

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND

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In re: :  
  
JENNIFER L. KELLY : BK No. 00-11314  
Debtor : Chapter 7  
:  
JENNIFER L. KELLY :  
Plaintiff :  
  
v. : A.P. No. 00-1089  
  
UNITED STATES OF AMERICA :  
DEPARTMENT OF EDUCATION :  
Defendant :  
- - - - -x

TITLE: *Kelly v. United States Dept. of Education (In re Kelly)*  
CITATION: 2002 WL 31433278 (Bankr. D.R.I. Aug. 21, 2002)

**ORDER DENYING DEBTOR'S COMPLAINT FOR DISCHARGE OF STUDENT  
LOANS**

APPEARANCES:

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BEFORE ARTHUR N. VOTOLATO, United States Bankruptcy Judge

The above captioned adversary proceeding was heard on June 11 and June 20, 2002, on the Debtor's Complaint for discharge of student loans under 11 U.S.C. § 523(a)(8). In accordance with the Bench Decision rendered on June 20, 2002, which is incorporated herein by reference, the Debtor's Complaint for a determination that her student loan debts to the Department of Education are dischargeable is DENIED without prejudice, and the Complaint is DISMISSED. The Status Conference scheduled for June 19, 2003, is VACATED, because, upon reflection, a conference is not needed, given my ruling denying the Complaint.

Enter judgment consistent with this order.

Dated at Providence, Rhode Island, this 21<sup>st</sup> day of August, 2002.

/s/ Arthur N. Votolato

Arthur N. Votolato  
U.S. Bankruptcy Judge