

<b>FORM BI</b>	<b>United States Bankruptcy Court District of Idaho</b>	<b>Voluntary Petition</b>
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Name of Debtor (if individual, enter Last, First, Middle): <b>Bergh, David Morgan</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Bergh, Janet Seda</b>
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All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>Rose Picket Fence; Dave Bergh Concessions; DB Concessions; Scoops; Rattlesnake Station Steakhouse; Strato; Wash Bowl; The Laundromat</b>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>Janet Bergh; Jan Bergh; Scoops; Rattlesnake Station Steakhouse; Rose Picket Fence; Washbowl; The Laundromat</b>
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Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-5359</b>	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-5856</b>
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Street Address of Debtor (No. & Street, City, State & Zip Code): <b>810 N. 3rd East Mountain Home, ID 83647</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>1450 West Highland View Dr. # E207 Boise, ID 83702</b>
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County of Residence or of the Principal Place of Business: <b>Elmore</b>	County of Residence or of the Principal Place of Business: <b>Ada</b>
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Mailing Address of Debtor (if different from street address): <b>P.O. Box 1375 Mountain Home, ID 83647</b>	Mailing Address of Joint Debtor (if different from street address): <b>P.O. Box 2014 Boise, ID 83701</b> <span style="font-size: 2em; vertical-align: middle;">04-00282</span>
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Location of Principal Assets of Business Debtor (if different from street address above):

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue** (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

<p><b>Type of Debtor</b> (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other _____      <input type="checkbox"/> Clearing Bank</p>	<p><b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>
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<p><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business      <input type="checkbox"/> Business</p>	<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>
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<p><b>Chapter 11 Small Business</b> (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101</p> <p><input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional)</p>	<p><b>Statistical/Administrative Information</b> (Estimates only)</p> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>
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<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 14%;">Estimated Number of Creditors</td> <td style="width: 14%;">1-15</td> <td style="width: 14%;">16-49</td> <td style="width: 14%;">50-99</td> <td style="width: 14%;">100-199</td> <td style="width: 14%;">200-999</td> <td style="width: 14%;">1000-over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="7">Estimated Assets</td> </tr> <tr> <td style="width: 14%;">\$0 to \$50,000</td> <td style="width: 14%;">\$50,001 to \$100,000</td> <td style="width: 14%;">\$100,001 to \$500,000</td> <td style="width: 14%;">\$500,001 to \$1 million</td> <td style="width: 14%;">\$1,000,001 to \$10 million</td> <td style="width: 14%;">\$10,000,001 to \$50 million</td> <td style="width: 14%;">\$50,000,001 to \$100 million</td> <td style="width: 14%;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="7">Estimated Debts</td> </tr> <tr> <td style="width: 14%;">\$0 to \$50,000</td> <td style="width: 14%;">\$50,001 to \$100,000</td> <td style="width: 14%;">\$100,001 to \$500,000</td> <td style="width: 14%;">\$500,001 to \$1 million</td> <td style="width: 14%;">\$1,000,001 to \$10 million</td> <td style="width: 14%;">\$10,000,001 to \$50 million</td> <td style="width: 14%;">\$50,000,001 to \$100 million</td> <td style="width: 14%;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimated Assets							\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Estimated Debts							\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p style="text-align: center; font-size: 0.8em;">THIS SPACE IS FOR COURT USE ONLY</p> <p style="font-size: 0.8em; text-align: center;">       FILED        CLERK        CAMERON S. BURKE        IDAHO     </p> <p style="font-size: 0.8em; text-align: center;">       04 JAN 30 AM 11:45        U.S. COURTS        LM        TM        89495     </p>				
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**LOIS K MURPHY**

**Terry L. Myers**

**ORIGINAL** (1)

**Voluntary Petition**

*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Bergh, David Morgan  
Bergh, Janet Seda**

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location  
Where Filed: **- None -**

Case Number: \_\_\_\_\_ Date Filed: \_\_\_\_\_

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:  
**- None -**

Case Number: \_\_\_\_\_ Date Filed: \_\_\_\_\_

District: \_\_\_\_\_

Relationship: \_\_\_\_\_ Judge: \_\_\_\_\_

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X *DMB* 1/30/04  
Signature of Debtor **David Morgan Bergh**

X *Jan Seda* 1/29/04  
Signature of Joint Debtor **Janet Seda Bergh**

Telephone Number (If not represented by attorney) \_\_\_\_\_

Date \_\_\_\_\_

**Signature of Attorney**

X *Joseph M. Meier* 1/30/04  
Signature of Attorney for Debtor(s)  
**Joseph M. Meier 3314**

Printed Name of Attorney for Debtor(s)

**Cosho, Humphrey, Greener & Welsh, P.A.**

Firm Name

**815 W. Washington  
Boise, ID 83702**

Address

**208-344-7811 Fax: 208-338-3290**

Telephone Number

Date 1/30/04

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)  
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X *Joseph M. Meier* 1/30/04  
Signature of Attorney for Debtor(s) Date

**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c))

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF IDAHO  
**NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

NMB 1/30/04  
Debtor's Signature

Jandedh 1/28/04  
Joint Debtor's Signature Date

Case Number

# STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

## INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

## WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

## OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

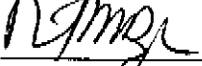
Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

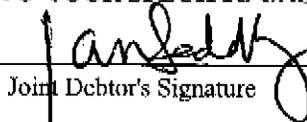
Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

**AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.**

  
Debtor's Signature

1/30/04  
Date

  
Joint Debtor's Signature

1/28/04  
Date

**United States Bankruptcy Court  
District of Idaho**

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	60,000.00		
B - Personal Property	Yes	6	31,365.28		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	3		158,215.90	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		804,483.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			2,711.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,380.00
Total Number of Sheets of ALL Schedules		36			
Total Assets			91,365.28		
			Total Liabilities	962,699.15	

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>2.04 acre lot located at Featherville, ID, legally described as: A parcel of land located in Section 16, Township 3 North, Range 10 East, Boise Meridian, Elmore County, Idaho;  more particularly described on Attachment "A-1."</b>	Fee simple	C	30,000.00	14,873.06
<b>Legal title only to Commercial lot and building located at 62 W. Idaho Avenue, Glenns Ferry, ID 83623, described as: Lot 17, E. 8 ft Lot 18, Blk 2, Glenns Ferry, ID. Sold to buyers Jay Wilde and Cindy Wilde for the sum of \$40,625. Buyers assumed First Deed of Trust held by Billie &amp; Judy Andrews which encumbers building building - will pay first owed \$17,141.90. See Closing Statement attached as Exhibit "A-2."</b>	Legal title only wrap contract SOLD 11/17/2003	C	0.00	0.00
<b>A portion of the SW 1/4 NW 1/4 NW 1/4 of Sec 25, T3S, R6E, also known as residential lot and house at 810 North 3rd East Street, Mountain Home, ID (see complete legal description attached hereto as Exhibit A-3).</b>	Fee simple	C	30,000.00	39,557.38

Sub-Total > **60,000.00** (Total of this page)

Total > **60,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Featherstone

EXHIBIT "A"

Borrower: David M. Bergh  
Jan Seda Bergh  
Drawer 9  
Mountain Home, ID 83647

Lender: Washington Mutual Bank doing  
business as Western Bank  
Mountain Home Business Banking  
Center  
200 N. 2nd E.  
Mountain Home, ID 83647

This Exhibit "A" is attached to and by this reference is made a part of each Deed of Trust or Mortgage, dated March 16, 1999, and executed in connection with a loan or other financial accommodations between Washington Mutual Bank doing business as Western Bank and David M. Bergh and Jan Seda Bergh.

