

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

In re:

RONALD W. DOWNS, SR.,  
Debtor

UNITED STATES OF AMERICA  
Plaintiff

v.

RONALD W. DOWNS, SR.,  
Defendant

CHAPTER 7  
Case No.

94-11980KC

Adversary Proceeding No.  
95-1061KC

FILED  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

MAY 25 1995

BARBARA A. EVERLY, CLERK

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Paul J. Kilburg, United States Bankruptcy Judge, and a decision having been reached without trial or hearing,

IT IS ORDERED AND ADJUDGED: That Default judgment is entered. The criminal judgment in Case No. CR 94-0002 debt owed by the Defendant Ronald W. Downs, Sr., to the United States of America is non-dischargeable. Judgment is entered for the plaintiff for the restitution in the total amount of \$28,329.26 as a result of violations as set forth in the complaint. Said restitution is due the following persons in the following amounts: a. Velma and John Collins \$5,829.26; b. Crime Victim Assistance Program, Iowa Department of Justice \$2,500.00; c. Estate of Gloria Heising \$20,000.00.



[Seal of the U.S. Bankruptcy Court]  
Date of Issuance: May 25, 1995

BARBARA A. EVERLY  
Clerk of Bankruptcy Court

By: *Miriam A. Golay*  
Deputy Clerk

Recorded Vol V  
Page 24

MAY 25 1995

BARBARA A. EVERLY, CLERK

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF IOWA

IN RE:	)	CHAPTER 7
	)	BANKRUPTCY NO.
	)	
RONALD W. DOWNS, SR.,	)	94-11980 KC
	)	
	)	ADVERSARY NO.
Debtor.	)	95-1061 KC
	)	

ORDER AND DEFAULT JUDGMENT

Plaintiff, United States of America, filed its Adversary Complaint to Determine Dischargeability of Debt against Defendant Ronald W. Downs, Sr. in this Court on March 31, 1995. By Certification of Service and Affidavit on file with this Court, the Court finds that service against the Defendant Ronald W. Downs, Sr., was in accordance with the provisions of the Federal Rules of Bankruptcy Procedure. The Court finds that the time for answer or response to the Complaint has passed and that no answer or response has been filed by the Defendant Ronald W. Downs, Sr. The Court finds that the Defendant Ronald W. Downs, Sr. is in default for failure to answer. The Court further finds that the Defendant Ronald W. Downs, Sr. is not in the military service of the United States and is not an infant or an incompetent person. The Court finds and concludes that the relief requested in plaintiff's complaint should be granted.

IT IS THEREFORE ORDERED ADJUDGED AND DECREED that default judgment shall enter.

IT IS HEREBY ORDERED that the criminal judgment in Case No. CR 94-0002 debt owed by the Defendant Ronald W. Downs, Sr. to the United States of America is non-dischargeable. Judgment for the Plaintiff should be accordingly entered by the Clerk for the restitution in the total amount of \$28,329.26, as a result of violations as set forth in the complaint herein. Said restitution is due the following persons in the following amounts:

- |    |   |             |
|----|---|-------------|
| a. | Velma and John Collins  | \$5,829.26  |
| b. | Crime Victim Assistance Program<br>Iowa Department of Justice | \$2,500.00  |
| c. | Estate of Gloria Heising                                      | \$20,000.00 |

SO ORDERED this 25 day of May 1995

  
PAUL J. KILBURG  
Bankruptcy Judge

Prepared and submitted by  
LAWRENCE D. KUDEJ-87654  
Assistant United States Attorney  
for United States of America, Plaintiff

Notice sent to: *w Judgment*

US Attorney - CR  
PO Box 74950  
Cedar Rapids, IA 52407-4950

Ronald W. Downs Sr.  
U.S. Penitentiary  
1300 Metropolitan Avenue  
Leavenworth, KS 66048-1254

US Trustee - CR  
Law Building Suite 400  
225 2nd Street SE  
Cedar Rapids, IA 52401

*5-20-95 me*