanding balance owed to the Defendant was $129,634.51. The Debtor has made no payments to the Defendant.

Upon the consent of the parties, it is ORDERED:

1. Judgement is entered in favor of Defendant, ACS, and the Loans owed by the Plaintiff to ACS are excepted from the Defendant's discharge and are nondischargeable.

2. The Loans shall be repaid pursuant to the following schedule:

$75 per month for 5 years (4500) total with interest accruing at 0% then
$100 per month for 5 years ($6000) total with interest accruing at 0% then
$135 per month for 5 years ($8100) total with interest accruing at 0% then
$250 per month for 5 years ($15000) total with interest accruing at 0% then
$555.62 per month for 10 years (66,674.44) with interest accruing at 2%.

3. Payments shall commence May 1, 2012 and continued monthly as set forth above. There shall be no penalty for pre-payment.

4. Each party shall bear its own fees, costs and expenses in the Consolidated Adversary Proceedings.

Dated this 1 day of ~~April~~ May, 2012 in Jacksonville, Florida.

Jerry A. Funk
United States Bankruptcy Court

Copies furnished to:

Nina M. LaFleur, Esq.
Brett A. Mearkle, Esq.

ENTERED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
B.R. VOL. 54, NO. 7581