Book 2013 Page 1289
Document 2013 1289 Type 06 010 Pages 23
Date 4/16/2013 Time 10:46:22AM
Rec Amt $117.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Affidavit Re: Explanatory of Title

Recorder's Cover Sheet

Preparer Information:
Daniel H. Swift, 108 N. Madison Street, PO Box 207, Manchester, IA 52057, Phone: (563) 927-4901

Taxpayer Information:
Leon Ray Glew, 2080 221st Street, Manchester, Iowa 52057

Return Address
Leon Ray Glew, 2080 221st Street, Manchester, Iowa 52057

Grantors: David G. Baumgartner

Grantees: Leon Ray Glew

Legal Description: See Page 2

Document or instrument number if applicable:

RE: AFFIDAVIT EXPLANATORY OF TITLE

STATE OF IOWA, COUNTY OF ~~CLAYTON~~ Delaware, ss:

I, the undersigned, David G. Baumgartner, Attorney at Law, being first duly sworn on oath, do depose and state the following:

I am an attorney at law and I am duly licensed to practice law in the State of Iowa. I am also admitted to practice before the United States Bankruptcy Court for the Northern District of Iowa.

I represented Leon Ray Glew in the filing of a proceeding under Chapter 7 of the United States Bankruptcy Code in the United States Bankruptcy Court for the Northern District of Iowa, Case Number 12-00571.

This Affidavit is made in connection with the following described real estate located in Delaware County, Iowa, to-wit:

> The East one-half (E ½) of the Northeast fractional Quarter (NEfr ¼) of Section Two (2), Township Eighty-Eight (88) North, Range Five (5), West of the Fifth P.M., except the South one hundred sixty five (165) feet of the East six hundred sixty (660) feet of the Southeast Quarter (SE ¼) of said Northeast fractional Quarter (NEfr ¼), and also except Parcel A Part Of The SE ¼ - NE ¼, Sec. 2, T88N, R5W Of The Fifth P.M., Delaware County, Iowa, according to plat recorded in Book 2012, Page 4280

On March 26th, 2012, Leon Ray Glew filed a Chapter 7 Bankruptcy proceeding in the United States Bankruptcy Court for the Northern District of Iowa. Mr. Glew requested relief under Chapter 7 of the United States Bankruptcy Code. The Meeting of Creditors and Deadlines was filed in the United States Bankruptcy Court for the Northern District of Iowa. A copy of Notice of Filing was filed in the Office of the Clerk of the District Court for Delaware County, Iowa, on April 2nd, 2012. The Notice filed on April 2nd, 2012, appointed Renee K. Hanrahan of Cedar Rapids, Iowa, as Trustee for the Bankruptcy.

Schedule A of the Bankruptcy Filing of Leon Ray Glew included the following described real estate description, to-wit:

> Homestead located at 2080 221st Street, Manchester, Delaware County, Iowa 52057 legally described as follows: The North 260 feet of the West 300 feet of the East ½ of the NE ¼ of Section 2, Township 88 North, Range 5, West of the 5th P.M. Subject to roadways & easements of record.

Attached hereto and identified as Exhibit 1 is copy of Schedule A – Real Property, as filed with the United States Bankruptcy Court and said Exhibit 1 is incorporated herein by this reference. Exhibit 1 is a true and accurate copy of the originals as filed with the Bankruptcy Court Clerk of Court.

Schedule C of the Chapter 7 Bankruptcy Filing of Leon Ray Glew claimed the real estate described in Schedule A as exempt. Attached hereto and identified as Exhibit 2 is copy of Schedule C – Property Claimed as Exempt and said Exhibit 2 is incorporated herein by this reference. The real estate described in Schedule A as shown by Exhibit 1 is claimed as exempt by the Debtor in Schedule C as shown by Exhibit 2.

Said Exhibit 2 is incorporated herein by this reference. Exhibit 2 is a true and accurate copy of the originals as filed with the Bankruptcy Court Clerk of Court.

