

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
CENTRAL DIVISION

IN RE:)	
)	
Michelle Renee Skadburg and)	Case No. 12-00120
Rodney Gene Skadburg,)	
)	Adversary No. _____
Debtors.)	
)	
_____)	Complaint to Determine
)	Dischargeability of Student Loans
Michelle Renee Skadburg,)	Pursuant to 11 U.S.C. §523(a)(8)
)	
Plaintiff,)	
)	
Vs.)	
)	
U.S. Department of Education,)	
Iowa Student Loan Liquidity Corporation)	
Iowa College Aid Commission,)	
)	
Defendants.)	

COMES NOW the debtor, Michelle Renee Skadburg, by and through her attorney, and in support of her Complaint to Determine Dischargeability of Student Loans Pursuant to 11 U.S.C. § 523(a)(8) states as follows:

1. The Debtor filed this case under Chapter 7 of the Bankruptcy Code on January 28, 2012. The Court has jurisdiction over this action pursuant to 28 U.S.C. §1334. This proceeding is a core proceeding.
2. One of the unsecured debts owing by the Debtor is a student loan incurred in October of 1991 and owing to Defendant the U.S. Department of Education in the amount of \$2,500 and accruing interest at a rate of 8-10%.

3. One of the unsecured debts owing by the Debtor is a student loan incurred in November of 1992 and owing to Defendant the U.S. Department of Education in the amount of \$4,000 and accruing interest at a rate of 8-10%.

4. One of the unsecured debts owing by the Debtor is a student loan incurred in October of 1993 and owing to Defendant the U.S. Department of Education in the amount of \$4,000 and accruing interest at a rate of 8-10%.

5. The foregoing loans were guaranteed by the Iowa College Aid Commission and/or the Iowa Student Loan Liquidity Corporation.

6. Debtor has been unable to make payments on these student loans. She has consistently been granted a forbearance on the loans due to her low income. The current balance is in excess of \$35,000.

7. The Debtor is 44 years old. Since 1992 she has been employed for a non-profit organization. For the last several years she has worked part time. Her gross income for 2010 was \$18,331 and for 2011 was \$19,377.

8. The Debtor's husband, Rodney Skadburg, is disabled and receiving Social Security Disability benefits. His impairments include lupus, diabetes and kidney failure requiring dialysis. The Debtor's husband receives home dialysis administered daily by the Debtor.

9. The Debtor has one minor child in the household.

10. The Debtor has no current or anticipated available income or resources with which to pay the aforementioned loans in full and any payments on these loans could be made only at great undue hardship to the Debtor.

WHEREFORE, the Debtor requests that this Court enter an Order declaring the student loans of the Debtor to be dischargeable in this bankruptcy case.

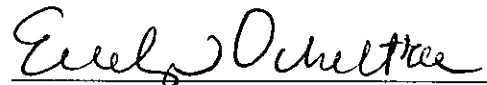
Respectfully submitted,
Michelle Renee Skadburg, Debtor

By: 

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Certificate of Service

The undersigned hereby certifies that the above Complaint to Determine Dischargeability of Student Loans was filed electronically on March 20, 2012 and served on all parties who received notice by ECF notice and on all other interested parties by U.S. Mail.



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Des Moines, IA 50309

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U.S. Department of Education
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From Article at GetOutOfDebt.org