UNITED STATED BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

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| In re: | Case No. 26-40368 |
| JUNE L. PETERSON, *pro se*, | Chapter 7 |
| Debtor. | Judge Thomas J. Tucker |

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**ORDER GRANTING THE DEBTOR'S MOTION TO REOPEN CASE, AND THE DEBTOR'S REQUEST FOR A WAIVER OF THE FILING FEE FOR THE MOTION TO REOPEN**

This case is before the Court on the Debtor's motion to reopen this case, filed July 10, 2026 (Docket # 28, the "Motion"). The Motion seeks to reopen the case (1) to add a creditor – the Debtor's former landlord, which apparently is named "Woodbridge Estates Phase II" (*see* the stay relief motion and order at Docket ## 13 and 21);[1] and (2) to obtain a discharge of the Debtor's student loan debt(s). The Court finds that there is cause to reopen this case, subject to the terms of this Order, and the Court finds good cause to enter this Order.

The Debtor filed a voluntary petition for relief under Chapter 7 on January 15, 2026, commencing this case. On April 14, 2026, the Court entered an order granting the Debtor a discharge under 11 U.S.C. § 727(a) (Docket # 25). The Court notes that this was a "no-asset" Chapter 7 case. As a result, it is unnecessary to reopen this case merely to enable the Debtor to amend her schedules to add a creditor who was not listed previously. Because this was a no-asset case, such an unscheduled debt is discharged to the same extent it would be discharged if it had been scheduled. *See In re Madaj*, 149 F.3d 467 (6th Cir. 1998). The Court also notes that (a) the discharge in this case applies to debts that arose before the January 15, 2026 petition date, and *not* any debts that arose after that date; and (b) the discharge does *not* apply to student loans that are covered by 11 U.S.C. § 523(a)(8), unless and until the Debtor obtains an order discharging such student loans as an "undue hardship," after filing an adversary proceeding. *See* 11 U.S.C. § 523(a)(8); Fed. R. Bankr. P. 7001(f).

For these reasons, while there is not cause to reopen the case to add the Debtor's former landlord to the Debtor's schedules, there is cause to reopen this case, to permit the Debtor to file an adversary proceeding seeking a determination that one or more student loans are dischargeable under the undue hardship provisions of 11 U.S.C. § 523(a)(8).

Accordingly,

[1] The Debtor did list "Woodbridge Estates" as a creditor in her Schedule E/F (Docket # 1 at pdf p. 24).

IT IS ORDERED that:

1. The Motion is granted, and this case is reopened, on the terms stated in this Order.

2. The Debtor's request for a waiver of the filing fee for the Motion is granted.

3. No later than **July 30, 2026**, the Debtor may file an adversary proceeding seeking a determination that one or more of her student loans are dischargeable under the undue hardship provisions of 11 U.S.C. § 523(a)(8).

4. If the Debtor fails to file the adversary complaint described in paragraph 3 above by the July 30, 2026 deadline, the case will once again be closed, without further notice or hearing.

**Signed on July 15, 2026**

**/s/ Thomas J. Tucker**

**Thomas J. Tucker**
**United States Bankruptcy Judge**