Leon Ray Glew filed a Debtor's Motion to Avoid a Judicial Lien on June 6th, 2012. Attached hereto and identified as Exhibit 3 is copy of Debtor's Motion to Avoid Judicial Lien; Notice of Motion to Avoid Judicial Lien; Notice of Setting Bar Date for Objections; and Electronic Filing Information and said Exhibit 3 is incorporated herein by this reference. The Motion and the Notice were filed with the Court on June 6th, 2012. Exhibit 3 is a true and accurate copy of the originals as filed with the Bankruptcy Court Clerk of Court.

The Honorable Paul J. Kilburg entered Order Granting Debtor's Motion to Avoid Judicial Lien on June 30th, 2012. The Honorable Paul J. Kilburg ordered that the Judicial Lien obtained by City Financial, Inc., in the amount of $9,973.00 plus interest and Court costs in the Iowa District Court in and for Delaware County, in Case Number LACV006459 is thereby extinguished and the lien did not survive the bankruptcy. Attached hereto and identified as Exhibit 4 is copy of said Order Granting Debtor's Motion to Avoid Judicial Lien with service documents attached and said Exhibit 4 is incorporated herein by this reference. Exhibit 4 is a true and accurate copy of the originals as filed with the Bankruptcy Court Clerk of Court.

Leon Ray Glew was granted a Discharge from the United States Bankruptcy Court for the Northern District of Iowa on July 11th, 2012. Attached hereto and identified as Exhibit 5 is copy of said Discharge of Debtor signed by the Honorable Paul J. Kilburg and said Exhibit 5 is incorporated herein by this reference. Exhibit 5 is a true and accurate copy of the originals as filed with the Bankruptcy Court Clerk of Court.

I know of my own personal knowledge the time in which to file objections to exemptions in the above-captioned cause has expired and no objections to the exemptions were filed. I know this of my own personal knowledge and as attorney for Debtor, Leon Ray Glew.

The personal liability of Leon Ray Glew relating to the judgment obtained by City Financial, Inc., dated November 17th, 2008 in Delaware County Case Number LACV006459 in the amount of $9,973.93 has been discharged. The judgment lien does not attach to the subsequently acquired real estate described in the caption of this Affidavit and as received by Leon Glew pursuant to a Trustee Warranty Deed delivered and recorded subsequent to his discharge pursuant to Iowa Code Section 624.23(3).

I make this Affidavit as the Bankruptcy Attorney for Leon Ray Glew. I hereby certify the fact information contained herein by the required documents concerning title to this real estate by this Affidavit pursuant to Title Standard 13.8 of the Title Standards of the Iowa State Bar Association.

FURTHER, AFFIANT SAYETH NOT.

DATED THIS 15th DAY OF APRIL, 2013.

David G. Baumgartner

STATE OF IOWA, COUNTY OF ~~CLAYTON~~ Delaware, ss:

I, David G. Baumgartner, being duly sworn on oath, depose and state ~~that~~ I have read the foregoing Affidavit Re: Explanatory of Title and the statements and allegations contained therein are true and correct to the best of my present knowledge, belief and information.

David G. Baumgartner

Subscribed and sworn to before me this 15th day of April, 2013.

Notary Public in and for the State of Iowa

AMY J. BLUMER
Commission Number 186416
My Comm. Exp. SEP. 5, 2014

B6A (Official Form 6A) (12/07)

IN RE Glew, Leon Ray Case No. _____
Debtor(s) (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 cotenant, 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 the husband, wife, both, or the marital community 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 exemption 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 VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Homestead located at 2080 221st Street, Manchester, Delaware County, Iowa 52057 legally described as follows: The North 260 feet of the West 300 feet of the East 1/2 of the NE 1/4 of Section 2, Township 88 North, Range 5, West of the 5th P.M. Subject to roadways & easements of record.	**Real estate contract**		**150,000.00**	**44,019.00**
		TOTAL	**150,000.00**	

EXHIBIT 1

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (04/10)

IN RE Glew, Leon Ray Case No. _____
Debtor(s) (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)
☑ 11 U.S.C. § 522(b)(3)

