

## “Is Your Educational Bankruptcy Just Another Lie?”

By Lucille “Lucy” Bartoo, Guest Columnist, submitted to *The Register* for publication Thursday, 15 October 2020, for publication in front-page news of *The Register*, whose flagship mirrors are:

\* <https://GordonWatts.com> and <https://GordonWayneWatts.com>

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**Preface:** One of the listeners to Coast to Coast: AM (<https://CoastToCoastAM.com>) is a friend of mine, named Lucille Bartoo, who sometimes hears my call-ins to this legendary overnight radio show. At some point in the recent past, she asked me if I would publish a small guest column by her, on my web-ring.

Her guest column is a recounting of her horrible experience with her 1995 Student Loan Bankruptcy – in which she was eventually able to obtain bankruptcy discharge, while acting as her own lawyer. (She recounts her various hardships—as well as one defendant lying to the Federal Bankruptcy Court—trying to trick the court into thinking that Lucy had agreed to some sort of out-of-court settlement and agreed to cancel the court date.) Her initial intentions were to see if I could sell her story, below, in the hopes of using the money to donate to my good friend, Alan Collinge, a nationally-recognised Student Debt advocate and expert—and who occasionally appears on COAST as a guest. (I have called in to Collinge's segment on a few occasions—and Lucy has heard me in some call-ins.) Initially, Lucy wanted to remain anonymous, but I represent to my readers (here), viewers (my YouTube), and listeners (to both my YouTube and in my occasional call-ins to radio shows) that she consented to me posting an unredacted version of her submission. (It was probably partly due to me explaining to her that even after I nearly won the legendary pro-life Terri Schiavo case—all by myself—and doing better than ALL other pro-life litigants—combined—when litigating with my real name, address, & phone number—in public postings—that I never was threatened or harassed to my recollection.)

**To conclude: While it seems very unlikely that anyone would pay me for her submission** (I do have a PayPal link at the top-left of my flagship mirrors, which accepts both PayPal and all major Credit Cards, to donate to my web-ring to offset—say—web-hosting, labour, etc.), **nonetheless, there are still at least four (4) good reasons** for me to grant her request and publish/post her guest column—and supporting documentation:

**(#1)** To encourage others, who need it, that student debt can, indeed, be discharged—like all other debt.

**(#2)** Besides encouragement, this tale also serves as a cautionary warning: Even in 1995, when U.S. Bankruptcy Code was a lot more “friendly” to student debtors, she still had a very difficult, uphill, battle. Besides facing an easier legal standard, in 1995, the average costs of college were—back then—a LOT lower, due to the tuition inflation—where costs of college have risen MUCH faster than inflation for decades—and the resulting illegal price-gouging phenomenon. (Dept of Justice, where are you now, to address such illegal monopoly and price-gouging abuses?)

**(#3)** Besides encouragement and caveat/caution, there is the general “Educational” aspect of both her recounting—as well as the resource links, above – and below:

\* <https://StudentLoanJustice.org> and <https://Facebook.com/groups/SLJgroup>

A “Liberal” petition: <https://Change.org/CancelStudentLoans>

A “Conservative” petition:

- <https://www.Change.org/p/u-s-senators-we-can-t-address-covid-19-due-to-pork-spending-lawmakers-grant-trump-spending-cuts-request>
- <https://Sign.MoveOn.org/petitions/we-can-t-address-covid-19-due-to-pork-spending-lawmakers-grant-trump-spending-cuts-request>
- <https://GordonWatts.com/Petition-TRUMPspendingCUTS.pdf>
- <https://GordonWayneWatts.com/Petition-TRUMPspendingCUTS.pdf>

**(#4)** It is also interesting—and good for the health/soul to take “time off” and read something interesting and true. **I have organised her documents (this PDF doc is 35 pages: Her 34 scans + this preface = 35 pages) by date, with the exception of her guest column, which appears at the offset; plus, I have highlighted dates & key info using yellow highlighter and ink pen of various colours. Without any further ado, please find, below, Lucy's submission.**

~Gordon Wayne Watts, Editor-in-Chief, *The Register*

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Written by Lucille Bartoo  
April 2019

KEY info is highlighted by  
YELLOW highlighter & covered  
ink - for CLARITY - Not in original - EDITOR

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## INTRODUCTION

### JUST ANOTHER LIE?

Have you been told you can't? So was I.

My condolences to any of you who've gotten embroiled in the very dispiriting effort to get an education and better your station in life, finding yourself financially handcuffed; held back; victimized, disabled, or ridiculed by a society who ultimately could care less. When we were young, we were often drilled with the concept that a good education was essential to everything you would ever do in life.

So deep was the conditioning, that even as adults we still felt inadequate "not up to par" like we were missing something.

I was the first in my family to go for an education; and still remember members of the family fighting over who I was going to support afterwards. I was going for a much higher degree but stopped to evaluate how it was going to pay off and stopped abruptly.

After tons of hours of hard work, blood, sweat and tears, the realization hit that I could have been enjoying life infinitely better and probably made just as much, if not more, money on the whole with a lot less stress just following my dreams and intuition. I would have been able to exercise much more initiative, enthusiasm, creativity on the whole.

There was a time when education was really valued. It did open doors, earn respect, introduce you to better associates, experts and educators who took a keen interest in your welfare; were not wasting your time; were giving you their best; and were genuinely delighted in your success. Latter day, they are often feeding you their subjective beliefs, penalizing you if you don't totally agree with their "perfect" concepts. They make no bones about stealing your intellectual ideas; nor quashing your ideals, dreams, desires and ambitions; nor changing your values, nor trying to force you into other living styles and standards or practices that are not compatible with your beliefs and values i.e. alternate life styles, sex trends, and a multitude of other areas.

- Some of the greatest luminaries have been devalued, discredited, plagerized, unduly criticized; and put down. The key is to follow your own goals not somebody else's. After opting for education, I soon found myself in debt, unemployed and about to lose everything. Debt collector's were merciless. The school could care less. As a single parent, life was pretty scary, unpredictable, and precarious.

*After some very stressful events, it was evident that it was time to start praying a little harder to the ONE who has made such a difference in my life.*



*for*

*the Big "G" solution; The One who never lets us down—the One who really does care! "I will never leave you nor forsake you." "... not as the world"*

*PSALMS: Scriptures 14:4 & 6: "Have the workers of inequity no knowledge; who eat my people as they eat their bread, and call not upon the Lord!"*

*"Ye have shamed the counsel of the poor, because the Lord is his refuge."*

After some heartfelt prayer, I had the first of a series of dreams. In this dream was a call to 911 for help. (Note: the resulting Court Case #95-91125-7) During the dream, I was on the telephone asking for help while two "thugs" were breaking in. At the same time, the regular phone by my bed in real time was ringing. Automatically, and half-asleep, I answered it. IT WAS THE THUGS!! . . . Bill Collectors for student loans! (Surprised?)

I prayed for guidance and within two hours, despite all the "wise advise" I'd had from attorneys, well meaning folks and "experts", was standing at the United States Bankruptcy, Eastern Division, State of CA main front desk! (asking my own questions)

When I stepped to the counter—there appeared the nicest woman I'd seen in a long time—wearing an ANGEL Lapel Pin—remnescent of my recent dream (a clue) (confirmation!)

The next 911-Emergency Dream—Instead of the expected sweet compassionate Angel—there was one who was "all business," "matter-of-fact," "detail-oriented," "in a hurry," and "rather brusque." That was educational. (Hey! Suits me.)

