

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE:

GREGORY RATZ  
JILL RATZ

Chapter 7  
Case No. 03-61308  
Adv. No. 04-6025

Debtors

Jerry Michaelson and  
Gregg Sonstegard,

Plaintiffs,

ANSWER

Gregory Ratz and Jill Ratz

Defendants

The Defendants for their Answer to the Plaintiffs' Complaint in the above matter state and allege as follows:

1. Except as hereinafter admitted or qualified, deny each and every allegation of the Plaintiffs' Complaint.

2. Admit Paragraphs 2, 4, 7, 8 and 9 of the Plaintiffs' Complaint

3. Affirmatively allege that the Plaintiffs have failed to state a complaint upon which a claim may be granted.

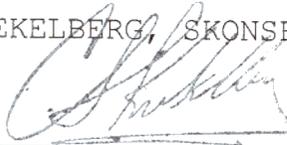
WHEREFORE, these answering Defendants pray for judgment as follows:

1. Dismissing the Plaintiffs' pretended cause of action;

2. For their costs, disbursements and attorney's fees herein;

3. For such other and further relief as the Court deems just and equitable.

KREKELBERG, SKONSENG & HASTINGS, P.L.L.P



Dated: 4/16/04

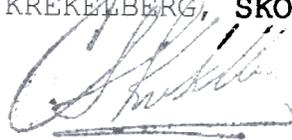
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Charles A. Krekelberg  
Attorney for Defendants  
P.O. Box 353-Pelican Rapids, MN 56572  
Attorney Reg # 5821X

ACKNOWLEDGMENT

The undersigned hereby acknowledges that sanctions may be imposed pursuant to Minn. Stat. Sec. 549.211.

KREKELBERG, SKONSENG & HASTINGS, P.L.L.P



Dated: 4/16/04

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Charles A. Krekelberg  
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Box 353-Pelican Rapids, MN 56572  
Tele: 218-863-6651  
Attorney Reg # 5821X

AFFIDAVIT OF SERVICE BY MAIL

Re: Bankruptcy Case No. 03-61308

Adv. No. 04-6025

STATE OF MINNESOTA

SS

COUNTY OF OTTER TAIL

The undersigned, being first duly sworn, deposes and states that the attached ANSWER was served upon the following:

Logan Moore  
Attorney at Law  
1118 Broadway  
Alexandria, MN 56308

by enclosing the same in an envelope addressed to such parties at the above address(es) with postage fully prepaid and by depositing said envelope(s) in a United States Postal Service mailbox in Pelican Rapids, Minnesota this 16th day of April, 2004.

RoJean Thorson  
RoJean Thorson

Subscribed and sworn to before me  
a Notary Public this 14th day of  
April, 2004.

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

CHARLES A. KREKELBERG  
NOTARY PUBLIC-MINNESOTA  
My Commission Expires Jan. 27, 2005