

BK: 2024 PG: 1807  
Recorded: 7/29/2024 at 3:25:28.0 PM  
Pages 12  
County Recording Fee: \$62.00  
Iowa E-Filing Fee: \$4.16  
Combined Fee: \$66.16  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

**Preparer Information:** Peter J. Rolwes, 5015 Grand Ridge Drive, West Des Moines, IA 50265;  
(515) 223-4567

**Return Document To:** Peter J. Rolwes, 5015 Grand Ridge Drive, West Des Moines, IA 50265

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**AFFIDAVIT RE:**

A tract of land located in the Northwest Quarter (1/4) of the Southeast Quarter (1/4) of Section Twenty-seven (27), Township Seventy-seven (77) North, Range Twenty-eight (28) West of the 5th P.M., Madison County, Iowa, more particularly described as follows, to-wit: Beginning at the Northeast corner of the Northwest Quarter (1/4) of the Southeast Quarter (1/4) of said Section Twenty-seven (27), thence West along the North line of said Northwest Quarter (1/4) of the Southeast Quarter (1/4) of said Section Twenty-seven (27) 277.5 feet, thence continuing Southerly to a point on the South line of the Northwest Quarter (1/4) of the Southeast Quarter (1/4) of said Section Twenty-seven (27) which is 2,422.2 feet East of the Southwest corner of the Northeast Quarter (1/4) of the Southwest Quarter (1/4) of said Section Twenty-seven (27), thence East to the Southeast corner of the Northwest Quarter (1/4) of the Southeast Quarter (1/4) of said Section Twenty-seven (27), thence North to the point of beginning; AND the Northeast Quarter (1/4) of the Southeast Quarter (1/4) of said Section Twenty-seven (27); EXCEPT Parcel "A" located in the Northeast Quarter (1/4) of the Southeast Quarter (1/4) of said Section Twenty-seven (27), containing 5.00 acres, as shown in Corrected Plat of Survey filed in Book 2016, Page 1103 on April 29, 2016, in the Office of the Recorder of Madison County, Iowa, AND EXCEPT Parcel "B" located in the North Half (1/2) of the Southeast Quarter (1/4) of said Section Twenty-seven (27), containing 7.74 acres, as shown in Plat of Survey filed in Book 2016, Page 1481 on May 31, 2016, and corrected in Affidavit filed in Book 2016, Page 1515 on June 2, 2016, in the Office of the Recorder of Madison County, Iowa.

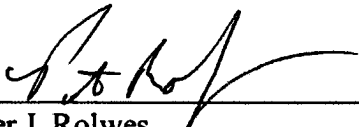
STATE OF IOWA )  
 )  
COUNTY OF POLK )

I, Peter J. Rolwes, being first duly sworn on oath do depose and state that I am an attorney licensed to practice in the state of Iowa.

I further state that Jeremy Selvage filed a voluntary petition for chapter 7 bankruptcy on July 6, 2021, in the United States Bankruptcy Court for the Southern District of Iowa (Case No. 21-00953-als7). Attached hereto are true and accurate copies of the Petition, Certificate of Notice of the Notice of Chapter 7 Bankruptcy Case, and Certificate of Notice of the Order of Discharge, showing the filing of Mr. Selvage's bankruptcy, that Plumb Supply Company was listed as a creditor, and that Plumb Supply Company received notice of both Mr. Selvage's bankruptcy and discharge.

I further state the personal liability of Jeremy Selvage to Plumb Supply Company has been discharged. Pursuant to Iowa Code §624.23(3), the lien of the judgment entered on October 23, 2019, in *Plumb Supply Company vs. Selvage Plumbing, LLC, and Jeremy Selvage*, filed in Madison County District Court, Case No. TJCV035055, does not attach to any property acquired by Jeremy Selvage subsequent to the date of his discharge, including the property legally described above.

