

2

FILED NO. 001164

BOOK 2001 PAGE 1164

2001 MAR 23 PM 2: 15

NICKI UTSLER
RECORDER
MADISON COUNTY, IOWA

REC \$ 150⁰⁰
AUD \$
R.M.F. \$ 1.50

COMPUTER ✓
RECORDED ✓
COMPARED ✓

Return To: Mark V. Hanson 317 Sixth Ave., Ste. 1200 Des Moines, Iowa 50309-4110
Prepared by Mark V. Hanson, Attorney at Law, 317 Sixth Ave. Ste. 1200, Des Moines, Iowa 50309-4110 (515) 288-6041

AFFIDAVIT OF EXPLANATORY OF TITLE

This affidavit is made for the purpose of explaining title to the following described real estate, to wit:



The Northwest Quarter (1/4) of the Northwest Quarter (1/4) of Section Twenty-seven (27), in Township Seventy-seven (77) North, Range Twenty-eight (28) West of the 5th P.M.

STATE OF IOWA, COUNTY OF POLK, ss:

I, ANITA L. SHODEEN being first duly sworn upon oath, depose and state that I am an attorney practicing in Polk County, Iowa, and am the duly appointed Trustee in Bankruptcy for Chapter 7 Case No. 98-05503 CH, filed in the United States Bankruptcy Court, Southern District of Iowa, Tami Jo Ramey Debtor.

Attached are true and accurate copies of documents filed in said case, to wit:

1. Voluntary Petition
 2. Schedule A - Real Property.
 3. Certificate of Service of Amended Schedule A with identified addressees.
 4. Schedule A - Real Property - Amended.
 5. Motion top Sell Property Pursuant to 11 USC § 363, with mailing matrix and certificate of service attached. I further state that the mailing matrix was obtained from the Clerk of Court in the ordinary course and to the best of my knowledge as of the date of serving notice of the Motion, it was the latest available.
 6. Notice of Bar Date for Objection to Motion to Sell Property
 7. Order on Trustee's Motion to Sell.
 8. Motion for Order Nunc Pro Tunc on Motion to Sell Estate Property.
 9. Order Nunc Pro Tunc on Trustee's Motion to Sell Estate Property.
 10. Clerk's Certificate of no appeal on Order on Trustee's Motion to Sell Property.
- In regard to Adversary Proceeding 99-99193 in this case, the following documents:
11. Motion to Dismiss Complaint Objecting to Discharge pursuant to 11 USC §727.
 12. Notice of Bar Date for Objection to Motion to Dismiss Complaint Objecting to Discharge
 13. Order on Trustee's Motion to Dismiss Complaint Objecting to Discharge, dismissing Adversary Proceeding 990-99193.

Anita L. Shodeen

Subscribed and sworn to before me on this 14 day of March, 2001.



Notary Public in the State of Iowa

(Official Form 1) (9/97)

United States Bankruptcy Court Southern District of Iowa		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Ramey, Tami Jo		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):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): [REDACTED]		Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 1304 Lewis Avenue Des Moines, IA 50315		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business:		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.

<p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____</p>	<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>
<p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>	<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> 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.</p>

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)

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors			
1-15	16-25	26-50	51-100
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Estimated Assets			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Estimated Debts			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA**

Case # 98-05503 CH Chapter 7 Filed: 12:19 PM, 12/23/98 Des Moines	# 000054812 - LD 12:31 PM, December 23, 1998						
Judge: Russell J. Hill Trustee: Shodeen, Anita L. Debtor(s): Tami Jo Ramey	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Code</th> <th>Qty</th> <th>Amount</th> </tr> <tr> <td>7</td> <td>1</td> <td>\$175.00</td> </tr> </table> <p style="text-align: center; font-size: 2em; font-weight: bold;">PANEL TRUSTEE</p> <p style="text-align: right; font-weight: bold;">TOTAL: \$175.00</p>	Code	Qty	Amount	7	1	\$175.00
Code	Qty	Amount					
7	1	\$175.00					
<p style="text-align: center;">First Meeting of Creditors</p> 11:00 AM, January 26, 1999 Des Moines Room 518A Room 518A Federal Building 210 Walnut Street Des Moines, IA 50309	From: Thomas L. Flynn 2000 Financial Center Des Moines, IA 50309						

In re Tami Jo Ramey

Case No. _____

Debtor

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, or both 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 Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1304 Lewis Avenue Des Moines, IA 50315	Fee Simple (Homestead)	-	57,000.00	85,000.00
R. R. 2, Earlham, Iowa NW 1/4 NW 1/4 Section 27-78-28 Madison Township, Madison County, Iowa (40 acres)	Fee Simple	-	275,000.00	307,000.00
1/2 interest in Lake Lot Panora, Iowa (not on lake front--owns with brother)	Fee Simple	-	150.00	0.00

→ moved in July 1991

bulldozed near used truck

- line improved little C + not near water → real small \$300

Sub-Total > 332,150.00 (Total of this page)
Total > 332,150.00

(Report also on Summary of Schedules)

 continuation sheets attached to the Schedule of Real Property

RECEIVED

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

FEB 21 P 2:19
CLERK, U.S. BANKRUPTCY COURT
DES MOINES, IOWA

IN RE:

TAMI JO RAMEY

Chapter 7
Case No. 98-05503-CH

Anita L. Shodeen, Trustee in Bankruptcy
for Tami Jo Ramey,

Plaintiff,

vs.

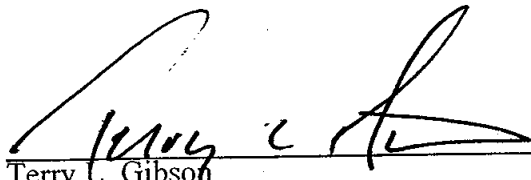
Adversary Proceeding No. 00-20067

Excavators, Inc.; Gingrich Well & Pump
Services, L.L.C.; Kaldenberg Bros. Well
Co., Inc.; Marean Construction L.C.;
Jackie Ramey; and Union State Bank,

Defendants.

CERTIFICATE OF SERVICE OF AMENDED SCHEDULE A

The undersigned affirms that on the 21st day of February, 2001, the Debtor's Amended Schedule A, a copy of which is attached hereto, was served upon all interested parties of record herein by depositing the same in the U.S. Post Office Depository in Des Moines, Polk County, Iowa, postage fully paid.