☑ Check if debtor claims a homestead exemption that exceeds $146,450. *

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Homestead located at 2080 221st Street, Manchester, Delaware County, Iowa 52057 legally described as follows: The North 260 feet of the West 300 feet of the East 1/2 of the NE 1/4 of Section 2, Township 88 North, Range 5, West of the 5th P.M. Subject to roadways & easements of record.	**ICA §§ 561.2, 561.16**	**100%**	**150,000.00**
SCHEDULE B - PERSONAL PROPERTY			
Checking Acct. Community Savings Bank, Edgewood, IA	**ICA § 627.6(13)**	**500.00**	**500.00**
Household goods.	**ICA § 627.6(5)**	**2,000.00**	**2,000.00**
Clothing.	**ICA § 627.6(5)**	**100.00**	**100.00**
Wedding ring.	**ICA § 627.6(1)(b)**	**10.00**	**10.00**
Shotgun	**ICA § 627.6(2)**	**100.00**	**100.00**
Farm Bureau Life Insurance (Cash Value)	**ICA § 627.6(6)**	**2,000.00**	**2,000.00**
Tax refunds.	**ICA §§ 627.6(9)(b), 642.21**	**2,000.00**	**2,000.00**

EXHIBIT 2

** Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

In re:	)	Chapter 7
	)	Case No. 12-00571
Leon Ray Glew,	)	
	)	
Debtor.	)	

DEBTOR'S MOTION TO AVOID JUDICIAL LIEN

Leon Ray Glew, in support of his Motion to Avoid Judicial Lien, state as follows:

1. Debtor filed a voluntary Chapter 7 petition in bankruptcy on or about March 26, 2012, Renee K. Hanrahan has been appointed as trustee.

2. On or about November 17, 2008, Citifinancial, Inc. obtained a judgment against the Debtor in the amount of $9,973.00 plus interest and Court costs in the Iowa District Court in and for Delaware County in Case Number LACV006459 which created a lien against the real estate occupied by the Debtor as his homestead legally described as follows:

The North 260 feet of the West 300 feet of the East 1/2 of the NE 1/4 of Section 2, Township 88 North, Range 5, West of the 5th P.M. in Delaware County, Iowa. Subject to roadways & easements of record.

3. Such real estate is occupied by the Debtor as his homestead.

4. This real estate of Debtor has been claimed as fully exempt in his bankruptcy case.

5. The existence of the lien on Debtor's real estate impairs an exemption to which the Debtor would be entitled under 11 U.S.C. Section 522(b) and Section 561.1 of the Iowa Code.

WHEREFORE, Debtor prays for an order avoiding the judicial lien on his homestead legally described above, and for such additional or alternative relief as may be just and proper.

By: _____
David G. Baumgartner (AT0000754)
Attorney at Law
39871 Highway 410, P.O. Box 188
Strawberry Point, IA 52076
(563) 933-4810 (563) 933-6521 (Fax)
bummylawyer@yahoo.com
ATTORNEY FOR DEBTOR

Copies to:

Office of the U.S. Trustee
Law Building, Suite 400
225 Second Street, SE
Cedar Rapids, IA 52401

Renee K. Hanrahan
P.O. Box 1088
Cedar Rapids, IA 52406

Citifinancial, Inc.
300 Saint Paul Place
Baltimore, MD 21202

I HEREBY CERTIFY that a copy of this Motion to Avoid Judicial Lien was mailed to the above parties or their attorneys as required by Bankruptcy Code, Rules and local rules, by U.S. mail on the 6th day of June, 2012.

By: _____
David G. Baumgartner (AT0000754)
Attorney at Law
39871 Highway 410, P.O. Box 188
Strawberry Point, IA 52076
(563) 933-4810 (563) 933-6521 (Fax)
bummylawyer@yahoo.com
ATTORNEY FOR DEBTOR

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

In re:	)	Chapter 7
	)	Case No. 12-00571
Leon Ray Glew,	)	
	)	
Debtor.	)	

NOTICE OF MOTION TO AVOID JUDICIAL LIEN
NOTICE OF SETTING BAR DATE FOR OBJECTIONS

TO ALL PARTIES IN INTEREST:

NOTICE IS GIVEN the enclosed Motion to Avoid Judicial Lien was filed on or about June 6, 2012 on behalf of the Debtor.

