Book 2013 Page 3624
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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

BANKRUPTCY DOCUMENTS
RECORDER'S COVER SHEET

Preparer Information: Wesley B. Huisinga
P.O. Box 2107
Cedar Rapids, IA 52406
319-365-9461

Taxpayer Information: Shawn D. Newman
Karen A. Newman
2470 Hillcrest Rd.
Dubuque, IA 52001

When recorded, return document to: Wesley B. Huisinga
P.O. Box 2107
Cedar Rapids, IA 52406

Grantor: Sheryl L. Schnittjer

Grantees: Shawn D. Newman and Karen Newman

Legal Description:

Lot One Hundred Three (103) of "Clair-View Acres at Delhi, Iowa" in Sections twenty-three (23) and twenty-six (26) of Milo Township, Delaware County, Iowa, according to plat recorded in Book 2, Plats page 200, same being part of NW¼ of NE¼ of Section 26, Township 88 North, Range 5 West of the 5th P.M.

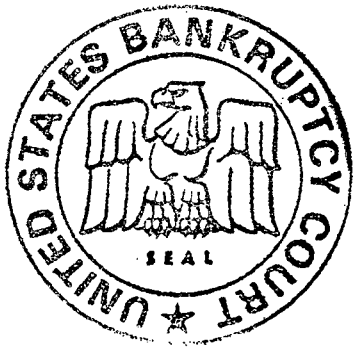
Commonly known as 20660 260th Street, Delhi, IA

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

CERTIFICATE OF TRUE COPY

I do hereby certify that the attached copy of 12 page(s) of documents in Case No. 13−00114 of Shawn D Newman and Karen A. Newman debtor(s), have been compared with the original thereof and that it is a complete and correct copy of such original as it appears of record and on file in the office of the Clerk of this Court.

In testimony whereof I have hereunto set my hand.



JEAN L. HEKEL
Clerk, Bankruptcy Court
by: Theresa Stapelman
Deputy Clerk
U.S. Courthouse
111 Seventh Avenue SE Box 15
Cedar Rapids, IA 52401−2101

Date of Issuance: November 13, 2013

B1 (Official Form 1) (12/11)

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):
Newman, Shawn D.	Newman, Karen A.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): [redacted]	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): [redacted]
Street Address of Debtor (No. and Street; City, and State): 2470 Hillcrest Road, Dubuque, IA ZIPCODE 52001	Street Address of Joint Debtor (No. and Street, City, and State): 2470 Hillcrest Road, Dubuque, IA ZIPCODE 52001
County of Residence or of the Principal Place of Business: Dubuque	County of Residence or of the Principal Place of Business: Dubuque
Mailing Address of Debtor (if different from street address): ZIPCODE	Mailing Address of Joint Debtor (if different from street address): ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE	

Type of Debtor (Form of Organization) (Check **one** box)
- [x] Individual (includes Joint Debtors) *See Exhibit D on page 2 of this form.*
- [ ] Corporation (includes LLC and LLP)
- [ ] Partnership
- [ ] Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business (Check **one** box)
- [ ] Health Care Business
- [ ] Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- [ ] Railroad
- [ ] Stockbroker
- [ ] Commodity Broker
- [ ] Clearing Bank
- [x] Other N.A.

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
- [x] Chapter 7
- [ ] Chapter 9
- [ ] Chapter 11
- [ ] Chapter 12
- [ ] Chapter 13
- [ ] Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- [ ] Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Chapter 15 Debtors

Country of debtor's center of main interests: _____

Each country in which a foreign proceeding by, regarding, or against debtor is pending: _____

Tax-Exempt Entity (Check box, if applicable)
- [ ] Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)

Nature of Debts (Check one box)
- [x] Debts are primarily consumer debts, defined in 11 U.S.C. §101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- [ ] Debts are primarily business debts.