Things were beginning to sail right along. I was researching, typing, delivering documents, making appointments regarding the bankruptcy; instead of sitting around depressed and paralyzed. It was a lot of work, not to mention little satisfaction nor compensation; and extremely inadequate living funds.

Right in the middle of the 911-Dreams, the Court assigned Number 95 (year)-91125-7 (chapter) (Interesting).

Ultimately, what I found out was that **the case was not just a straight bankruptcy!** It was an "Adversarial Bankruptcy" – meaning that—in addition to the regular bankruptcy I had to sue both the state and the federal government! (No wonder none of the attorneys were interested!)

With GOD's help, I would not be deterred. It was a time of sadness and sacrifice. There was the heavy feeling of watching dreams disappear; watching potential go down the drain etc. which was all the more amplified by all the little hateful/hurtful things people would say and on purpose (including some retaliatory consequences.)



I did not evade difficult, nasty letters, telephone calls, nor face-to-face conversations. Though I hardly had two pennies to rub together, I vowed to make tiny "good faith payments."

The University repaid my good faith payments by storing them up and sending them through all at one time—purposely trying to destroy my bank account. They repaid my lack of resources by "losing" scholarships; interfering/obstructing any job opportunities; not letting me show my art with the other students; nor receive the school magazine etc. But it doesn't stop them from asking for money. Years later I now receive the magazine, even though I did not request it, but who wants it?

I found that most of the educational commissions, etc. could care less about education. (Shock) Nor did they care about quality, success, service, work potentials, nor apparently, the lives of their students. They all seemed to mean nothing. Many appeared to have personal vendettas. The more genuine and honest one was; the more hurtful they became. It was about all I could do to keep from shutting down completely, let alone support a child, get a job, pay the bills, and do the bankruptcy myself. *But I did believe in God, and he in me.*

By now the bill collectors had me thoroughly engulfed by sending out multiple written notices from dozens of places in duplicate and almost daily. They were piling up. People were masquerading behind different names, addresses, post office boxes and armies of helpers. They were aided by institutions, financial remunerations, regulations, big government, big titles, and abundant supplies. They appeared to be eating, sleeping well, and in good health, secure, unabashed and successful.

In contrast, I had little money (even turning off my electricity for years at one point), extremely high stress, ill health, not much sleep, very little help, few supplies, daily embarrassment, harassment and put-downs.

One couldn't help thinking of all the hard work, outmoded/defunct required courses shoved down students throats and the credit collectors multiplied all of the negatives.

Sometimes, I'd just about drop the bankruptcy work from sheer exhaustion and somebody would get so ugly—that I'd get all fired up again from anger/energy—a blessing in disguise.

A Federal collector warned me that: "Doing a bankruptcy wasn't going to help me at all" because "afterwards, they'd come after me worse than ever."

That must have been a mistake because after giving the Court proof; they weren't heard from for the rest of the case.

However, that didn't stop California State:

The day before the Final Court Appointment—I was checking the file and discovered CA state had told the judge, "we had settled out of court"—so court wasn't necessary and the court



appointment could just be canceled. If I had not been going through the file, I would have never known.

I had exactly one hour to improvise some legal documentation and get it filed before court closing to convince the court that I still needed a court date and there was no Settlement Agreement! (We weren't even speaking!)

I'd answered all their Interrogatories (questions) they had presented. But despite the fact we were both told to answer or go to jail (for contempt?), they had not answered one single question, offered to cooperate, nor converse. (From memory, I believe I answered over 100 questions.

The information barely got filed before closing; and, thankfully, the case was going on the schedule as originally planned.

The next morning, **guess who wasn't there! You're right! I won.**

Somehow, I'd survived that onslaught of maliciousness.

That, my friend, is how the Chapter 7' Adversarial Bankruptcy—Discharge of a Debtor from the United States Bankruptcy Court, Eastern District of California (Discharge of Educational Loans):

Number: 95-91125-7

Federal Adv # : 95-9080

State Adv #: 95-9079

Three-in-one Bankruptcy came into being: 8/3/1995 The Honorable Michael S. McManus Presiding

#### IN SUMMARY:

I had followed the rules - ie. requesting a timely forbearance and/or any other relief; tried to keep my emotions in check; used the tools provided; did not withdraw or evade contact; did my homework; was willing to work hard; had shown good cause and good faith; talked to creditors honestly—Informed them of circumstances; accepted unnecessary mail, telephone calls, and harassment and the like, politely—no matter how painful, abusive, oppressive or overbearing; discussed with attorneys and other professionals; searched for viable solutions; continued to move forward despite hardship, threats, belittlement, jeering, and hoards of people telling me that I was attempting the impossible and was crazy for doing so; often laughing at my pain.

And then, I HAD TO REALLY STAND FIRM—both before and after the bankruptcy—I had to refuse to make any more payments so as not to resurrect the whole hellish nightmare as a "New Agreement" entirely.

MOST IMPORTANT FOR ME WAS TO REMEMBER THAT I AM A CHILD OF GOD

I have an open invitation to ask for help—and did so—even in my dreams!

(Enclosed are a few redacted copies you might find of interest.)

After court, there was one more dream: ONLY THIS TIME THERE WAS A GOLD TELEPHONE:

Message Essentially: MESSAGE COMPLETED! A ton had been lifted from my shoulders!

Thus, my friend, GO FORWARD—Do not look back—Use your Talents/Knowledge for good—And remember—You're Not Alone!

GOD BLESS and BON VOYAGE !!!



United States Bankruptcy Court  
Eastern District of California

**NOTICE OF FILING REPORT OF NO DISTRIBUTION, COMBINED WITH  
ORDER FIXING DEADLINE TO OBJECT THERETO**

Case Number: 95-91125-7

Last Day to File an Objection: July 11, 1995

In re:

~~\_\_\_\_\_~~ ~~\_\_\_\_\_~~

**NOTICE IS HEREBY GIVEN THAT:**

The trustee in the above case has filed a "Report of No Distribution," stating that there are no funds available from the estate for distribution to creditors. The report contains the trustee's certification that the estate has been fully administered, and is available for inspection at the Office of the Clerk, U.S. Bankruptcy Court, at the address shown below.

**IT IS ORDERED AND YOU ARE FURTHER NOTIFIED THAT:**

Unless an objection is filed by the United States Trustee or a party in interest on or before the date shown above, the Court will presume the estate fully administered. Any objection shall state with particularity the grounds therefor, and shall be submitted for filing with a notice of hearing setting the hearing on the following date, time and place:

DATE & TIME: July 24, 1995 at 2:00 p.m., Courtroom A  
PLACE: U.S. Bankruptcy Court  
(at the address shown below)

The objection, notice of hearing, and any supporting documents shall be served on the trustee and, unless filed by the United States Trustee, transmitted to the Office of the United States Trustee by the objecting party on or before the date of filing with the Clerk. Proof of Service and transmittal of the objection, notice of hearing, and any supporting documents shall be filed concurrently with such pleadings, or within three (3) court days. If no objections are filed, no hearing will be calendared.

**YOU SHOULD NOT APPEAR AT THE DATE AND TIME INDICATED ABOVE UNLESS YOU HAVE FILED AN OBJECTION AND NOTICE OF HEARING, OR UNLESS YOU HAVE BEEN SERVED WITH AN OBJECTION AND NOTICE OF HEARING FILED BY ANOTHER PARTY.**

The Court will not proceed to close this case until the entry of an order granting or denying the debtor's discharge and the resolution of all pending matters, objections and adversary proceedings.

