

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

In Re:

Chapter 7  
Case No. 04-40651

Sheri Lu Tiflati  
n/k/a Sheri Lu Bird,

Debtor,

vs.

Direct Loans and  
Great Lakes Educational Loan Service,

**COMPLAINT TO DETERMINE  
DISCHARGEABILITY OF  
STUDENT LOANS**

Creditors.

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Debtor states and alleges for her cause of action the following:

1. Debtor's name and address is as follows:

Sheri Lu Tiflati n/k/a Sheri Lu Bird  
14687 284<sup>th</sup> Avenue  
Zimmerman, MN 55398

2. On February 11, 2004 debtor filed a Chapter 7 bankruptcy petition and schedules.

The Meeting of Creditors was held March 18, 2004. The deadline to file a Complaint to

Determine Dischargeability of Certain Debts is May 15, 2004.

3. Among debtor's debts listed in her bankruptcy schedules are the following student

loans:	Direct Loans P.O. Box 7202 Utica, NY 13504 c/o U.S. Department of Education P.O. Box 4222 Iowa City, IA 52244	Incurred: 1999 Balance: \$9,566.81
	Great Lakes Educational Loan Service 2401 International Lane Madison, WI 53704-3192	Incurred: January 2002 Balance: \$3,000.00

4. Excepting the above debts from discharge under 11 U.S.C. 523(a)(8) will impose an undue hardship on the debtor in that debtor has suffered from mental illness for several years. This mental illness (schizophrenia) prevents debtor from earning income sufficient to maintain a minimal standard of living and this state of affairs is likely to persist for the foreseeable future.

WHEREFORE, Debtor requests an Order as follows:

1. Discharging the above-listed student loans.
2. For such other and further relief as the Court may deem just, fair, and equitable.

Dated: 5/5/04

  
Stephen R. Conroy  
Stephen R. Conroy (224741)  
Attorney for Debtor  
261 East Broadway  
P.O. Box 999  
Monticello, MN 55362  
(763) 295-6667

Verification. I, Sheri Lu Tiflati, the complainant named in the foregoing Complaint, declare under penalty of perjury that the foregoing is true and correct according to the best of my knowledge, information and belief.

Dated: May 05, 2004

Sheri Lu Bird  
Sheri Lu Tiflati n/k/a Sheri Lu Bird