

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Dionne Devine Kirk

Bky Case No.: 04-42894-NCD

Debtor

Chapter 7

Jeff Kevin Kirk,

ADV No. 04-4230

Plaintiff

vs.

**ANSWER TO COMPLAINT TO
DETERMINE DISCHARGE OF
DEBT**

Dionne Devine Kirk,

Defendant

For her Answer to the Complaint of Jeff Kevin Kirk, Defendant respectfully represents the following:

1. Except as hereinafter expressly admitted, Defendant denies each and every allegation, statement, matter, and thing contained in said complaint.
2. Defendant is without sufficient information to admit or deny that the loan in question paid for the children's musical instruments.
3. Defendant admits that she had the address for the bill for the credit card in question changed to her mother's house; however, denies that it was to conceal the card from Plaintiff.
4. Plaintiff obtained the MBNA loan without the knowledge of Defendant and without Defendant's approval. Plaintiff earns nearly two times more money per month than Defendant and is in a better position to pay the loan than Defendant.

WHEREFORE Defendant prays that this Court deny Plaintiff's claim and discharge the debt in question.

Dated: September 7, 2004

/s/ Nicholas R. Morrison
Nicholas R. Morrison
Attorney Reg. No. 334911
Attorney for the Debtor
Morrison Legal Services, LLC
1711 W. County Rd. B, Ste 207
Roseville, MN 55113
(651) 631-3344

VERIFICATION

Nicholas R. Morrison, Attorney for the Debtor/Defendant, declares under penalty of perjury that he has read the forgoing Answers and that the facts set forth therein are true and correct according to the best of his knowledge, information and belief.

/s/ Nicholas R. Morrison
Nicholas R. Morrison

STATE OF MINNESOTA)
) ss
COUNTY OF RAMSEY)

AFFIDAVIT OF SERVICE BY U.S. MAIL

Nicholas R. Morrison of the City of Roseville, County of Ramsey, State of Minnesota, being duly sworn, says that on the 7th day of September 2004, he served the attached Answer of Dionne D. Kirk Debtor/Defendant upon Jeff Kevin Kirk, Plaintiff, Julia A. Christians, the Trustee, and upon the Office of the U.S. Trustee.

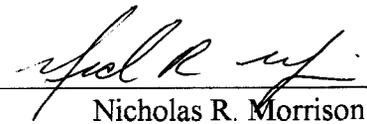
Service was made, by mailing to them a copy by mail, at the addresses that follow:

Jeff Kevin Kirk
7551 149th Ave NW
Ramsey, MN 55303

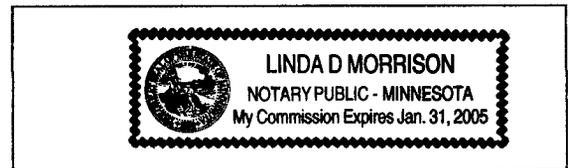
Julia A. Christians
One Financial Plaza, Suite 2500
120 South Sixth Street
Minneapolis, MN 55402

Office of the U.S. Trustee
1017 U.S. Court House
300 S. 4th Street
Minneapolis, MN 55415

which was enclosed in an envelope, postage prepaid, and depositing the same in the post office in Roseville, Minnesota, directed to the above address.


Nicholas R. Morrison

Subscribed and sworn before me
this 7th day of September
2004.




Notary Public

Notary Seal