NOTICE IS FURTHER GIVEN that Objections to said Motion to Avoid Judicial Lien, if any, shall be filed with the Clerk of Bankruptcy Court, with a copy to the U.S. Trustee, Attorney for Debtor, and Trustee, addresses below, on or before 4:30 p.m. on June 27, 2012.

NOTICE IS FURTHER GIVEN timely filed objections, if any, will be set for hearing by separate notice.

NOTICE IS FURTHER GIVEN that if a timely objection is not filed, an order may enter granting the relief requested.

DATED: June 6, 2012

By: _____
David G. Baumgartner (AT0000754)
Attorney at Law
39871 Highway 410, P.O. Box 188
Strawberry Point, IA 52076
(563) 933-4810 (563) 933-6521 (Fax)
bummylawyer@yahoo.com
ATTORNEY FOR DEBTOR

Copies to:

Office of the U.S. Trustee
Law Building, Suite 400
225 Second Street, SE
Cedar Rapids, IA 52401

Renee K. Hanrahan
P.O. Box 1088
Cedar Rapids, IA 52406

Citifinancial, Inc.
300 Saint Paul Place
Baltimore, MD 21202

I HEREBY CERTIFY that a copy of this document on which this appears and all enclosures, were mailed on the date indicated below, to all parties in interest herein as required by the Bankruptcy Code, Rules and local rules.

Dated: June 6, 2012

By: _____
David G. Baumgartner (AT0000754)
Attorney at Law
39871 Highway 410, P.O. Box 188
Strawberry Point, IA 52076
(563) 933-4810 (563) 933-6521 (Fax)
bummylawyer@yahoo.com
ATTORNEY FOR DEBTOR

Subject: 12-00571 Motion to Avoid Lien
From: cmecf@ianb.uscourts.gov (cmecf@ianb.uscourts.gov)
To: courtmail@ianb.uscourts.gov;
Date: Wednesday, June 6, 2012 1:18 PM

*****NOTE TO PUBLIC ACCESS USERS*** Judicial Conference of the United States policy permits attorneys of record and parties in a case (including pro se litigants) to receive one free electronic copy of all documents filed electronically, if receipt is required by law or directed by the filer. PACER access fees apply to all other users. To avoid later charges, download a copy of each document during this first viewing. However, if the referenced document is a transcript, the free copy and 30-page limit do not apply.**

U. S. Bankruptcy Court

Northern District of Iowa

Notice of Electronic Filing

The following transaction was received from David G. Baumgartner entered on 6/6/2012 at 1:18 PM CDT and filed on 6/6/2012
Case Name: Leon Ray Glew
Case Number: 12-00571
Document Number: 9

Docket Text:
Motion to Avoid Lien with Citifinancial, Inc. Filed by Leon Ray Glew. (Baumgartner, David)

The following document(s) are associated with this transaction:

Document description: Main Document
Original filename:C:\Users\Delaney\AppData\Local\Temp\ECFInfo\Bk-Motion To Avoid Judicial Lien.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=993675052 [Date=6/6/2012] [FileNumber=2840458-0] [b1594eb4ecc4f03725476694e171f391fbec35423e41c7fa3fe8f6cb56dbbf79e07d2 dd4d475ed0ec4c4a703773726d44243fe3eb0e14c40a101e8445c2957a4]]

12-00571 Notice will be electronically mailed to:

Atlas Acquisitions LLC
avi.schild@atlasacq.com

David G. Baumgartner on behalf of Debtor Leon Glew
bummylawyer@yahoo.com

Renee K. Hanrahan

rhanrahan@southslope.net, rhanrahan@ecf.epiqsystems.com

United States Trustee Daniel M. McDermott
USTPRegion12.CR.ECF@usdoj.gov

12-00571 Notice will not be electronically mailed to:

Subject: 12-00571 Notice Setting Bar Date

From: cmecf@ianb.uscourts.gov (cmecf@ianb.uscourts.gov)

To: courtmail@ianb.uscourts.gov;

Date: Wednesday, June 6, 2012 1:29 PM

*****NOTE TO PUBLIC ACCESS USERS*** Judicial Conference of the United States policy permits attorneys of record and parties in a case (including pro se litigants) to receive one free electronic copy of all documents filed electronically, if receipt is required by law or directed by the filer. PACER access fees apply to all other users. To avoid later charges, download a copy of each document during this first viewing. However, if the referenced document is a transcript, the free copy and 30-page limit do not apply.**

