

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In Re:

CHAPTER 7 CASE

Bradley C. Breheim

And in Re:

CASE NO. 04-44802 RJK

Rosemary Breheim

Debtors.

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**NOTICE OF HEARING AND MOTION FOR RELIEF FROM STAY**

TO: The Debtors, Bradley C. Breheim and Rosemary Breheim, Debtors' Attorney, Robert J. Everhart, Trustee, John R. Stoebner, U.S. Trustee and other interested parties as shown on the attached service list.

1. Green Tree Loan Company f/k/a Green Tree Financial Servicing Corporation (hereinafter "Green Tree "), by its undersigned attorney, moves the court for the relief requested below and gives notice of hearing herewith.

2. The court will hold a hearing on this motion on the 14<sup>th</sup> day of October 2004 at 2:00 p.m. or as soon thereafter as counsel can be heard, before the Honorable Robert J. Kressel in Courtroom 8 West at the U.S. Bankruptcy Court, U.S. Courthouse, Rm 301, 300 S. 4th St., Minneapolis, MN 55415.

3. Any response to this motion must be filed and delivered not later than 8th day of October 2004, which is three (3) days before the time set for the hearing or filed and served by mail not later than the 4th day of October 2004, which is seven (7) days before the time set for the hearing. **UNLESS A RESPONSE OPPOSING THE MOTION IS TIMELY FILED, THE COURT MAY GRANT THE MOTION WITHOUT A HEARING.**

4. This Court has jurisdiction over this motion pursuant to 28 U.S.C. Sections 157 and 1334, Fe. Bankr. P. 5005 and Local Rule 1070-1. This proceeding is a core proceeding. The Petition commencing this case was filed on August 26, 2004. The case is now pending in this Court.

5. This motion arises under 11 U.S.C. 362 and Bankruptcy Rule 4001. This motion is filed under Bankruptcy Rule 9014 and Local Rules 9013-1 through 9013-3. Movant requests relief with respect to property subject to Green Tree 's valid security interest.

6. The Movant hereby requests that the Court waive the ten-day stay period provided for by Bankruptcy Rule 4001(a)(3).

7. That Green Tree is entitled to lift the stay and seek the immediate possession of certain personal property that is described as follows:

1982, Artcraft 14' x 66' manufactured home, serial number 21077, including but not limited to a stove, refrigerator, air conditioner, wheels/axles, skirt, steps, anchor, dishwasher and shed.

8. That cause exists, including lack of adequate protection of the interest of Green Tree in the subject property, entitling Green Tree to relief from stay.

9. That the Debtors effectively have no equity in the property and the property is not necessary to an effective reorganization.

10. Green Tree desires to protect its interest in the aforementioned property and requests the court to vacate the stay of actions and allow repossession pursuant to Minnesota Statutes.

11. The Secured Creditor has incurred and will incur legal fees and costs to protect and enforce its rights in the subject property.

WHEREFORE, Green Tree , by its undersigned attorney, moves the court for an order for judgment that the automatic stay provided by 11 U.S.C. Sec. 362(a) be terminated so to permit the movant to enforce its interest in the mobile home under applicable Minnesota law and for such other relief as may be just and equitable.

Dated this 21st day of September 2004.

STEPHENSON & SANFORD PLC

By: /e/ James A. Sanford  
James A. Sanford (0177970)  
Theresa A. Hodnett (026832X)  
Attorneys for Secured Creditor  
Suite 220  
1905 East Wayzata Blvd.  
Wayzata, MN 55391  
(952) 404-2100

**UNITED STATES BANKRUPTCY COURT  
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Debtors.

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**MEMORANDUM IN SUPPORT OF MOTION  
FOR RELIEF FROM AUTOMATIC STAY**

FACTS

On or about January 22, 1998, the Debtors, Bradley C. Breheim and Rosemary Breheim, executed a Manufactured Home Retail Installment Contract and Security Agreement with B & B Mobile Homes, Inc. for the purchase of a 1982, Artcraft 14' x 66' manufactured home, serial number 21077, including but not limited to a stove, refrigerator, air conditioner, wheels/axles, skirt, steps, anchor, dishwasher and shed. The Seller's interest in the above-described contract was assigned to the movant, Green Tree Loan Company f/k/a Green Tree Financial Servicing Corporation ("Green Tree "). The contract provides that the failure to remit the monthly payment is a condition of default, the occurrence of which gives Green Tree the right to accelerate the contract and repossess the property.

