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Book 2006 Page 1062

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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

AFFIDAVIT

Prepared by and return to: Charles P. Augustine, 531 Commercial, Ste 700, Waterloo, IA 50701 (319) 232-3304
Grantor/Affiant: Charles P. Augustine
Grantee: The Public
Legal Description: ***See below.***
TSC #060033

STATE OF IOWA, COUNTY OF BLACK HAWK, ss.

I, Charles P. Augustine, a practicing attorney in Waterloo, Black Hawk County, Iowa, first being duly sworn on oath do depose and state as follows:

1. I am familiar with one certain bankruptcy case, United States Bankruptcy Court, Northern District of Iowa, Case No. 05-06609, Mary Kay Brown, debtor.

2. Attached hereto are copies of the following documents filed in said bankruptcy proceeding:

   a. Voluntary Petition, filed October 14, 2005;

   b. Notice of Chapter 7 Bankruptcy Case, indicating that Renee K. Hanrahan was appointed as Bankruptcy Trustee, filed October 14, 2005;

   c. Notice to Comply with Rule 1007(c), filed October 14, 2005;

   d. Amended Voluntary Petition, filed October 24, 2005, together with the Summary of Schedules and Schedule A; and

   e. Order Discharging Debtor, filed January 30, 2006.

3. The attached copies are true and correct copies of the original documents filed in said bankruptcy case as made available electronically.

4. The undersigned has determined, through an examination of the court filings and the court docket that no objections to discharge or exemptions have been filed.

5. This affidavit is being executed and filed for purposes of clarifying title matters to real estate legally described as follows, to-wit: ***Lots One (1) and Two (2) of Park First Addition to the City of Ryan, Delaware County, Iowa, according to the plat recorded in Book 7 Plats, Page 177.***

X _____
Charles P. Augustine

Subscribed and sworn to before me on this 14th day of March, 2006.

X Trudi Schimmels
Notary Public in and for the State of Iowa

TRUDI SCHIMMELS
COMMISSION NO. 710667
MY COMMISSION EXPIRES
6/13/2007

(Official Form 1) (12/02)

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):
Brown, Mary Kay	
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):
Enabnit, Mary Kay	
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): 710 NW Autumn Creek Way Beaverton, OR 97006	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Washington	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): P.O. Box 6082 Beaverton, OR 97007	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
- ☐ Clearing Bank

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
OCT 14 2005
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
	☐	☐	☒	☐	☐	☐	☐	☐

Voluntary Petition
(This page must be completed and filed in every case)

Name of Debtor(s): Brown, Mary Kay

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed:	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:	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 Mary Kay Brown
Signature of Debtor

X
Signature of Joint Debtor

319-533-1848
Telephone Number (If not represented by attorney)

10/13/2005
Date

Signature of Attorney

X
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

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
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 10K and 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
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses 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 11U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

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
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 **05–06609 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 10/14/05.

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):
Mary Kay Brown
aka Mary Kay Enabnit
P.O. Box 6082
Beaverton, OR 97007

Case Number: 05–06609 C	Social Security/Taxpayer ID Nos.: [redacted]
Attorney for Debtor(s) (name and address):	Bankruptcy Trustee (name and address): Renee K. Hanrahan, 1636 42 Street NE, Cedar Rapids, IA 52402, Telephone number: 319–395–9393

Meeting of Creditors:

Date: **November 18, 2005** Time: **12:30 PM** Location: **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: 1/17/06

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, 425 2nd Street SE, Suite 800, Cedar Rapids, IA 52407–4890, 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: 10/14/05

Additional court and case information available at **www.ianb.uscourts.gov**

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

In Re:

Mary Kay Brown

Debtor(s)

CHAPTER 7
Bankruptcy No.

05–06609

NOTICE To Comply With Rule 1007(c)

TO:
Mary Kay Brown
, Attorney for Debtor(s)
Renee K. Hanrahan, Trustee
United States Trustee

NOTICE IS GIVEN this case was filed without the full schedules. The required schedules indicated below were not included with your initial filing.

- ☑ Schedule A
- ☑ Schedule B
- ☑ Schedule D
- ☑ Schedule E
- ☑ Schedule F
- ☑ Schedule G
- ☑ Schedule H
- ☑ Schedule I or Corporate Equivalent
- ☑ Schedule J or Corporate Equivalent
- ☑ Summary of Schedules
- ☑ Statement of Financial Affairs

NOTICE IS FURTHER GIVEN the debtor must file the required schedules within 15 days from the filing date of the petition pursuant to Rule 1007(c). All lists, schedules, statements shall be verified or contain an unsworn declaration pursuant to Rule 1008.

NOTICE IS FURTHER GIVEN if the said schedules are not timely filed this case will be dismissed without further notice or hearing unless a party in interest requests a hearing.

SEAN F. McAVOY
Clerk, Bankruptcy Court
by:

Nicole J. Becker

Deputy Clerk
P.O. Box 74890
425 2nd Street SE
Suite 800
Cedar Rapids, IA 52407–4890

Date: October 14, 2005

(Official Form 1) (12/02)

05-60609

FORM B1

United States Bankruptcy Court

Northern District of Iowa

AMENDED **Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):
Brown, Mary Kay	
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):
Enabnit, Mary Kay	
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): 710 NW Autumn Creek Way Beaverton, OR 97006	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Washington	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): P.O. Box 6082 Beaverton, OR 97007	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	

FILED
BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA
OCT 24 2005
SEAN F. McAVOY, CLERK

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
☐ Clearing Bank

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

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): Brown, Mary Kay

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed:	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:	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 Mary Kay Brown
Signature of Debtor

X _____
Signature of Joint Debtor

319-533-1848
Telephone Number (If not represented by attorney)

10/19/2005
Date

Signature of Attorney

X _____
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

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 _____
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 10K and 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 _____
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.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C.§ 110)

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 _____
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 B6—Cont.
(6/90)

United States Bankruptcy Court

NORTHERN District of IOWA

In re Mary Kay Brown, Debtor

Case No. 05-6609-C (If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

	NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	AMOUNTS SCHEDULED ASSETS	LIABILITIES	OTHER
A	Real Property	Yes	1	$ 142,000.00		
B	Personal Property	Yes	4	$ 8,689.50		
C	Property Claimed as Exempt	Yes	1			
D	Creditors Holding Secured Claims	Yes	1		$ 164,430.00	
E	Creditors Holding Unsecured Priority Claims	Yes	3		$ 710.00	
F	Creditors Holding Unsecured Nonpriority Claims	Yes	6		$ 68,552.54	
G	Executory Contracts and Unexpired Leases	Yes	1			
H	Codebtors	Yes	2			
I	Current Income of Individual Debtor(s)	Yes	1			$ 0.00
J	Current Expenditures of Individual Debtor(s)	Yes	1			$ 2,301.00
	Total Number of Sheets of All Schedules ➡		21			
			Total Assets ➡	$ 150,689.50		
				Total Liabilities ➡	$ 233,692.54	

FORM B6A
(6/90)

In re Mary Kay Brown, Debtor

Case No. 05-6609-C (If known)

SCHEDULE A—REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G—Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exception claimed in the property only in Schedule C—Property Claimed as Exempt.

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
Residence at 417 Union St., Ryan, Iowa 52330	Right of redemption	J	$142,000.00	$142,000.00
		Total ➡	$ 142,000.00	

(Report also on Summary of Schedules.)

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court

Northern District of Iowa
Case No. 05–06609
Chapter 7

In re: (Name of Debtor):
Mary Kay Brown
aka Mary Kay Enabnit
P.O. Box 6082
Beaverton, OR 97007

Social Security No.:
[redacted]

Employer's Tax I.D. No.:

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).

BY THE COURT

Dated: 1/30/06

Paul J. Kilburg
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.