

STATE OF NORTH DAKOTA)
)
COUNTY OF CASS)

AFFIDAVIT OF SERVICE
BY MAIL

RE: Cynthia Susan Herfindahl
 Chapter 7 Bankruptcy Case No. 04-60700 DDD

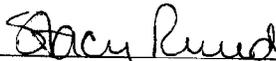
I, Stacy Ruud, being first duly sworn and under oath, deposes and states: I am of legal age, a citizen of the United States and not a party to the action herein; that on the 5th day of August, 2004, I served the attached:

**RESPONSE TO MOTION
MOTION FOR CONTINUANCE**

by mailing a copy thereof addressed as follows:

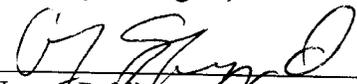
James A. Geske
Attorney at Law
7650 Currell Blvd., Ste 300
Woodbury, MN 55125

and deposited the same with postage fully prepaid in the United States Mails at Fargo, North Dakota for delivery by the United States Post Office Department as directed on the envelope; that there is regular mail service between the place of mailing and the address as directed on the envelope.



Stacy Ruud

Subscribed and sworn to before me this 5th day of August, 2004.



Notary Public

KEAR L. SHEPARD
Notary Public, CASS COUNTY, N. D.
My Commission Expires

2-25-09

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Cynthia Susan Herfindahl
SSN XXX-XX-0490

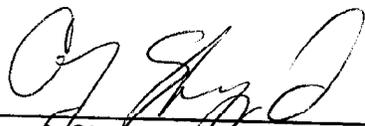
CHAPTER 7 CASE
Case No. 04-60700 DDO

RESPONSE TO MOTION

Comes now the above named Debtor, by and through her attorney, Alan J. Sheppard and resists creditor's Motion for Relief from Stay for the following reasons:

1. Debtor understated the equity in her homestead.
2. Creditor has ample security in the true equity of debtor's homestead.
3. Debtor mailed the creditor four \$300.00 money orders which, upon information and belief, creditor has either negotiated or failed to return to debtor.

Dated this 5th day of August, 2004.



Alan J. Sheppard
921 2nd Ave. S
Fargo, ND 58103
(701) 237-0302
Atty. No. 0242834
ATTORNEY FOR DEBTOR