DELAWARE COUNTY IOWA
FILED
2003 AU 28 PM 1:08
BOOK 2003
DEBORAH L. FERGUSON
DELAWARE CO. RECORDER
29.18
1194

William D. Werger 401 East Main Manchester (563) 927-5920
Preparer Information

AFFIDAVIT EXPLANATORY OF TITLE

Concerning:
The South fifty three (53.0) feet of the West one-half (W½) of Lot Twenty Two (22), and the West twenty (20.0) feet of the South forty nine and one-half (49½) feet of the East one-half (E½) of Lot Twenty Two (22), A.R. Loomis Addition to Manchester, Iowa, according to plat recorded in Book 15 L.D., Page 410

STATE OF IOWA)
) ss:
DELAWARE COUNTY)

I, William D. Werger, being first duly sworn on oath do depose and state as follows:

1. I am a practicing attorney in Manchester, Iowa and represented Community Savings Bank of Edgewood, Iowa with regards to the Jeffrey F. Nefzger bankruptcy in the Northern District of Iowa number 02-04085.

2. In compliance with Iowa Title Standard 13.1 I hereby attach copies of the following documents from the Jeffrey F. Nefzger bankruptcy:
    1. Petition for Relief.
    2. Order Appointing Trustee
    3. Petition Schedule A showing description of real property.
    4. Motion for Relief from Automatic Stay together with Certificate of Service which was the latest available as of the date of mailing.
    5. Order regarding Stay.
    6. Clerk Certificate that no notice of appeal, application to extend time for appeal, motions under federal banks rules 9023 and 9024 or motion to stay has been filed.

Dated this 28th day of August 2003.

William D. Werger

Subscribed and sworn to before me, a Notary Public, by William D. Werger this 28th day of August 2003.

Notary Public In And For The State Of Iowa

NOTARIAL SEAL IOWA
TERRI L. PHILGREEN
COMMISSION # 703495
MY COMMISSION EXPIRES
06-05-06

(Official Form 1) (9/01) 02-04085C FORM B1, Page 1

FORM B1

United Sta , Bankruptcy Court
Northern District of Iowa

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse)(Last, First, Middle):
Nefzger, Jeffrey F.	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
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 (No. & Street, City, State & Zip Code): 436 S. Tama St. Manchester, IA 52057	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Delaware	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

☑ 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.

Type of Debtor (Check all boxes that apply)

☑ Individual(s)
☐ Corporation
☐ Partnership
☐ Other _____
☐ Railroad
☐ Stockbroker
☐ Commodity Broker

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

☑ Chapter 7
☐ Chapter 9
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13
☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

☑ Consumer/Non-Business
☐ Business

Filing Fee (Check one box)

☑ Full Filing Fee Attached
☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
☑ 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 IS FOR COURT USE ONLY

11-18-02

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	☐	☑	☐	☐	☐	☐

Estimated Assets	$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
	☑	☐	☐	☐	☐	☐	☐	☐

Estimated Debts	$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
	☐	☑	☐	☐	☐	☐	☐	☐

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): Jeffre Nefzger	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed: NONE	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] 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 each such chapter, and choose to proceed under chapter 7.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Debtor

X Not Applicable
Signature of Joint Debtor

Telephone Number (if not represented by attorney)

11-18-02
Date

Signature of Attorney

X Janet K Hong
Signature of Attorney for Debtor(s)

Janet K. Hong, 13890
Printed Name of Attorney for Debtor(s) / Bar No.

Lynch Dallas, P.C.
Firm Name

526 2nd Ave. SE. PO Box 2457
Address

Cedar Rapids, IA 52406-2457

(319) 365-9101 (319) 365-9512
Telephone Number

11-18-02
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10Kand 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X Janet K Hong 11-18-02
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition

☑ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Not Applicable
Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X Not Applicable
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case)(9/97) Case Number **02 - 4085 C**

UNITED STATES BANKRUPTCY COURT

Northern District of Iowa

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/18/2002.

