

**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Health Resources and Services Administration**

**Health Education Assistance Loan (HEAL) Program: List of Defaulted Borrowers**

**AGENCY:** Health Resources and Services Administration, HHS.

**ACTION:** Notice.

**SUMMARY:** The Health Resources and Services Administration (HRSA), as required by section 709(c)(1) of the Public Health Service Act (the Act), is publishing this notice of Health Education Assistance Loan (HEAL) borrowers who have defaulted on the repayment of their HEAL loans and are excluded from the Medicare and State health care programs as of July 31, 1997. This listing also can be found on the Internet at <http://www.defaulteddocs.dhhs.gov>.

**FOR FURTHER INFORMATION CONTACT:** Mr. Michael Henningburg, Director, Division of Student Assistance, Bureau of Health Professions, Health Resources and Services Administration, Parklawn Building, Room 8-48, 5600 Fishers Lane, Rockville, Maryland 20857 (written requests only). All media inquiries should be directed to the HRSA Office of Communications at (301) 443-3376. Borrower-specific account information, beyond that included in the notice, will not be released to any person other than the borrower, without the written consent of the borrower.

**SUPPLEMENTARY INFORMATION:** Section 709(c)(1) of the Act (42 U.S.C.

292h(c)(1)) requires the Department of Health and Human Services (HHS) to compile and publish in the **Federal Register** a list of HEAL borrowers who have defaulted on the repayment of their HEAL loans. This list includes any borrower: (1) Whose HEAL loan has been assigned to HHS; and (2) who, as a result of HEAL default, was excluded from the Medicare and State health care programs as of July 31, 1997. The list does not include any defaulter excluded from the Medicare and State health care programs who, as of July 31, 1997, had provided HHS with satisfactory evidence that he or she had filed for bankruptcy and was making payments under a confirmed plan approved by the bankruptcy court. The list also does not include more than 1,000 defaulters who: (1) Have made satisfactory arrangements with HHS to resolve the default after being advised of their potential exclusion from the Medicare and State health care programs; or (2) as of September 19, 1997, had entered into a Settlement Agreement for repayment of the outstanding HEAL debt that had been approved by HRSA.

If extensive loan collection procedures fail to bring HEAL defaulters into repayment, HHS then is required to exclude these defaulters from receiving reimbursement under the Medicare program (42 U.S.C. 1395ccc). The Office of Inspector General imposes a parallel exclusion under section 1128(b)(14) of the Social Security Act, which requires States to exclude the defaulter from participation in all State health care programs (42 U.S.C. 1320a-7(b)(14)).

The total number of defaulters published in this list should not be compared to the number published in

the **Federal Register** on March 15, 1995 (60 FR 14060) since the criteria used to compile the lists are different. This list does not include HEAL defaulters who are in the collection activities preceding the Medicare and State health care programs exclusion. If these defaulters do not enter into repayment, they will be added to the list.

The list that follows at the end of this document states: the defaulter's name, the latest known City and State of residence, the total amount of the HEAL debt, the school last attended for which a HEAL loan was received, the borrower's practice discipline, and the estimated school separation date. This information is listed by State of residence and by practice discipline.

Section 709(c)(2) of the Act directs that the information included in this notice be made available to relevant Federal agencies and to schools, school associations, professional and specialty associations, State licensing boards, hospitals with which listed borrowers may be associated, and other relevant organizations. In accordance with this section of the Act, HHS will provide to these entities, upon written request, the information included in the **Federal Register** notice along with Social Security Account Numbers and last known street addresses of the borrowers listed. Written requests should be submitted to the Director, Division of Student Assistance, at the address indicated above.

Dated: January 7, 1998.

**Claude Earl Fox,**  
*Acting Administrator.*

**LIST OF DEFAULTERS**

Name	City	Debt	School	City and state	Sep date
<b>ALABAMA</b>					
<i>CHIROPRACTIC</i>					
Hembree, David W .....	Fairhope .....	\$54,660	Life Univ .....	Marietta, GA .....	12/89
Hembree, Gloria N .....	Fairhope .....	43,404	Life Univ .....	Marietta, GA .....	03/90
Hopkins, Keith T .....	Birmingham .....	13,816	Logan Col of Chiropractic .....	Chesterfield, MO .....	09/82
McKenzie, Janell .....	Birmingham .....	134,763	Life Univ .....	Marietta, GA .....	03/86
Quinley, Timothy E .....	Bay Minette .....	25,509	Palmer Col of Chiropractic .....	Davenport, IA .....	12/88
<i>DENTISTRY</i>					
Campbell, Larry W .....	Muscle Shoals .....	51,025	Loma Linda Univ .....	Loma Linda, CA .....	06/85
Haslam Jr, Jeff D .....	Dothan .....	166,936	Marquette Univ .....	Milwaukee, WI .....	05/85
<i>PODIATRY</i>					
Truelove, Glenda G .....	Birmingham .....	66,796	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/81
<b>ALASKA</b>					
<i>CHIROPRACTIC</i>					
Horwitz, Robert B .....	Anchorage .....	94,756	Palmer Col of Chiropractic .....	Davenport, IA .....	06/86
Lavender, Anthony G .....	Tok .....	111,194	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/86
Lorentzen, Peter E .....	Eagle River .....	19,779	Western States Chiropractic Col .....	Portland, OR .....	06/89
<i>CLINICAL PSYCHOLOGY</i>					
Valenzuela, Debbie L .....	Anchorage .....	81,071	California School of Prof Psych .....	Alhambra, CA .....	07/87

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
<b>DENTISTRY</b>					
Lien, Douglas D .....	Anchorage .....	206,465	New York Univ .....	New York, NY .....	06/85
<b>ARIZONA</b>					
<b>ALLOPATHIC MEDICINE</b>					
Pruitt, Christopher R .....	Phoenix .....	36,710	Medical Col of Ohio .....	Toledo, OH .....	06/91
<b>CHIROPRACTIC</b>					
Arkfield, Ted A .....	Phoenix .....	19,174	Northwestern Col of Chiropractic .....	Bloomington, MN .....	04/88
Beam, David E .....	Phoenix .....	113,928	Los Angeles Col of Chiropractic .....	Whittier, CA .....	06/85
Buchwald-Heilig, Bonnie I .....	Tucson .....	39,437	Life Univ .....	Marietta, GA .....	09/85
Budd, Carlinda L .....	Tucson .....	87,310	Logan Col of Chiropractic .....	Chesterfield, MO .....	04/86
Crider, Walter D .....	Scottsdale .....	98,809	Western States Chiropractic Col .....	Portland, OR .....	08/88
Davis-Wiese, Jacqueline S .....	Mesa .....	5,674	Palmer Col of Chiropractic .....	Davenport, IA .....	03/86
Derosa Jr, Arthur .....	Scottsdale .....	39,179	Life Chiropractic Col—West .....	San Lorenzo, CA .....	12/88
Faber, Robert H .....	Chino Valley .....	64,794	Parker Col of Chiropractic .....	Dallas, TX .....	04/87
Howe, James K .....	Tempe .....	51,083	Palmer Col of Chiropractic .....	Davenport, IA .....	12/85
Jones, Richard H .....	Camp Verde .....	77,666	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/85
Kaltenbach, Robert T .....	Glendale .....	106,606	Parker Col of Chiropractic .....	Dallas, TX .....	05/89
Keleher, James P .....	Tucson .....	104,776	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	01/89
Kolb, Maryann .....	Tempe .....	133,641	Life Univ .....	Marietta, GA .....	09/86
Le Gate, Andrew .....	Winslow .....	16,259	Palmer Col of Chiropractic—West .....	San Jose, CA .....	09/89
Millar, Mark A .....	Phoenix .....	64,989	Parker Col of Chiropractic .....	Dallas, TX .....	12/87
Reed, Susan A .....	Phoenix .....	97,520	Los Angeles Col of Chiropractic .....	Whittier, CA .....	12/87
Rich, Kenneth C .....	Tucson .....	126,578	Los Angeles Col of Chiropractic .....	Whittier, CA .....	04/88
Smith, Sandra M .....	Phoenix .....	33,070	Palmer Col of Chiropractic .....	Davenport, IA .....	09/84
White, Howard D .....	Phoenix .....	62,833	Southern California Col of Chiropractic .....	Pico Rivera, CA .....	04/89
<b>DENTISTRY</b>					
Dobrota, Jerry G .....	Sedona .....	107,290	Loma Linda Univ .....	Loma Linda, CA .....	06/85
Keith, Rosalyn D .....	Tempe .....	39,013	Georgetown Univ .....	Washington, DC .....	05/87
Ransdell, Kerry L .....	Tempe .....	115,690	Washington Univ .....	St Louis, MO .....	05/85
Riter, Lester E .....	Avondale .....	140,562	Loma Linda Univ .....	Loma Linda, CA .....	06/87
<b>OSTEOPATHY</b>					
Smith, Susan M .....	Scottsdale .....	92,442	Univ of Osteo Medicine & Health Sci .....	Des Moines, IA .....	06/85
Taylor, John S .....	Sierra Vista .....	213,838	Univ of Health Sci .....	Kansas City, MO .....	05/86
Van Patten Jr, Merrill D .....	Mesa .....	48,945	Univ of Osteo Medicine & Health Sci .....	Des Moines, IA .....	06/90
<b>PODIATRY</b>					
Scinta, Mark C .....	Phoenix .....	31,716	New York Col of Podiatric Medicine .....	New York, NY .....	06/83
<b>PUBLIC HEALTH</b>					
Goudreault, Deborah A .....	Paradise Valley .....	7,588	Columbia Univ .....	New York, NY .....	05/82
<b>ARKANSAS</b>					
<b>CHIROPRACTIC</b>					
Kirklin, Kenton K .....	Rector .....	172,042	Life Univ .....	Marietta, GA .....	06/86
Maskell, Gary L .....	El Dorado .....	125,090	Life Univ .....	Marietta, GA .....	12/86
Mathews, Daniel G .....	North Little Rock .....	18,737	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/82
Youde, Rehea L .....	Elkins .....	76,605	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	01/86
<b>DENTISTRY</b>					
Goodman, William D .....	Magnolia .....	16,077	Univ of Tennessee—Memphis .....	Memphis, TN .....	06/86
Layman, Kevin W .....	Fort Smith .....	127,995	Univ of Missouri—Kansas City .....	Kansas City, MO .....	04/85
<b>OPTOMETRY</b>					
Gunn, Nanette Q .....	Paragould .....	266,185	Southern Col of Optometry .....	Memphis, TN .....	06/86
<b>PHARMACY</b>					
Caldwell, Eric J .....	Lewisville .....	18,505	Texas Southern Univ .....	Houston, TX .....	05/90
<b>CALIFORNIA</b>					
<b>ALLOPATHIC MEDICINE</b>					
Anderson, Angela J .....	Torrance .....	56,068	Creighton Univ .....	Omaha, NE .....	12/85
Avelar, Susana .....	San Francisco .....	126,218	Medical Col of Wisconsin .....	Milwaukee, WI .....	05/90
Balyeat, Lisa E .....	San Diego .....	9,375	Univ of Texas Medical Branch—Galveston .....	Galveston, TX .....	06/88
Barbala, Patricia J .....	Fresno .....	246,502	George Washington Univ .....	Washington, DC .....	05/87
Braxton-Davis, Pamela M .....	San Gabriel .....	24,255	Howard Univ .....	Washington, DC .....	05/87
Coleman, James E .....	Westminster .....	26,012	Univ of California—Davis .....	Davis, CA .....	06/80
Duncan, Monique .....	Los Angeles .....	10,206	Case Western Reserve Univ .....	Cleveland, OH .....	08/85
Essey, Robert J .....	Los Angeles .....	79,530	Temple Univ .....	Philadelphia, PA .....	05/84
Fabrega, Cathye D .....	Monterey Park .....	130,274	Georgetown Univ .....	Washington, DC .....	05/90
Fletcher, Leonard G .....	Santa Ana .....	91,358	Univ of Texas Health Sci Ctr—San Antonio .....	San Antonio, TX .....	05/86
Franklin, Janet L .....	Beverly Hills .....	12,247	Georgetown Univ .....	Washington, DC .....	05/84
Green, Synthia E .....	Oakland .....	75,390	Loma Linda Univ .....	Loma Linda, CA .....	10/85
Hamilton, Clarence A .....	Alta Loma .....	153,902	Meharry Medical Col .....	Nashville, TN .....	05/84
Hemingway-Maffeo, Linda M .....	Larkspur .....	69,213	Boston Univ Medical Ctr .....	Boston, MA .....	05/86
Matalon, Ofer I .....	Santa Rosa .....	66,734	Univ of Illinois Medical Ctr .....	Chicago, IL .....	06/86
Miller, Bradley G .....	Beverly Hills .....	45,514	Univ of Southern California .....	Los Angeles, CA .....	06/88

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Moini, Kian	Fountain Valley	4,896	Baylor Col of Medicine	Houston, TX	05/88
Mouton, Marsha E	Oakland	50,401	Univ of Texas Health Sci Ctr	Houston, TX	06/86
Olson, Robert M	Sierra Madre	267,142	Univ of Southern California	Los Angeles, CA	06/84
Perrault, Mark D	Culver City	36,947	Michigan State Univ	East Lansing, MI	03/84
Pinson, Letitia A	San Pedro	8,042	Howard Univ	Washington, DC	06/91
Pote III, William H	Loma Linda	148,299	Loma Linda Univ	Loma Linda, CA	06/86
Ray, Douglas	Hawthorne	274,716	Meharry Medical Col	Nashville, TN	05/86
Schlater, Theodore L	San Francisco	14,910	Univ of California—Irvine	Irvine, CA	06/88
Scott, Barbara J	Northridge	111,581	Texas Tech Univ Health Sci Ctr	Lubbock, TX	06/89
Shaw, Michael G	Inglewood	47,234	Meharry Medical Col	Nashville, TN	05/85
Tolbert Jr, William	Los Feliz	45,521	Howard Univ	Washington, DC	05/86
Townsend, Leo W	Elk Grove	58,492	Meharry Medical Col	Nashville, TN	05/89
Weil, Mitchell A	San Clemente	18,506	Univ of California—Los Angeles	Los Angeles, CA	06/80
Worstell, Craig S	Sunnyvale	118,741	Loma Linda Univ	Loma Linda, CA	05/87
<i>CHIROPRACTIC</i>					
Ahmad, Haifa M	Campbell	90,070	Palmer Col of Chiropractic—West	San Jose, CA	09/88
Alegria, Albert J	South Pasadena	108,464	Southern California Col of Chiropractic—West	Pico Rivera, CA	01/87
Anderson, Douglas W	Santa Ana	157,700	Los Angeles Col of Chiropractic	Whittier, CA	04/86
Archuleta, Philip A	San Marcos	121,459	Los Angeles Col of Chiropractic	Whittier, CA	12/88
Arishin, Michael W	Los Gatos	37,268	Palmer Col of Chiropractic—West	San Jose, CA	09/85
Arnold, Dorienne M	Sacramento	15,729	Life Chiropractic Col—West	San Lorenzo, CA	12/86
Azgorov, Todor P	Los Angeles	57,186	Southern California Col of Chiropractic	Pico Rivera, CA	12/89
Azzopardi, Thomas J	Salinas	67,363	Logan Col of Chiropractic	Chesterfield, MO	08/85
Bai, Chung H	Glendale	6,868	Southern California Col of Chiropractic	Pico Rivera, CA	05/88
Bain, Lee R	Covina	140,188	Life Univ	Marietta, GA	12/87
Bardsley, Marijane	Fair Oaks	42,991	Los Angeles Col of Chiropractic	Whittier, CA	04/89
Beccchetti, Sondra D	Belmont	69,927	Palmer Col of Chiropractic—West	San Jose, CA	03/87
Benedict, Susan E	Malibu	100,166	National Col of Chiropractic	Lombard, IL	06/89
Benkula, Jan K	Hayward	24,727	Life Chiropractic Col—West	San Lorenzo, CA	03/87
Berg, Troy L	Huntington Beach	44,553	Los Angeles Col of Chiropractic	Whittier, CA	12/86
Bochniak, Marie L	Thousand Oaks	48,460	Los Angeles Col of Chiropractic	Whittier, CA	04/88
Bono, John E	San Jose	79,736	Palmer Col of Chiropractic—West	San Jose, CA	06/89
Boron, Steven J	Guerneville	46,836	Palmer Col of Chiropractic—West	San Jose, CA	04/89
Bronk, Brian R	Santa Monica	35,360	Palmer Col of Chiropractic	Davenport, IA	06/84
Burch, Gregory D	Riverside	52,239	Western States Chiropractic Col	Portland, OR	06/84
Burkley, Anton Z	Oakland	100,504	Life Chiropractic Col—West	San Lorenzo, CA	06/88
Caballero, Jorge R	Los Angeles	101,509	Los Angeles Col of Chiropractic	Whittier, CA	04/87
Cappa, Claude L	Modesto	48,365	Palmer Col of Chiropractic	Davenport, IA	06/84
Carr, Wayne S	Healdsburg	98,385	Western States Chiropractic Col	Portland, OR	08/88
Cheney, Julian L	Reseda	2,874	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/83
Choe, Kevin K	Lakewood	10,895	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/91
Christensen, Casey D	Whittier	105,180	Los Angeles Col of Chiropractic	Whittier, CA	12/86
Clifford, Fred W	Riverside	96,346	Palmer Col of Chiropractic	Davenport, IA	12/85
Collier, William F	Santa Rosa	51,668	Life Chiropractic Col—West	San Lorenzo, CA	03/87
Cox, Stewart J	Pleasant Hill	60,040	Palmer Col of Chiropractic	Davenport, IA	12/83
Cresswell, Diane H	Whittier	53,298	Los Angeles Col of Chiropractic	Whittier, CA	04/90
Crocevera-Todd, Carolyn A	Pacific Grove	14,565	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/86
Curtin, Michael M	Fairfax	15,754	National Col of Chiropractic	Lombard, IL	08/88
Dankman, Mark I	Lafayette	90,855	Life Chiropractic Col—West	San Lorenzo, CA	09/88
Davis, Charles G	Glendora	74,117	Los Angeles Col of Chiropractic	Whittier, CA	12/85
DeSantis, Nicholas G	La Mesa	93,408	Southern California Col of Chiropractic	Pico Rivera, CA	12/87
Delsie, Carl	Santa Barbara	143,344	Southern California Col of Chiropractic	Pico Rivera, CA	12/86
Dhaliwal, Emaline K	Moreno Valley	16,970	Los Angeles Col of Chiropractic	Whittier, CA	12/90
Dieter, Lawrence A	Los Osos	121,851	Los Angeles Col of Chiropractic	Whittier, CA	04/89
Difiore Jr, William E	Santa Ana	34,638	Southern California Col of Chiropractic	Pico Rivera, CA	08/86
Dorman Jr, Patrick L	La Jolla	24,885	Texas Chiropractic Col Foundation	Pasadena, TX	12/85
Duff, Richard A	San Rafael	71,535	Palmer Col of Chiropractic	Davenport, IA	10/89
Dvorak, Rosalie J	Moreno Valley	92,533	Los Angeles Col of Chiropractic	Whittier, CA	12/85
Dykeman, Peter J	Torrance	60,501	Los Angeles Col of Chiropractic	Whittier, CA	12/86
Early, Lawrence	San Diego	94,414	Los Angeles Col of Chiropractic	Whittier, CA	04/87
Eckel, David E	Lancaster	87,366	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/86
Eli, Desiree D	Capitola	34,852	Life Chiropractic Col—West	San Lorenzo, CA	09/89
Ellis, Carl E	Escondido	125,283	Palmer Col of Chiropractic—West	San Jose, CA	12/89
Emmerson, Ronald E	Merced	59,996	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/89
Etcheverry, John C	San Jose	13,196	Los Angeles Col of Chiropractic	Whittier, CA	12/88
Fickel, Theodore E	Santa Barbara	70,394	Los Angeles Col of Chiropractic	Whittier, CA	12/82
Fishkin, William H	San Francisco	13,037	Life Chiropractic Col—West	San Lorenzo, CA	03/87
Fitzpatrick, Patrick J	Hesperia	80,619	Los Angeles Col of Chiropractic	Whittier, CA	12/87
Flores, Otto O	Santa Ana	50,495	Southern California Col of Chiropractic	Pico Rivera, CA	08/88
Florez, Stephen D	Bassett	41,116	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/89
Fridrick, Tim P	North Hollywood	50,086	Southern California Col of Chiropractic	Pico Rivera, CA	04/88
Gallagher, Tamara G	Chino	32,516	Los Angeles Col of Chiropractic	Whittier, CA	12/84
Garza, John J	Thousand Oaks	99,421	Los Angeles Col of Chiropractic	Whittier, CA	04/89
Garza, Rudolph P	San Jose	66,472	Life Chiropractic Col—West	San Lorenzo, CA	12/85
Gearhart, Cindy L	Lakewood	35,774	Los Angeles Col of Chiropractic	Whittier, CA	04/90
Gilberti, Benedict V	Carlsbad	14,782	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/87
Given, Vaughn M	Mission Viejo	31,730	Southern California Col of Chiropractic	Pico Rivera, CA	10/85
Glum, Gary L	Los Angeles	127,255	Los Angeles Col of Chiropractic	Whittier, CA	04/84
Green, Sheldon S	Sherman Oaks	51,354	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/85
Gregory, Todd A	Santa Maria	23,446	Life Chiropractic Col—West	San Lorenzo, CA	09/89