LEGAL DESCRIPTION

A parcel of land located in Section 16, Township 3 North, Range 10 East, Boise Meridian, Elmore County, Idaho; more particularly described as follows:

Commencing at the Northwest corner of Lot 2, Section 16, Township 3 North, Range 10 East, Boise Meridian, and running thence East 400 feet along the North boundary line of said Lot 2, to the REAL POINT OF BEGINNING; thence continuing East a distance of 200 feet; running thence South a distance of 400 feet; running thence West a distance of 200 feet; thence North 400 feet to the POINT OF BEGINNING;

SAVING, EXCEPTING AND RESERVING from said parcel of land the road easement right-of-way deeded to the U.S.A. and recorded June 5, 1964, as Instrument No. 121476, in Book 4 of Highway Deeds at page 15, records of Elmore County, Idaho; and SAVING, EXCEPTING AND RESERVING also so much of said parcel as lies West of said road right-of-way.

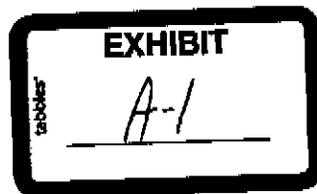
THIS EXHIBIT "A" IS EXECUTED ON MARCH 16, 1999.

BORROWER:

X [Signature]  
David M. Bergh  
X [Signature]  
Jan Seda Bergh

LENDER:

Washington Mutual Bank doing business as Western Bank  
By: [Signature]  
Authorized Officer



<b>A. SETTLEMENT STATEMENT</b>		<b>U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</b>	
GUARANTY TITLE, INC. 206 South 3rd East St Mountain Home, Id 83647			
OMB No. 2502-0265			
<b>B. TYPE OF LOAN</b>			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RMHA	3. <input type="checkbox"/> CONV.UNINS.	4. File Number: 03-1321
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV.INS.	6. Loan Number:	7. Mortgage Insurance Case Number:
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
<b>D. NAME AND ADDRESS OF BORROWER:</b>		<b>E. NAME AND ADDRESS OF SELLER/TAX I.D.No.:</b>	
Jay Wilde Cynthia Wilde  P.O. Box 351 Glenns Ferry, Idaho 83623		David M. Bergh Jan Seda-Bergh  Drawer 9 Mountain Home, Id 83647	
<b>F. NAME AND ADDRESS OF LENDER:</b>		<b>H. SETTLEMENT AGENT:</b>	
		GUARANTY TITLE, INC.	
<b>G. PROPERTY LOCATION:</b>		<b>I. SETTLEMENT DATE:</b>	
62 W. Idaho Ave. Glenns Ferry, Idaho 83623		206 South 3rd East St Mountain Home, Id 83647  11/07/03	
<b>J. SUMMARY OF BORROWER'S TRANSACTION</b>		<b>K. SUMMARY OF SELLER'S TRANSACTION</b>	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract Sales Price	40,625.00	401. Contract Sales Price	40,625.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	625.50	403.	
104. GT 1543 arrears	1,227.35	404.	
105. GT 1543 November pmt	236.14	405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	42,713.99	420. GROSS AMOUNT DUE TO SELLER	40,625.00
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to	17,141.90	503. Existing loan(s) taken subject to	17,141.90
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Idaho Independent	18,000.00
207.		507.02 tax #7529	707.14
208.		508. Water Resources DWA-235C	4,775.96
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 01/01/03 to 11/07/03		511. County taxes 01/01/03 to 11/07/03	
212. Assessments to		512. Assessments to	
213. PP 01/01/03 11/07/03		513. PP 01/01/03 11/07/03	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	17,141.90	520. TOTAL REDUCTION AMOUNT DUE SELLER	40,625.00
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER</b>	
301. Gross amount due from borrower (line 120)	42,713.99	601. Gross amount due to seller (line 420)	40,625.00
302. Less amounts paid by/for borrower (line 220)	17,141.90	602. Less reductions in amount due seller (line 520)	40,625.00
303. CASH ( <input checked="" type="checkbox"/> FROM ) ( <input type="checkbox"/> TO ) BORROWER	25,572.09	603. CASH ( <input type="checkbox"/> TO ) ( <input type="checkbox"/> FROM ) SELLER	0.00

Previous edition is obsolete.

HUD-1 (8-87)  
RESPA, HB 4505.2



L. SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION					
Based on price \$ 40,625.00 %					
Division of Commission (line 700) as follows:					
701. \$	to				
702. \$	to				
703. Commission paid at Settlement					
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee %					
802. Loan Discount %					
803. Appraisal Fee to					
804. Credit Report to					
805. Lenders Inspection Fee					
806. Mortgage Insurance Application Fee to					
807. Assumption Fee					
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest from to \$ /day					
902. Mortgage Insurance Premium for months to					
903. Hazard Insurance Premium for years to					
904. Flood Insurance Premium for years to					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance months \$ per month					
1002. Mortgage Insurance months \$ per month					
1003. City property taxes months \$ per month					
1004. County property taxes months \$ per month					
1005. Annual assessments months \$ per month					
1006. Flood insurance months \$ per month					
1007. months \$ per month					
1008. months \$ per month					
1100. TITLE CHARGES					
1101. Settlement or closing fee to GUARANTY TITLE, INC.				158.00	
1102. Abstract or title search to					
1103. Title examination to					
1104. Title insurance binder to					
1105. Document preparation to					
1106. Notary fees to					
1107. Attorney's fees to					
(includes above item numbers: )					
1108. Title insurance to GUARANTY TITLE, INC.				380.50	
(includes above item numbers: )					
1109. Lender's coverage \$					
1110. Owner's coverage \$ 40,625.00 380.50					
1111.					
1112.					
1113. record Notice of Sale GUARANTY TITLE, INC.				3.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording fees: Deed \$ Mortgage \$ Releases \$ 6.00 6.00					
1202. City/county tax stamps: Deed \$ Mortgage \$					
1203. State tax/stamps: Deed \$ Mortgage \$					
1204. Assumption fee GUARANTY TITLE, INC.				75.00	
1205. record EOA GUARANTY TITLE, INC.				3.00	
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey to					
1302. Pest inspection to					
1303.					
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Sect J, and 102, Sect K)				625.50	
I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.					
_____ Joy Wilde				_____ David M. Bejan	
Borrowers Cynthia Wilde				Sellers Jan Seda-Betgh 11/11/03	
The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.					
_____ Settlement Agent				_____ Date November 7, 2003	
Warning: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.					

TAX NOTICE

THE TAX VALUES SHOWN IN THE ATTACHED CLOSING STATEMENT ARE BASED ON ESTIMATES.

Buyer and Seller therein hereby affirm and agree that GUARANTY TITLE, INC., INC., its employees, agents or assigns have not made any warranties as to the accuracy of these tax figures. Further, Buyer and Seller agree that should the actual tax, as shown in the tax statement forwarded by the Assessor's Office during the year of sale, differ from the figure represented in the attached closing statement the following will occur:

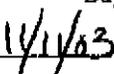
In the event buyer has received excess credit based on the estimated tax, buyer agrees to reimburse seller; or

In the event seller has received excess credit based on the estimated tax, seller agrees to reimburse buyer.

It has recently become the practice of the County Assessor/Treasurer to issue subsequent tax statements, the amount shown thereon being unavailable or unknown at the time of closing. Payment of any subsequent tax statements which may be received after date of closing will be handled directly between the respective parties.

It is agreed between the parties herein that they shall assume full responsibility for any further proration or payment of taxes and hereby release Guaranty Title, Inc., from any further obligation.

