DELAWARE COUNTY IOWA
FILED
2001 DEC -5 PM 2:30
BOOK 2004 PAGE 3777
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
52.00

ASB

Attorney James A. O'Brien, 300 Main St., Suite 330, Dubuque, IA 52001, (563) 583-8550

AFFIDAVIT EXPLANATORY OF TITLE

STATE OF IOWA)
) SS:
DUBUQUE COUNTY)

Lot Five (5) of Hickory Hills Subdivision of Part of the Northwest Quarter (NW1/4) of Section Ten (10), and Part of the Southeast Quarter (SE1/4) of the Southwest Quarter (SW1/4) of Section Three (3), Township Eighty Eight (88) North, Range Five (5), West of the Fifth Principal Meridian, according to plat recorded in Book 4 Plats, Pages 80-84.

The undersigned being duly sworn, deposes and states as follows:

1. I am the attorney for Paul J. Glaza and Janet M. Glaza, the titleholders to the above-described real estate.

2. On November 8, 2001, Paul J. Glaza and Janet M. Glaza filed a Chapter 7 Bankruptcy in U. S. Bankruptcy Court for the Northern District of Iowa. A copy of the Bankruptcy Petition, Schedules A and C, and the Notice of Appointment of the Trustee, are attached hereto as Exhibit A.

3. No objections were filed to the homestead exemption listed in said Schedule C.

4. On February 21, 2002, the United States Bankruptcy Court for the Northern District of Iowa entered a Discharge of Debtor in the bankruptcy of Paul J. Glaza and Janet M. Glaza. A copy of the discharge is attached hereto as Exhibit B.

5. On February 21, 2002, the Bankruptcy Court for the Northern District of Iowa entered a Final Decree in the bankruptcy of Paul J. Glaza and Janet M. Glaza, which closed the case. A copy of said Final Decree is attached hereto as Exhibit C.

6. The copies attached hereto are true and correct copies of the documents filed in the Paul J. Glaza and Janet M. Glaza bankruptcy, Bankruptcy No. 01-3809-D for the Bankruptcy Court for the Northern District of Iowa.

7. The obligation underlying the judgment entered on November I, 2001, in Delaware County Small Claims Court, Case No. SCSC007510, was not for services and/or property furnished exclusively for the improvement of the above property.

JAMES A. O'BRIEN

Subscribed and sworn to before me this 30th day of SEPTEMBER, 2004.

TRACEY L. STECKLEIN
Commission Number 716016
My Comm. Exp. APR. 11, 2005

Notary Public, State of Iowa.

FORM B1

United States 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): 01-03809 C
Glaza, Paul J.	**Glaza, Janet M.**
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): [redacted]
Street Address of Debtor (No. & Street, City, State & Zip Code): **22941 - 193rd Avenue Manchester, IA 52057**	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): **22941 - 193rd Avenue Manchester, IA 52057**
County of Residence or of the Principal Place of Business: **Delaware**	County of Residence or of the Principal Place of Business: **Delaware**
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 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

FILED
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
8:00 am
NOV 08 2001
SEAN F. McAVOY, CLERK
By: _____ Deputy

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
	☐	☐	☑	☐	☐	☐	☐	☐

Exhibit A

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtors: **Paul J. Glaza** **Janet M. Glaza**	Page 2

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 _____
Signature of Joint Debtor

_____
Telephone Number (If not represented by attorney)

11/6/01
Date

Signature(s) 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

_____
Print or Type Name of Authorized Individual

_____
Title of Authorized Individual

_____
Date

Signature of Attorney

X _____
Signature of Attorney for Debtor(s)

James A. O'Brien, 000007005
Printed Name of Attorney for Debtor(s) / Bar No.

Cable Car Law Building
Firm Name

491 W. 4th Street P.O. Box 741
Address

Dubuque, IA 52004-0741

_____
Telephone Number

11/6/01
Date

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

Not Applicable
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.

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/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 _____ 11/6/01
Signature of Attorney for Debtor(s) Date

In re: **Paul J. Glaza** [redacted] **Janet M. Glaza** [redacted] Case No.

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
Personal residence located at 22941 - 193rd Avenue, Manchester, Iowa, legally described as: Lot 5 in Hickory Hills Subdivision, Section 3, Township 88, Range 5 East of the 5th P.M.	**Fee simple - joint tenancy**	**J**	**$ 85,000.00**	**$ 71,500.00**
	Total ➤		**$ 85,000.00**	

In re **Paul J. Glaza** [redacted] **Janet M. Glaza** [redacted] Case No.

