330-3697
DELAWARE COUNTY IOWA
FILED
'97 JUN 16 AM 11 10
19 PAGE 78
RECORDER
DELAWARE COUNTY RECORDER
$16.00

WESLEY B. HUISINGA 115 Third St. S.E. Cedar Rapids, IA 52401-1266 (319) 366-7641

AFFIDAVIT OF TRUSTEE

STATE OF IOWA)
) SS.
COUNTY OF LINN)

The undersigned states as follows:

1. That he is the duly-appointed and acting Trustee in the bankruptcy case of JoAnn Marie Hutchinson filed May 2, 1997 as Case No. 97-01346C in the United States Bankruptcy Court for the Northern District of Iowa.

2. Pursuant to 11 U.S.C. § 541, the undersigned, as Trustee, is the successor to and holder of JoAnn M. Hutchinson's interest in that certain promissory note dated September 16, 1996, executed in JoAnn M. Hutchinson's favor by Daniel C. Hutchinson, which note is secured by a mortgage dated September 16, 1996 and recorded September 19, 1996 in the office of the Delaware County, Iowa Recorder in Book 42 at page 27, with reference to the following described real estate situated in Delaware County, Iowa, to-wit:

Lot Eleven (11) of Subdivision of Lots Eleven (11) and Twelve (12) of Iowa Land Company's Addition to Manchester, Iowa, according to plat recorded in Book 1 Plats, Page 8.

Further, affiant saith not.

Dated this 10th day of June, 1997.

Wesley B. Huisinga

This instrument was subscribed and sworn to before me on this 10th day of June, 1997 by Wesley B. Huisinga.

MARY J. KLINGLER
Iowa
NOTARIAL SEAL

Notary Public in and for the State of Iowa
MARY J. KLINGLER

DATE 6-16-97 BOOK 19 PAGE 28

8-d
Rev 2/92

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

CERTIFICATE OF TRUE COPY

I do hereby certify that the attached copy of seven pages of documents in the case No. 97-01346C of JoANN MARIE HUTCHINSON, fdba Bargain Bin,

debtor(s), have been compared with the original thereof and that it is a complete and correct copy of such original as it appears of record and on file in the office of the Clerk of this Court.

In testimony whereof I have hereunto set my hand this 12th day of June, 1997.

GEORGE D. PRENTICE, II
Clerk, Bankruptcy Court
Northern District of Iowa
By: Marcia L. Richards
Deputy Clerk

(Seal of the U. S. Bankruptcy Court)

United States Bankruptcy Court
Northern District of Iowa

VOLUNTARY PETITION

IN RE: (Name of debtor) Hutchinson, JoAnn Marie	NAME OF JOINT DEBTOR (Spouse) 97-01346 C
ALL OTHER NAMES used by debtor in the last 6 years f/d/b/a Bargain Bin	ALL OTHER NAMES used by joint debtor in the last 6 years
SOC. SEC./TAX I.D. NO. (If more than one, state all) [redacted]	SOC. SEC./TAX I.D. NO. (If more than one, state all)
STREET ADDRESS OF DEBTOR 149 W. Howard Street Manchester IA 52057 COUNTY OF RESIDENCE/BUSINESS: Delaware	STREET ADDRESS OF JOINT DEBTOR COUNTY OF RESIDENCE/BUSINESS:
MAILING ADDRESS OF DEBTOR	MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR	VENUE (Check one box) [X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. [ ] There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

INFORMATION REGARDING DEBTOR (Check applicable boxes)

TYPE OF DEBTOR
- [X] Individual
- [ ] Joint (Husband & Wife)
- [ ] Partnership
- [ ] Other _____
- [ ] Corporation Publicly Held
- [ ] Corporation Not Publicly Held
- [ ] Municipality

NATURE OF DEBT
- [X] Non-Business/Consumer
- [ ] Business - Complete A&B below

A. TYPE OF BUSINESS (Check one)
- [ ] Farming
- [ ] Professional
- [ ] Retail/Wholesale
- [ ] Railroad
- [ ] Transportation
- [ ] Manufacturing/ Mining
- [ ] Stockbroker
- [ ] Commodity Broker
- [ ] Construction
- [ ] Real Estate
- [ ] Other Business