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Grubstein, Alan P	Rancho Cucamonga	115,645	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/87
Hafner, Diane H	Atherton	25,913	Palmer Col of Chiropractic—West	San Jose, CA	12/86
Hahn, Peter S	Placentia	16,500	Los Angeles Col of Chiropractic	Whittier, CA	12/89
Haines, Donna J	Arcata	46,629	National Col of Chiropractic	Lombard, IL	08/88
Halle, Thomas C	Los Angeles	63,909	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/86
Hamilton, Aaron J	Huntington Beach	20,266	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/82
Hatfield, Brian L	Santa Monica	34,828	Life Chiropractic Col—West	San Lorenzo, CA	03/88
Hempsey, William C	Sherman Oaks	24,144	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/83
Hermosillo, Francisco J	Tarzana	116,591	Southern California Col of Chiropractic	Pico Rivera, CA	04/87
Hernandez, Orestes M	Los Angeles	47,362	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/88
Hileman, Kent A	Hollister	22,888	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/86
Holsinger, Matthew W	San Mateo	74,986	Life Chiropractic Col—West	San Lorenzo, CA	06/90
Holt, Kenneth G	Sun City	55,636	Southern California Col of Chiropractic	Pico Rivera, CA	12/88
Hopstock, Richard M	Hacienda Heights	86,261	Los Angeles Col of Chiropractic	Whittier, CA	12/85
Hosler, John R	Hollister	33,712	Palmer Col of Chiropractic—West	San Jose, CA	12/84
Howard, Marty B	Newark	19,409	Life Chiropractic Col—West	San Lorenzo, CA	12/86
Huerta, Debra	Oakland	36,651	Life Chiropractic Col—West	San Lorenzo, CA	12/88
Hughes Jr, Joseph R	San Diego	45,684	Southern California Col of Chiropractic	Pico Rivera, CA	12/90
Hungerford, Richard D	San Leandro	29,189	Life Chiropractic Col—West	San Lorenzo, CA	09/86
Inskeep, Norman D	San Jose	148,182	Palmer Col of Chiropractic—West	San Jose, CA	09/86
Jette, Steven A	Petaluma	9,477	Western States Chiropractic Col	Portland, OR	12/83
Johnson, Eric D	Victorville	106,826	Palmer Col of Chiropractic—West	San Jose, CA	03/90
Johnson, Randall G	Los Angeles	87,319	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/86
Johnson, Shelia A	Los Angeles	117,196	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/86
Kahan, Robert M	Mission Viejo	25,539	Los Angeles Col of Chiropractic	Whittier, CA	04/84
Kelly, Mark S	Chino	25,452	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/86
Kessler, Michael J	Vallejo	91,249	Palmer Col of Chiropractic—West	San Jose, CA	03/86
Koukeh-Sackett, F M	Redlands	56,627	Palmer Col of Chiropractic	Davenport, IA	06/86
Lacy, Sharon J	Guerneville	89,397	Logan Col of Chiropractic	Chesterfield, MO	04/88
Lamb, Robert D	Sebastopol	35,974	Los Angeles Col of Chiropractic	Whittier, CA	04/89
Lampman, Chuck D	Sylmar	114,859	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/86
Landemare, Henry M	Moss Beach	107,964	Life Chiropractic Col—West	San Lorenzo, CA	06/85
Laughter, James S	San Diego	42,483	Western States Chiropractic Col	Portland, OR	03/85
Leeds, Robert W	Redwood City	89,968	Los Angeles Col of Chiropractic	Whittier, CA	12/86
Lewis, Edward L	Auburn	118,723	Palmer Col of Chiropractic—West	San Jose, CA	06/89
Locke, Peggy J	Santa Barbara	107,350	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/89
Lodwig, Michael J	Walnut Creek	17,389	Palmer Col of Chiropractic—West	San Jose, CA	10/89
Lowry, Paulette M	Richmond	73,470	Life Chiropractic Col—West	San Lorenzo, CA	03/88
Lowy-Berry, Christie L	Glendora	40,259	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/88
Lunceford, Glenn W	Norco	16,375	Life Chiropractic Col—West	San Lorenzo, CA	06/86
Manfre, Vincent S	North Hollywood	86,387	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/89
Mark, Jeffrey	Berkeley	103,137	Los Angeles Col of Chiropractic	Whittier, CA	04/87
Martin, Diana J	Los Gatos	26,686	Palmer Col of Chiropractic—West	San Jose, CA	03/86
Maynard, Jennifer E	Diamond Bar	69,211	Southern California Col of Chiropractic	Pico Rivera, CA	12/88
Mays-Good, Kathryn M	Tarzana	74,537	Parker Col of Chiropractic	Dallas, TX	05/88
McGee, Billie J	Simi Valley	35,730	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/84
McLaughlin, Robert M	Somerset	50,615	Palmer Col of Chiropractic—West	San Jose, CA	12/89
Melville, Carl J	Crestline	112,531	Los Angeles Col of Chiropractic	Whittier, CA	12/89
Miller, Brad T	Costa Mesa	20,662	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/90
Miller, David E	Clyde	31,729	Life Chiropractic Col—West	San Lorenzo, CA	12/89
Molina, Robert	West Covina	59,992	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/87
Monahan, Michael L	Carlsbad	46,406	Los Angeles Col of Chiropractic	Whittier, CA	12/86
Moore, Dennis J	Costa Mesa	145,268	Los Angeles Col of Chiropractic	Whittier, CA	04/86
Moore, Wesley B	San Jose	46,311	Life Chiropractic Col—West	San Lorenzo, CA	12/84
Mullins, Marilyn E	Placentia	58,346	Los Angeles Col of Chiropractic	Whittier, CA	04/84
Murphy, Marc A	Rancho Santa Marga	60,257	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/83
Navai, Mehdi N	Alhambra	72,415	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/88
Nelson, Robert A	Suisun City	85,572	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/88
Nicholls, Hilary J	Carmel Valley	33,302	Logan Col of Chiropractic	Chesterfield, MO	08/85
Norie, John B	Desert Hot Springs	95,301	Palmer Col of Chiropractic—West	San Jose, CA	06/87
Norville, Michael T	Costa Mesa	64,702	Southern California Col of Chiropractic	Pico Rivera, CA	12/90
Oberstein, Lawrence B	Santa Rosa	35,798	Life Chiropractic Col—West	San Lorenzo, CA	12/84
Pallas, James M	Temecula	79,612	Los Angeles Col of Chiropractic	Whittier, CA	04/86
Palmer, Becky A	Fallbrook	85,644	Life Univ	Marietta, GA	03/86
Pardo, Fernando A	Ontario	16,436	Logan Col of Chiropractic	Chesterfield, MO	12/90
Parker, Brian T	Sylmar	28,948	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/88
Pellerin, Stephen P	Oakhurst	70,624	Southern California Col of Chiropractic	Pico Rivera, CA	01/86
Perez, Jesus V	Pomona	92,132	Cleveland Chiropractic Col (CA)	Los Angeles, CA	07/84
Pfeiffer, Arlene H	Lakewood	6,672	Los Angeles Col of Chiropractic	Whittier, CA	04/83
Pham, Greg N	Fountain Valley	79,913	Southern California Col of Chiropractic	Pico Rivera, CA	12/89
Pham, Nghi D	Fountain Valley	64,415	Palmer Col of Chiropractic—West	San Jose, CA	08/89
Podry, Robert J	La Canada	71,450	Southern California Col of Chiropractic	Pico Rivera, CA	08/86
Radetic, Peter M	Pleasant Hill	41,648	Life Chiropractic Col—West	San Lorenzo, CA	06/86
Rahn, Roger S	Woodland Hills	96,560	Los Angeles Col of Chiropractic	Whittier, CA	04/88
Rayas-Felix, Magdalena	Los Angeles	20,723	Los Angeles Col of Chiropractic	Whittier, CA	04/88
Redd, Timothy J	San Dimas	150,583	Southern California Col of Chiropractic	Pico Rivera, CA	04/87
Reed, Robert W	Highland	64,380	Southern California Col of Chiropractic	Pico Rivera, CA	12/86
Reynolds, Bob R	Bakersfield	57,868	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/86
Richardson, Justin W	Northridge	12,700	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/83
Rios, Emanuel J	Pasadena	61,335	Southern California Col of Chiropractic	Pico Rivera, CA	08/88
Rockmael, Allan M	San Francisco	99,021	Life Chiropractic Col—West	San Lorenzo, CA	09/88

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Rodriguez, Consuelo A	Alhambra	41,863	Cleveland Chiropractic Col (CA)	Los Angeles, CA	09/84
Rodriguez, Humberto J	La Mirada	84,076	Los Angeles Col of Chiropractic	Whittier, CA	04/87
Rosenfeld, Jeffre B	Los Angeles	44,386	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/86
Royal, Don C	Corona Del Mar	34,214	National Col of Chiropractic	Lombard, IL	12/82
Ruiz, Henry S	Palmdale	172,194	Southern California Col of Chiropractic	Pico Rivera, CA	08/86
Sargent, John F	Lawndale	84,999	Southern California Col of Chiropractic	Pico Rivera, CA	08/86
Schleicher, Kyle S	Santa Monica	21,577	Cleveland Chiropractic Col (CA)	Los Angeles, CA	04/90
Schow, Kenneth M	Glendale	38,027	Los Angeles Col of Chiropractic	Whittier, CA	12/82
Serratos, Ernesto	Crestline	70,989	Los Angeles Col of Chiropractic	Whittier, CA	12/88
Shanesfelter III, Charles D	San Francisco	29,476	Southern California Col of Chiropractic	Pico Rivera, CA	12/89
Shapiro, Michael S	Newhall	64,865	Los Angeles Col of Chiropractic	Whittier, CA	04/85
Shouka, Mohammed N	Colton	25,946	Los Angeles Col of Chiropractic	Whittier, CA	12/88
Simon, Greg L	Murrieta	46,736	Southern California Col of Chiropractic	Pico Rivera, CA	09/86
Simon, Michelle R	Thousand Oaks	48,931	Cleveland Chiropractic Col (CA)	Pico Rivera, CA	12/88
Smith, Carl A	Garden Grove	150,981	Los Angeles Col of Chiropractic	Whittier, CA	12/87
Smith, Jessica	Downey	95,459	Los Angeles Col of Chiropractic	Whittier, CA	12/83
Snavelly, Danny H	San Juan Capistrano	73,500	Los Angeles Col of Chiropractic	Whittier, CA	04/86
Snodgrass, Clifton R	San Diego	34,180	Los Angeles Col of Chiropractic	Whittier, CA	12/83
Sohrab, Neda	Costa Mesa	54,215	Cleveland Chiropractic Col (CA)	Los Angeles, CA	12/89
Stalker, James W	Pleasanton	23,481	Logan Col of Chiropractic	Chesterfield, MO	05/83
Stasko, Edward G	Huntington Beach	36,597	Palmer Col of Chiropractic	Davenport, IA	06/84
Stewart, Jeannine L	Newport Beach	19,780	Los Angeles Col of Chiropractic	Whittier, CA	04/84
Stone, Steven D	San Leandro	15,402	Life Chiropractic Col—West	San Lorenzo, CA	12/90
Studer, Jonathan V	San Jose	48,553	Palmer Col of Chiropractic—West	San Jose, CA	12/86
Styler, Richard L	San Diego	12,099	Palmer Col of Chiropractic—West	San Jose, CA	09/89
Sullivan, Joseph C	Burbank	70,289	Los Angeles Col of Chiropractic	Whittier, CA	12/86
Sutton, Brian L	Mission Viejo	65,594	Southern California Col of Chiropractic	Pico Rivera, CA	04/86
Thompson, James D	Fair Oaks	138,622	Palmer Col of Chiropractic—West	San Jose, CA	03/87
Thornton, James G	Nevada City	4,529	Logan Col of Chiropractic	Chesterfield, MO	01/83
Van Gorder, Kurt F	Temecula	70,904	Los Angeles Col of Chiropractic	Whittier, CA	04/89
Vardanian, Michael A	Fullerton	56,720	Los Angeles Col of Chiropractic	Whittier, CA	04/85
Vassallo-Richmond, Deborah D	Pleasanton	113,507	Life Chiropractic Col—West	San Lorenzo, CA	06/88
Vessels, Steven L	Loma Linda	63,211	Los Angeles Col of Chiropractic	Whittier, CA	04/83
Walls-Fenwick, Jan D	San Bernardino	103,501	Southern California Col of Chiropractic	Pico Rivera, CA	04/88
Walsh, Richard J	Ventura	28,293	Life Chiropractic Col—West	San Lorenzo, CA	12/86
Wanke, Glenn P	Fullerton	118,036	Los Angeles Col of Chiropractic	Whittier, CA	04/87
Weiss, Gwenn M	Cupertino	30,936	Palmer Col of Chiropractic—West	San Jose, CA	09/86
Westing, Denise D	Alameda	36,071	Life Chiropractic Col—West	San Lorenzo, CA	12/87
White, Judith U	Costa Mesa	20,960	Southern California Col of Chiropractic	Pico Rivera, CA	01/85
Whittlesey, James B	Novato	30,218	Life Chiropractic Col—West	San Lorenzo, CA	09/86
Wies, David L	Westlake Village	87,101	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/86
Williams, Duane A	Livermore	56,998	Palmer Col of Chiropractic	Davenport, IA	09/84
Worth, Kelly G	Santa Ana	53,954	Los Angeles Col of Chiropractic	Whittier, CA	12/87
Zeitsoff-Mahar, Deborah L	Aptos	18,082	Palmer Col of Chiropractic—West	San Jose, CA	06/84
<i>CLINICAL PSYCHOLOGY</i>					
Abendan, Marilou S	Berkeley	55,271	California School of Prof Psych	Alameda, CA	06/87
Armstrong, Phyllis M	Los Angeles	26,974	California School of Prof Psych	Alhambra, CA	05/90
Boulware, Susan L	Fairfax	71,882	California School of Prof Psych	Alameda, CA	07/86
Buckwalter, John G	Redondo Beach	90,877	Fuller Theological Seminary	Pasadena, CA	12/86
Cobrin, Bettina B	Venice	135,023	California School of Prof Psych	Alhambra, CA	07/87
Larson, Leslie A	Pasadena	55,594	California School of Prof Psych	Alhambra, CA	05/89
Lataille, Edward P	San Diego	123,396	California School of Prof Psych	San Diego, CA	05/87
Macgregorwhite, Charles W	San Jose	43,752	Pacific Graduate School of Psych	Palo Alto, CA	06/94
McGregor, Floyd A	Hawthorne	53,916	California School of Prof Psych	Alhambra, CA	07/87
McMahon, Kathleen E	El Monte	31,804	California School of Prof Psych	Alhambra, CA	05/90
Pust, Keith W	Lake Elsinore	44,275	Biola Univ	La Mirada, CA	05/86
Safir, Paula B	La Jolla	153,796	California School of Prof Psych	San Diego, CA	02/87
Smukler, Evie L	Los Angeles	23,150	California School of Prof Psych	Alhambra, CA	07/87
Stanford, Jeanne A	Santa Barbara	14,072	California School of Prof Psych	Alhambra, CA	07/87
Stevenson, Teresa M	Los Angeles	12,251	California School of Prof Psych	Alhambra, CA	07/87
<i>DENTISTRY</i>					
Brinker, Richard B	Port Hueneme	94,599	Univ of Pittsburgh	Pittsburgh, PA	06/84
Brodie, Douglas K	San Diego	193,170	Loma Linda Univ	Loma Linda, CA	10/87
Brunson, Gregory H	Del Mar	125,295	Univ of Texas Health Sci Ctr	Houston, TX	05/88
Calhoun, Michael W	Palm Springs	171,846	Univ of Southern California	Los Angeles, CA	05/86
Ching, Clayton V	Anaheim	46,698	Univ of Southern California	Los Angeles, CA	05/85
Christensen, Heidi L	Redlands	49,772	Univ of Detroit Mercy	Detroit, MI	06/83
Chung, John J	Rosemead	147,560	Univ of Southern California	Los Angeles, CA	05/93
Comer, Michael J	Sacramento	41,621	Washington Univ	St Louis, MO	05/89
Cutts, David P	Temecula	52,543	Loma Linda Univ	Loma Linda, CA	06/83
Dangerfield, Alan N	Santa Clara	163,006	Georgetown Univ	Washington, DC	05/83
Done, Byron H	Walnut Creek	155,402	Univ of Southern California	Los Angeles, CA	05/87
Drabinsky, Gerald S	Los Angeles	122,373	Indiana Univ—Indianapolis	Bloomington, IN	12/91
Eslao, Caesar G	Carson	78,576	Univ of Southern California	Los Angeles, CA	05/90
Formaker, James W	West Hollywood	45,271	Univ of Southern California	Los Angeles, CA	05/86
Frier, James W	Jackson	24,914	Georgetown Univ	Washington, DC	05/83
Gabriel, Tony D	Glendale	49,673	Marquette Univ	Milwaukee, WI	05/84
Garcia, Gilberto G	Long Beach	143,653	Univ of The Pacific	San Francisco, CA	06/89
Gonzales, Edward J	Los Angeles	231,586	Boston Univ Medical Ctr	Boston, MA	05/88
Gray, Scott D	Hemet	75,458	Univ of The Pacific	San Francisco, CA	06/88

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Hall, Barry S	Milpitas	201,728	Univ of Southern California	Los Angeles, CA	05/87
Hill, David L	San Jose	17,719	Tufts Univ	Boston, MA	06/86
Hoehn, James D	Thousand Oaks	99,387	Loma Linda Univ	Loma Linda, CA	06/85
Kelly, Andrew W	Los Angeles	54,614	Howard Univ	Washington, DC	05/83
Kent, Donald E	Oakland	183,003	Univ of Southern California	Los Angeles, CA	05/85
Kurts, Tedd R	Sunnyvale	40,721	Loma Linda Univ	Loma Linda, CA	06/86
Lim, Jhang H	Fresno	108,641	Univ of Southern California	Los Angeles, CA	05/84
Luckey, John M	Victorville	107,957	Loma Linda Univ	Loma Linda, CA	06/81
Marth-Hudson, Tedie L	San Marino	15,551	Univ of Southern California	Los Angeles, CA	06/82
Memmott, Dana B	Signal Hill	11,266	Univ of Southern California	Los Angeles, CA	05/84
Nelson, Dorothy S	San Diego	76,448	Georgetown Univ	Washington, DC	05/87
Price, Steven V	Los Angeles	4,377	Univ of California—Los Angeles	Los Angeles, CA	06/84
Ramirez, Ralph	El Monte	17,770	Univ of Southern California	Los Angeles, CA	05/85
Rocha, Mark W	Riverside	146,543	Loma Linda Univ	Loma Linda, CA	06/87
Santucci, Gerald M	Sacramento	35,928	Univ of Southern California	Los Angeles, CA	05/83
Shaw, Michael P	Pleasanton	136,915	Marquette Univ	Milwaukee, WI	05/83
Shepperd, Gordon L	Ceres	83,361	Univ of Southern California	Los Angeles, CA	05/88
Shin, Hui-Yong	Los Angeles	72,245	Univ of Southern California	Los Angeles, CA	05/89
Shoeleh, Hossien M	Costa Mesa	42,574	Univ of Oklahoma Health Sci Ctr	Oklahoma City, OK	06/91
Swen, John M	Orangevale	49,340	Loma Linda Univ	Loma Linda, CA	06/86
Taylor, Tamra R	San Clemente	48,949	Loma Linda Univ	Loma Linda, CA	06/84
Thompson, Florian	Los Angeles	250,482	Boston Univ Medical Ctr	Boston, MA	05/88
Tracy, James M	Campbell	57,154	Georgetown Univ	Washington, DC	05/79
Vazagov, Zachial A	Sierra Madre	236,663	Tufts Univ	Boston, MA	05/88
<i>OPTOMETRY</i>					
Glick, Stanley B	Pasadena	5,054	New England Col of Optometry	Boston, MA	11/81
Mast, Barry C	Camarillo	42,254	Southern Col of Optometry	Memphis, TN	06/84
McWhinnie Jr, Clarence E	Los Angeles	10,708	Southern California Col of Optometry	Fullerton, CA	06/83
<i>OSTEOPATHY</i>					
Breedlove, David L	Long Beach	12,110	Michigan State Univ	East Lansing, MI	06/83
Cline, Sherri L	Sylmar	7,299	Univ of North Texas Health Sci Ctr	Fort Worth, TX	05/88
Marshall, William E	Burbank	177,546	Western Univ of Health Sci	Pomona, CA	06/87
Mitchell, Ralph A	Alta Loma	111,850	Western Univ of Health Sci	Pomona, CA	06/91
<i>PHARMACY</i>					
Abe, Gregory N	Tujunga	30,606	Univ of Southern California	Los Angeles, CA	05/88
Degroot, Ruth I	Modesto	10,794	Univ of The Pacific	Stockton, CA	04/91
Dharma-Haynes, Geetha A	Beverly Hills	25,502	Univ of Southern California	Los Angeles, CA	05/90
Frick, Deborah M	Anaheim	27,190	Univ of Southern California	Los Angeles, CA	05/89
Iqal, Robert S	Claremont	13,652	Mercer Univ	Atlanta, GA	06/83
<i>PODIATRY</i>					
Barry, Patrick G	San Diego	3,293	New York Col of Podiatric Medicine	New York, NY	06/83
Berquist, Andrew O	Foster City	126,776	California Col of Podiatric Medicine	San Francisco, CA	05/86
Featherstone, John J	San Bruno	47,571	California Col of Podiatric Medicine	San Francisco, CA	05/93
Hitchcock, Philip R	Dunsmuir	137,320	California Col of Podiatric Medicine	San Francisco, CA	05/81
Landrum, Keith	Redondo Beach	85,027	Dr William School Col of Podiatric Medicine	Chicago, IL	05/81
Lentell, Brian M	Clovis	47,865	California Col of Podiatric Medicine	San Francisco, CA	05/84
London, Eliyahu	Irvine	256,772	California Col of Podiatric Medicine	San Francisco, CA	06/86
Palmer, Donna C	Garden Grove	68,398	California Col of Podiatric Medicine	San Francisco, CA	05/83
Pope, David K	Downey	178,368	California Col of Podiatric Medicine	San Francisco, CA	05/85
Scott, Thamos	Oakland	59,864	California Col of Podiatric Medicine	San Francisco, CA	05/87
Wilkes, Craig A	Corona	241,442	California Col of Podiatric Medicine	San Francisco, CA	06/86
Williams, David L	Pasadena	37,489	Dr William School Col of Podiatric Medicine	Chicago, IL	05/84
Zolfaghri, Behrooz	Danville	57,225	California Col of Podiatric Medicine	San Francisco, CA	05/86
<i>PUBLIC HEALTH</i>					
Williams, Pamela A	Buena Park	5,746	Loma Linda Univ	Loma Linda, CA	06/83

