

UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT

In re:

KIRSTEN LEE WATERS,
Debtor.

Chapter 7 Case
05-12019

KIRSTEN LEE WATERS,
Plaintiff,

v.

Adversary Proceeding
06-1013

EDUCATIONAL CREDIT
MANAGEMENT CORPORATION,
Defendant.

Appearances: *Rebecca A. Rice, Esq.*
Cohen & Rice
Rutland, VT
For the Plaintiff

Gary L. Franklin, Esq.
Primmer Piper Eggleston & Cramer, P.C.
Burlington, VT
For the Defendant

ORDER
GRANTING JUDGMENT IN FAVOR OF THE DEFENDANT

For reasons set forth in the memorandum of decision of even date, the Court declares Plaintiff's student loans are excepted from discharge pursuant to 11 U.S.C. § 523(a)(8) and enters judgment in favor of the Defendant.

SO ORDERED.

February 2, 2007
Rutland, Vermont



Colleen A. Brown
United States Bankruptcy Judge

