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AUTHORIZED TO PRACTICE LAW IN
MINNESOTA, WISCONSIN, IOWA,
SOUTH DAKOTA, COLORADO,
MONTANA, NEW YORK
AND WASHINGTON, D.C.

WRITER'S DIRECT DIAL NUMBER

August 31, 2004

Darlene R. Simpson
12730 Gerdine Court
Apple Valley, Minnesota 55124

Philip N. Scheide
1500 W. McAndrews Rd, #228
Burnsville, MN 55337

United States Trustee
1015 U.S. Courthouse
300 South 4th Street
Minneapolis, MN 55415

John A. Hedback, Trustee
2855 Anthony Lane South
Suite 201
St. Anthony, MN 55418

Re: Darlene R. Simpson,
Bankruptcy File No.: 04-33621-DDO

Dear Sir/Madam:

Debtor filed an informal response to the Motion for Relief from Stay on August 30, 2004.

This will serve as Movant's Informal Supplemental Response to Response to Motion for Relief from Stay.

The Response to the Motion for Relief from Stay provides that payments have been made by Dakota County Social Services and by Debtor. The Response also provides that the collateral was insured by Owners Insurance Company from March 26, 2003 through March 26, 2004.

Movant disputes the Response as it was filed to the Motion for Relief from Stay, as no funds have been received by Dakota County Social Services or by the Debtor since the filing of the Motion for Relief from Stay. Debtor is currently delinquent to Movant Six Hundred Fifty Eight and 20/100 Dollars (\$658.20) for monthly installments due June 15, 2004 through August 15, 2004.

Movant also disputes the Response as it was filed to the Motion for Relief from Stay, as to the Owners Insurance Policy submitted with the response. This policy lapsed in coverage on August 13, 2003. Insurance proof is still required from August 13, 2003 through January 14, 2004.

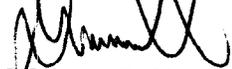
IMPORTANT NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Please find the following Member Transaction History showing that all suggested payments have been applied to account #918504-L6.2, secured by a 1999 Chevrolet Monte Carlo, along with Affidavit authenticating same.

Sincerely,



William C. Hicks
Derrick N. Weber

Im7/04-48532-0
enclosures

AFFIDAVIT OF JODI SCHRAMEL

I, Jodi Schramel, corporate representative of Affinity Plus Federal Credit Union declare under penalty of perjury that the foregoing Member Transaction History is true and correct according to the best of my knowledge, information and belief.

Executed on: 8/31/04

A handwritten signature in cursive script, appearing to read "Jodi Schramel", is written over a horizontal line.

Local Rule Reference: 9013-2

67.5m

SCCU 102

MEMBER TRANSACTIONS:

LS1.1 - SIGNATURE LOAN A/C

*00*BANKRUPTCY CHAPTER 7

Member 918504

DARLENE R SIMPSON

Opened	18 MAR 03	Drawabl	0.00	Flag(s)	1
Freeze#	1 (DRs/CRs)	LastTrn	08 MAR 04	Int YTD	171.39
Pen YTD	45.00	StmFreq	Q3	LastStm	31 MAR 04
NextStm	30 SEP 04	PayType	LIP	NextDue	18 NOV 03
Payment	118.76/M	LateChg	LATE PMT FEE	LC Thru	18 MAR 04
IntThru	08 MAR 04	Intrate	12.000%	Override	# 1741

Date	Description	FinChg	LCh/Ck#	Princ/Amt	Reverse Balance
08MAR04	DEPOSIT TR#3039	151.39	15.00	19.61	4289.90-
	Off-Us 186.00				
05MAR04	REV PER COUNTY INSTRUCTI	-145.87		449.45-	4309.51-
04MAR04	DEPOSIT TR#895	145.87		449.45	3860.06-
	Off-Us 996.80				
10FEB04	DEPOSIT TR#2156	20.00	30.00	0.00	4309.51-
	Off-Us 50.00				
*15DEC03	DEPOSIT TR#4412	126.00	60.00	0.00	4309.51-
	Off-Us 186.00				
11AUG03	T'FER FROM 918504S7	119.93	30.00	198.65	4309.51-

More to come - Another search, RDnnn, END or RETURN

SCCU 102

MEMBER TRANSACTIONS:

L6.2 - 99 CHEV MONTE CARLO A/C
*00*BANKRUPTCY CHAPTER 7

Member 918504 DARLENE R SIMPSON

Opened	18 MAR 03	Drawabl	0.00	Flag(s)	27 1
Freeze#	1 (DRs/CRs)	LastTrn	20 AUG 04	Int YTD	320.83
Pen YTD	105.00	StmFreq	Q3	LastStm	31 MAR 04
NextStm	30 SEP 04	UnC Int	92.43	UnC Lch	15.00
PayType	LIP	NextDue	15 JUN 04	Payment	295.70/M
LateChg	LATE PMT FEE	LC Thru	15 JUL 04	IntThru	20 AUG 04
Intrate	6.000%	Override	# 1779		
Date	Description	FinChg	LCh/Ck#	Princ/Amt	Reverse Balance
20AUG04	PART PAY CHANGED	174.60			
		TO 228.90			
20AUG04	NXT DUE CHANGED	05/15/04			
		TO 06/15/04			
20AUG04	M/K LEGAL FEES			350.00-	7875.34-
06JUL04	DEPOSIT TR#3988			186.00	7525.34-
	Off-Us 186.00				
07JUN04	DEPOSIT TR#3497	11.64	15.00	159.36	7711.34-
	Off-Us 186.00				
29MAY04	DEPOSIT TR#694	30.35		155.65	7870.70-
	Off-Us 186.00				

More to come - Another search, RDnnn, END or RETURN

MEMBER TRANSACTIONS:

L6.2 - 99 CHEV MONTE CARLO A/C
*00*BANKRUPTCY CHAPTER 7

Member	Date	Description	FinChg	LCh/Ck#	Princ/Amt	Reverse Balance
918504		DARLENE R SIMPSON				
	06MAY04	DEPOSIT TR#527 Off-Us 186.00	32.21	15.00	138.79	8026.35-
	12APR04	DEPOSIT TR#2220 Off-Us 372.00	52.90	15.00	304.10	8165.14-
	05MAR04	REV PER COUNTY INSTRUCTI			595.32	8469.24-
	05MAR04	REV PER COUNTY CHECK	1.50		40.50	9064.56-
	04MAR04	DEPOSIT TR#895	37.79	15.00	298.69	9113.06-
	*04MAR04	Ins. Premium Credit			640.00 #	9411.75-
	10FEB04	DEPOSIT TR#2148 Off-Us 186.00	43.51	15.00	127.49	10051.75-
	26JAN04	PART PAY CHANGED 19.82 TO 0.00				
	26JAN04	PAYMENT CHANGED 185.53 TO 295.70				
	15JAN04	DEPOSIT TR#1400 Off-Us 186.00	110.93	30.00	45.07	10179.24-
	10NOV03	DEPOSIT TR#2015 Off-Us 185.53	30.67	15.00	139.86	10224.31-
	23OCT03	DEPOSIT TR#2219	293.56	45.24	374.20	10364.17-
	17OCT03	NXT DUE CHANGED 10/18/02 TO 05/15/03				

More to come - Back, Another search, RDnnn, END or RETURN