B. BRIEFLY DESCRIBE NATURE OF BUSINESS

CHAPTER OR SECTION OF BANKRUPTCY CODE FOR PETITION
- [X] Chapter 7
- [ ] Chapter 11
- [ ] Chapter 13
- [ ] Chapter 9
- [ ] Chapter 12
- [ ] Sec. 304

FILING FEE (Check one box)
- [X] Filing fee attached
- [ ] Filing fee to be paid in installments

NAME AND ADDRESS OF LAW FIRM OR ATTORNEY
Peiffer Law Office
P.O. Box 10585
Cedar Rapids, IA 52410-0585

(319)294-1641

NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT DEBTOR
Joseph A. Peiffer 7676

STATISTICAL/ADMINISTRATIVE INFORMATION (U.S.C. § 604)
- [ ] Debtor estimates that funds will be available for distribution to unsecured creditors.
- [X] Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE FOR COURT USE ONLY

ESTIMATED NUMBER OF CREDITORS

1-15	16-49	50-99	100-199	200-999	1000-over
[ ]	[X]	[ ]	[ ]	[ ]	[ ]

ESTIMATED ASSETS (in thousands of dollars)

Under 50	50-99	100-499	500-999	1000-9999	10,000-99,000	100,000-over
[ ]	[X]	[ ]	[ ]	[ ]	[ ]	[ ]

ESTIMATED LIABILITIES (in thousands of dollars)

Under 50	50-99	100-499	500-999	1000-9999	10,000-99,000	100,000-over
[ ]	[X]	[ ]	[ ]	[ ]	[ ]	[ ]

EST. NO. OF EMPLOYEES - CH. 11 & 12 ONLY

0	1-19	20-99	100-999	1000-over
[ ]	[ ]	[ ]	[ ]	[ ]

EST. NO. OF EQUITY SECURITY HOLDERS - CH. 11 & 12 ONLY

0	1-19	20-99	100-499	500-over
[ ]	[ ]	[ ]	[ ]	[ ]

BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
11:15am
MAY - 2 1997
GEORGE D. PRENTICE, II
By: Rhonda Namann
Deputy

BOOK 19 PAGE 78

Name of Debtor: Hu inson, JoAnn Marie

Case Number: _____

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

[ ] A copy of debtor's plan dated is attached.

[ ] Debtor intends to file a plan within the time allowed by statute, rule or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS

Location Where Filed	Case Number	Date Filed
NONE		

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR

Name of Debtor	Case Number	Date
NONE		

Relationship	District	Judge

REQUEST FOR RELIEF

Debtor requests relief with the chapter of title 11, United States Code specified in this petition.

SIGNATURES

ATTORNEY

X _____ 1676
Signature

5/1/97
Date

INDIVIDUAL JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X JoAnn M. Hutchenson
Signature of Debtor

5-2-97
Date

X Not Applicable
Signature of Joint Debtor

_____
Date

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct and that the filing of this petition on behalf of the debtor has been authorized.

X Not Applicable
Signature of Authorized Individual

_____
Print or Type Name of Authorized Individual

_____
Title of Individual Authorized to File this Petition

_____
Date

EXHIBIT "A" (To be completed if debtor is a corporation, requesting relief under Chapter 11.)

[ ] Exhibit "A" is attached and made a part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS

I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, Exhibit B has been completed.

X JoAnn M. Hutchenson
Signature of Debtor

5-2-97
Date

X Not Applicable
Signature of Joint Debtor

_____
Date

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.

X _____ 1676
Signature of Attorney

5/1/97
Date

trappt
6/92

U.S. Bankruptcy Court for the NORTHERN DISTRICT OF IOWA
P O Box 74890, CEDAR RAPIDS, IA 52407

In Re a Petition for Relief under chapter 7 of Title 11, U.S. Code, filed by or against the below-named Debtor(s) on May 2, 1997:

DEBTOR : **JoAnn Marie Hutchinson of 149 W. Howard Street, Manchester, IA 52057** fdba Bargain Bin, SSAN: [redacted]

FILED
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

MAY 02 1997

GEORGE D. PRENTICE, II

CASE NO. 97-01346 C

APPOINTMENT OF INTERIM TRUSTEE AND APPROVAL OF STANDING BOND

NOTICE IS HEREBY GIVEN THAT:

1. The following interim trustee is hereby appointed, and the trustee's standing bond is fixed under the general blanket bond heretofore approved.