You may be a creditor of the debtor. **This notice lists important deadlines**. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):
Jeffrey F. Nefzger
436 S. Tama St.
Manchester, IA 52057

Case Number:	Social Security/Taxpayer ID Nos.:
02 - 4085 C	[redacted]
Attorney for Debtor(s) (name and address): Janet Hong 526 Second Ave. SE PO Box 2457 Cedar Rapids, IA 52406-2457 Telephone number: 319-365-9101	Bankruptcy Trustee (name and address): Sheryl Youngblut 310 Franklin St. PO Box 375 Delhi, IA 52223 Telephone number: (563) 922-9702

Meeting of Creditors:

Date: **December 23, 2002** Time: **01:00 PM** Location: **Bankruptcy Hearing Room, Ste 410**
The Higley/Law Bldg Complex
118 3rd Ave S.E.
Cedar Rapids, IA 52401

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts:
02/21/03

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

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(s), 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.

Please Do Not File A Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:	**For the Court:**
425 2nd Street SE Suite 800 Cedar Rapids, IA 52401 Telephone number:	Clerk of the Bankruptcy Court: Sean F. McAvoy
Hours Open: Monday - Friday 8:00 AM - 4:30 PM	Date: 11/19/02

EXPLANATIONS

FORM B9A(9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed in this notice, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed in this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being ~~dismissed. Creditors are w~~elcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed in this notice. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed in this notice.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed in this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Appointment of Trustee	The trustee named in this notice is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

---Refer to Other Side For Important Deadlines and Notices---

FORM B6A
(6/90)

In re: Jeffrey F. Nefzger, Debtor

Case No. _____ (If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
436 S. Tama St., Manchester, IA 52057 The South Fifty Three (53) Feeto fo the West One-Half (W1/2) of Lot Twenty Two (22), and the West Twenty (20) Feet of the South Forty Nine and One-Half (29 1/2) Feet of the East One-Half (E1/2) of Lot Twenty Two (22), A.R. Loomis Addition to manchester, Iowa, according to Plat recoreded in Book 15, L.D., Page 410	Fee Owner		$ 30,000.00	$ 56,975.89
		Total ➢	$ 30,000.00	

(Report also on Summary of Schedules.)

FILED
US BANKRUPTCY COURT
NORTHERN DISTRICT IOWA

JAN 13 2003

SEAN F. McAVOY, CLERK

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	)
	) BANKRUPTCY NO. 02-04085C
JEFFREY F. NEFZGER	)
Debtor	) MOTION FOR RELIEF
	) FROM AUTOMATIC STAY
	)

COMES NOW, the Community Savings Bank, Edgewood, Iowa, by and through undersigned counsel, and moves the Court, pursuant to 11 U.S.C. 362 (d) and Local Bankruptcy Rules 4001-1, to grant relief from Automatic Stay to permit a mortgage foreclosure action in the Iowa District Court in and for Delaware County, repossession and/or replevin regarding certain personal property and in support thereof states:

1. Community Savings Bank, Edgewood, Iowa (hereinafter referred to as CSB), is a creditor of Jeffrey F. Nefzger, and the holder of a note dated March 26, 2001 in the principal amount of $47,275 and a mortgage securing said note executed by Jeffrey F. Nefzger, and delivered to CSB dated March 26, 2001 and filed April 3, 2001, in Book 2001, Page 1045, in the Recorder's Office of Delaware County, Iowa, concerning the premises legally described as:

   > The South fifty three (53.0) feet of the West one-half (W½) of Lot Twenty Two (22), and the West twenty (20.0) feet of the South forty nine and one-half (49½) feet of the East one-half (E½) of Lot Twenty Two (22), A.R. Loomis Addition to Manchester, Iowa, according to plat recorded in book 15 L.D., Page 410.

2. A copy of said note and mortgage marked Exhibit "A" and "B" respectively are attached hereto.

3. CSB is the holder of a note dated August 6, 2002 in the principal amount of $10,437.19 and a mortgage securing said note executed by Jeffrey F. Nefzger, and delivered to CSB dated August 6, 2002 and filed August 12, 2002, in Book 2002, Page 2848, in the Recorder's Office of Delaware County, Iowa, concerning the premises legally described as:

   > The South fifty three (53.0) feet of the West one-half (W½) of Lot Twenty Two (22), and the West twenty (20.0) feet of the South forty nine and one-half (49½) feet of the East one-half (E½) of Lot

Twenty Two (22), A.R. Loomis Addition to Manchester, Iowa, according to plat recorded in book 15 L.D., Page 410.

