

Subscribed and sworn to this 19th day of August, 2021, before me, the undersigned Notary Public, by Todd G. Nielsen, who acknowledged that he executed the same as his voluntary act and deed.

Traci D. Westphal
Notary Public in and for said State and County



**UNITED STATES BANKRUPTCY COURT
SOUTHERN 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 7/8/13.

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):

Brad Eugene Jones
1529 260th St
Winterset, IA 50273

Julie Kay Jones
1529 260th St
Winterset, IA 50273

Case Number:
13-01938-lmj7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8408
xxx-xx-4100

Attorney for Debtor(s) (name and address):

John M Miller
974 73rd Street
Ste 15
Windsor Heights, IA 50324
Telephone number: (515) 225-3333

Bankruptcy Trustee (name and address):

Donald F. Neiman
801 Grand Avenue
Suite 3700
Des Moines, IA 50309-8004
Telephone number: (515) 246-5877

Meeting of Creditors

Date: **August 5, 2013**

Time: **11:00 AM**

Location: **Room 783, Federal Building, 210 Walnut, Des Moines, IA 50309**

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:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/4/13

Deadline to Object to Exemptions:

If applicable, thirty (30) days after the *conclusion* of the meeting of creditors.

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.

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 Annex
110 E. Court Avenue, Suite 300
Des Moines, IA 50309
Telephone number: 515-284-6230

For the Court:

Clerk of the Bankruptcy Court:
Mary M. Weibel

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 7/8/13

In re **Brad Eugene Jones,
Julie Kay Jones**

Case No. 13-01938

Debtors

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 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 1529 260th St., Winterset, IA and legally described as: PAR A 7.77 A SE SW, an Official Plat, now included in and forming a part of the City of Winterset, Madison County, IA	Fee Simple Subject to Mortgage. Purchased 2006	J	327,000.00	343,000.00

Sub-Total > **327,000.00** (Total of this page)

Total > **327,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Brad Eugene Jones,
Julie Kay Jones**

Case No. 13-01938

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Homestead located at 1529 260th St., Winterset, IA and legally described as: PAR A 7.77 A SE SW, an Official Plat, now included in and forming a part of the City of Winterset, Madison County, IA	Iowa Code §§ 561.2, 561.16, 499A.18	0.00	327,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Farmers & Merchants - checking/savings	Iowa Code § 627.6(14)	500.00	500.00
Earlham State Bank - checking	Iowa Code § 627.6(14)	0.00	0.00
Household Goods and Furnishings			
Household furnishings	Iowa Code § 627.6(5)	7,000.00	7,000.00
Wearing Apparel			
Clothing	Iowa Code § 627.6(5)	1,000.00	1,000.00
Furs and Jewelry			
Wedding rings	Iowa Code § 627.6(1)(a)	300.00	300.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Mass Mutual - 401k	Iowa Code § 627.6(8)(e) & (f)	20,000.00	20,000.00
Other Liquidated Debts Owning Debtor Including Tax Refund			
Accrued wages including any wages previously garnished or currently being held by any entity	Iowa Code § 627.6(10); Iowa Code 537.5105 and 15 USC 1673	2,000.00	2,000.00
Tax refunds	Iowa Code § 627.6 (10) and 627.6 (14)	2,000.00	2,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2007 Chevy Silverado 1500 Crew Cab LS (167,000 miles)(KBB)	Iowa Code § 627.6(9)	0.00	5,336.00
2001 Dodge Caravan (144,000 miles)	Iowa Code § 627.6(9)	200.00	200.00
Machinery, Fixtures, Equipment and Supplies Used in Business			
BBQ Smoker - business equipment	Iowa Code § 627.6(11)	2,000.00	2,000.00
Other Exemptions			
* Amounts shown are debtors best estimates of the value of property shown and the value of the exemption. It is debtors intention to claim as exempt ALL equity or value in every exemption listed to the fullest extent possible.		0.00	0.00

Total: **35,000.00** **367,336.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Brad Eugene Jones,
Julie Kay Jones**

Case No. 13-01938

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CON T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Creditor #: 1 First National Bank of Omaha PO Box 2951 Omaha, NE 68103-2951	J	Purchase Money Security 2007 Chevy Silverado 1500 Crew Cab LS (167,000 miles)(KBB)				8,500.00	3,164.00
Account No. xxxxxx7651 Creditor #: 2 Wells Fargo Home Mortgage One Home Campus Des Moines, IA 50328	J	Mortgage Homestead located at 1529 260th St., Winterset, IA and legally described as: PAR A 7.77 A SE SW, an Official Plat, now included in and forming a part of the City of Winterset, Madison County, IA				284,000.00	0.00
Account No. xxx xxx xxx6 228 Creditor #: 3 Wells Fargo Home Mortgage One Home Campus Des Moines, IA 50328	J	Second Mortgage Homestead located at 1529 260th St., Winterset, IA and legally described as: PAR A 7.77 A SE SW, an Official Plat, now included in and forming a part of the City of Winterset, Madison County, IA				59,000.00	16,000.00
Account No.							
		Value \$					
Subtotal (Total of this page)						351,500.00	19,164.00
Total (Report on Summary of Schedules)						351,500.00	19,164.00

0 continuation sheets attached

In re **Brad Eugene Jones,
Julie Kay Jones**

Case No. 13-01938

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. xx3767 Creditor #: 1 American National Bank PO Box 2318 Omaha, NE 68103-2318			J					5,000.00
Account No. Creditor #: 2 Host Iowa Net 1101 NE Poplar St. Leon, IA 50144			J					1,000.00
Account No. Creditor #: 3 Simon Welding 615 C Lane St. Winterset, IA 50273			J					4,600.00
Account No. Creditor #: 4 The CBE Group 1309 Technology Parkway Cedar Falls, IA 50613			J					4,093.00
Subtotal								14,693.00
(Total of this page)								

1 continuation sheets attached

In re **Brad Eugene Jones,
Julie Kay Jones**

Case No. 13-01938

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Creditor #: 5 Wells Fargo MAC x2303-01N 1 Home Campus Des Moines, IA 50328		J	Credit Card Purchases				12,000.00
Account No.							
Account No.							
Account No.							
Account No.							

Sheet no. 1 of 1 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **12,000.00**

Total
(Report on Summary of Schedules) **26,693.00**

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Southern District of Iowa
110 E. Court Ave., Suite 300
Des Moines, IA 50309
www.iasb.uscourts.gov

Case No. 13-01938-lmj7

Chapter 7

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

Brad Eugene Jones
1529 260th St
Winterset, IA 50273

Julie Kay Jones
1529 260th St
Winterset, IA 50273

Social Security No.:

xxx-xx-8408

xxx-xx-4100

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: 12/3/13

Judge Lee M. Jackwig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.