

EXHIBIT

J

B104 (FORM 104) (08/07)

ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)		ADVERSARY PROCEEDING NUMBER (Court Use Only)
PLAINTIFFS Bonnie Kurowski - Alicea		DEFENDANTS Ed Financial Service PO Box 36008 Knoxville, TN 37930-6008
ATTORNEYS (Firm Name, Address, and Telephone No.)		ATTORNEYS (If Known) <div style="text-align: right; font-size: 2em; font-weight: bold;">FILED</div>
PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee		PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee
SEP 27 2018 CLERK U.S. BANKRUPTCY, ORLANDO DIVISION		
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) Discharge of school loans due to hardship		
NATURE OF SUIT (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)		
FRBP 7001(1) - Recovery of Money/Property <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other FRBP 7001(2) - Validity, Priority or Extent of Lien <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property FRBP 7001(3) - Approval of Sale of Property <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h) FRBP 7001(4) - Objection/Revocation of Discharge <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e) FRBP 7001(5) - Revocation of Confirmation <input type="checkbox"/> 51-Revocation of confirmation FRBP 7001(6) - Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny (continued next column)	FRBP 7001(6) - Dischargeability (continued) <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other FRBP 7001(7) - Injunctive Relief <input type="checkbox"/> 71-Injunctive relief - imposition of stay <input type="checkbox"/> 72-Injunctive relief - other FRBP 7001(8) Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest FRBP 7001(9) Declaratory Judgment <input type="checkbox"/> 91-Declaratory judgment FRBP 7001(10) Determination of Removed Action <input type="checkbox"/> 01-Determination of removed claim or cause Other <input type="checkbox"/> SS-SIPA Case - 15 U.S.C. §§78aaa et seq. <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)	
<input type="checkbox"/> Check if this case involves a substantive issue of state law	<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23	
<input type="checkbox"/> Check if a jury trial is demanded in complaint	Demand \$	
Other Relief Sought		

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BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES			
NAME OF DEBTOR <i>Bonnie Kurowski - Atk ea.</i>		BANKRUPTCY CASE NO.	
DISTRICT IN WHICH CASE IS PENDING		DIVISION OFFICE	NAME OF JUDGE
RELATED ADVERSARY PROCEEDING (IF ANY)			
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.	
DISTRICT IN WHICH ADVERSARY IS PENDING		DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF)			
DATE		PRINT NAME OF ATTORNEY (OR PLAINTIFF)	

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

United States Bankruptcy Court

Middle District Of Florida

In re Bonnie Kurowski-Alicea
Debtor

Case No.
6:18-bk-5944

Bonnie Kurowski-Alicea
Plaintiff

Chapter
7

Ed Financial
Defendant

Adv. Proc. No.

Complaint to Determine Discharge- ability of Student Loan


1. The Debtor filed this case under chapter 7 of the Bankruptcy Code. This Court thus has jurisdiction over this action under 28 U.S. C. & 1334. This proceeding is a core proceeding.
2. One of the unsecured debts owing by the Debtor and listed in Schedule F is a student loan owing to EdFinancial.
3. The defendant EdFinancial is responsible for the overall operation of the guaranteed student loan program.
4. The Debtor entered into the loans over 20 years ago and has been making good faith payments since. She has never entered default. She has made great effort to reduce the amounts due. However, after paying so many years on \$140k debt, she still owes \$223,000.
5. Last year, the Debtor was diagnosed with 3 cryptogenic symptomatic brain infarcts (strokes) by the Mayo Clinic in Jacksonville, FL where she sought a high level of treatment over a year. The Debtor was ordered to immediately reduce her workload, since she is a high risk of having another stroke. The Debtor has medical documents to support this claim.
6. Upon her reduction of income, she reached out to EdFinancial multiple times to reduce the payments, either with income- based repayments or another option. They accepted her request, billing her \$1,229 monthly, which was in excess of 50% of her income and not within the income-based payment amounts she applied to.
7. This year the debtor has become unemployed due to these medical conditions, the sole source of income for herself and her child barely suffices for the necessities of life. This condition is deemed to be a lifetime condition, indicating that this state of affairs is likely to persist for a significant portion of the repayment period of the student loans.
8. She reached out again to EdFinancial for assistance, asking for an unemployment deferment, or a discharge of medical debt or other option. They denied her request and she had to request again. This time they entered into a forbearance, of which the Debtor cannot guarantee she can re-pay when the forbearance ends, since she is medically not able to seek employment.

9. The Debtor has no current or anticipated available income of resources with which to pay the aforementioned loan and any payments on that loan could be made only at great hardship to the Debtor and her child.
10. The Debtor, even with paying on the loan for over 10 years, has not even been paying enough to reduce debt and instead, has accumulated more interest. So even at her highest income levels, she was unable to pay down this debt.
11. The Debtor has a long track record of working with EdFinancial on payment agreements and has not been able to discharge the loans through them.
12. Wherefore, the Debtor prays that this Court enter an Order declaring the student loan debt of the Debtor be dischargeable in the bankruptcy case.

Date:

9-26-18

Signature:


[Signature]