## COLORADO

<i>ALLOPATHIC MEDICINE</i>					
Roberts, Charles C	Denver	66,583	Univ of Colorado Health Sci Ctr	Denver, CO	05/85
Stirgus, Kent L	Colorado Springs	59,417	Univ of Colorado Health Sci Ctr	Denver, CO	05/88
<i>CHIROPRACTIC</i>					
Cunningham, Marvin D	Colorado Springs	25,024	Palmer Col of Chiropractic—West	San Jose, CA	06/86
Day, Donald M	Thornton	60,029	Cleveland Chiropractic Col (MO)	Kansas City, MO	12/83
Downs-Reason, Cynthia L	Woodland Park	42,501	Southern California Col of Chiropractic	Pico Rivera, CA	08/88
Langolf, Daniel L	Lakewood	56,909	Palmer Col of Chiropractic	Davenport, IA	06/86
Michals, Robert H	Aurora	57,050	Palmer Col of Chiropractic	Davenport, IA	09/84
Ohrdorf, Ronald T	Colorado Springs	135,045	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/88
Peterson, Gregory W	Littleton	27,219	Northwestern Col of Chiropractic	Bloomington, MN	04/85
Plaster, Michael A	Lakewood	46,318	Parker Col of Chiropractic	Dallas, TX	12/87
Schmidt, Jeffrey J	Silverthorne	43,292	Western States Chiropractic Col	Portland, OR	12/88
Stjernholm, Darwin L	Denver	82,442	Los Angeles Col of Chiropractic	Whittier, CA	12/88
Stokka, Wayne M	Littleton	24,528	Northwestern Col of Chiropractic	Bloomington, MN	04/89
Williams, Danny C	Broomfield	4,367	Palmer Col of Chiropractic	Davenport, IA	03/90
Young, Larry N	Florence	35,357	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/85
<i>DENTISTRY</i>					
Haviland, Philip F	Aurora	21,463	Oral Roberts Univ	Tulsa, OK	05/87

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Lack, Ray E .....	Arvada .....	61,125	Univ of Colorado Health Sci Ctr .....	Denver, CO .....	05/86
Thompson, Jerrold A .....	Lakewood .....	12,580	Univ of Colorado Health Sci Ctr .....	Denver, CO .....	05/83
<i>OPTOMETRY</i>					
Cooley, Stephen L .....	Denver .....	23,760	Pacific Univ .....	Forest Grove, OR .....	05/84
<i>PHARMACY</i>					
Espinosa, Sylvia L .....	Colorado Springs .....	12,223	Univ of Southern California .....	Los Angeles, CA .....	05/89
<i>PODIATRY</i>					
Otteman, Timothy J .....	Arvada .....	97,958	Dr William School Col of Podiatric Medicine	Chicago, IL .....	05/83
<b>CONNECTICUT</b>					
<i>ALLOPATHIC MEDICINE</i>					
Cooper, Charles .....	Stratford .....	20,615	Univ of Miami .....	Miami, FL .....	06/83
<i>CHIROPRACTIC</i>					
Anderson, Mark G .....	Sandy Hook .....	78,990	Life Univ .....	Marietta, GA .....	06/86
Davis, Patricia M .....	Stamford .....	56,941	New York Chiropractic Col .....	Seneca Falls, NY .....	04/88
Dellavolpe, Michael A .....	Wolcott .....	118,864	National Col of Chiropractic .....	Lombard, IL .....	08/86
Dunlop, Daniel W .....	New Hartford .....	103,947	New York Chiropractic Col .....	Seneca Falls, NY .....	04/87
Fiore, Dominick .....	Bridgeport .....	99,649	New York Chiropractic Col .....	Seneca Falls, NY .....	12/86
Spielmann, Michael A .....	Vernon Rockville .....	27,357	National Col of Chiropractic .....	Lombard, IL .....	12/89
<i>DENTISTRY</i>					
Urling, Wendell P .....	Cheshire .....	161,644	Temple Univ .....	Philadelphia, PA .....	05/83
<b>DELAWARE</b>					
<i>PHARMACY</i>					
Stanley, Carolyn .....	Wilmington .....	78,974	Temple Univ .....	Philadelphia, PA .....	06/86
<b>DISTRICT OF COLUMBIA</b>					
<i>ALLOPATHIC MEDICINE</i>					
McAllister, Amazair .....	Washington .....	4,344	Howard Univ .....	Washington, DC .....	05/83
Smith, Horatio L .....	Washington .....	11,800	Morehouse School of Medicine .....	Atlanta, GA .....	05/90
<i>DENTISTRY</i>					
Beck, Mark L .....	Washington .....	65,840	Howard Univ .....	Washington, DC .....	05/87
Bess-Blythe, Valerie D .....	Washington .....	45,481	Howard Univ .....	Washington, DC .....	05/84
Caldwell, Robert J .....	Washington .....	13,131	Howard Univ .....	Washington, DC .....	05/86
Harris, Conrad W .....	Washington .....	88,352	Howard Univ .....	Washington, DC .....	05/85
Jones, Sherman P .....	Washington .....	98,090	Howard Univ .....	Washington, DC .....	05/89
King, James H .....	Washington .....	29,987	Howard Univ .....	Washington, DC .....	05/90
Leggett, Gilbert H .....	Washington .....	32,718	Howard Univ .....	Washington, DC .....	05/88
Pettaway, Reginald .....	Washington .....	41,051	Howard Univ .....	Washington, DC .....	05/89
Sims, Michael A .....	Washington .....	32,595	Georgetown Univ .....	Washington, DC .....	05/83
Smith, Daniel J .....	Washington .....	13,553	Howard Univ .....	Washington, DC .....	05/84
Smith, Vasco A .....	Washington .....	173,816	Meharry Medical Col .....	Nashville, TN .....	05/84
Whitaker, Aaron T .....	Washington .....	49,302	Howard Univ .....	Washington, DC .....	05/84
<i>PODIATRY</i>					
Stroman, Samuel D .....	Washington .....	22,035	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/91
<b>FLORIDA</b>					
<i>ALLOPATHIC MEDICINE</i>					
Birt, Carol M .....	Fort Myers .....	147,169	George Washington Univ .....	Washington, DC .....	05/86
D'Amico, James M .....	New Port Richey .....	128,596	Washington Univ .....	St Louis, MO .....	05/88
Lentol, Lawrence A .....	Boca Raton .....	211,751	Ponce School of Medicine .....	Ponce, PR .....	06/86
Rose, Stefan .....	Miami .....	70,708	Univ of Miami .....	Miami, FL .....	05/85
<i>CHIROPRACTIC</i>					
Adray, Allie A .....	Largo .....	157,334	Life Univ .....	Marietta, GA .....	03/87
Bahrs, John G .....	Gainesville .....	164,328	Life Univ .....	Marietta, GA .....	06/87
Baker III, James W .....	Jacksonville .....	79,903	Life Univ .....	Marietta, GA .....	12/86
Barner, Russell J .....	Tampa .....	187,510	Life Univ .....	Marietta, GA .....	12/86
Boshes, Perri D .....	Boca Raton .....	22,645	Life Univ .....	Marietta, GA .....	12/84
Brundell, Edmund D .....	Plant City .....	139,696	Life Univ .....	Marietta, GA .....	06/87
Buskirk, Dayna E .....	Gainesville .....	64,207	Life Univ .....	Marietta, GA .....	03/87
Campanale, Paul R .....	Jacksonville .....	31,554	New York Chiropractic Col .....	Seneca Falls, NY .....	04/84
Carageorge, Dawn C .....	Tampa .....	39,424	Life Univ .....	Marietta, GA .....	06/89
Carrancejje, Monica .....	Tampa .....	101,298	Life Univ .....	Marietta, GA .....	12/86
Catalfo, Christopher L .....	Orlando .....	29,102	Life Univ .....	Marietta, GA .....	09/90
Cowan, Robert F .....	Pensacola .....	34,265	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	12/83
Diesen, James D .....	Jacksonville .....	79,555	Logan Col of Chiropractic .....	Chesterfield, MO .....	04/88
Etienne, Ivan J .....	Miami .....	18,253	National Col of Chiropractic .....	Lombard, IL .....	05/83
Fabricant, Michael J .....	Davie .....	73,317	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/84
Falowski, Frances .....	Fort Lauderdale .....	136,060	Life Univ .....	Marietta, GA .....	09/85
Fine, Mitchell L .....	Coral Springs .....	14,851	Life Univ .....	Marietta, GA .....	12/83
Fountain, Rodney E .....	Pensacola .....	164,436	Texas Chiropractic Col Foundation .....	Pasadena, TX .....	05/84

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Gasso, Joaquin A	Miami	210,017	Life Univ	Marietta, GA	12/85
Ghigna-Bogdanffy, Mary L	Deland	64,323	New York Chiropractic Col	Seneca Falls, NY	04/84
Greene, Silas R	Panama City	22,742	Life Univ	Marietta, GA	06/84
Greenwald, Lewis A	Miami	8,439	Life Univ	Marietta, GA	06/90
Guy, Geoffrey C	Safety Harbor	23,517	Life Univ	Marietta, GA	06/83
Halley, James E	Port Richey	118,856	Cleveland Chiropractic Col (MO)	Kansas City, MO	08/87
Hardwick, James F	Maitland	124,840	Life Univ	Marietta, GA	12/86
Hoblit, John W	Saint Petersburg	73,834	Life Univ	Marietta, GA	09/83
Holzer, Richard M	Boca Raton	50,055	Life Univ	Marietta, GA	12/84
Jennings, Peggy J	Gainesville	49,122	Texas Chiropractic Col Foundation	Pasadena, TX	05/84
Kogut, Dennis W	Miami	37,562	Life Univ	Marietta, GA	03/84
Levin, Nancy E	Palm Beach Gardens	58,658	Life Univ	Marietta, GA	09/84
Levine, Jeffrey D	Orlando	51,620	Life Univ	Marietta, GA	09/85
Machara, Katherine L	Enterprise	158,888	Life Univ	Marietta, GA	12/86
Mane, Walter J	Miami	119,173	Logan Col of Chiropractic	Chesterfield, MO	04/85
McElhinney, Thomas E	Saint Augustine	100,526	Life Univ	Marietta, GA	03/89
Meunier, Edward J	Fort Lauderdale	189,492	Life Univ	Marietta, GA	08/85
Moyal, William R	Miami Beach	135,470	Life Univ	Marietta, GA	06/85
Renzulli, Michael J	Destin	32,800	Life Univ	Marietta, GA	06/90
Robinson, Bruce K	Jupiter	110,958	Life Univ	Marietta, GA	06/86
Rodriguez, Frank	Longwood	103,637	Los Angeles Col of Chiropractic	Whittier, CA	12/85
Siverling, Gerald D	Brandon	48,787	Texas Chiropractic Col Foundation	Pasadena, TX	05/83
Spivey, Douglas V	Cape Coral	72,263	Life Univ	Marietta, GA	12/86
Street, James F	Davie	68,051	Logan Col of Chiropractic	Chesterfield, MO	05/89
Taylor, Brett M	Royal Palm Beach	61,111	Southern California Col of Chiropractic	Pico Rivera, CA	09/86
Thiel, Margaret A	Cape Coral	74,110	Life Univ	Marietta, GA	09/88
Thomas, Bruce L	Saint Petersburg	107,673	Life Univ	Marietta, GA	03/89
Tsotsias, Afemios G	Hollywood	9,724	Life Univ	Marietta, GA	06/86
Walker, Duane T	Jacksonville	106,648	Life Univ	Marietta, GA	09/86
Walters, Clark C	Dunedin	68,287	Life Univ	Marietta, GA	06/85
Whipkey, Douglas G	Jensen Beach	51,357	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/89
Zulovitz, Mark J	Vero Beach	71,514	Life Univ	Marietta, GA	12/86
<i>CLINICAL PSYCHOLOGY</i>					
Hall, Pamela A	Fort Lauderdale	116,751	Florida Institute of Technology	Melbourne, FL	06/87
<i>DENTISTRY</i>					
Bruyning, Edwin F	Miami	157,528	Tufts Univ	Boston, MA	06/89
Coello-Chavarri, Carlos A	Boca Raton	239,149	Washington Univ	St Louis, MO	05/89
Garcia, Jose E	Lake Mary	46,755	Ohio State Univ	Columbus, OH	06/87
Gerlec, Steven M	Lynn Haven	40,767	Univ of Missouri—Kansas City	Kansas City, MO	04/85
Ho, Tram B	Saint Petersburg	11,102	Virginia Commonwealth Univ	Richmond, VA	05/93
Jacome Jr, Robert A	Pinellas Park	237,562	Univ of Oklahoma Health Sci Ctr	Oklahoma City, OK	06/88
Kaiser-Coello, Karen K	Boca Raton	65,864	Washington Univ	St Louis, MO	05/86
Mandrachia, Philip A	Palm Beach Gardens	11,555	New York Univ	New York, NY	06/82
McClure, Brian C	Stuart	6,406	Univ of Florida	Gainesville, FL	05/89
Oppenheimer, Jahn H	Saint Petersburg	201,168	Marquette Univ	Milwaukee, WI	05/89
<i>OSTEOPATHY</i>					
Andronico, Kenneth C	Fort Myers	61,191	Univ of Osteo Medicine & Health Sc	Des Moines, IA	06/84
Austin, Jerry	Dania	84,148	Nova Southeastern Univ	North Miami Beach	06/89
Beers, Richard H	Winter Park	13,318	Univ of Health Sci	Kansas City, MO	05/85
<i>PHARMACY</i>					
Copeland, Kathryn K	Saint Petersburg	24,026	Univ of Florida	Gainesville, FL	03/80
Spogen III, Frederick C	Cocoa Beach	10,246	Massachusetts Col of Pharmacy	Boston, MA	06/82
<i>PODIATRY</i>					
Delgado, Jorge A	Miami	36,506	Barry Univ	Miami Shores, FL	12/90
Dyer, William D	Hollywood	136,850	Dr William School Col of Podiatric Medicine	Chicago, IL	05/85
Quirke, Clement	Venice	44,864	New York Col of Podiatric Medicine	New York, NY	06/85
<i>PUBLIC HEALTH</i>					
Paveza, Gregory J	Tampa	144,948	Univ of Illinois Medical Ctr	Chicago, IL	06/85

## GEORGIA

<i>ALLOPATHIC MEDICINE</i>					
Bowen-Hay, Winston B	Norcross	119,913	Morehouse School of Medicine	Atlanta, GA	05/91
Brown, Darren W	Doraville	4,345	Wright State Univ	Dayton, OH	06/86
Carroll, Otto S	Atlanta	193,398	Oral Roberts Univ	Tulsa, OK	05/86
Daniel, Felton J	Gainesville	30,093	Medical Col of Georgia	Augusta, GA	06/83
Grant, Patricia E	Decatur	20,626	Morehouse School of Medicine	Atlanta, GA	05/92
Harper, Jennifer M	Atlanta	271,758	Morehouse School of Medicine	Atlanta, GA	06/85
Isaacs, Rolin W	Atlanta	71,724	Morehouse School of Medicine	Atlanta, GA	06/85
Majeed, Ishaq H	Atlanta	108,003	Morehouse School of Medicine	Atlanta, GA	05/87
Millon, Jeffrey M	Lithonia	54,346	Meharry Medical Col	Nashville, TN	08/85
<i>CHIROPRACTIC</i>					
Ackermann, Anne E	Marietta	64,503	Life Univ	Marietta, GA	09/84
Ackermann, Brian J	Marietta	62,944	Life Univ	Marietta, GA	09/84
Ali, Abdirazak A	College Park	28,821	Life Univ	Marietta, GA	06/90
Bailey, Darrell E	Woodstock	25,906	Life Univ	Marietta, GA	03/89



## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Barner Jr, Robert W	Marietta	63,602	Life Univ	Marietta, GA	12/83
Bell, Clayton E	Riverdale	139,859	Life Univ	Marietta, GA	09/87
Berman, David H	Marietta	149,800	Life Univ	Marietta, GA	03/87
Bernius, Gregory L	Peachtree City	84,671	Palmer Col of Chiropractic	Davenport, IA	06/88
Billstrom, Richard L	Marietta	108,276	Life Univ	Marietta, GA	12/86
Bishop Jr, William B	Cartersville	27,574	Life Univ	Marietta, GA	06/88
Bleyaert, Lamont J	Woodstock	67,989	Life Univ	Marietta, GA	09/85
Bohr, Corinne E	Alpharetta	75,635	Life Univ	Marietta, GA	06/86
Breazeale, Michael E	Marietta	148,614	Life Univ	Marietta, GA	03/87
Brooks, William B	Chamblee	69,805	Life Univ	Marietta, GA	03/84
Brown, Wilbur E	Dunwoody	13,928	Palmer Col of Chiropractic	Davenport, IA	06/84
Budsock, Leonard A	Acworth	133,925	Life Univ	Marietta, GA	12/86
Byrd, Ricardau E	Atlanta	32,905	Life Univ	Marietta, GA	09/82
Cassan, Steven S	Canton	36,154	Life Univ	Marietta, GA	03/85
Catalfo, Tim L	Alpharetta	96,523	Life Univ	Marietta, GA	09/88
Cavaliere, Frances C	Marietta	99,358	Life Univ	Marietta, GA	09/84
Cicala, Carmine J	Marietta	101,988	Life Univ	Marietta, GA	03/87
Clark, Richard E	Folkston	102,789	Life Univ	Marietta, GA	03/85
Clay, Cassius C	Acworth	36,706	Life Univ	Marietta, GA	06/83
Collins, William S	Atlanta	41,393	Life Univ	Marietta, GA	12/82
Crawford, Franklin R	Austell	70,423	Life Univ	Marietta, GA	12/84
Crosswhite, Larry K	Oakwood	164,152	Life Univ	Marietta, GA	09/86
Culver, Toni Y	College Park	72,782	Life Univ	Marietta, GA	06/85
Dannels, Douglas G	Douglasville	61,376	Life Univ	Marietta, GA	03/85
Darnell, John E	Monroe	11,662	Palmer Col of Chiropractic	Davenport, IA	06/86
Denker, Beth A	Atlanta	72,812	Northwestern Col of Chiropractic	Bloomington, MN	04/89
Deopp, William N	Lilburn	55,925	Life Univ	Marietta, GA	06/85
Downes, John W	Kennesaw	136,306	Life Univ	Marietta, GA	09/86
Earley, Kenneth S	Lawrenceville	70,833	Life Univ	Marietta, GA	12/87
Elkins, Richard E	Roswell	38,304	Life Univ	Marietta, GA	06/89
Fisher, Michael J	Smyrna	36,782	Life Univ	Marietta, GA	03/89
Frigard, Scott N	Marietta	59,552	Life Chiropractic Col—West	San Lorenzo, CA	10/86
Gardner, Lester	Jesup	38,007	Palmer Col of Chiropractic	Davenport, IA	06/87
Gay, Warner A	Marietta	38,767	Life Univ	Marietta, GA	03/83
Gill, Joseph C	Fayetteville	161,148	Life Univ	Marietta, GA	03/87
Haezebrouck, Joseph V	Acworth	16,743	Life Univ	Marietta, GA	12/82
Hall, John L	Cartersville	148,562	Life Univ	Marietta, GA	06/87
Herman, Patricia K	Atlanta	14,065	Palmer Col of Chiropractic	Davenport, IA	12/85
Hopfner-Kozel, Noreen V	Powder Springs	6,060	Life Univ	Marietta, GA	06/90
Horsley, Ronald G	Kennesaw	45,579	Life Univ	Marietta, GA	06/85
Hoyt, John A	Atlanta	4,551	Life Univ	Marietta, GA	03/88
Hughes, Charles E	Atlanta	176,861	Life Univ	Marietta, GA	03/87
Jackson, Jerry J	Marietta	54,937	Life Univ	Marietta, GA	12/88
Judd, Ronald K	Jasper	87,599	Life Univ	Marietta, GA	03/84
Justice, James L	Lawrenceville	171,489	Life Univ	Marietta, GA	06/85
Kay-Gelfond, Alicia E	Atlanta	52,656	Life Univ	Marietta, GA	06/84
Klejnot, Timothy A	Marietta	93,753	Life Univ	Marietta, GA	06/89
Klubenspies, John J	Grayson	102,790	Life Univ	Marietta, GA	09/86
Knight, Ronald G	Peachtree City	118,000	Life Univ	Marietta, GA	06/86
Knol-Vandenbil, Jennifer S	Kennesaw	55,572	Life Univ	Marietta, GA	06/86
Kolarik, Thomas H	Snellville	71,422	Life Univ	Marietta, GA	09/84
Kyle, George G	Lawrenceville	65,901	Life Univ	Marietta, GA	03/83
Lancaster, Barry D	Marietta	75,764	Life Univ	Marietta, GA	12/86
Lee, Carole A	Acworth	27,660	Life Univ	Marietta, GA	12/83
Lister, Rufus G	Marietta	53,617	Life Univ	Marietta, GA	06/88
Lundquist, Glenn A	Douglasville	132,273	Life Univ	Marietta, GA	12/86
Marsh, Jeffrey C	Marietta	113,383	Life Univ	Marietta, GA	06/89
Martin Jr, John W	Canton	103,613	Life Univ	Marietta, GA	09/86
Massengale, Gregory L	Marietta	115,982	Life Univ	Marietta, GA	03/86
Mayles, Sandra M	Dalton	89,565	Life Univ	Marietta, GA	12/83
Mercks, James L	Marietta	161,118	Life Univ	Marietta, GA	03/86
Moeckel, Timothy	Sandy Springs	68,856	Life Univ	Marietta, GA	09/85
Mosley, James C	Columbus	47,361	Northwestern Col of Chiropractic	Bloomington, MN	08/85
Nadel, Glenn R	Marietta	73,476	Life Univ	Marietta, GA	04/89
Nicholson Jr, James E	Powder Springs	123,835	Life Univ	Marietta, GA	04/85
Owens, James R	Atlanta	19,657	Life Univ	Marietta, GA	03/92
Powell Jr, Thomas R	Marietta	126,917	Life Univ	Marietta, GA	12/86
Rawlins, Joel J	Douglas	127,958	Life Univ	Marietta, GA	09/86
Rowland, Jimmy H	Centerville	78,055	Life Univ	Marietta, GA	12/86
Rutkowski, Morris E	Marietta	111,521	Life Univ	Marietta, GA	12/85
Siminski, Larry T	Atlanta	145,459	Life Univ	Marietta, GA	06/88
Small, Tammie J	Smyrna	83,741	Life Univ	Marietta, GA	09/89
Spears, Roseann	Kennesaw	173,272	Life Univ	Marietta, GA	09/86
Thomas, Gordon A	Atlanta	81,718	Life Univ	Marietta, GA	09/85
Troutman Jr, William D	Atlanta	60,533	Life Univ	Marietta, GA	10/83
Troutman Sr, William D	Atlanta	33,935	Life Univ	Marietta, GA	01/83
Tucker, Ronald C	Atlanta	28,360	Life Chiropractic Col—West	San Lorenzo, CA	06/87
Tutt, Gwendolyn M	Roswell	76,124	Life Univ	Marietta, GA	06/83
Warrick, Wayne D	Kennesaw	78,658	Life Univ	Marietta, GA	03/87
Wooling, Leonard C	Marietta	157,986	Life Univ	Marietta, GA	03/85
<i>DENTISTRY</i>					
Brown, Geoffrey G	Decatur	11,590	Meharry Medical Col	Nashville, TN	05/85

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Comer, Barry L .....	Decatur .....	123,169	Emory Univ .....	Atlanta, GA .....	05/84
Comer, Julia R .....	Stone Mountain .....	145,205	Emory Univ .....	Atlanta, GA .....	05/86
Hall, John E .....	Atlanta .....	92,678	Meharry Medical Col .....	Nashville, TN .....	05/82
Hammock, Mark A .....	Decatur .....	50,202	Howard Univ .....	Washington, DC .....	05/89
Hauptle-Reder, Mary E .....	Marietta .....	179,461	Loyola Univ of Chicago .....	Chicago, IL .....	05/84
McLeod, Herbert W .....	Lawrenceville .....	7,461	Medical Col of Georgia .....	Augusta, GA .....	06/90
Thomas Sr, Robert B .....	Macon .....	174,887	Meharry Medical Col .....	Nashville, TN .....	05/82
Woods, Daemon S .....	Albany .....	38,827	Fairleigh Dickinson Univ .....	Teaneck, NJ .....	05/90
<i>OPTOMETRY</i>					
Pfab, Mary .....	Atlanta .....	82,837	Southern Col of Optometry .....	Memphis, TN .....	06/85
<i>PHARMACY</i>					
Edeh, Onyemaechi A .....	Atlanta .....	68,778	Mercer Univ .....	Atlanta, GA .....	06/83
Lawrence, Doris J .....	Austell .....	30,493	Mercer Univ .....	Atlanta, GA .....	05/85
Perry, Audrey J .....	Atlanta .....	10,991	Mercer Univ .....	Atlanta, GA .....	06/88
<i>PODIATRY</i>					
McConner, Sadie B .....	Marietta .....	74,120	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/89
<i>VETERINARY MEDICINE</i>					
Friedlander, Michael A .....	Roswell .....	25,844	Tuskegee Univ .....	Tuskegee, AL .....	05/90
<b>HAWAII</b>					
<i>ALLOPATHIC MEDICINE</i>					
McKinney, Laurence T .....	Hilo .....	34,367	Allegheny Univ of The Health Sci .....	Philadelphia, PA .....	06/80
<i>CHIROPRACTIC</i>					
Johanning, Jeanine .....	Hana .....	23,982	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/86
<i>DENTISTRY</i>					
Riter, Cecil F .....	Honolulu .....	163,896	Loma Linda Univ .....	Loma Linda, CA .....	06/85
<i>OSTEOPATHY</i>					
Majauskas, Rikantas P .....	Waimea .....	297,112	Univ of Health Sci .....	Kansas City, MO .....	05/85
<b>IDAHO</b>					
<i>CHIROPRACTIC</i>					
Buckles, Bobby R .....	Boise .....	78,897	Western States Chiropractic Col .....	Portland, OR .....	06/87
Butterfield-Richards, Cathy .....	Boise .....	38,358	Palmer Col of Chiropractic—West .....	San Jose, CA .....	06/87
Gott, George M .....	Boise .....	83,072	Palmer Col of Chiropractic .....	Davenport, IA .....	09/84
Herem, Larry A .....	Burley .....	89,360	Palmer Col of Chiropractic .....	Davenport, IA .....	06/85
Hollander, Roxanne .....	Sandpoint .....	44,082	Palmer Col of Chiropractic—West .....	San Jose, CA .....	03/90
Williams, Joseph F .....	Salmon .....	19,043	Palmer Col of Chiropractic—West .....	San Jose, CA .....	12/84
Young, Kerry V .....	Idaho Falls .....	67,335	Logan Col of Chiropractic .....	Chesterfield, MO .....	12/87
<i>CLINICAL PSYCHOLOGY</i>					
Furgason, Margaret A .....	St Maries .....	57,127	California School of Prof Psych .....	San Diego, CA .....	06/84
<i>DENTISTRY</i>					
Collier, George R .....	Sandpoint .....	117,876	Georgetown Univ .....	Washington, DC .....	05/83
<b>ILLINOIS</b>					
<i>ALLOPATHIC MEDICINE</i>					
Beckett, James E .....	Des Plaines .....	74,321	Allegheny Univ of The Health Sci .....	Philadelphia, PA .....	06/81
Bukingolts, Sol .....	Niles .....	42,737	Finch Univ of Health Sci .....	North Chicago, IL .....	06/88
Cezar, Mahdi .....	Morton Grove .....	22,475	Meharry Medical Col .....	Nashville, TN .....	05/90
Davis, Helen N .....	Chicago .....	173,475	Meharry Medical Col .....	Nashville, TN .....	05/86
Dickens, Charles L .....	Schaumburg .....	136,295	Meharry Medical Col .....	Nashville, TN .....	05/89
Kizaire, Danielle C .....	Chicago .....	15,671	Loyola Univ of Chicago .....	Maywood, IL .....	06/84
McDaniel, Ronnie L .....	Evanston .....	98,349	Univ of Pennsylvania .....	Philadelphia, PA .....	06/87
Moore, Lornold W .....	Chicago .....	62,599	Univ of Medicine & Dent of New Jersey .....	Newark, NJ .....	05/86
Munoz, Luis R .....	Chicago .....	304,093	Medical Col of Wisconsin .....	Milwaukee, WI .....	05/86
Pate, Michael D .....	Des Plaines .....	47,330	Indiana Univ—Purdue Univ Indianapo .....	Bloomington, IN .....	05/85
Reese, Elaine M .....	Blue Island .....	41,108	Univ of Illinois Medical Ctr .....	Chicago, IL .....	06/84
Sajna, Lynne .....	Evanston .....	97,451	Univ of Illinois Medical Ctr .....	Chicago, IL .....	06/85
Thompson, Anthony W .....	Chicago .....	48,394	Rush Univ .....	Chicago, IL .....	01/86
West, Clifton B .....	Chicago .....	283,734	Meharry Medical Col .....	Nashville, TN .....	05/85
Wilson, Evelyn .....	Chicago .....	92,598	Morehouse School of Medicine .....	Atlanta, GA .....	06/85
<i>CHIROPRACTIC</i>					
Abbott, Michael E .....	Granite City .....	62,447	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/85
Cienkus, Regina M .....	Berwyn .....	17,645	National Col of Chiropractic .....	Lombard, IL .....	08/86
Cully Jr, Milton A .....	Cary .....	56,378	Palmer Col of Chiropractic .....	Davenport, IA .....	06/87
Davis, Keith A .....	Chicago .....	58,913	National Col of Chiropractic .....	Lombard, IL .....	04/87
Dehn, Donald C .....	Rockford .....	35,170	National Col of Chiropractic .....	Lombard, IL .....	05/83
Demetry, Donald J .....	Forest Park .....	22,812	National Col of Chiropractic .....	Lombard, IL .....	04/82
Gauthier III, George W .....	Wheaton .....	18,530	National Col of Chiropractic .....	Lombard, IL .....	08/89
Jordan, James R .....	Olympia Fields .....	65,346	National Col of Chiropractic .....	Lombard, IL .....	08/83
Kaminsky, Arthur L .....	Long Grove .....	76,269	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/90

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Keyes-Gross, Charles A .....	Calumet City .....	33,776	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	08/82
Mash, Harold J .....	Chicago .....	167,666	Palmer Col of Chiropractic .....	Davenport, IA .....	10/87
Naddaf, Jamileh K .....	Newton .....	138,572	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/88
O'Neil-McKinney, Jeanette M .....	Chicago .....	41,474	National Col of Chiropractic .....	Lombard, IL .....	12/83
Patterson, Farris .....	Maywood .....	24,537	National Col of Chiropractic .....	Lombard, IL .....	04/84
Powell, Randy .....	Marion .....	63,977	Logan Col of Chiropractic .....	Chesterfield, MO .....	12/87
Sandburg, Donald D .....	Barrington .....	99,132	National Col of Chiropractic .....	Lombard, IL .....	04/87
Smith, Gary D .....	Libertyville .....	109,661	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/85
Stratton, Mark W .....	Du Quoin .....	79,005	Logan Col of Chiropractic .....	Chesterfield, MO .....	12/85
Sutanto, Sugeng .....	Downers Grove .....	87,198	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/88
Swanson, Timothy D .....	Chicago .....	68,777	National Col of Chiropractic .....	Lombard, IL .....	05/91
Thurston, Gregory D .....	Algonquin .....	96,523	Texas Chiropractic Col Foundation .....	Pasadena, TX .....	12/84
Varnas, Paul G .....	Chicago .....	20,450	National Col of Chiropractic .....	Lombard, IL .....	09/83
Vernon, Earl M .....	Waukegan .....	8,450	Palmer Col of Chiropractic .....	Davenport, IA .....	06/91
<b>DENTISTRY</b>					
Azarpira, Mohammad H .....	Chicago .....	89,507	Loyola Univ of Chicago .....	Chicago, IL .....	05/87
Baldare, David R .....	Chicago .....	76,292	Loyola Univ of Chicago .....	Chicago, IL .....	05/88
Bock, Jerome V .....	Inverness .....	252,286	Marquette Univ .....	Milwaukee, WI .....	05/88
Bybee, William D .....	East Moline .....	15,384	Univ of Texas Health Sci Ctr .....	Houston, TX .....	05/88
Covek, Robert J .....	Grayslake .....	2,457	Loyola Univ of Chicago .....	Chicago, IL .....	05/86
Herron, Devere J .....	Chicago .....	87,284	Howard Univ .....	Washington, DC .....	05/85
Kashani, Mortaza .....	Hillside .....	44,557	Marquette Univ .....	Milwaukee, WI .....	05/91
McClellan, Manulita .....	Chicago .....	168,184	Marquette Univ .....	Milwaukee, WI .....	05/88
Ras, Russell T .....	Countryside .....	181,640	Marquette Univ .....	Milwaukee, WI .....	05/86
Resendiz, Mario G .....	Chicago .....	11,459	Univ of Illinois Medical Ctr .....	Chicago, IL .....	06/86
Salmon Jr, Thomas J .....	Downers Grove .....	148,813	Washington Univ .....	St Louis, MO .....	05/90
Salmon, Kevin M .....	Palos Heights .....	88,678	Loyola Univ of Chicago .....	Chicago, IL .....	05/91
Somlar, Steven C .....	Chicago .....	59,810	Loyola Univ of Chicago .....	Chicago, IL .....	04/90
Tucker, Darold B .....	South Holland .....	97,392	Howard Univ .....	Washington, DC .....	05/83
<b>OPTOMETRY</b>					
Bourboukas, Nick K .....	Chicago .....	7,529	Illinois Col of Optometry .....	Chicago, IL .....	05/87
<b>PHARMACY</b>					
Afrane, Barima A .....	Bolingbrook .....	11,528	Univ of Southern California .....	Los Angeles, CA .....	05/86
<b>PODIATRY</b>					
Amudoaghan, Walnette C .....	Oak Park .....	193,388	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/85
Beck III, Welby S .....	Chicago .....	209,626	Dr William School Col of Podiatric .....	Chicago, IL .....	05/86
Collins, Henry L .....	Chicago .....	115,025	Dr William School Col of Podiatric Medicine .....	Chicago, IL .....	05/87
Lawson, Margaret B .....	Winnetka .....	76,629	Dr William School Col of Podiatric Medicine .....	Chicago, IL .....	05/81
Leonas, Theodore S .....	Lockport .....	19,393	Dr William School Col of Podiatric Medicine .....	Chicago, IL .....	05/80

## INDIANA

<b>CHIROPRACTIC</b>					
Maxfield-Brown, Bobbi L .....	Evansville .....	114,494	Logan Col of Chiropractic .....	Chesterfield, MO .....	12/86
Peters, Ronald S .....	Fishers .....	12,016	Logan Col of Chiropractic .....	Chesterfield, MO .....	12/90
Valvo, Carl L .....	Kouts .....	121,137	National Col of Chiropractic .....	Lombard, IL .....	08/85
Valvo, Nila L .....	Kouts .....	5,732	National Col of Chiropractic .....	Lombard, IL .....	12/82
<b>DENTISTRY</b>					
Arch, Joseph A .....	Indianapolis .....	7,225	Indiana Univ—Indianapolis .....	Bloomington, IN .....	05/85
Burnett, Kevin M .....	South Bend .....	76,232	Univ of Detroit Mercy .....	Detroit, MI .....	05/83
Hampton, Duane E .....	Seymour .....	121,113	Univ of Louisville .....	Louisville, KY .....	05/86
Price, David G .....	Valparaiso .....	107,969	Loyola Univ of Chicago .....	Chicago, IL .....	05/90

## IOWA

<b>CHIROPRACTIC</b>					
Beeck, Allen A .....	Akron .....	37,682	Northwestern Col of Chiropractic .....	Bloomington, MN .....	08/89
Crawford, James B .....	Dubuque .....	56,990	Cleveland Chiropractic Col (CA) .....	Los Angeles, CA .....	08/87
Heese, Kit L .....	Carroll .....	50,042	Logan Col of Chiropractic .....	Chesterfield, MO .....	12/86
Woiood, David V .....	West Des Moines .....	89,849	Palmer Col of Chiropractic .....	Davenport, IA .....	06/85
<b>DENTISTRY</b>					
Dye, Ralph M .....	Des Moines .....	118,833	Loma Linda Univ .....	Loma Linda, CA .....	06/86

## KANSAS

<b>ALLOPATHIC MEDICINE</b>					
Harding, Phyllis D .....	Dodge City .....	80,026	Univ of Cincinnati .....	Cincinnati, OH .....	06/84
<b>CHIROPRACTIC</b>					
Brown, Dale A .....	Olathe .....	110,690	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/88
Cody, Ronald J .....	Wichita .....	155,538	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	12/86
O'Leary, Molly M .....	Shawnee Mission .....	101,576	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	12/87
Petty, Michael D .....	Olathe .....	120,465	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/88
Strozier, Mark C .....	Mission .....	111,395	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/89
Wheeler, Randy R .....	Haysville .....	116,809	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/86
White, Michael M .....	Overland Park .....	27,484	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	04/82
Wilson, Eileen T .....	Prairie Village .....	62,268	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/86

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Woody, Larry L .....	Olathe .....	15,913	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	08/83
<i>DENTISTRY</i>					
Donigan, William T .....	Osage City .....	15,351	Univ of Illinois Medical Ctr .....	Chicago, IL .....	06/83
Fobbs-Pippens, Michel .....	Atchison .....	7,405	Howard Univ .....	Washington, DC .....	05/84
Hansen, Kenneth A .....	Abilene .....	149,934	Univ of Missouri—Kansas City .....	Kansas City, MO .....	04/86
<i>OSTEOPATHY</i>					
Neis-Whinery, Ramona .....	Kansas City .....	238,062	Univ of Health Sci .....	Kansas City, MO .....	05/86
<b>KENTUCKY</b>					
<i>CHIROPRACTIC</i>					
Dreweck, Daniel N .....	Bowling Green .....	40,975	Palmer Col of Chiropractic .....	Davenport, IA .....	06/86
Jewett, Charles D .....	Versailles .....	66,617	Palmer Col of Chiropractic .....	Davenport, IA .....	12/89
<i>DENTISTRY</i>					
Bentley, Bobetta .....	Louisville .....	2,428	Univ of Louisville .....	Louisville, KY .....	05/88
<i>OPTOMETRY</i>					
Watkins, Thomas W .....	Hickman .....	49,920	Southern Col of Optometry .....	Memphis, TN .....	05/90
<b>LOUISIANA</b>					
<i>ALLOPATHIC MEDICINE</i>					
Burt, Eric S .....	Monroe .....	6,041	Louisiana State Univ Medical Ctr—Shreveport.	Shreveport, LA .....	05/89
Chin, Richard J .....	Metairie .....	7,183	Louisiana State Univ Medical Ctr—New Orleans.	New Orleans, LA .....	08/93
Watford, Eric L .....	Gonzales .....	133,596	Meharry Medical Col .....	Nashville, TN .....	05/84
<i>CHIROPRACTIC</i>					
Carter, Karen L .....	Ponchatoula .....	40,152	Logan Col of Chiropractic .....	Chesterfield, MO .....	09/85
Miller, Kevin D .....	Eunice .....	96,872	Western States Chiropractic Col .....	Portland, OR .....	12/88
<i>DENTISTRY</i>					
Langford-Ramkelawan, Cynthia M .....	Rosepine .....	208,530	Marquette Univ .....	Milwaukee, WI .....	05/88
<i>PODIATRY</i>					
Jordan, Joyce M .....	New Orleans .....	234,225	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/83
<i>PUBLIC HEALTH</i>					
Roohani, Maurine F .....	New Orleans .....	43,094	Tulane Univ .....	New Orleans, LA .....	05/88
<b>MAINE</b>					
<i>ALLOPATHIC MEDICINE</i>					
Burke, Kenneth P .....	Augusta .....	98,095	Georgetown Univ .....	Washington, DC .....	05/85
<i>PODIATRY</i>					
Cormier, Pamela J .....	Bangor .....	202,010	Dr William School Col of Podiatric Medicine	Chicago, IL .....	05/85
<b>MARYLAND</b>					
<i>ALLOPATHIC MEDICINE</i>					
Crarey, Patrick E .....	Hyattsville .....	78,066	Georgetown Univ .....	Washington, DC .....	05/83
Hill, James .....	Baltimore .....	150,782	Meharry Medical Col .....	Nashville, TN .....	05/88
Hill, Leo D .....	Baltimore .....	70,316	Temple Univ .....	Philadelphia, PA .....	06/89
Lynch, Ray A .....	Columbia .....	28,108	Howard Univ .....	Washington, DC .....	05/89
Richardson, Gravney A .....	Upper Marlboro .....	104,952	Morehouse School of Medicine .....	Atlanta, GA .....	05/88
Young, Howard Y .....	Baltimore .....	111,692	Albany Medical Col .....	Albany, NY .....	05/89
<i>CHIROPRACTIC</i>					
Gordon, Robert K .....	Snow Hill .....	74,191	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/87
Jacobs, Virginia L .....	Silver Spring .....	150,786	Los Angeles Col of Chiropractic .....	Whittier, CA .....	04/86
Vogelmann, Christopher S .....	Kensington .....	95,455	Logan Col of Chiropractic .....	Chesterfield, MO .....	04/87
<i>DENTISTRY</i>					
Benson, Fred F .....	Silver Spring .....	28,245	Howard Univ .....	Washington, DC .....	05/86
Burke, Melanie .....	Baltimore .....	53,033	Univ of Medicine & Dent of New Jersey .....	Newark, NJ .....	05/91
Chorbajian, James P .....	Bowie .....	51,450	Georgetown Univ .....	Washington, DC .....	06/81
Day-Tall, Deborah A .....	Waldorf .....	24,367	Creighton Univ .....	Omaha, NE .....	05/85
De La Cruz, Maureen .....	Bethesda .....	116,924	Georgetown Univ .....	Washington, DC .....	05/84
Johnson, Mark A .....	Greenbelt .....	18,152	Howard Univ .....	Washington, DC .....	05/88
Kee, Vallerie B .....	Frederick .....	80,793	Howard Univ .....	Washington, DC .....	05/87
Lindsey, Glenda L .....	Baltimore .....	61,484	Howard Univ .....	Washington, DC .....	05/86
Press, Zachary D .....	Randallstown .....	77,695	Univ of Maryland—Baltimore .....	Baltimore, MD .....	05/85
Richardson, Joseph M .....	Silver Spring .....	210,464	Howard Univ .....	Washington, DC .....	05/87
Saffold, Michael D .....	Adelphi .....	14,383	Univ of Maryland—Baltimore .....	Baltimore, MD .....	05/87
Schott, Alan J .....	Baltimore .....	55,425	Temple Univ .....	Philadelphia, PA .....	12/87
Thomas, Lindwall A .....	Silver Spring .....	16,396	Howard Univ .....	Washington, DC .....	05/91
Weston, Danly P .....	Fort Washington .....	83,509	Howard Univ .....	Washington, DC .....	05/86

