



Document 2013 1023

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Fee Amount: \$67.00

Revenue Tax:

LISA SMITH RECORDER

Madison County, Iowa

INDX ✓
ANNO
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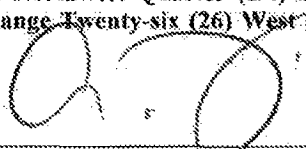
AFFIDAVIT

Prepared by and return to: Charles P. Augustine, 531 Commercial, Ste 250, Waterloo, IA 50701 (319) 232-3304

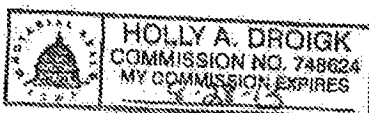
STATE OF IOWA, COUNTY OF BLACK HAWK, ss.

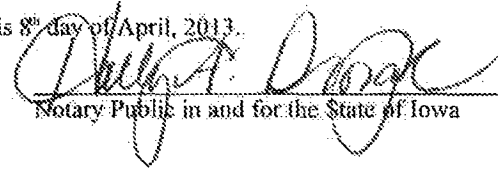
I, Charles P. Augustine, a licensed and practicing attorney in Waterloo, Black Hawk County, Iowa, first being duly sworn on oath do depose and state as follows:

1. I am familiar with one certain bankruptcy case, United States Bankruptcy Court, Southern District of Iowa, Case No. 10-04083, Julia S. Campbell, debtor.
2. Attached hereto are copies of the following documents filed in said bankruptcy proceeding:
 - a. Voluntary Petition, together with the Summary of Schedules, Schedule A and Schedule C, filed August 13, 2010;
 - b. Notice of Chapter 7 Bankruptcy Case, filed August 13, 2010, indicating that Thomas L. Flynn was appointed as Bankruptcy Trustee; and
 - c. Motion for Relief from Automatic Stay (without attachments), filed by MetLife Home Loans, a Division of MetLife Bank, N.A., on September 10, 2010.
 - d. Order Discharging Debtor, filed November 23, 2010.
3. The attached copies are true and correct copies of the original documents filed in said bankruptcy case as made available electronically.
4. The undersigned has determined by virtue of an examination of the docket text that an Order approving Motion for Relief from Automatic Stay was filed September 24, 2010, and the Final Decree was filed November 24, 2010. These documents, however, are not available electronically.
5. The undersigned has determined, through an examination of the court filings and the court docket that no objections to discharge or exemptions have been filed.
6. This affidavit is being executed and filed for purposes of clarifying title matters to real estate legally described as follows, to-wit: Lot Five (5) of WALNUT COVE ESTATE SUBDIVISION, PLAT 1, located in the East Half (½) of the Northwest Quarter (1/4) Section Twenty-five (25), Township Seventy-seven (77) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa.


Charles P. Augustine

Subscribed and sworn to before me on this 8th day of April, 2013.




Notary Public in and for the State of Iowa

BI (Official Form 1)(4/10)

United States Bankruptcy Court Southern District of Iowa				Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): Campbell, Julia S.			Name of Joint Debtor (Spouse) (Last, First, Middle):												
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):												
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-0903			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):												
Street Address of Debtor (No. and Street, City, and State): 1414 Willow Court Cumming, IA			Street Address of Joint Debtor (No. and Street, City, and State):												
<div style="text-align: right;">ZIP Code</div> 50061			<div style="text-align: right;">ZIP Code</div>												
County of Residence or of the Principal Place of Business: Madison			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):												
<div style="text-align: right;">ZIP Code</div>			<div style="text-align: right;">ZIP Code</div>												
Location of Principal Assets of Business Debtor (if different from street address above):															
Type of Debtor <small>(Form of Organization)</small> <small>(Check one box)</small> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business <small>(Check one box)</small> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity <small>(Check box, if applicable)</small> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts <small>(Check one box)</small> <input checked="" type="checkbox"/> 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." <input type="checkbox"/> Debts are primarily business debts.											
Filing Fee (Check one box) <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 3A. <input type="checkbox"/> 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: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> 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: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> 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 <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> 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 <table style="width: 100%; border: none;"> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>						<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999			<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000				
Estimated Assets <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion						
Estimated Liabilities <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>				<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion						

B1 (Official Form 1)(4/10)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Campbell, Julia S.	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	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.) <input type="checkbox"/> 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). <div style="display: flex; justify-content: space-between;"> <div> X /s/ John M. Miller Signature of Attorney for Debtor(s) John M. Miller </div> <div style="text-align: right;"> August 11, 2010 (Date) </div> </div>	
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? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> 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.) <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> 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)			
<input type="checkbox"/> 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. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States 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 a 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)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="margin-left: 40px;"> _____ (Name of landlord that obtained judgment) </div> <div style="margin-left: 40px; margin-top: 20px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> 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 <input type="checkbox"/> 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. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

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

Name of Debtor(s):

Campbell, Julia S.