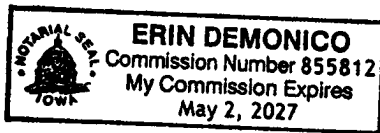
I execute this Affidavit for the purposes of clearing title to the above described property.

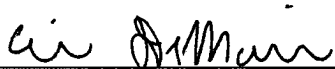
  
\_\_\_\_\_  
Peter J. Rolwes

7-29-24  
Date

STATE OF IOWA, COUNTY OF POLK

This record was acknowledged before me on July 29, 2024, by Peter J. Rolwes.



  
\_\_\_\_\_  
Notary Public in and for the State of Iowa

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF IOWA

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

# Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Identify Yourself

### About Debtor 1:

### About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Jeremy**  
 \_\_\_\_\_  
 First name

\_\_\_\_\_  
 Middle name

**Selvage**  
 \_\_\_\_\_  
 Last name and Suffix (Sr., Jr., II, III)

\_\_\_\_\_  
 First name

\_\_\_\_\_  
 Middle name

\_\_\_\_\_  
 Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4146

Debtor 1 Jeremy Selvage Case number (if known) \_\_\_\_\_

**4.7** John Deere Financial Last 4 digits of account number 1129 \$43,687.35  
 Nonpriority Creditor's Name  
6400 NW 86th St  
Johnston, IA 50131  
 Number Street City State Zip Code  
 Who incurred the debt? Check one.  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt  
 Is the claim subject to offset?  
 No  
 Yes

When was the debt incurred? \_\_\_\_\_  
 As of the date you file, the claim is: Check all that apply  
 Contingent  
 Unliquidated  
 Disputed  
 Type of NONPRIORITY unsecured claim:  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify business

**4.8** John Deere Financial Last 4 digits of account number 9116 \$36,375.61  
 Nonpriority Creditor's Name  
6400 NW 86th St  
Johnston, IA 50131  
 Number Street City State Zip Code  
 Who incurred the debt? Check one.  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt  
 Is the claim subject to offset?  
 No  
 Yes

When was the debt incurred? \_\_\_\_\_  
 As of the date you file, the claim is: Check all that apply  
 Contingent  
 Unliquidated  
 Disputed  
 Type of NONPRIORITY unsecured claim:  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify business

**4.9** Plumb Supply Last 4 digits of account number \_\_\_\_\_ \$450,000.00  
 Nonpriority Creditor's Name  
1622 NE 51st Ave  
Des Moines, IA 50313  
 Number Street City State Zip Code  
 Who incurred the debt? Check one.  
 Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt  
 Is the claim subject to offset?  
 No  
 Yes

When was the debt incurred? \_\_\_\_\_  
 As of the date you file, the claim is: Check all that apply  
 Contingent  
 Unliquidated  
 Disputed  
 Type of NONPRIORITY unsecured claim:  
 Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Business

In re:  
 Jeremy Selvage  
 Debtor

Case No. 21-00953-als  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0863-4  
 Date Rcvd: Jul 06, 2021

User: CraigCeyn  
 Form ID: 5309A

Page 1 of 2  
 Total Noticed: 19

The following symbols are used throughout this certificate:

- | Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2021:

Recip ID	Recipient Name and Address
db	+ Jeremy Selvage, 3181 130th St, Cumming, IA 50061-8535
tr	+ Charles Smith, 25 Main Place Suite 200, Council Bluffs, IA 51503-0790
802520641	Abott Osborn Jacobs, 974 73rd Street, Suite 20, Marathon, IA 50565
802520642	+ Agriland FS, 421 N 10th St, Winterset, IA 50273-1365
802520646	+ DM Winsupply Pimp Co, 3110 Kettering Blvd, Dayton, OH 45439-1924
802520647	Dustin Selvage, 916 Serenity Cir, Norwalk, IA 50211
802520649	++ IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471 address filed with court., Iowa Department of Revenue, PO Box 9187, Des Moines, IA 50306
802520652	+ Madison County Treasurer, 201 West Ct St, Winterset, IA 50273-1604
802520654	+ Plumb Supply, 1622 NE 51st Ave, Des Moines, IA 50313-2194
802520655	+ Radius Global Solutions/CC Services, Attn: Bankruptcy ref ccscollect.com, 9550 Regency Square Blvd, Ste 500a, Jacksonville, FL 32225-8116
802520656	+ Selvage Plumbing Inc., 3181 130th Street, Cumming, IA 50061-8535

