

United States Bankruptcy Court
District Of Minnesota

RECEIVED

04 OCT -7 AM 11:45

U.S. BANKRUPTCY COURT
ST. PAUL, MN

In re:

Adv. 04-3371, Bky. 4-33431
Robert CJ Somers
Debtor

MBNA America Bank
Plaintiff
v.
Robert CJ Somers
Defendant

October 5, 2004

The following is an answer to the plaintiff's complaint pending in the above court. I am currently in search of an attorney to represent me in this matter. I plan to dispute the claims made by the plaintiff. Please consider this letter with the attached Affidavit Of Service, as a satisfactory and timely response.

Sincerely,



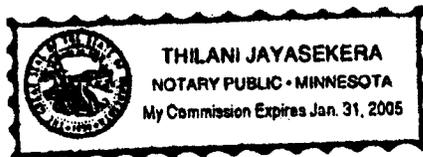
Robert CJ Somers



Public Notary

Date

10-06-04



STATE OF MINNESOTA

AFFIDAVIT OF SERVICE

Robert C. Somers, being duly sworn, on oath says: that on the 6th day of October, 2004, he served the attached answer

upon MBNA - America Bank

therin named, personally, at David Jon Heiland, Attorney for plaintiff, 120 S 6th St. Suite 1100 mpls MN 55402

in the county of Hennepin, State of Minnesota, by handing to and leaving with office.

true and correct copy thereof.

Date: 10-6-04, 2004

Signature

Subscribed and Sworn to Before Me this 06 day of October, 2004

[Signature]
Notary Public/Court Deputy