DATED: 06/11/95

FOR THE COURT

CLERK, U.S. BANKRUPTCY COURT  
Modesto Division Office  
1130 12th St. #C  
P.O. Box 5276  
Modesto, CA 95352-5276

FORM BLN71 (Rev. 10/94)

*DATES highlighted  
for CLARITY - via  
YELLOW highlighter &  
colored ink - Not in original - EDITOR*







Address &  
Phone

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Debtor/Plaintiff in Pro Se

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA  
MODESTO DIVISION

In re:

CASE NO: 95-91125-7

~~XXXXXXXXXX~~

Chapter 7

Debtor \_\_\_\_\_

Adv. Proc. No. 95-9079

~~XXXXXXXXXX~~

Adv Proc No. 95-9080

Plaintiff,

vs.

REQUEST TO MAINTAIN  
Court Date set for 11/9/95  
(Thursday, 1:30 pm)

CALIFORNIA EDUCATIONAL LOAN PROGRAMS,  
STATE OF CALIFORNIA STUDENT AID COMMISSION  
All associated creditors/collectors/attys,  
and Does I through 100, Inclusive

& UNITED STATES DEPARTMENT OF EDUCATION &  
Does 1 through 100, Inclusive

Comes now Plaintiff, ~~XXXXXXXXXX~~, and asserts the following:

- 1) Plaintiff filed an emergency bankruptcy, chapter 7 in above court 4/10/95.
- 2) Discharge was granted 8/3/95.
- 3) Trial was set for two adversarial cases (California Student Aid Commission, 95-9079 - and United States Department of Education, 95-9080) on allegations that Student Loans were "non-dischargeable" debts.
- 4) Date was set for 11/9/95, 1:30 p.m.
- 5) Plaintiff submitted voluminous documentation to support

1 years of hardship over the past years, including but not limited to:  
2 letters from doctors, tax forms, sources of income, discussions regarding  
3 job discrimination/searches with supporting evidence; evidence of returned  
4 checks, ad naseum, as part of the "discovery process."

5 6) Plaintiff answered numerous interrogatories as prepared by defendant.  
6 Student Aid Commission.

7 7) Plaintiff submitted Affidavits by two witnesses; and informed both  
8 witnesses that they must suspend other activities in order to conform with  
9 court appearance.

10 8) On November 2, 1995, Plaintiff received a letter from California  
11 Student Aid Commissions counsel that a "stipulation" was being prepared  
12 for signature, and that once it was signed, that counsel would present it to  
13 the court.

14 9) Plaintiff also received a copy of a letter to the court in effect,  
15 "canceling" the court appointment and date set for 11/9/95 at 1:30.

16 Plaintiff now asserts that it is 2:00 pm. 11/8/95. Plaintiff had  
17 presented approximately 101 questions to Defendant (none of which were answered  
18 to date). Defendant has received no other discovery. Plaintiff has not  
19 received a copy of the "proposed" stipulation; and therefore does not even  
20 know if it is something she would care to sign her name to.

21 Plaintiff appreciates this "move" into a positive direction; and the  
22 "consideration of her well being" that this action implies; However, feels that  
23 if her "well being" had really been the intention: (why not a release of some  
24 type?) (Why does this appear to be a "conditional" release which requires her  
25 signature?) She looks at the volume of evidence, and the indication that the  
26 Student Aid Commission asserted no interest in even the "quality" of the education  
27 to which it wanted to extract a heavy price and is concerned. Why couldn't  
28 "stipulation" been presented in the regular court setting? tomorrow?



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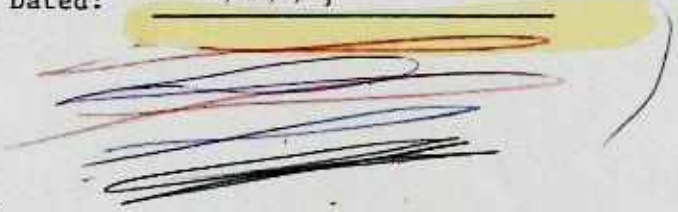
Plaintiff is additionally concerned that at least before a "date" was set; she feels that she deserves closure on this case. She also feels that she deserves reimbursement of at least costs.

PLAINTIFF THEREFORE requests that court date remain as originally set, that she be awarded costs and that she be awarded a decision in her favor, that all debts, as originally filed for, have been, and are DISCHARGEABLE AND THEREFORE ARE DISCHARGED.

Respectfully submitted,

 /s/

Plaintiff

Dated: 11/8/95  


SAYS: "Dated: 11/8/95"  
- EDITOR

DECLARATION OF SERVICE BY REGULAR MAIL

3rd party

I declare: My name is \_\_\_\_\_ I am a U.S. Citizen. I am 18 years of age or older, and am not a party to the within entitled cause.

On 11/8/95, I served the attached copies:

REQUEST TO MAINTAIN COURT DATE set for 11/9/95 (Thursday, 1:30 pm.)

↑  
- DATES highlighted by me for clarity -  
- by color highlighter. Not in original. - EDITOR

In said cause by placing copies thereof enclosed in an envelope bearing prepaid postage, into the UNITED STATES MAIL at MODESTO, California addressed as follows:

US Attorney General  
Janet Reno  
US DEPT OF JUSTICE  
10th Street & Constitution Ave., NW  
Washington, DC 20530

US DEPARTMENT OF EDUCATION  
Credit Mgt & Debt Collection  
50 United Nations Plaza Rm 220  
San Francisco, CA 94102  
["Please forward copies to: U.S. Dept  
Education in Iowa, IA & Greenville, TX"]

LINDA E. STANLEY  
United States Trustee  
1130 'O' Street, Rm 1110  
Fresno, CA 93721

CALIFORNIA STUDENT AID COMMISSION  
Bankruptcy Office  
P.O. Box 510632  
Sacramento, CA 94245-0632  
Attn: Donna Shipley

MICHAEL D. Mcgranahan, Trustee  
P.O. Box 5018  
Modesto, CA 95351-5018

CALIFORNIA STUDENT AID COMMISSION  
P.O. Box 510621  
Sacramento, CA 94245-0621  
["Please forward copies to CELP, Rancho  
Cordoba"]

CHARLES J. STEVENS, US Attorney  
c/o SHELLA K. OBERTO, ASST.  
3654 Federal Bldg.  
1130 "O" Street  
Fresno, CA 93721

Note: Info ~~previously forwarded to Deputy~~  
State Atty General: ~~IRENE TAMURA 9/29/95~~  
IRENE TAMURA  
1300 'I' St., Ste 125  
P.O. Box 944255  
SACRAMENTO, CA 94244-2550

Leo KORNFELD, Deputy Asst Sec for  
Student Financial Assistance Pgms  
400 Maryland Avenue, SW  
Washington, DC 20530

ALSO: Exhibits + 2 Affidavits to  
TAMURA 10/26/95

I declare that the foregoing is true and correct, and that this declaration was executed at Modesto, California on 11/8/95.

(Print)

(Sign) ←  
(Address)



1 UNITED STATES BANKRUPTCY COURT  
2 EASTERN DISTRICT OF CALIFORNIA

Clerk, U. S. Bankruptcy Court

FILED

NOV 17 1995

3 In re:

Bankr. No. 95-91125

4 [REDACTED]

Chapter 7

5 Debtor.

SAYS

6 [REDACTED]

"FILED  
NOV 13 1995"

7 Plaintiff,

Adv. No. 95-9079

-EDITOR

8 vs.

