

UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT

In re:

SUSAN L. CONGDON,
Debtor.

Chapter 7 Case
05-11512



SUSAN L. CONGDON,
Plaintiff,

v.

Adversary Proceeding
06-1034

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

**OVERRULING DEFENDANT'S OBJECTION TO ADMISSIBILITY OF ALJ REPORT
AND GRANTING JUDGMENT IN FAVOR OF THE DEFENDANT**

For reasons set forth in the memorandum of decision of even date, IT IS HEREBY ORDERED that:

1. the Notice of Decision prepared by an Administrative Law Judge in connection with Plaintiff's application for Social Security Disability Benefits is admitted;
2. the relief sought by the Plaintiff in the complaint is denied;
3. the Plaintiff's student loans are excepted from discharge pursuant to 11 U.S.C. § 523(a)(8); and
4. judgment is granted in favor of the Defendant.

SO ORDERED.

March 29, 2007
Rutland, Vermont


Colleen A. Brown
United States Bankruptcy Judge