



**ENTERED**

TAWANA C. MARSHALL, CLERK  
THE DATE OF ENTRY IS  
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

*Hay H. C. George*  
United States Bankruptcy Judge

Signed January 09, 2013

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

IN RE:

ROBERT HALE and  
MERCEDI HALE,

Debtors.

ROBERT HALE and  
MERCEDI HALE,

Plaintiffs,

vs.

GREAT LAKES, KEYBANK USA,  
SALLIE MAE, UNIVERSITY OF  
NEVADA and US DEPARTMENT  
OF EDUCATION/GLELSI,

Defendants.

CASE NO. 12-31771-sgj  
CHAPTER 7

Adversary No. 12-03126-sgj

**JUDGMENT ON COMPLAINT TO DETERMINE  
DISCHARGEABILITY OF DEBT OF KEYBANK USA**

CAME ON FOR CONSIDERATION BY THE COURT the Complaint to Determine  
Dischargeability of Debtor filed by Robert Blair Hale and Mercedi J. Hale, the Debtors and

Plaintiffs in the above-styled and numbered case, and KeyBank USA having been served with process in this proceeding and having failed to answer within the time permitted by law, the Court enters the following judgment; it is accordingly,

ORDERED, ADJUDGED AND DECREED that the debt owed by the Debtors, Robert Blair Hale and Mercedi J. Hale, to KeyBank USA is discharged pursuant to 11 U.S.C. § 523(a)(8) because excepting such debt from discharge would work an undue hardship on the Debtor.

### END OF ORDER ###

Submitted by:

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