WESLEY B. HUISINGA
115 THIRD STREET SE
CEDAR RAPIDS, IA 52401

2. If the trustee rejects this appointment, the court and U.S. Trustee's office must be notified within five (5) days of receipt of this appointment. Otherwise, the trustee will be deemed to have accepted the appointment.

3. The undersigned deputy clerk certifies that on this date a copy of this notice was mailed to the above-named trustee, debtor(s), attorney for debtor(s), and U.S. Trustee.

BARBARA G. STUART
U. S. TRUSTEE

Dated: May 2, 1997
fsw

- -

REJECTION

I, WESLEY B. HUISINGA, hereby reject appointment as Trustee.

Dated: This _____ day of _____, 19 ____.

_____
WESLEY B. HUISINGA

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5

Notice sent to:

Joseph A. Peiffer
PO Box 10585
Cedar Rapids, IA 52410-0585

JoAnn Marie Hutchinson
149 W. Howard St.
Manchester, IA 52057

Wesley B. Huisinga
115 Third St. SE
Cedar Rapids, IA 52401

US Trustee - CR
Law Building Suite 400
225 2nd Street SE
Cedar Rapids, IA 52401

5-2-97 fsw

Joseph A. Peiffer
PO Box 10585
Cedar Rapids, IA 52410-0585

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
P.O. BOX 74890
CEDAR RAPIDS, IA 52407

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 7 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES (Individual or Joint Debtor No Asset Case)

Case Number: 97-01346 C
Date Filed (or Converted) : 05/02/97

FILED
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

MAY 06 1997

GEORGE D. PRENTICE, II, CLERK

IN RE(NAME OF DEBTOR)
JoAnn Marie Hutchinson, [redacted],
fdba Bargain Bin

(38)

ADDRESS OF DEBTOR
149 W. Howard St.
Manchester, IA 52057

NAME/ADDRESS OF ATTORNEY FOR DEBTOR
Joseph A. Peiffer
PO Box 10585
Cedar Rapids, IA 52410-0585
Telephone Number: 319-294-1641

NAME/ADDRESS OF TRUSTEE
Wesley B. Huisinga
115 Third St. SE
Cedar Rapids, IA 52401
Telephone Number: (319) 366-7641

DATE/TIME/LOCATION OF MEETING OF CREDITORS
June 2, 1997 at 2:20 pm
Bankruptcy Hearing Room, Ste. 410
The Higley/Law Bldg. Complex
118 3rd Avenue S.E.
Cedar Rapids, IA 52401

Discharge of Debts: Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Types of Debts: 08/01/97

AT THIS TIME THERE APPEAR TO BE NO ASSETS AVAILABLE FROM WHICH PAYMENT MAY BE MADE TO UNSECURED CREDITORS. DO NOT FILE A PROOF OF CLAIM UNTIL YOU RECEIVE NOTICE TO DO SO.

COMMENCEMENT OF CASE. A petition for liquidation under chapter 7 of the Bankruptcy Code has been filed in this court by or against the person or persons named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the bankruptcy court.
CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may punish that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review Sec. 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.
MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may elect a trustee other than the one named above, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.
LIQUIDATION OF THE DEBTOR'S PROPERTY. The trustee will collect the debtor's property and turn any that is not exempt into money. At this time, however, it appears from the schedules of the debtor that there are no assets from which any distribution can be paid to creditors. If at a later date it appears that there are assets from which a distribution may be paid, the creditors will be notified and given an opportunity to file claims.
EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.
DISCHARGE OF DEBTS. The debtor is seeking a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive any discharge of debts under Sec. 727 of the Bankruptcy Code or that a debt owed to the creditor is not dischargeable under Sec. 523(a)(2),(4),(6) or (15) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.
NOTICE IS GIVEN that during the course of administration, the Chapter 7 trustee in this case may sell, abandon, or otherwise dispose of property, including the compromise or settlement of controversies, by filing a report of such intended action with the Clerk, with a copy served upon the U.S. Trustee, debtor, debtor(s) counsel, and those creditors and equity security holders who have requested notice pursuant to Rule 2002 of the Bankruptcy Rules. Any party requesting a notice pursuant to Rule 2002 must file a request for notice with the Clerk of the Bankruptcy Court specifically referring to Rule 2002 and shall serve a copy of that request for notice upon debtor(s) counsel, trustee, and U.S. Trustee, at the addresses set forth in the notice of first meeting of creditors. Any party objecting to such action by the trustee shall file such objection with the Clerk of Bankruptcy Court, serving a copy on the moving party, trustee, U.S. Trustee, debtor(s) and debtor(s) counsel within 20 days after the filing of such report.

