

at Finlayson

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

**FILED**

NOV 16 1999

TRISTRAM WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

In re:	)	
	)	
<b>OGDEN, BILLY RAY, JR.,</b>	)	
SS #441-76-9821	)	
<b>OGDEN, CATHY RONDA,</b>	)	
SS #444-68-5398	)	
	)	Case No. <b>99-00813-R</b>
Debtors.	)	(Chapter 7)

<b>BILLY RAY OGDEN, JR.,</b>	)	
	)	
Plaintiff,	)	
	)	
vs.	)	Adversary No. <b>99-0114-R</b>
	)	
<b>UNIPAC,</b>	)	
	)	
Defendant.	)	
	)	
and,	)	
	)	
<b>EDUCATIONAL CREDIT</b>	)	
<b>MANAGEMENT CORPORATION,</b>	)	
(f/k/a Transitional Guaranty Agency, Inc.),	)	
	)	
Intervenor.	)	

**JUDGMENT**

(Form 32, F.R.Civ.P. Tit. 28, U.S.C.)

This action came on for decision before the Court, Honorable Dana L. Rasure, Bankruptcy Judge, presiding, pursuant to the stipulations of the parties as evidenced by counsels' signatures hereto and on the stipulated Order for Judgment filed concurrently herewith, and the issues having been duly considered and a decision having been duly rendered,

**It is Ordered and Adjudged**

Recipient Shall Promptly Notice  
Proper Parties and File Certificate of  
Service Reflecting Such Notice.

200124.024.JUDGMENT

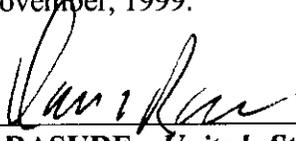
DOCKETED 11-16-99  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

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The Defendant, **EDUCATIONAL CREDIT MANAGEMENT CORPORATION**, a non-profit Minnesota corporation f/k/a Transitional Guaranty Agency, Inc. ("**ECMC**"), recover of the Plaintiff, **BILLY RAY OGDEN, JR.** ("**Plaintiff**"), judgment in the sum of . Three Thousand Two Hundred Sixty-four and 62/100 Dollars (\$3,264.62), with interest accruing thereon at the rate of eight per cent per annum (8% APR), and that said sums are determined to be non-dischargeable pursuant to § 523(a)(8), Tit. 11, U.S.C.

Execution on this judgment shall be stayed as long as the Plaintiff commences installment payments on or before December 31, 1999, in the amount of Fifty and No/100 Dollars (\$50.00) per month, and maintains like installments to be due and payable on or before the final day of each succeeding month thereafter in a like amount of Fifty and No/100 Dollars (\$50.00), until said judgment is paid in full, which should extend over a period of approximately eighty-six (86) months, **PROVIDED, HOWEVER**, in the event of default in any timely payment called for by this Order and resulting judgment, the entire balance shall immediately become due and payable without further notice to the Plaintiff, for all of which, let execution immediately thereafter issue.

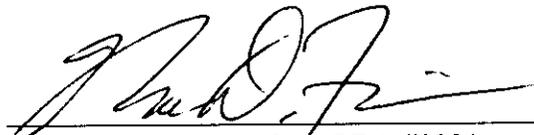
**DATED** at Tulsa, Oklahoma, this 16 day of November, 1999.

  
\_\_\_\_\_  
**DANA L. RASURE, United States Bankruptcy Judge**

**APPROVED AS TO FORM:**

  
\_\_\_\_\_  
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***ATTORNEY FOR INTERVENOR,  
EDUCATIONAL CREDIT MANAGEMENT  
CORPORATION, f/k/a Transitional Guaranty  
Agency, Inc. ("ECMC")***