U. S. Bankruptcy Court

Northern District of Iowa

Notice of Electronic Filing

The following transaction was received from David G. Baumgartner entered on 6/6/2012 at 1:29 PM CDT and filed on 6/6/2012
Case Name: Leon Ray Glew
Case Number: 12-00571
Document Number: 10

Docket Text:
Notice Setting Bar Date for Objections Re: Motion to Avoid Lien - 06/27/2012 Filed by Leon Ray Glew (related document(s)[9] Motion to Avoid Lien). Objections due by 6/27/2012. (Baumgartner, David)

The following document(s) are associated with this transaction:

Document description: Main Document
Original filename:C:\Users\Delaney\AppData\Local\Temp\ECFInfo\Bk-Notice Of Setting Bar Date For Objections.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=993675052 [Date=6/6/2012] [FileNumber=2840490-0] [728294673916bc251404fc29a947b765fa4b713ccf15267a7be36d0bb3b0c2af1430e 4c7431343374edd371e64e2a9363a05904bd6a12d700899ce0f978eb005]]

12-00571 Notice will be electronically mailed to:

Atlas Acquisitions LLC
avi.schild@atlasacq.com

David G. Baumgartner on behalf of Debtor Leon Glew
bummylawyer@yahoo.com

Renee K. Hanrahan
rhanrahan@southslope.net, rhanrahan@ecf.epiqsystems.com

United States Trustee Daniel M. McDermott
USTPRegion12.CR.ECF@usdoj.gov

12-00571 Notice will not be electronically mailed to:

Subject: 12-00571 Notice Setting Bar Date

From: cmecf@ianb.uscourts.gov (cmecf@ianb.uscourts.gov)

To: courtmail@ianb.uscourts.gov;

Date: Wednesday, June 6, 2012 1:29 PM

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U. S. Bankruptcy Court

Northern District of Iowa

Notice of Electronic Filing

The following transaction was received from David G. Baumgartner entered on 6/6/2012 at 1:29 PM CDT and filed on 6/6/2012
Case Name: Leon Ray Glew
Case Number: 12-00571
Document Number: 10

Docket Text:
Notice Setting Bar Date for Objections Re: Motion to Avoid Lien - 06/27/2012 Filed by Leon Ray Glew (related document(s)[9] Motion to Avoid Lien). Objections due by 6/27/2012. (Baumgartner, David)

The following document(s) are associated with this transaction:

Document description: Main Document
Original filename:C:\Users\Delaney\AppData\Local\Temp\ECFInfo\Bk-Notice Of Setting Bar Date For Objections.pdf
Electronic document Stamp:
[STAMP bkecfStamp_ID=993675052 [Date=6/6/2012] [FileNumber=2840490-0] [728294673916bc251404fc29a947b765fa4b713ccf15267a7be36d0bb3b0c2af1430e 4c7431343374edd371e64e2a9363a05904bd6a12d700899ce0f978eb005]]

12-00571 Notice will be electronically mailed to:

Atlas Acquisitions LLC
avi.schild@atlasacq.com

David G. Baumgartner on behalf of Debtor Leon Glew
bummylawyer@yahoo.com

Renee K. Hanrahan
rhanrahan@southslope.net, rhanrahan@ecf.epiqsystems.com

United States Trustee Daniel M. McDermott
USTPRegion12.CR.ECF@usdoj.gov

12-00571 Notice will not be electronically mailed to:

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

In re:	)	Chapter 7
	)	Case No. 12-00571
Leon Ray Glew,	)	
	)	
Debtor.	)	

ORDER GRANTING DEBTOR'S MOTION TO AVOID JUDICIAL LIEN

On June 6, 2012, Debtor filed a Motion to Avoid Judicial Lien. Citifinancial, Inc. has not filed an objection to Debtor's Motion to Avoid Judicial Lien.

IT IS FURTHER ORDERED that the Debtor's Motion to Avoid Judicial Lien is GRANTED.

