

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

Jane Doe	)	
	)	
Plaintiff, Debtor	)	Bankruptcy Judge
	)	Honorable Dave Trout
v.	)	Chapter 7
	)	
	)	Trustee Dan Smith
U.S. Department of Education, Educational	)	
Credit Management Corporation, Sallie Mae,	)	Bankr. No. 11-67894
Apollo Education Group Inc., Navient,	)	
University Accounting Service.	)	Adv. Proc. No. 11-45321
Defendants, Creditors	—	

ADVERSARY COMPLAINT

1) **NOW COMES**, Jane Doe, debtor, Plaintiff. Pursuant to 11 U.S.C. § 523(a)(8), and Federal Rule of Bankruptcy Procedure 7052, and 28 U.S.C. § 1334 (a) and 157(a) I am requesting that my student loans be discharged. I reside at 1234 Cat Street, Wood Park, PA 15003, in the county of Park Woods, in the State of Pennsylvania

Jurisdiction

- 2) The court has Jurisdiction under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties.
- 3) The court also has Jurisdiction under Federal Rule of Bankruptcy Procedure 7052, and 28 U.S.C. § 1334 (a) and 157(a).
- 4) This court has the right to grant Plaintiff the relief that Plaintiff request or what the court determines to be appropriate.

## PARTIES

### Plaintiff

Jane Doe  
1234 Cat Street  
Wood Park, PA 15003  
(504) 555-1212

### Defendant(s)

U.S. Department of Education  
Department of Education Building  
400 Maryland Ave, SW  
Washington, DC 20202  
1-800-433-3243

Educational Credit Management Corporation  
2, 1 Imation Pl,  
Oakdale, MN 55128

Sallie Mae  
P.O. Box 3319  
Wilmington DE 19804-4319

Apollo Education Group Inc.  
4025 S. Riverpoint Parkway  
Phoenix, AZ 85040 USA  
800-990-2765

Navient  
P.O. Box 9750  
Wilkes-Barre, PA 18773-9750  
800-722-1300

University Accounting Service  
PO Box 918  
Brookfield, WI 53008-0918

## Statement of Claim

- 5) The debtor claims the following.
- 6) The debtor cannot maintain a minimal standard of living for himself and his dependents if forced to repay debtor's student loans.
- 7) The debtor did not willfully or negligently cause this situation.
- 8) This is based on the debtor's current and future income, current expenses, employment history, medical condition, disability, education attainment, and family structure.
- 9) Additional circumstances exist indicating that this state of affairs is likely to persist for a significant portion of the repayment period of the student loans.
- 10) The debtor has made good faith efforts to repay the loans.
- 11) The debtor meets the requirements of undue hardship as stated in 11 U.S.C. § 523(a)(8).

## Relief

- 12) I am requesting that all my educational or student loans be discharged.

## Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

Jane Doe  
1234 Cat Street  
Wood Park, PA 15003  
(504) 555-1212  
Email: Janedoe@gmail.com  
Debtor, Plaintiff signature: \_\_\_\_\_  
Date: July 23, 2016