

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In Re:)	
)	
BELINDA GALE ORTIZ,)	Case No. 11-45842-659
)	Judge Kathy A. Surratt-States
)	Chapter 13
Debtor.)	
)	
BELINDA GALE ORTIZ,)	Adversary No. 15-4050-659
)	
)	
Plaintiff,)	PUBLISHED
)	
-v-)	
)	
US DEPARTMENT OF EDUCATION, <i>ET. AL.</i>)	
)	
)	
Defendants.)	

ORDER

The matter before the Court is Plaintiff's Complaint to Determine Dischargeability of Student Loan Debt. For the reasons set forth in this Court's Findings of Fact and Conclusions of Law entered separately,

IT IS ORDERED THAT the relief requested in Plaintiff's Complaint is **DENIED** in that Plaintiff's request to discharge her student loans is **DENIED** and judgment is entered in favor of Defendants, U.S. Department of Education, Navient Solutions, Inc. and Education Credit Management Corporation in that the student loan debt is nondischargeable; and this is the final judgment and Order of this Bankruptcy Court in this case.



KATHY A. SURRATT-STATES
Chief United States Bankruptcy Judge

DATED: January 29, 2016
St. Louis, Missouri

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