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
<i>OPTOMETRY</i>					
Bell, Philip J .....	Lexington Park .....	7,591	Pennsylvania Col of Optometry .....	Philadelphia, PA .....	05/89
<i>OSTEOPATHY</i>					
Waltman, Bonnie J .....	Columbia .....	23,031	Philadelphia Col of Osteo Medicine .....	Philadelphia, PA .....	06/86
<i>PHARMACY</i>					
Burgess, Deborah M .....	Salisbury .....	10,784	Temple Univ .....	Philadelphia, PA .....	05/85
Clark, Jimothy .....	Baltimore .....	12,393	Ohio State Univ .....	Columbus, OH .....	06/87
Conerly, Rex A .....	Greenbelt .....	36,112	Howard Univ .....	Washington, DC .....	05/86
<i>PODIATRY</i>					
Rosenberg, Robert .....	Gaithersburg .....	165,277	Barry Univ .....	Miami Shores, FL .....	05/89

## MASSACHUSETTS

<i>ALLOPATHIC MEDICINE</i>					
Bledsoe, Ralph C .....	Northfield .....	23,963	Brown Univ .....	Providence, RI .....	05/88
Cyrus, Pamela A .....	Arlington .....	23,142	Marshall Univ .....	Huntington, WV .....	05/88
Daley, William L .....	Mattapan .....	92,777	Boston Univ Medical Ctr .....	Boston, MA .....	06/83
Gillard, Stephen C .....	Dedham .....	33,582	Georgetown Univ .....	Washington, DC .....	05/90
Karagounis, Vasilios A .....	Boston .....	30,517	Boston Univ Medical Ctr .....	Boston, MA .....	05/88
Rucks, Andrew C .....	Springfield .....	194,312	Meharry Medical Col .....	Nashville, TN .....	05/85
Saint-Louis, Josephus H .....	West Roxbury .....	108,743	Univ of Minnesota .....	Minneapolis, MN .....	06/87
<i>CHIROPRACTIC</i>					
Bruce, Ronald H .....	Byfield .....	11,654	Los Angeles Col of Chiropractic .....	Whittier, CA .....	08/87
Cotter, Paul B .....	Waltham .....	44,370	Palmer Col of Chiropractic .....	Davenport, IA .....	06/88
Crandell, Robyn G .....	Amherst .....	28,081	Northwestern Col of Chiropractic .....	Bloomington, MN .....	06/91
Hughes, Allan D .....	Worcester .....	122,946	Palmer Col of Chiropractic .....	Davenport, IA .....	03/89
LeConte, Isabelle .....	Cambridge .....	14,611	Los Angeles Col of Chiropractic .....	Whittier, CA .....	08/86
McLaughlin, Paul J .....	Andover .....	12,484	Texas Chiropractic Col Foundation .....	Pasadena, TX .....	05/83
Vilorio-Elise, Jennifer A .....	Marshfield .....	86,403	Southern California Col of Chiropractic .....	Pico Rivera, CA .....	08/87
Watson, Susan L .....	Chelmsford .....	114,111	Palmer Col of Chiropractic .....	Davenport, IA .....	06/86
<i>DENTISTRY</i>					
Blase, Richard M .....	West Boylston .....	134,493	Univ of Missouri—Kansas City .....	Kansas City, MO .....	05/87
Culbertson, William J .....	Quincy .....	33,572	Boston Univ Medical Ctr .....	Boston, MA .....	05/82
Dooley, Paul J .....	Canton .....	29,392	Boston Univ Medical Ctr .....	Boston, MA .....	05/90
Gallery, Melissa .....	Nahant .....	193,839	Tufts Univ .....	Boston, MA .....	05/87
Gearin Jr, Timothy J .....	Chicopee .....	152,634	Tufts Univ .....	Boston, MA .....	02/88
Jones, Margaret K .....	Pembroke .....	259,294	Boston Univ Medical Ctr .....	Boston, MA .....	05/86
Solimini Jr, Anthony G .....	Boston .....	60,043	Boston Univ Medical Ctr .....	Boston, MA .....	06/88
<i>PODIATRY</i>					
Llewellyn, Allan .....	North Attleboro .....	43,781	New York Col of Podiatric Medicine .....	New York, NY .....	06/84
<i>PUBLIC HEALTH</i>					
Caraballo-Wesley, Elizabeth .....	Boston .....	16,261	Boston Univ Medical Ctr .....	Boston, MA .....	05/85
Cronin Jr, Denis P .....	Medford .....	28,024	Columbia Univ .....	New York, NY .....	05/86
Mikols, Ann M .....	Swampscott .....	39,235	Boston Univ Medical Ctr .....	Boston, MA .....	05/85

## MICHIGAN

<i>ALLOPATHIC MEDICINE</i>					
Anderson, Denise .....	Detroit .....	152,639	Meharry Medical Col .....	Nashville, TN .....	05/88
Braswell, James .....	Detroit .....	195,295	Meharry Medical Col .....	Nashville, TN .....	05/88
Buahin, Kwame G .....	Southfield .....	21,352	Columbia Univ .....	New York, NY .....	05/89
Caro, Joseph E .....	East Lansing .....	68,224	Medical Col of Wisconsin .....	Milwaukee, WI .....	09/84
Eichler, John A .....	Saline .....	129,112	Univ of Pittsburgh .....	Pittsburgh, PA .....	06/87
Eiland, Gazandra J .....	East Lansing .....	2,948	Univ of Michigan .....	Ann Arbor, MI .....	05/91
Gordon Jr, Sigismund W .....	Southfield .....	115,740	Meharry Medical Col .....	Nashville, TN .....	05/88
Johnson, Anthony .....	Detroit .....	29,125	Meharry Medical Col .....	Nashville, TN .....	05/89
Little, Carlton E .....	Detroit .....	103,407	Medical Col of Ohio .....	Toledo, OH .....	06/89
Lucas, Jo-Ann .....	Detroit .....	181,764	Meharry Medical Col .....	Nashville, TN .....	05/87
Novetsky, Jerry J .....	Southfield .....	42,699	Wayne State Univ .....	Detroit, MI .....	06/85
Segesta, Michael .....	Eastpointe .....	25,640	Mayo Medical School .....	Rochester, MN .....	05/88
Williams, Marvin L .....	Detroit .....	244,524	Meharry Medical Col .....	Nashville, TN .....	05/86
<i>CHIROPRACTIC</i>					
Aiello, Michael P .....	Waterford .....	47,678	Life Univ .....	Marietta, GA .....	09/88
Allen, David F .....	Madison Heights .....	51,108	National Col of Chiropractic .....	Lombard, IL .....	12/85
Carpenter, Richard P .....	Saginaw .....	98,103	Life Univ .....	Marietta, GA .....	03/86
Chapman, Michelle A .....	Clinton Township .....	32,237	Palmer Col of Chiropractic .....	Davenport, IA .....	10/87
Clark, Daniel S .....	Troy .....	45,438	Palmer Col of Chiropractic .....	Davenport, IA .....	06/85
Cordes, John C .....	Farmington Hills .....	59,245	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/85
Dunn, Karen S .....	Ferndale .....	36,462	Palmer Col of Chiropractic .....	Davenport, IA .....	06/85
Faber, Dana A .....	Remus .....	47,208	Parker Col of Chiropractic .....	Dallas, TX .....	08/87
Flateau, Jacqueline .....	Romulus .....	16,795	Life Univ .....	Marietta, GA .....	06/89
Forte, Sandra L .....	Detroit .....	23,488	National Col of Chiropractic .....	Lombard, IL .....	08/85
Freeland, George D .....	Sparta .....	76,424	Palmer Col of Chiropractic .....	Davenport, IA .....	03/90
Gladden, Marc B .....	Ironwood .....	133,647	Palmer Col of Chiropractic .....	Davenport, IA .....	03/89
Gress, Raymond C .....	Sparta .....	16,065	Life Univ .....	Marietta, GA .....	09/83

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Hassinger, Royann M	Ortonville	45,999	National Col of Chiropractic	Lombard, IL	12/85
Hudson, Donald L	Saint Johns	98,555	Palmer Col of Chiropractic	Davenport, IA	12/88
Hush, George G	Rose City	59,008	Life Univ	Marietta, GA	12/86
Kay, John F	Westland	96,869	Life Univ	Marietta, GA	06/86
Keen-Centofanti, Judith R	Clifford	59,359	New York Chiropractic Col	Seneca Falls, NY	12/88
Lavengood, Daniel J	Grand Rapids	137,016	Life Univ	Marietta, GA	03/87
Lee, Jeffrey K	Dearborn	46,042	National Col of Chiropractic	Lombard, IL	08/88
Migdalewicz, Alan L	Ferndale	32,828	Palmer Col of Chiropractic	Davenport, IA	12/87
Nelson, Roger W	Waterford	38,774	Palmer Col of Chiropractic	Davenport, IA	12/86
Pierce, Douglas E	Hopkins	11,895	Parker Col of Chiropractic	Dallas, TX	04/86
Richardson, Neil J	Cedar Springs	63,543	Palmer Col of Chiropractic	Davenport, IA	03/87
Roshy, Gary L	Ludington	160,444	Palmer Col of Chiropractic	Davenport, IA	10/86
Schwarz, Bernard C	Center Line	21,810	Palmer Col of Chiropractic	Davenport, IA	12/83
Williams, Ronald G	Wyoming	53,215	National Col of Chiropractic	Lombard, IL	12/87
Wilson, Soni Y	Detroit	60,206	Logan Col of Chiropractic	Chesterfield, MO	08/88
Zonder, Stuart R	Ann Arbor	95,024	Life Univ	Marietta, GA	12/85
<b>DENTISTRY</b>					
Bertin, Michael W	Birmingham	45,862	Univ of Detroit Mercy	Detroit, MI	05/89
Bonds, Frederick R	Mount Pleasant	152,347	Univ of Detroit Mercy	Detroit, MI	05/83
Fermin, Reydante G	West Bloomfield	143,659	Marquette Univ	Milwaukee, WI	05/91
Griggs, Deborah L	Saint Clair Shores	120,748	Univ of Detroit Mercy	Detroit, MI	05/85
Hearns, Ben J	Highland Park	47,789	Meharry Medical Col	Nashville, TN	05/85
Holyway, Craig T	Detroit	113,679	Washington Univ	St Louis, MO	05/91
Murphy, Kevin V	Fraser	51,719	Univ of Detroit Mercy	Detroit, MI	04/81
Okros, Michael J	Warren	294,555	Marquette Univ	Milwaukee, WI	05/85
Rashid, Paul L	Mason	159,035	Boston Univ Medical Ctr	Boston, MA	05/89
Russell, Bobby D	Saint Joseph	69,396	Loyola Univ of Chicago	Chicago, IL	05/88
Senior, Duane A	Detroit	205,476	Meharry Medical Col	Nashville, TN	05/85
<b>OSTEOPATHY</b>					
Brent, Gloria J	Detroit	50,659	Michigan State Univ	East Lansing, MI	06/86
Cohn, Mitchell A	Haslett	226,026	Univ of Osteo Medicine & Health Sci	Des Moines, IA	06/86
Johnson, Joseph R	Grosse Pointe	133,600	Univ of Health Sci	Kansas City, MO	05/94
Ross, Guy A	Ferndale	20,353	Michigan State Univ	East Lansing, MI	06/90
Wisk, Duane F	Grosse Pointe	46,609	Michigan State Univ	East Lansing, MI	06/82
York, Steven R	Whitmore Lake	126,243	Univ of Health Sci	Kansas City, MO	05/88
<b>PHARMACY</b>					
Lowe, Stephanie M	Detroit	34,542	Mercer Univ	Atlanta, GA	06/89
<b>PODIATRY</b>					
Baxendale, Robert C	Clinton Township	38,548	Pennsylvania Col of Podiatric Medicine	Philadelphia, PA	06/82
Dakis, Stephen N	Birmingham	28,575	Ohio Col of Podiatric Medicine	Cleveland, OH	05/87
Hofner, Mark L	Dearborn Heights	178,690	Univ of Osteo Medicine & Health Sci	Des Moines, IA	06/88
Thomas, Valerie E	Detroit	94,903	Ohio Col of Podiatric Medicine	Cleveland, OH	05/89
Villier, Carlton S	Bad Axe	260,832	Ohio Col of Podiatric Medicine	Cleveland, OH	05/84
<b>MINNESOTA</b>					
<b>ALLOPATHIC MEDICINE</b>					
Hoskins-Akale, Denise S	Cottage Grove	252,969	Medical Col of Wisconsin	Milwaukee, WI	02/85
Plater, Daniel H	Stillwater	122,301	Univ of Southern California	Los Angeles, CA	06/88
<b>CHIROPRACTIC</b>					
Keller, William D	White Bear Lake	112,549	Northwestern Col of Chiropractic	Bloomington, MN	12/88
Kronbeck, Gary M	Little Falls	8,311	Northwestern Col of Chiropractic	Bloomington, MN	04/89
Shelton, Robert J	Rosemount	13,847	Northwestern Col of Chiropractic	Bloomington, MN	04/87
Triden, Thomas A	Maple Grove	26,032	Northwestern Col of Chiropractic	Bloomington, MN	08/86
Wahl, David G	Montgomery	84,032	Northwestern Col of Chiropractic	Bloomington, MN	12/88
<b>DENTISTRY</b>					
Hulitt, Mary	Saint Paul	155,669	Univ of Missouri—Kansas City	Kansas City, MO	04/86
Wilbur, Raymond C	Northfield	223,929	Marquette Univ	Milwaukee, WI	05/87
<b>MISSISSIPPI</b>					
<b>ALLOPATHIC MEDICINE</b>					
Harper, Tracy E	Gulfport	33,108	Meharry Medical Col	Nashville, TN	05/92
Moore, Angela A	Holly Springs	122,699	Meharry Medical Col	Nashville, TN	05/88
<b>CHIROPRACTIC</b>					
Durbin, James M	Tupelo	169,395	Life Univ	Marietta, GA	06/86
Gratta, James A	Laurel	11,412	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/88
McCutcheon, Philip E	Pascagoula	73,315	National Col of Chiropractic	Lombard, IL	10/87
Twigg, Jonathan W	Bay Saint Louis	120,867	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/88
Veal, Paul E	Columbus	2,289	Life Univ	Marietta, GA	06/86
<b>DENTISTRY</b>					
Coleman, James T	New Albany	31,235	Univ of Mississippi Medical Ctr	Jackson, MS	05/84
Smith, Ellison B	Jackson	31,596	Howard Univ	Washington, DC	05/90

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
<b>MISSOURI</b>					
<i>ALLOPATHIC MEDICINE</i>					
Sanders, Thomas	Kansas City	172,955	Meharry Medical Col	Nashville, TN	05/89
<i>CHIROPRACTIC</i>					
Barger, Paul L	Saint Louis	84,678	Logan Col of Chiropractic	Chesterfield, MO	04/88
Bement, Stephen A	Saint Louis	43,480	Logan Col of Chiropractic	Chesterfield, MO	08/87
Bottoff, Douglas J	Kansas City	136,398	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/87
Boyer, Arthur G	Saint Louis	54,246	Logan Col of Chiropractic	Chesterfield, MO	04/83
Bright, Gale D	Kansas City	78,795	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/89
Brown, Harry E	Kansas City	51,009	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/85
Colley, Rodney E	Kansas City	64,637	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/87
Elliott, Joseph E	Macon	92,573	Logan Col of Chiropractic	Chesterfield, MO	04/84
Erwin, Herbert F	Belle	107,457	Logan Col of Chiropractic	Chesterfield, MO	04/86
Faris, Dana A	Independence	113,922	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/89
Giarratano, David J	Jefferson City	75,086	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/86
Gibson, Stephen L	Cape Girardeau	33,417	Logan Col of Chiropractic	Chesterfield, MO	09/84
Hotz, Michael K	Kansas City	163,212	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/85
Johnston, John D	Belton	101,113	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/88
Jordan, Jeffrey E	Kearney	51,879	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/90
Kessinger IV, Andrew J	Mansfield	41,956	Logan Col of Chiropractic	Chesterfield, MO	07/86
Lyon, Richard F	Kansas City	75,912	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/83
Marvin, Allen L	Kansas City	45,113	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/89
Nean-Christy, Linda K	Liberty	97,065	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/89
O'Dell, Mark K	Independence	71,049	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/88
Owen, Gary L	Bloomfield	50,244	Logan Col of Chiropractic	Chesterfield, MO	12/86
Peterson, Michael S	Carthage	6,854	Logan Col of Chiropractic	Chesterfield, MO	04/86
Porter, Robert A	Saint Louis	48,222	Logan Col of Chiropractic	Chesterfield, MO	04/86
Price, Arthur R	Kansas City	164,133	Cleveland Chiropractic Col (MO)	Kansas City, MO	12/85
Rice, Sterling T	Kansas City	94,417	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/85
Robertson, Dana L	Columbia	4,299	Logan Col of Chiropractic	Chesterfield, MO	01/83
Smith, Charles A	Kansas City	65,235	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/87
Smith, Rhonda L	Kansas City	116,056	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/87
Swope, Karl A	Rolla	126,701	Los Angeles Col of Chiropractic	Whittier, CA	04/85
Talley, Michael S	Belton	39,500	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/83
Taylor, David G	Blue Springs	21,914	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/87
Towers, Timothy J	Saint Louis	11,714	Logan Col of Chiropractic	Chesterfield, MO	09/85
Warner, Nathan G	Houston	47,220	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/90
Wilbert, Leonard B	Saint Louis	89,632	Logan Col of Chiropractic	Chesterfield, MO	12/87
Wright, Lynnea S	Kansas City	59,372	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/86
<i>DENTISTRY</i>					
Dugger, Lisa M	Kansas City	31,934	Washington Univ	St Louis, MO	05/88
Eimers, Jerry L	Maryville	48,896	Univ of Missouri—Kansas City	Kansas City, MO	05/83
Fuller, Marilyn C	Saint Louis	32,250	Howard Univ	Washington, DC	05/85
Fulton, Alma R	Affton	102,667	Washington Univ	St Louis, MO	05/89
Nelson, Howard D	Kansas City	95,257	Univ of Missouri—Kansas City	Kansas City, MO	04/86
Nickell, Scott B	Fenton	183,501	Washington Univ	St Louis, MO	05/89
Vorbeck, Teresa M	Saint Louis	165,572	Washington Univ	St Louis, MO	05/88
<i>HEALTH ADMINISTRATION</i>					
White, Kevin G	Saint Louis	9,972	St Louis Univ	St Louis, MO	05/89
<i>OSTEOPATHY</i>					
Seedorff, Linda	Lawson	90,865	Univ of Health Sci	Kansas City, MO	05/88
<b>MONTANA</b>					
<i>CHIROPRACTIC</i>					
Landes, David A	Deer Lodge	83,758	Life Chiropractic Col—West	San Lorenzo, CA	09/87
<b>NEVADA</b>					
<i>ALLOPATHIC MEDICINE</i>					
Bradley, Bruce S	Las Vegas	24,528	Wright State Univ	Dayton, OH	06/87
Carter, Catherine C	Las Vegas	135,924	Medical Col of Pennsylvania	Philadelphia, PA	05/89
<i>CHIROPRACTIC</i>					
Akin, Kathy L	Las Vegas	30,007	National Col of Chiropractic	Lombard, IL	08/86
Hults, Ivagene P	Las Vegas	78,504	Los Angeles Col of Chiropractic	Whittier, CA	12/86
Morgan, Glenn R	Las Vegas	74,579	Parker Col of Chiropractic	Dallas, TX	09/89
Murphy, Richard T	Boulder City	68,499	Palmer Col of Chiropractic	Davenport, IA	10/87
Nugent, Richard E	Las Vegas	139,025	Cleveland Chiropractic Col (MO)	Kansas City, MO	08/85
<b>NEW HAMPSHIRE</b>					
<i>CHIROPRACTIC</i>					
Prevost, George E	Nashua	9,361	New York Chiropractic Col	Seneca Falls, NY	12/88
<i>PODIATRY</i>					
Pachomski, Michael P	Nashua	189,261	Dr William School Col of Podiatric Medicine	Chicago, IL	05/87