4. A copy of said note and mortgage marked Exhibit "C" and "D" respectively are attached hereto.

5. As of November 18, 2002 the Debtor was indebted to CSB on the note attached as Exhibit A for the principal sum of $46,576.68. Interest had accrued at the rate of 8.68% through and including November 18, 2002 in the total amount of $897.18. Because of said long-term delinquency, CSB desires to foreclose said mortgage.

6. As of November 18, 2002 the Debtor was indebted to CSB on the note attached as Exhibit C for the principal sum of $9,822.86. Interest had accrued at the rate of 7.51% through and including November 18, 2002 in the total amount of $162.91. Because of said long-term delinquency, CSB desires to foreclose said mortgage.

7. Debtor resides in the subject property.

8. Debtor has no equity in the property described in Exhibit "B" and "D" as the fair market value of the property is $30,000 as shown on the debtor's schedules.

9. The property is not necessary to an effective reorganization.

10. CSB does not have, and has not been offered adequate protection for its interest in the property described in Exhibit "B" and "D".

11. If CSB is not permitted to foreclose said real estate mortgages on said property, it will suffer irreparable injury, loss and damage.

12. CSB further has a lien on the Certificate of Title for a 1998 Pontiac, V.I.N. #1G2NW12T4WC754855 currently owned by Jeffrey F. Nefzger and Brandi R. Nefzger. A copy of the certificate of title is attached hereto marked Exhibit "E".

13. The 1998 Pontiac was pledged as security for a promissory note given to CSB by Brandi R. Nefzger and Jeffrey F. Nefzger for the purchase of said vehicle. A copy of this note and security agreement is attached hereto marked Exhibit "F".

14. The note set forth as Exhibit "F" is in default and the bank desires to proceed with notice to cure, repossession or replevin under the terms of the note and

security agreement. There is no equity in the vehicle and no adequate protection for the bank.

15. Sheryl Youngblut has been appointed Trustee in this matter.

16. Notice is hereby given that Movant is relying on the attachment of the note and security documents hereto as compliance with Local Rule 9070-1 and that failure to object timely to the introduction of the attachments into evidence shall result in their admission pursuant to Rule 9070-1.

17. Notice is hereby given that any party opposing the motion must file and serve an answer at least five (5) days prior to the date set for the preliminary hearing on the motion.

WHEREFORE, CSB moves the Court to grant it Relief from Automatic Stay pursuant to 11 U.S.C. Section 362(d) to permit Community Savings Bank, Edgewood, Iowa to pursue any and all *in rem* remedies available to it under applicable non-bankruptcy law, including but not limited to the foreclosure of its mortgages or replevin regarding the personal property and for such further and other relief as the Court deems just and equitable.

William D. Werger 8095
401 E. Main Street
Manchester, IA 52057
(563) 927-5920

ATTORNEY FOR COMMUNITY SAVINGS BANK, EDGEWOOD, IOWA

Certificate of Service

I, Terri L. Philgreen, certify that the foregoing document was served upon all parties listed below by ordinary U.S. mail on the 9th day of January, 2003.

Terri L. Philgreen

Janet Hong
526 Second Avenue SE
P.O. Box 2457
Cedar Rapids, Iowa 52406-2457

Sheryl Youngblut
310 Franklin Street
P.O. Box 375
Delhi, Iowa 52223

United States Trustee
Law Building Suite 400
225 2nd Street SE
Cedar Rapids, Iowa 52401

AFNI
404 Brook Drive
P.O. Box 3517
Bloomington, IL 61702-3517

AT&T
P.O. Box 2100
Mechanicsburg, PA 17055-0706

AT&T
P.O. Box 8212
Aurora, IL 60572-8212

Allied Business Accounts, Inc.,
300½ S. 2nd Street
P.O. Box 1600
Clinton, Iowa 52733-1600

