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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

AFFIDAVIT

Prepared by and return to: Charles P. Augustine, 531 Commercial, Ste 250, Waterloo, IA 50701 (319) 232-3304
TSC #133607

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. 12-01375, Kent K. Collins and Rayann Collins, debtors.
2. Attached hereto are copies of the following documents filed in said bankruptcy proceeding:
 - a. Voluntary Petition, filed April 27, 2012; and
 - b. Schedule A and Schedule C, filed May 11, 2012; and
 - c. Notice of Meeting of Creditors, filed April 27, 2012, indicating that Albert C. Warford was appointed as Bankruptcy Trustee; and
 - d. Notice of Conversion from Chapter 13 to Chapter 7, filed February 12, 2013; and
 - e. Notice of Meeting of Creditors, filed April 27, 2012, indicating that Donald F. Neiman was appointed as Bankruptcy Trustee; and
 - f. Motion for Relief from Automatic Stay, without attachments, filed by William D. Mathis on behalf of 50 BY 50 REO, LLC, on February 15, 2013; and
 - g. Order Discharging Debtor, filed May 7, 2013.
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 February 26, 2013. This document, however, is 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: **The West 57 feet of the South 148 1/2 feet of Lot 6, Depot Addition, Winterset, Madison County, Iowa.**

Charles P. Augustine

Subscribed and sworn to before me on this 18th day of December, 2013.



Sara Marie Bruess
Notary Public in and for the State of Iowa

United States Bankruptcy Court Southern District of Iowa Page 1 of 8

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Collins, Kent, K	Name of Joint Debtor (Spouse) (Last, First, Middle): Collins, Rayann
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)/Complete EIN (if more than one, state all):	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): 305 E North St Winterset, IA	Street Address of Joint Debtor (No. & Street, City, and State): 305 E North St Winterset, IA
ZIP CODE 50273	ZIP CODE 50273
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):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE

Location of Principal Assets of Business Debtor (if different from street address above):

ZIP CODE

Type of Debtor (Form of Organization) (Check one box.) <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 (Check one box) <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	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" 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
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Chapter 15 Debtors Country of debtor's center of main interests: _____ Each country in which a foreign proceeding by, regarding, or against debtor is pending: _____	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)	Nature of Debts (Check one box) <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.
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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).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input 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 <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 <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input 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 <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	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document Page 2 of 8 Name of Debtor(s): Kent K Collins, Rayann Collins	
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:	
<p style="text-align: center;">Exhibit A</p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: center;">X /s/ <u>Michael L. Jankins</u> 4/26/2012 Signature of Attorney for Debtor(s) Date Michael L. Jankins IS9-99-9998</p>		
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 checked="" 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 checked="" 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 checked="" 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 checked="" 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).			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<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)).			

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

In re: Kent K Collins Rayann Collins

Case No. 12-1375
(If known)

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the 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
The West 57 feet of South 148 1/2 feet of Lot 6, Depot Addition, Winterset, Madison County, Iowa; Location: 305 E North St Winterset, IA property acquired in August 2003	Fee Owner	J	\$ 80,000.00	\$ 126,000.00
Total >			\$ 80,000.00	

(Report also on Summary of Schedules.)

In re Kent K Collins Rayann Collins

Case No. 12-1375

Debtors

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

Check if debtor claims a homestead exemption that exceeds \$146,450.