Terry L. Gibson IS9999619
Elizabeth S. Hodgson IS9999866
WANDRO, LYONS, WAGNER & BAER, P.C.
2501 Grand Avenue, Suite B
Des Moines, Iowa 50312
Telephone: 515/281-1475
Facsimile: 515/281-1474

COUNSEL TO DEBTOR

Copy to:

Office of the U.S. Trustee
Room 517, Federal Building
210 Walnut Street
Des Moines, Iowa 50309

Anita Shodeen, Trustee
321 East Walnut Street, Suite 200
Des Moines, Iowa 50309-2026

Mark V. Hanson
Suite 1200
317 6th Avenue
Des Moines, Iowa 50309-4195

Jon P. Sullivan
1600 Hub Tower
699 Walnut Street
Des Moines, Iowa 50309-3986

Steven Reed
1741 Grand Avenue
West Des Moines, Iowa 50265

Bruce L. Cook
8554 Alice Avenue, Suite A
Clive, Iowa 50325-7112

Donald F. Neiman
Chapter 7 Trustee
801 Grand Avenue, Suite 3700
Des Moines, Iowa 50309-2727

Mark Feldmann
321 East Walnut
Des Moines, Iowa 50309

Tami Jo Ramey
c/o Sid Ramey
3707 S.W. 35th
Des Moines, Iowa 50321

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the foregoing instrument was served upon each of the attorneys of record of all parties to the above-entitled cause by enclosing the same in an envelope addressed to each such attorney at such attorney's address as disclosed by the pleadings of record herein on the 21st day of February, 2001.

By: U.S. Mail Facsimile
 Hand Delivered Overnight Courier
 Federal Express Other

Signature Jath Roberts

SCHEDULE A - REAL PROPERTY - AMENDED

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, or both 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 Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1304 Lewis Avenue, Des Moines, Iowa	Fee Simple (Homestead)	-	57,000.00	0.00
R.R. 2, Earlham, Iowa (NW 1/4 of the NW 1/4 of Section 27-77-28, Madison Township, Madison County, Iowa - 40 acres in total)	Fee Simple	-	275,000.00	0.00
1/2 interest in Lake Lot, Panora, Iowa (not on lakefront, owns with brother)	Fee Simple (1/2 interest)	-	150.00	0.00

RECEIVED
 2001 FEB 21 P 2:22
 U.S. BANKRUPTCY COURT
 DES MOINES, IOWA

Sub-Total > **332,150.00** (Total of this page)
 Total > **332,150.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

United States Bankruptcy Court
Southern District of Iowa

In re Tami Jo Ramev
Debtor

Case No. 98-05503

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 1 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date February 21, 2001

Signature 
Debtor Tami Jo Ramev

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C §§ 152 and 3571.

Shodeen

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

FILED
OCT 30 2000
Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

IN RE: TAMI JO RAMEY DEBTOR(S).	CHAPTER 7 CASE NO. 99-05503-C H MOTION TO SELL PROPERTY PURSUANT TO 11 USC §363
---	--

COMES NOW Anita L. Shodeen, trustee, pursuant to 11 USC §363(b)(1) and in support of the Motion to Sell Property states to the Court as follows:

1. The above Debtor filed a voluntary chapter 7 proceeding on December 23, 1998. The undersigned was appointed trustee in the proceeding and continues to serve in that capacity.
2. On Schedule A the Debtor set forth an interest in real estate valued at \$275,000.00 and legally described as: NW ¼ NW ¼ Section 27-78-28 Madison Township, Madison County, Iowa (40 acres).
3. The real estate described above was not claimed as exempt on Schedule C.
4. The undersigned filed Adversary Proceeding No. 00-20067 to determine the validity, priority and extent of the various mortgages, liens and interests that may be asserted against the property. Specifically, the following defendants were named in the litigation: Union State Bank; Jackie Ramey; Marean Construction L.C.; Kaldenburg Bros. Well Co., Inc.; Gingerich Well & Pump Service L.L.C.; and Excavators, Inc. A petition to intervene was filed on behalf of Tami Jo Ramey and granted by the Court. A counterclaim was filed by Marean Construction in the adversary proceeding.
5. Mediation occurred related to Adversary Proceeding No. 00-20067 on October 23, 2000 and other adversary proceedings pending between the parties to the mediation. An agreement has been reached between the parties, subject to notice and Court approval, to resolve the pending adversary proceedings which has resulted in this motion to sell the estate's interest in the real estate described in paragraph 2 herein. Exhibit A attached hereto sets forth the specific terms of the mediation agreement.

RECEIVED
OCT 30 2 20
U.S. BANKRUPTCY COURT
DES MOINES, IOWA

Subject to current mortgages and liens the estate will sell its interest in the real estate legally described as: NW ¼ NW ¼ Section 27-78-28 Madison Township, Madison County, Iowa (40 acres) for \$1,000,000.00. The undersigned is authorized to execute any documents to be made within 10 days after entry of the Court's order.

The undersigned, Deputy Clerk of the U.S. Bankruptcy Court for the Southern District of Iowa, hereby certifies that a copy of the document by which this stamp appears was served on the parties shown herein by either hand delivery or by envelope addressed to the same at the addresses disclosed by the pleading on record herein in postage paid and by depositing said envelope in a United States mail depository at Des Moines, Iowa this 9th day of October, 2001.

[Signature] - Deputy Clerk

Upon receipt of the purchase price, the estate will convey its interest in the real estate, subject to mortgages and liens, to Marean Construction LC via trustee or court officer's deed.

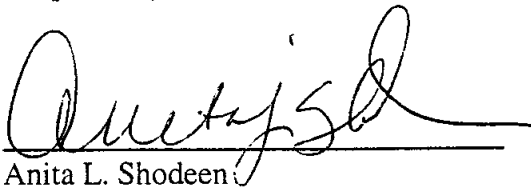
7. As part of the settlement of Adversary Proceeding No. 00-20067 Marean Construction will pay \$35,000.00 to Jackie Ramey in exchange for which she will assign her mortgage interest to Marean Construction LC.
8. Upon approval of this Motion for Sale of Property a dismissal with prejudice of all claims involved in Adversary Proceeding No. 00-20067 will be filed by the appropriate parties.
9. As part of the mediation agreement related to this Motion for Sale of Property, Marean Construction LC and the trustee are filing and serving notice of Motions to Dismiss Complaint Objecting to Discharge (Adversary Proceeding Nos. 99-99193; 99-99195). Additionally Marean Construction will file a dismissal with prejudice related to its Complaint to Determine Discharge of Debt pursuant to 11 USC §523.
10. Mark C. Feldmann was hired to represent the estate to pursue various issues related to the mortgages, liens and the real estate. On October 5, 1999 the Court approved this employment application.
11. The professional has provided representation to the estate pursuant to the employment application and order. Based upon the terms of the application, a fee of 1/3 of the proceeds received by the estate for the sale of the interest of property is payable for attorney fees. There are additionally expenses that have been paid by the attorney in the amount of \$410.25 (See Exhibit B attached).
12. An objection to the employment of Mark C. Feldmann was filed on behalf of Tami Ramey. This objection is being withdrawn as part of the sale of property and compromise of Adversary Proceeding No. 00-20067.
13. The undersigned is requesting that professional fees and expenses be authorized in the total amount of \$5,410.25 as set forth in the employment application and verified herein.

