

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:)	
Lonny G. Emerson, Debtor)	Case No. 04-60810
)	
)	Adversary No. 04-6052
National Farmers Union Property)	
and Casualty Company,)	
Plaintiff,)	
)	
vs.)	ANSWER TO THE
)	COMPLAINT TO
Lonny G. Emerson,)	DETERMINE
Defendant.)	DISCHARGEABILITY
)	OF DEBT

COMES NOW THE DEFENDANT in the above entitled action and for his Answer to Plaintiff's Complaint to Determine Dischargeability of Debt, states and answers as follows:

I.

That he denies each and every allegation contained in Plaintiff's Complaint to Determine Dischargeability except that which is hereinafter specifically admitted, qualified or explained.

II.

That he admits the allegations contained in Paragraphs I, II, and V of the Plaintiff's Complaint to Determine Dischargeability of Debt.

III.

That he denies the allegations contained in Paragraphs III, IV, X, XI, and XII of the Plaintiff's Complaint to Determine Dischargeability of Debt, except that part of Paragraph X pertaining to the lawsuit brought by Plaintiff against Defendant in Cass County District Court, North Dakota, which he admits.

IV.

That he is without knowledge or information sufficient to form a belief as to the truth of the allegations contained in Paragraphs VI, VII, VIII, and IX of the Plaintiff's Complaint to Determine Dischargeability of Debt and so Defendant denies the allegations contained therein.

WHEREFORE, the Defendant prays that the Complaint of the Plaintiff be dismissed, and that he receive his costs and disbursements and such other and further relief as the Court deems just and equitable.

Dated this 27th day of August, 2004.


Lonny Emerson

AFFIDAVIT OF SERVICE

STATE OF NORTH DAKOTA)
) SS.
COUNTY OF CASS)

Mellissa Sandstrom, being first duly sworn on oath deposes and says that she is of legal age and not a party to the action herein nor interested in the action; and that she knew the person served to be the person named in the papers served and the person intended to be served; and that on the 27th day of August, 2004, at 5:00 p. m., she served the attached:

1. Answer to the Complaint to Determine Dischargeability of Debt

upon: U.S. Trustee, District of MN	David G. Velde	Steven L. Marquart
1015 U.S. Courthouse	Bankruptcy Trustee	403 Center Avenue, Suite 200
300 South Fourth Street	1118 Broadway	P.O. Box 1238
Minneapolis, MN 55415	Alexandria, MN 56308	Moorhead, MN 56561-1238

Re: Lonny Emerson
Bankruptcy Case No. 04-60810
Adversary No. 04-6052
Our File No. 004-4238

in the following manner:

- () by handing a true and correct copy to the attorney personally.
- () by leaving a true and correct copy at the office of the attorney with a clerk or other individual in charge thereof.
- () by leaving a true and correct copy at the office of the attorney in a conspicuous place therein.
- (X) by placing a true and correct copy thereof in an envelope so addressed and depositing the same, with postage prepaid, in the United States mail at Fargo, North Dakota.
- () by facsimile transmission to the attorney at the facsimile number _____, at _____ m.

Mellissa Sandstrom
Mellissa Sandstrom

Subscribed and sworn to before me this 27th day of August, 2004.

HEIDI J OGAARD
Notary Public
State of North Dakota
My Commission Expires Nov. 13, 2009

Heidi J. Ogaard
Heidi J. Ogaard