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/ Julia S. Campbell

Signature of Debtor **Julia S. Campbell**

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 11, 2010

Date

Signature of Attorney*

X /s/ John M. Miller

Signature of Attorney for Debtor(s)

John M. Miller IS9999255

Printed Name of Attorney for Debtor(s)

Miller Law Firm, P.C.

Firm Name

**974 73rd St.,
Suite 15
Windsor Heights, IA 50324**

Address

515-225-3333 Fax: 515-457-9999

Telephone Number

August 11, 2010

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 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 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 Non-Attorney Bankruptcy 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 preparing 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.

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court
Southern District of Iowa**

In re **Julia S. Campbell**

Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	357,400.00		
B - Personal Property	Yes	3	46,577.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		307,852.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		31,358.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,996.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,983.00
Total Number of Sheets of ALL Schedules		16			
Total Assets			403,977.00		
Total Liabilities				339,210.00	

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

In re **Julia S. Campbell**

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, 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 1414 Willow Court in Cumming, Iowa and legally described as: Lot 5 of Walnut Cove Estates Subdivision Plat No. 1 located in the East half (1/2) of the northwest quarter (1/4) Section Twenty-Five (25) Township Seventy Seven (77) North, Range Twenty Six (26) West of the 5th PM, an official plat, now included in and forming part of the City of Cumming, Madison County, Iowa.	Fee Simple Subject to Mortgage-Purchased 2006	-	357,400.00	290,426.00

Sub-Total > **357,400.00** (Total of this page)

Total > **357,400.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6C (Official Form GC) (4/10)

In re **Julia S. Campbell**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Homestead located at 1414 Willow Court in Cumming, Iowa and legally described as: Lot 5 of Walnut Cove Estates Subdivision Plat No. 1 located in the East half (1/2) of the northwest quarter (1/4) Section Twenty-Five (25) Township Seventy Seven (77) North, Range Twenty Six (26) West of the 5th PM, an official plat, now included in and forming part of the City of Cumming, Madison County, Iowa.	Iowa Code §§ 561.2, 561.16, 499A.18	71,400.00	357,400.00
Cash on Hand			
Cash on Hand	Iowa Code § 627.6(14)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Bank of the West-Checking	Iowa Code § 627.6(14)	100.00	100.00
Household Goods and Furnishings			
Household Goods	Iowa Code § 627.6(5)	1,740.00	1,740.00
Wearing Apparel			
Clothing	Iowa Code § 627.6(5)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401k-Pacifica	Iowa Code § 627.6(8)(e) & (f)	18,222.00	18,222.00
Roth IRA-Primerica	Iowa Code § 627.6(8)(e) & (f)	265.00	265.00
Other Liquidated Debts Owning Debtor Including Tax Refund			
Accrued wages and tax refunds including any wages previously garnished or currently being held by any entity.	Iowa Code § 627.6(10) including any wages previously garnished or being held by any entity pursuant to Iowa Code §§627.6(a)(c) 537.5105 and 15 USC 1673.	4,000.00	4,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2006 Dodge Ram 1500 (120,000 miles) poor condition; dents and broken window	Iowa Code § 627.6(9)	4,000.00	4,000.00
Boats, Motors and Accessories			
1999 Mallard 27' Camper	Iowa Code § 627.6(14)	850.00	1,500.00
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:		100,827.00	387,477.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

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 8/13/10.

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.

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):

Julia S. Campbell
1414 Willow Court
Cumming, IA 50061

Case Number:
10-04083-als7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0903

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):

Thomas L. Flynn
666 Walnut Street Suite 2000
Des Moines, IA 50309-3989
Telephone number: (515) 283-4605

Meeting of Creditors

Date: **September 20, 2010**

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 File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/19/10

Deadline to Object to Exemptions:

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:

110 E. Court Avenue
300 U.S. Courthouse Annex
Des Moines, IA 50309
Telephone number: 515-284-6230
Mailing Address:
PO Box 9264
Des Moines, IA 50306

For the Court:

Clerk of the Bankruptcy Court:
Mary M. Weibel

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

Date: 8/13/10

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF IOWA

IN THE MATTER OF
JULIA S. CAMPBELL
DEBTOR.

