

**UNITED STATES BANKRUPTCY COURT**  
**Southern District of Georgia**

**FILED**

Lucinda B. Rauback, Clerk  
United States Bankruptcy Court  
Savannah, Georgia  
By ccoveringt at 2:10 pm, Feb 13, 2017

In the matter of:

Michael A. Ard-Kelly  
Chapter 7 Case No. 13-42052-EJC  
*Debtor(s)*

Michael A. Ard-Kelly  
*Plaintiff(s)*

vs.

Adversary Proceeding  
No. 13-04090-EJC

Navient Solutions, Inc.  
*Defendant(s)*

**JUDGMENT**

This proceeding having been duly considered by the Honorable Edward J. Coleman III, United States Bankruptcy Judge, and a stipulation for entry of a nondischargeable judgment having been entered by the parties,

IT IS THE ORDER OF THIS COURT that judgment is hereby entered in favor of defendant, Navient Solutions, Inc., and against the Debtor, Michael A. Ard-Kelly. Plaintiff's debt owed to Navient in the sum of \$219,070.80 is excepted from discharge pursuant to 11 U.S.C. §523(a)(8).

This judgment shall be nondischargeable and shall be enforceable in any subsequent bankruptcy filed by the debtor.



Edward J. Coleman III  
United States Bankruptcy Judge  
125 Bull St, Rm 213  
P.O. Box 8347  
Savannah, GA 31412



Dated February 10, 2017  
A-13J[Rev. 06/10]