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STATE OF IOWA }
 }ss
COUNTY OF POLK }

REC \$ 30 ⁰⁰
AUD \$ _____
R.M.F. \$ ⁰⁰

MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

I, Thomas R. Isaac, being first duly sworn upon oath, depose and state as follows:

1. That I am a regularly practicing attorney in Des Moines, Polk County, Iowa, and within that capacity have become acquainted with Bernard R. Hughes and Dorthy E. Hughes, then known to me as a married persons.

2. That at the Hughes' request I caused to be filed an individual Chapter 7 bankruptcy proceeding in the Southern District of Iowa under docket number 98-04417 CJ, filed on October 5, 1998.

3. That attached hereto and by this reference made a part hereof are true and accurate copies of the following documents:

- a. The Petition cover sheet showing docket number and date of filing;
- b. The Chapter 7 341 meeting notice filed 10/05/98, showing among other things, the name and address of the trustee and the discharge date of 01/12/99;
- c. A copy of Schedule C, property claimed exempt, which includes property locally known as 206 S. Walnut, St. Charles, Iowa, and legally described as:
 ½ undivided interest in Lot 15, KEPHART ADDITION to St. Charles, Madison County, Iowa.
- d. A copy fo the Report of Abandonment of Property;
- e. A copy of the Discharge of Debtors filed with the Court 01/13/99; and
- f. A copy of the Final Decree wherein the trustee reports to the Court that the estate has been fully administered.

4. That I have personal knowledge and belief that there were no objections to the claim of exemptions on the real estate and that the discharge was granted.

5. That all of the foregoing is true and correct to my personal knowledge and belief and is offered by me for the purposes of clearing an apparent cloud upon title of real estate to the described real estate known as:

½ undivided interest in Lot 15, KEPHART ADDITION to St. Charles, Madison County, Iowa.

Locally known as 206 S. Walnut, St. Charles, Iowa.



THOMAS R. ISAAC, PK #42-6248948

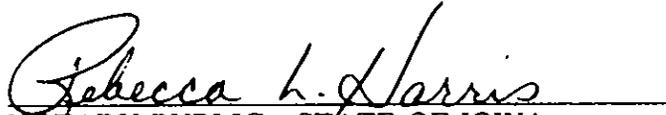
Attorney at Law

6305 S.W. 9th Street, Suite 6

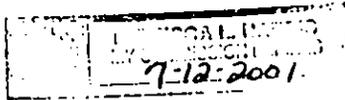
Des Moines, Iowa 50315-5503

(515) 256-0605 FAX: (515) 256-0850

Subscribed and sworn to before me by the said Thomas R. Isaac on this 20th day of January, 1999.



NOTARY PUBLIC - STATE OF IOWA



Official Form 1 (9/97)

FORM B1		United States Bankruptcy Court		Voluntary Petition	
Southern		District of		Iowa	
Name of Debtor (if individual, enter Last, First, Middle): Bernard R. Hughes			Name of Joint Debtor (Spouse) (Last, First, Middle): Dorothy E. Hughes		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None		
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): [REDACTED]		
Street Address of Debtor (No. & Street, City, State & Zip Code): P.O. Box 16 St. Charles, Iowa 50240			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): P.O. Box 16 St. Charles, Iowa 50240		
County of Residence or of the Principal Place of Business: Madison			County of Residence or of the Principal Place of Business: Madison		
Mailing Address of Debtor (if different from street address): N/A			Mailing Address of Joint Debtor (if different from street address): N/A		
Location of Principal Assets of Business Debtor (if different from street address above): N/a					

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- Individual(s)
- Corporation
- Partnership
- Other
- Railroad
- Stockbroker
- Commodity Broker

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- Chapter 7
- Chapter 9
- Sec. 304 - Case ancillary to foreign proceeding
- Chapter 11
- Chapter 12
- Chapter 13

Nature of Debts (Check one box)

- Consumer/Non-Business
- Business

Filing Fee (Check one box)

- Full Filing Fee attached
- Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration

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 b 11 U.S.C. § 1121(e) (Optional)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF IOWA

Statistical/Administrative Information (Estimates c

- Debtor estimates that funds will be available for c
- Debtor estimates that, after any exempt property be no funds available for distribution to unsecured

Estimated Number of Creditors 1-15 16-49

Estimated Assets
 \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million

Estimated Debts
 \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million

Case # 98-04417 CJ Chapter 7
 Filed: 1:55 PM, 10/05/98 Des Moines

Judge: Lee M. Jackwig
 Trustee: Neiman, Donald F.

Debtor(s):
 Bernard R. Hughes
 Dorothy E. Hughes

First Meeting of Creditors
 10:00 AM, November 13, 1998
 Des Moines Room 518A
 Room 518A Federal Building
 210 Walnut Street
 Des Moines, IA 50309

000053130 - J11
 02:03 PM, October 05, 1998

Code	Qty	Amount
7	1	\$175.00

FLER

TOTAL: \$175.00

From: Thomas R. Isaac
 6305 SW 9th St., Suite 6
 Des Moines, IA 50315-5503

cc: client
 10-5-98
 RLH

UNITED STATES BANKRUPTCY COURT
Iowa Southern

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/05/98.

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.

F I L E D

See Reverse Side For Important Explanations.

10/05/98

Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

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

Bernard R. Hughes
PO Box 16
Saint Charles, IA 50240

Dorothy E. Hughes

Case Number:

98 - 04417 CJ

Social Security/Taxpayer ID Nos.:

[REDACTED]

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

Thomas R. Isaac
6305 SW 9th St., Suite 6
Des Moines, IA 50315-5503
Telephone number: 515-256-0605

Bankruptcy Trustee (name and address):

Donald F. Neiman
801 Grand Ave., Suite 3700
Des Moines, IA 50309-2727
Telephone number: 515-246-5820

Meeting of Creditors:

Date: November 13, 1998

Time: 10:00 am

Location: Room 518A, Federal Building,
210 Walnut Street,
Des Moines, IA 50309

Deadlines:

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

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
01/12/99

Deadline to Object to Exemptions:
Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

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

Address of the Bankruptcy Clerk's Office:

Clerk, U.S. Bankruptcy Court
P.O. Box 9264
Des Moines, IA 50306-9264
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: 10/05/98

UNITED STATES BANKRUPTCY COURT
Southern DISTRICT OF Iowa

In re Bernard R. & Dorothy E. Hughes
 Debtor

Case No. _____
 Chapter 7

** AMENDED **

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:
 (check one box)

- (1) U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.
- (2) U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Real Estate - 206 S. Walnut St. Charles, Ia	561.16	\$67,268.81	\$79,100.00
1/2 undivided interest			1,500.00
Household Goods & Furnishings	627		100.00
Cash - Union State Bank	627		800.00
1987 Oldsmobile	627(7)B		400.00
Clothing	627		
Debtors' interest in accrued wages and tax refunds	627(9)C	\$2000.00	2,000.00

91077
 Rev 7/91

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UNITED STATES BANKRUPTCY COURT

Southern District of Iowa
P. O. Box 9264
Des Moines, Iowa 50306-9264

In re: Bernard R. Hughes
Social Security No: [REDACTED]
PO Box 16
Saint Charles, IA 50240

Dorthy E. Hughes
Social Security No: [REDACTED]

Case No. 98 - 04417 CJ

Chapter 7

F I L E D

01/13/99

Clerk, U.S. Bankruptcy Court
Des Moines, Iowa

Debtor(s)

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).*

Dated: January 13, 1999

BY THE COURT

Lee M. Jackwig

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 818 (Official Form 18, 9/97)

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