In Witness Whereof the parties have set their hand, 11/07/03  
NO PRORATION

Seller:  Buyer:  11/11/03

Property Address: 62 W. Idaho Ave.  
Escrow Number: 03-1321

WARRANTY DEED

FOR VALUE RECEIVED
Robert Payne and Jackie L. Payne, husband and wife

GRANTOR(S), does(do) hereby GRANT, BARGAIN, SELL and CONVEY unto
David M. Bergh and Jan Geda Bergh, husband and wife

GRANTEE(S), whose current address is: Drawer # 9 Mountain Home, Id 83647
the following described real property in Elmore County, State of Idaho,
more particularly described as follows, to wit:

A portion of the SW1/4NW1/4NW1/4 of Section 25, Township 3 South, Range 6
East, Boise Meridian, Elmore County, Idaho; more particularly described as
follows:
Beginning at a point which is 20 feet East and 210 feet North of the
Southwest corner of the NW1/4NW1/4 of Section 25, T3S, R6E, B.M., and running
thence
East a distance of 112 feet; running thence
South a distance of 50 feet; running thence
West a distance of 112 feet; running thence
North a distance of 50 feet to the POINT OF BEGINNING.

ADDRESS: 910 North 3rd East St.
Mountain Home, Id 83647

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee(s), and
Grantee(s) heirs and assigns forever. And the said Grantor(s) does(do) hereby covenant to and with the said
Grantee(s), that Grantor(s) is/are the owner(s) in fee simple of said premises; that said premises are free from all
encumbrances, EXCEPT those to which this conveyance is expressly made subject and those made, suffered or done
by the Grantee(s); and subject to reservations, restrictions, dedications, easements, rights of way and agreements,
(if any) of record, and general taxes and assessments, (including irrigation and utility assessments, if any) for the
current year, which are not yet due and payable, and that Grantor(s) will warrant and defend the same from all
lawful claims whatsoever, except those of record.

Dated: June 1, 2000

Robert Payne Jackie L. Payne
Robert Payne Jackie L. Payne

STATE OF Idaho County of Elmore
On this 9th day of June
in the year of 2000, before me, the undersigned, a Notary
Public in and for said State, personally appeared
Robert Payne, Jackie L. Payne
known or identified to me to be the person whose name
are subscribed to the within instrument, and
they executed the same.
Sheryl A Reymont
Notary Public
State of Idaho
Commission expires: 12/27/05



322404

ELMORE COUNTY, IDAHO
Recipient of
GUARANTY TITLE, INC.

Time 4:52 P.M.
Date June 9, 2000
GAIL L. BEST, Recorder

By [Signature] Deputy
Fee \$3.00



In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Money held in Ashcraft & Miller on behalf of Berghs	C	3,079.97
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Idaho Federal Credit Union Checking Account No. xxx10 in the name of Jan Bergh (1010 Rose Street, Boise, ID 83703)	C	100.00
		Idaho Federal Credit Union Savings Account in the name of Jan Bergh (1010 Rose Street, Boise, ID 83703)	C	25.00
		Debtor Jan Bergh is also on account held at Idaho Federal Credit Union Savings Account No. xx58 in the name of S.Bergh (1010 Rose Street, Boise, ID 83703) a minor child. Debtor claims no interest.	C	Unknown
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Co-Debtor's household furniture, furnishings and personal effects. See Attached List.	W	2,410.00
		Debtor's household furniture, furnishings and personal effects. See attached list.	H	874.00
		Miscellaneous Lawn and Yard Equipment: Weedeater (\$50) Misc. Gardening Tools (\$25) Water Hoses (2) (\$10)	C	85.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Miscellaneous men's clothing belonging to Debtor.	H	326.00
			Sub-Total >	6,899.97
			(Total of this page)	

5 continuation sheets attached to the Schedule of Personal Property

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Miscellaneous women's clothing belonging to Co-Debtor.	W	477.00
7. Furs and jewelry.		Co-Debtor's Jewelry: Rings (2) belonging to Co-Debtor (\$200) Misc. Costume Jewelry belonging to Co-Debtor (\$40) Watches (2) belonging to Co-Debtor (\$25)	W	265.00
		Debtor's Jewelry: Wedding Bands (2) (\$50.00) Misc. Fraternity Pins (\$25.00) Gold Jade Ring (\$50.00) Watches (3) (\$50.00)	C	175.00
8. Firearms and sports, photographic, and other hobby equipment.		Debtor's Guns and sporting goods. Long Gun - 22 (Remington Fieldmaster) 574 (\$250) Held by Dave Jeff, Mountain Home	H	250.00
		Debtor's Camping Gear/Sporting Goods: Tent (6 man) (\$30) Folding Chairs (2) (\$10) Bicycle (\$50)	C	90.00
		Debtor's Guns and Sporting Goods Handgun - 22 (MODTEX22LRFIF) #TX12749 (\$25) Handgun - 22 (MODHI Std H-B 22LR) #64145 (\$25) Handgun - BB (OLD CO2) (\$10) Handgun - Marksman Repeater (177CAL) (\$100) Handgun - 35 (FB RADOM MOD35) #K49933 (\$75) Handgun - 22 (MOD 1960) Italy (\$200) Handgun - 38 (Browning) #020297 (\$200) Held by Dave Jeff, Mountain Home	C	635.00
		Debtor's Guns and sporting goods. Long Gun - 30 (Winchester Mod. 94 WOF) (\$150) Long Gun - 22 (Glenfield Mod 25) SL-LN (\$200) Long Gun - 12 Ga (S&W Mod 1000) #FB07488 (\$200) Held by Dave Jeff, Mountain Home	H	550.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		First Colonial Life Insurance Company insuring David M. Bergh. Policy Number 0269510. Total Cash Value \$8,452.31. Total loan available estimated at 0. Against this policy Mr. Bergh has borrowed the sum of \$8,452.31 with interest accruing to a total current loan balance of \$8,959.41.	C	8,452.31

Sub-Total > **10,894.31**  
(Total of this page)

Sheet 1 of 5 continuation sheets attached to the Schedule of Personal Property

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Life Insurance Policy No. 006413428 on David M. Bergh issued by Farmers New World Life Insurance Company, 3003 77th Avenue SE, Mercer Island, WA 98040; assigned to Idaho Independent Bank; no cash surrender value for Debtor	C	0.00
		Life Insurance Policy No. 006413427 on Jan R. Bergh issued by Farmers New World Life Insurance Company, 3003 77th Avenue SE, Mercer Island, WA 98040; assigned to Idaho Independent Bank; no cash surrender value for Co-Debtor	C	0.00
		Oregon Mutual Life Insurance Business Owner Policy # BSP342785, Account No. 812311829 in the name of Dave Bergh. Policy cancelled for nonpayment of premium 11/30/03 with a minimum payment due of \$4,360.25.	C	0.00
10. Annuities. Itemize and name each issuer.	X			
		Debtor's PERSI Annuity Plan. Retired June 1, 2003 with 243 months of service. Estimated monthly payment is \$64.29. Cash value unknown	H	Unknown
		IRA Account for David M. Bergh Held at American Funds Service Company P. O. Box 25065 Santa Ana, CA 92799  Broker is Jack Walborn, Linsco/Private Ledger 285 North 3rd East Mountain Home, ID 83647	C	3,500.00
		IRA Account No. for Jan Seda Bergh Held at Idaho Federal Credit Union 1010 Rose Street Boise, Id 83703	C	3,500.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.				
		JSB Inc. ran restaurant in Elmore County. Restaurant closed -- assets secured with lien in favor of Idaho Independent Bank (no value attributed to stock)	C	0.00
		Stock interest in Independent Holding Company, 96 Cummins Point Road, Stamford, CT 06902 (believed to be 46 shares - unknown value).	C	0.00
			Sub-Total >	7,000.00
			(Total of this page)	