Filing Fee (Check one box)
- [x] 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 3A.
- [ ] Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:
- [ ] Debtor is a small business as defined in 11 U.S.C. § 101(51D)
- [ ] Debtor is not a small business as defined in 11 U.S.C. § 101(51D)

Check if:
- [ ] Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,343,300 *(amount subject to adjustment on 4/01/13 and every three years thereafter).*

Check all applicable boxes
- [ ] A plan is being filed with this petition.
- [ ] Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information
- [ ] Debtor estimates that funds will be available for distribution to unsecured creditors.
- [x] 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

[x] 1-49	[ ] 50-99	[ ] 100-199	[ ] 200-999	[ ] 1,000-5,000	[ ] 5,001-10,000	[ ] 10,001-25,000	[ ] 25,001-50,000	[ ] 50,001-100,000	[ ] Over 100,000

Estimated Assets

[ ] $0 to $50,000	[ ] $50,001 to $100,000	[x] $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	[ ] $100,000,001 to $500 million	[ ] $500,000,001 to $1 billion	[ ] More than $1 billion

Estimated Liabilities

[ ] $0 to $50,000	[ ] $50,001 to $100,000	[x] $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	[ ] $100,000,001 to $500 million	[ ] $500,000,001 to $1 billion	[ ] More than $1 billion

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Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): Shawn D. Newman & Karen A. Newman	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: Northern District of Iowa	Case Number: 94-21364	Date Filed: 08-22-94
Location Where Filed: N.A.	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:

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. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Brian W. Peters 1/31/2013
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.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☑ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☑ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - 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.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

_____
(Name of landlord that obtained judgment)

_____
(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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

Name of Debtor(s):
Shawn D. Newman & Karen A. Newman

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.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Shawn D. Newman
Signature of Debtor

X /s/ Karen A. Newman
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

1/31/2013
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are attached.

☐ Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney*

X /s/ Brian W. Peters
Signature of Attorney for Debtor(s)

BRIAN W. PETERS 8372
Printed Name of Attorney for Debtor(s)

KINTZINGER LAW FIRM, PLC
Firm Name

P O Box 703
Address

Dubuque, IA 52004-0703

563-588-0547
Telephone Number

1/31/2013
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

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

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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.

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B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12) Case Number 13-00114 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 2/1/13. 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.

Creditors – Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Shawn D Newman
2470 Hillcrest Road
Dubuque, IA 52001

Karen A. Newman
2470 Hillcrest Road
Dubuque, IA 52001

Case Number: 13-00114 D
Office Code: 2

SSN / Individual Taxpayer ID / Employer Tax ID / Other nos:
[redacted]

Attorney for Debtor(s) (name and address):
Brian W. Peters
100 W. 12th Street
PO Box 703
Dubuque, IA 52004-0703
Telephone number: 563-588-0547

Bankruptcy Trustee (name and address):
Sheryl Schnittjer
PO Box 375
Delhi, IA 52223
Telephone number: 563-922-9702

Meeting of Creditors

Date: **March 18, 2013** Time: **09:30 AM**

Location: **Holiday Inn Dubuque, 450 Main St., Main Floor Meeting Room, Dubuque, IA 52001**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/17/13
File Debtor's Certification of Completion of Instructional Course Concerning Financial Management: 5/17/13
File Reaffirmation Agreement: 5/17/13

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

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.

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 21 days after the filing of such report.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
U.S. Courthouse
111 Seventh Avenue SE Box 15
Cedar Rapids, IA 52401-2101
Telephone number: (319) 286-2200

For the Court:
Acting Clerk of the Bankruptcy Court:
JEAN L. HEKEL

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

Date: 2/4/13

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

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. 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.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Appointment of Trustee	The trustee named in this notice is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond.
Tax Returns to Trustee	Per Section 521(e), individual debtor(s) are required to provide to the trustee, no later than 7 days prior to the date set for the first meeting of creditors, a copy of the Federal Income Tax return for the most recent tax year ending immediately before the commencement of the case.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices

IA-16
(Revised 06/98)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IOWA

IN RE:	)	CHAPTER 7
	)	CASE NO. 13-00114
SHAWN D. NEWMAN and	)	
KAREN A. NEWMAN	)	NOTICE AND REPORT OF
	)	SALE OF PROPERTY
	)	
Debtor(s).	)	

The undersigned Trustee of the estate of the debtor named above, subject to objection under Local Bankruptcy Rule 6004-1(a), will sell the following property of the estate: (if real property, give legal description)

Debtors' equity interest in the following parcel of real estate:

Lot One Hundred Three (103) of "Clair-View Acres at Delhi, Iowa" in Sections twenty-three (23) and twenty-six (26) of Milo Township, Delaware County, Iowa, according to plat recorded in Book 2, Plats page 200, same being a part of NW1/4 of NE1/4 of Section 26, Township 88 North, Range 5 West of the 5th P.M.

Also known as 20660 260th Street, Delhi, IA

to the following purchaser: Debtors

for the following consideration: $5,000.00 payable in ten monthly installments of $500.00 with first installment being made May 15, 2013.

NOTICE IS HEREBY GIVEN, any objections to the proposed sale set forth herein must be served on the undersigned Trustee at the address listed below, the United States Trustee at 225 2nd Street SE, Ste 400, Cedar Rapids, IA and filed with the Clerk of Bankruptcy Court at 111 Seventh Avenue SE, Box 15, Cedar Rapids, IA 52401-2101 **on or before the 21st day of June, 2013**

NOTICE IS FURTHER GIVEN that if no objections are filed, an order may be entered approving the sale upon the proposed terms and conditions.

Dated: May 31, 2013

/s/ Sheryl L. Schnittjer
SHERYL L. SCHNITTJER
CHAPTER 7 TRUSTEE
delhisls926@gmail.com
P.O. Box 375, Delhi, IA 52223
Telephone: 563.922.9702
Fax: 866.254.7858

I hereby certify that a copy of the document on which this appears and all enclosures were mailed this date indicated below to all creditors and parties-in-interest as required by the Bankruptcy Code and Rules per the list attached.

DATED: May 31, 2013

SIGNED: /s/ Sheryl L. Schnittjer

Note: Service List Must Be Attached

Label Matrix for local noticing
0862-2
Case 13-00114
Northern District of Iowa
Dubuque
Fri May 31 14:17:14 CDT 2013

AES
P O Box 2461
Harrisburg, PA 17105-2461

Account Tax Solutions
1122 University Ave.
Dubuque, IA 52001-6160

Peter D. Arling
O'Connor & Thomas, P.C.
700 Locust Street, Suite 200
Dubuque, IA 52001-6874

Asset Acceptance
Re: HSBC
P O Box 2036
Warren, MI 48090-2036

Asset Acceptance LLC
PO Box 2036
Warren MI 48090-2036

Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601-4303

Bertroche Law Offices
Re: Worldwide Asset
P O Box 155
Cedar Rapids, IA 52406-0155

Capital Mgmt Services
Re: Galaxy Asset
726 Exchange St., Ste 700
Buffalo, NY 14210-1464

Capital One
P O Box 30281
Salt Lake City, UT 84130-0281

Capital One Bank (USA), N.A.
PO Box 71083
Charlotte, NC 28272-1083

Care Credit/GECRB
P O Box 960061
Orlando, FL 32896-0061

Chase
Cardmember Service
P O Box 94014
Palatine, IL 60094-4014

Credit Management System
Re: U of I Dental College
7017 John Deere Pkwy
Moline, IL 61265-8072

