

United States Bankruptcy Court
 Eastern District of Michigan
 Southern Division - Flint

In the matter of:
 Jonathan & Renee Goings,
 Debtors.

Case No.: 12-33658
 Chapter 7
 Hon. Daniel S. Opperman

 Jonathan & Renee Goings,
 Plaintiffs,
 vs.
 AES, SallieMae, Chase,
 and RBS Citizens, N.A.
 Defendants.

Adversary No.: 12-03391

Judgment to Determine Dischargeability of Student Loan(s)

Plaintiffs filed actions for dischargeability against AES, Chase, Sallie Mae and RBS Citizens, N.A.. Chase has been refiled as a new case. Sallie Mae has previously been determined dischargeable. AES was dismissed as it claimed to be a collection company only servicing RBS Citizens, N.A. A default judgment is hereby issued against RBS Citizens, N.A.. The debt formerly being collected by AES, or owed to any principal or assignee thereof including RBS Citizens, N.A. against either plaintiff due to any student loan obligations is discharged as the court is satisfied that the provisions of 11 U.S.C. §523(a)(8) have been satisfied and it would impose an undue hardship on debtors to pay the student loan due in the approximate amount of \$31,629.

This is the last claim in this case and accordingly the clerk may close this case.

Signed on May 02, 2013

 /s/ Daniel S. Opperman
 Daniel S. Opperman
 United States Bankruptcy Judge