

FINDS that any amount due and owing by the Plaintiff to the Defendant, Oklahoma State Regents for Higher Education, in excess of \$2,000.00, shall be discharged pursuant to 11 U.S.C. Section 523(a)(8)(B). The Court further

FINDS that each party to this action will pay its own costs incurred.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the above findings are incorporated as part and parcel of the order of this Court.

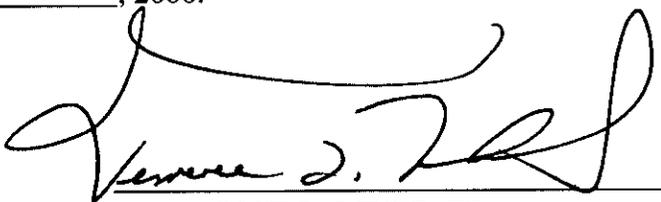
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff's student loan debt owed to the Defendant is nondischargeable pursuant to 11 U.S.C. § 523(a)(8).

IT IS ORDERED AND ADJUDGED that the Defendant, Oklahoma State Regents for Higher Education, recover of the Plaintiff, William D. Thomas, judgment in the total sum of \$2,000.00, without the accrual of interest.

IT IS FURTHER ORDERED AND ADJUDGED that any amount due and owing by the Plaintiff to the Defendant, Oklahoma State Regents for Higher Education, in excess of \$2,000.00, shall be discharged pursuant to 11 U.S.C. Section 523(a)(8)(B).

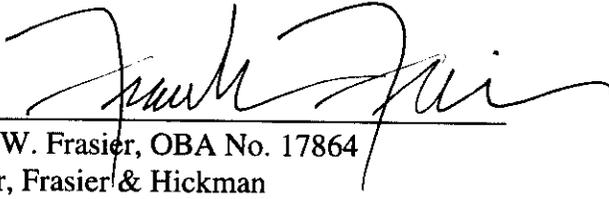
IT IS FURTHER ORDERED AND ADJUDGED that each party to this action will pay its own costs incurred.

Dated: April 10, 2000.



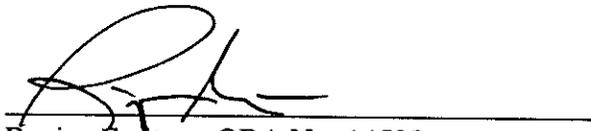
TERRENCE L. MICHAEL
UNITED STATES BANKRUPTCY COURT

APPROVED AS TO FORM AND CONTENT:



Frank W. Frasier, OBA No. 17864
Frasier, Frasier & Hickman
1700 Southwest Blvd.
P.O. Box 799
Tulsa, OK 74101

ATTORNEY FOR PLAINTIFF



Regina Switzer, OBA No. 14598
P.O. Box 3000
Oklahoma City, OK 73101-3000
(405) 858-4289

ATTORNEY FOR DEFENDANT