

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

BKY 04-50710

Anne and Kenneth Niven,

**NOTICE OF SETTLEMENT**

Debtor(s).

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TO: United States Trustee, all creditors and other parties in interest.

On October 29, 2004 (30 days from date of Notice), or as soon thereafter as the transaction may be completed, the undersigned trustee of the estate of the debtor(s) named above will settle a controversy as follows:

Debtors listed assorted assets including deposits, 4-wheelers, IRAs, businesses, tax refunds and an Honda Accord and claimed all of these assets exempt under § (d)(5). Trustee filed an objection to exemptions claiming that Kenneth Niven's interest in these assets exceeded what could be claimed exempt under that statute. Trustee and Debtors have agreed that the amount that the exemptions have been exceeded is \$2,500. Debtors have agreed to pay that sum to the estate over a period of six months.

**OBJECTION; MOTION; HEARING.** Under applicable rules, any objection must be in writing, be delivered to the trustee and the United States Trustee, and be filed with the clerk, not later than 12:00 o'clock noon on the day before the above date. If an objection is made or an order is required, the undersigned trustee moves the court for such orders as may be necessary and appropriate. If an objection is timely delivered and filed, the court will hold an expedited hearing on the objection with reduced notice of the hearing. The hearing will be scheduled by the trustee with notice by the trustee to the objecting party and the United States Trustee.

Clerk of Bankruptcy Court  
US Courthouse RM 416  
515 West 1<sup>st</sup> Street  
Duluth, MN 55802

United States Trustee  
1015 US Courthouse  
300 Fourth Ave. So.  
Minneapolis, MN 55415

Trustee  
(see below)

Dated: September 29, 2004

\_\_\_\_\_/s/ John A. Hedback\_\_\_\_\_  
John A. Hedback, Trustee  
2855 Anthony Lane South, Suite 201  
St. Anthony, MN 55418  
(612) 436-3280

