

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In re:

LISA K. STURTEVANT,

Case No. 6:09-bk-08565-ABB

Chapter 7

Debtor.

LISA K. STURTEVANT,

Plaintiff,

Adv. Pro. No. 6:09-ap-00909-ABB

v.

EDUCATIONAL CREDIT
MANAGEMENT CORP.,

Defendant.

JUDGMENT

This matter came before the Court on the Amended Complaint to Determine Dischargeability of Student Loan (Doc. No. 5) filed by the *pro se* Debtor/Plaintiff Lisa K. Sturtevant against Defendant Education Credit Management Corporation, a/k/a ECMC, seeking discharge of an educational loan indebtedness pursuant to 11 U.S.C. Section 523(a)(8). The final evidentiary hearing was held on March 30, 2011. After reviewing the pleadings and evidence, hearing argument, and in conformity with and pursuant to the **Memorandum Opinion** entered contemporaneously herewith, it is

ORDERED, ADJUDGED and DECREED that the relief sought in Plaintiff's Complaint is hereby **DENIED** and **JUDGMENT** is hereby entered in favor of the

Defendant Education Credit Management Corporation and against the Debtor/Plaintiff Lisa K. Sturtevant pursuant to 11 U.S.C. Section 523(a)(8); and it is further

ORDERED, ADJUDGED and DECREED that the indebtedness of the Debtor/Plaintiff Lisa K. Sturtevant owed to Defendant Education Credit Management Corporation is **NONDISCHARGEABLE** pursuant to 11 U.S.C. Section 523(8).

Dated this 26th day of April, 2011.

/s/ Arthur B. Briskman
ARTHUR B. BRISKMAN
United States Bankruptcy Judge