On or about August 26, 2004, Debtors filed for relief under Chapter 7 of Title 11, U.S. Code. Debtors are currently in default for the monthly payments for April (\$196.97), May (\$196.97), June (\$196.97), July (\$196.97), August (\$196.97), September (\$196.97) 2004, plus \$460.77 in insurance charges and other contractual charges. The total default under the contract is \$1,642.59. Debtors have failed to reaffirm the debt. The market value of the mobile home is approximately Call. Currently, a net balance due of \$17,156.26 under the contract.

LAW

I. CAUSE EXISTS FOR THE GRANTING OF RELIEF FROM THE AUTOMATIC STAY PURSUANT TO 11 U.S.C. SECTION 362(d)(1) WHERE THE INTEREST OF THIS SECURED CREDITOR IS NOT ADEQUATELY PROTECTED.

On request of a party in interest and after notice and hearing the court shall grant relief from the stay for cause, including the lack of adequate protection of an interest in the property of such

party in interest. 11 U.S.C. 362(d)(1). Pursuant to 11 U.S.C. Section 362(g) the burden is on the Debtors to prove the absence of cause and/or adequate protection. This secured creditor's interest in the property is not adequately protected where:

1. Debtors filed Chapter 7 Bankruptcy on or about August 26, 2004.
2. The Debtors are delinquent for monthly contract installment payments for the months of April (\$196.97), May (\$196.97), June (\$196.97), July (\$196.97), August (\$196.97), September (\$196.97) 2004, plus \$460.77 in insurance charges and other contractual charges totaling \$1,642.59.
3. The Debtors have executed a voluntary Surrender of Collateral.
4. The Debtors have failed to reaffirm the debt with Green Tree.
5. The mobile home continues to depreciate in value.
6. The Debtors have failed to make any offer of adequate protection.

Accordingly, Green Tree is entitled to relief from the stay by reason of lack of adequate protection of its interest in the mobile home.

II. THE AUTOMATIC STAY SHOULD BE MODIFIED PURSUANT TO 11 U.S.C. SECTION 362(d)(2) WHERE (1) THE DEBTORS DO NOT HAVE ANY EQUITY IN THE PROPERTY, AND (2) THE PROPERTY IS NOT NECESSARY TO AN EFFECTIVE REORGANIZATION.

The first requirement under Section 362(d)(2) is met where the total of all the encumbrances against the property is in excess of the value of the property. The current NADA valuation of the property is approximately Call. It is subject to Secured Creditor's interest in the gross amount of \$22,808.22 and a net amount of \$17,156.26.

#### CONCLUSION

The Secured Creditor is entitled to relief from the automatic stay pursuant to 11 U.S.C. Section 362(d)(1) for cause, and where its interest in the secured property is not adequately protected. The Secured Creditor is also entitled to relief from the automatic stay pursuant to 11 U.S.C. Section 362(d)(2) where the Debtors effectively have no equity in the property, and where the property is not necessary to an effective reorganization.

The Secured Creditor has met its burden as discussed above and respectfully requests an order of this Court modifying the automatic stay consistent with the attached proposed Order.

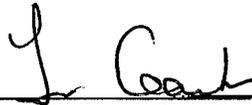
Dated this 21st day of September 2004.

STEPHENSON & SANFORD PLC

By: /e/ James A. Sanford  
James A. Sanford (0177970)  
Theresa A. Hodnett (026832X)  
Attorneys for Secured Creditor  
Suite 220  
1905 East Wayzata Blvd.  
Wayzata, MN 55391  
(952) 404-2100

VERIFICATION

I, Tina Gaikowski, the Bankruptcy Administrator of Green Tree Loan Company named in the foregoing notice of hearing and motion, declare under penalty of perjury that the foregoing is true and correct according to the best of my knowledge, information and belief.