WHEREFORE the undersigned respectfully requests that the Court:

1. Approve the Sale of Property subject to liens for the amount of \$15,000.00 as set forth herein;
2. Authorize the estate to pay attorney fees in the amount of \$5,000.00 and expenses in the amount of \$410.25 to the professional;

3. Authorize the trustee to execute any necessary documents to effectuate the sale of the real estate as set forth in this motion and for dismissal with prejudice, together with Tami Jo Ramey and Marean Construction LC, of Adversary Proceeding No. 00-20067; and
4. Any further relief deemed equitable in the premises.

Respectfully Submitted,



Anita L. Shodeen
Beving, Swanson & Forrest, P.C.
321 E. Walnut, Suite 200
Des Moines, IA 50309-2048
Phone: (515) 237-1186
Fax: (515) 288-9409
IS9999922

DATE: October 26, 2000

MEDIATION TERMS

- Marean Construction LC ("Marean") will pay \$35,000 to Jackie Ramey
- Jackie Ramey will assign her mortgage to Marean
- Marean will dismiss its action under 11 USC 523 and notice a dismissal of its action under 11 USC 727 pursuant to Local Rule 19(e)
- Marean will pay \$15,000.00 to the bankruptcy estate
- Trustee will notice a dismissal of her action under 11 USC 727 pursuant to Local Rule 19(e)
- Tami Ramey will withdraw her objection to the employment of Mark C. Feldmann by the bankruptcy estate
- Marean has the right to inspect the real estate to verify its condition remains the same as it was in September 2000, such inspection to occur within the 20 day notice period of the Motion to Sell Property
- Tami Ramey will vacate the premises by November 30, 2000 and before any payments are made to any parties
- Tami Ramey may remove four appliances (stove, refrigerator, washer and dryer) and window treatments from the house
- No mortgage holder, mechanic lien holder, real estate taxes or claims by parties to the mediation will be allowed as unsecured claims in the bankruptcy proceeding
- The trustee has the discretion to determine the best method for transferring the real estate and preparing the appropriate motion regarding this issue
- All terms are subject to appropriate court approval

EXHIBIT A

Beving, Swanson & Forrest, P.C.
321 E. Walnut, Suite 200
Des Moines, IA 50309-2048
(515) 288-6572

Invoice submitted to:

Tami Jo Ramey
c/o Anita L. Shodeen

Current bill date: October 26, 2000
In Reference To: AM7092
Invoice # 22410

Additional Charges :

	<u>Amount</u>
<u>Anita L. Shodeen, Trustee vs. Excavators, Inc., et al.</u>	
6/29/99 Copy documents	56.50
9/24/99 Deposition of Jacqueline Ramey on 8/26/99	56.25
Deposition of Sid Ramey on 9/9/99	62.50
10/7/99 Madison County Abstract Co. - Report of Title	235.00
SUBTOTAL:	[410.25]
Total costs	\$410.25
Balance due	<u>\$410.25</u>

EXHIBIT "B"

Matrix
98-05503 (41)
October 26, 2000 10:43 AM

Thomas P. Lenihan
1402 Juniper Trail
Earlham, IA 50072

Thomas P. Lenihan
2000 Financial Center
Des Moines, IA 50309

Jon P. Sullivan
1600 Hub Tower
Des Moines, IA 50309

Steven C. Reed
1741 Grand Avenue
West Des Moines, IA 50265

Bruce L. Cook
8554 Alice Ave. Ste A
Clive, IA 50325-7112

American Express
Suite 0001
Chicago, IL 60679-0001

Bank One (VISA)
Box 530804
Atlanta, GA 30353-0804

Brenton Bank
S. W. 9th & McKinley
Des Moines, IA 50315

Central Iowa Multi Flo
1250 S. Pleasant Hill Blvd.
Des Moines, IA 50317

Dana Credit
201 W. Big Beaver Rd.
Box 7011
Troy, MI 48007-7011

Greenwood Trust Company
Discover Financial Services
P.O. Box 8003
Hilliard, OH 43026

Excavators Inc.
Box 196
Johnston, IA 50131

First Bankcard Center (VISA)
PO Box 3773
Omaha, NE 68103-0773

Fitzpatrick Auto Center
Storm Lake, IA 50588

Gingerich Well
1321 Locust Avenue
Kalona, IA 52247-9516

Grefe & Sidney
2222 Grand
Des Moines, IA 50312

J & R Drilling
7922 NW 114th Street
Grimes, IA 50111

Jackie Ramey
1025 SW 80th
Des Moines, IA 50320

Justin Doud
Sandquist Doud Agency
7200 Hickman
Des Moines, IA 50322

Kaldenberg Bros. Well
Box 236
Slater, IA 50244

Marean Construction
1910 S. 9th Lane
West Des Moines, IA 50265

Norwest Mortgage, Inc.
P.O. Box 5137
Des Moines, IA 50306

Reed Lucas dba Lucas Heat/ Cool
c/o Greg Ervanian
2700 Grand
Des Moines, IA 50312

Sears
Box 555
Columbus, OH 43216

Snap On Credit
c/o Bruce L. Cook
8554 Alice Avenue. Ste. 8
Clive, IA 50325

Union State Bank
Winterset, IA 50273

The First National Bank of Atl.
c/o Wachovia Bank Card Serv.
PO Box 14009
Atlanta GA 30324

Union State Bank
c/o Jon P. Sullivan (2002)
1600 Hub Twr, 699 Walnut St.
Des Moines, Iowa 50309-3986