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rolwes@sagwlaw.com	Jul 07 2021 00:06:00	Peter J Rolwes, 5015 Grand Ridge Dr, Ste 100, West Des Moines, IA 50265
tr	+ EDI: BCLSMITH.COM	Jul 07 2021 04:13:00	Charles Smith, 25 Main Place Suite 200, Council Bluffs, IA 51503-0790
ust	+ Email/Text: ustpreion12.dm.ecf@usdoj.gov	Jul 07 2021 00:06:00	United States Trustee, Federal Bldg, Room 793, 210 Walnut Street, Des Moines, IA 50309-2115
802520644	Email/Text: paymentprocessing@avanteusa.com	Jul 07 2021 00:06:00	AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063
802520643	+ EDI: AMEREXPR.COM	Jul 07 2021 04:13:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
802520645	+ EDI: CAPITALONE.COM	Jul 07 2021 04:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
802520651	Email/Text: litbkcourtmail@johndeere.com	Jul 07 2021 00:06:00	John Deere Financial, 6400 NW 86th St, Johnston, IA 50131
802520648	+ EDI: IRS.COM	Jul 07 2021 04:13:00	Federal IRS, PO Box 931000, Louisville, KY 40293-1000
802520653	+ Email/Text: loanops-ic@midwestone.com	Jul 07 2021 00:06:54	Midwest One bank, PO Box 1700, Iowa City, IA 52244-1700

TOTAL: 9

**BYPASSED RECIPIENTS**

District/off: 0863-4  
Date Rcvd: Jul 06, 2021

User: CraigCeyn  
Form ID: 5309A

Page 2 of 2  
Total Noticed: 19

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
802520650	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, 210 Walnut St, Des Moines, IA 50309
802520657	*+	Selvage Plumbing, Inc., 3181 130th Street, Cumming, IA 50061-8535

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2021

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2021 at the address(es) listed below:

Name	Email Address
Charles Smith,	trustee@telpnerlaw.com ia21@ecfbis.com
Peter J Rolwes	on behalf of Debtor Jeremy Selvage rolwes@sagwlaw.com gentry@sagwlaw.com;rolwespr84196@notify.bestcase.com
United States Trustee	USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:		
Debtor 1:	<b>Jeremy Selvage</b>	Social Security number or ITIN: xxx-xx-4146
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Southern District of Iowa	Date case filed for chapter: 7 7/6/21
Case number:	21-00953-als7	

**Official Form 309A (For Individuals or Joint Debtors)  
 Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jeremy Selvage	
2. All other names used in the last 8 years		
3. Address	3181 130th St Cumming, IA 50061	
4. Debtor's attorney Name and address	Peter J Rolwes 5015 Grand Ridge Dr Ste 100 West Des Moines, IA 50265	Contact phone (515) 223-4567 Email: <a href="mailto:rolwes@saqlaw.com">rolwes@saqlaw.com</a>
5. Bankruptcy trustee Name and address	Charles Smith 25 Main Place Suite 200 Council Bluffs, IA 51503	Contact phone (712) 325-9000 Email: <a href="mailto:trustee@telonerlaw.com">trustee@telonerlaw.com</a>

For more information, see page 2 >

Debtor **Jeremy Salvage**

Case number **21-00953-als7**

<b>6. Bankruptcy clerk's office</b>	110 E. Court Ave. Suite 300 Des Moines, IA 50309	Office Hours: <u>08:00 AM – 05:00 PM Monday – Friday</u>  Contact phone (515) 284-6230  Date: 7/6/21
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>July 29, 2021 at 02:00 PM</b>	Location:  <b>Conference call dial in 877-411-0434, Participant Code 5068871</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 9/27/21</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> If applicable, 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Cellular phones</b>	Only attorneys and their employees may carry cell phones and other portable communication devices into hearing locations.	



