

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN

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In re:

MARK MILJEVICH,  
Debtor.

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Case No. DM 11-90624  
Chapter 7  
Hon. Scott W. Dales

MARK MILJEVICH,  
Plaintiff,

Adversary Pro. No. 12-99002

v.

SALLIE MAE, INC. and CITIBANK,  
N.A.,

Defendants.

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JUDGMENT IN AN ADVERSARY PROCEEDING

PRESENT: HONORABLE SCOTT W. DALES  
United States Bankruptcy Judge

For the reasons set forth during a telephone hearing on September 27, 2012, with respect to Citibank, N.A.'s summary judgment motion, and in court on November 8, 2012, with respect to the claims against Sallie Mae, Inc., the court reached the following decision.

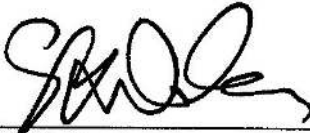
IT IS ORDERED, ADJUDGED AND DECREED that the Plaintiff, Mark Miljevich, recover nothing, the student loans at issue in this adversary proceeding be excepted from discharge in accordance with 11 U.S.C. § 523(a)(8), and the adversary proceeding be dismissed on the merits, without costs to either party.

IT IS FURTHER ORDERED that the Clerk shall serve a copy of this Judgment pursuant to Fed. R. Bankr. P. 9022 and LBR 5005-4 upon Rudolph F. Perhalla, Esq., Mark Miljevich, Sallie Mae, Inc., John P. Kapitan, Esq., Citibank, N.A., and Melissa C. Brown, Esq.

**IT IS SO ORDERED.**

Dated November 9, 2012



  
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Scott W. Dales  
United States Bankruptcy Judge