

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA

In Re The Matter of,	)	Case No. 12-03740-AJM-7
GENEVA M. KASTER	)	
	Debtor.)	
Address 41 GRISSOM LANE	)	
SHELBYVILLE, IN 46176	)	
	)	
Last 4 SS Digits: 8285	)	

**COMPLAINT TO DETERMINE  
DISCHARGEABILITY OF STUDENT LOANS**

1. Debtor filed this case under Chapter 7 of the Bankruptcy Code on April 3, 2012. This Court thus has jurisdiction over this action under 28 U.S.C. 1334. This proceeding is a core proceeding.
2. One of the unsecured priority debts owing by the Debtor and listed on Schedule E- Creditors Holding Unsecured Priority Claims, is a student loan owing to Sallie Mae.
3. This loan was incurred to pay expenses at Indiana Business College in Indianapolis, Indiana for Candice L. Yocum, who is the Debtor's daughter. The debtor has in no way benefited from the student loans nor received any of the funds from the student loans.
4. Based on the Debtor's current income and expenses, the Debtor cannot maintain a minimal living standard and repay the loan. The debtor is 87 years old and does not work.
5. The Debtor's current financial condition is likely to continue for the entire portion of the repayment period of the loan.
6. The Debtor has made a good faith effort to repay the debt.
7. The Debtor has filed for bankruptcy for reasons other than just to discharge the student loan.

Date: 5-30-2012

/s/ Geneva M. Kaster  
Geneva M. Kaster, Debtor

KRAMER LAW OFFICES

/s/ S. Michele Kramer  
S. Michele Kramer,  
Attorney for Debtor

**Certificate of Service**

This is to certify that a true and accurate copy of this Complaint to Determine Dischargeability of Student Loans was E-filed and was served on the parties by placing a copy in the U.S. Mail this 30 day of May, 2012, at the addresses listed below or attached hereto.

/s/ S. Michele Kramer  
Attorney

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Sallie Mae  
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Chief Executive Officer for Sallie Mae  
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