



**Timothy W. Dore**  
**U.S. Bankruptcy Court Judge**  
(Dated as of Entered on Docket date above)

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TIMOTHY W. DORE  
United States Bankruptcy Judge  
700 Stewart Street, Room 8106  
Seattle, WA 98101  
(206) 370-5300

Chapter 13

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON AT SEATTLE**

In re:

JULIE ANN BRADFORD,

Debtor.

Case No. 09-18160-TWD

JULIE ANN BRADFORD,

Plaintiff,

Adversary No. 12-01822-TWD

v.

**JUDGMENT DECLARING STUDENT LOAN  
DEBT DISCHARGEABLE**

SALLIE MAE EDUCATION CREDIT FINANCE  
CORPORATION; SALLIE MAE, INC.; NORTHWEST  
EDUCATION LOAN ASSOCIATION; WELLS FARGO  
EDUCATIONAL FINANCIAL SERVICES, a Division of  
Wells Fargo Bank, NA; U.S. DEPARTMENT OF  
EDUCATION; VL FUNDING and EDUCATIONAL  
CREDIT MANAGEMENT CORPORATION,

Defendants.

**Below is the Judgment of the Court.**

1 A trial was held in this adversary proceeding on March 7, 2013. After considering the  
2 evidence, arguments and pleadings, the Court gave an oral ruling on April 12, 2013 which constitutes  
3 the Court's findings of fact and conclusions of law pursuant to Federal Rule of Bankruptcy Procedure  
4 7052 and Federal Rule of Civil Procedure 52(a). The Court hereby issues its final judgment as  
5 follows:

6 ORDERED that the student loan debt owed by Julie Ann Bradford to Sallie Mae, Inc. and  
7 Educational Credit Management Corporation is discharged pursuant to 11 U.S.C. § 523(a)(8).

8 /// End of Order ///

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From Article at GetOutOfDebt.org