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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Prepared by: Larry L. Anfinson, Anfinson & Luce, P.L.C., 726 W. 4th Street, Waterloo, IA 50702 (319) 235-9507
After recording, return to: Anfinson & Luce, P.L.C., 726 W. 4th Street, Waterloo, IA 50702

AFFIDAVIT

STATE OF IOWA)
) ss.
COUNTY OF BLACK HAWK)

I, Larry L. Anfinson, being first duly sworn, do depose and state on oath as follows:

1. That I am an attorney licensed to practice law in the state of Iowa;

2. That I have attached to this Affidavit copies of certain documents filed in the bankruptcy proceeding of Gerald J. Klaren, Bankruptcy Case No. 05-02864 in and for the United States Bankruptcy Court for the Northern District of Iowa, consisting of the following documents:

A. Notice of Bankruptcy Case Filing/Voluntary Petition;
B. Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines;
C. Schedule A – Real Estate;
D. Discharge of Debtor;
E. Final Decree; and
F. Motion for Relief from Automatic Stay and Order Regarding Stay.

3. That this Affidavit is being made with reference with regard to certain real estate located at 129 8th Street N.W., Dyersville, Iowa, legally-described as follows:

The North sixty six (66) feet of Lot Three (3) of the Subdivision of Lots One (1) and Two (2), Hyler and Loops Addition to Dyersville, Iowa, according to plat recorded in Book 1 Plats, Page 146.

Dated this 25th day of April, 2007.

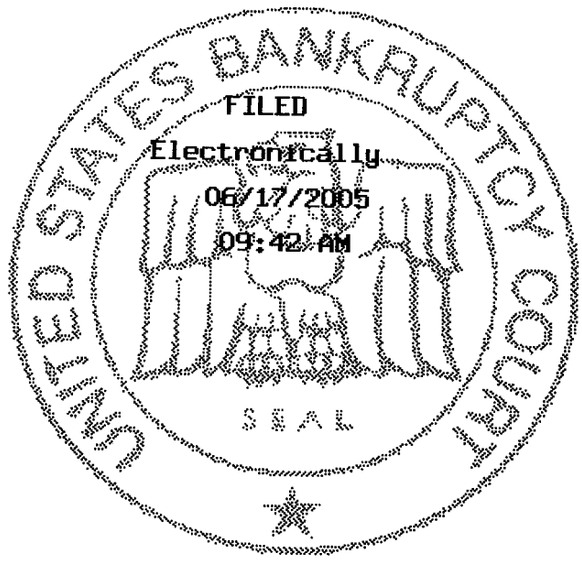
Larry L. Anfinson

Subscribed and sworn to before me this 25th day of April, 2007.

Rachel M. Nicodet
Notary Public in and for the State of Iowa

United States Bankruptcy Court
Northern District of Iowa

Notice of Bankruptcy Case Filing



A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 06/17/2005 at 09:42 AM and filed on 06/17/2005.

Gerald J. Klaren
2194 332nd Avenue
Dyersville, IA 52040
SSN: [redacted]
aka
Jerry Klaren
dba
Klaren Electric, Inc.

The case was filed by the debtor's attorney:

Francis Wm. Henkels
1400 University, Suite D
Dubuque, IA 52001
563-557-1611

The bankruptcy trustee is:

Sheryl Schnittjer
PO Box 375
Delhi, IA 52223
563-922-9702

The case was assigned case number **05-02864-** to Judge Paul J. Kilburg .

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available *by logging into PACER* at our *Internet* home page http://www.ianb.uscourts.gov/ or at the Clerk's Office, 425 2nd Street SE, Suite 800, Cedar Rapids, or 320 Sixth Street, Sioux City.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Sean F. McAvoy
Clerk, U. S. Bankruptcy Court

PACER Service Center		
Transaction Receipt		
04/24/2007 12:41:57		
PACER Login:	al1190	**Client Code:**

(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): **Klaren, Gerald J.**	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): **Jerry Klaren, d/b/a Klaren Electric, Inc.**	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):
Street Address of Debtor (No. & Street, City, State & Zip Code): **2194 332nd Avenue** **Dyersville, IA 52040**	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
☐ 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): **Gerald J. Klaren**	
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/ Gerald J. Klaren**
Signature of Debtor

X **Not Applicable**
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

6/14/2005
Date

Signature of Attorney

X **/s/ Francis Wm. Henkels**
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

6/14/2005
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 **/s/ Francis Wm. Henkels** **6/14/2005**
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 B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (9/97) Case Number **05–02864 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 6/17/05.