Associated Recovery Systems
201 W. Grand Avenue
P.O. Box 469046
Escondido, CA 92046-9046

Bob Stephen Motors, Inc.,
324 W. Main Street
Manchester, Iowa 52057

Boubin Tire
905 E. Main Street
Manchester, Iowa 52057

Capital One
P.O. Box 60000
Seattle, WA 98190-60000

Community Savings Bank
101 E. Union
P.O. Box 77
Edgewood, Iowa 52042

Computor Finance
P.O. Box 48650
Atlanta, GA 30362-1650

+Dish Network
Dept. 0063
Palatine, IL 60055-0001

Gateway
P.O. Box 2986
Omaha, NE 68103-2986

Iowa Department of Revenue & Finance
Accounts Receivable Unit
Hoover State Office Building
Des Moines, Iowa 50319

Law Offices of Mitchell N. Kay
7 Penn Plaza, Suite 1500
New York, NY 10001

+Legal Administrative Services
P.O. Box 2188
Temecila, CA 92593-2188

M.R.S. Assoc., Inc,
3 Executive Campus, Suite 400
Cherry Hill, NJ 08002

MBNA America
P.O. Box 15019
Wilmington, DE 19886-5019

MCI
P.O. Box 600607
Jacksonville, FL 32260-0607

Manchesters Animal Medical Ctr.,
1634 220th Street
Manchester, Iowa 52057

Marcia Nefzger
1505 N. Franklin Street #2
Manchester, Iowa 52057

OSI Collection Services
P.O. Box 958
Brookfield, WI 53008

Orchard Bank
P.O. Box 7044
Anaheim, CA 92850

RMA
P.O. Box 3046
Albuquerque, NM 87190

Star Sat. Distributing
20824 262nd Street
Delhi, Iowa 52223

US Cellular
Market 607670
Dept. 0005
Palatine, IL 60055-0005

+US Satellite Broadcasting
P.O. Box 4480
Rio Rancho, NM 87174

Verizon Wireless
P.O. Box 8808
Little Rock, AR 72231-8808

+Wolpoff & Abramson, LLP
Two Irvington Centre
702 King Farm Blvd.
Rockville, MD 20850-5774

Stay Proceeding Memo
(3/02 IAN)

UNITED STATES BANKRUPTCY COURT
Northern District of Iowa

IN RE: BANKRUPTCY NO. 02-04085

JEFFREY F. NEFZGER RELATES TO DOCKET NO. 5

Debtor(s) MOVANT: Community Savings Bank of Edgewood

ORDER Regarding Stay

Date of Hearing: February 28, 2003

No resistance to the motion for relief from stay having been filed by the debtor or any party in interest, no hearing was held;

IT IS THEREFORE ORDERED the motion for relief from stay is granted. Fed.R.Bankr.P. 4001(a)(3) shall not be applicable. Movant may immediately enforce and implement this order.

FURTHER, costs of this action are not assessed to Debtor(s).

SO ORDERED this 28th day of February, 2003.

Paul J. Kilburg

Chief Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

SERVICE LIST

Nefzger
02-04085

entered on 2/28/2003 at 1:48 PM CST and filed on 2/28/2003

Parties Served by Electronic Means:

United States Trustee

Janet Hong jhong@lynchdallas.com,

Sheryl Youngblut syoungblut@n-connect.net,

Parties Served by Non-Electronic Means:

William D. Werger
401 East Main Street
Manchester, IA 52057

rlh

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	)
	) BANKRUPTCY NO. 02-04085
JEFFREY F. NEFZGER	)
Debtor (s)	) RELATES TO DOCKET NO. 5
	)
	) MOVANT: COMMUNITY
	) SAVINGS BANK OF EDGEWOOD

CLERK'S CERTIFICATE

The undersigned Clerk or Clerk's designee hereby certify that no appeal, application to extend time for appeal, motion under federal bankruptcy rule 9023 and 9024 or motion for stay with regards to the Order dated February 28, 2003 has been filed as of this date.

Dated this 26th day of August, 2003

Jean L. Kohl Deputy Clerk
Bankruptcy Clerk or Designee