Executed on: 9-15-07 Signed:   
Tina Gaikowski

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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Debtors.

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**AFFIDAVIT OF TINA GAIKOWSKI**

Tina Gaikowski, being first duly sworn on oath deposes and states:

1. That Affiant is the Bankruptcy Administrator for Green Tree Loan Company f/k/a Green Tree Financial Servicing Corporation ("Green Tree ").
2. That Affiant has reviewed the account records relating to Bradley C. Breheim and Rosemary Breheim and the Manufactured Home Retail Installment Contract and Security Agreement loan account.
3. That on or about January 22, 1998, the Debtors executed a Manufactured Home Retail Installment Contract and Security Agreement with B & B Mobile Homes, Inc. for a 1982, Artcraft 14' x 66' manufactured home, serial number 21077, including but not limited to a stove, refrigerator, air conditioner, wheels/axles, skirt, steps, anchor, dishwasher and shed, which is attached hereto as **Exhibit A**.
4. That Seller's interest in the aforementioned Manufactured Home Retail Installment Contract and Security Agreement was assigned to Claimant, Green Tree. A true and correct copy of the Confirmation of Lien Perfection is attached hereto as **Exhibit B**.
5. That said Manufactured Home Retail Installment Contract and Security Agreement provides that failure to remit the monthly payment is a condition of default, the occurrence of which gives Green Tree the right to accelerate the contract and repossess the property.
6. That Debtors failed to maintain monthly payments under said contract.
7. That the Debtors defaulted by virtue of their failure to remit the monthly payments for April (\$196.97), May (\$196.97), June (\$196.97), July (\$196.97), August (\$196.97), September (\$196.97)

2004, plus \$460.77 in insurance charges and other contractual charges. The total default is \$1,642.59.

8. That Debtors have executed a Voluntary Surrender of Collateral.
9. That cause exists, including lack of adequate protection, as evidenced by the failure of Debtors to maintain the contractual payments, of the interest of Green Tree in the subject property, entitling Green Tree to relief from stay from Debtors.
10. That the current NADA market value of said collateral is \$14,000.00
11. That Debtors have a gross balance due of \$22,808.22 and a net balance due of \$17,156.26, as of September 9, 2004.
12. That the last known address of Debtors is as follows:

110 First Street East  
Apartment #329  
Chaska, MN 55318

13. That Green Tree believed and still believes that the aforementioned address was and still is the present residence of Debtors because Debtors had previously advised Green Tree of the same and because Green Tree has communicated with them at said address and has no reason to believe they no longer reside there.
14. That Debtors have no equity in the property and the property is not necessary to an effective reorganization.
15. Green Tree desires to protect its interest in the aforementioned property and requests the court to vacate the stay of actions and allow repossession pursuant to Minnesota Statutes.
16. The Secured Creditor has incurred and will incur legal fees and costs to protect and enforce its rights in the subject property.
17. This affidavit is given in support of the motion of Green Tree, for relief from the automatic stay.

  
\_\_\_\_\_  
Tina Gaikowski

Subscribed and sworn to before me  
this 15 day of Sept 2004.

  
\_\_\_\_\_  
Notary Public

STACIE J. FRENCH, Notary Public  
Pennington County, South Dakota  
My Commission Expires January 31, 2010