9 CALIFORNIA EDUCATIONAL LOAN  
10 PROGRAMS, STATE OF CALIFORNIA  
11 STUDENT AID COMMISSION, etc.  
12 and et. al.,

Date: November 9, 1995

Time: 2:00 p.m.

13 Defendant.

14 ORDER TO FILE SETTLEMENT DOCUMENTS

15 On November 9, 1995 at 1:30 p.m. this case came on for  
16 trial. The defendant advised the court by letter that this case  
17 has settled and that a judgment would be submitted discharging the  
18 obligation of plaintiff. It is, therefore, ORDERED:

19 The defendant shall lodge the proposed judgment no later  
20 than December 8, 1995. If it is not filed, the court will enter a  
21 judgment granting a discharge to the plaintiff.  
22

23 Dated: 13 Nov. 1995

24 By the Court

25 *Michael S. McManus*

26 Michael S. McManus  
27 United States Bankruptcy Judge

28 SAYS:

"Dated: 13 Nov. 1995"  
-EDITOR

1 UNITED STATES BANKRUPTCY COURT  
2 EASTERN DISTRICT OF CALIFORNIA

FILED

NOV 13 1995

Clerk, U. S. Bankr. --

3 In re:

4 [REDACTED]

5 Debtor.

6 [REDACTED]

7 Plaintiff,

8 vs.

9 UNITED STATES DEPARTMENT OF  
10 EDUCATION,

11 Defendant.

Bankr. No. 95-91125

Chapter 7

Adv. No. 95-9080

Date: November 9, 1995

Time: 2:00 p.m.

SAYS:  
FILED  
"NOV 13 1995"  
-EDITOR

12 JUDGMENT

13 On November 9, 1995 at 1:30 p.m. this came on regularly  
14 for trial. The plaintiff was present; no appearance was made by  
15 the defendant. After consideration of the evidence, both oral and  
16 documentary, it is ORDERED, ADJUDGED AND DECREED:

17 1. The student loan obligations of the plaintiff to the  
18 defendant are hereby discharged pursuant to 11 U.S.C. §  
19 523(a)(8)(B).

20 2. Each party shall bear their own costs.

21 Dated: 19 Nov. 1995

22 [REDACTED]

23 [REDACTED]

24 [REDACTED]

25 [REDACTED]

26 [REDACTED]

27 [REDACTED]

28 SAYS:  
"19 Nov 1995"  
-EDITOR

By the Court

*Michael S. McManus*

Michael S. McManus  
United States Bankruptcy Judge



Highlighted for CLARITY -  
Not in Original  
EDITOR

## Important Information about TPD Discharge:

### Tax Implications if Your Loans Are Discharged:

Loan balances that are discharged are generally considered income for federal tax purposes and possibly for state tax purposes in the year they are considered discharged. A student loan is considered discharged after a three-year monitoring period is completed. During this monitoring period, you will be required to verify your earnings annually to show they have stayed below the poverty guideline for a family of 2 in your state of residence regardless of your family size. In some circumstances there are exceptions to the rule that discharged loans are treated as income for tax purposes, for instance when discharged loans exceed assets.

If the discharged debt is \$600 or more, the Department of Education will send you an IRS Form 1099-C after the three-year monitoring period. This form will show the total amount of the discharged debt and the year it is considered to have been discharged. The Department of Education will also send this information to the IRS to help you file your tax return correctly. You do not need Form 1099-C for the discharged debt if its amount is less than \$600.

For information about discharges of debt and exclusions from income, review IRS Publication 4681 (available at >><https://www.irs.gov/pub/irs-pdf/p4681.pdf><<.) or consult with a tax professional to determine how this affects personal taxes.

More information about the three-year monitoring period and the tax treatment of loan discharges can be found at: <https://www.disabilitydischarge.com>.

### How To Contact Us:

Visit [DisabilityDischarge.com](https://www.DisabilityDischarge.com) to check the status of your discharge application, upload any supporting documentation that we may request from you, and update your personal information.

If you have questions, you can call us seven days a week at 855.324.4914 from 8:00 a.m. to 8:00 p.m. (Eastern Standard Time), or you can email us at [DisabilityInformation@Nelnet.net](mailto:DisabilityInformation@Nelnet.net).

If you are hearing impaired, you may chat with a representative by visiting [DisabilityDischarge.com](https://www.DisabilityDischarge.com) and clicking "Chat Now".

Send written correspondence to:

U.S. Department of Education  
P.O. Box 87130  
Lincoln, NE 68501-7130

We will not take any further action unless we hear from you.

Sincerely,

U.S. Department of Education

Nelnet Total and Permanent Disability Servicer\*

Enclosure

\* Nelnet assists the Department of Education in administering the TPD discharge process, and will communicate with you on behalf of the Department of Education if you request a TPD discharge.

1/4  
with 1 Enclosure & the other information  
57 pp. Appendix 1 + 1/4

ORIGINAL

DEC 10 1995

Clerk, U.S. Bankruptcy Court

1 DANIEL E. LUNGREN, Attorney General  
of the State of California  
2 LINDA A. CABATIC, State Bar No. 87483  
Supervising Deputy Attorney General  
3 IRENE K. TAMURA, State Bar No. 109443  
Deputy Attorney General  
4 P.O. Box 944255  
Sacramento, CA 94244-2550  
5 Telephone: (916) 445-4865

6 Attorneys for Defendant California Student Aid Commission

7 UNITED STATES BANKRUPTCY COURT  
8 EASTERN DISTRICT OF CALIFORNIA  
9 MODESTO DIVISION

Filed  
12/18/95  
SAYS  
"Filed  
12/18/95"  
-EDITOR

12 In re:  
13 [REDACTED]  
14 Debtor.  
15 [REDACTED]  
16 Plaintiff,  
17 v.  
18 CALIFORNIA EDUCATIONAL  
19 LOAN PROGRAMS, STATE OF  
20 CALIFORNIA STUDENT AID  
21 COMMISSION, All associated  
creditors/collectors/attorneys, and  
Does 1 through 100, inclusive  
22 Defendants.

No. 95-91125-7

Chapter 7

JUDGMENT DISCHARGING  
STUDENT LOAN DEBT PURSUANT  
TO 11 U.S.C. § 523(a)(8)(B)

Adversary No. 95-9079

Date: November 9, 1995  
Time: 2:00 p.m.

24 The court having considered the consent to entry of judgment discharging  
25 student loan debt, and good cause having been shown,

26 IT IS ADJUDGED that the student loan debts owed by the debtor and  
1 plaintiff, [REDACTED], are a dischargeable debt pursuant to 11 U.S.C. section  
2 523(a)(8)(B).

3 DATED: 18 Dec. 1995

SAYS:  
"18 Dec. 1995"  
-EDITOR

4 [Signature]

5 Michael S. McManus  
6 United States Bankruptcy Judge  
7



You can use the enclosed Request for Review form to state your objections. If you requested documents within 20 days of the date of the Debt Statement, from the CONTACT LISTED ON THE STATEMENT, you will have 15 days after the date the documents were mailed to request a review, even if that would take your request outside the 65 day period. You must include in your request your name, your Social Security Number, the debt(s) about which you raise objections, a statement of the objections you have to collection of the debt(s) through Treasury offset, and copies of any documents you want ED to consider to support your objections.

