

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK – MANHATTAN DIVISION

-----X
IN RE: Chapter 7 Case No. 16-10492
Honorable Michael E. Wiles

LAUREN ASHLEY BAEZ,

Debtor.

-----X
LAUREN ASHLEY BAEZ, AMENDED COMPLAINT TO
DETERMINE DISCHARGEABILITY
OF STUDENT LOANS UNDER 11
U.S.C. 523(a)(8)
Plaintiff,

v.

NATIONAL COLLEGIATE TRUST, VL FUNDING Adversary Proceeding
LLC, and NAVIENT, No. 16-01075

Defendants.
-----X

COMES NOW the Plaintiff, Lauren Ashley Baez, and for her Amended Complaint
against the Defendants states and alleges as follows:

Jurisdiction and Venue

1. This adversary proceeding is a core proceeding pursuant to 28 U.S.C. §157(b)(2)(I).
2. This Court has jurisdiction over this action pursuant to 28 U.S.C. §1334 and the Order of Reference of the United States District Court for the Southern District of New York.
3. Venue is proper in this district and in this Court pursuant to 28 U.S.C. §1409(a).
4. This adversary proceeding is commenced pursuant to 11 U.S.C. §523(a)(8) and Federal Rules of Bankruptcy Procedure 7001(6).

Parties

5. Debtor filed this case under Chapter 7 of the Bankruptcy Code on February 29, 2016.
6. Several of the unsecured debts owed by Plaintiff and listed on Schedule E/F filed by Debtor in the above-referenced bankruptcy case are student loans owed by Debtor/Plaintiff Lauren Ashley Baez to Defendants AES/NCT and NAVIENT. A true and correct copy of the pages from Schedule E/F filed by Debtor in the above-referenced bankruptcy case on which the student loans appear are attached hereto and incorporated by reference.

First Cause of Action: Undue Hardship

7. Plaintiff is unable to pay for the student loan obligations owed to the Defendants due to the excessive amount of the interest and principal charged.
8. Plaintiff has no other source of income or assets with which to pay the student loan obligation owed to the Defendants.
9. Plaintiff has explored with the Defendants the possibility of forbearance of her student loans that have been exhausted. In addition, Defendants have not provided Plaintiff with any information of programs which Plaintiff may qualify for which could help Plaintiff satisfy the obligation.
10. Plaintiff would be subjected to undue hardship if the student loans owing to Defendants were not discharged in these bankruptcy proceedings.

Second Cause of Action: Loans are not Qualified Education Loans

11. The loans Plaintiff incurred were not Qualified Education Loans pursuant to 11 U.S.C. §523(a)(8)(B).

12. To be a qualified education loan, the loan must satisfy all of the following requirements:

- a. The debt must be incurred "by a debtor who is an individual", per 11 U.S.C. §523(a)(8)(B).
- b. The debt must be "incurred solely to pay qualified higher education expenses", per 26 U.S.C. §221(d)(1) by cross-reference from 11 U.S.C. §523(a)(8)(B).
- c. The debt must be incurred on behalf of a student who is either the debtor, the debtor's spouse, or the debtor's dependent at the time the indebtedness was incurred, per 26 U.S.C. §221(d)(1)(A) by cross-reference from 11 U.S.C. §523(a)(8)(B).
- d. The debt must be "paid or incurred within a reasonable period of time before or after the indebtedness is incurred", per 26 U.S.C. §221(d)(1)(B) by cross-reference from 11 U.S.C. §523(a)(8)(B).
- e. The debt must be "attributable to education furnished during a period during which the recipient was an eligible student" per 26 U.S.C. §221(d)(1)(C) by cross-reference from 11U.S.C. §523(a)(8)(B).
- f. The debt may include any debt used to refinance a qualified education loan, per 26 U.S.C. §221(d)(1) by cross-reference from 11 U.S.C. §523(a)(8)(B).
- g. The debt does not need to be a federally-guaranteed loan to qualify, per 26 C.F.R. 1.221-1(e)(3)(iv).
- h. The debt may not be owed to a relative or borrowed from a qualified employer plan, per 26 U.S.C. §221(d)(1) by cross-reference from 11 U.S.C. §523(a)(8)(B).