0T-10-24-101 (4/88) MH-MC

MINNESOTA

**MANUFACTURED HOME RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT (CONV. - FHA - VA) (8)**

Date 1-22-98 **DEPOSIT DATE: 1/22/98**  
**ACCOUNT # 30324176**

**BUYER:** BREHEIN, ROSMARY A., 509 JULIETTE DR, ARDMORE VILLAGE, LAKEVILLE, MN 55044

**SELLER:** B & B MOBILE HOMES, INC., 201 WEST BURNSVILLE PKWY. #147, BURNSVILLE, MN 55337

**ASSIGNEE:** GREEN TREE FINANCIAL SERVICING CORPORATION, 325 CEDAR ST SUITE 700, ST PAUL, MN 55101

**FEDERAL TRUTH-IN-LENDING ACT DISCLOSURES**

ANNUAL PERCENTAGE RATE (The cost of my credit as a yearly rate.)	FINANCE CHARGE (The dollar amount the credit will cost me.)	Amount Financed (The amount of credit provided to me or on my behalf.)	Total of Payments (The amount I will have paid after I have made all payments as scheduled.)	Total Sales Price (The total cost of my purchase on credit, including my down payment of \$ 1730.00 )
13.00 %	\$ 1986.68	\$ 1566.00	\$ 5545.68	\$ 3715.68

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
100	196.97	Monthly beginning <i>March 1 1998</i>

**SECURITY:** I am giving a security interest in:

The goods or property being purchased. Real property located at \_\_\_\_\_  
**FILING FEES:** \$ 13.00 **LATE CHARGE:** If a payment is more than 15 days late, I will be charged \$ .00 or .00 % of the payment, whichever is LESS.

**PREPAYMENT:** If I pay off early, I will not be charged a prepayment penalty.

**ASSUMPTION:** Someone buying my home may, subject to conditions, be allowed to assume the remainder of the Contract on the original terms.

See the Contract document below for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

**ITEMIZATION OF THE AMOUNT FINANCED**

1. Cash Sale Price (Including Taxes of) \$ .00 \$ 1730.00
2. Gross Trade-in \$ .00
Less Amount Owed on Trade-in \$ .00
Net Trade-in \$ .00
Description: Make _____ Year 8800 Size 00 X 00
3. Cash Down Payment \$ 1730.00
4. Total Down Payment \$ 1730.00
5. Unpaid Balance of Cash Sale Price (1 - 4) \$ 15270.00
6. Paid to Public Officials \$ 13.00
7. Paid to Insurance Companies \$ 205.00
8. Paid to Appraiser \$ .00
9. a. Paid to \$ .00
b. Paid to \$ .00
c. Paid to \$ .00
d. Paid to \$ .00
e. Paid to \$ .00
f. Paid to \$ .00
g. Paid to \$ .00
10. Principal Balance (5 + 6 + 7 + 8 - 9 a-g) \$ 15560.00
11. Prepaid Finance Charges \$ .00
12. Amount Financed (10 - 11) \$ 15560.00

**PHYSICAL DAMAGE INSURANCE**

Physical Damage Insurance is required but I may obtain it from anyone I want that is acceptable to you. If I get the insurance checked below from you or through you, I will pay you \$ 205.00 for insurance protection for a term of 1 year

Comprehensive (a deductible)

Flood

Liability

Other

Vendor's Single interest

**OPTIONAL CREDIT LIFE AND DISABILITY INSURANCE**

Credit Life and Disability Insurance are not required to obtain credit and will not be provided unless I sign and agree to pay the additional cost.

The term of this insurance is 10 years.

N/A Single Credit Life Insurance	\$ .00
N/A Joint Credit Life Insurance	\$ .00
N/A Single Credit Disability Insurance	\$ .00
<b>Total</b>	\$ .00

Signature of Buyer(s) Insured Date \_\_\_\_\_

**CONTRACT AND SECURITY AGREEMENT**

1. DEFINITIONS: "I", "me", "my" means the Buyer(s). "You", "your" means the Seller and also the Assignee (after the Contract is assigned by Seller). "Manufactured Home" means the manufactured home and any other property described below and on page 2. "Contract" or "Agreement" means this Retail Installment Contract and Security Agreement.