To Request an In-Person or Telephone Hearing

If you want to present your objections in person or in a telephone hearing, complete the enclosed Request for Review form. If you do not use the enclosed Request for Review form, you must explain in a written request for review, the facts that you want to present orally that would show that the debt(s) is not enforceable, and why you believe that ED cannot adequately consider your objections by reviewing ED's records of the debt and any other records, including any written statement that you now provide.

If ED decides to grant an in-person or telephone hearing, you will be contacted to schedule the time and place. If ED decides not to grant an in-person or telephone hearing, ED will contact you to advise you that no in-person or telephone hearing will be held and whether ED accepts your written objections.

To Enter Into a Repayment Agreement

If you want to enter into a repayment agreement, you must call or write to the CONTACT LISTED ON THE DEBT STATEMENT. To avoid a Treasury offset of Federal and/or State tax refunds and other payments to which you may be entitled, you must agree to pay the debt under terms acceptable by ED, and must actually make the first payment under the agreement within 65 days of the date of the Debt Statement and continue to make timely payments. If you made a request for documents within 20 days of the date of the Debt Statement, you have 15 days from the date the documents were mailed to you to work out an installment agreement and make the first payment. If you objected to the debt within the deadlines explained in this Notice, and ED denies your objections, you will have 7 days from the date the decision is mailed to you to work out the agreement and make the first payment.

Your Rights if ED Denies Your Objections and Treasury Offsets Your Federal and/or State Tax Refund or Other Payment

If you present objections to collection, ED will send you a written decision explaining whether ED will collect the debt in whole or in part, the reasons why, and the amount to be collected. If you disagree with this decision and your Federal and/or State tax refund or other payment is offset, you may have this decision reviewed by bringing a lawsuit in Federal district court.

If You Miss a Deadline for Exercising Your Rights

You may obtain documents, a review, or a hearing, or enter into a repayment agreement, even if you miss the deadlines in this Notice. However, if ED has already requested Treasury to offset your Federal and/or State tax refunds and other payments, ED will not withdraw the request until you prove that the debt is not legally enforceable or not past-due. Therefore, your Federal and/or State tax refund and/or other payments may be offset if, after the deadlines here, you request a review and prove that the debt was not enforceable by offset, or you reach an agreement to repay and make payments required under that agreement.

If you later prove that the debt was not enforceable by offset, ED will return to you the amount collected that exceeded the proper amount. If you later enter into a repayment agreement and make the payments required under that agreement, ED will take steps to suspend further offset action.

Taxpayers Who File Joint Tax Returns

If you file a joint Federal income tax return, you should obtain IRS Form 8379, Injured Spouse Claim and Allocation, before filing your return. The instructions will explain the steps your spouse may take to obtain his or her share of your joint income tax refund. Borrowers filing joint state tax returns should check with their State Department of Taxation to determine if similar relief is available for state refunds.

Federal Employees: In addition to offset against Federal and/or State tax refunds and other payments, this debt may be collected by offset of up to 15% of your current disposable pay. ED must give specific notice and appeal opportunity, other than this Treasury Offset Notice, to a Federal employee before requesting another Federal agency to offset pay to satisfy a debt. ED has already given this notice to those individuals whom ED has identified as Federal employees among the debtors that ED proposes to refer to Treasury for offset. If you are a Federal employee and you believe that ED has not already provided you a separate, specific notice of its intention to collect this debt by salary offset, identify yourself as a Federal employee in your Request for Review, and ED will provide the required notice and appeal procedure for Federal employees before ED refers your debt for salary offset. In the future, ED will provide this notice and appeal opportunity promptly, and arrange for suspension of salary offset, to any individual who shows that an offset of that individual's Federal salary commenced before ED provided this notice and appeal opportunity.

SAYS:  
"REV.  
03/08"  
C/D/TOR



Attn: Exec. Mgt

US Dept. of EDUCATION  
Atlanta Service Center - Chief  
Contract Services Branch  
Atlanta Federal Center Tower  
61 Forsyth St., SW RM 19T89  
Atlanta, GA 30303

SAYS:  
6/1/2012  
-EDITOR

6/1/2012

Note:  
With all this  
crap going on  
when was one  
supposed to have  
time to study?

Gentle women:

Re: my letter, 4/26/2012

I wrote you re complaint of violation of  
Adversarial Bankruptcy # 95-71125-7  
95-9080 Adv. Fed

State Adv  
95-9079

Subsequently, your collector Windham Professionals  
has continued to abuse the situation, even  
after I asked him in writing not to  
contact me again.

Please take care of this situation

Ch. 7 Debtor Discharge  
8/3/1995

US Bce Ct  
Edm Dist of CA



Attn: Management Need  
Wanda Nam (Kotolanski), Inc  
PO Box 400  
EAST AURORA, NJ 14052

SAYS:  
"6/1/2012"  
-EDITOR  
6/1/2012  
Joshua Ronevitz

Gentlemen:

Ref: my letter to you 5/26/02  
T/C to me from Joshua R 9 Am 6/1/2012  
in violation of bankruptcy, and (Admitted BC)  
and after being told not to contact me

I am writing to confirm the fact that despite violation  
of bankruptcy provisions and written request not to contact  
me again — your agent, Joshua R. nonetheless proceeded to  
disrupt the peace and harmony of my home and endanger  
my health by proceeding to wake me at 9:10 Am after  
I had slept <sup>no</sup> any the night before. (I am elderly and  
disabled). This <sup>disruption</sup> action was not appreciated, esp. when  
you just received written communication from me and  
it was not necessary.

To make matters worse, Joshua decided to get out of  
control, yelling and screaming and telling me to "just  
ship out" my credit card and pay him for a debt  
that is not owed and that was discharged in 1995.  
He "informed" me that the court, the judge, and  
attorneys I had consulted had "lied", misinformed, and  
misrepresented themselves.

Then continued to "drill" me on my general  
knowledge of the law, use of legal terminology and  
fluency; accused me of getting the word — discharged  
(which I used in my letter 5/26) (taken from legal docs)  
from "him" (that I had known the word before he  
brought it up). He demanded to know how much I  
paid for my bankruptcy 17 years ago — which is not  
a. I never at all knew — when it was  
(July 1995)

To Winona -  
Page 2  
6/1/2012

SAYS: 6/1/2012 - EDITOR

that a hardship had been filed - he called me a liar and  
again - was out of control.

when I suggested that he do his homework  
before making such damaging and disruptive accusations  
he really got angry and started yelling. I had to ask  
him several times to quit yelling (he was hurting my  
ear)

Why I didn't just hang up I don't know -  
perhaps because I expected something more  
constructive to come out of the discussion - but  
mostly because I wasn't feeling well, and had  
already been up all night.

The telephone call was <sup>extreme</sup> Abusive, Surely  
your "professional" organization can do better  
than that; The behavior was inappropriate,  
uncalled for, and erroneous to boot.

ONCE AGAIN - Do NOT

CONTACT ME!  
Sincerely,





PO Box 400, East Aurora, New York 14052  
(866) 430-1548 Fax: (877) 655-6885

Rec 6/11/2012

and

June 6, 2012

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

[Redacted area with scribbles]

Thank you for your June 1, 2012 letter.

Unfortunately, we did not receive your May 26, 2012 (postmarked May 29) until June 4, 2012, well after Mr. Romero's call on June 1, 2012. Promptly upon receipt of that letter, your number was removed from our system.