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1956 Terry Coach camper	Iowa Code § 627.6(14)	200.00	200.00
1964 Chevrolet Corvair	Iowa Code § 627.6(14)	200.00	200.00
1964 Volkswagon Beetle	Iowa Code § 627.6(14)	200.00	200.00
1969 Chevrolet Truck	Iowa Code § 627.6(14)	200.00	200.00
1996 Chevrolet Blazer	Iowa Code § 627.6(9)	1,500.00	1,500.00
1998 Ford Taurus	Iowa Code § 627.6(14)	300.00	300.00
2001 Ford Ranger	Iowa Code § 627.6(9)	2,000.00	2,000.00
American State Bank	Iowa Code §§ 642.21, 537.5105	75%	500.00
disposable earnings	Iowa Code §§ 642.21, 537.5105	75%	unknown
disposable earnings	Iowa Code §§ 642.21, 537.5105	75%	unknown
Household goods and furnishings	Iowa Code § 627.6(5)	1,209.00	1,209.00
Kimball upright piano	Iowa Code § 627.6(5)	200.00	200.00
mechanics tools	Iowa Code § 627.6(11)	2,000.00	2,000.00
past, present, future ring- \$75.00 2 pairs earrings- \$50.00	Iowa Code § 627.6(1)(b)	125.00	125.00
tax refunds	Iowa Code § 627.6(10)	2,000.00	unknown
The West 57 feet of South 148 1/2 feet of Lot 6, Depot Addition, Winterset, Madison County, Iowa; Location: 305 E North St Winterset, IA property acquired in August 2003	Iowa Code §§ 561.2, 561.16, 499A.18	80,000.00	80,000.00
wardrobe	Iowa Code § 627.6(5)	200.00	200.00

In re Kent K Collins Rayann Collins
Debtors

Case No. 12-1375
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
wardrobe	Iowa Code § 627.6(5)	200.00	200.00
wedding ring	Iowa Code § 627.6(1)(a)	60.00	60.00
wedding ring	Iowa Code § 627.6(1)(a)	175.00	175.00

* 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

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

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 4/27/12.

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):

Kent K Collins
305 E North St
Winterset, IA 50273

Rayann Collins
305 E North St
Winterset, IA 50273

Case Number:
12-01375-lmj13

Social Security/Taxpayer ID/Employer ID/Other Nos.:

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

Michael L Jankins
701 E Court Ave
Ste A
Des Moines, IA 50309
Telephone number: (515) 255-1855

Bankruptcy Trustee (name and address):

Albert C Warford
505 5th Avenue
Suite 520
Des Moines, IA 50309
Telephone number: (515) 283-2713

Meeting of Creditors

Date: **May 24, 2012**

Time: **10:00 AM**

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

Deadlines:

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

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **8/22/12**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)):

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability to Certain Debts: 7/23/12

Deadline to Object to Exemptions:

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

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

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, the debtor's property, and certain codebtors. 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.

Address of the Bankruptcy Clerk's Office:

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

For the Court:

Clerk of the Bankruptcy Court:
Mary M. Weibel

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

Date: 4/27/12

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

IN RE: : CASE NO.: 12-01375
Kent K. Collins and : CHAPTER 13
Rayann Collins, :
Debtor(s). : NOTICE TO CONVERT FROM CHAPTER 13 TO CHAPTER 7

COME NOW, the Debtors, and hereby convert their Chapter 13 case to Chapter 7.

/s/ Michael L. Jenkins
Michael L. Jenkins IS9-99-9998
701 East Court Avenue Suite A
Des Moines, Iowa 50309
Telephone: (515) 255-1855
Facsimile: (515) 274-1364
ATTORNEY FOR DEBTOR(S)

CERTIFICATE OF SERVICE

I, Candace E. Dupuy, state I am the secretary for Michael L. Jenkins, and on the 12 of February, 2013, I

personally mailed a copy of the Notice of Conversion to the following:

Kent and Rayann Collins
305 East North Street
Winterset IA 50273

the same being in a sealed envelope with the proper postage thereon addressed to the said person and/or business at the last known post office address, by depositing the same on said date in a United States Post Office mail receptacle.

The Notice of Conversion will be electronically mailed by the Clerk to.

