

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

FILED

AUG 14 2000

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

In re: )  
)  
**AMMA, DAIMA,** )  
SS #471-08-1210 )  
)  
Debtor. )

Case No. **99-04748-R**  
(Chapter 7)

**DAIMA AMMA,** )  
)  
Plaintiff, )  
)  
vs. )  
)  
**TEXAS GUARANTEED STUDENT** )  
**LOAN, et al.,** )  
)  
Defendants, )  
)  
and, )  
)  
**EDUCATIONAL CREDIT** )  
**MANAGEMENT CORPORATION, a** )  
non-profit Minnesota corporation, )  
)  
Intervenor. )

Adversary No. **99-0274-R**

**JUDGMENT**

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

This action came on for trial before the Court, 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 claims of the Defendants, **TEXAS GUARANTEED STUDENT LOAN CORPORATION**, a non-profit Texas corporation, **HEMAR INSURANCE COMPANY OF AMERICA**, **NEBRASKA STUDENT LOAN PROGRAM, INC.**, a non-profit Nebraska corporation, and Intervenor, **EDUCATIONAL CREDIT MANAGEMENT CORPORATION**, a

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non-profit Minnesota corporation, are determined to be non-dischargeable pursuant to § 523(a)(8)(B), *Tit. 11, U.S.C.*, and the same are excepted from the Plaintiff's discharge.

**It is further Ordered and Adjudged**

Defendant, **HEMAR INSURANCE COMPANY OF AMERICA**, is granted judgment on its Counterclaim against the Plaintiff in the amount of \$20,048.00, with interest accruing at the rate set out in the Alternative Loan Program Application and Promissory Notes executed by Plaintiff on July 22, 1994, November 11, 1994, and July 15, 1994.

**DATED** at Tulsa , Oklahoma, this 14 day of August, 2000.

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

**PREPARED BY:**

**MAC D. FINLAYSON, OBA #2921**

Mac D. Finlayson, A Professional Corporation  
115 West Third Street, Suite 480  
Tulsa, OK 74103-3410  
Telephone: 918/583-2900  
Facsimile: 918/583-6811

**ATTORNEY FOR DEFENDANT, TEXAS  
GUARANTEED STUDENT LOAN  
CORPORATION, a non-profit Texas  
corporation ("TGSLC") and  
INTERVENOR, EDUCATIONAL CREDIT  
MANAGEMENT CORPORATION, a non-  
profit Minnesota corporation ("ECMC")**