The U.S. Department of Education recalled your account from our office on June 5<sup>th</sup>, 2012, so we are no longer handling this matter. However a copy of your correspondence has been forwarded to their office.

We have met with the collector to whom you refer in your June 1, 2012 letter and have reminded him of his obligations and training to act in a professional and lawful manner at all times.

Sincerely,

Crystal Pinney  
Borrower's Advocate  
866-430-1548 ext. 5503

Re: United States Bankruptcy Court  
EASTERN DISTRICT OF CALIFORNIA

Discharge of Debtor - Chapter 7  
Dated: 8/3/1995

Case # 95-91125-7

Adversarial: 95-  
Federal: Adv 9080

State: Adv 95-9079



July 26, 2012

RE:

DATES are highlighted  
by YELLOW highlighter  
& colored ink - for clarity.  
NOT in ORIGINAL.  
- EDITOR

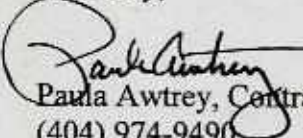
Dear

I am writing in response to your recent inquiry regarding your U.S. Department of Education borrower account referenced above. Specifically, you stated that you were receiving harassing phone calls from Windham Professionals.

We have carefully reviewed, performed detailed research and have directly contacted officials from Windham Professionals as appropriate with regards to your account. They explained to us that they train all of their representatives to be courteous and professional at all times, and they have counseled the representative who spoke with you. Please note that your account has been recalled from Windham Professionals as of June 5<sup>th</sup>, 2012, so they will not be contacting you.

If you have any questions or concerns with regards to the issue described above, please call (800) 621-3115. We appreciate your efforts at resolving this issue.

Sincerely,

  
Paula Awtrey, Contract Monitor  
(404) 974-9490

cc: Windham Professionals

61 Forsyth St., Rm 18T39  
Atlanta, GA 30303  
[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)  
1-800-4-FED-AID



Kenneth Barber  
1417 Solar Ave  
Mableton, GA 30151

8/15/2012

SAYS:  
8/15/2012  
EDITOR

US Dept of Education  
61 Forsyth St., Rm. 18T39  
Atlanta, GA 30303

Attn: Paula Awtry, Contract Monitor

Gender eq/men:

Re: 1002989805

Thank you for your communication  
of 7/26/2012.

Your prompt attention and  
efficient handling of this matter  
has been appreciated.

Sincerely,  
PK

Let 4 See Bill (BK) 3 pp to Windham felt  
2 pp 1 Ed/Student Aff. Com SA  
Windham 2012

6. ( ) This is not my Social Security Number, **and** I do not owe this loan. **ENCLOSE** copies of your Driver's License or other identification issued by a government agency and your Social Security Card.

7. ( ) I believe that this loan is not an enforceable debt in the amount stated for the reasons explained in the attached letter. [Attach a letter explaining any reason (for example, the loan was obtained by another person through the crime of theft of your identity, or any other reason not listed above) for your objection to collection of this loan amount by offset of your Federal and/or State tax refunds and other payments. Be as specific as possible. **ENCLOSE** any records that support your reasons.]

8. ( ) I used this loan to enroll in \_\_\_\_\_ (school) on or about \_\_/\_\_/\_\_, and I withdrew from school on or about \_\_/\_\_/\_\_. I believe that I am owed, but have not been paid, a refund from the school of \$ \_\_\_\_\_. **ENCLOSE** any records you have showing your withdrawal.

9. ( ) I used this guaranteed student loan to enroll in \_\_\_\_\_ (school) on or about \_\_/\_\_/\_\_, and I was unable to complete my education because the school closed.

10. ( ) I had no high school diploma or GED when I enrolled at \_\_\_\_\_ (school) with this guaranteed student loan. The school improperly determined my ability to benefit from the training offered.

11. ( ) When I borrowed this guaranteed student loan to attend \_\_\_\_\_ (school), I had a condition (physical, mental, age, criminal record) that prevented me from meeting State requirements for performing the occupation for which it trained me.

12. ( ) I believe that \_\_\_\_\_ (school) without my permission signed my name on the loan application, promissory note, loan check or electronic funds transfer (EFT) authorization.

[If you check 5, 8, 9, 10, 11, or 12, you will be asked to provide additional information in order to avoid offset; parent borrowers should answer 8 - 12 about the student.]

### III. IF YOU WANT AN IN-PERSON OR TELEPHONE HEARING, YOU MUST COMPLETE THE FOLLOWING:

The loan records and documents I submitted to support my statement in Part II do not show all the material (important) facts about my objection to collection of this loan. I need a hearing to explain the following important facts about this loan: (EXPLAIN the additional facts that you believe make a hearing necessary on a separate sheet of paper. If you have already fully described these facts in your response in Part II, **WRITE HERE** the number of the objection in which you described these facts\_\_.)

**Note:** If you do not receive an in-person or telephone hearing, your objection will be reviewed, based on information and documents you supply with this form and on records in your loan file.

IV. I state under penalty of law that the statements I have made here are true and accurate to the best of my knowledge.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

Rev. 06/2014

RRR-TOP \* 2010-191

SAYS:  
"Rev.  
06/2014"  
-EDITOR

Handwritten notes and scribbles at the bottom of the page, including the word "Date:" and some illegible text.



To: US, Dept. of EDUCATION  
P.O. Box 2005

SAYS: "7/20/2014"  
- Enter



Greenville TX 75403-2005  
Please provide a copy to your old Address at

7/20/2014 Advs IRS Reg



US, Dept of EDUCATION  
NATIONAL PAYMENT CENTER  
P.O. Box 10502F  
Atlanta, GA 30348-5028

Notice

Re: Ref to your Form # 2010-191 Rev 3/08  
Notice of ~~offer~~ / Treasury Objections - \*2  
The Debt is Not Enforceable - The Debt was Discharged in Past Bankruptcy

once Again, you are trying to collect on a debt that was discharged in Chapter 7 Adversarial Bankruptcy Proceedings almost 20 years Ago!  
You were included in these legal proceedings, properly and legally participated; were given plenty of legal Notice at that time and plenty of due process; Please stop harrassing.

For Your Information & Referral:

Adversarial Bankruptcy Chapter 7 Discharge:

8/3/1995 # 95-91125-7  
Fed Adv. # 95-9080  
Sta Adv. # 95-9079

United States Bankruptcy Court; EASTERN DIST. OF CALIFORNIA (Discharge of Debtor, Ch. 7)

# Allied Interstate

LLC

800-715-0395

July 29, 2014

Re: The U.S. DEPARTMENT OF EDUCATION Titanium No.: 1002989805  
Amount Owed: ~~\_\_\_\_\_~~  
Reference No: ~~\_\_\_\_\_~~

We are a debt collection company and the U.S. DEPARTMENT OF EDUCATION has contracted with us to collect your defaulted student loan or grant overpayment debt. Please refer to the enclosed Loan Listing for detail regarding your loan(s). This is an attempt to collect a debt and any information obtained will be used for that purpose.

As of the date of this letter, the Amount Owed is ~~\_\_\_\_\_~~. Because the creditor continues to assess interest on the debt, the amount due on the day you pay may be greater. Hence, if you pay the Amount Owed shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you of any remaining balance. To make a payment, please mail your payment using the coupon on the reverse side of this letter or call us at 800-715-0395 between the hours of 8 A.M. to 10 P.M. Mon.-Fri. ET to discuss repayment programs for which you may be eligible. Our client processes some payments electronically and your checking account may be debited on the day your payment is received.