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):
Gerald J. Klaren
aka Jerry Klaren
dba Klaren Electric, Inc.
2194 332nd Avenue
Dyersville, IA 52040

Case Number:	Social Security/Taxpayer ID Nos.:
05–02864 D	[redacted]
Attorney for Debtor(s) (name and address):	**Bankruptcy Trustee (name and address):**
Francis Wm. Henkels 1400 University, Suite D Dubuque, IA 52001 Telephone number: 563–557–1611	Sheryl Schnittjer PO Box 375 Delhi, IA 52223 Telephone number: 563–922–9702

Meeting of Creditors:

Date: **August 8, 2005** Time: **01:00 PM** Location: **Holiday Inn Dubuque, 450 Main St. Main Floor Meeting Room, 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: 10/7/05

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:	**For the Court:**
P.O. Box 74890 425 2nd Street SE Suite 800 Cedar Rapids, IA 52407–4890 Telephone number: (319) 286–2200	Clerk of the Bankruptcy Court: Sean F. McAvoy
Hours Open: Monday – Friday 8:00 AM – 4:30 PM	Date: 6/20/05

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

FORM B6A
(6/90)

In re: Gerald J. Klaren , 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
Real Estate located at 129 8th Street NW , Dyersville, IA 52040, and legally described as follows: Lots 1 and 2 and N. 66' of Lot 3 in H & L Addition Subdivision, Dyersvile, Delaware County, Iowa. **Property Purchased: August 7, 1997.**	**Fee Owner**	**J**	**$ 90,000.00**	**$ 72,000.00**
Real Estate located at 32315 Little Road, Dyersville, Iowa, and legally described as follows: Lot 2-1-1 NW SE 07 T88N R2W 5th P.M., Dubuque County, Iowa. **Property Purchased: 2002**	**Fee Owner**	**J**	**$ 240,000.00**	**$ 209,330.75**
		Total ➤	**$ 330,000.00**	

(Report also on Summary of Schedules.)

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

United States Bankruptcy Court

Northern District of Iowa

Case No. 05-02864

Chapter 7

In re: (Name of Debtor):
Gerald J. Klaren
aka Jerry Klaren, dba Klaren Electric, Inc.
2194 332nd Avenue
Dyersville, IA 52040

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: 10/19/05

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: Gerald J. Klaren

Debtor(s)

Case No.: 05–02864

Chapter: 7

FINAL DECREE

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

IT IS ORDERED THAT

Sheryl Schnittjer

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: 3/30/07

Sean F. McAvoy
Bankruptcy Clerk

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	:	
	:	BANKRUPTCY NO. 05-02864
GERALD J. KLAREN AND	:	
AKA JERRY KLAREN	:	MOTION FOR RELIEF
DBA KLAREN ELECTRIC, INC.	:	FROM AUTOMATIC
	:	STAY
	:	
Debtor.	:	

COMES NOW, Washington Mutual Bank, FA, servicing agent for Mortgage Electronic Registration Systems, Inc. (MERS), ("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 Gerald J. Klaren and aka Jerry Klaren, and the holder of a note and mortgage executed by Jerry J. Klaren and Cindy S. Klaren, husband and wife, as joint tenants, and delivered to Mortgage Electronic Registration Systems, Inc. (MERS), dated June 18, 2003 and filed in the Recorder's Office of Delaware County, Iowa, concerning the following legally described property (the "Mortgaged Property"):

The North Sixty-six (66.0) feet of Lot Three (3) of the Subdivision of Lot One (1) and Two (2), Hyler and Loops Addition to Dyersville, Iowa, according to the plat thereof recorded in Book 1 of Plats, Page 146.

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 Debtor is indebted to Creditor in the sum of $70,983.48 unpaid principal balance with interest of 5.00% per annum from and including June 01, 2005, escrow advance of $367.58, late charges of $231.92 and fees of $33.70. Debtor has not made monthly payments of $533.10 since June 01, 2005. That because of said long term delinquency, Creditor desires to foreclose said mortgage.

3. Debtor has 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. Sheryl Schnittjer has been appointed Trustee in this matter.

WHEREFORE, Washington Mutual Bank, FA, servicing agent for Mortgage Electronic Registration Systems, Inc. (MERS), 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/Benjamin W. Hopkins
Benjamin W. Hopkins
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#9999346

Attorney for Washington Mutual Bank, FA, servicing agent for Mortgage Electronic Registration Systems, Inc. (MERS)

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 14th day of September, 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

Sheryl Schnittjer, Trustee
PO Box 375
Delhi, IA 52223

Eric W. Lam
2720 1st Ave. NE
PO Box 1943
Cedar Rapids, IA 52406

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

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

In Re:	CHAPTER 7 Bankruptcy No.
Gerald J. Klaren	05–02864 RELATES TO DOCKET NO. 17
Debtor(s)	MOVANT: Mortgage Electronic Registration Systems, Inc.

ORDER Regarding Stay

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).

DATED and ENTERED October 7, 2005

Paul J. Kilburg
Bankruptcy Judge