

Dismissing the Bankruptcy Case bought me:

• The return of funds held by trustee.

Approximately \$22,000; was paid to the trustee over the course of nearly 5 years in expectation of a confirmation hearing. These funds will be returned to me so that I may in turn repay my financiers, who fronted the money for the settlement agreements. I will later fully repay my sponsors who saved me from a lifetime of paying on an impossible mortgage. { mortgage means "pay until death"; this hold to be true for most mortgages.}

• Keeping ten percent of funds held in Trust from being paid out as a fee.

The trustee's 10% fee was saved by not confirming the Chapter 13 Repayment Plan. The trustee will get a service fee of \$175 and has already enjoyed the benefit of earning interest on my funds held in trust for almost 5 years.

Settlement Payments are Planned After Dismissal of my Bankruptcy Case:

• Arrangements have been made to pay off the Student Loans in the following manner.

NYSHESC -\$50,000 settlement

ECMC - \$14,656 settlement

UNDNJ – Payments of \$250 per month for 53 months and payments of \$250 per month for 38 months; totaling \$ XXXX

Other Issues Concerning the Case:

The issue of Government failure to repay on student loans taken by Teachers has still not effectively been addressed by the Courts. If Bankruptcy Court is not the place for this; I may have to petition the Federal Court which can rule on this matter. In my opinion, the government ultimately is responsible for the repayment of my student loans. As a teacher, I was eligible for a Teacher Loan Forgiveness Program that should have completely repaid these student loan debts. The loans which qualify are the ones that would up in the possession of NYSHESC and ECMC. Teacher Loan Forgiveness Programs were promised by the government. Teacher Loan Forgiveness Program rules were effective at the time that my loans were taken. Though I have made settlements with these guarante agencies, so that I may live my future life unencumbered by crushing debt; true justice can only be served by having the US Government honor it's pledge to teachers. I will petition the US Government to repay me.

I am thankful to have a reprieve from what was a debtor's purgatory and an indentured servitude. However, I am mindful that most people are not so lucky. The class of teachers similarly situated still needs justice to be served. So, the struggle will continue.

Sincerely,

Ms. Natalie Williams,
Pro Se