**10 DAY**  
Unless you notify us within 30 days after receiving this letter that you dispute the validity of this debt or any portion thereof, we will assume that this debt is valid. If you notify us in writing within 30 days after receiving this letter that you dispute the validity of this debt, or any portion thereof, we will obtain and mail to you verification of the debt or a copy of a judgment. If you request of us in writing within 30 days after receiving this letter, we will provide you with the name and address of the original creditor, if different from the current creditor.

We look forward to assisting you in resolving this matter.

Sincerely,  
Allied Interstate LLC

**Not Valid**

Always  
Assuming  
anything they  
do is valid. ✓

Anything you  
do is lots demands



SAYS: "Rec 8/8/2014"  
EDITOR  
Rec 8/8/2014

12755 Highway 55, Suite 300, Plymouth, MN 55441  
(Do not send payments or correspondence to this address.)

Federal and state laws prohibit certain methods of debt collection, and require that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at P.O. Box 4000, Warrenton, VA 20188, email us at [advocacygroup@allied-interstate.com](mailto:advocacygroup@allied-interstate.com), or call us toll-free at 800-811-4214 between 9:00 A.M. Central Time and 5:00 P.M. Central Time Monday - Friday.

FTC:  
The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at [www.ftc.gov](http://www.ftc.gov); by phone at 877-FTC-HELP; or by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practice Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Correspond with Allied (other than payments) at: Allied Interstate LLC, PO Box 26190, MINNEAPOLIS, MN 55426

(Detach and return with payment. Please write your Titanium number on your check.)

RETURN MAIL ONLY  
P. O. Box 1954  
Southgate, MI 48195-0954

Received 8/2014

SAYS: "Received 8/2014"

Top-left of page says:  
"Rec 8/8/2014"  
-EDITOR

Note: this was discharged in 1995 -

Not sure any education in the world would be worth dealing with this hassle and caliber of people!

There's No  
END to  
Requested Contact:

30208



Allied Interstate LLC  
12755 Highway 55, Ste 300  
Plymouth, MN 55441

Debtor  
NAME /  
Address

SAYS  
8/8/2014  
-EDITOR

8/8/2014

Attn: Administration

Gentle oo/men:

Re: Your letter 8/8/2014 dated 7/29 (unsigned)  
US Dept of EDUC.

Please provide copies to your numerous other addressees.

- |                                                               |                                                         |
|---------------------------------------------------------------|---------------------------------------------------------|
| P.O. Box 4000<br>Warrantor, VA 20188                          | Note - They only<br>contact one person<br>you have many |
| FTC<br>600 Pennsylvania Ave<br>New Washington, DE 20580       |                                                         |
| P.O. Box 26190<br>Minneapolis, MN 55426                       |                                                         |
| PO Box 1954<br>Southgate, MI 48175-0954                       |                                                         |
| US Dept EDUC<br>61 Forsyth St SW 19 T 89<br>Atlanta, GA 30303 |                                                         |

# NOTICE

Your correspondence constitutes harrasment

Your client has repeatedly been informed that the debt you are trying to collect (almost 20 years old) — was a fully discharged Chapter 7 Adversarial Bankruptcy. Your client participated in legal proceedings and were never uninformed about anything. DO NOT

CONTACT ME AGAIN FYI:

Chapter 7  
Discharged: 8/3/1995 # 95-91125-7

UNITED STATES  
Bankruptcy Court  
EASTERN DISTRICT  
of California

Adv 95-9080  
Adv 95-9079

And they have  
lots of help.  
you dont.



SAYS: "11/5/2016"

EDITOR

Wright  
Dept/Perm Disability Unit  
PO Box 87130  
Lincoln, NE 68501-7130

Area of Responsibility:

US Dept of EDUCATION  
PO Box 87130

Lincoln NE 68501-7130

ATTN: ADMINISTRATION (Both)

Your constant contact

constitutes HARRASSMENT.

All loans were discharged

in Adversarial Bankruptcy # 95-71175-7

Fed Adv # 95-9080

State Adv # 95-9075 Proceedings

as of 8/3/1995; Federal District of

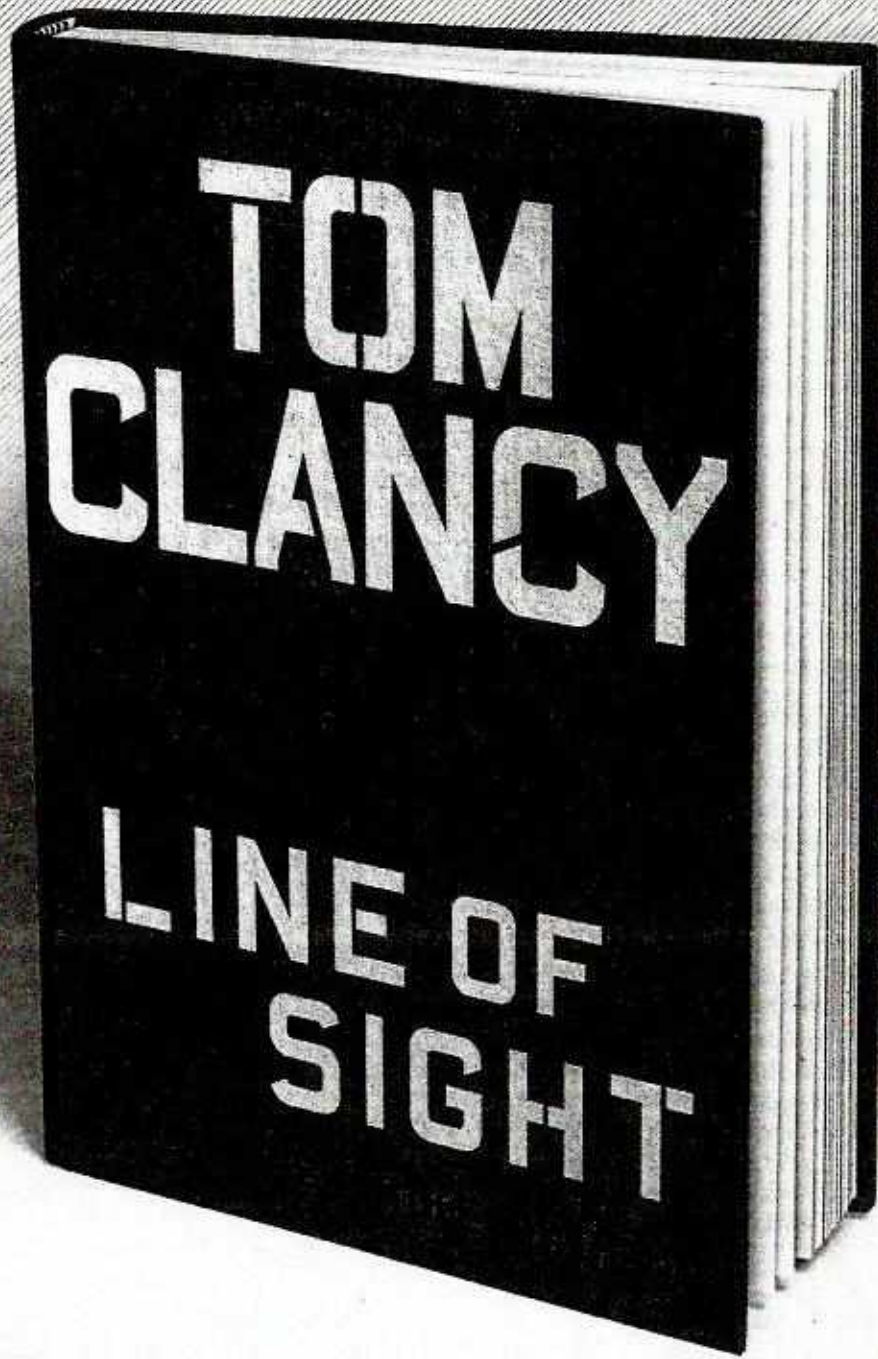
CALIFORNIA — FEDERAL Bankruptcy  
Court, United States!