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ **11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.**

☑ **11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.**

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1982 Oldsmobile	CI § 627.6(9)	500.00	500.00
1994 Plymouth Van	CI § 627.6(9)	400.00	3,600.00
Accrued wages and state and federal tax refunds	CI § 627.6(9)	2,000.00	2,000.00
Cash on hand	CI § 627.6(13)	40.00	40.00
Community Savings Bank - checking	CI § 627.6(13)	50.00	50.00
F&M Bank - checking	CI § 627.6(13)	100.00	100.00
Household goods	CI § 627.6(5)	3,000.00	3,000.00
Metropolitan Life Insurance	CI § 627.6(6)	0.00	0.00
Personal residence located at 22941 - 193rd Avenue, Manchester, Iowa, legally described as: Lot 5 in Hickory Hills Subdivision, Section 3, Township 88, Range 5 East of the 5th P.M.	CI §§ 561.2,561.16	13,500.00	85,000.00
Smitty's Inc. 401(K)	CI § 627.6(8)(e)	30,000.00	30,000.00
Wearing apparel	CI § 627.6(1)	1,000.00	1,000.00

UNITED STATES BANKRUPTCY COURT
Northern District of Iowa

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 11/08/01:

Case No.: 01 - 03809 C

Chapter: 7

FILED
US BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

NOV 0 8 2001

SEAN F. McAVOY, CLERK

Paul J. Glaza [redacted]

Janet M. Glaza [redacted]

22941 - 193rd Avenue
Manchester, IA 52057

Debtor(s)

NOTICE OF APPOINTMENT OF INTERIM TRUSTEE AND
APPROVAL OF BLANKET BOND

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

Renee K. Hanrahan
3519 Center Point Road NE
Suite 200
Cedar Rapids, IA 52402

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.

Dated: 11/ 8/01.

Barbara G. Stuart
United States Trustee

REJECTION

I, Renee K. Hanrahan , hereby REJECT appointment as Trustee.

Dated: This _____ day of _____ , 20 _____

_____
Renee K. Hanrahan

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case)(9/97) Case Number **01 - 03809 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 11/08/01.

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):
Paul J. Glaza
22941 - 193rd Avenue
Manchester, IA 52057

Janet M. Glaza

Case Number:
01 - 03809 C

Social Security/Taxpayer ID Nos.:
[redacted]

Attorney for Debtor(s) (name and address):
James A. O'Brien
491 West 4th Street
PO Box 741
Dubuque, IA 52004-0741
Telephone number: 319-556-8552

Bankruptcy Trustee (name and address):
Renee K. Hanrahan
3519 Center Point Road NE
Suite 200
Cedar Rapids, IA 52402
Telephone number: 319-378-0232

Meeting of Creditors:

Date: **December 17, 2001** Time: **09:30 am** Location: **Cedar Rapids Hearing Room**
Bankruptcy Hearing Room, Ste. 410
The Higley/Law Bldg. Complex
118 3rd Avenue 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:
02/15/02

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:
P.O. Box 74890
Cedar Rapids, IA 52407
Telephone number: 319-286-2200

For the Court:
Clerk of the Bankruptcy Court:
Sean F. McAvoy

Hours Open: Monday - Friday 8:00 AM - 4:30 PM

Date: 11/08/01

039075

Form B18(Official Form 18)
(9/97)

UNITED STATES BANKRUPTCY COURT
Northern District of Iowa

In Re:
Paul J. Glaza [redacted]

22941 - 193rd Avenue
Manchester, IA 52057

Janet M. Glaza [redacted]

Debtor

Case Number: 01 - 03809 C

Chapter: 7

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 02/21/02

BY THE COURT

Sean F. McAvoy
Clerk, United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Exhibit B

021586

UNITED STATES BANKRUPTCY COURT
Northern District of Iowa

Chapter: 7
Case No.: 01 - 03809 C

In re
Paul J. Glaza [redacted]

Janet M. Glaza [redacted]

Debtor(s)

FINAL DECREE

The estate of the above-named debtor has been fully administered.

IT IS ORDERED THAT

Renee K. Hanrahan

is discharged as trustee of the estate of the above-named debtor;

IT IS FURTHER ORDERED THAT the chapter 7 case of the above-named debtor is closed.

Dated: February 21, 2002

Sean F. McAvoy
Bankruptcy Clerk

Exhibit C

021586