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U.S. BANKRUPTCY COURT
ST. PAUL, MN

September 22, 2004

James Bjorkstrand
2087 Garnet Lane
Eagan, MN 55122

Fuller, Seaver & Ramette, P.A.
Portland Corporate Center
12400 Portland Ave South, Suite 132
Burnsville, MN 55337

United States Bankruptcy Court
200 Federal Building
316 North Robert Street
St. Paul, MN 55101

RE: BKY No. 03-37845
ADV 04-3359

Answer to Summons/Complaint

I dispute all allegations contained in this complaint.

James Bjorkstrand

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