Am. Express Trvl Rel. Serv.
c/o Becket & Lee
PO Box 3001, Dept. AC
Malvern, PA 19355-0701

Marean Construction, LC
c/o Thomas P. Lenihan (2002)
544 4th Street
West Des Moines, IA 50265

American Express Trvl Related
c/o Becket & Lee LLP
P.O. Box 3001 Dept. AC
Malvern, PA 19355-0701

Marean Construction, L.C.
c/o Steven C. Reed (2002)
1741 Grand Avenue
West Des Moines, Iowa 50265

Snap on Credit Corporation
c/o Bruce L. Cook (2002)
8554 Alice Avenue, Suite A
Clive, Iowa 50325-7112

American Express Bus. Fin.
c/o Becket & Lee LLP
P.O. Box 3001 Dept.
Malvern, PA 19355-0701

First USA Bank
c/o B-Line, L.L.C.
2101 Fourth Avenue, Suite 900
Seattle, WA 98121

Heller Financial Leasing, Inc.
201 West Big Beaver Road
P.O. Box 7011
Troy, MI 48007-7011

Excavators, Inc.
Patrick Payton & Assoc., P.C.
414 E. Grand Avenue
Des Moines, Iowa 50309

Kaldenberg Bros. Well Co., Inc.
David L. Wetsch
974 - 73rd Street, Suite 20
Des Moines, IA 50312

Jon P. Sullivan
1600 Hub Tower
Des Moines, IA 50309

U.S. Trustee
Federal Bldg, Room 793
210 Walnut Street
Des Moines, IA 50309

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing instrument was served upon all parties to the above cause to each of the attorneys of record herein at their respective addresses disclosed on the pleadings on October 30, 2000

By: U.S. Mail FAX
 Hand Delivered Overnight Courier
 Certified Mail Other

Signature Debra B. Bussell

FILED
OCT 30 2000
Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF IOWA

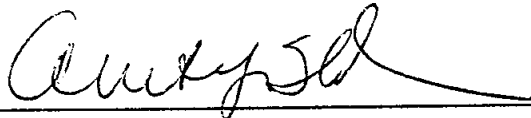
IN RE: RAMEY, TAMI JO DEBTOR(S).	CHAPTER 7 CASE NO. 98-05503 CH Notice of Bar Date for Objection to Motion to Sell Property Pursuant to 11 USC §363
--	---

The attached Motion to Sell Property Pursuant to 11 USC §363 was served on
October 30, 2000.

Notice is given that objections to that Motion must be filed within twenty (20) days of
the date of this notice on November 19, 2000. Objections, if any, shall be filed with the Clerk,
U.S. Bankruptcy Court, 3RD Floor U.S. Courthouse Annex, P.O. Box 9264, Des Moines, IA
50306-9264 and served on the movant, the trustee and the U.S. Trustee.

Notice is further given that timely and substantive objections will be set for hearing by
separate notice. Otherwise an appropriate order will be entered without further notice and
hearing.

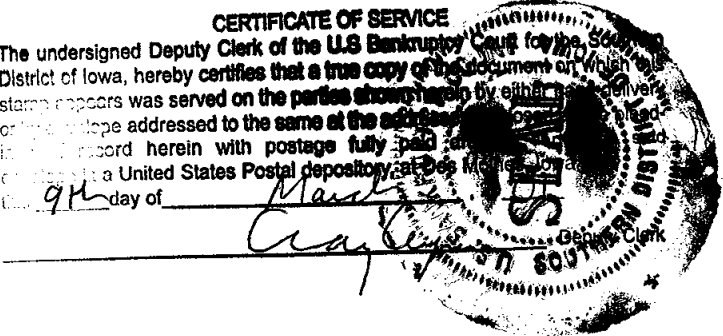
Respectfully Submitted,

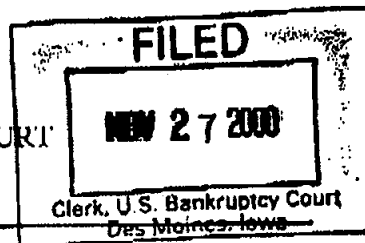


Anita L. Shodeen, Trustee
Beving, Swanson & Forrest
321 East Walnut, Suite 200
Des Moines, IA 50309-2048
(515) 288-6572
IS9999922

RECEIVED
2000 OCT 30 P 2:20
00 RAMEYBD6.003
CLERK, U.S. BANKRUPTCY COURT
DES MOINES, IOWA

CERTIFICATE OF SERVICE
The undersigned Deputy Clerk of the U.S. Bankruptcy Court for the Southern
District of Iowa, hereby certifies that a true copy of the document on which
stamp appears was served on the parties shown herein by either personal delivery
or by envelope addressed to the same at the address shown herein with postage fully paid
and deposited in a United States Postal depository at Des Moines, Iowa
on 9th day of March





IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

<p>IN RE:</p> <p>TAMI JO RAMEY</p> <p>DEBTOR(S).</p>	<p>CHAPTER 7</p> <p>CASE NO. 00-05503-C H</p> <p>ORDER ON TRUSTEE'S MOTION TO SELL PROPERTY PURSUANT TO 11 USC §363</p>
--	---

On the 27th day of November, 2000 the Trustee's Motion to Sell Property pursuant to 11 USC §363(b)(1) came before the Court. The appropriate bar date notice having been served on all creditors, the time period for objections having expired and no timely objections having been filed the Court hereby FINDS that the Motion be granted.

IT IS THEREFORE ORDERED that the Trustee's Motion to Sell Property pursuant to 11 USC: §363(b)(1) is approved pursuant to the terms set forth in the Motion.

IT IS FURTHER ORDERED that the upon receipt of the purchase price of \$15,000.00 the trustee is authorized to execute any necessary paperwork to transfer the real estate to Marean Construction LC. The parties are to cooperate in providing any necessary documents or information required for the orderly transition and transfer of the real estate that is the subject of this Order and the Motion to Sell.

IT IS FURTHER ORDERED that the trustee, and any other necessary parties, are to execute the appropriate paperwork for Adversary Proceeding No. 00-20067 (Complaint to Determine Validity, Priority and Extent of Liens) to be dismissed with prejudice.

IT IS FURTHER ORDERED that the trustee is authorized to pay the professional, Mark Feldmann attorney fees in the amount of \$5,000.00 and actual and necessary expenses in the amount of \$410.25.