Sheet 2 of 5 continuation sheets attached to the Schedule of Personal Property

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.		<b>STB LLC Dissolved May 14, 2003. Filed articles on August 23, 2002. Formed to own laundromat in Kuna, ID. Berghs withdrew and LLC dissolved. Members were Scott Thompson and David Bergh.</b>	<b>C</b>	<b>Unknown</b>
		<b>Traldust Square Association, Inc., Lance Fish, Registered Agent and President. 1621 N. Beach, Boise, ID 83706 Vice President, Tom Stillwough Sec. Treas. Jan Bergh Corporation is a nonprofit entity with no value which owns common property connected to real property owned by Debtors and foreclosed by Idaho Independent Bank on 1/15/04.</b>	<b>C</b>	<b>0.00</b>
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>Lease and Purchase Agreement of property at 135 Bitterbrush, Ste D, Mountain Home, ID for \$220 per month until Aug. 2007, then Purchase Agreement \$22,330 (see Sch. G) (Lessee/Purchaser is Andy Anderson Photography, Inc.) Rents seized by Idaho Independent Bank.</b>	<b>C</b>	<b>0.00</b>
		<b>Lease and Purchase Agreement of property at 135 Bitterbrush, Ste D, Mountain Home, ID for \$230 per month until Aug. 2007, then Purchase Agreement \$23,450 (see Sch. G) (Lessee/Purchaser is Andy Anderson Photography, Inc.) Rents seized by Idaho Independent Bank.</b>	<b>C</b>	<b>0.00</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 3 of 5 continuation sheets attached to the Schedule of Personal Property

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1990 Volvo 240 DL Wagon with 98,000 miles purchased from Dave Holley.</b>	<b>C</b>	<b>3,000.00</b>
		<b>1994 Ford Escort Automobile, VIN # 3FARP15J4RR153462, given to debtor as a gift by Alan Bermensolo.</b>	<b>C</b>	<b>1,975.00</b>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.		<b>Debtor's miscellaneous hand tools used to maintain laundromat equipment.</b>	<b>C</b>	<b>75.00</b>
28. Inventory.	X			
29. Animals.		<b>Family Pets &amp; Supplies: Birds (2) (\$75.00) Bird Cages (2) (\$25.00) Dog (\$25.00) Dog Bed (\$25.00)</b>	<b>C</b>	<b>150.00</b>
			<b>Sub-Total &gt;</b>	<b>5,200.00</b>
			(Total of this page)	

Sheet 4 of 5 continuation sheets attached to the Schedule of Personal Property

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		<b>Co-Debtor's Hobby and Art Supplies - See Attached List</b>	<b>W</b>	<b>1,371.00</b>

Sub-Total > **1,371.00**  
(Total of this page)  
Total > **31,365.28**

(Report also on Summary of Schedules)

Sheet 5 of 5 continuation sheets attached  
to the Schedule of Personal Property

## SCHEDULE B 4 - Bergh Personal Property CO-DEBTOR

	<u>Description</u>	<u>Amount</u>	<u>Subtotal</u>
<b>PROPERTY BELONGING TO CO-DEBTOR</b>			
Kitchen:	Mixer	\$50.00	
	Trash Can	10.00	
	Wooden Cupboard	25.00	
	Cutting Table	25.00	
	Quilt Hangers (2) & 2 Quilts	75.00	
	Coca Cola Sign	5.00	
	Dishes (set of 8)	50.00	
	Silverware	10.00	
	Bowls	30.00	
	Pots and Pans	40.00	
	Toaster	5.00	
	Misc. Kitchen Utensils	15.00	
	Round Table, 3 Chairs and 1 Bench	35.00	
	Linens (6 Tablecloths)	30.00	
	Misc. Glassware	15.00	
	Scale	10.00	
	Cuckoo Clock (1)	25.00	
	Paintings by Jan Bergh (8)	30.00	
	Side Desk	40.00	
	Canister Set	15.00	
	Wood Cutting Board	10.00	
	Glass Plates (5)	15.00	
	43 cookbooks	43.00	
Family Rm:	Love Seats (2) w/pillows	50.00	
	Blue Chair with Hassock	25.00	
	Side Table	10.00	
	Lamps (2)	15.00	
	Coffee Table (1)	75.00	
	TV, DVD, CD, Table	250.00	
	Blanket Throws (4)	12.00	
	Long Bench	5.00	
	5x7 Rugs (2)	30.00	
	Movies (48)	48.00	
	Silk Flower Arrangement	10.00	
	File Cabinet (8 drawer)	100.00	
	Misc. Knick Knacks (62)	50.00	
Bedrooms:	King-Sized Mattress Set (1)	100.00	
	Full-Sized Mattress Set (1) & Bed Frame	50.00	
	Chest of Drawers (3)	75.00	
	Night Stands (4)	40.00	
	Night Stand Lamps (4)	20.00	
	Mirror (1)	20.00	
	Bedding: Pillows, Blankets & Bcd Covers	75.00	
	Bedding: Sheet Sets	50.00	
	Side Chair (1)	25.00	
Bath Rm/Laundry/Storage:	Misc. Cleaning Tools	15.00	
	Misc. Luggage (7 items)	15.00	
	Sleeping Bags (2)	10.00	

Misc. Paper Products	10.00
Iron and Ironing Board	10.00
Misc. Laundry Supplies	5.00
Laundry Hampers (2)	5.00
Washer and Dryer	350.00
Boxes of Christmas Décor	25.00
Stools (2)	10.00
Portable Fans (2)	10.00
Trash Cans (2)	10
Radio (1)	5.00
Towels (10)	10.00
Candles (4)	2.00
Misc. Personal Grooming Items	5.00
Chalkboard	15.00
Side Tables (2)	20.00
Wood Boxes (6)	25.00
Rocking Chairs (2)	20.00
Baskets (6)	10.00
Storage Trunks (2)	50.00
Chairs (6)	30.00

**Co-Debtor's Property (Total):**

**\$2,410.00**

**SCHEDULE B 4 - Bergh Personal Property  
DEBTOR**

**Debtor's Property**

**Dave's Household Items:**

Blue Leather Chair	\$20.00
Table and Chairs (2)	10.00
Sofa	50.00
Vacuum Cleaner	20.00
Desk	25.00
Desk Chair	5.00
Lamp	4.00
Queen-Sized Mattress Set	60.00
Chest of Drawers (2)	20.00
Side Tables (2)	20.00
End Tables (2)	5.00
Portable Stereo	5.00
TV/CD Player	20.00
College Books	10.00
Misc. Books	25.00
Computer with Printer	100.00
Computer Table	10.00
Set of Shelves	40.00
Framed Art (12)	35.00
Misc. Cookbooks	30.00
Microwave Oven	25.00
Laptop Computer	100.00
Garden Hoses with Sprinklers(2)	5.00
Clock	20.00
Mixing Bowls	10.00
Kitchen Knives and Cooking Utensils	15.00
Cast Iron Cookware Set	30.00
Director Chairs (2)	10.00
Misc. Pots and Pans	10.00
Table Lamp	15.00
Misc. Luggage (4)	20.00
Bicycle	100.00