- i. The debt must be used to pay "qualified higher education expenses", per 26 U.S.C. §221(d)(1) by cross-reference from 11 U.S.C. §523(a)(8)(B).

13. Defendants provided funds to Plaintiff that were not for qualified higher education expenses as defined by 26 U.S.C. §221(d)(1). Pursuant to 26 C.F.R. 1.221-1(e)(4), mixed use loans, or loans whose funds are spent on educational and non-educational expenses, are not qualified education loans.
14. Defendants provided any amount of funds requested by Plaintiff. Said funds were used for both educational and non-educational expenses.
15. Defendants knew, or should have known, they were providing Plaintiff with additional funds not necessary for the cost of attendance at a post-secondary educational institution.
16. Plaintiff used the additional funds not necessary for the cost of attendance for goods not for educational purposes, insurance, and other miscellaneous expenses.

WHEREFORE, Plaintiff prays that the Court declare that the student loan debt she owes to Defendants described above and listed on Schedule E/F filed by Debtor in the above-referenced bankruptcy case be discharged pursuant to the provisions of 11 U.S.C. § 523(a)(8).

DATED: June 30, 2016

/s/ Neil E. Colmenares

Neil E. Colmenares, nc2057

The Law Office of Neil E. Colmenares, P.C.

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Las Vegas, NV 89118

(718) 888-3108

(800) 828-9555 fax

Help@NYcounselor.com

Attorney for the Plaintiff/Debtor

Fill in this information to identify your case:

Debtor 1 Lauren Ashley Baez
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number _____
(if known)

Check if this is an amended filing

**Official Form 106E/F
Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?
- No. Go to Part 2.
 Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?
- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	AES/NCT Nonpriority Creditor's Name PO BOX 61047 HARRISBURG, PA 17106 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>0001</u> When was the debt incurred? Opened 9/01/04 Last Active 1/11/16 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$31,166.00
Educational			

Debtor 1 Lauren Ashley Baez

Case number (if know) _____

4.2

C.Tech Collections, Inc.
Nonpriority Creditor's Name
POB 402
Mount Sinai, NY 11766-0402

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 9845

\$154.77

When was the debt incurred? 01/04/2016

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Medical Bill

4.3

CityMD
Nonpriority Creditor's Name
1345 RXR Plaza
Uniondale, NY 11556

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 1734

\$201.00

When was the debt incurred? 08/19/2015

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Medical Debt

4.4

Desiree Ratner, MD
Nonpriority Creditor's Name
POB 28792
New York, NY 10087-8792

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 2711

\$30.00

When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Medical Bill

Debtor 1 **Lauren Ashley Baez**

Case number (if know)

4.5	EOS CCA	Last 4 digits of account number 7326	\$0.00
	Nonpriority Creditor's Name		
	PO BOX 981008	Opened 8/01/12 Last Active	
	BOSTON, MA 02298	6/11/14	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify Collection Attorney AT T MOBILITY	

4.6	NAVIENT	Last 4 digits of account number 5652	\$51,476.00
	Nonpriority Creditor's Name		
	PO BOX 9655	Opened 10/01/05 Last Active	
	WILKES BARRE, PA 18773	12/28/15	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	

Educational

4.7	NAVIENT	Last 4 digits of account number 5686	\$42,551.00
	Nonpriority Creditor's Name		
	PO BOX 9655	Opened 9/01/07 Last Active	
	WILKES BARRE, PA 18773	12/28/15	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	

Educational

Debtor 1 **Lauren Ashley Baez**

Case number (if know)

4.8

NAVIENT

Nonpriority Creditor's Name

**PO BOX 9655
WILKES BARRE, PA 18773**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **5678**

\$40,740.00

When was the debt incurred? **Opened 9/01/06 Last Active 12/28/15**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.9

NAVIENT

Nonpriority Creditor's Name

**PO BOX 9655
WILKES BARRE, PA 18773**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **5660**

\$15,840.00

When was the debt incurred? **Opened 5/01/06 Last Active 12/28/15**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.1
0

