

**FILED**

NOV 27 2000

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

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA**

<b>IN RE:</b>	)	
	)	
<b>AYODELE, PHYLLIS A.,</b>	)	<b>Case No. 99-01914-R</b>
	)	<b>Chapter 7</b>
<b>Debtor.</b>	)	
	)	
<b>PHYLLIS A. AYODELE ,</b>	)	
	)	
<b>Plaintiff,</b>	)	
	)	
<b>v.</b>	)	<b>Adv. No. 99-0242-R</b>
	)	
<b>OKLAHOMA REGENTS FOR</b>	)	
<b>HIGHER EDUCATION and SALLIE</b>	)	
<b>MAE SERVICING CORPORATION,</b>	)	
	)	
<b>Defendants.</b>	)	

**JUDGMENT ORDER**

Pursuant to the findings of fact and conclusions of law as stated on the record on November 27, 2000, in the telephonic bench ruling in the above-captioned adversary proceeding, which findings and conclusions are incorporated herein by reference, it is **ORDERED** that the claim of Plaintiff/Debtor Phyllis A. Ayodele as set forth in her Complaint to Determine Dischargeability of Debt is **denied**, and the counterclaim of the Defendant Oklahoma State Regents For Higher Education is **granted**.

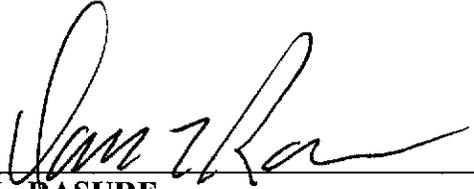
**IT IS THEREFORE ORDERED ADJUDGED AND DECREED** that Defendant Oklahoma State Regents For Higher Education have and recover judgment against the Plaintiff/Debtor Phyllis A. Ayodele in the principal sum of \$20,347.92 plus interest thereon accruing at a variable rate of interest which is currently 7.72% per annum from May 19, 2000, until paid.

**IT IS SO ORDERED.**

DOCKETED 11/28/00  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

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Dated this 27 day of November, 2000.



**DANA L. RASURE**  
**UNITED STATES BANKRUPTCY JUDGE**

**CERTIFICATE OF SERVICE**

I hereby certify that on the 27 day of November, 2000, I transmitted a true and correct copy of the foregoing **Judgment Order** to the parties listed below:

Phyllis A. Ayodele  
8702 North 123rd East Avenue  
Tulsa, OK 74055

David Harting, Esq.  
Oklahoma State Regents for Higher Education  
P.O. Box 3000  
Oklahoma City, OK 73101-3000

Brene Nickels