Office of US Trustee @ USTPRegion12.DM.ECF@usdoj.gov
Albert C. Warford Chapter13@qwestoffice.net

/s/ Candace E. Dupuy
Candace E. Dupuy

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

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

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 4/27/12 and was converted to a case under chapter 7 on 2/12/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

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

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

Kent K Collins
305 E North St
Winterset, IA 50273

Rayann Collins
305 E North St
Winterset, IA 50273

Case Number:
12-01375-lmj7

Social Security/Taxpayer ID/Employer ID/Other Nos.:

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

Michael L Jankins
701 E Court Ave
Ste A
Des Moines, IA 50309
Telephone number: (515) 255-1855

Bankruptcy Trustee (name and address):

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

Meeting of Creditors

Date: **March 4, 2013**

Time: **10:00 AM**

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

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

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

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

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/3/13

Deadline to Object to Exemptions:

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

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

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

Creditor with a Foreign Address:

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

Address of the Bankruptcy Clerk's Office:

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

For the Court:

Clerk of the Bankruptcy Court:
Mary M. Weibel

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

Date: 2/12/13

IN THE U.S. BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF IOWA

In the matter of

KENT K. COLLINS and
RAYANN COLLINS,

Debtors.

No. 12-01375

Chapter 7

MOTION FOR RELIEF FROM AUTOMATIC STAY

Creditor 50 BY 50 REO, LLC, by AMS Servicing, LLC, its servicing agent, pursuant to §362(d) of the Code, states:

1. Debtors own certain real estate, located at 305 E North Street, Winterset, Iowa, which is apparently used as a homestead. The property is described as:

[see attached mortgage].

2. This property is subject to a note and mortgage, currently owned by 50 BY 50 REO, LLC. Copies of the note and mortgage are attached. The note and mortgage are currently 21 payments delinquent.

3. Creditor, upon information and belief, estimates the value of the property at approximately \$57,300.00, its assessed value. The current payoff on the note owing to 50 BY 50 REO, LLC, secured by the mortgage is \$111,145.96, computed as of February 12, 2013.

4. 50 BY 50 REO, LLC has not been afforded adequate protection by debtors. Debtors do not have any equity in the property. Arrearage by the debtors in this case is "cause" for relief from the automatic stay; §362(d)(1).

5. To the best of counsel's knowledge, the property has not been abandoned by the trustee, nor has the case been closed.

6. Creditor requests that if the motion is granted by default, that the court enter an order that BR 4001(a)(3) shall not apply, and that the creditor can proceed to implement and enforce the order immediately.

7. Pursuant to the terms of the note and mortgage, creditor requests that the court allow it to charge the costs and attorney's fees of this motion against the debtors by adding the costs and attorney's fees of this motion to the amount owing under the note and mortgage.

WHEREFORE, creditor 50 BY 50 REO, LLC prays, pursuant to §362(d) of the code, for relief from the automatic stay to allow it to foreclose, *in rem*, its note and mortgage against the property described above, and to allow the winning bidder at the sheriff sale to take possession of the property.

/s/ William Mathis AT0005021
METCALF, CONLON & SIERING, PLC
126 West Second Street
Muscatine, Iowa 52761-3713
(563) 263-9494
Attorney for 50 BY 50 REO, LLC

IN THE U.S. BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF IOWA

In the matter of KENT K. COLLINS and RAYANN COLLINS, Debtors.	No. 12-01375 Chapter 7
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PROOF OF SERVICE

On February 15, 2013, I served copies of the attached motion to lift automatic stay and attachments, on the persons and addresses as indicated below, by regular first class U.S. mail, postage prepaid, unless served electronically through the clerk of court:

Kent K. Collins Rayann Collins 305 E North Street Winterset, IA 50273	Michael L. Jenkins 701 E Court Avenue Suite A Des Moines, IA 50309
US Trustee Room 793, Federal Building 210 Walnut Street Des Moines, IA 50309	Albert C. Warford Chapter 13 Trustee 505 5th Avenue, Suite 520 Des Moines, IA 50309-2315

/s/ William Mathis AT0005021
METCALF, CONLON & SIERING, PLC
126 West Second Street
Muscatine, Iowa 52761-3713
(563) 263-9494
Attorney for 50 BY 50 REO, LLC

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. 12-01375-lmj7

Chapter 7

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

Kent K Collins
305 E North St
Winterset, IA 50273

Rayann Collins
305 E North St
Winterset, IA 50273

Social Security No.:

██████████

██████████

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: 5/7/13

Judge Lee M. Jackwig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.