**Subtotal Household:**

**\$874.00**

## PROPERTY BELONGING TO THE CHILDREN

<b>Daughter Hillary's Property</b>	Sidechairs (2) (family heirloom)	\$20.00
	Dining Room Table with Chairs (family heirloom)	200.00
	China (8 place settings) (family heirloom)	100.00
	Misc. Crystal (family heirloom)	75.00
	Linen (family heirloom)	50.00
	Wall Clock (family heirloom)	250.00
	Misc. Books (family heirlooms)	40.00
	Silverware (8 placesettings) (family heirloom)	50.00
	Kayak	100.00
	Rocking Chairs (2)	25.00
	Misc. Fabric and Items	10.00
	Misc. Old Books and College Books	40.00
	Dresser	25.00
	Children's Books	25.00
	Dog Kennel	10.00
	Quilt	50.00
	Hat Tree	75.00
	Misc. Toys and Dolls	20.00
<b>Hillary's Property (Subtotal):</b>		<b>1165.00</b>

### Son Ben's Property

Table Saw (family heirloom)	\$50.00
Tools Chests (2) (family heirloom)	75.00
Mitre Box (family heirloom)	10.00
Stool (family heirloom)	10.00
Rocking Chair (family heirloom)	10.00
Chests containing grandfather's possessions (2)	25.00
Misc. Suits and Shoes (grandfather's)	40.00
Misc. Books (34) (family heirlooms)	25.00
Misc. Records (family heirlooms)	15.00
Paintings (3) (family heirlooms)	30.00
Misc. Children's Books	30.00
Guitar Lamp	20.00
Archery Equipment (family heirloom)	50.00
Misc. Tools	50.00
Quilt	50.00
Misc. Wooden Boxes	30.00
Misc. Legos and Lincoln Logs	25.00

**Ben's Property (Subtotal):** **545.00**

<b>Daughter Salle's Property</b>	Linens (family heirloom)	\$40.00
	Coffee Cups (family heirloom)	10.00
	Secretary (family heirloom)	25.00
	Costume Jewelry (family heirloom)	30.00
	Hats (family heirloom)	25.00
	Wedding Dress (family heirloom)	5.00
	Paintings (6) (grandmother's)	15.00
	Needlepoint Chair (family heirloom)	10.00
	Misc. Books (40)	25.00

Mirror (family heirloom)	17.00
Children's Books	15.00
Misc. Costume Necklace, Ring and Pin (family heirlooms)	125.00
Dell Computer, Printer, Scanner, Speakers, Table, etc.)	500.00
Bicycle	100.00
Portable Table	15.00
Stools (8)	25.00
Pentax Camera	100.00
Sony Digital Camera	100.00
Camera Bag	10.00
Misc. Lenses and	50.00
Tripod	25.00

Skateboard	10.00
Misc. Art Supplies	30.00
CD Player	10.00
CD's (100+)	50.00
Desk	20.00
Chair	5.00
Framed Art Posters and Personal Art (10)	17.00
Pin Maker	20.00
Art Books	30.00
Accordian	200.00
Quilt	50.00
Misc. Toys and Dolls	25.00
Snowboard Bag	50.00
Snowboard Boots	40.00
Misc. Snowboard Gear	30.00
Snowboard and Binding	680.00
Helmet	60.00

**Salle's Property (Subtotal): 2594.00**

**SCHEDULE B 33 - Bergh Personal Property**  
**CO-DEBTOR'S HOBBY & ART**

<b>Co-Debtor's Misc./Hobby/Trade Items:</b> Pfaff Sewing Machine	25.00
Misc. Beads	50.00
Misc. Fabrics and Scraps	30.00
Kiln with shelves	300.00
Air Compressor with Sprayer	50.00
Easel	25.00
Drafting Table/Matte Cutter	25.00
Drying Racks (3)	30.00
Clay Table on Rollers	10.00
2 Wooden Tables	30.00
Misc. Picture Books (21)	21.00
Radio/CD Player & Misc. CDs	75.00
Misc. Pottery Tools	50.00
Misc. Oil Painting Tools	50.00
Misc. Watercolor Tools	20.00
Misc. Drafting/Drawing Tools	20.00
Art Books and Magazines (78)	150.00
Canvasses (9)	75.00
Misc. Tools for Construction	50.00
Sawsall	25.00
Skillsaw	15.00
Electrical Mitre Box	50.00
Hammers (9)	20.00
Saws (11)	20.00
Level	10.00
Squares (3)	20.00
Saber Saw	10.00
Handheld Sander	10.00
Chisels	20.00
Misc. Files	10.00
Misc. Paper	25.00
Drummel	40.00
Wood (for birdhouses)	10.00
	<b>1371.00</b>

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

*[Check one box]*

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.  
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Husband's Exemptions</b>			
<b>Real Property</b>			
A portion of the SW 1/4 NW 1/4 NW 1/4 of Sec 25, T3S, R6E, also known as residential lot and house at 810 North 3rd East Street, Mountain Home, ID (see complete legal description attached hereto as Exhibit A-3).	Idaho Code §§ 55-1001, 55-1002, 55-1003	10,598.00	30,000.00
<b>Household Goods and Furnishings</b>			
Co-Debtor's household furniture, furnishings and personal effects. See Attached List.	Idaho Code § 11-605(1)(a) Co-Debtor	2,410.00	2,410.00
Debtor's household furniture, furnishings and personal effects. See attached list.	Idaho Code § 11-605(1)(a) Debtor	874.00	874.00
Miscellaneous Lawn and Yard Equipment: Weedeater (\$50) Misc. Gardening Tools (\$25) Water Hoses (2) (\$10)	Idaho Code § 11-605(1)(a) Debtor	85.00	85.00
<b>Wearing Apparel</b>			
Miscellaneous men's clothing belonging to Debtor.	Idaho Code § 11-605(1)(b) Debtor	326.00	326.00
Miscellaneous women's clothing belonging to Co-Debtor.	Idaho Code § 11-605(1)(b) Co-Debtor	477.00	477.00
<b>Furs and Jewelry</b>			
Co-Debtor's Jewelry: Rings (2) belonging to Co-Debtor (\$200) Misc. Costume Jewelry belonging to Co-Debtor (\$40) Watches (2) belonging to Co-Debtor (\$25)	Idaho Code § 11-605(2) Co-Debtor	265.00	265.00
Debtor's jewelry: Wedding Bands (2) (\$50.00) Misc. Fraternity Pins (\$25.00) Gold Jade Ring (\$50.00) Watches (3) (\$50.00)	Idaho Code § 11-605(2) Debtor	175.00	175.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Debtor's Guns and sporting goods. Long Gun - 22 (Remington Fieldmaster) 574 (\$250) Held by Dave Jeff, Mountain Home	Idaho Code § 11-605(7) Debtor	250.00	250.00

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT  
(Continuation Sheet)**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Debtor's Camping Gear/Sporting Goods:</b> Tent (6 man) (\$30) Folding Chairs (2) (\$10) Bicycle (\$50)	Idaho Code § 11-605(10) Debtor	90.00	90.00
<b>Debtor's Guns and Sporting Goods</b> Handgun - 22 (MODTEX22LRFIF) #TX12749 (\$25) Handgun - 22 (MODHI Std H-B 22LR) #64145 (\$25) Handgun - BB (OLD CO2) (\$10) Handgun - Marksman Repeater (177CAL) (\$100) Handgun - 35 (FB RADOM MOD35) #K49933 (\$75) Handgun - 22 (MOD 1960) Italy (\$200) Handgun - 38 (Browning) #020297 (\$200) Held by Dave Jeff, Mountain Home	Idaho Code § 11-605(10) Debtor	635.00	635.00
<b>Debtor's Guns and sporting goods.</b> Long Gun - 30 (Winchester Mod. 94 WOF) (\$150) Long Gun - 22 (Glenfield Mod 25) SL-LN (\$200) Long Gun - 12 Ga (S&W Mod 1000) #FB07488 (\$200) Held by Dave Jeff, Mountain Home	Idaho Code § 11-605(10) Co-Debtor	550.00	550.00
<b>Interests in Insurance Policies</b> First Colonial Life Insurance Company insuring David M. Bergh. Policy Number 0269510. Total Cash Value \$8,452.31. Total loan available estimated at 0. Against this policy Mr. Bergh has borrowed the sum of \$8,452.31 with interest accruing to a total current loan balance of \$8,959.41.	Idaho Code § 11-605(8)	50.00	8,452.31
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b> Debtor's PERSI Annuity Plan. Retired June 1, 2003 with 243 months of service. Estimated monthly payment is \$64.29. Cash value unknown	Idaho Code § 11-604(1)(e) Idaho Code Sec. 59-1317	Unknown	Unknown
<b>IRA Account for David M. Bergh</b> Held at American Funds Service Company P. O. Box 25065 Santa Ana, CA 92799	Idaho Code §§ 11-604(A)(3), (5)	3,500.00	3,500.00
<b>Broker Is Jack Walborn, Linsco/Private Ledger</b> 285 North 3rd East Mountain Home, ID 83647			
<b>IRA Account No. for Janet Seda Bergh</b> Held at Idahy Federal Credit Union 1010 Rose Street Boise, Id 83703	Idaho Code §§ 11-604(A)(3), (5)	3,500.00	3,500.00