NAVIENT

Nonpriority Creditor's Name

**PO BOX 9500
WILKES BARRE, PA 18773**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **0910**

\$7,435.00

When was the debt incurred? **Opened 9/01/07 Last Active 1/12/16**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

Debtor 1 **Lauren Ashley Baez**

Case number (if know) _____

4.1
1

NAVIENT

Nonpriority Creditor's Name

**PO BOX 9655
WILKES BARRE, PA 18773**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **4230**

\$5,525.00

When was the debt incurred? **Opened 6/01/09 Last Active 2/16/16**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.1
2

NAVIENT

Nonpriority Creditor's Name

**PO BOX 9500
WILKES BARRE, PA 18773**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **1006**

\$3,629.00

When was the debt incurred? **Opened 10/01/05 Last Active 1/12/16**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.1
3

NYS Dept of Taxation and Finan

Nonpriority Creditor's Name

**Bankruptcy Section
POB 5300**

Albany, NY 12205-0300

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number _____

\$696.00

When was the debt incurred? **2015**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **2015 NYS Personal Income Tax Liability**

Debtor 1 **Lauren Ashley Baez**

Case number (if know)

4.1
4

SCH OF VISUAL ARTS

Nonpriority Creditor's Name

**209 East 23rd Street
New York, NY 10010**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **4900**

\$0.00

When was the debt incurred? **Opened 6/01/08 Last Active 5/04/10**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.1
5

SLM FINANCIAL CORP

Nonpriority Creditor's Name

**11100 USA PKWY
FISHERS, IN 46037**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **0706**

\$0.00

When was the debt incurred? **Opened 7/01/09 Last Active 5/28/10**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.1
6

SLM FINANCIAL CORP

Nonpriority Creditor's Name

**11100 USA PKWY
FISHERS, IN 46037**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **0706**

\$0.00

When was the debt incurred? **Opened 7/01/09 Last Active 5/28/10**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

Debtor 1 **Lauren Ashley Baez**

Case number (if know)

4.1
7

SLM FINANCIAL CORP

Nonpriority Creditor's Name

**11100 USA PKWY
FISHERS, IN 46037**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **0706**

\$0.00

When was the debt incurred? **Opened 7/01/05 Last Active 5/05/10**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.1
8

SLM FINANCIAL CORP

Nonpriority Creditor's Name

**11100 USA PKWY
FISHERS, IN 46037**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **0921**

\$0.00

When was the debt incurred? **Opened 9/01/06 Last Active 5/05/10**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

4.1
9

US DEP ED

Nonpriority Creditor's Name

**PO BOX 5609
GREENVILLE, TX 75403**

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **9099**

\$0.00

When was the debt incurred? **Opened 5/03/10 Last Active 5/21/13**

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Educational

Debtor 1 **Lauren Ashley Baez**

Case number (if know)

4.2 0	US DEP ED	Last 4 digits of account number 9199	\$0.00
	Nonpriority Creditor's Name		
	PO BOX 5609 GREENVILLE, TX 75403	Opened 5/03/10 Last Active 5/21/13	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	
		Educational	

4.2 1	US DEP ED	Last 4 digits of account number 4901	\$0.00
	Nonpriority Creditor's Name		
	PO BOX 5609 GREENVILLE, TX 75403	Opened 5/03/10 Last Active 9/21/11	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	
		Educational	

4.2 2	US DEPT OF ED/GLELSI	Last 4 digits of account number 9581	\$26,424.00
	Nonpriority Creditor's Name		
	PO BOX 7860 MADISON, WI 53707	Opened 5/01/10 Last Active 1/31/16	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input checked="" type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input checked="" type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input type="checkbox"/> Other. Specify _____	
		Educational	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Debtor 1 **Lauren Ashley Baez**

Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**American Education Services
Payment Center
Harrisburg, PA 17130-0001**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>
Total claims from Part 2	6f. Student loans	6f.	\$ <u>224,786.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>1,081.77</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>225,867.77</u>