

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

**DATED** this 20th day of April, 2005 in  
Jacksonville, Florida.

CASE NO.: 04-000175-3F7

In re:

PATRICIA D. BROSNAN,

Debtor.

\_\_\_\_\_  
PATRICIA D. BROSNAN,

Plaintiff,

v.

ADV. NO.:04-135

AMERICAN EDUCATION SERVICES,

and

THE EDUCATION RESOURCES INSTITUTES,  
INC.,

Defendants.  
\_\_\_\_\_

/s/ Jerry A. Funk

**JERRY A. FUNK**

United States Bankruptcy Judge

**Copies furnished to:**

Patricia D. Brosnan, Attorney for Plaintiff  
Jacob A. Brown, Attorney for Defendant  
Christie D. Arkovich, Attorney for 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 Defendants, American Education Services and The Education Resources Institute, Inc., and against Plaintiff, Patricia D. Brosnan.

2. Plaintiff's debt to Defendants is excepted from Plaintiff's discharge and the debt is nondischargeable pursuant to 11 U.S.C. § 523(a)(8).