[Signature]
Russell F. Hill
Chief Bankruptcy Judge

Prepared and submitted by:
Anita L. Shodeen
Beving, Swanson & Forrest, P.C.
321 E. Walnut, Suite 200
Des Moines, IA 50309-2048
Phone: (515) 237-1186
Fax: (515) 288-9409
IS9999922
00 RAMIYU\KDEK6.0U3

7/2/03

CLERK, U.S. BANKRUPTCY COURT
DES MOINES, IOWA

NOV 30 P 2:20

CERTIFICATE OF SERVICE for the Southern District of Iowa, hereby certifies that a true and correct copy of the document on which this stamp appears was served on the parties herein by either hand delivery or by depositing said envelope addressed to the same at the post office disclosed by the pleadings on record herein with postage paid and by depositing said envelope in a United States Post Office at Des Moines, Iowa

9th day of _____ 2001

[Signature] - Deputy Clerk

Cases: 98-05503 Form id: 122 Ntc Date: 11/27/2000 Off: 4 Page : 1
Total notices mailed: 5

Debtor Ramey, Tami Jo 1402 Juniper Trail, Earlham, IA 50072
Aty Flynn, Thomas L. 2000 Financial Center, Des Moines, IA 50309
Trustee Shodeen, Anita L. 321 E. Walnut St, Des Moines, IA 50309
Aty Miller, Julie P.O. Box 13252, Des Moines, IA 50310
U. S. Tru U.S. Trustee, Federal Bldg, Room 793, 210 Walnut Street, Des Moines, IA 50300

CERTIFICATE OF SERVICE
The undersigned Deputy Clerk of the U.S. Bankruptcy Court for the Southern District of Iowa, hereby certifies that a true copy of the document on which this stamp appears was served on the parties shown herein by either personal delivery or by mail addressed to the same at the addresses directed herein with postage fully paid and by the United States Postal depository at Des Moines, Iowa, on this 27th day of November, 2000.
Craig Tappin Deputy Clerk

Shodeen

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

FILED
FEB 21 2000
Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

IN RE:

TAMI JO RAMEY

DEBTOR(S).

CHAPTER 7

CASE NO. 99-05503-C H

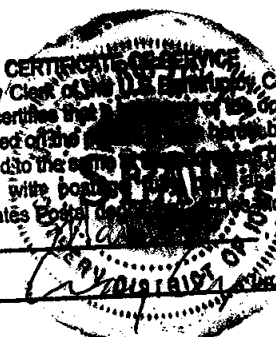
MOTION FOR ORDER NUNC PRO TUNC
ON MOTION TO SELL ESTATE
PROPERTY PURSUANT TO 11 USC §363

COMES NOW Anita L. Shodeen, trustee, pursuant to Bankruptcy Rule 9024 and Federal Rule of Civil Procedure 60 and in support thereof states as follows:

1. The undersigned filed a Motion to Sell Property of the Estate pursuant to 11 USC §363(b). The property to be sold consisted of a partnership interest in real property.
2. The Motion was served on all creditors, no objections were timely filed and the Court entered an Order approving the sale of estate property on October 30, 2000.
3. Through the preparation of documents to consummate the transfer of the asset under the sale it came to the attention of the undersigned that a typographical error was made in the legal description of the property to be sold. All other aspects of the Motion and Order remain unchanged.
4. The correct legal description is as follows:

The Northwest Quarter (NW ¼) of the Northwest Quarter (NW ¼) of Section 27, Township 77, Range 28, Madison Township, Madison County, Iowa
5. The incorrect legal description was listed on Schedule A of the bankruptcy filing.
6. A copy of the corrected order requested to be entered under this Motion for Order Nunc Pro Tunc is attached here as Exhibit A and incorporated by reference herein.
7. That no prejudice will result to any party as a result of the Order Nunc Pro Tunc and entry of the corrected Order.

The undersigned Deputy Clerk of the U.S. Bankruptcy Court for the Southern District of Iowa, hereby certifies that a copy of the document on which this stamp appears was served on the parties by either hand delivery or by envelope addressed to the court and filed in accordance with the pleadings of record herein with proper postage paid and by depositing said envelope in a United States Postal box at Des Moines, Iowa this 9th day of February 2000.



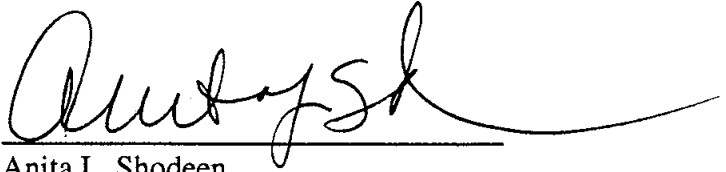
2000 FEB 21 A 8 07

RECEIVED

- Deputy Clerk

WHEREFORE the undersigned respectfully requests that the Court enter an Order Nunc Pro Tunc and for any further relief deemed equitable in the premises.

DATE: February 20, 2001



Anita L. Shodeen
Beving, Swanson & Forrest, P.C.
321 E. Walnut, Suite 200
Des Moines, IA 50309-2048
Phone: (515) 237-1186
Fax: (515) 288-9409
IS9999922

cc: Tami Jo Ramey
c/o Loren Alexander
826 S.E. 21st Street
Des Moines, IA 50317

Bruce L. Cook
Attorney at Law
8554 Alice Avenue, Suite A
Clive, IA 50325-7112

Mr. Terry Gibson
Attorney at Law
2501 Grand Avenue, Suite B
Des Moines, IA 50312

Thomas P. Lenihan
Attorney at Law
544 - 4th Street
West Des Moines, IA 50265

Jon P. Sullivan
Attorney at Law
Dickinson Law Firm
1600 Hub Tower
699 Walnut Street
Des Moines, IA 50309-3986

Mr. Donald F. Neiman
Attorney at Law
801 Grand Avenue, Suite 3700
Des Moines, IA 50309-2727

Steven Reed
Attorney at Law
1741 Grand Avenue
West Des Moines, IA 50265

U.S. Trustee
210 Walnut Street, Suite 793
Des Moines, IA 50309-2108

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing instrument was served upon all parties to the above cause to each of the attorneys of record herein at their respective addresses disclosed on the pleadings on February 20, 2001

By: U.S. Mail FAX
 Hand Delivered Overnight Courier
 Certified Mail Other:

Signature Deborah Bush

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

FILED
MAR - 6 2001
Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

IN RE:

Tami Jo Ramey

DEBTOR(S).

CHAPTER 7⁹⁸
CASE NO. 99-05503-C H

Order Nunc Pro Tunc on Trustee's Motion
to Sell Estate Property pursuant to 11 USC
§363

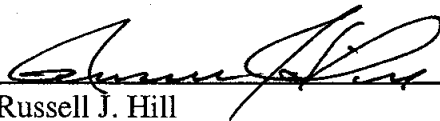
The Trustee's Motion for Order Nunc Pro Tunc came before the Court. Having reviewed the Motion the Court FINDS that the Order Nunc Pro Tunc be granted.

IT IS THEREFORE ORDERED that the Trustee's Motion for Order Nunc Pro Tunc is granted.

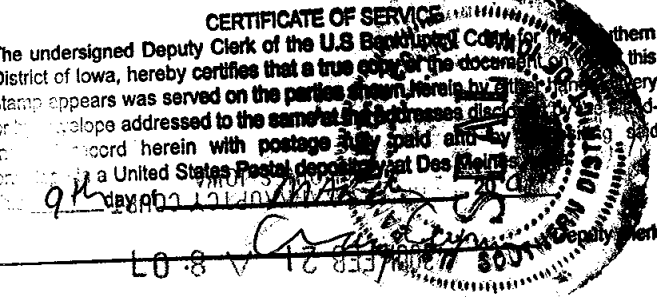
IT IS FURTHER ORDERED that the Trustee's Motion to Sell Estate Property pursuant to 11 USC §363 is granted as to real estate described as:

The Northwest Quarter (NW ¼) of the Northwest
Quarter (NW ¼) of Section 27, Township 77, Range
28, Madison Township, Madison County, Iowa

IT IS FURTHER ORDERED that the Trustee is authorized to take any necessary action to finalize the transaction outlined in the Motion.


Russell J. Hill
Chief Bankruptcy Judge

Prepared and submitted by:
Anita L. Shodeen
Beving, Swanson & Forrest, P.C.
321 E. Walnut, Suite 200
Des Moines, IA 50309-2048
Phone: (515) 237-1186
Fax: (515) 288-9409
IS9999922

CERTIFICATE OF SERVICE
The undersigned Deputy Clerk of the U.S. Bankruptcy Court for this District of Iowa, hereby certifies that a true copy of the document on which this stamp appears was served on the parties shown herein by a first class letter or envelope addressed to the same at the addresses designated in the record herein with postage fully paid and by the use of a United States Postal depository at Des Moines, Iowa on 03/06/01.


RECEIVED

01 RAMEYNUNCORDER6.2M3

119 / 120

CLERK'S CERTIFICATE

IN THE MATTER OF: TAMI JO RAMEY
CASE NO. 98-05503-C H

The undersigned hereby states that he/she has reviewed the docket in the bankruptcy proceeding of Tami Jo Ramey, Case No. 98-05503-C H and hereby certifies that no appeal of record was filed or docketed related to the Order on Trustee's Motion to Sell Property Pursuant to 11 USC §363 entered by the Court on November 27, 2000.

BY: Craig Ceynan
CRAIG CEYMAN
Printed Name
Deputy Clerk
Title

CERTIFICATE OF SERVICE
The undersigned, Deputy Clerk of the U.S. Bankruptcy Court for the Southern District of Iowa, certifies that a true copy of the document on which this statement is made has been shown herein by either hand delivery or by depositing said copies at the addresses disclosed by the pleadings herein, postage fully paid and by depositing said copies in the U.S. Post Office, at Des Moines, Iowa.
9th Day of April, 2001

Craig Ceynan - Deputy Clerk

Shodeen

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

FILED
OCT 30 2000
Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

<p>IN RE:</p> <p>Tami Jo Ramey</p> <p>DEBTOR(S).</p>	<p>CHAPTER 7</p> <p>CASE NO. 98-05503-C H</p>
<p>Anita L. Shodeen, Trustee in Bankruptcy for Tami Jo Ramey,</p> <p>Plaintiff,</p> <p>vs.</p> <p>Tami Jo Ramey,</p> <p>Defendant.</p>	<p>Adv. Pro. No. 99-99193</p> <p>Motion to Dismiss Complaint Objecting to Discharge pursuant to 11 USC §727</p>

COMES NOW Anita L. Shodeen, trustee, pursuant to Bankruptcy Rule 7041 and Local Rule 19(e) and in support of the Motion to Dismiss Complaint Objecting to Discharge pursuant to 11 USC 727 states to the Court as follows:

1. The above individual filed a voluntary chapter 7 proceeding on December 23, 1998. The undersigned was appointed trustee and continues to serve in that capacity.
2. A Complaint Objecting to Discharge pursuant to 11 USC §727 was filed on September 29, 1999.
3. Additional adversary proceedings have been filed by the undersigned related to real estate and the validity, priority and extent of liens against that property. Marean Construction LC, a creditor of the Debtor, has also filed adversary proceedings objecting to discharge under 11 USC §727 and exception of the Debtor's discharge pursuant to 11 USC §523.
4. The parties have conducted mediation related to the various claims related to the real estate which has resulted in a separate Motion to Sell Property pursuant to 11 USC §363.

The mediation also included a global resolution of all claims related to the objection to discharge pursuant to 11 USC §727 filed by the undersigned; and the actions filed on behalf of Marean Construction against the Debtor related to discharge. Notice of the dismissal of the actions filed on behalf of Marean Construction will be filed and served pursuant to the rules of the Court for the Southern District of Iowa, here by certified mail, return receipt requested, on which this return receipt appears was received by the addressee herein by either hand delivery or by envelope addressed to the addressee herein at the address disclosed by the pleading of record herein, with postage fully paid and by depositing said envelope in a United States Post Office at Des Moines, Iowa this 9th day of October, 2001.

RECEIVED
OCT 30 P 2:21
U.S. BANKRUPTCY COURT
DES MOINES, IOWA

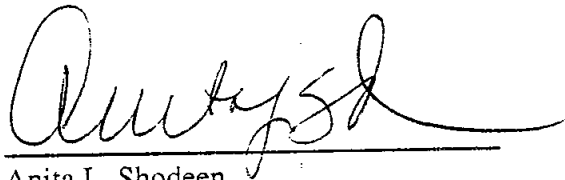
U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA
Des Moines, Iowa

[Signature]
- Deputy Clerk

6. A complete listing of the terms agreed to between the parties at mediation is attached hereto as Exhibit A and incorporated by reference herein.
7. The undersigned alleges that the global resolution of all claims is in the best interests of the estate due to the payment of funds to the estate that will be available to be distributed to pay claims pursuant to 11 USC §507.
8. Attached hereto is an affidavit by the undersigned that sets forth the consideration and terms related to this Motion to Dismiss as required by Local Rule.
9. That any party wishing to intervene as party plaintiff must do so within 10 days of the date of service of this motion.
10. The parties to this complaint will each bear their own costs related to the action.

