

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re: Ronda Smith,)
)
 Debtor.)
 _____)
)
 Bank One Delaware, NA)
 f.k.a. First USA,)
 Plaintiff,)
)
 v.)
)
 Ronda Smith,)
)
 _____)
 Defendant.)

Bankruptcy No. 034-60377
Chapter 7

Adversary No. _____

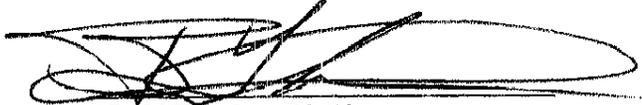
**DEBTOR/DEFENDANT'S
ANSWER**

The Debtor/Defendant, Ronda Smith, by and through her attorney, Bruce L. Madlom, hereby Answers the Plaintiff's Complaint as follows:

1. Debtor admits the allegations contained in paragraphs 1, 2, 3 and 6.
2. Debtor denies the allegations contained in paragraphs 4 and 8.
3. Debtor is without sufficient information to admit or deny the allegations contained in paragraphs 5, 7 and 9, and therefore denies the allegations contained therein.

WHEREFORE, Debtor/Defendant respectfully requests this Court dismiss Plaintiff's Complaint in all respects, as it fails to state a claim upon which relief can be granted, and that she receive her costs and disbursements and such other and further relief as the Court deems just and equitable.

Dated this 10th day of August, 2004.



BRUCE L. MADLOM

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