Michael J. Cunningham
2824 104th Street
Urbandale, IA 50322-3813

DJO, LLC
P O Box 515471
Los Angeles, CA 90051-6771

Dr. Michael J. Lattner
3480 Hillcrest Road
Dubuque, IA 52002-3877

DuTrac Community Credit Union
P O Box 3250
Dubuque, IA 52004-3250

Dubuque County Clerk of Court
Case # LACV056488
P O Box 1220
Dubuque, IA 52004-1220

Dubuque County Clerk of Court
Case # SCSC061882
P O Box 1220
Dubuque, IA 52004-1220

Dubuque County Clerk of Court
Case # SCSC60887
P O Box 1220
Dubuque, IA 52004-1220

Dubuque County Clerk of Court
Case #01311 LACV05513
P O Box 1220
Dubuque, IA 52004-1220

Dubuque County Clerk of Court
Case #01311 SCSC028641
P O Box 1220
Dubuque, IA 52004-1220

Dubuque County Clerk of Court
Case #01311 SCSC030656
P O Box 1220
Dubuque, IA 52004-1220

Dubuque County Clerk of Court
Case #SCSC057590
P O Box 1220
Dubuque, IA 52004-1220

Dupaco Community Credit Union
3299 Hillcrest Rd.
PO Box 179
Dubuque, IA 52004-0179

(p)GREENTREE SERVICING LLC
BANKRUPTCY DEPARTMENT
P O BOX 6154
RAPID CITY SD 57709-6154

Green Tree Servicing LLC
c/o Michael J. Cunningham
2824 104th Street
Urbandale, IA 50322

Gurstel, Chargo
Re: LVNV Funding
6681 Country Club Drive
Golden Valley, MN 55427-4601

H & R Accounts
Re: Mercy Medical
P O Box 672
Moline, IL 61266-0672

HSBC Card Services
P O Box 7680
Carol Stream, IL 60116-7680

IL Dept of Transportation
Accident Records Section
1340 N. 9th St.
Springfield, IL 62766-0001

Iowa Student Loan Liquidity Corp.
Ashfort 2 Bldg.
6775 Vista Drive
West Des Moines, IA 50266-9305

LVNV Funding
P O Box 740281
Houston, TX 77274-0281

Litow Law Office, P.C.
P O Box 2165
Cedar Rapids, IA 52406-2165

Merchants Credit Adjusters, Inc.
Re: U of I
17055 Frances St., Ste 100
Omaha, NE 68130-4655

Mercy Medical Center/Dubuque
250 Mercy Drive
Dubuque, IA 52001-7360

Karen A. Newman
2470 Hillcrest Road
Dubuque, IA 52001-3049

Shawn D Newman
2470 Hillcrest Road
Dubuque, IA 52001-3049

Brian W. Peters
100 W. 12th Street
PO Box 703
Dubuque, IA 52004-0703

Sarah Delaney
914 Hiawatha Drive
East Dubuque, IL 61025-1020

Sheryl Schnittjer
PO Box 375
Delhi, IA 52223-0375

State Collection Service
Re: Interstate Power
P O Box 6250
Madison, WI 53716-0250

Tri-State Adjustment
Re: United Clinical Labs
P O Box 882
Freeport, IL 61032-0882

Tri-State Adjustments
Freeport, Inc.
PO Box 882
Freeport, IL 61032-0882

U. S. Attorney Education
401 First St., SE
Hach Bldg Suite 400
Cedar Rapids, IA 52401-1821

(p)U S DEPARTMENT OF EDUCATION
P O BOX 5609
GREENVILLE TX 75403-5609

U. S. Department of Education*
Debt Collection Service Center
P O Box 5609
Greenville, TX 75403-5609

U. S. Department of Education*
P O Box 65128
St. Paul, MN 55165-0128

U.S. Attorney - CR
401 First Street, SE
Hach Building - Suite 400
Cedar Rapids, IA 52401-1821

United Clinical Labs
205 Bluff St.
Dubuque, IA 52001-6900

United States Trustee Daniel M. McDermott
United States Federal Courthouse
111 7th Avenue SE, Box 17
Cedar Rapids, IA 52401-2103

