

SHELDEN M. VIE
Attorney at Law
503 Jackson Avenue NW
Elk River MN 55330
(763) 241-9376

October 21, 2004

RE: Bradley A. Nauer
Sandra M. Nauer

Chapter 13 Case 04-43675

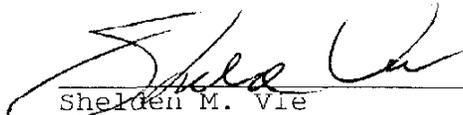
To Creditors and interested parties as set forth on the
attached Certificate of Mailing

NOTICE OF HEARING

Please take notice that the above named Debtor will move the
Court for Confirmation of the Modified Plan dated October
20, 2004, at 10:00 a.m. on November 18, 2004, at Courtroom
Courtroom 8 West, U. S. Courthouse, 300 South 4th Street,
Minneapolis, Minnesota.

A copy of Modified Plan is enclosed herewith.

UNLESS A RESPONSE OPPOSING THE MOTION IS TIMELY FILED, THE
COURT MAY GRANT THE MOTION WITHOUT A HEARING.



Sheldon M. Vie
Attorney for Debtors
503 Jackson Avenue NW
Elk River MN 55330
(763) 241-9376
Atty Reg No 11280X

**United States Bankruptcy Court
District of Minnesota**

IN RE:
NAUER, BRADLEY A. & NAUER, SANDRA M.
Debtor(s)

Case No. **04-43675**
Chapter **13**

MODIFIED CHAPTER 13 PLAN

Dated: October 20, 2004

1. PAYMENTS BY DEBTOR -

- a. As of the date of this plan, the debtor has paid the trustee \$ **150.00**.
- b. After the date of this plan, the debtor will pay the trustee \$ varies¹ per month for 36 months, beginning within 30 days after the filing of this plan for a total of \$ **3,525.00**.
- c. The debtor will also pay the trustee: n/a
- d. The debtor will pay the trustee a total of \$ **3,525.00** [line 1(a) + line 1(b) + line 1(c)].

¹ 3 payments of \$75.00 followed by 33 payments of \$100.00

2. PAYMENTS BY TRUSTEE - The trustee will make payments only to creditors for which proofs of claim have been filed, make payments monthly as available, and collect the trustee's percentage fee of 10% for a total of \$ **352.50** [line 1(d) x .10] or such lesser percentage as may be fixed by the Attorney General. For purposes of this plan, month one (1) is the month following the month in which the debtor makes the debtor's first payment. Unless ordered otherwise, the trustee will not make any payments until the plan is confirmed. Payments will accumulate and be paid following confirmation.

3. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under ' 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

<i>Creditor</i>	<i>Estimated Claim</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
Shelden M. Vie	850.00	77.27	1	11	850.00
TOTAL					850.00

4. LONG-TERM SECURED CLAIMS NOT IN DEFAULT - The following creditors have secured claims. Payments are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

CORESOURCE INC 401(K) PLAN
WELLS FARGO FINANCIAL

5. HOME MORTGAGES IN DEFAULT [' 1322(b)(5)] - The trustee will cure defaults (plus interest at the rate of 8 per cent per annum) on claims secured only by a security interest in real property that is the debtor's principal residence as follows. The debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
None					
TOTAL					0.00

6. OTHER LONG-TERM SECURED CLAIMS IN DEFAULT [' 1322 (b)(5)] - The trustee will cure defaults (plus interest at the rate of 8 per cent per annum) on other claims as follows and the debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
None					
TOTAL					0.00

7. OTHER SECURED CLAIMS [' 1325(a)(5)] - The trustee will make payments to the following secured creditors having a value as of confirmation equal to the allowed amount of the creditor's secured claim using a discount rate of 8 percent. The

creditor's allowed secured claim shall be the creditor's allowed claim or the value of the creditor's interest in the debtor's property, whichever is less. The creditors shall retain their liens. NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. ' 1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. ' 506(a).

Creditor	Claim Amount	Secured Claim	Monthly Beginning Payment	Number of mo. #	Number of Payments	TOTAL PAYMENTS
None						0.00
TOTAL						0.00

- 8. **SEPARATE CLASS OF UNSECURED CREDITORS** - In addition to the class of unsecured creditors specified in & 9, there shall be a separate class of nonpriority unsecured creditors described as follows:
 - a. The debtor estimates that the total claims in this class are \$ 0.00.
 - b. The trustee will pay this class \$ 0.00.
- 9. **TIMELY FILED UNSECURED CREDITORS** - The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under & 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 2,322.50 [line 1(d) minus paragraphs 2, 3, 5, 6, 7 and 8].
 - a. The debtor estimates that the total unsecured claims held by creditors listed in & 7 are \$ 0.00.
 - b. The debtor estimates that the debtor's total unsecured claims (excluding those in & 7 and & 8) are 20,076.40.
 - c. Total estimated unsecured claims are \$ 20,076.40 [line 9(a) + line 9(b)].
- 10. **TARDILY-FILED UNSECURED CREDITORS** - All money paid by the debtor to the trustee under & 1, but not distributed by the trustee under & 2, 3, 5, 6, 7, 8 or 9 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.
- 11. **OTHER PROVISIONS - DEBTORS SHALL TURN OVER ALL TAX REFUNDS TO TRUSTEE DURING LIFE OF PLAN**