NEW OR USED	YEAR AND MAKE	MODEL	SERIAL NUMBER	SIZE
U	1982 ARTCRAFT	HOME	22077	14 X 66

Bankrate & Service, Inc., St. Cloud, MN (1-800-887-2241) Form 0T-MHRCALTRM 5/82/88

ORIGINAL

0T-10-24-101 (4/88)

*212* *303* (page 1 of 2)



BREHEIN - 3164826

Stove  Refrigerator  Washer  Dryer  Air Conditioner  Wheels/Axles

Other (Describe) SKIRT, STEPS, ANCHOR, DUSHER, SHEB

2. **PURCHASE:** I have the option of buying this Manufactured Home for the cash price or buying on credit. The cash price is shown on page 1 as the "Cash Sale Price", and the credit price is shown on page 1 as the "Total Sale Price". I choose to buy on credit.
3. **SECURITY INTEREST:** I give you a security interest under the applicable certificate of title law or Uniform Commercial Code in the Manufactured Home and any property added or attached to it, to secure my obligation under this Contract. I also grant you a security interest in any interest I may have in premium refunds or proceeds under any insurance covering the Manufactured Home. I agree to execute any application for certificate of title or ownership, financing statement or other document necessary to perfect your security interest in the Manufactured Home. To the extent, if any, that any Contract (whether or not accompanied by any one or more original) constitutes chattel paper (as such term is defined in the Uniform Commercial Code in effect in the applicable jurisdiction) no security interest in any Contract may be created in any document(s) other than the original.
4. **PAYMENTS AND LATE CHARGE:** I will pay you the amount shown as the "Total of Payments" according to the payment schedule shown on page 1. I also agree to pay a late charge for late payment as shown on page 1.
5. **PREPAYMENT: I HAVE THE RIGHT TO PREPAY ALL OR PART OF THE UNPAID BALANCE OF THIS CONTRACT WITHOUT ANY PENALTY.**
6. **SIMPLE INTEREST CONTRACT:** This is a simple interest contract. The interest rate is 13.00% per annum until paid in full. Interest will accrue upon the unpaid principal balance outstanding from time to time. The Finance Charge, Total of Payments and Payment Schedule were computed based on the assumption that payment will be made on the dates scheduled for payment. Early payments will reduce my final payment. Late payments will increase my final payment. My final payment will be equal to all unpaid sums due under this Contract. My promise requires me to pay the final payment on the date due even if the amount of the final payment differs from the amount of the final payment disclosed.
7. **NO WARRANTIES:** I agree that there are no warranties of any type covering the Manufactured Home. I am buying the Manufactured Home **AS IS and WITH ALL FAULTS and THE ENTIRE RISK AS TO THE QUALITY AND PERFORMANCE OF THE MANUFACTURED HOME IS WITH ME.** I agree that any implied warranty of merchantability and any implied warranty of fitness for a particular purpose are specifically excluded and do not cover the Manufactured Home. This No Warranties provision does not apply to the extent that any law prohibits it and it does not cover any separate written warranties.
8. **PROTECTION OF THE MANUFACTURED HOME:** I will: (a) keep the Manufactured Home in good condition and not commit waste; (b) pay all taxes, charges and lot rent due for the Manufactured Home and the real estate it is located on; (c) not move, use illegally, sell, lease or otherwise transfer the Manufactured Home; (d) not attach the Manufactured Home to any real estate and the Manufactured Home will always be treated as personal property unless you consent in writing and state law permits such contrary treatment; and (e) not let anybody else have any interest in the Manufactured Home.
9. **INSURANCE:** I will keep the Manufactured Home insured against such risks and in such amounts as you may reasonably require with an insurance company satisfactory to you. I will arrange for you to be named as loss payee on the policy. I agree to provide you written evidence of insurance as requested by you from time to time. If you finance the purchase of any such insurance for me, I will repay you for the cost of that insurance, plus interest up to the contract rate of interest. I agree that the insurance company may make any payments due under the policy directly to you, and I direct the insurance company to do so. You may do whatever you think is necessary to be sure that any proceeds of the insurance will be used to repair the Manufactured Home or pay off this Contract. I give you a power of attorney (which I cannot cancel) so that you may do whatever you need to in order to collect the insurance proceeds. If I fail to obtain, maintain or pay for the required insurance, or if I fail to arrange for you to be named as loss payee, you may treat that as a default of my obligations under this Contract, and you may (but are not required to) purchase such insurance. If you purchase such insurance, I will immediately repay you for any amounts you spend in purchasing the insurance, plus interest up to the contract rate of interest or, at your option, pay you over time as a workout of the obligation. If I owe you for any insurance (or for late charges, attorney fees or collection costs), I understand that I owe an additional sum for these debts beyond my monthly principal and interest payment. My monthly payment will therefore be greater than that stated on page 1 until such additional debts are paid in full.
