

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

In re:

DONALD L. CHAMPAGNE,

Case No. 6:10-bk-14228-ABB

Chapter 7

Debtor.

_____/

DONALD L. CHAMPAGNE,

Plaintiff,

Adv. Pro. No. 6:10-ap-00285-ABB

v.

EDUCATIONAL CREDIT
MANAGEMENT CORP.,

Defendant.

_____/

JUDGMENT

This matter came before the Court on the Complaint to Determine Dischargeability of All Student Loans (Doc. No. 1) filed by pro se Debtor/Plaintiff Donald L. Champagne ("Debtor") against the United States Department of Education pursuant to 11 U.S.C. Section 523(a)(8). Defendant Education Credit Management Corporation (ECMC) is the owner and holder of the consolidated student loan at issue in this adversary proceeding and was substituted as the sole Defendant in place of the United States Department of Education (Doc. No. 23). Debtor seeks discharge of approximately \$82,000.00 in student loan debt.

The final evidentiary hearing was held on December 13, 2011, at which Debtor, his counsel, and counsel for the Defendant appeared. 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/Debtor Donald L. Champagne's Complaint (Doc. No. 1) is hereby **GRANTED**; and it is further

ORDERED, ADJUDGED and DECREED that the indebtedness owed by Debtor Donald L. Champagne to ECMC is **DISCHARGED** pursuant to 11 U.S.C. Sections 523(a)(8).

Dated this 12th day of January, 2012.

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