IT IS FURTHER ORDERED the judicial lien obtain by Citifinancial, Inc. in the amount of $9,973.00 plus interest and Court costs in the Iowa District Court in and for Delaware County in Case Number LACV006459 that impairs the Debtor's homestead exemption in the following described real estate: The North 260 feet of the West 300 feet of the East 1/2 of the NE 1/4 of Section 2, Township 88 North, Range 5, West of the 5th P.M. in Delaware County, Iowa, is avoided.

IT IS FURTHER ORDERED that unless Debtor's bankruptcy is dismissed, the judicial lien of Citifinancial, Inc., is hereby extinguished and the lien shall not survive the bankruptcy, affix to or remain enforceable against the homestead property of the Debtor legally described above.

IT IS FURTHER ORDERED that Citifinancial, Inc., shall take all necessary steps to remove any record of the judicial lien from the aforementioned property of the Debtor.

Dated and Entered: June 28, 2012

Paul J. Kilburg
Bankruptcy Judge

EXHIBIT 4

District/off: 0862-1 User: kboe Page 2 of 2 Date Rcvd: Jun 28, 2012
Form ID: pdf902 Total Noticed: 1

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2012 at the address(es) listed below:

Atlas Acquisitions LLC avi.schild@atlasacq.com
David G. Baumgartner on behalf of Debtor Leon Glew bummylawyer@yahoo.com
Renee K. Hanrahan rhanrahan@southslope.net, rhanrahan@ecf.epiqsystems.com
United States Trustee Daniel M. McDermott USTPRegion12.CR.ECF@usdoj.gov

TOTAL: 4

United States Bankruptcy Court
Northern District of Iowa

In re:
Leon Ray Glew
Debtor

Case No. 12-00571-PK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0862-1 User: kboe Page 1 of 2 Date Rcvd: Jun 28, 2012
Form ID: pdf902 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2012.

+Citifinancial, Inc., 300 Saint Paul Place, Baltimore, MD 21202-2120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2012 **Signature:** Joseph Speetjens

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

In Re:

Leon Ray Glew

Debtor(s)

CHAPTER 7
Bankruptcy No.

12–00571

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Paul J. Kilburg, United States Bankruptcy Judge, and a decision having been reached without trial or hearing

IT IS ORDERED AND ADJUDGED:

Entry of Judgment that the judicial lien obtained by Citifinancial, Inc. in the amount of $9,973.00 plus interest and Court costs in the Iowa District Court in and for Delaware County in Case Number LACV006459 that impairs the Debtor's homestead exemption in the following described real estate: The North 260 feet of the West 300 feet of the East 1/2 of the NE 1/4 of Section 2, Township 88 North, Range 5, West of the 5th P.M. in Delaware County, Iowa, is avoided.

SEAN F. McAVOY
Clerk, Bankruptcy Court
by:

Kent L. Boese

Deputy Clerk

Date of Issuance: June 28, 2012

District/off: 0862-1 User: kbce Page 2 of 2 Date Rcvd: Jun 28, 2012
Form ID: jdgfrm Total Noticed: 1

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2012 at the address(es) listed below:

Atlas Acquisitions LLC avi.schild@atlasacq.com
David G. Baumgartner on behalf of Debtor Leon Glew bummylawyer@yahoo.com
Renee K. Hanrahan rhanrahan@southslope.net, rhanrahan@ecf.epiqsystems.com
United States Trustee Daniel M. McDermott USTPRegion12.CR.ECF@usdoj.gov

TOTAL: 4

United States Bankruptcy Court
Northern District of Iowa

In re:
Leon Ray Glew
Debtor

Case No. 12-00571-PK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0862-1 User: kboe Page 1 of 2 Date Rcvd: Jun 28, 2012
Form ID: jdgfrm Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2012.

+Citifinancial, Inc., 300 Saint Paul Place, Baltimore, MD 21202-2120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2012 **Signature:** Joseph Speetjens

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Northern District of Iowa

Case No. 12-00571 C

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Leon Ray Glew
2080 221st Street
Manchester, IA 52057

Social Security / Individual Taxpayer ID No.:
[redacted]

Employer Tax ID / Other nos.:

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: 7/11/12

Paul J. Kilburg
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.