10. **DEFAULT:** I will be in default if: (i) I do not make a payment on time; or (ii) I do not keep any of my other promises under this Contract; or (iii) I file a case, or someone else files a case against me, under the United States Bankruptcy Code; or (iv) you feel in good faith that the Manufactured Home is in danger or that I will not be able to continue my payments. The default described under (iv) does not apply if this Contract is guaranteed by the Veteran's Administration. You will give me notice of the default except when I voluntarily surrender or abandon the Manufactured Home. I will have the right to cure the default during the notice period. If I do not cure the default, you may do either or both of the following: (a) **Acceleration:** You can require me to immediately pay you the entire remaining balance of this Contract; and/or (b) **Repossession:** You can repossess the Manufactured Home. Once you get possession of the Manufactured Home you may sell it. If the amount from the sale, after expenses, is less than what I owe you, I will pay you the difference. If there is any property left in the Manufactured Home when you repossess, you may dispose of it as provided by law. If I default, you can do whatever is necessary to correct my default. If you spend money to correct my default, I will pay you back immediately with interest at the contract rate of interest.
11. **NOTICE:** Except for any notice required under applicable law to be given in another manner, (a) any notice to me provided for in this Contract shall be given in writing by mailing such notice by certified mail, addressed to me at the Manufactured Home address or at such other address as I may designate by notice to you in writing, and (b) any notice to you shall be given in writing by certified mail, return receipt requested, to your address stated herein or to such other address as you may designate by notice to me in writing.
12. **ATTORNEY'S FEES:** If you hire an attorney who is not a salaried employee to collect what I owe under this Contract or to get possession of the Manufactured Home or to enforce my agreements herein, I may be required to pay your reasonable attorney's fees plus court costs and actual out-of-pocket expenses. If state law provides for a limit on attorney's fees, I will pay only the legal limit.
13. **MISCELLANEOUS PROVISIONS:** This written Contract is the only agreement that covers my purchase of the property. This Contract can only be modified or amended, or provisions in it waived (given up), by a written modification to this Contract signed by you. You can decide not to use or enforce any of your rights under this Contract without losing them. For example, you can extend the time for making some payments without extending others. If any part of this Contract cannot be enforced because of a law which prohibits it, all other parts can still be enforced. I agree to pay you all allowable charges for the return by a depository institution of a dishonored check or other negotiable instrument to the full extent provided by applicable law. I agree to cooperate with you regarding any requests after closing to correct errors made concerning this Contract or the transaction and to provide any and all additional documentation deemed necessary by you to complete this transaction.
14. **ARBITRATION:** All disputes, claims or controversies arising from or relating to this Contract or the parties thereto shall be resolved by binding arbitration by one arbitrator selected by you with my consent. This agreement is made pursuant to a transaction in interstate commerce and shall be governed by the Federal Arbitration Act at 9 U.S.C. Section 1. Judgment upon the award rendered may be entered in any court having jurisdiction. The parties agree and understand that they choose arbitration instead of litigation to resolve disputes. The parties understand that they have a right to litigate disputes in court, but that they prefer to resolve their disputes through arbitration, except as provided herein. **THE PARTIES VOLUNTARILY AND KNOWINGLY WAIVE ANY RIGHT THEY HAVE TO A JURY TRIAL EITHER PURSUANT TO ARBITRATION UNDER THIS CLAUSE OR PURSUANT TO A COURT ACTION BY YOU (AS PROVIDED HEREIN).** The parties agree and understand that all disputes arising under case law, statutory law and all other laws