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**  
**(Continuation Sheet)**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1990 Volvo 240 DL Wagon with 98,000 miles purchased from Dave Holley.	Idaho Code § 11-605(3) Co-Debtor	3,000.00	3,000.00
1994 Ford Escort Automobile, VIN # 3FARP15J4RR153462, given to debtor as a gift by Alan Bermensolo.	Idaho Code § 11-605(3)	1,975.00	1,975.00
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
Debtor's miscellaneous hand tools used to maintain laundromat equipment.	Idaho Code § 11-605(10) Debtor	75.00	75.00
<b>Animals</b>			
Family Pets & Supplies: Birds (2) (\$75.00) Bird Cages (2) (\$25.00) Dog (\$25.00) Dog Bed (\$25.00)	Idaho Code § 11-605(1)(b) Co-Debtor	150.00	150.00
<b>Other Personal Property of Any Kind Not Already Listed</b>			
Co-Debtor's Hobby and Art Supplies - See Attached List	Idaho Code § 11-605(3)	1,371.00	1,371.00

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R  H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. <b>130005853</b>  <b>Alliance Laundry Systems</b> <b>4620 Collections Center Driv</b> <b>Chicago, IL 60693</b>									
				<b>Promissory Note</b>  <b>See List on Exhibit B-27. Equip Seized</b> <b>by Idaho Indep Bank. Alliance sued</b> <b>Debtor in Ada Co. Case No. CV OC</b> <b>0309405D filed 12/03/03.</b>					
				Value \$ <b>14,742.00</b>			<b>46,513.18</b>	<b>31,771.18</b>	
Account No. <b>1542</b>  <b>Billie &amp; Judy Andrews</b> <b>c/o Guaranty Title, Inc.</b> <b>206 S. Third East</b> <b>Mountain Home, ID 83647</b>				<b>January 2000</b> <b>First Deed of Trust</b> <b>Legal title-Commercial lot, bldg 62 W.</b> <b>Idaho Avenue, Glenns Ferry, ID 83623,</b> <b>described as:</b> <b>Lot 17, E. 8 ft Lot 18, Blk 2, Glenns Ferry,</b> <b>ID. Sold to Jay Wilde and Cindy Wilde.</b> <b>Debtors may still hold legal title.</b>					
				Value \$ <b>0.00</b>			<b>17,141.00</b>	<b>17,141.00</b>	
Account No. <b>10307318323109</b>  <b>Chase Automotive Finance</b> <b>P.O. Box 15700</b> <b>Wilmington, DE 19886-5700</b>				<b>Spring, 2003</b> <b>Auto Loan</b> <b>2002 Chevy Sonoma 1/2 Ton Pickup</b> <b>Truck with 24,000 miles which was</b> <b>repossessed on or about Nov 24, 2003.</b> <b>Deficiency will likely be alleged.</b>		X			
				Value \$ <b>15,000.00</b>			<b>13,173.00</b>	<b>0.00</b>	
Account No. <b>RP031N10E162470A</b>  <b>Elmore County Tax Collector</b> <b>150 S. 4th East, Suite 4</b> <b>Mountain Home, ID 83547-3094</b>				<b>2002 2nd Quarter</b> <b>Real Property Taxes</b> <b>2.04 acre lot located at Featherville, ID,</b> <b>legally described as:</b> <b>A parcel of land located in Section 18,</b> <b>Township 3 North, Range 10 East, Boise</b> <b>Meridian, Elmore County, Idaho;</b> <b>more particularly described on</b>					
				Value \$ <b>30,000.00</b>			<b>173.06</b>	<b>0.00</b>	
Subtotal								<b>77,000.24</b>	
(Total of this page)									

2 continuation sheets attached

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>RP03S06E251475T</b>  <b>Elmore County Tax Collector</b> 150 S. 4th East, Suite 4 Mountain Home, ID 83547-3094	C		<b>2002 2nd Quarter Real Property Tax</b> A portion of the SW 1/4 NW 1/4 NW 1/4 of Sec 25, T3S, R6E, also known as residential lot and house at 810 North 3rd East Street, Mountain Home, ID (see complete legal description attached hereto as Exhibit A-3).				57.38	57.38
Value \$			30,000.00					
Account No. <b>Policy No.0269510</b>  <b>First Colonial Life Ins. Co.</b> 700 Main Street P. O. Box 1280 Lynchburg, VA 24505-1280	C		<b>Loan against insurance policy</b> <b>First Colonial Life Insurance Company</b> insuring David M. Bergh. Policy Number 0269510. Total Cash Value \$8,452.31. Total loan available estimated at 0. Against this policy Mr. Bergh has borrowed the sum of \$8,452.31 with interest accrual				8,959.41	507.10
Value \$			8,452.31					
Account No. <b>Lease No.678396</b>  <b>General Funding Corporation</b> 1450 Channel Parkway Marshall, MN 56258	C		<b>9-2-99</b> <b>Equipment Lease Agreement</b> See Inventory attached re Rattlesnake Station Steakhouse restaurant. Equipment seized by Idaho Independent Bank.				8,601.45	0.00
Value \$			40,235.00					
Account No. <b>Liquor License No. 3312</b>  <b>Gordon and Gloria Russell</b> 1310 Owyhee Drive Mountain Home, ID 83647	C		<b>December 1, 2002</b>  <b>Elmore County Liquor License #3312,</b> seized by Idaho Independent Bank.				9,397.42	0.00
Value \$			15,000.00					
Account No. <b>0433621000</b>  <b>Homecomings Financial</b> P. O. Box 890036 Dallas, TX 75389	C		<b>November 9, 2001</b> <b>Fee Simple</b> A portion of the SW 1/4 NW 1/4 NW 1/4 of Sec 25, T3S, R6E, also known as residential lot and house at 810 North 3rd East Street, Mountain Home, ID (see complete legal description attached hereto as Exhibit A-3).				39,500.00	9,500.00
Value \$			30,000.00					
<b>Subtotal</b> (Total of this page)							<b>66,515.66</b>	

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims



In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

**Debtors**

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

**Debtors**

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W	J				
Account No. <b>3725-400651-92002</b>  <b>American Express</b> <b>P.O. Box 360002</b> <b>Fort Lauderdale, FL 33329-0002</b>	X							<b>26,446.41</b>
Account No.  <b>Representing:</b> <b>American Express</b>								
Account No. <b>3722-644585-71009</b>  <b>American Express</b> <b>P.O. Box 360002</b> <b>Fort Lauderdale, FL 33329-0002</b>	X							<b>7,612.35</b>
Account No.  <b>Representing:</b> <b>American Express</b>								
<b>Subtotal</b> (Total of this page)								<b>34,058.76</b>