)
) BANKRUPTCY NO.
) 10-04083
) (CHAPTER 7)
)
) MOTION TO LIFT
) AUTOMATIC STAY
)

MetLife Home Loans, a Division of MetLife Bank, N.A. (hereafter MetLife) for its Motion to Lift Automatic Stay against the Debtor, Julia S. Campbell, respectfully shows the following:

1. This action is brought pursuant to 11 U.S.C. 362(d). This action seeks relief from a stay as said stay may apply to the foreclosure of a real estate mortgage held by MetLife on real estate legally described as:

Lot Five (5) of Walnut Cove Estates Subdivision, Plat No. 1, located in the East half (1/2) of the Northwest Quarter (1/4) Section Twenty-five (25), Township Seventy-seven (77) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa

and locally known as 1414 Willow Court, Cumming, Iowa, owned by the Debtor in Madison County, Iowa.

2. Julia S. Campbell filed a Petition under 11 U.S.C. Chapter 7 of the Bankruptcy Act on August 13, 2010, with the United States Bankruptcy Court for the Southern District of Iowa and pursuant thereto, Thomas L. Flynn has been appointed Chapter 7 Trustee.

3. That MetLife is a secured creditor of the Debtor.

4. That attached hereto and marked as Exhibit "A" is a copy of the Promissory Note, Exhibit "B" the Real Estate Mortgage and Exhibit "C" the Assignment of Mortgage for the above-described property.

5. Debtor has failed to make the monthly mortgage payments from November 1, 2009 through September 2, 2010 with a current delinquency of \$27,456.08.

6. MetLife seeks a determination pursuant to 11 U.S.C. 362(d) lifting the automatic stay so as to allow it to complete foreclosure proceedings on its mortgage lien for the following reasons:

- a. There is no realizable equity in the property Creditor seeks to foreclose against.
- b. Mortgage payments are due from November 1, 2009.
- c. Adequate protection has not been afforded MetLife with respect to its interest in the property.

WHEREFORE, MetLife prays for an Order lifting the automatic stay arising by operation of 11 U.S.C. 362(d) as it relates to completing foreclosure proceedings against the following described real estate:

Lot Five (5) of Walnut Cove Estates Subdivision, Plat No. 1, located in the East half (1/2) of the Northwest Quarter (1/4) Section Twenty-five (25), Township Seventy-seven (77) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa

and locally known as 1414 Willow Ct., Cumming Iowa.

Dated at Des Moines, Iowa this 10th day Sept., 2010.

BY 

DAVID L. WETSCH

IS9998933

974 73rd Street, Suite 20

Des Moines, IA 50312-1032

Telephone: 515-223-6000

COPY TO:

Julia S. Campbell
1414 Willow Court
Cumming, IA 50061

PROOF OF SERVICE

The undersigned certifies that the foregoing instrument was served upon the parties to this action by serving a copy upon each of the above on Sept 10, 2010 by

- | | |
|---|--|
| <input checked="" type="checkbox"/> U.S. Mail | <input type="checkbox"/> FAX |
| <input type="checkbox"/> Hand Delivered | <input type="checkbox"/> Electronic Mail |
| <input type="checkbox"/> FedEx/ Overnight Carrier | <input type="checkbox"/> Other |

Signature: _____

Thomas L. Flynn, Trustee
666 Walnut Street, Suite 2000
Des Moines, IA 50309

U.S. Trustee
Suite 793 Federal Building
210 Walnut Street
Des Moines, IA 50309

John M. Miller
974 73rd Street, Suite 15
Windsor Heights, IA 50324

PROOF OF SERVICE

The undersigned certifies that the foregoing instrument was served upon the parties to this action by serving a copy upon each of the attorneys listed above on Sept 10, 2010 by

- | | |
|---|---|
| <input type="checkbox"/> U.S. Mail | <input type="checkbox"/> FAX |
| <input type="checkbox"/> Hand Delivered | <input checked="" type="checkbox"/> Electronic Mail |
| <input type="checkbox"/> FedEx/ Overnight Carrier | <input type="checkbox"/> Other |

Signature: _____

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. 10-04083-als7

Chapter 7

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

Julia S. Campbell
1414 Willow Court
Cumming, IA 50061

Social Security No.:

xxx-xx-0903

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: 11/23/10

Judge Anita L. Shodeen
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

United States Bankruptcy Court

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

Case No. 10-04083-als7

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Judge Anita L. Shodeen
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SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.