30324176

MINNESOTA DEPARTMENT OF PUBLIC SAFETY  
DRIVER & VEHICLE SERVICES DIVISION  
445 MINNESOTA ST., ST. PAUL, MN 55101  
CONFIRMATION OF LIEN PERFECTION - DEBTOR NAME AND ADDRESS

First Class  
U.S. Postage  
PAID  
Permit No. 171  
St. Paul, MN

BREHEIM BRADLEY CLAIRE  
BREHEIM ROSEMARY ARLENE  
509 JULIETTE DR  
LAKEVILLE MN 55044

82 Year	ARTC Make	LA Model	W0510K163 Title NR.
21077 VIN		01/22/98 Security Date	NO Rebuilt

1ST SECURED PARTY

LIEN HOLDER

RETAIN THIS DOCUMENT - See reverse  
side of this form for removing this lien.

GREEN TREE FINANCIAL SERV  
325 CEDAR ST #700  
SAINT PAUL MN 55101-1012

EXHIBIT  
B

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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Rosemary Breheim

Debtors.

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**UNSWORN DECLARATION FOR PROOF OF SERVICE**

Andrew Brueggeman of Stephenson & Sanford, PLC, attorneys licensed to practice law in this court, with office address at Suite 220, 1905 East Wayzata Blvd., Wayzata, Minnesota, declares under penalty of perjury that on the 22nd day of September 2004, I served the annexed Notice of Hearing and Motion for Relief from Stay, Memorandum in Support of Motion for Relief from Automatic Stay, Affidavit of Tina Gaikowski, and proposed Order to each person referenced below, a copy thereof by enclosing the same in an envelope with first class mail postage prepaid and depositing the same in the post office at Wayzata, Minnesota addressed to each of them as follows:

Bradley C. Breheim  
1068 Yellow Brick Road  
Chaska, MN 55318

John R. Stoebner  
120 S. 6th St., Ste 2500  
Minneapolis, MN 55402

Rosemary Breheim  
1068 Yellow Brick Road  
Chaska, MN 55318

U.S. Trustee  
1015 U.S. Courthouse  
300 South 4<sup>th</sup> Street  
Minneapolis, MN 55415

Robert J. Everhart  
P.O. Box 120534  
New Brighton, MN 55112

And I declare, under penalty of perjury, that the foregoing is true and correct.

Dated this 22nd day of September, 2004.

/e/ Andrew Brueggeman

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In Re:

CHAPTER 7 CASE

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And in Re:

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Rosemary Breheim

Debtors.

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**ORDER**

The above entitled matter came on for hearing upon motion of Green Tree Loan Company f/k/a Green Tree Financial Servicing Corporation, pursuant to 11 U.S.C. Section 362 on the 14th day of October 2004, at the U.S. Bankruptcy Court, U.S. Courthouse, Rm 8 West, 300 S. 4th St., Minneapolis, MN 55415. Appearances were as noted in the record. Based upon the evidence adduced at said hearing, the arguments of counsel, and the Court being fully advised of the premises,

IT IS HEREBY ORDERED that Green Tree Loan Company f/k/a Green Tree Financial Servicing Corporation, its assignees and/or successors in interest, is granted relief from the stay of actions imposed by 11 U.S.C. 362 with regard to that certain Manufactured Home Retail Installment Contract and Security Agreement dated January 22, 1998, executed by Debtors, Bradley C. Breheim and Rosemary Breheim, covering a 1982, Artcraft 14' x 66' manufactured home, serial number 21077, including but not limited to a stove, refrigerator, air conditioner, wheels/axles, skirt, steps, anchor, dishwasher and shed; and may proceed to foreclose said security interest in accordance with Minnesota law.

Notwithstanding Fed. R. Bankr. P. 4001 (a)(3), this order is effective immediately.

DATED: \_\_\_\_\_

BY THE COURT:

\_\_\_\_\_  
The Honorable Robert J. Kressel  
Judge of the U.S. Bankruptcy Court