WHEREFORE the undersigned respectfully requests that the Court grant the Motion to Dismiss Complaint Objecting to Discharge; dismiss the above captioned adversary proceeding with prejudice; and for any further relief deemed equitable in the premises.

Respectfully Submitted,



Anita L. Shodeen
Beving, Swanson & Forrest, P.C.
321 E. Walnut, Suite 200
Des Moines, IA 50309-2048
Phone: (515) 237-1186
Fax: (515) 288-9409
IS9999922

DATE: October 27, 2000

MEDIATION TERMS

- Marean Construction LC ("Marean") will pay \$35,000 to Jackie Ramey
- Jackie Ramey will assign her mortgage to Marean
- Marean will dismiss its action under 11 USC 523 and notice a dismissal of its action under 11 USC 727 pursuant to Local Rule 19(e)
- Marean will pay \$15,000.00 to the bankruptcy estate
- Trustee will notice a dismissal of her action under 11 USC 727 pursuant to Local Rule 19(e)
- Tami Ramey will withdraw her objection to the employment of Mark C. Feldmann by the bankruptcy estate
- Marean has the right to inspect the real estate to verify its condition remains the same as it was in September 2000, such inspection to occur within the 20 day notice period of the Motion to Sell Property
- Tami Ramey will vacate the premises by November 30, 2000 and before any payments are made to any parties
- Tami Ramey may remove four appliances (stove, refrigerator, washer and dryer) and window treatments from the house
- No mortgage holder, mechanic lien holder, real estate taxes or claims by parties to the mediation will be allowed as unsecured claims in the bankruptcy proceeding
- The trustee has the discretion to determine the best method for transferring the real estate and preparing the appropriate motion regarding this issue
- All terms are subject to appropriate court approval

EXHIBIT A

AFFIDAVIT

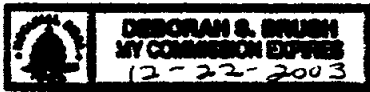
State of Iowa)
ss)
County of Polk)

I, Anita L. Shodeen, trustee in bankruptcy for Tami Jo Ramey, Case No. 98-05503-C H hereby states as follows:

1. Tami Jo Ramey filed a voluntary bankruptcy petition under chapter 7 of the Code on December 23, 1998. I was appointed trustee and continue to serve in that capacity.
2. A Complaint Objecting to Discharge pursuant to 11 USC §727 was filed by me as trustee on the bankruptcy estate on September 29, 1999.
3. I participated in the mediation related to Adversary Proceeding Nos. 00-20067; 99-99193 and 99-19195.
4. All terms agreed to between the parties are fully set forth in Exhibit A to the Motion to Dismiss Complaint Objecting to Discharge. No other consideration or settlements have been made related to this Motion.
5. Payment of \$15,000.00 will be made to the estate upon approval of the Motion to Sell Property. This payment is part of the global settlement of Adversary Proceeding Nos. 99-99193 and 00-20067.
6. The basis for the dismissal is set forth in the Motion and Exhibit A.

Anita L. Shodeen, Trustee
Anita L. Shodeen, Trustee in Bankruptcy for
Tami Jo Ramey, Case No. 98-5503-C H

On this 27th day of October, 2000, before me, the undersigned, a Notary Public in and for said State, personally appeared, Anita L. Shodeen, to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.



Deborah S. Bruhn
Notary Public

98-05503 (41)
October 26, 2000 10:43 AM

1402 Juniper Trail
Earlham, IA 50072

2000 Financial Center
Des Moines, IA 50309

Jon P. Sullivan
1600 Hub Tower
Des Moines, IA 50309

Steven C. Reed
1741 Grand Avenue
West Des Moines, IA 50265

Bruce L. Cook
8554 Alice Ave, Ste A
Clive, IA 50325-7112

American Express
Suite 0001
Chicago, IL 60679-0001

Bank One (VISA)
Box 530804
Atlanta, GA 30353-0804

Brenton Bank
S. W. 9th & McKinley
Des Moines, IA 50315

Central Iowa Multi Flo
1250 S. Pleasant Hill Blvd.
Des Moines, IA 50317

Dana Credit
201 W. Big Beaver Rd.
Box 7011
Troy, MI 48007-7011

Greenwood Trust Company
Discover Financial Services
P.O. Box 8003
Hilliard, OH 43026

Excavators Inc.
Box 196
Johnston, IA 50131

First Bankcard Center (VISA)
PO Box 3773
Omaha, NE 68103-0773

Fitzpatrick Auto Center
Storm Lake, IA 50588

Gingerich Well
1321 Locust Avenue
Kalona, IA 52247-9516

Grefe & Sidney
2222 Grand
Des Moines, IA 50312

J & R Drilling
7922 NW 114th Street
Grimes, IA 50111

Jackie Ramey
1025 SW 80th
Des Moines, IA 50320

Justin Doud
Sandquist Doud Agency
7200 Hickman
Des Moines, IA 50322

Kaldenberg Bros. Well
Box 236
Slater, IA 50244

Marean Construction
1910 S. 9th Lane
West Des Moines, IA 50265

Norwest Mortgage, Inc.
P.O. Box 5137
Des Moines, IA 50306

Reed Lucas dba Lucas Heat/ Cool
c/o Greg Ervanian
2700 Grand
Des Moines, IA 50312

Sears
Box 555
Columbus, OH 43216

Snap On Credit
c/o Bruce L. Cook
8554 Alice Avenue, Ste. 8
Clive, IA 50325

Union State Bank
Winterset, IA 50273

The First National Bank of Atl.
c/o Wachovia Bank Card Serv.
PO Box 14009
Atlanta GA 30324

Union State Bank
c/o Jon P. Sullivan (2002)
1600 Hub Twr, 699 Walnut St.
Des Moines, Iowa 50309-3986

Am. Express Trvl Rel. Serv.
c/o Becket & Lee
PO Box 3001, Dept. AC
Malvern, PA 19355-0701

Marean Construction, LC
c/o Thomas P. Lenihan (2002)
544 4th Street
West Des Moines, IA 50265

