

FILED
JACKSONVILLE, FLORIDA

JUL 21 2004

CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

**MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

In re:

CASE NO.: 02-4718-3F7

NANCY J. FOLSOM,

Debtor.

NANCY J. FOLSOM,

Plaintiff,

v.

ADV. NO.: 02-238

**UNITED STATES DEPARTMENT
OF EDUCATION,**

Defendant.

JUDGMENT

This proceeding came before the Court upon a complaint to determine the dischargeability of a debt pursuant to 11 U.S.C. § 523(a)(8). Upon Findings of Fact and Conclusions of Law separately entered, it is

ADJUDGED:

1. Judgment is entered in favor of Defendant, United States Department of Education, and against Plaintiff, Nancy J. Folsom.
2. Plaintiff's debt to Defendant is excepted from Plaintiff's discharge pursuant to 11 U.S.C. § 523(a)(8).

DATED this 21 day of July, 2004 in Jacksonville, Florida.


JERRY A. FUNK

United States Bankruptcy Judge

Copies furnished to:

Edward P. Jackson, Attorney for Plaintiff
Ronnie S. Carter, Attorney for Defendant