

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 95-2967**

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ROBERT JOSEPH AMMIRATI; ROSEANN MARIE AMMIRATI,

Plaintiffs - Appellees,

versus

NELLIE MAE INCORPORATED; THE EDUCATIONAL RE-  
SOURCE INSTITUTE,

Defendants - Appellants.

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Appeal from the United States District Court for the District of  
South Carolina, at Florence. Cameron McGowan Currie, District  
Judge. (CA-95-337-4-22, BK-94-72609)

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Submitted: April 9, 1996

Decided: May 10, 1996

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Before MURNAGHAN and WILKINS, Circuit Judges, and BUTZNER, Senior  
Circuit Judge.

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Affirmed by unpublished per curiam opinion.

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John Robert Lester, THE LESTER LAW FIRM, Columbia, South Carolina,  
for Appellants. Robert Joseph Ammirati, Roseann Marie Ammirati,  
Appellees Pro Se.

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Unpublished opinions are not binding precedent in this circuit.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

PER CURIAM:

Appellants appeal from the district court's order affirming the bankruptcy court's order that a portion of the education loans owed by Robert Ammirati is dischargeable in bankruptcy. We have reviewed the record and the district court's opinion and find no reversible error. Accordingly, we affirm on the reasoning of the district court. Ammirati v. Nellie Mae Inc., Nos. CA-95-337-4-22; BK-94-72609 (D.S.C. Oct. 11, 1995). We 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