In re:  
 Jeremy Selvage  
 Debtor

Case No. 21-00953-als  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0863-4

User: admin

Page 1 of 2

Date Rcvd: Sep 28, 2021

Form ID: 1318

Total Noticed: 17

The following symbols are used throughout this certificate:

- | Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2021:

Recip ID	Recipient Name and Address
db	+ Jeremy Selvage, 3181 130th St, Cumming, IA 50061-8535
traty	+ Telpner Peterson Law Firm, LLP, 25 Main Place, Suite 200, Council Bluffs, IA 51503-0790
802520641	Abott Osborn Jacobs, 974 73rd Street, Suite 20, Marathon, IA 50565
802520642	+ Agriland FS, 421 N 10th St, Winterset, IA 50273-1365
802520646	+ DM Winsupply Pimp Co, 3110 Kettering Blvd, Dayton, OH 45439-1924
802520647	Dustin Selvage, 916 Serenity Cir, Norwalk, IA 50211
802520649	++ IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471 address filed with court., Iowa Department of Revenue, PO Box 9187, Des Moines, IA 50306
802520652	+ Madison County Treasurer, 201 West Ct St, Winterset, IA 50273-1604
802520654	+ Plumb Supply, 1622 NE 51st Ave, Des Moines, IA 50313-2194
802520655	+ Radius Global Solutions/CC Services, Attn: Bankruptcy ref ccscollect.com, 9550 Regency Square Blvd, Ste 500a, Jacksonville, FL 32225-8116
802520656	+ Selvage Plumbing Inc., 3181 130th Street, Cumming, IA 50061-8535

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
802520644	Email/Text: paymentprocessing@avanteusa.com	Sep 28 2021 22:06:00	AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063
802520643	+ EDI: AMEREXPR.COM	Sep 29 2021 02:13:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
802520645	+ EDI: CAPITALONE.COM	Sep 29 2021 02:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
802520651	Email/Text: litbkcourtmail@johndeere.com	Sep 28 2021 22:06:00	John Deere Financial, 6400 NW 86th St, Johnston, IA 50131
802520648	+ EDI: IRS.COM	Sep 29 2021 02:13:00	Federal IRS, PO Box 931000, Louisville, KY 40293-1000
802520653	+ Email/Text: loanops-ic@midwestone.com	Sep 28 2021 22:06:52	Midwest One bank, PO Box 1700, Iowa City, IA 52244-1700

TOTAL: 6

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
802520650	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., IRS, 210 Walnut St, Des Moines, IA 50309
802520657	*+	Selvage Plumbing, Inc., 3181 130th Street, Cumming, IA 50061-8535

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0863-4  
Date Rcvd: Sep 28, 2021

User: admin  
Form ID: 1318

Page 2 of 2  
Total Noticed: 17

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2021 at the address(es) listed below:

Name	Email Address
Charles Smith,	trustee@telpnerlaw.com ia21@ecfbis.com
Peter J Rolwes	on behalf of Debtor Jeremy Selvage rolwes@sagwlaw.com gentry@sagwlaw.com;rolwespr84196@notify.bestcase.com
United States Trustee	USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1

**Jeremy Selvage**

Social Security number or ITIN xxx-xx-4146

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN

United States Bankruptcy Court Southern District of Iowa

Case number: 21-00953-als7

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeremy Selvage

9/28/21

**By the court:** Judge Anita L. Shodeen  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**