Chapter 7 -

Discharge of Debtor -

You have been notified repetitively.

Do Not Contact Again.



# The WRITE STUFF

Three Successful Novelists Trace Their Friendship  
and Success to Stan State

By Brian VanderBeek

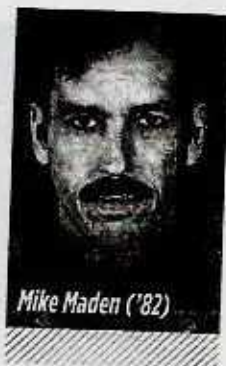
SAYS:  
"FALL 2018 2"  
- EDITOR





**They were just three normal guys who transferred to Stan State from Modesto Junior College in the early 1980s. They became close friends and kept in touch over the years.**

There was very little during their time together in college, including the countless hours they spent playing war simulation games, that indicated all three would become best-selling novelists. It took about 30 years for that to happen for all three, but here they are: Mike Maden ('82, political science), Brian "B.V." Larson ('85, computer science) and Vaughn Heppner ('85, political science). All are familiar names at or near the top of the New York Times and Amazon Kindle best-seller lists.



Mike Maden ('82)

#### MADEN: FINDING SUCCESS IN PRINT

Maden, who found success in print with a series of four "Drone" novels, reached No. 3 on the Times' hardcover bestseller list last year with the well-reviewed "Tom Clancy Point of Contact." His second contribution to the Jack Ryan Jr. series, "Tom Clancy Line of Sight," hit the shelves June 12.

Meanwhile, Larson and Heppner have placed more than 110 novels between them on Amazon's publishing and sales system since 2010 and have sold millions of copies between them. All three have found enough success to leave their previous jobs and become strictly self-employed commercial fiction novelists.

**"Stan State was the perfect school at the perfect time for me. It was a small college community and I was so encouraged and inspired by my experience."**

- Mike Maden

"When Kindle happened, Brian and I put up our books and we started writing the stuff that we saw was having success," said Heppner, who recently moved from Turlock to Nevada. "For a while, Brian's book

would be number one, and then mine was, and then his would move up again."

Larson and Heppner both were prolific writers for more than 20 years — penning dozens of novels that never made it into print — before they started posting their works on Kindle. Maden earned his master's and Ph.D. in political science at UC Davis and was working at a non-profit organization near Dallas when he first attempted to tap into the writing market, and he gives a great deal of credit to Larson and Heppner for showing him how to get established in the world of novel writing.

"I wondered why I should even try to write a novel if they couldn't sell theirs," Maden said. "Both of them eventually got their works onto Kindle and they both blew up."

Because of his friends' e-book success, Maden penned "Drone" with the idea of joining them in the Kindle realm. He first showed the manuscript to a literary agent friend, who saw bigger potential.

"After reading it, he thought he could sell it to a New York publishing house," Maden said. "I didn't think that was possible, but he got the book into a bidding war and I got a multi-book deal from Penguin Random House."

"Drone" was published in October 2013, and has been followed by sequels "Blue Warrior," "Drone Command" and "Drone Threat." About two years ago, an editor from Penguin Random House surprised Maden with a phone call.

"He asked if I wanted to write a Tom Clancy novel," Maden said. "That was both the greatest honor and the most tragic and desperate day of my life because, suddenly, I had committed myself to writing a Tom Clancy novel. It would be like the Queen of England called and asked me to add a few lines to the St. Crispin's Day speech in Henry V."

Clancy rose to fame in 1984 with his first novel "Hunt for Red October," which introduced Jack Ryan to the



world and paved the way for him to write 18 more series entries before passing away in 2013. Since Clancy's death, the series has been continued with annual releases from publisher Penguin Random House that follow two paths — one featuring Jack Ryan, the other centered on Jack Ryan Jr.

"Every techno-thriller written today is the offspring of Tom Clancy's brilliance," said Maden, who lives in Tennessee with his wife Angela. They have three grown sons, the oldest, Mike Jr., graduated from Stan State in 2012 with a degree in business administration. "In a way, we're all writing Tom Clancy novels."

### HEPPNER: TAKING THE LONG ROAD

Of the three, Heppner has embraced the often-jilting romance of being a novelist the longest. He devoted himself to the craft around 1987, making ends meet for many years by working as a substitute teacher.

"After graduating from Stanislaus State, I didn't know what I wanted to do in life and nothing really appealed to me," Heppner said. "But I knew that all my angst vanished when I was writing a novel, so I was determined to do that. I'd get up at 4:30 — I learned to drink coffee — and start typing for two or three hours because it was the one kind of work that gave me peace. I knew I wasn't good."

But he had at least one fan who appreciated what he was trying to do.

"I'd send my novels to Brian and he would correct them," said Heppner, who did most of his research at Stan State's Vasché Library in those days. "We'd spend countless hours breaking down writing techniques and I give Brian credit for seeing that I was a storyteller."

### LARSON: GIFTED IN MIMICKING STYLES

Larson wrote his first novel while a student at Turlock High School, receiving his first New York publishing house rejection at 17. Seeing how hard it would be to make a living writing, he switched his major at Stan State from English to computer science. He was a tenured computer science instructor at MJC and an adjunct professor at Stan State for about 20 years.

"It's a story of mutual encouragement from all three of us. We had a shared dream."

- Brian Larson

In 2000, he was asked by a publisher to finish writing a college textbook for an author who had dropped the project, and discovered he had a knack for mimicking the writing style of other people.

"That's the talent that really got me started on this," said Larson, whose wife Alma also is a Stan State graduate. They have three children, including a daughter who attends Stan State. "I worked for a long time trying to get into fiction. I got some short stories published, but no novels. I got close a couple of times. I got a break when Kindle started and I began putting my work there directly."

At first, the Kindle revenue stream was meager — not enough to support a household, but just enough to provide inspiration to put-in countless hours at the keyboard.

"In 2010, Brian started putting his things on Kindle. We worked like dogs getting our books on there," Heppner said. "I made \$200 one month, and then it kept climbing, and people started asking for the next Heppner novel. I'm a religious guy and I prayed every day to be able to make a living as a writer and to have a beautiful wife. Well, through Kindle I made enough to have a girlfriend and that's when I started dating my wife Cyndi. God gave this guy a break."

"It's a story of mutual encouragement from all three of us," Larson said. "We had a shared dream — even though Vaughn worked the longest to achieve it. It took us 30-something years to get here, which is something the kids I talk to now don't want to hear about."

And much of this — the drive to keep writing and most of all the friendship — flourished at Stan State.

"Stan State was the perfect school at the perfect time for me," Maden said. "I'm grateful for the faculty members I encountered. It was a small college community and I was so encouraged and inspired by my experience." ●



Vaughn Heppner ('85)



Brian Larson ('85)



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