American Express Trvl Related
c/o Becket & Lee LLP
P.O. Box 3001 Dept. AC
Malvern, PA 19355-0701

Marean Construction, L.C.
c/o Steven C. Reed (2002)
1741 Grand Avenue
West Des Moines, Iowa 50265

Snap on Credit Corporation
c/o Bruce L. Cook (2002)
8554 Alice Avenue, Suite A
Clive, Iowa 50325-7112

Heller Financial Leasing, Inc.
201 West Big Beaver Road
P.O. Box 7011
Troy, MI 48007-7011

Jon P. Sullivan
1600 Hub Tower
Des Moines, IA 50309

American Express Bus. Fin.
c/o Becket & Lee LLP
P.O. Box 3001 Dept.
Malvern, PA 19355-0701

Excavators, Inc.
Patrick Payton & Assoc., P.C.
414 E. Grand Avenue
Des Moines, Iowa 50309

U.S. Trustee
Federal Bldg, Room 793
210 Walnut Street
Des Moines, IA 50309

First USA Bank
c/o B-Line, L.L.C.
2101 Fourth Avenue, Suite 900
Seattle, WA 98121

Kaldenberg Bros. Well Co., Inc.
David L. Wetsch
974 - 73rd Street, Suite 20
Des Moines, IA 50312

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing instrument was served upon all parties to the above cause to each of the attorneys of record herein at their respective addresses disclosed on the pleadings on October 30, 2000

By: U.S. Mail FAX
 Hand Delivered Overnight Courier
 Certified Mail Other

Signature Robert B. Bush

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF IOWA

FILED
OCT 30 2000
Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

IN RE: Tami Jo Ramey DEBTOR(S).	CHAPTER 7 CASE NO. 98-5503-C H Notice of Bar Date for Objection to Motion to Dismiss Complaint Objecting to Discharge and Time Period for Intervention
Anita L. Shodeen, Trustee in Bankruptcy for Tami Jo Ramey, Plaintiff, vs. Tami Jo Ramey Defendant.	Adv. Pro. No. 99-99193

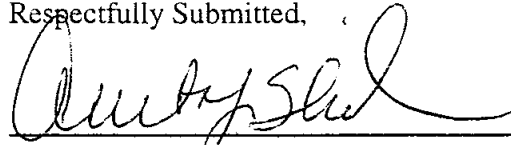
The attached Motion to Dismiss Complaint Objecting to Discharge was served on
October 30, 2000.

Notice is given that objections to that Motion to Dismiss Complaint Objecting to Discharge
must be filed within twenty (20) days of the date of this notice on November 19, 2000. Objections, if
any, shall be filed with the Clerk, U.S. Bankruptcy Court, 3RD Floor U.S. Courthouse Annex, P.O.
Box 9264, Des Moines, IA 50306-9264 and served on the movant, the trustee and the U.S. Trustee.

Notice is further given that any creditor provided notice may intervene as party plaintiff
within ten (10) days of the date of service on this notice on November 9, 2000.

Notice is further given that timely and substantive objections will be set for hearing by
separate notice. Otherwise an appropriate order may be entered without further notice and hearing.

Respectfully Submitted,

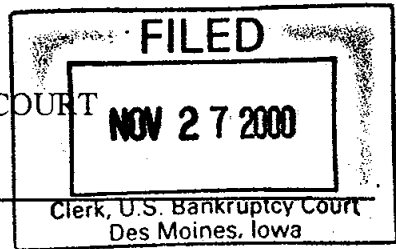


Anita L. Shodeen, Trustee
Beving, Swanson & Forrest
321 East Walnut, Suite 200
Des Moines, IA 50309-2048
(515) 288-6572
IS9999922

U.S. BANKRUPTCY COURT
DES MOINES, IOWA
CERTIFICATE OF SERVICE
The undersigned Deputy Clerk of the U.S. Bankruptcy Court for the Southern
District of Iowa, hereby certifies that a true copy of the document on which this
stamp appears was served on the parties shown herein by either hand delivery
or by first class mail addressed to the address shown herein by the plead-
ings herein, with postage fully paid and the same being deposited in a
United States Postal Depository, at Des Moines, Iowa
on the 30th day of October, 2000.

Deputy Clerk

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA




IN RE: Tami Jo Ramey DEBTOR(S).	CHAPTER 7 CASE NO. 98-05503-C H
Anita L. Shodeen, Trustee in Bankruptcy for Tami Jo Ramey, Plaintiff, vs. Tami Jo Ramey, Defendant.	Adv. Pro. No. 99-99193 Order on Trustee's Motion to Dismiss Complaint Objecting to Discharge pursuant to 11 USC §727

On the 27th day of November, 2000 the Trustee's Motion to Dismiss Complaint Objecting to Discharge pursuant to 11 USC §727 came before the Court. The proper bar date notice having been served on all creditors and the time period for objections and/or intervention having expired and no timely objections, or requests to intervene, having been filed, the Court hereby FINDS that the Motion be granted.

IT IS THEREFORE ORDERED that the Trustee's Motion to Dismiss Complaint Objecting to Discharge pursuant to 11 USC §727 is granted.

IT IS FURTHER ORDERED that Adversary Proceeding No. 99-99193 is dismissed with prejudice.

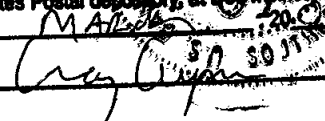
IT IS FURTHER ORDERED that the parties will bear their own costs related to this adversary proceeding.


 Russell J. Hill
 Chief Bankruptcy Judge

Prepared and submitted by:
 Anita L. Shodeen
 Beving, Swanson & Forrest, P.C.
 321 E. Walnut, Suite 200
 Des Moines, IA 50309-2048
 Phone: (515) 237-1186
 Fax: (515) 288-9409
 IS9999922

00 RAMEYDISORDER6.OV2

16/17

U.S. BANKRUPTCY COURT
 DES MOINES, IOWA
 27 2000
 CERTIFICATE OF SERVICE
 The undersigned Deputy Clerk of the U.S. Bankruptcy Court for the Southern District of Iowa, hereby certifies that a true copy of the foregoing complaint and motion to dismiss was filed with the court and that a copy of the same was delivered to the parties by the undersigned on the date and at the address herein with postage fully paid. The undersigned is a United States Postal depository, at Des Moines, Iowa.
 day of November 2000

 Deputy Clerk