University of Iowa Hospitals & Clinics
200 Hawkins Drive
Iowa City, IA 52242-1007

West Bend Insurance
1900 S. 18th Ave.
West Bend, WI 53095-9791

Wilber Lane Law Firm
P O Box 2155
Bloomington, IL 61702-2155

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

GREEN TREE SERVICING LLC
P.O. BOX 6154
RAPID CITY, SD 57709-6154

(d)Green Tree
P O Box 94710
Palatine, IL 60094-4710

U. S. Department of Education*
50 Beale St., Ste 900
San Francisco, CA 94105-1863

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601-4303

(u)DuTrac Community Credit Union
3465 Asbury Road
Dubuque

End of Label Matrix

Mailable recipients	54
Bypassed recipients	2
Total	56

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	)	**CHAPTER 7**
	)	
SHAWN D. NEWMAN and	)	**CASE NO. 13-00114**
KAREN A. NEWMAN	)	
	)	**ORDER APPROVING SALE**
	)	**OF REAL ESTATE**
Debtor(s).	)	

THIS matter coming to the attention of the Court upon the Trustee's Notice of and Report of Sale of Property filed May 31, 2103 as Docket No. 24. Upon Review of the file, the Court makes the following findings:

1. Trustee, Sheryl L. Schnittjer, seeks to sell and convey to the Debtors, Shawn D. Newman and Karen A. Newman, all of the Debtors' equity interest in the following parcel of real estate:

   Lot One Hundred Three (103) of "Clair-View Acres at Delhi, Iowa" in Sections twenty-three (23) and twenty-six (26) of Milo Township, Delaware County, Iowa, according to plat recorded in Book 2, Plats page 200, same being a part of NW1/4 of NE1/4 of Section 26, Township 88 North, Range 5 West of the 5th P.M.

   Commonly known as 20660 260th Street, Delhi, IA

2. As evidenced by the Certificate of Service on file, notice of the Trustee's Report of Sale has been property noticed to all creditors and parties-in-interest in accordance with the Bankruptcy Code and Rules and such notice is proper in all respects.

3. The Notice to all creditors and parties-in-interest provided that the last date to file objections to the Trustee's proposed sale of real estate was June 21, 2013. The file reflects that no objections have been filed in response to the Trustee's motion and the notice thereof, and that the sale and conveyance of the real estate described therein to the Debtors, Shawn D. Newman and Karen A. Newman, upon the terms and conditions as proposed by the Trustee in her Report of Sale would be in the best interest of the estate and its creditors and should therefore be approved upon the terms and conditions as set forth in said Report of Sale.

IT IS THEREFORE ORDERED ADJUDGED AND DECREED that the Trustee's Notice and Report of Sale of Property to sell the equity interest of the real estate described herein to the Debtors, Shawn D. Newman and Karen A. Neman, shall be and is hereby approved upon the terms and conditions as set forth in the Trustee's motion.

IT IS FURTHER ORDERED that the Trustee's sale and conveyance to Shawn D. Newman and Karen A. Newman shall be of the Debtors' equity interest and that said conveyance shall remain subject to valid mortgages and liens of record.

IT IS FURTHER ORDERED that the Trustee is hereby authorized, upon closing of the sale transaction approved herein, to convey the Debtors' equity interest in the real estate described herein to the Debtors, Shawn D. Newman and Karen A. Newman, by duly executed Court Officer's Deed; and that the Trustee is further authorized to execute any and all other documentation necessary to consummate the sale of the real property as approved herein.

IT IS FURTHER ORDERED that this order shall be effective immediately upon entry, with no stay of enforcement of the order pursuant to F.R.B.P. 4001(a)(3).

DATED AND ENTERED

June 25, 2013



UNITED STATES BANKRUPTCY JUDGE

Prepared by:
Sheryl L. Schnittjer, Trustee