UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

| In Re: | |
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| CHELSEA A. CONWAY, |)) Case No. 09-52394-659) Judge Kathy A. Surratt-States) Chapter 7 |
| Debtor. |) Chapter / |
| CHELSEA A. CONWAY, | Adversary No. 12-4033-659 |
| Plaintiff, | PUBLISHED |
| -V- | |
| NATIONAL COLLEGIATE TRUST, and FIRST MARBLEHEAD CORP., INC., |))) |
| Defendants. |)) |
| | |

ORDER

The matter before the Court is Plaintiff's Amended Complaint to Determine Dischargeability of a Debt. For the reasons set forth in this Court's Findings of Fact and Conclusions of Law entered separately,

IT IS ORDERED THAT the relief requested in Plaintiff's Complaint is **DENIED** in that Plaintiff's request to discharge her student loans is **DENIED** and judgment is entered in favor of Defendants National Collegiate Trust and First Marblehead Corporation in that the student loan debt is nondischargeable; and this is the final judgment and Order of this Bankruptcy Court in this case.

KATHY A. SURRATT-STATES
Chief United States Bankruptcy Judge

DATED: April 3, 2013 St. Louis, Missouri

Copies to:

Office of the United States Trustee Thomas F. Eagleton U.S. Courthouse 111 South 10th Street, Suite 6.353 St. Louis, MO 63102

National Collegiate Trust Attn: Bankruptcy Dept. 1 Cabot Road, 3rd Floor Medford, MA 02155

First Marblehead Corp., Inc. 800 Boylston St, 34th FI Boston, MA 02199 Chelsea A. Conway 4055 Hartford Street, Apt. #1 Saint Louis, MO 63116-3928

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