

Dated: September 20, 2021



*Daniel P. Collins*  
Daniel P. Collins, Bankruptcy Judge

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA

In re,  
Crystal Rain Carter  
  
Debtor.  

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Crystal Rain Carter,  
  
Plaintiff,  
  
v.  
U.S. Department of Education-Nelnet,  
  
Defendants.

Chapter 7  
2:20-bk-02806-DPC  
Adv. Case No. 2:20-ap-00111-DPC  
**ORDER GRANTING THE UNITED STATES' MOTION FOR SUMMARY JUDGMENT**

**[NOT FOR PUBLICATION]**

This matter has come before the Court on the United States Department of Education's ("DOE") Motion for Summary Judgment (Doc. 28). The Court held oral argument on the Motion for Summary Judgment on September 15, 2021. For the reasons stated on the record at that hearing,

**IT IS HEREBY ORDERED** granting the DOE's Motion for Summary Judgment (Doc. 28).

**IT IS FURTHER ORDERED** that DOE's counsel contact Crystal Rain Carter ("Debtor") to direct her to programs offered to enable Debtor to work out a manageable payment program that is consistent with her financial condition. Debtor has much to look forward to in that she is now healthy, married and looking to start a family. That said, the burden of her nondischargeable loans is daunting and causes Debtor obvious anxiety. By

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directing Debtor to a workable loan repayment program this Court wants to provide Debtor a measure of hope.<sup>1</sup>

**IT IS FURTHER ORDERED** that this case is dismissed, and the Clerk of the Court shall close this adversary case.

**IT IS SO ORDERED.**

**DATED AND SIGNED ABOVE.**

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<sup>1</sup> As U.S. Admiral William McRaven once remarked “[h]ope is the most powerful force in the universe.”