13 continuation sheets attached

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O U N T Y O F R E C O R D	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H	W				
Account No. <b>3715-415357-11000</b>  <b>American Express</b> <b>P.O. Box 360002</b> <b>Fort Lauderdale, FL 33329-0002</b>	C	Prior to August 2001 Credit card for Wash Bowl					<b>12,714.29</b>
Account No. <b>4417-1227-6252-6169</b>  <b>Bank One</b> <b>P.O. Box 50882</b> <b>Henderson, NV 89016</b>		2002 VISA Account, Debtor ID 9026894					<b>8,805.36</b>
Account No.  Representing: <b>Bank One</b>		Pallades Collection, L.L.C. P. O. Box 1244 Englewood Cliffs, NJ 07632					
Account No. <b>4366-1630-8808-3902</b>  <b>Bank One</b> <b>P.O. Box 50882</b> <b>Henderson, NV 89016</b>	C	2002 VISA Account					<b>8,805.36</b>
Account No.  Representing: <b>Bank One</b>		MRS Associates, Inc. 3 Executive Campus Suite 400 Cherry Hill, NJ 08002					

Sheet no. 1 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **30,325.01**

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4458-3703-2419-0103</b>  <b>BankCard Center</b> <b>P. O. Box 1545</b> <b>Memphis, TN 38101-1545</b>							<b>6,678.08</b>
Account No. <b>449702</b>  <b>Boise Gastroenterology Assoc</b> <b>5680 Gage</b> <b>Boise, ID 83706</b>							<b>1,417.03</b>
Account No. <b>17466-G</b>  <b>Boise Physical Medicine</b> <b>1000 N. Curtis Road</b> <b>Suite 202</b> <b>Boise, ID 83706</b>							<b>1,610.00</b>
Account No. <b>7812602043285275</b>  <b>Capital One FSB</b> <b>P.O. Box 34631</b> <b>Seattle, WA 98124-1631</b>							<b>12,979.36</b>
Account No. <b>4305-7215-5503-0258</b>  <b>Capital One Services</b> <b>P.O. Box 6000</b> <b>Seattle, WA 98190-6000</b>							<b>9,190.27</b>
Subtotal (Total of this page)							<b>31,874.74</b>
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. <b>Representing: Capital One Services</b>			<b>Triad Credit Services, Inc. P. O. Box 1961 Southgate, MI 48195-2014</b>				
Account No. <b>4115-0717-1330-4686</b> <b>Capitol One Bank P. O. Box 34631 Seattle, WA 98124-1631</b>		<b>C</b>	<b>2002 credit card for Wash Bowl</b>				<b>119.17</b>
Account No. <b>5308 9972 7017 1981</b> <b>Citi Cards P.O. Box 8034 South Hackensack, NJ 07606-8034</b>		<b>C</b>	<b>Prior to April 2001 Credit Card</b>				<b>12,627.75</b>
Account No. <b>Representing: Citi Cards</b>			<b>Academy Collection Service 10965 Decatur Road Philadelphia, PA 19154</b>				
Account No. <b>2.0785.01</b> <b>City of Mountain Home P. O. Box 10 Mountain Home, ID 83647</b>		<b>X C</b>	<b>9/2003 Final Bill for 530 N 10th E</b>				<b>45.82</b>
Subtotal (Total of this page)							<b>12,792.74</b>

Sheet no. 3 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>5.0854.01</b>  City of Mountain Home P. O. Box 10 Mountain Home, ID 83647	X	C	9/2003 Final Bill for 830 N 2nd E - Washbowl				78.56
Account No. <b>5.0852.01</b>  City of Mountain Home P. O. Box 10 Mountain Home, ID 83647	X	C	9/2003 Final Bill Scoops & Steakhouse				61.66
Account No. <b>640:190832</b>  Darling Recycle P.O. Box 5485 Boise, ID 83705	X	C	9/26/03 Grease Pickup at Rattlesnake Station Restaurant				30.00
Account No. <b>6011 0091 8350 4286</b>  Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395		C	April 2000 Credit card - balance transfer				2,429.29
Account No.  Representing: Discover Card			Ringert Clark Chartered Michael J. Doolittle P. O. Box 2773 Boise, ID 83701				
Subtotal (Total of this page)							<b>2,599.51</b>

Sheet no. 4 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Sada Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O O R D I N A T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. <b>0038980</b>  <b>Elmore Medical Center</b> <b>895 N. 6th East</b> <b>Mountain Home, ID 83647</b>			<b>April 14, 2003</b> <b>Emergency medical treatment</b>				<b>995.05</b>
Account No. <b>0040655</b>  <b>Elmore Medical Center</b> <b>895 N. 6th East</b> <b>Mountain Home, ID 83647</b>			<b>May 9, 2003</b> <b>Medical treatment</b>				<b>79.90</b>
Account No. <b>0040642</b>  <b>Elmore Medical Center</b> <b>895 N. 6th East</b> <b>Mountain Home, ID 83647</b>			<b>May 8, 2003</b> <b>Medical treatment</b>				<b>25.70</b>
Account No. <b>01441</b>  <b>Elmore Medical Center</b> <b>895 N. 6th East</b> <b>Mountain Home, ID 83647</b>			<b>May 3 - 15, 2003</b> <b>Pharmaceuticals</b>				<b>1,866.40</b>
Account No. <b>4366 1630 6808 3902</b>  <b>First Card</b> <b>P.O. Box 50882</b> <b>Henderson, NV 89016-0882</b>			<b>Prior to December 2001</b> <b>Credit card</b>				<b>8,231.33</b>
Subtotal (Total of this page)							<b>11,198.38</b>

Sheet no. 5 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4458 3703 2419 0103</b>  <b>First Horizon Bank Card Center P.O. Box 1545 Memphis, TN 38101-1545</b>							<b>6,845.29</b>
Account No. <b>5471 6911 0064 3803</b>  <b>First USA Bank P.O. Box 50882 Henderson, NV 89016-0882</b>							<b>7,102.62</b>
Account No. <b>4417 1227 6252 6169</b>  <b>First USA Bank P.O. Box 50882 Henderson, NV 89016-0882</b>							<b>5,796.75</b>
Account No. <b>4417 1227 6252 6169</b>  <b>First USA Bank P.O. Box 8650 Wilmington, DE 19899-8650</b>							<b>5,796.75</b>
Account No. <b>5471-6911-0064-3803</b>  <b>First USA Card Dept. 0555 P.O. Box 710555 Columbus, OH 43271-0555</b>							<b>7,558.81</b>
Subtotal (Total of this page)							<b>33,100.22</b>

Sheet no. 6 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>Representing: First USA Card</b>						
		<b>Trauner, Cohen, &amp; Thomas LLP 2880 Dresden Drive Atlanta, GA 30341-3920</b>				
Account No.						
<b>GE Capital Financial Inc. P.O. Box 1928 Tempe, AZ 85280-1928</b>	<b>C</b>	<b>Credit Card Debt</b>				<b>993.03</b>
Account No. <b>55543571001</b>						
<b>GE Capital Financial Inc. P.O. Box 1928 Tempe, AZ 85280-1928</b>	<b>C</b>	<b>August 5, 1999 Credit card debt</b>				<b>1,362.92</b>
Account No. <b>562379</b>						
<b>Gem State Radiology P.O. Box 9649 Boise, ID 83707</b>	<b>C</b>	<b>April 14 - 15, 2003 Radiology services (Drs. Scales and Davey)</b>				<b>613.80</b>
Account No.						
<b>Gloria Otto 850 Webster Street Apartment 921 Palo Alto, CA 94301</b>	<b>C</b>	<b>March 3, 2002 Promissory note with balloon payment (secured by life insurance on David Bergh)</b>				<b>35,000.00</b>