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
<b>NEW JERSEY</b>					
<i>ALLOPATHIC MEDICINE</i>					
Brown, James E .....	East Orange .....	40,914	Univ of Medicine & Dent of New Jersey .....	Newark, NJ .....	05/89
Vargas-Bird, Irma M .....	Belleville .....	93,451	Universidad Central Del Caribe .....	Bayamon, PR .....	05/88
<i>CHIROPRACTIC</i>					
Alexander, Stephen K .....	Passaic .....	64,782	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	09/83
Allen, Richard L .....	Morristown .....	107,985	Life Univ .....	Marietta, GA .....	03/86
Brodsky, Barbara L .....	River Edge .....	7,966	Life Chiropractic Col—West .....	San Lorenzo, CA .....	12/84
Bucher, Gilles R .....	Fort Lee .....	49,176	New York Chiropractic Col .....	Seneca Falls, NY .....	08/88
Capilli, Michael A .....	Oceanport .....	30,070	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/87
Cornely, Michael P .....	Merchantville .....	71,700	Palmer Col of Chiropractic .....	Davenport, IA .....	12/87
Edmunds, John D .....	Manahawkin .....	155,415	Life Univ .....	Marietta, GA .....	03/86
Elia, Harry R .....	Woodcliff Lake .....	15,836	New York Chiropractic Col .....	Seneca Falls, NY .....	04/83
Gearity, Katherine A .....	North Bergen .....	64,803	New York Chiropractic Col .....	Seneca Falls, NY .....	04/87
Gloshinski, Laura E .....	South Orange .....	62,785	Life Univ .....	Marietta, GA .....	03/86
Guerriero, Lu Ann M .....	Morganville .....	123,586	New York Chiropractic Col .....	Seneca Falls, NY .....	04/86
Hermida, Mario D .....	Bergenfield .....	20,282	Palmer Col of Chiropractic .....	Davenport, IA .....	03/90
Hetherington, Jane .....	Mountainside .....	63,325	Life Chiropractic Col—West .....	San Lorenzo, CA .....	09/87
Itnner, William F .....	Seaside Park .....	53,271	Life Univ .....	Marietta, GA .....	06/86
Kane, Richard A .....	Somerset .....	150,348	New York Chiropractic Col .....	Seneca Falls, NY .....	04/85
Luongo, Mary Ann .....	Bayonne .....	16,930	New York Chiropractic Col .....	Seneca Falls, NY .....	12/84
Miller, Harry M .....	Linwood .....	11,983	Life Univ .....	Marietta, GA .....	09/90
Morrow, Lu A .....	Marlton .....	46,153	New York Chiropractic Col .....	Seneca Falls, NY .....	04/88
Murphy, Richard N .....	North Bergen .....	122,326	New York Chiropractic Col .....	Seneca Falls, NY .....	12/86
Nahai, John M .....	Sayreville .....	144,099	Life Chiropractic Col—West .....	San Lorenzo, CA .....	12/85
Romanski, Michael M .....	Spring Lake .....	29,471	Life Univ .....	Marietta, GA .....	03/89
Ronan, Patrick .....	Bloomfield .....	67,349	Palmer Col of Chiropractic .....	Davenport, IA .....	06/86
Ruane, Joseph T .....	Little Silver .....	33,758	Life Univ .....	Marietta, GA .....	12/82
Russell, Robert J .....	Camden .....	7,748	Life Univ .....	Marietta, GA .....	03/89
Ruta, Eugenio .....	Livingston .....	35,822	Life Univ .....	Marietta, GA .....	06/88
Siegel, Roy F .....	Somerville .....	88,454	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/86
Verbaro, Dennis S .....	Chester .....	104,275	New York Chiropractic Col .....	Seneca Falls, NY .....	04/87
Viggiano, Christopher M .....	Long Valley .....	73,426	Palmer Col of Chiropractic .....	Davenport, IA .....	09/88
Weimmer, Frederick J .....	Lakehurst .....	25,182	Palmer Col of Chiropractic .....	Davenport, IA .....	03/85
Werrell, Sandra M .....	Mount Laurel .....	39,571	National Col of Chiropractic .....	Lombard, IL .....	08/85
Woods, Dolores .....	Orange .....	16,345	Life Univ .....	Marietta, GA .....	06/91
<i>DENTISTRY</i>					
Castillo, Steven A .....	Jersey City .....	157,239	New York Univ .....	New York, NY .....	06/87
Ernst, David J .....	East Brunswick .....	18,612	New York Univ .....	New York, NY .....	06/83
Johnson, Kevin D .....	Hackensack .....	48,643	Howard Univ .....	Washington, DC .....	05/89
McDonough, Lawrence P .....	Rumson .....	238,762	New York Univ .....	New York, NY .....	06/86
Newsome, Dorita .....	Livingston .....	26,366	Univ of Medicine & Dent of New Jersey .....	Newark, NJ .....	06/83
Oakes, Craig .....	East Windsor .....	58,516	Tufts Univ .....	Boston, MA .....	05/90
Ramirez, Nydia .....	Dumont .....	135,191	Fairleigh Dickinson Univ .....	Teaneck, NJ .....	05/87
Rojowski, Ravenna F .....	Teaneck .....	80,136	Fairleigh Dickinson Univ .....	Teaneck, NJ .....	05/84
Spaights, Lauren R .....	Newark .....	146,120	Marquette Univ .....	Milwaukee, WI .....	05/89
Velu, Gita .....	Jersey City .....	84,704	Univ of Pennsylvania .....	Philadelphia, PA .....	05/92
Wilson, Orin M .....	Lakewood .....	17,019	Univ of Medicine & Dent of New Jer .....	Newark, NJ .....	06/84
<i>OSTEOPATHY</i>					
Claire, James F .....	Voorhees .....	212,144	Univ of Medicine & Dent of New Jer .....	Newark, NJ .....	05/86
Kelly, Robert B .....	Old Bridge .....	63,474	Univ of Medicine & Dent of New Jer .....	Newark, NJ .....	05/86
<i>PHARMACY</i>					
Ahmed, Azza A .....	Bloomfield .....	14,787	Long Island Univ .....	Brookville, NY .....	10/88
Akunne, Festus O .....	Dayton .....	19,514	Long Island Univ .....	Brookville, NY .....	06/89
Bennett, Elizabeth C .....	Teaneck .....	14,677	Mercer Univ .....	Atlanta, GA .....	06/86
Jenewari, Elsie N .....	Sewell .....	8,309	Creighton Univ .....	Omaha, NE .....	08/83
Onyekaba, Ebere N .....	Maplewood .....	23,041	Long Island Univ .....	Brookville, NY .....	06/86
<i>PODIATRY</i>					
Brooks, Michena .....	Jersey City .....	130,828	New York Col of Podiatric Medicine .....	New York, NY .....	06/86
Neumunz, Gregory D .....	Teaneck .....	47,090	New York Col of Podiatric Medicine .....	New York, NY .....	06/87
Oliver, John A .....	Linden .....	172,283	New York Col of Podiatric Medicine .....	New York, NY .....	06/88
Turner, Demi M .....	Newark .....	167,165	New York Col of Podiatric Medicine .....	New York, NY .....	06/85
Urbanek, Michelle M .....	Flemington .....	70,456	Pennsylvania Col of Podiatric Medicine .....	Philadelphia, PA .....	06/84
<b>NEW MEXICO</b>					
<i>ALLOPATHIC MEDICINE</i>					
Sanchez, Ishmael B .....	La Luz .....	48,419	Univ of New Mexico .....	Albuquerque, NM .....	05/84
Szalanski, David L .....	Hobbs .....	99,974	Allegheny Univ of The Health Sci .....	Philadelphia, PA .....	06/86
<i>CHIROPRACTIC</i>					
Nelson, Christopher G .....	Albuquerque .....	147,276	Life Univ .....	Marietta, GA .....	03/87
<b>NEW YORK</b>					
<i>ALLOPATHIC MEDICINE</i>					
Bryant Jr, Edward O .....	Yonkers .....	155,431	Meharry Medical Col .....	Nashville, TN .....	05/84



## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Jacoby, Avi	Forest Hills	199,392	Allegheny Univ of The Health Sci	Philadelphia, PA	06/84
Pikoris, Bernadette	Brooklyn	174,610	New York Medical Col	Valhalla, NY	06/90
Ponder III, Alvin F	Brooklyn	60,792	Howard Univ	Washington, DC	05/87
Powell, Craig	Bronx	99,756	Wright State Univ	Dayton, OH	11/85
Salazar, Marielena	New York	171,409	Tufts Univ	Boston, MA	05/88
Soto, Lucy	Throggs Neck	152,073	Medical Col of Wisconsin	Milwaukee, WI	05/86
Williams, Karol	Brooklyn	164,167	Finch Univ of Health Sci	North Chicago, IL	06/81
<i>CHIROPRACTIC</i>					
Ambrosio, Joseph A	New York	7,986	New York Chiropractic Col	Seneca Falls, NY	04/84
Anticola, Margaret M	Depew	92,085	Life Univ	Marietta, GA	06/86
Bee, Christopher R	Lake Grove	37,874	New York Chiropractic Col	Seneca Falls, NY	04/87
Bitet, Scott M	Westbury	25,639	Life Univ	Marietta, GA	06/86
Brea, Anthony F	Roslyn	34,830	New York Chiropractic Col	Seneca Falls, NY	12/82
Burdett, Denis P	Riverdale	149,074	Life Univ	Marietta, GA	03/86
Casella, Angela	Bronx	14,803	New York Chiropractic Col	Seneca Falls, NY	12/89
Cozolino, Clifford J	Pelham	77,227	New York Chiropractic Col	Seneca Falls, NY	12/88
Dayanzadeh, Mehran	Flushing	102,200	New York Chiropractic Col	Seneca Falls, NY	12/87
Emerson, Edwin A	Selden	119,885	New York Chiropractic Col	Seneca Falls, NY	04/88
Failla, Robert J	Staten Island	27,738	New York Chiropractic Col	Seneca Falls, NY	12/83
Farewell, Howard C	Garnerville	17,292	New York Chiropractic Col	Seneca Falls, NY	04/84
Ganden, Richard S	Olean	5,584	Logan Col of Chiropractic	Chesterfield, MO	09/83
Gervasi, Cirina M	Long Beach	95,272	New York Chiropractic Col	Seneca Falls, NY	12/87
Gray, Albert L	Woodmere	11,311	New York Chiropractic Col	Seneca Falls, NY	12/90
Hassiotti, Leone L	Middle Village	68,448	New York Chiropractic Col	Seneca Falls, NY	12/86
Holloway, Jill B	Elmont	9,268	Life Univ	Marietta, GA	03/83
Hughes, Jill A	Saint James	11,371	Logan Col of Chiropractic	Chesterfield, MO	08/88
Joergens Jr, Donald W	Staten Island	18,494	New York Chiropractic Col	Seneca Falls, NY	12/89
Johnson, Timothy H	Depew	22,642	Life Univ	Marietta, GA	09/83
Johnston, Mary M	Baldwin	93,775	New York Chiropractic Col	Seneca Falls, NY	04/88
Kiss, Kathleen M	Shirley	84,692	New York Chiropractic Col	Seneca Falls, NY	04/87
Kle, James P	Flushing	70,189	Life Univ	Marietta, GA	12/84
Leung, Leo S	Woodside	51,757	New York Chiropractic Col	Seneca Falls, NY	04/90
Linacre, William J	Poughkeepsie	62,000	New York Chiropractic Col	Seneca Falls, NY	12/87
Luca, Robert P	Brooklyn	58,199	Life Univ	Marietta, GA	12/86
McCabe, Peter T	Carmel	40,162	Life Univ	Marietta, GA	09/84
McCormack, Wayne C	Liberty	45,469	New York Chiropractic Col	Seneca Falls, NY	04/85
Medori, John	Garden City	35,060	New York Chiropractic Col	Seneca Falls, NY	12/86
Moretti, Jeffrey S	Poughkeepsie	114,203	New York Chiropractic Col	Seneca Falls, NY	04/89
Nebiosini, Richard A	Port Jefferson	54,173	Palmer Col of Chiropractic	Davenport, IA	06/86
Obadia, Eric S	Greenlawn	59,036	New York Chiropractic Col	Seneca Falls, NY	04/86
Renz, Howard W	Long Island City	25,530	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/83
Scampole, James J	Farmington	73,658	Life Univ	Marietta, GA	09/85
Schack, Richard N	Flushing	119,726	New York Chiropractic Col	Seneca Falls, NY	12/87
Seymour, Gary S	Newburgh	35,909	Life Univ	Marietta, GA	06/83
Shear, David S	Staten Island	66,001	New York Chiropractic Col	Seneca Falls, NY	04/85
Smith, Gertrude M	New York	90,039	Life Univ	Marietta, GA	12/84
Wheatley, William J	Washingtonville	53,123	New York Chiropractic Col	Seneca Falls, NY	12/88
Wilson, Anthony R	Newburgh	16,412	New York Chiropractic Col	Seneca Falls, NY	12/91
Yurick, Richard	Astoria	51,206	New York Chiropractic Col	Seneca Falls, NY	04/87
<i>CLINICAL PSYCHOLOGY</i>					
Bernard, Theresa J	Ossining	85,112	Univ of Denver	Denver, CO	08/87
Britt, Esther C	New York	152,041	Adelphi Univ	Garden City, NY	05/88
Knight, Patricia A	Sayville	54,703	Adelphi Univ	Garden City, NY	05/89
<i>DENTISTRY</i>					
Agata, Richard C	Brooklyn	137,413	Temple Univ	Philadelphia, PA	05/84
Baisch, Joan D	Smithtown	45,986	Washington Univ	St Louis, MO	05/86
Betelman, Genady	Brooklyn	128,562	Washington Univ	St Louis, MO	05/90
Bettis, Gail M	Rosedale	46,446	Fairleigh Dickinson Univ	Teaneck, NJ	05/87
Boldt, Harrison	Chappaqua	175,627	New York Univ	New York, NY	06/87
Gregory, Edward S	Roosevelt	83,714	Fairleigh Dickinson Univ	Teaneck, NJ	05/89
Guldan, Michael T	Chestertown	154,628	Marquette Univ	Milwaukee, WI	05/86
Han, Sok	Woodside	107,847	Univ of Southern California	Los Angeles, CA	05/86
Kim, Tae Joon	Flushing	50,212	New York Univ	New York, NY	06/92
Kupetz, Scott R	Hopewell Junction	133,678	Fairleigh Dickinson Univ	Teaneck, NJ	05/88
Lawrence, Herbert U	Huntington	27,017	Boston Univ Medical Ctr	Boston, MA	05/85
Massoud, Yehia A	New York	61,508	New York Univ	New York, NY	06/85
Nowroozi, Sohrab	New York	159,804	New York Univ	New York, NY	06/92
Perez, Hector L	Bronx	68,629	New York Univ	New York, NY	10/91
Perez, Nelson	Brooklyn	14,097	New York Univ	New York, NY	06/86
Popa, Dragos B	New York	169,130	New York Univ	New York, NY	06/85
Schroder, Anthony M	Middletown	35,154	New York Univ	New York, NY	06/84
Schwartz, Eric G	Long Beach	149,798	Boston Univ Medical Ctr	Boston, MA	06/89
Slavin, Timothy	Floral Park	106,518	Fairleigh Dickinson Univ	Teaneck, NJ	05/88
Solliday, Michael P	Brooklyn	23,798	Georgetown Univ	Washington, DC	05/87
Stone, Grace M	Brooklyn	230,471	Meharry Medical Col	Nashville, TN	05/85
Underwood Jr, Paul D	Yonkers	55,134	Temple Univ	Philadelphia, PA	05/87
Xiradakis, Maria	Brooklyn	50,001	New York Univ	New York, NY	06/90
Yeates, Terrance C	Brooklyn	55,777	Howard Univ	Washington, DC	05/85

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
<i>HEALTH ADMINISTRATION</i>					
Jansson, Susanne E	Westhampton Bch	31,924	Washington Univ	St Louis, MO	05/86
<i>OSTEOPATHY</i>					
Baltazar, Rodney	Jamaica	155,722	Univ of Osteo Medicine & Health Sci	Des Moines, IA	05/91
Bennett, Bonnie A	Point Lookout	250,574	Western Univ of Health Sci	Pomona, CA	06/86
Durojaye, Ojebode A	Brooklyn	32,944	New York Col of Osteo Medicine	Old Westbury, NY	06/93
Mihalakis, Georgia	Bronx	117,509	Univ of Osteo Medicine & Health Sci	Des Moines, IA	06/85
Steinke, Charles T	Richmond Hill	256,639	Univ of Health Sci	Kansas City, MO	05/86
<i>PHARMACY</i>					
Glover, Cheryl M	Brooklyn	53,527	Long Island Univ	Brookville, NY	06/87
Gonzalez, Nilda I	Brooklyn	4,701	Long Island Univ	Brookville, NY	06/90
Ibeh, Fidelis A	Brooklyn	16,884	Long Island Univ	Brookville, NY	01/89
<i>PODIATRY</i>					
Aiello-Bayer, Lisa A	Katonah	67,242	New York Col of Podiatric Medicine	New York, NY	06/89
Carthen, Michael	Brooklyn	148,948	New York Col of Podiatric Medicine	New York, NY	06/91
Dosunmu, Benzema V	Brooklyn	22,655	New York Col of Podiatric Medicine	New York, NY	06/84
Earle, John E	Jamaica	40,064	New York Col of Podiatric Medicine	New York, NY	06/92
Elbayar, Nader K	Port Washington	51,427	New York Col of Podiatric Medicine	New York, NY	06/91
Francis, Vincent J	East Meadow	69,414	Dr William School Col of Podiatric	Chicago, IL	05/88
Kirk, Marshall S	Staten Island	100,287	New York Col of Podiatric Medicine	New York, NY	06/89
Kustich, Susan K	New York	120,466	New York Col of Podiatric Medicine	New York, NY	06/89
Lee, George W	Brooklyn	103,769	New York Col of Podiatric Medicine	New York, NY	06/88
Markinson, Andrea B	Valley Stream	54,381	New York Col of Podiatric Medicine	New York, NY	06/85
Melendez, Angelina	Bronx	200,204	New York Col of Podiatric Medicine	New York, NY	06/89
Nelson, Mark J	Flushing	191,893	New York Col of Podiatric Medicine	New York, NY	06/85
Paul, Fitzpatrick	Brooklyn	96,397	New York Col of Podiatric Medicine	New York, NY	06/85
Perkins, Terence M	Bronx	119,961	New York Col of Podiatric Medicine	New York, NY	06/89
Porter, Jacqueline R	Brooklyn	40,444	New York Col of Podiatric Medicine	New York, NY	06/83
Sheahan, Michael D	Staten Island	52,950	New York Col of Podiatric Medicine	New York, NY	06/82
Soleye, Babatunde	Hartsdale	10,570	New York Col of Podiatric Medicine	New York, NY	06/80
Teusink, Scott H	Staten Island	220,664	New York Col of Podiatric Medicine	New York, NY	06/88
Zawada, Stanley J	Halesite	137,598	New York Col of Podiatric Medicine	New York, NY	06/84
<b>NORTH CAROLINA</b>					
<i>ALLOPATHIC MEDICINE</i>					
Manchester, Kevin E	Charlotte	26,243	Univ of Nevada—Reno	Reno, NV	05/89
Mebane, Karen E	Burlington	64,297	Meharry Medical Col	Nashville, TN	05/94
<i>CHIROPRACTIC</i>					
Ackley, Brainard L	Kitty Hawk	74,153	Life Univ	Marietta, GA	09/87
Brown, James R	Durham	24,523	National Col of Chiropractic	Lombard, IL	12/82
Coronado Jr, Rudolph K	Pembroke	62,697	Parker Col of Chiropractic	Dallas, TX	01/89
Cox, Harold D	Tryon	161,564	Palmer Col of Chiropractic—West	San Jose, CA	03/87
Cox, Janet L	Tryon	96,190	Los Angeles Col of Chiropractic	Whittier, CA	04/88
Hall, Scott W	Winston-Salem	119,958	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/86
Kerr, Thomas H	Charlotte	41,150	Palmer Col of Chiropractic	Davenport, IA	12/84
Lyons, Kathryn R	Raleigh	81,758	National Col of Chiropractic	Lombard, IL	08/86
Mayle, Robert C	Chapel Hill	57,975	Northwestern Col of Chiropractic	Bloomington, MN	12/89
Meredith, David G	Wilmington	50,958	Palmer Col of Chiropractic	Davenport, IA	06/88
Monical, William J	Charlotte	60,355	Life Univ	Marietta, GA	09/88
Reischman, Grace A	Charlotte	22,351	Logan Col of Chiropractic	Chesterfield, MO	01/86
Reischman, Timothy J	Charlotte	10,071	Logan Col of Chiropractic	Chesterfield, MO	08/85
Willis, Adam C	Charlotte	8,739	Palmer Col of Chiropractic	Davenport, IA	02/92
<i>CLINICAL PSYCHOLOGY</i>					
Romeo, Allen J	Statesville	48,219	California School of Prof Psych	Alameda, CA	06/89
<i>DENTISTRY</i>					
Pearson, Haywood L	Gastonia	171,268	Meharry Medical Col	Nashville, TN	05/83
<i>PHARMACY</i>					
Williams, Kenneth	Durham	8,414	Long Island Univ	Brookville, NY	06/90
<i>PODIATRY</i>					
Bolduc, David G	Greensboro	151,714	New York Col of Podiatric Medicine	New York, NY	06/88
Todorov, Todor	Jacksonville	29,319	Dr William School Col of Podiatric	Chicago, IL	05/81
<b>OHIO</b>					
<i>ALLOPATHIC MEDICINE</i>					
Bates, Leo C	Xenia	19,450	Wright State Univ	Dayton, OH	10/86
Evans, Catharine L	Columbus	46,658	Medical Col of Ohio	Toledo, OH	06/89
Flood, Wanda G	Canton	41,159	Howard Univ	Washington, DC	05/86
Heintzelman, Kurt W	Canfield	115,143	Ohio State Univ	Columbus, OH	06/88
McKnight, Timothy J	Akron	90,293	Tufts Univ	Boston, MA	06/89
Pate, Valerie J	Cleveland	95,205	Wright State Univ	Dayton, OH	06/84
Rozier, Frederick N	Columbus	62,933	Medical Col of Wisconsin	Milwaukee, WI	08/82
Shook, Scott L	Columbus	82,452	Wright State Univ	Dayton, OH	06/88

