

The court incorporates by reference in this paragraph the Judgment set forth below. This document has been entered electronically in the record of the United States Bankruptcy Court for the Northern District of Ohio.



Dated: July 02 2010

Mary Ann Whipple
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
WESTERN DIVISION

In Re:)	Case No.: 09-32036
)	
Vicki Jo Stenzel,)	Chapter 7
)	
Debtor.)	Adv. Pro. No. 09-3087
)	
Vicki Jo Stenzel,)	Hon. Mary Ann Whipple
)	
Plaintiff,)	
v.)	
)	
United States Department of Education,)	
)	
Defendant.)	
)	

JUDGMENT

In accordance with the Memorandum of Decision separately entered by the court on this date, for good cause shown, judgment is hereby entered, as follows:

IT IS ORDERED, ADJUDGED AND DECREED that judgment be, and hereby is, entered on the complaint in favor of Defendant United States Department of Education and against Plaintiff Vicki Jo Stenzel with each party to bear her or its own costs and fees; and

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the student loan obligations of Plaintiff Vicki Jo Stenzel to Defendant United States Department of Education shall be, and hereby are, determined to be nondischargeable debts in Plaintiff's pending Chapter 7 Case No. 09-32036 pursuant to 11 U.S.C. § 523(a)(8).