

Att

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE NORTHERN DISTRICT OF OKLAHOMA

**FILED**

APR 24 2003

MICHAEL L. WILLIAMS, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

In Re:

CHAPMAN, THOMAS TROY,

Debtor,

THOMAS TROY CHAPMAN,

Plaintiff,

v.

THE UNITED STATES OF  
AMERICA, ex rel. U.S.  
DEPARTMENT OF EDUCATION,

Defendants.

Case No. 02-04599-M  
Chapter 7

Adversary Proceeding  
No. 02-0264-M

**AGREED JUDGMENT**

This Court, upon review and consideration of the Joint Stipulation for an Agreed Judgment filed in this Adversary Proceeding, finds and adjudges as follows:

1. On September 16, 2002, the debtor filed a voluntary petition for relief under Chapter 7 of Title 11 of the United States Code.
2. On December 13, 2002, debtor commenced this Adversary Proceeding against the United States to discharge his student loans pursuant to 11 U.S.C. Section 523(a)(8).
3. On January 17, 2003, the United States filed its Answer and Counterclaim.

DOCKETED 4-24-03  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

16

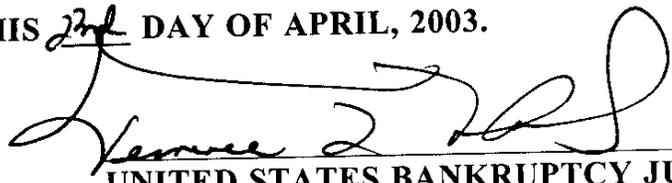
**IT IS THEREFORE ORDERED** that Thomas Troy Chapman's student loans in the amount of \$35,000.00 are adjudged nondischargeable. Said nondischargeable student loan balance will carry an 8% interest rate.

**IT IS FURTHER ORDERED** that Thomas Troy Chapman will continue making payments on his aforementioned nondischargeable student loan balance pursuant to the terms of the Joint Stipulation For An Agreed Judgment in monthly payments of \$130.00 commencing on May 15, 2003 for a period of 25 years. At the end of the 25 years, any outstanding balance not yet paid will be discharged if all monthly payments have been made. All other provisions of his student loans will remain the same.

**IT IS THEREFORE ORDERED** that as long as debtor is making his requisite monthly payments, the United States shall not commence, continue or proceed with any form of collection activity.

**IT IS THEREFORE ORDERED** that each party shall bear their own costs and attorney fees incurred in this matter.

DATED THIS 27<sup>th</sup> DAY OF APRIL, 2003.

  
UNITED STATES BANKRUPTCY JUDGE  
TERRENCE L. MICHAEL

Approved by:



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**BILLY JOE ELLINGTON, OBA #10284**

115 N. Harrison  
P.O. Box 1328  
Cushing, OK 74023  
(918) 762-2589 (Telephone)  
(918) 762-3418 (Facsimile)  
Attorney for Plaintiff



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**PHIL PINNELL, OBA #7169**

Assistant United States Attorney  
333 West 4th Street, Suite 3460  
Tulsa, OK 74103  
918-581-7463 (Telephone)  
918-581-7675 (Facsimile)  
Attorney for Defendant

Agreed Judgment  
Thomas Troy Chapman