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
<i>CHIROPRACTIC</i>					
Bowers, Thomas E	Wilnot	93,747	National Col of Chiropractic	Lombard, IL	12/86
Campana, Thomas M	Cleveland	75,729	Palmer Col of Chiropractic	Davenport, IA	09/85
Drotar, Christopher J	Northwood	76,636	Palmer Col of Chiropractic	Davenport, IA	03/85
Hetzel, William A	Peebles	155,587	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/86
Howard Jr, Daniel L	Milford	38,197	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/90
McClain, Donald W	Cleveland	39,792	Logan Col of Chiropractic	Chesterfield, MO	12/88
Millns, Mark C	Toledo	37,900	Palmer Col of Chiropractic	Davenport, IA	09/84
Nagode, Dale A	Parma Heights	3,911	Life Chiropractic Col—West	San Lorenzo, CA	06/85
Oetzel, Stephen L	Wilmington	43,513	Palmer Col of Chiropractic	Davenport, IA	06/86
Schumacher, Douglas E	Dayton	99,502	Life Univ	Marietta, GA	12/86
<i>CLINICAL PSYCHOLOGY</i>					
Shields, Judith I	Canton	104,992	California School of Prof Psych	San Diego, CA	05/89
<i>DENTISTRY</i>					
Ball, John W	Cleveland	10,521	Case Western Reserve Univ	Cleveland, OH	05/85
Bohonek, Stanislav	Cleveland	78,154	Case Western Reserve Univ	Cleveland, OH	05/87
Brightman, Brenda B	Cleveland	90,894	Case Western Reserve Univ	Cleveland, OH	05/88
Costaras, Bill C	Parma	28,762	Case Western Reserve Univ	Cleveland, OH	05/87
Easley, Wayland A	Cleveland	106,249	Case Western Reserve Univ	Cleveland, OH	05/90
Gross-Johnson, Bonnie J	Columbus	42,223	Case Western Reserve Univ	Cleveland, OH	05/86
Jordan, Martin E	Cleveland	6,271	Howard Univ	Washington, DC	05/90
Lawson, Gerald M	Cincinnati	100,516	Meharry Medical Col	Nashville, TN	05/82
Mack Jr, William E	Brookfield	212,899	Case Western Reserve Univ	Cleveland, OH	05/87
Meade, Madeline M	Parma	24,643	Case Western Reserve Univ	Cleveland, OH	05/88
Obester, David A	Columbus	163,632	Ohio State Univ	Columbus, OH	06/86
Slack, Craig A	Columbus	19,727	Ohio State Univ	Columbus, OH	06/87
Stiggers, Donald	Cleveland	5,183	Case Western Reserve Univ	Cleveland, OH	05/90
Zaun, Timothy M	Lakewood	60,177	Case Western Reserve Univ	Cleveland, OH	12/86
<i>PHARMACY</i>					
Howard, Willard	Dayton	37,249	Howard Univ	Washington, DC	05/85
<i>PODIATRY</i>					
Chestang, Leo A	Cleveland	157,434	Ohio Col of Podiatric Medicine	Cleveland, OH	05/84
Day, Clara Ruth E	Cleveland	163,775	Ohio Col of Podiatric Medicine	Cleveland, OH	05/88
Erkard Jr, James T	Kent	40,106	Ohio Col of Podiatric Medicine	Cleveland, OH	05/82
Gorisse, Guy R	Richmond Heights	204,420	Ohio Col of Podiatric Medicine	Cleveland, OH	05/86
Graham, Dale A	Mineral Ridge	162,170	Ohio Col of Podiatric Medicine	Cleveland, OH	05/88
Minton, Wayne E	Cleveland	265,660	Ohio Col of Podiatric Medicine	Cleveland, OH	06/88
Otto, David E	Willoughby	258,042	Ohio Col of Podiatric Medicine	Cleveland, OH	05/85
Rodgers, Larry A	Cleveland	229,544	Ohio Col of Podiatric Medicine	Cleveland, OH	05/86
Salem, Atiyeh A	Lakewood	89,410	Ohio Col of Podiatric Medicine	Cleveland, OH	05/81
Siggers, Ralph A	Berea	218,900	Ohio Col of Podiatric Medicine	Cleveland, OH	06/87
<b>OKLAHOMA</b>					
<i>CHIROPRACTIC</i>					
Atwell, Sandra L	Shawnee	148,923	Life Univ	Marietta, GA	03/86
Bundrick, Doyle D	Edmond	20,984	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/89
Cleere, Carrol E	Tulsa	79,864	Palmer Col of Chiropractic	Davenport, IA	06/85
Guinn, Michael L	Ponca City	120,409	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/86
Harms, Eugene G	Ada	61,044	Life Univ	Marietta, GA	10/82
Harvey, Robert L	Tulsa	101,752	Parker Col of Chiropractic	Dallas, TX	04/88
Headley, Patricia D	Tonkawa	55,681	Palmer Col of Chiropractic	Davenport, IA	10/86
Jackson, John D	Jenks	81,474	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/86
Maker, James A	Oklahoma City	20,788	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/84
Owens, Gregory A	Claremore	76,213	Cleveland Chiropractic Col (MO)	Kansas City, MO	12/86
Schrag, Glenn P	Guthrie	133,318	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/86
Wallace, Owen	Oklahoma City	15,195	Life Univ	Marietta, GA	09/84
<i>DENTISTRY</i>					
Goodwin, Mark A	Tulsa	121,418	Oral Roberts Univ	Tulsa, OK	05/85
Shoeleh, Vicki P	Washington	113,664	Oral Roberts Univ	Tulsa, OK	06/89
Steffen, Michael R	Tulsa	84,979	Washington Univ	St Louis, MO	03/85
Streight, John A	Ponca City	85,454	Univ of Oklahoma Health Sci Ctr	Oklahoma City, OK	06/85
<i>OSTEOPATHY</i>					
Miller, Susan M	Tulsa	58,381	Oklahoma State Univ	Tulsa, OK	05/85
<i>PUBLIC HEALTH</i>					
Welden, Charles R	Tulsa	17,478	Univ of Oklahoma Health Sci Ctr	Oklahoma City, OK	05/86
<b>OREGON</b>					
<i>CHIROPRACTIC</i>					
Aver, Reva B	Portland	126,125	Western States Chiropractic Col	Portland, OR	12/86
Donavon, Gregory	Portland	31,206	Western States Chiropractic Col	Portland, OR	03/87
Hundagen, Joyce M	Portland	42,148	Western States Chiropractic Col	Portland, OR	06/87
Kendrick, John C	Hillsboro	59,078	Western States Chiropractic Col	Portland, OR	12/84
Marshall, David L	Portland	46,555	Western States Chiropractic Col	Portland, OR	06/86
Murakami, Robert M	Milwaukie	16,885	Northwestern Col of Chiropractic	Bloomington, MN	08/86

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Riordan, Kenneth P	Grants Pass	116,882	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/88
Spatrisano, Bonnie L	Bend	98,093	Cleveland Chiropractic Col (CA)	Los Angeles, CA	08/85
Van Olphen, Anneka M	Ashland	95,453	Life Chiropractic Col—West	San Lorenzo, CA	06/86
Van Parys, Leslie R	Portland	9,649	Northwestern Col of Chiropractic	Bloomington, MN	04/87
Warner, Brent J	Portland	72,937	Western States Chiropractic Col	Portland, OR	06/85
West, Weldon C	Portland	85,497	Western States Chiropractic Col	Portland, OR	06/86
<i>DENTISTRY</i>					
Cooney, Carey E	Eugene	41,649	Oregon Health Sci Univ	Portland, OR	06/90
<i>OPTOMETRY</i>					
Clunes, Lindsay C	Corvallis	80,720	Pacific Univ	Forest Grove, OR	05/87
<b>PENNSYLVANIA</b>					
<i>ALLOPATHIC MEDICINE</i>					
Carazo, Andres R	Philadelphia	87,659	Tulane Univ	New Orleans, LA	06/87
Davenport, Lorenzo N	Philadelphia	93,191	Temple Univ	Philadelphia, PA	05/85
Guidotti, Janice L	Philadelphia	58,702	Allegheny Univ of The Health Sci	Philadelphia, PA	06/86
Harris, John D	Philadelphia	16,659	Allegheny Univ of The Health Sci	Philadelphia, PA	06/88
Howard-Jackson, Leslie A	Philadelphia	70,114	Temple Univ	Philadelphia, PA	06/88
Johnson, Howard D	Bridgeville	11,010	Penn State Univ	Hershey, PA	05/90
Mobley, Derrick K	Philadelphia	119,507	Medical Col of Pennsylvania	Philadelphia, PA	05/86
Monk, Melcher F	Philadelphia	7,109	Univ of Illinois Medical Ctr	Chicago, IL	06/89
Peterson, Kirby K	Philadelphia	57,936	Univ of Illinois Medical Ctr	Chicago, IL	06/89
<i>CHIROPRACTIC</i>					
Brown, Paul W	Philadelphia	108,629	New York Chiropractic Col	Seneca Falls, NY	12/85
Goldblatt, Aaron J	Danboro	44,925	Life Univ	Marietta, GA	12/86
Horgash, John S	Horsham	62,620	National Col of Chiropractic	Lombard, IL	04/87
Lees, Corey R	Harrisburg	106,168	Palmer Col of Chiropractic—West	San Jose, CA	03/89
Miller, John W	Pittsburgh	68,281	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/87
Mistretta, John P	Hermitage	53,024	Palmer Col of Chiropractic	Davenport, IA	03/88
Norpel, Joseph W	Havertown	90,888	Life Univ	Marietta, GA	12/85
Roebuck, James N	North Wales	74,304	Logan Col of Chiropractic	Chesterfield, MO	08/85
Ross, Roger A	Havertown	57,600	Logan Col of Chiropractic	Chesterfield, MO	08/85
Storer, John W	Camp Hill	50,967	Logan Col of Chiropractic	Chesterfield, MO	04/86
Trodden, Scott A	New Castle	29,579	Parker Col of Chiropractic	Dallas, TX	09/91
Wachter, John P	Ingomar	70,924	Palmer Col of Chiropractic	Davenport, IA	09/84
Waite, William C	Pittsburgh	31,120	Texas Chiropractic Col Foundation	Pasadena, TX	05/82
Wakefield, William C	Oakmont	2,734	Palmer Col of Chiropractic	Davenport, IA	06/85
Waldman, Andrew D	Pittsburgh	30,327	Palmer Col of Chiropractic	Davenport, IA	03/88
Wiegand, Paul J	Danville	32,045	Los Angeles Col of Chiropractic	Whittier, CA	04/84
<i>CLINICAL PSYCHOLOGY</i>					
Block, Robbyn K	Pittsburgh	86,882	California School of Prof Psych	Alhambra, CA	07/88
Morris, Russell D	Philadelphia	42,190	Adelphi Univ	Garden City, NY	05/88
Pepe, Patricia	Houston	58,586	California School of Prof Psych	Fresno, CA	06/88
<i>DENTISTRY</i>					
Alston-Davis, Diedra A	Pine Forge	88,481	Meharry Medical Col	Nashville, TN	05/83
Barksdale, Gregory A	Philadelphia	24,146	Howard Univ	Washington, DC	05/80
Barnhart, Jerome M	McClellandtown	75,748	Univ of Pittsburgh	Pittsburgh, PA	06/88
Berger, David L	Wampum	45,376	Univ of Pittsburgh	Pittsburgh, PA	06/88
Burne Jr, James P	Scranton	8,880	Georgetown Univ	Washington, DC	05/89
Chacker, Laurence G	Philadelphia	31,223	Univ of Pennsylvania	Philadelphia, PA	05/85
Ditroia, Frederick	Warrington	76,801	Temple Univ	Philadelphia, PA	06/87
Faucher, Dennis L	Bradford	83,260	Univ of Texas Health Sci Ctr	Houston, TX	06/84
Gordon, Wanda C	Philadelphia	47,728	Univ of Pennsylvania	Philadelphia, PA	05/86
Hannon, Dennis	Warren	60,826	Loyola Univ of Chicago	Chicago, IL	05/85
Hoppes-Goroshko, Elaine M	Tamaqua	82,135	Temple Univ	Philadelphia, PA	12/86
Jakavick, William L	Brookhaven	42,717	Temple Univ	Philadelphia, PA	05/84
Jerrett, David P	Pittsburgh	144,242	Univ of Pittsburgh	Pittsburgh, PA	05/84
Loughead, Thomas R	Pittsburgh	101,630	Univ of Pittsburgh	Pittsburgh, PA	07/89
Mancini, James D	Mckees Rocks	60,672	Univ of Pittsburgh	Pittsburgh, PA	08/86
Miller, Alan K	Monroeville	4,155	Temple Univ	Philadelphia, PA	05/82
Mitchell, Albert B	Philadelphia	67,439	Howard Univ	Washington, DC	05/87
Pikur, Mark M	Pittsburgh	156,874	Univ of Pittsburgh	Pittsburgh, PA	06/87
Powell, Carlton F	Elkins Park	45,641	Meharry Medical Col	Nashville, TN	05/88
Province, Susan L	Scottsdale	9,437	Univ of Pittsburgh	Pittsburgh, PA	06/86
Scarpa Jr, Peter D	Philadelphia	8,631	Georgetown Univ	Washington, DC	05/88
Shaw, Linda J	Gladwyne	14,171	Temple Univ	Philadelphia, PA	05/87
Singh, Ravindra	Allentown	65,631	Tufts Univ	Boston, MA	06/94
Tanski-Yudichak, Connie A	Larksville	96,767	Temple Univ	Philadelphia, PA	06/89
Wasilko, Thomas J	Elizabeth	15,054	Georgetown Univ	Washington, DC	05/82
Yudichak, John M	Larksville	139,625	Temple Univ	Philadelphia, PA	12/87
<i>OSTEOPATHY</i>					
Brenneis, Gerard	Sharon	84,650	Kirksville Col of Osteo Medicine	Kirksville, MO	06/87
Brown, Sheila V	Pittsburgh	21,262	Philadelphia Col of Osteo Medicine	Philadelphia, PA	06/90
Johnson, Lucinda	Blue Bell	16,824	Philadelphia Col of Osteo Medicine	Philadelphia, PA	06/90
<i>PHARMACY</i>					
Abanzukwe, Joy I	Philadelphia	22,450	Philadelphia Col of Pharmacy & Sci	Philadelphia, PA	09/87

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Angel, Marilyn W .....	Greensburg .....	13,987	Univ of Pittsburgh .....	Pittsburgh, PA .....	05/87
Vogel, Joseph M .....	Enon Valley .....	49,816	Duquesne Univ .....	Pittsburgh, PA .....	05/87
<i>PODIATRY</i>					
Anderson, Gwendolyn .....	Philadelphia .....	25,282	Pennsylvania Col of Podiatric Medicine .....	Philadelphia, PA .....	06/87
Bailey, Cynthia .....	Philadelphia .....	165,340	New York Col of Podiatric Medicine .....	New York, NY .....	06/89
Danczak, Michael E .....	Pottstown .....	36,548	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/84
Rosolowicz, Catherine A .....	Pottstown .....	9,748	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/84
Ward, William F .....	Norristown .....	12,537	Pennsylvania Col of Podiatric Medi .....	Philadelphia, PA .....	06/89
<i>PUBLIC HEALTH</i>					
Lamothe, Lissa .....	Philadelphia .....	19,688	Tulane Univ .....	New Orleans, LA .....	08/89
<i>VETERINARY MEDICINE</i>					
Giles, Beverly A .....	Philadelphia .....	10,513	Univ of Pennsylvania .....	Philadelphia, PA .....	05/88
<b>PUERTO RICO</b>					
<i>OPTOMETRY</i>					
Capo Fernandez, Yolanda C .....	San Juan .....	52,185	Inter American Univ of PR .....	San Juan, PR .....	05/85
Morales-Ruiz, Oscar .....	Bayamon .....	149,026	Inter American Univ of PR .....	San Juan, PR .....	05/87
Rivera, Axel E .....	San Juan .....	89,270	Inter American Univ of PR .....	San Juan, PR .....	05/89
<b>RHODE ISLAND</b>					
<i>HEALTH ADMINISTRATION</i>					
Tiemo, Vincent D .....	Providence .....	11,933	Xavier Univ (OH) .....	Cincinnati, OH .....	05/88
<i>OSTEOPATHY</i>					
Berry, Linda R .....	Johnston .....	219,380	Univ of New England .....	Biddeford, ME .....	06/86
<b>SOUTH CAROLINA</b>					
<i>ALLOPATHIC MEDICINE</i>					
O'Connor, Brian K .....	Charleston .....	103,702	Georgetown Univ .....	Washington, DC .....	05/85
<i>CHIROPRACTIC</i>					
Badia, Raymond .....	Gaffney .....	107,488	Life Univ .....	Marietta, GA .....	06/84
Cuddington, Timothy J .....	Orangeburg .....	39,259	Life Univ .....	Marietta, GA .....	12/85
Garrett, Alex C .....	Mauldin .....	74,389	Life Univ .....	Marietta, GA .....	03/87
Taber, Stuart M .....	Columbia .....	94,312	Life Univ .....	Marietta, GA .....	12/84
<i>DENTISTRY</i>					
Dixon, David R .....	Barnwell .....	249,635	Meharry Medical Col .....	Nashville, TN .....	05/86
Wilson, Debra D .....	Rock Hill .....	70,256	Univ of Maryland—Baltimore .....	Baltimore, MD .....	05/84
<i>PODIATRY</i>					
Salley Jr, Hezekiah .....	Smoaks .....	157,074	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/83
<b>TENNESSEE</b>					
<i>ALLOPATHIC MEDICINE</i>					
Baker, Donnie W .....	Nashville .....	119,373	Meharry Medical Col .....	Nashville, TN .....	05/88
Collins, James E .....	Nashville .....	162,578	Meharry Medical Col .....	Nashville, TN .....	05/87
Johnson, James E .....	Nashville .....	191,525	Meharry Medical Col .....	Nashville, TN .....	05/86
Smith, Larry W .....	Nashville .....	123,098	Meharry Medical Col .....	Nashville, TN .....	05/86
Wimbish, Ronald P .....	Nashville .....	203,389	Meharry Medical Col .....	Nashville, TN .....	05/87
<i>CHIROPRACTIC</i>					
Collins Jr, Cecil E .....	Bluff City .....	69,093	Life Univ .....	Marietta, GA .....	06/85
Pierce, Ronald D .....	Lebanon .....	92,538	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/86
Reid, Henry L .....	Dayton .....	70,364	Life Univ .....	Marietta, GA .....	06/88
<i>CLINICAL PSYCHOLOGY</i>					
King, Wanda M .....	Bolivar .....	40,897	Wright State Univ .....	Dayton, OH .....	08/86
Mouzon, Laquetta O .....	Savannah .....	19,123	Allegheny Univ of The Health Sci .....	Philadelphia, PA .....	06/88
<i>DENTISTRY</i>					
Branch, Joerald D .....	Bartlett .....	221,993	Meharry Medical Col .....	Nashville, TN .....	05/89
Coggins, Cheryl R .....	Hixson .....	127,745	Meharry Medical Col .....	Nashville, TN .....	05/87
Davis, Edward L .....	Memphis .....	6,519	Meharry Medical Col .....	Nashville, TN .....	05/83
Lima, Ruth O .....	Nashville .....	131,234	Marquette Univ .....	Milwaukee, WI .....	05/92
Payne, Paul B .....	Antioch .....	139,747	Meharry Medical Col .....	Nashville, TN .....	05/85
Woodard, Yvette A .....	Nashville .....	50,591	Howard Univ .....	Washington, DC .....	05/90
<i>PHARMACY</i>					
Haile Selassie, Hapte .....	Madison .....	27,228	Mercer Univ .....	Atlanta, GA .....	06/87
<b>TEXAS</b>					
<i>ALLOPATHIC MEDICINE</i>					
Adkins, Margo M .....	Leander .....	111,704	Univ of Miami .....	Miami, FL .....	05/88
Barrera, Adrian V .....	Laredo .....	13,926	Univ of Texas Southwestern Medical .....	Dallas, TX .....	06/94

