

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:)	
)	CASE NO: 04-09937-B
Edward Ernest Russell)	
Kathy Lynn Russell)	
SSN xxx-xx-6450)	
SSN xxx-xx-5983)	CHAPTER 13
)	
DEBTORS.)	
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NOTICE AND APPLICATION FOR SALE OF PROPERTY FREE AND CLEAR OF LIENS

YOU ARE HEREBY NOTIFIED that the debtor is applying for approval to sell the property of the debtor's estate described below free and clear of liens and encumbrances according to the terms and conditions stated below.

TAKE FURTHER NOTICE that any response, return and/or objection to this application should be filed with the Clerk of the Bankruptcy Court no later than twenty (20) days from service of motion/application and a copy simultaneously served on all parties in interest.

TAKE FURTHER NOTICE that no hearing will be held on this application unless a response, return and/or objection is timely filed and served, in which case, the Court will conduct a hearing on November 9, 2004 at 9:00 a.m. at 145 King Street, Room 225, Charleston, SC 29401. No further notice of this hearing will be given.

TYPE OF SALE:	Private
PROPERTY TO BE SOLD:	House and Lot Located at 104 Trenholm Drive Summerville SC 29483
PRICE:	\$127,900.00
APPRAISAL VALUE:	\$127,900.00
BUYER:	John Brandon Ward Renee C. Ward
PLACE AND TIME OF SALE:	To be determined
SALES AGENT:	Bettie Owen
COMPENSATION TO AGENT(S):	6%
ESTIMATED TRUSTEE'S COMPENSATION:	\$0.00
LIENS, MORTGAGES, SECURITY INTERESTS ENCUMBERING PROPERTY:	First mortgage Chase Manhattan Mortgage and Second mortgage Irwin Home Equity will be paid in full
DEBTOR'S EXEMPTION:	\$10,000.00
PROCEEDS ESTIMATED TO BE PAID TO ESTATE:	\$0.00

Applicants are informed and believe that it would be in the best interests of the estate to sell the property by private sale. Applicants also believe that the funds to be recovered for the estate from the sale of said property justify its sale and the filing of this application.

The court may consider additional offers at any hearing held on this notice and application for sale. The court may order at any hearing that the property be sold to another party on equivalent or more favorable terms.

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The trustee or debtors in possession, as applicable, may seek appropriate sanctions or other similar relief against any party filing a spurious objection to this notice and application.

WHEREFORE, applicants request the court issue an order authorizing sale of said property and such other and further relief as may be proper.

/s/ Robert R. Meredith Jr.
Robert R. Meredith, Jr.
Attorney for Debtors
District Court ID No. 6152
4401 Belle Oaks Drive, Ste 150
North Charleston, SC 29405
843-529-9000

Date: 10/7/04

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the within Notice and Application for Sale of Property Free and Clear of Liens was duly served upon the parties below named, by depositing said papers in the United States Mail at Charleston, South Carolina, on this date, with first class postage duly affixed and a return address clearly indicated on said envelope to the address below indicated.

[See attached list]

James M. Wyman
Chapter 13 Trustee
PO Box 997
Mt. Pleasant, SC 29465-0997

US Trustee Region 4
1835 Assembly Street #953
Columbia, SC 29201-2448

Date: 10/11/04

/s/ Shawnda Engram
Shawnda Engram, Legal Assistant to
Robert R. Meredith, Jr.
Attorney for Debtors
District Court ID No. 6152
4401 Belle Oaks Drive, Ste. 150
North Charleston, SC 29405
843-529-9000

AMY B STRAWSER ESQ
5821 FAIRVIEW ROAD STE 550
CHARLOTTE NC 28209

ARCADIA
PO BOX 8021
S HACKENSACK NJ 07606

BANK ONE
PO BOX 15153
WILMINGTON DE 19886

CHASE MANHATTAN MORTGAGE
PO BOX 24696
COLUMBUS OH 43224

CITI CARDS
PO BOX 8104
S HACKENSACK NJ 07606

CITIFINANCIAL
6554 C RIVERS AVENUE
N CHARLESTON SC 29406

CITIFINANCIAL
6554 C RIVERS AVENUE
N CHARLESTON SC 29406

DISCOVER CARD
PO BOX 15251
WILMINGTON DE 19886

DRS/BONDED COLLECTIONS SYS
PO BOX 36155
CINCINNATI OH 45236

GATEWAY CREDIT CARD PLAN
PO BOX 9025
DES MOINES IA 50368

HOUSEHOLD FINANCE
841 SEAHAWK BEACH
VIRGINIA BEACH VA 23452

HOUSEHOLD FINANCE
C/O NCB MANAGEMENT SVCS INC
PO BOX 1099
LANGHORNE PA 19047

INTERNAL REVENUE SERVICE
CHIEF INSOLVENCY GROUP 4
1835 ASSEMBLY STREET
STOP MDP 39
COLUMBIA SC 29201

IRWIN HOME EQUITY
12677 ALCOSTA BLVD STE 500
SAN RAMON CA 94583

JC PENNEY
PO BOX 981131
EL PASO TX 79998

LOW COUNTRY ORTHOPAEDICS
2880 TRICOM STREET
CHARLESTON SC 29406

LOWES
PO BOX 103080
ROSWELL GA 30076

LOWES
PO BOX 103080
ROSWELL GA 30076

PROVIDIAN
PO BOX 660548
DALLAS TX 75266

SC DEPARTMENT OF REVENUE
PO BOX 125
COLUMBIA SC 29214

SEARS
PO BOX 818017
CLEVELAND OH 44181

SEARS
PO BOX 818017
CLEVELAND OH 44181

SHERMAN ACQUISITIONS
PO BOX 74148
HOUSTON TX 77002

THE ALEGIS GROUP
PO BOX 10497
GREENVILLE SC 29603

TRIDENT
PO BOX 402730
ATLANTA GA 30384

WELLS FARGO FINANCIAL
PO BOX 98784
LAS VEGAS NV 89193

WELLS FARGO FINANCIAL
PO BOX 98784
LAS VEGAS NV 89193

WELLS FARGO FINANCIAL
PO BOX 98784
LAS VEGAS NV 89193