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JUN 0 3 1997

DOROTHY A. EVANS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

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

In Re: CYNTHIA MARIE MANNERS, 444-92-3429 SSN ROBERT WAYNE MANNERS, 555-06-2038 SSN Debtors.	**CASE NO. 96-04926-R** **(Chapter 7)**
CYNTHIA MARIE MANNERS, ROBERT WAYNE MANNERS, Plaintiffs, vs. OKLAHOMA STATE REGENTS FOR HIGHER EDUCATION AND LOAN SERVICING CENTER Defendants. and UNITED STUDENT AID FUNDS, INC. a non-profit Delaware corporation, Intevenor.	**ADV. NO. 97-0065-R**

JUDGMENT

This action came before me the Court, Honorable Dana L. Rasure, Bankruptcy Judge, presiding, and the issues having been duly heard and a decision having been duly rendered,

It is Ordered and Adjudged

The Defendant, Oklahoma State Regents for Higher Education, recover of the Plaintiff, Robert Wayne Manners, judgment in the sum of Four Thousand Nine Hundred Eighty and 65/100 Dollars ($4,980.65), with simple interest to accrue daily at a fixed rate of eight percent per annum (8% APR) from March 6, 1997, and that said sums are determined to be non-dischargeable pursuant to §523(a)(8)(B).

DOCKETED 6-3, 1997
Clerk, U.S. Bankruptcy Court
Northern District of Oklahoma

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Execution on this judgment shall be stayed as long as the Plaintiff commences installment payments on or before the last day of June, 1997, in amounts to be amortized by Oklahoma State Regents for Higher Education over a period of one hundred twenty (120) months (or, ten (10) years), but which will approximate the sum of $60.43, per month, with like installments to be due on or before the last day of each succeeding month thereafter until all principal and accrued interest is paid in full, **PROVIDED, HOWEVER**, in the event of default in any timely payment called for by this Order and resulting judgment, the entire balance shall immediately became due and payable without further notice to the Plaintiff, for all of which, let execution immediately thereafter issue.

Dated: 6-2, 1997.

DANA L. RASURE,
UNITED STATES BANKRUPTCY JUDGE

APPROVED AS TO FORM AND CONTENT:

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