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Berry, James E	Stafford	20,771	Univ of Texas Medical Branch—Galve	Galveston, TX	05/86
Brown, William C	Houston	8,295	Univ of Texas Southwestern Medical	Dallas, TX	06/87
Cooper, April D	Houston	84,407	Univ of Illinois Medical Ctr	Chicago, IL	06/89
Ellis, Cynthia E	Austin	140,433	Meharry Medical Col	Nashville, TN	05/85
Green Jr, Kenneth W	Hurst	71,354	Univ of Texas Medical Branch—Galve	Galveston, TX	05/86
Kerr, Bryant A	Corpus Christi	6,996	Univ of Louisville	Louisville, KY	05/86
Lewis, Michael L	Houston	48,214	Univ of Texas Medical Branch—Galve	Galveston, TX	05/89
Moseley, Clarence D	Houston	30,944	Univ of Texas Medical Branch—Galve	Galveston, TX	05/87
Roybal-Hazen, Maria E	Mcallen	35,428	Michigan State Univ	East Lansing, MI	06/89
Schulz, Eric H	Spring	6,050	Univ of Texas Health Sci Ctr	Houston, TX	06/88
Zavala, Alfonso G	Houston	235,390	Meharry Medical Col	Nashville, TN	05/87
<i>CHIROPRACTIC</i>					
Alshouse-Ellis, Luanne S	Terrell	63,412	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/86
Bailey, John L	Channelview	87,260	Texas Chiropractic Col Foundation	Pasadena, TX	12/89
Baker Jr, Grisby	Houston	95,996	Texas Chiropractic Col Foundation	Pasadena, TX	12/84
Barnett, Brian D	Webster	106,984	Texas Chiropractic Col Foundation	Pasadena, TX	04/87
Blount, Steve A	De Soto	10,234	Palmer Col of Chiropractic	Davenport, IA	02/91
Bonner, Michael W	Houston	74,508	Texas Chiropractic Col Foundation	Pasadena, TX	04/91
Broadwell-Drew, Teri A	Carrollton	128,900	Parker Col of Chiropractic	Dallas, TX	05/89
Brown, Darla J	Highlands	57,353	Texas Chiropractic Col Foundation	Pasadena, TX	12/90
Broze, Rory A	Marble Falls	77,216	Texas Chiropractic Col Foundation	Pasadena, TX	05/84
Dean, J C	Dickinson	76,867	Texas Chiropractic Col Foundation	Pasadena, TX	12/86
Dickey, Jerry P	Richardson	99,360	Parker Col of Chiropractic	Dallas, TX	09/88
Dodd, Daniel J	Texas City	22,107	Texas Chiropractic Col Foundation	Pasadena, TX	05/82
Durham, Ricky L	Houston	133,881	Texas Chiropractic Col Foundation	Pasadena, TX	08/86
Dyess, Stephen J	Deer Park	143,890	Texas Chiropractic Col Foundation	Pasadena, TX	04/87
Eastman, Donald W	Mesquite	70,375	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Eaves, Donald G	Houston	113,778	Texas Chiropractic Col Foundation	Pasadena, TX	12/87
Ellis, Robert W	Terrell	66,261	Cleveland Chiropractic Col (MO)	Kansas City, MO	01/86
Glenn, Michael C	Austin	141,353	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Goebel, Michael L	Cleveland	78,978	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Hales, Joyce M	Richmond	41,337	Texas Chiropractic Col Foundation	Pasadena, TX	05/83
Harding III, James W	Austin	25,557	Western States Chiropractic Col	Portland, OR	03/89
Hendricks, Craig B	Tyler	37,074	Palmer Col of Chiropractic	Davenport, IA	03/85
Herrington, Tommy L	Pasadena	39,621	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Hill, Michael J	Houston	29,287	Texas Chiropractic Col Foundation	Pasadena, TX	04/84
Kennedy, Michael D	Conroe	132,013	Texas Chiropractic Col Foundation	Pasadena, TX	12/87
Kermani, Aspen D	Houston	116,024	Palmer Col of Chiropractic	Davenport, IA	12/85
Kratt, Thomas W	Nacogdoches	33,034	Texas Chiropractic Col Foundation	Pasadena, TX	12/87
Lawson, Mary E	Laredo	18,456	Northwestern Col of Chiropractic	Bloomington, MN	04/85
Manning-Pinotti, Katherine	Houston	142,691	Texas Chiropractic Col Foundation	Pasadena, TX	12/86
Martin, David Z	Floydada	121,782	Life Univ	Marietta, GA	12/86
Matthews, Paul E	Fort Worth	81,690	Cleveland Chiropractic Col (MO)	Kansas City, MO	08/83
McReynolds, Pamela J	Irving	32,598	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/84
Metcalf, Roy L	Arlington	146,044	Life Univ	Marietta, GA	12/87
Montanari, Arthur M	La Porte	101,478	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Moses, Michael J	Humble	56,285	Texas Chiropractic Col Foundation	Pasadena, TX	12/85
Munson, Herbert M	Houston	57,153	Texas Chiropractic Col Foundation	Pasadena, TX	12/86
Negash, Omer I	Houston	21,408	Texas Chiropractic Col Foundation	Pasadena, TX	05/89
Nicosia, Michael L	Portland	77,893	Texas Chiropractic Col Foundation	Pasadena, TX	04/90
Oliver, Monte B	Lindale	59,276	Parker Col of Chiropractic	Dallas, TX	08/87
Pearce, Clark H	Grand Prairie	132,483	Parker Col of Chiropractic	Dallas, TX	01/89
Pinotti, Jeffrey H	Houston	98,321	Texas Chiropractic Col Foundation	Pasadena, TX	08/86
Quadlander, Michael E	New Braunfels	71,167	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Real, Vernon D	Pasadena	135,836	Texas Chiropractic Col Foundation	Pasadena, TX	12/88
Reynolds-Beaver, Charlotte	Robstown	100,453	Texas Chiropractic Col Foundation	Pasadena, TX	04/86
Rhine, Cecil T	Longview	96,255	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Roberson, Harvey	Houston	44,914	Texas Chiropractic Col Foundation	Pasadena, TX	12/89
Robinson, Glenn R	Dallas	93,360	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/88
Rodriguez, Jesus A	El Paso	163,956	Texas Chiropractic Col Foundation	Pasadena, TX	04/86
Romeieh, Barbara C	South Padre Island	113,642	Cleveland Chiropractic Col (MO)	Kansas City, MO	05/85
Rowe, Roger L	Longview	112,599	Texas Chiropractic Col Foundation	Pasadena, TX	08/86
Sanchez, Gerald L	Houston	47,762	Texas Chiropractic Col Foundation	Pasadena, TX	04/88
Schalk, Ronald R	Corpus Christi	25,427	Texas Chiropractic Col Foundation	Pasadena, TX	05/82
Shaver, Dennis D	Kerrville	37,809	Texas Chiropractic Col Foundation	Pasadena, TX	12/85
Skidmore, Clyde E	Stafford	67,074	Life Univ	Marietta, GA	12/83
Smith, Cecil P	Garland	26,369	Parker Col of Chiropractic	Dallas, TX	04/86
Smith, Dennis M	Houston	68,849	Texas Chiropractic Col Foundation	Pasadena, TX	05/84
Sprecher, Kyle O	Webster	93,340	Texas Chiropractic Col Foundation	Pasadena, TX	12/86
Stewart, Mikel T	Dallas	48,527	Parker Col of Chiropractic	Dallas, TX	09/91
Stratso, Nicholas	Pilot Point	98,125	Palmer Col of Chiropractic	Davenport, IA	03/87
Truong, Thao V	Houston	15,072	Texas Chiropractic Col Foundation	Pasadena, TX	12/88
Tucker, James A	Arlington	12,181	Cleveland Chiropractic Col (MO)	Kansas City, MO	09/83
Unruh, Steve L	Baytown	96,289	Life Univ	Marietta, GA	12/87
Wellington, James G	Kingwood	37,926	Texas Chiropractic Col Foundation	Pasadena, TX	05/82
Wheeler, Wesley D	Houston	77,812	Texas Chiropractic Col Foundation	Pasadena, TX	12/88
Whitaker, Gary W	Houston	25,012	Texas Chiropractic Col Foundation	Pasadena, TX	05/82
Wilson, Robert D	Angleton	147,892	Texas Chiropractic Col Foundation	Pasadena, TX	06/87
<i>DENTISTRY</i>					
Bartley, Emily J	Houston	36,798	Meharry Medical Col	Nashville, TN	05/91

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Broadus, Reginald H .....	Fort Worth .....	75,723	Meharry Medical Col .....	Nashville, TN .....	05/85
Burns-Toole, Peggy L .....	San Antonio .....	104,265	Meharry Medical Col .....	Nashville, TN .....	05/86
Jones, Brady J .....	Dallas .....	225,392	Meharry Medical Col .....	Nashville, TN .....	05/85
Sadien, Habib .....	Houston .....	35,810	Loyola Univ of Chicago .....	Chicago, IL .....	05/93
Wood Jr, Cecil N .....	Duncanville .....	134,524	Univ of Oklahoma Health Sci Ctr .....	Oklahoma City, OK ...	06/83
<i>OPTOMETRY</i>					
Harrison, Nancy A .....	Katy .....	91,164	New England Col of Optometry .....	Boston, MA .....	03/85
<i>OSTEOPATHY</i>					
Abdal-Alim, Khalid B .....	Houston .....	35,280	Univ of Osteo Medicine & Health Sci .....	Des Moines, IA .....	06/91
<i>PHARMACY</i>					
Boboye, Cyril O .....	Arlington .....	13,631	Creighton Univ .....	Omaha, NE .....	08/85
Dudley, Raynold R .....	Houston .....	35,677	Creighton Univ .....	Omaha, NE .....	08/84
<i>PODIATRY</i>					
Bethea-Owens, Carroll R .....	Dallas .....	67,976	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/85
Rose, Myrtle F .....	Dallas .....	157,893	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	06/87
Updyke, John G .....	Houston .....	126,917	California Col of Podiatric Medicine .....	San Francisco, CA ...	05/81

## UTAH

<i>CHIROPRACTIC</i>					
Applegate, Kirk A .....	Salt Lake City .....	103,336	Los Angeles Col of Chiropractic .....	Whittier, CA .....	12/85
Bowman, Jeffrey S .....	Salt Lake City .....	14,859	Palmer Col of Chiropractic .....	Davenport, IA .....	09/83
Hockersmith, Kevin W .....	Clearfield .....	121,930	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	05/89
Schwontkowski, Donna L .....	Salt Lake City .....	16,659	National Col of Chiropractic .....	Lombard, IL .....	12/90
Turner, Nancy A .....	Salt Lake City .....	19,827	Life Chiropractic Col-West .....	San Lorenzo, CA .....	12/85
<i>PODIATRY</i>					
Tindall, Michael A .....	Magna .....	85,034	California Col of Podiatric Medicine .....	San Francisco, CA ...	05/88

## VIRGINIA

<i>ALLOPATHIC MEDICINE</i>					
Asamoah-Mensah, Nana Y .....	Herndon .....	14,476	George Washington Univ .....	Washington, DC .....	05/90
Dempster-Pierce, Alexandra .....	Aldie .....	32,238	Univ of Miami .....	Miami, FL .....	05/87
Jones, Edward O .....	Roanoke .....	62,835	Meharry Medical Col .....	Nashville, TN .....	05/94
Scott, Rosemary C .....	Saluda .....	167,915	Meharry Medical Col .....	Nashville, TN .....	05/87
Tanwi, Lyndon B .....	Richmond .....	77,481	Univ of Texas Health Sci Ctr—San Antonio	San Antonio, TX .....	06/86
<i>CHIROPRACTIC</i>					
Boley, Glenn E .....	Richmond .....	68,134	National Col of Chiropractic .....	Lombard, IL .....	04/88
Dotti, John T .....	Yorktown .....	109,602	Texas Chiropractic Col Foundation .....	Pasadena, TX .....	05/83
Ganther, Timothy G .....	Virginia Beach .....	68,381	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/86
Hogan, Dennis P .....	Manassas .....	15,233	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/89
Jackson, Zona G .....	Freeman .....	25,729	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/88
Kessler, Edward .....	Virginia Beach .....	60,192	Life Univ .....	Marietta, GA .....	12/83
Kilmer, David R .....	Thaxton .....	51,098	Los Angeles Col of Chiropractic .....	Whittier, CA .....	12/85
Panza III, Ernest P .....	Williamsburg .....	18,446	Life Univ .....	Marietta, GA .....	03/91
Vosburgh, Stephen E .....	Sterling .....	145,822	Life Univ .....	Marietta, GA .....	01/85
<i>DENTISTRY</i>					
Bukowski, Todd M .....	Annandale .....	29,616	SUNY Buffalo .....	Buffalo, NY .....	06/89
Miles, Ethel M .....	Charlottesville .....	24,469	Virginia Commonwealth Univ .....	Richmond, VA .....	05/86
Miller, Jay P .....	Arlington .....	6,417	Georgetown Univ .....	Washington, DC .....	05/90
Nicholas, Robert K .....	Richmond .....	30,224	Virginia Commonwealth Univ .....	Richmond, VA .....	05/87
Patterson, Roosevelt .....	Emporia .....	127,455	Meharry Medical Col .....	Nashville, TN .....	12/88
<i>OSTEOPATHY</i>					
Jones, James M .....	Chesterfield .....	14,372	Philadelphia Col of Osteo Medicine .....	Philadelphia, PA .....	06/94
<i>PHARMACY</i>					
Bean, Rhonda L .....	Alexandria .....	6,135	Xavier Univ (LA) .....	New Orleans, LA .....	05/88
<i>PODIATRY</i>					
Dew, John L .....	Norfolk .....	92,024	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	06/90
McMillion, Doddjerry J .....	Richmond .....	52,731	Pennsylvania Col of Podiatric Medicine .....	Philadelphia, PA .....	05/92

## WASHINGTON

<i>ALLOPATHIC MEDICINE</i>					
Smalley, Katherine J .....	Seattle .....	27,562	Medical Col of Wisconsin .....	Milwaukee, WI .....	05/91
<i>CHIROPRACTIC</i>					
Botefuhr Jr, Carl R .....	Bainbridge Island .....	76,186	Cleveland Chiropractic Col (CA) .....	Los Angeles, CA .....	04/89
Chinn, Gregory W .....	Seattle .....	113,479	Life Univ .....	Marietta, GA .....	12/89
Dreyer, Frank J .....	Spokane .....	18,136	Palmer Col of Chiropractic .....	Davenport, IA .....	09/84
Fox, Richard T .....	Arlington .....	25,336	Cleveland Chiropractic Col (CA) .....	Los Angeles, CA .....	12/83
Legg, William C .....	Clarkston .....	81,410	Western States Chiropractic Col .....	Portland, OR .....	12/83
Marshall, Skye K .....	Seattle .....	114,326	Texas Chiropractic Col Foundation .....	Pasadena, TX .....	12/83
Reehl, Michelle D .....	Sumner .....	9,349	Palmer Col of Chiropractic .....	Davenport, IA .....	06/82

## LIST OF DEFAULTERS—Continued

Name	City	Debt	School	City and state	Sep date
Scovel, Michael E .....	Everett .....	126,783	Palmer Col of Chiropractic—West .....	San Jose, CA .....	12/88
Scovel, Roshelle R .....	Sedro Woolley .....	18,749	Palmer Col of Chiropractic—West .....	San Jose, CA .....	12/90
Tyrrell, Michael D .....	Spokane .....	177,235	Life Univ .....	Marietta, GA .....	06/86
Walters, Jerome P .....	Olympia .....	43,668	Palmer Col of Chiropractic .....	Davenport, IA .....	12/83
Zipfel, Anthony R .....	Republic .....	45,070	Los Angeles Col of Chiropractic .....	Whittier, CA .....	04/88
<i>PODIATRY</i>					
Morrison, John T .....	Port Orchard .....	46,464	Ohio Col of Podiatric Medicine .....	Cleveland, OH .....	05/83
<b>WEST VIRGINIA</b>					
<i>ALLOPATHIC MEDICINE</i>					
Marshall, John T .....	Philippi .....	88,705	Marshall Univ .....	Huntington, WV .....	06/86
<i>CHIROPRACTIC</i>					
Henshaw, Clifford D .....	Huntington .....	70,612	Life Univ .....	Marietta, GA .....	03/88
<b>WISCONSIN</b>					
<i>ALLOPATHIC MEDICINE</i>					
Kushner, Brad D .....	Whitewater .....	149,877	Finch Univ of Health Sci .....	North Chicago, IL .....	10/87
<i>CHIROPRACTIC</i>					
Haines, Arthur A .....	River Falls .....	79,034	Northwestern Col of Chiropractic .....	Bloomington, MN .....	12/90
Hansen, Timothy J .....	Pewaukee .....	21,488	Parker Col of Chiropractic .....	Dallas, TX .....	12/86
Hultine, Lynn R .....	Milwaukee .....	63,285	Logan Col of Chiropractic .....	Chesterfield, MO .....	08/90
Radandt, Mark H .....	Franksville .....	99,796	Palmer Col of Chiropractic .....	Davenport, IA .....	06/84
<i>DENTISTRY</i>					
Jones, Harold A .....	Milwaukee .....	223,170	Marquette Univ .....	Milwaukee, WI .....	05/89
Moon, Craig W .....	Milwaukee .....	87,192	Marquette Univ .....	Milwaukee, WI .....	05/88
Sanderson, Scott F .....	Stoughton .....	186,673	Marquette Univ .....	Milwaukee, WI .....	05/89
<b>WYOMING</b>					
<i>CHIROPRACTIC</i>					
Kilgore, Charles C .....	Torrington .....	93,786	Cleveland Chiropractic Col (MO) .....	Kansas City, MO .....	09/85
<b>FOREIGN COUNTRY</b>					
<i>CHIROPRACTIC</i>					
Blewitt, Daniel A .....	England .....	80,620	Los Angeles Col of Chiropractic .....	Whittier, CA .....	04/89
Conway, John A .....	Hungary .....	90,734	Logan Col of Chiropractic .....	Chesterfield, MO .....	04/88
Dippie, John M .....	Australia .....	50,492	Palmer Col of Chiropractic .....	Davenport, IA .....	03/90
McRoberts, Lynne S .....	Canada .....	39,020	Los Angeles Col of Chiropractic .....	Whittier, CA .....	12/91
Morris, Clifford H .....	Netherlands .....	56,606	National Col of Chiropractic .....	Lombard, IL .....	12/88
Neira, Alejandro I .....	Spain .....	65,011	Palmer Col of Chiropractic .....	Davenport, IA .....	10/86
Rice, Greg W .....	Italy .....	30,823	Palmer Col of Chiropractic—West .....	San Jose, CA .....	03/84
Torkelsen, Scott S .....	Denmark .....	41,112	Palmer Col of Chiropractic .....	Davenport, IA .....	10/86
<i>DENTISTRY</i>					
Cummins, David F .....	Barbados .....	52,051	Howard Univ .....	Washington, DC .....	05/85
Nielsen, David D .....	Cameroun .....	156,632	Loma Linda Univ .....	Loma Linda, CA .....	06/89
Smith-Papademetriou, Catherine .....	Cyprus .....	133,761	Washington Univ .....	St Louis, MO .....	05/89
<i>PHARMACY</i>					
Zantout, Randa .....	Lebanon .....	72,374	Univ of Southern California .....	Los Angeles, CA .....	05/85

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