12. **SUMMARY OF PAYMENTS C**

Trustee's Fee [Paragraph 2]	352.50
Priority Claims [Paragraph 3]	850.00
Home Mortgage Defaults [Paragraph 5]	0.00
Long-Term Debt Defaults [Paragraph 6]	0.00
Other Secured Claims [Paragraph 7]	0.00
Separate Class [Paragraph 8]	2,322.50
Unsecured Creditors [Paragraph 9]	3,525.00
TOTAL [must equal Paragraph 1, Line (d)]	3,525.00

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

Shelden M. Vie 11280X
 Shelden M. Vie
 503 Jackson Avenue NW
 Elk River, MN 55330
 (763) 241-9376

Signed: /s/ BRADLEY A. NAUER
 DEBTOR

Signed: /s/ SANDRA M. NAUER
 DEBTOR (if joint case)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Bradley A. Nauer
Sandra M. Nauer

SIGNATURE DECLARATION

Debtor(s).

Case No 04-43675

- PETITION, SCHEDULES & STATEMENTS
 CHAPTER 13 PLAN
 SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
 AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
 MODIFIED CHAPTER 13 PLAN
 OTHER (Please describe: _____)

[We], the undersigned debtor(s) or authorized representative of the debtor, *make the following declarations under penalty of perjury:*

The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;

- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable, and
- corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: 10-20-04

x Sandy Nauer
Signature of Debtor or Authorized Representative

x Brad Nauer
Signature of Joint Debtor

Sandy Nauer

Brad Nauer

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:
Bradley A. Nauer
Sandra M. Nauer

Bky Case 04-43675 Chapter 13

UNSWORN CERTIFICATE OF SERVICE

Debtor(s)

The undersigned hereby certifies that on the 21st day of October, 2004, he served a copy of the Amended Schedules I & J and Declaration dated October 20, 2004 and Notice of Hearing and Modified Plan dated October 20, 2004, by placing said copy in a postpaid envelope addressed to the persons set forth below and on the attached distribution list, at the place and address stated thereon, which is the last known address, and by depositing said envelope and contents in the United States Mail at Elk River, Minnesota.



Sheldon M. Vie

U.S. Trustee
1015 U.S. Courthouse
300 South 4th Street
Minneapolis MN 55415

Michael J. Farrell, Trustee
PO Box 519
Barnesville MN 56514

Bradley and Sandra Nauer
25789 18th Street West
Zimmerman MN 55398

Creditors on attached mailing list

General Casualty Co
One Gheral Drive
Sun Prairie WI 53590-9334

Millenium Credit Cons
PO Box 18160
West St Paul MN 55118

JC Christensen & Associates Inc
PO Box 519
Sauk Rapids MN 56379-0519

Orthodontic Centers of America
PO Box 660435
Dallas TX 75266-0435

CENTERPOINT ENERGY
PO BOX 1297
MINNEAPOLIS, MN 55472-0061

CONNEXUS ENERGY
14601 RAMSEY BLVD
RAMSEY, MN 55303

CORESOURCE INC 401(K) PLAN
PO BOX 6179
WESTERVILLE, OH 43086-6179

ELK RIVER PHYSICIANS
C/O COLLTECH INC
PO BOX 44430
EDEN PRAIRIE, MN 55344

FAIRVIEW HEALTH SERVICES
PO BOX 147
MINNEAPOLIS, MN 55440

FAIRVIEW NORTHLAND CLINICS
PO BOX 9389
MINNEAPOLIS, MN 55440-9389

FORD CREDIT
PO BOX 88306
CHICAGO, IL 60680-1306

GMAC
PO Box 173793
DENVER, CO 80217-3793

HOUSEHOLD CREDIT SERVICES, INC.
PO BOX 5222
CAROL STREAM, IL 60197-5222

NOWCARE MEDICAL CENTERS
600 HWY 169 SUITE 670
ST LOUIS PARK, MN 55426

PARK DENTAL-CHAMPLIN
C/O PINNACLE FINANCIAL GROUP
7825 WASHINGTON AVE S #410
MINNEAPOLIS, MN 55439-2409

PHYSICIANS NECK & BACK CLINICS S
PO BOX 466
SPENCER, IA 51301

SHERBURNE COUNTY AUDITOR
13880 HWY 10
CLK RIVER, MN 55330

STAR TRIBUNE
C/O BUREAU OF COLLECTION RECOVERY
7575 CORPORATE WAY
EDEN PRAIRIE, MN 55344

TCF NATIONAL BANK
801 MARQUETTE AVENUE
MINNEAPOLIS, MN 55402

WELLS FARGO FINANCIAL
PO BOX 98798
LAS VEGAS, NV 89193-8798