

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 05-1311

SELENA J. MCDAY,

Plaintiff - Appellee,

versus

PENNSYLVANIA HIGHER EDUCATION ASSISTANCE
AGENCY; HEMAR, Insurance Corporation of
America,

Defendants - Appellants,

and

SALLIE MAE SERVICING CORPORATION; MELLON BANK,

Defendants.

Appeal from the United States District Court for the District of
Maryland, at Greenbelt. Alexander Williams, Jr., District Judge.
(CA-04-2630-AW; BK-01-25283)

Submitted: June 28, 2006

Decided: July 20, 2006

Before MOTZ, KING, and GREGORY, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Thomas J. Sippel, GILL & SIPPEL, Rockville, Maryland, for
Appellants. Blake M. Fetrow, LEGAL AID BUREAU, INC., Riverdale,
Maryland, for Appellee.

Unpublished opinions are not binding precedent in this circuit.
See Local Rule 36(c).

PER CURIAM:

Pennsylvania Higher Education Assistance Agency and HEMAR Insurance Corporation of America appeal the district court's order affirming the bankruptcy court's order declaring partially dischargeable the student loan debt of Selena McDay. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See McDay v. Pennsylvania Higher Educ. Agency, Nos. CA-04-2630-AW; BK-01-25283 (D. Md. Feb. 9, 2005). We have previously granted the Appellee's motion to submit this case on the briefs and therefore dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED