Book 2006 Page 1287

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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#060329

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. 04-04978, Stewart M. Bagley and Christine A. Bagley, debtors.

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

   a. Voluntary Petition, filed December 30, 2004, together with the Summary of All Schedules, Schedule A, and Schedule C;

   b. Notice of Chapter 7 Bankruptcy Case, filed January 3, 2005, indicating that Paul Fitzsimmons was appointed as Bankruptcy Trustee;

   c. Motion for Relief from Automatic Stay (without attachments) filed by Monument Street Funding II, LLC, on January 5, 2005;

   d. Order Approving Motion for Relief from Automatic Stay, filed March 24, 2005;

   e. Order Discharging Debtor, filed April 20, 2005; and

   f. Final Decree, filed April 21, 2005.

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: ***That part of Lot Six (6) of the Subdivision of the North one-half (N½) of the Southwest Quarter (SW¼) of Section Twenty (20), Township Eighty Nine (89) North, Range Five (5), West of the Fifth Principal Meridian, according to plat recorded in Book A Plats, Page 19, described as commencing at the Southeast corner of Lot Seven (7) of said Subdivision, and running thence North on the East line of said Lots Seven (7) and Six (6) four hundred twenty three (423.0) feet to the point of beginning, thence West one hundred thirty three (133.0) feet, thence South one hundred (100.0) feet, thence East one hundred thirty three (133.0) feet to the East line of said Lot Six (6), thence North one hundred (100.0) feet to the point of beginning.***

Charles P. Augustine

Subscribed and sworn to before me on this 23rd day of March, 2006.

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) (12/03)

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):
Bagley, Stewart M.	**Bagley, Christine A.**
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):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): [redacted]	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): [redacted]
Street Address of Debtor (No. & Street, City, State & Zip Code): **620 Quaker Mill Drive Manchester, IA 52057**	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): **620 Quaker Mill Drive 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 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

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): **Stewart M. Bagley, Christine A. Bagley**	
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 **s/ Stewart M. Bagley**
Signature of Debtor

X **s/ Christine A. Bagley**
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

12/30/2004
Date

Signature of Attorney

X
Signature of Attorney for Debtor(s)

Francis Wm. Henkels, 2305
Printed Name of Attorney for Debtor(s) / Bar No.

Roth & Henkels
Firm Name

1400 University Ave., Suite D Dubuque IA 52001
Address

(563) 557-1611 **(563) 557-9775**
Telephone Number

12/30/2004
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 **12/30/2004**
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 (Required by 11 U.S.C. § 110(c).)

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 B6
(6/90)

United States Bankruptcy Court
Northern District of Iowa

In re **Stewart M. Bagley** **Christine A. Bagley** Case No.

Chapter **7**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	$ 71.500.00		
B - Personal Property	YES	3	$ 59.717.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	2		$ 193.846.54	
E - Creditors Holding Unsecured Priority Claims	YES	2		$ 888.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		$ 33.228.35	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			$ 2.797.80
J - Current Expenditures of Individual Debtor(s)	YES	1			$ 3.205.15
Total Number of sheets in ALL Schedules ➤		17			
		Total Assets ➤	$ 131,217.00		
			Total Liabilities ➤	$ 227,962.89	

FORM B6A
(6/90)

In re: Stewart M. Bagley Christine A. Bagley , Case No. _____
Debtor (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
620 Quaker Mill Drive, Manchester, Iowa, legally described as That part of Lot 6 of the Subdivision of the N½ of the SW¼, of Section 20, T89N, R5W of the 5th PM, according to plat recorded in Book A Plats, Page 19 described as commencing at the southeast corner of Lot 7 of said Subdivision, and running thence North on the East line of said Lots 7 and 6 423.0 feet to the point of beginning, thence W. 133.0 feet, thence South 100.0 feet thence East 133.0 feet to the East line of said Lot 6, thence North 100.0 feet tothe point of beginning. Purchased September of 1987.	Fee Owner	J	$ 71,500.00	$ 95,373.27
		Total ➤	$ 71,500.00	

(Report also on Summary of Schedules.)

FORM B6C
(6/90)

In re **Stewart M. Bagley** **Christine A. Bagley**, Case No. _____
Debtor. (If known)

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	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1995 Ford Windstar	**CI § 627.6(9)**	**2,000.00**	**2,000.00**
1997 Pontiac (Daughter,Lori's car - she assumed loan @ State Bank on July 2003.) Value $3,000 - Debt $3,100	**CI § 627.6(9)**	**0.00**	**3,000.00**
20 gauge shotgun	**CI § 627.6(8)(d)**	**200.00**	**200.00**
2001 Pontiac Sunfire	**CI § 627.6(9)**	**5,000.00**	**5,000.00**
22 Rifle	**CI § 627.6(13)**	**100.00**	**100.00**
401K	**CI § 627.6(8)(e)**	**0.00**	**502.00**
620 Quaker Mill Drive, Manchester, Iowa, legally described as That part of Lot 6 of the Subdivision of the N½ of the SW¼, of Section 20, T89N, R5W of the 5th PM, according to plat recorded in Book A Plats, Page 19 described as commencing at the southeast corner of Lot 7 of said Subdivision, and running thence North on the East line of said Lots 7 and 6 423.0 feet to the point of beginning, thence W. 133.0 feet, thence South 100.0 feet thence East 133.0 feet to the East line of said Lot 6, thence North 100.0 feet tothe point of beginning. Purchased September of 1987.	**CI §§ 499A.18, 561.1, .2, .3, .16, .19, .20, .21**	**0.00**	**71,500.00**
Bank accounts at First State Bank, Manchester, Iowa	**CI § 627.6(13)**	**200.00**	**350.00**
Household Goods and Furnishings	**CI § 627.6(5)**	**200.00**	**200.00**

FORM B6C
(6/90)

In re Stewart M. Bagley Christine A. Bagley , Case No. _____
Debtor. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Insurance Policy Death Benefits Husband-$150,000 Wife- 100,000	CI § 627.6(6)	0.00	0.00
Insurance Policy Whole life Husband-$15,000 Wife - $15,000 Cash value $400	CI § 627.6(6)	0.00	400.00
IPERS	CI § 627.6(8)(e)	0.00	565.00
IRA (Rollover)	CI § 627.6(8)(e)	0.00	4,800.00
IRA (Rollover)	CI § 627.6(8)(e)	0.00	40,000.00
Possible 2004 Federal and State Tax Refund.	CI § 627.6(9)	2,200.00	2,200.00
Wearing Apparel	CI § 627.6(1)	400.00	400.00

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (9/97) Case Number **04-04978 D**

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 12/30/04.

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):
Stewart M. Bagley
620 Quaker Mill Drive
Manchester, IA 52057

Christine A. Bagley
620 Quaker Mill Drive
Manchester, IA 52057

Case Number:
04-04978 D

Social Security/Taxpayer ID Nos.:
[redacted]

Attorney for Debtor(s) (name and address):
Francis Wm. Henkels
1400 University, Suite D
Dubuque, IA 52001
Telephone number: 563-557-1611

Bankruptcy Trustee (name and address):
Paul Fitzsimmons
850 White Street
Dubuque, IA 52001
Telephone number: 563-588-1970

Meeting of Creditors:

Date: **February 7, 2005** Time: **10:30 AM** Location: **Majestic Room, Second Floor, Five Flags Civic Center, 405 Main Street, Dubuque, IA 52001**

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: 4/8/05

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: 1/3/05

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

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	:	
	:	BANKRUPTCY NO. 04-04978
STEWART M. BAGLEY AND CHRISTINE A. BAGLEY	:	
	:	MOTION FOR RELIEF FROM AUTOMATIC STAY
Debtors.	:	

COMES NOW, Monument Street Funding II, LLC, ("Creditor") and moves the Court, pursuant to 11 U.S.C. 362 (d) and Bankruptcy Rules 4001 and 9014, to grant relief from Automatic Stay to permit a mortgage foreclosure action in the Iowa District Court and in support thereof states:

1. That Creditor is a creditor of Stewart M. Bagley and Christine A. Bagley, and the holder of a note and mortgage executed by Stewart M. Bagley and Christine A. Bagley, and delivered to Parkway Mortgage, Inc., dated August 19, 1997 and filed in the Recorder's Office of Delaware County, Iowa, and later assigned to Monument Street Funding II, LLC, concerning the following legally described property (the "Mortgaged Property"):

> That part of Lot 6 of the Subdivision of the N 1/2 of the SW1/4 of Section 20, Township 89 North, Range 5, West of the Fifth Principal Meridian, according to the plat recorded in Book A Plats, Page 19, described as commencing at the Southeast corner of Lot 7 of said subdivision, and running thence North on the East line of said Lots 7 and 6 423.0 feet to the point of beginning, thence West 133.0 feet, thence South 100 feet, thence East 133.0 feet to the

East line of Said Lot 6, thence North 100 feet to the Point of Beginning, Delaware County, Iowa.

Copies of said note and mortgage are on file at Petosa, Petosa & Boecker, L.L.P., 1350 N.W. 138th Street, Suite 100, Clive, Iowa 50325.

2. That the Debtors are indebted to Creditor in the sum of $38,799.70 unpaid principal balance with interest of 8.99% per annum from and including January 25, 2004, late charges of $244.53 and $7.00 in fees. Debtors have not made monthly payments of $543.33 since February 25, 2004. That because of said long term delinquency, Creditor desires to foreclose said mortgage.

3. Debtors have no equity in the Mortgaged Property.

4. The Mortgaged Property is not necessary to an effective reorganization.

5. Creditor does not have, and has not been offered adequate protection for its interest in the Mortgaged Property.

6. If Creditor is not permitted to foreclose said real estate mortgage on said property, it will suffer irreparable injury, loss and damage.

7. Paul Fitzsimmons has been appointed Trustee in this matter.

WHEREFORE, Monument Street Funding II, LLC, moves the Court to grant it Relief from Automatic Stay to permit the foreclosure

of its mortgage and for such further and other relief as the Court deems just and equitable.

/S/Theodore R. Boecker
Theodore R. Boecker
PETOSA, PETOSA & BOECKER, L.L.P.
1350 NW 138th Street, Suite 100
Clive, Iowa 50325-8308
Telephone: (515) 222-9400
Facsimile: (515) 222-9121
IS#9998992

Attorney for Monument Street Funding II, LLC

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the above and foregoing Motion for Relief from Automatic Stay was electronically mailed and/or mailed by United States mail, postage prepaid this 5th day of January, 2005, to the persons listed below.

/S/Alice Rogerson
Alice Rogerson

COPIES TO:

U.S. Bankruptcy Trustee
Northern District of Iowa
Law Building, Suite 400
222 2nd St. SE
Cedar Rapids, IA 52401

Paul Fitzsimmons, Trustee
850 White St.
Dubuque, IA 52001

Francis Wm. Henkels, Attorney
1400 University, Suite D
Dubuque, IA 52001

UNITED STATES BANKRUPTCY COURT
Northern District of Iowa

IN RE:

STEWART M. BAGLEY
CHRISTINE A. BAGLEY
Debtor(s)

BANKRUPTCY NO. 04-04978

RELATES TO DOCKET NO. 5

MOVANT: Monument Street Funding II, LLC

ORDER Regarding Stay

Date of Hearing: March 24, 2005

Prior to the time set for final hearing, Debtor filed a Motion to Withdraw Resistance to the Motion for Relief from Automatic Stay. Therefore, the hearing scheduled for March 24, 2005 is cancelled.

IT IS ORDERED this Motion for Relief from Automatic Stay is GRANTED.

Dated and Entered _____

_____
Chief Bankruptcy Judge

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Northern District of Iowa

Case No. 04-04978

Chapter 7

In re: (Name of Debtor)
Stewart M. Bagley
620 Quaker Mill Drive
Manchester, IA 52057

Social Security No.:
[redacted]

Employer's Tax I.D. No.:

Christine A. Bagley
620 Quaker Mill Drive
Manchester, IA 52057

[redacted]

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: 4/20/05

Paul J. Kilburg
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

UNITED STATES BANKRUPTCY COURT
Northern District of Iowa

In Re: Stewart M. Bagley and Christine A. Bagley

Debtor(s)

Case No.: 04–04978

Chapter: 7

FINAL DECREE

The estate of the above–named debtor(s) has been fully administered.

IT IS ORDERED THAT

Paul Fitzsimmons

is discharged as trustee of the estate of the above–named debtor(s);

IT IS FURTHER ORDERED THAT the Chapter 7 case of the above–named debtor(s) is closed.

Dated: 4/21/05

Sean F. McAvoy
Bankruptcy Clerk