

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No. 04-34927 NCD

Terrance & Donna Chromey,

RESPONSE TO OBJECTION TO
CONFIRMATION

Debtors.

Chapter 13 Case

TO: Edwin & Nancy Kanis and other entities specified in Local Rules.

Debtors Terrance and Donna Chromey respond to Edwin and Nancy Kanis's objection as follows:

1. Debtors have proposed a plan that complies with all the requirements of the Bankruptcy Code.
2. Debtors have attended their First Meeting of Creditors and their plan payments are current.
3. The Debtors have accurately listed all their living expenses. The Kanises make the serious assertion of bad faith which they support with their arbitrary figure changes. They appeared at the Debtor's First Meeting of Creditors at which time the Debtors testified under oath that the figures listed in the schedules for their living expenses were true and correct. The Debtors herein also provide some of their monthly statements to provide solid evidence that their schedules are correct. Exhibit 1.

WHEREFORE, Debtor asks that Objector's objection be overruled and Debtor's plan confirmed by the court.

Dated: 10/27/04

Hoglund, Chwialkowski, Greeman and Bergmanis, P.L.L.C.

/s/ Marie F. Martin

Marie F. Martin #287040

Attorney for Debtor

1611 W. County Road B, Suite 106

P.O. Box 130938

Roseville, MN 55113

(651) 628-9929

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:
Terrance P. Chromey,
and

Donna M. Chromey,

Debtor(s).

Chapter 13 Case

Bkry Case No: 04-34927

**UNSWORN CERTIFICATE
OF SERVICE**

I, Robin Nori, employed by Hoglund, Chwialkowski, Greeman & Bergmanis, P.L.L.C., attorneys licensed to practice law in this Court, with office address of 1611 West County Road B, Suite 106, Roseville, Minnesota 55113, declare that on October 27, 2004, I served the Response to Objection to Confirmation, to each of the entities named below, by facsimile and mailing to each of them a copy thereof by enclosing the same in an envelope with first class mail postage prepaid, and depositing the same in the post office in Roseville, Minnesota, addressed to each of the entities as follows:

Ms. Jasmine Z. Keller (facsimile)
Trustee in Bankruptcy
12 South Sixth Street #310
Minneapolis, Minnesota 55402

United States Trustee (facsimile)
1015 United States Courthouse
300 South Fourth Street
Minneapolis, Minnesota 55415

Steven C. Opheim (facsimile)
Dudley and Smith
101 East Fifth Street, Suite 2602
Saint Paul, Minnesota 55101-1896

Gregory J. Wald (facsimile)
Wald Law Firm
3601 Minnesota Drive, Suite 800
Edina, Minnesota 55435

Terrance P. Chromey and Donna M. Chromey
591 County Road B2 West
Roseville, Minnesota 55113

And I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: October 27, 2004

Signed: /e/ Robin Nori
Paralegal