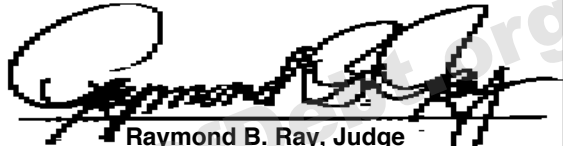


ORDERED in the Southern District of Florida on August 22, 2012.


Raymond B. Ray, Judge
United States Bankruptcy Court

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
Fort Lauderdale Division**

IN RE:

AARON VAHID SEALY, and
BAHIYYIH JYOTI SEALY,
Debtor.

Case No. 11-45065-BKC-RBR

Chapter 7 Case

AARON VAHID SEALY, and
BAHIYYIH JYOTI SEALY,

Plaintiff,

Adv. No. 12-01218-BKC-RBR-A

vs.

U.S. DEPARTMENT OF EDUCATION,
SLM CORPORATION a/k/a SALLIE MAE,
and UNIVERSITY OF MICHIGAN,

Defendants.

**STIPULATED JUDGMENT AS TO DISCHARGEABILITY
OF PLAINTIFF AARON VAHID SEALY'S STUDENT LOAN
DEBT OWED TO THE U.S. DEPARTMENT OF EDUCATION**

THIS CAUSE having come before the Court on the *Joint Motion for Entry of Stipulated Judgment as to Dischargeability of Plaintiff Aaron Vahid Sealy's Student Loan Debt Owed to the*

Department of Education (the “Motion”)[ECF# 34] filed by Plaintiffs Aaron Vahid Sealy (“Mr. Sealy”) and Bahiyih Jyoti Sealy (“Mrs. Sealy”) and Defendant the U.S. Department of Education (the “DOE”) (collectively, the “Parties”), and the Court, having reviewed the Joint Motion, being advised by the Parties that they have resolved the issues as to Mr. Sealy’s student loan debt owed to the Department of Education (the “DOE”) that were raised in the *Amended Complaint to Determine Dischargeability of Debt* [ECF# 17], and to the entry of this Agreed Judgment, good cause appearing, and being otherwise duly advised in the premises, it is hereby

ORDERED AND ADJUDGED as follows:

1. Of the total amount of student loan debt that Mr. Sealy currently owes to the DOE, \$69,913.04 (the “Non-Dischargeable Balance”) is not dischargeable under 11 U.S.C. §523(a)(8) based on the Plaintiffs’ current financial situation. Therefore, final judgment of non-dischargeability is hereby entered in favor of the DOE as to \$69,913.04 of Mr. Sealy’s student loan debt.

2. The remaining balance, including principal or interest, of Mr. Sealy’s student loan debt owed to the DOE that is in excess of the Non-Dischargeable Balance is dischargeable under 11 U.S.C. §523(a)(8), and that remaining balance shall be the subject of the general discharge that Mr. Sealy received on April 19, 2012. Therefore, final judgment of dischargeability is hereby entered in favor of Mr. Sealy as to the amount of his student loan debt that is in excess of the Non-Dischargeable Balance.

3. Interest on the Non-Dischargeable Balance shall begin to accrue and will continue to accrue at the contract interest rates as of the date this Agreed Judgment is entered on the docket.

4. The Non-Dischargeable Balance remains eligible for administrative debt repayment and forgiveness programs, including but not limited to, the income-based repayment or income contingent repayment options available in the William D. Ford Direct Loan Program (the “Ford Program”).

5. The DOE will certify Mr. Sealy’s balance as \$69,913.04 plus any interest that has accrued pursuant to paragraph 3 *supra*.

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Submitted by:

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Copies furnished to:

Alisa Paige Mason, Esq.
(Attorney Mason is directed to serve a conformed copy of this Order upon all interested parties, and to file a Certificate of Service).