For the Court: George D. Prentice, II, Clerk of the Bankruptcy Court

Date: 5/ 6/97

FORM B9A 0353

PARTIES SERVED: PARTIES IN INTEREST.
KSN

hv341hp.rpt 10/95

JoAnn Marie Hutchinson
149 W. Howard St.
Manchester, IA 52057

Wesley B. Huisinga
115 Third St. SE
Cedar Rapids, IA 52401

Joseph A. Peiffer
PO Box 10585
Cedar Rapids, IA 52410-0585

American Family Insurance Group
3737 Westown Parkway Suite 2A
P.O. Box 65630
West Des Moines IA 50265-0630

Anderson Financial Network, Inc.
P.O. Box 3097
Bloomington IL 61702-3097

Avon Products
Morton Grove IL 60053

Beier, Bill
Hazleton IA 50641

CSC Credit Service, Inc.
P.O. Box 71158
Des Moines IA 50325

Cardiologists, PC
1002 4th Avenue SE
Cedar Rapids IA 52403

Collection Corporation of America
P.O. Box 34459
Omaha NE 68134-4459

Conti Mortgage
500 Enterprise Road
Horsham PA 19044

Credit Bureau Enterprises
320 1st Street SE
P.O. Box 2209
Cedar Rapids IA 52406-2209

Daniel H. Swift
Swift & Swift
108 North Madison Street
P.O. Drawer D
Manchester IA 52057

Dollar General Corp.
Cash Management Dept.
427 Beech Street
Scottsville KY 42164

Eastern Iowa Shopper
Edgewood IA 52042

Edgewood Convalescent Home
513 Bill Street
P.O. Box 38
Edgewood IA 52042

GC Services
P.O. Box 3026
6330 Gulfton
Houston TX 77253-3026

IES Utilities
200 1st Street SE
Cedar Rapids IA 52401

IES Utilities
P.O. Box A
Cedar Rapids IA 52406-3003

Iowa Dept of Revenue & Finance
Accounts Receivable Unit
Hoover State Office Building
Des Moines IA 50319

Iowa Eye Center
1650 1st Avenue NE
Cedar Rapids IA 52402

Iowa Eye Center Optical
1650 1st Avenue NE
Cedar Rapids IA 52402

Jenk & Goen
320 1st Avenue E.
P.O. Box 247
Dyersville IA 52040-0247

Lane Bryant
P.O. Box 182507
Columbus OH 43218-2507

Leonard-Muller Funeral Home, Inc.
1500 North Franklin
P.O. Box 327
Manchester IA 52057

Lowes
P.O. Box 105996
Dept. 79
Atlanta GA 30348-5996

Manchester Family Medical
613 W. Main Street
Manchester IA 52057

Medical Labs of Eastern Iowa
Payment Processing Center
P.O. Box 3153
Cedar Rapids IA 52406-3153

341_Notices
for 97-01346
Tue May 6 07:53:38 CDT 1997

Medpay Management Systems
P.O. Box 699
Moline IL 61265

Northern Illinois Wholesale
Rockford IL 61125

Office of the U.S. Trustee
Law Building, Suite 400
225 2nd Street SE
Cedar Rapids IA 52401

Professional American Collections
101 Overland Drive
North Aurora IL 60542

Roamana
P.O. Box 182507
Columbus OH 43218-2507

St. Luke's Hospital
Payment Processing Center
P.O. Box 3153
Cedar Rapids IA 52406-3153

Surgical Specialists
830 4th Avenue SE
Cedar Rapids IA 52403

Swiss Colony
1112 7th Avenue
Monroe WI 53566

Tom Riley Law Firm
4040 First Avenue NE
Cedar Rapids IA 52402

Vandewalker, Gail
2735 ist Avenue SE
Cedar Rapids IA 52402