

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

IN RE:)	
)	Chapter 7
KIMBERLY L. CALDWELL,)	Case No. 12-00587-F
Debtor.)	
_____)	
)	
KIMBERLY L. CALDWELL,)	
Plaintiff,)	Adversary No. 12-09055
)	
vs.)	
)	
AMERICAN EDUCATION SERVICES,)	MOTION TO DISMISS WITHOUT PREJUDICE COMPLAINT UNDER SECTION 523(a)(8)
GC SERVICES LIMITED PARTNERSHIP,)	
and U.S. DEPARTMENT OF EDUCATION,)	
Defendants,)	
)	
EDUCATIONAL CREDIT MANAGEMENT)	
CORPORATION,)	
Intervenor.)	

COMES NOW the Plaintiff, Kimberly L. Caldwell, by and through her attorney, Gregory J. Lalla, and requests that the Court dismiss this adversary proceeding without prejudice for the following reason:

1. Plaintiff wishes to pursue the consolidation of her student loans and begin repayment under the Income Based Repayment plan.

/s/ Gregory J. Lalla
 GREGORY J. LALLA #30543, AT0011452
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Certificate of Service

I hereby certify that a copy of the document upon which this appears was mailed and/or electronically served on the date indicated below to the following parties by the Walker Law Office, P.C., as required by the Bankruptcy Code and Rules.

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American Education Services
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GC Services Limited Partnership
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Dated: October 30, 2012

/s/ Gregory J. Lalla

Gregory J. Lalla #30543, AT0011452