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4 Attorney for Debtor,
5 DONALD WAYNE PALMER

RECEIVED AND FILED
99 JUL 26 AM 7:00
U.S. BANKRUPTCY COURT
PATRICIA CRANFORD
EOD 7/26/99

8 IN THE UNITED STATES BANKRUPTCY COURT
9 IN AND FOR THE DISTRICT OF NEVADA

10 In Re)
11 DONALD WAYNE PALMER,) CASE NO. 99-31014 gwz
12) Chapter 7 Proceeding
13) Date: July 21, 1999
14) Time: 10:00 a.m.
Debtor.)

15 AGREEMENT AND STIPULATION RE
16 MOTION TO AVOID LIEN IMPAIRING DEBTOR'S EXEMPTIONS

17 This Agreement and Stipulation is entered into by and
18 between DONALD WAYNE PALMER, (hereinafter referred to as
19 "debtor"), by and through his attorney JOSEPH W. TILLSON and
20 TAHOE CARSON RADIOLOGY, which assigned its debt to NATIONAL
21 BUSINESS FACTORS, INC., (hereinafter referred to as "creditor")
22 by and through its attorney ROBERT C. HERMAN, who agree as
23 follows:

24 RECITALS

25 1. Debtor filed the above-captioned bankruptcy case under
26 Chapter 7 of Title 11 of the United States Code on April 8,
27 1999, which case is currently pending in the United States
28 Bankruptcy Court for the District of Nevada.

27

1 2. On April 12, 1994, a judgment was recorded in favor of
2 creditor against debtor from a judgment in the First Judicial
3 District Court of the State of Nevada in and for Carson City,
4 Case Number 94-00279A which created a lien on the real property
5 of the debtor described below. On January 31, 1996, a judgment
6 was recorded in favor of creditor against debtor from a
7 judgment in the Justice Court of East Fork Township County of
8 Douglas, the State of Nevada, Case Number 95-63C which created
9 a lien on the real property of the debtor described below.

10 3. The real property which the lien impairs is located at
11 3386 Vista Grande, Carson City, County of Douglas, State of
12 Nevada and is more particularly described as follows:

13 Lot 145 of Block B as shown on the plat of Silverado
14 Heights No.2, filed for record in the office of the
15 County Recorder of Douglas County, Nevada, as
16 Document No. 33717, on June 20, 1979.

17 Assessor's Parcel No: 13-261-04

18 4. For the purposes of releasing the liens against the
19 real property, and according to said motion to avoid the
20 judicial lien on the debtor's real property pursuant to 11
21 U.S.C. §522(f), debtor and creditor agree as follows:

22 AGREEMENT AND STIPULATION

23 5. In consideration thereof, creditor hereby releases
24 from its judgment lien that piece of real property commonly
25 known as 3386 Vista Grande, Carson City, County of Douglas,
26 State of Nevada and more particularly described as follows:

27 Lot 145 of Block B as shown on the plat of Silverado
28 Heights No.2, filed for record in the office of the
County Recorder of Douglas County, Nevada, as
Document No. 33717, on June 20, 1979.

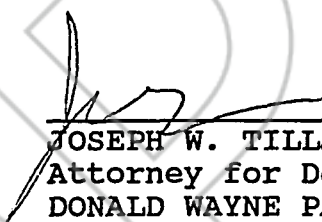
Assessor's Parcel No: 13-261-04

1 6. Creditor, by and through its attorney, shall execute
2 this stipulation to release said judgment lien, which release
3 debtor will cause to be recorded.

4 7. It is further stipulated and agreed that in the
5 future, creditor shall not pursue its judgment lien against the
6 debtor's assets.

7 8. Debtor and creditor shall promptly execute and deliver
8 such additional and further documents, papers, and assurances,
9 and instruments as may be requested by the other party which
10 are reasonably necessary to carry out this Agreement and
11 Stipulation.

12
13 Dated: July 11, 1999




JOSEPH W. TILLSON
Attorney for Debtor,
DONALD WAYNE PALMER

16 2264 Lake Tahoe Boulevard, Ste 11
17 South Lake Tahoe, CA 96150
18 (530) 542-8744
(530) 542-7061 (Fax)

19 APPROVED:

20 Dated: July 13, 1999



ROBERT C. HERMAN
Attorney for Creditor
TAHOE CARSON RADIOLOGY, which
23 assigned its debt to NATIONAL
BUSINESS FACTORS, INC.

24 301 West Fourth Street
25 Carson City, NV 89703

26
27
28 0475158

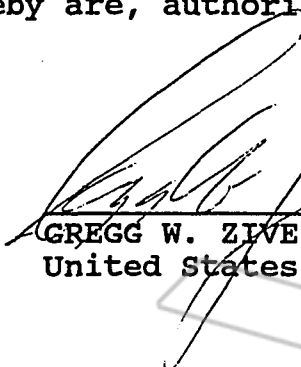
ORDER

The Court having considered the foregoing Agreement and Stipulation, and good cause appearing, it is hereby,

ORDERED, that the Agreement and Stipulation is approved and the parties be, and hereby are, authorized to perform in accordance therewith.

JUL 26 1999

Dated: _____

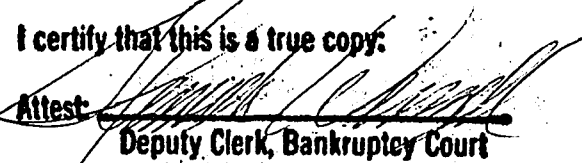


GREGG W. ZIVE
United States Bankruptcy Judge




SEAL

REQUESTED BY
Joseph Tillson
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

I certify that this is a true copy:
Attest: 

Deputy Clerk, Bankruptcy Court

1999 AUG 24 AM 11: 35

LINDA SLATER
RECORDER
s/0.00 PAID  DEPUTY