

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA

In re: )  
 )  
 Roger and Susan Brewer ) Case No.09-14173  
 ) Chapter 7  
 )  
 )  
 Debtors )

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Susan Brewer )  
 )  
 Plaintiff, ) Adversary No. \_\_\_\_\_  
 )  
 vs. )  
 )  
 U.S. Department of Education )  
 Defendant )

**COMPLAINT TO DETERMINE DISCHARGE ABILITY OF STUDENT LOAN**

COMES NOW the Plaintiff, Susan Brewer ("Plaintiff"), and states as follows for her cause of action against the Defendant, the U.S. Department of Education ("Defendant"):

Jurisdiction & Venue

1. The above-style bankruptcy case was commenced by the Debtor-Plaintiff on July 31st, 2009, by the filing of a Chapter 7 case under title 11 of the United States Code.
2. The first date set for the meeting of creditors held in this case pursuant to 11 U.S.C. § 341 (a) was on September 1<sup>st</sup>, 2009.
3. This is an adversary proceeding seeking a determination of the DISCHARGE ABILITY of student loans pursuant to 11 U.S.C § 523 (a) (8).
4. Venue is proper in this Court under 28 U.S.C. § 1409.
5. This Court has Jurisdiction to hear this matter under 28 U.S.C. §1334.

Allegations

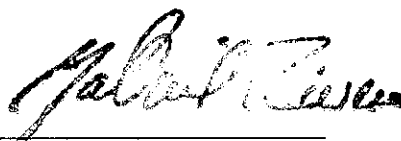
6. Plaintiff has previously and currently experiencing medical problems that precludes her from becoming employed, employed either on a part time or full time basis.
7. Plaintiff is currently seeking medical assistance with her on-going medical problems.

Cause of action

8. The plaintiff adopts and re-alleges paragraph 1 through 7 hereof as though set forth in full hereunder.
9. Pursuant to 11 U.S.C. § 523 (a) (8) a student loan may be discharged if “...excepting such debt from discharge under this paragraph would impose an undue hardship on the debtor...”
10. Herein, excepting the student loan debt from the discharge of plaintiff in the underlined bankruptcy case constitutes an undo hardship.

WHEREFORE the plaintiff, Susan Brewer, prays that her liability for repayment of the student loan obligations is discharged in her underlying Chapter 7 Bankruptcy case.

Respectfully Submitted,

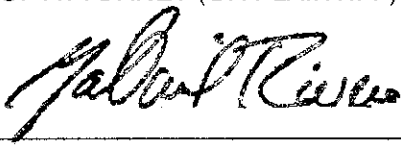


Gabriel Rivera, OBA#14454  
RIVERA AND ASSOCIATES  
PO Box 7837  
Moore, OK 73153-1837  
(405) 794-1155

B104 (FORM 104) (08/07)

<b>ADVERSARY PROCEEDING COVER SHEET</b> (Instructions on Reverse)		<b>ADVERSARY PROCEEDING NUMBER</b> (For Court Use Only)	
<b>PLAINTIFF</b> Susan L. Brewer 812 W. Comanche St. Norman, OK 73069-5421		<b>DEFENDANT</b> The U.S. Department of Education PO Box 4169 Greenville, Tx 75403-4169	
<b>ATTORNEYS</b> (Firm Name, Address, and Telephone No.) Gabriel Rivera OBA#14454 Rivera & Associates, Inc. PO Box 7837 Moore, OK 73153-1837 405-794-1155 Fax: 405-794-1180		<b>ATTORNEYS</b> (If Known)	
<b>PARTY</b> (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee		<b>PARTY</b> (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input checked="" type="checkbox"/> Other <input type="checkbox"/> Trustee	
<b>CAUSE OF ACTION</b> (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUES INVOLVED)			
<b>NATURE OF SUIT</b> (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)			
<b>FRBP 7001(1) - Recovery of Money/Property</b> <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other		<b>FRBP 7001(6) - Dischargeability (continued)</b> <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other	
<b>FRBP 7001(2) - Validity, Priority or Extent of Lien</b> <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property		<b>FRBP 7001(7) - Injunctive Relief</b> <input type="checkbox"/> 71-Injunctive relief - imposition of stay <input type="checkbox"/> 72-Injunctive relief - other	
<b>FRBP 7001(3) - Approval of Sale of Property</b> <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)		<b>FRBP 7001(8) Subordination of Claim or Interest</b> <input type="checkbox"/> 81-Subordination of claim or interest	
<b>FRBP 7001(4) - Objection/Revocation of Discharge</b> <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)		<b>FRBP 7001(9) Declaratory Judgment</b> <input type="checkbox"/> 91-Declaratory judgment	
<b>FRBP 7001(5) - Revocation of Confirmation</b> <input type="checkbox"/> 51-Revocation of confirmation		<b>FRBP 7001(10) Determination of Removed Action</b> <input type="checkbox"/> 01-Determination of removed claim or cause	
<b>FRBP 7001(6) - Dischargeability</b> <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny (continued next column)		<b>Other</b> <input type="checkbox"/> SS-SIPA Case - 15 U.S.C. §§78aaa <i>et seq.</i> <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)	
<input type="checkbox"/> Check if this case involves a substantive issue of state law		<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23	
<input type="checkbox"/> Check if a jury trial is demanded in complaint		Demand \$	
Other Relief Sought			

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BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR Roger and Susan Brewer		BANKRUPTCY CASE NO. 09-14173
DISTRICT IN WHICH CASE IS PENDING Western District of Oklahoma	DIVISION OFFICE	NAME OF JUDGE Weaver
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF) 		
Gabriel Rivera OBA#14454		
DATE	PRINT NAME OF ATTORNEY (OR PLAINTIFF) Gabriel Rivera OBA#14454	

### INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

**Plaintiffs and Defendants.** Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

**Attorneys.** Give the names and addresses of the attorneys, if known.

**Party.** Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

**Demand.** Enter the dollar amount being demanded in the complaint.

**Signature.** This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.