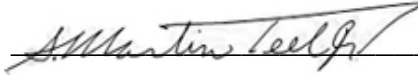


The decision below is signed as a decision of the court.

Signed: May 10, 2005.




S. Martin Teel, Jr.
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF COLUMBIA

In re)	
)	
INELL F. MORGAN,)	Case No. 03-02086
)	(Chapter 7)
Debtor.)	
_____)	
)	
INELL F. MORGAN,)	
)	
Plaintiff,)	
)	
v.)	Adversary Proceeding No.
)	04-10029
UNITED STUDENT AID FUNDS,)	
INC.,)	
)	
Defendant.)	

OPINION

The parties appeared before this court on May 10, 2005, for a pretrial conference. The defendant agreed not to contest the plaintiff's Statement of Indisputable Facts. Although not agreeing to stipulate to those facts, the defendant agreed to permit the court to decide the proceeding based on those facts.

The facts make out a case of undue hardship under 11 U.S.C. § 523(a)(8). The plaintiff's doctor states that the plaintiff

"is a Chronic Renal Failure, Hemodialysis dependent patient with Renal Ostodystrophy, morbid obesity and severe bilateral knees and hip Osteoarthritis," that "[s]he is wheelchair bound and totally dependent for mobility," and that she is "therefore considered to be disabled for life." Based on her current income of \$131 per month after paying for nursing home care and based on limited assets, she cannot repay the debt owed the plaintiff without the undue hardship of foregoing such ordinary necessities as dental care, eye care, laundry, toiletries, and hair care, and minimal incidental expenditures on newspapers and magazines. This situation is likely to persist based on her permanent disability.

A judgment follows declaring the debt to be dischargeable, notwithstanding 11 U.S.C. § 523(a)(8), based on undue hardship.

[Signed above.]

Copies to:

All counsel of record.