Sheet no. 7 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **37,969.75**

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E F O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. <b>E38980</b>  <b>Idaho Emergency Physicians</b> P.O. Box 4008 Boise, ID 83711-4008							
		C					<b>343.07</b>
Account No. <b>A2310404086</b>  <b>Idaho Emergency Physicians</b> P.O. Box 4008 Boise, ID 83711-4008							
		C					<b>445.58</b>
Account No. <b>07111012</b>  <b>Idaho Independent Bank</b> 8351 West Overland Road Boise, ID 83709						X X	
		C					<b>425,335.91</b>
Account No. <b>7211001</b>  <b>Idaho Independent Bank</b> 8351 West Overland Road Boise, ID 83709							
		X C					<b>78,000.00</b>
Account No. <b>Lien B897945 filed 8/20/2000</b>  <b>Idaho Independent Bank</b> 317 N. 9th St. Boise, ID 83702							
		C				X X	<b>41,337.00</b>
Subtotal (Total of this page)							<b>545,461.56</b>

Sheet no. 8 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G M E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>53955300002</b>  <b>Idaho Power</b> <b>P.O. Box 30</b> <b>Boise, ID 83721</b>		<b>X</b>	<b>C</b>	<b>9/2003</b> <b>Utility Bill</b>				<b>230.09</b>
Account No. <b>9711227481</b>  <b>Idaho Power</b> <b>P.O. Box 30</b> <b>Boise, ID 83721</b>		<b>X</b>	<b>C</b>	<b>9/2003</b> <b>Utility Bill</b>				<b>75.80</b>
Account No. <b>701409</b>  <b>Idaho Power</b> <b>P.O. Box 30</b> <b>Boise, ID 83721</b>		<b>X</b>	<b>C</b>	<b>2003</b> <b>Power Bill for Wash Bowl Landromat turned</b> <b>over to collections</b>				<b>23.43</b>
Account No.  <b>Representing:</b> <b>Idaho Power</b>				<b>Credit Data Idaho, Inc.</b> <b>P.O. Box 4068</b> <b>Boise, ID 83711-4068</b>				
Account No. <b>503695</b>  <b>Idaho Pulmonary Associates</b> <b>901 N. Curtis Road</b> <b>Suite 401</b> <b>Boise, ID 83705</b>			<b>C</b>	<b>April 14-16, 2003</b> <b>William G. Bergquist, M.D., Hospital Visits,</b> <b>David</b>				<b>150.97</b>
Subtotal (Total of this page)								<b>480.29</b>

Sheet no. **9** of **13** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. <b>4670958216</b>  <b>Intermountain Gas Co.</b> <b>P.O. Box 64</b> <b>Boise, ID 83732</b>	X	C	<b>9/2003 Utility Bill</b>				<b>75.80</b>
Account No.  <b>Representing: Intermountain Gas Co.</b>			<b>Risk Management Alternatives</b> <b>9180 West Barnes Drive</b> <b>Boise, ID 83709</b>				
Account No. <b>4264 2917 3800 0924</b>  <b>MBNA America</b> <b>P.O. Box 15137</b> <b>Wilmington, DE 19886-5137</b>	C	<b>Prior to December 1999 Credit card</b>				<b>12,455.70</b>	
Account No. <b>3755647-NAGEZ2</b>  <b>MCI Worldcom Wireless</b> <b>P.O. Box 79361</b> <b>City Of Industry, CA 91716</b>		<b>2003 Telephone bill - now turned over to collections</b>				<b>100.20</b>	
Account No.  <b>Representing: MCI Worldcom Wireless</b>			<b>Risk Management Alternatives</b> <b>Dalia Zuniga 6by45062</b> <b>P.O. Box 105236</b> <b>Atlanta, GA 30348</b>				
Subtotal (Total of this page)							<b>12,631.70</b>

Sheet no. 10 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. <b>6268</b>  <b>Northwest Paramedic Assoc.</b> <b>P.O. Box 44740</b> <b>Boise, ID 83711</b>			<b>April 14, 2003</b> <b>Ambulance call</b>				<b>797.50</b>
Account No. <b>812311829</b>  <b>Oregon Mutual Group</b> <b>P. O. Box 3208</b> <b>Portland, OR 97208-3208</b>			<b>Nov. 2003</b> <b>Oregon Mutual Life Insurance Business</b> <b>Owner Policy # BSP342785, Account No.</b> <b>812311829 in the name of Dave Bergh. Policy</b> <b>cancelled for nonpayment of premium 11/30/03</b> <b>with a minimum payment due of \$4,360.25.</b>				<b>4,360.25</b>
Account No. <b>2085873691008</b>  <b>Qwest</b> <b>Attn: Bankruptcy Dept.</b> <b>P. O. Box 5508</b> <b>Bismarck, ND 58506</b>		X	<b>2002</b> <b>Phone Bill for A Rose Picket Fence</b>				<b>67.24</b>
Account No.  <b>Representing:</b> <b>Qwest</b>			<b>Receivable Collection Oper.</b> <b>P.O. Box 956842</b> <b>Saint Louis, MO 63195</b>				
Account No. <b>(208)-587-9789-00-0</b>  <b>Qwest Dex Communications</b> <b>Accounts Rec. Dept. #334</b> <b>Denver, CO 80271</b>			<b>August 2003</b> <b>Wash Bowl Laundromat</b>				<b>550.79</b>
Subtotal (Total of this page)							<b>5,775.78</b>

Sheet no. 11 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O O R D I N A T E	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>518-56-5359</b>  <b>Salle Mae Servicing</b> <b>P.O. Box 9500</b> <b>Wilkes Barre, PA 18773-9500</b>				<b>Student Loans - David Bergh</b>				<b>Unknown</b>
Account No. <b>A03104-4033</b>  <b>St Alphonsus Reg. Med. Ctr.</b> <b>1055 N. Curtis Road</b> <b>P.O. Box 190930</b> <b>Boise, ID 83719</b>				<b>April 14, 2003</b> <b>Life Flight (Mountain Home to Boise)</b>				<b>6,254.58</b>
Account No. <b>A03104-04066</b>  <b>St Alphonsus Reg. Med. Ctr.</b> <b>1055 N. Curtis Road</b> <b>P.O. Box 190930</b> <b>Boise, ID 83719</b>				<b>April 14 - 17, 2003</b> <b>Medical treatment (ICU)</b>				<b>14,742.62</b>
Account No. <b>A03107 07955</b>  <b>St Alphonsus Reg. Med. Ctr.</b> <b>1055 N. Curtis Road</b> <b>P.O. Box 190930</b> <b>Boise, ID 83719</b>				<b>April 17 - May 3, 2003</b> <b>Medical treatment (rehabilitation)</b>				<b>12,081.20</b>
Account No. <b>1-533-0121-3564</b>  <b>U.S. Bank</b> <b>P.O. Box 64799</b> <b>Saint Paul, MN 55164</b>		X	C	<b>Line of Credit</b>				<b>4,968.62</b>
Subtotal (Total of this page)								<b>38,047.02</b>

Sheet no. **12** of **13** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Representing: U.S. Bank</b>							
			<b>Hutchison, Perry and Assoc. 4500 E. Speedway, Suite 12 Tucson, AZ 85712-5305</b>				
Account No. <b>Verizon W-OOF Sm Bus. Credit Plus Collection Svcs P. O. Box 67533 Harrisburg, PA 17106-7533</b>		X	C				<b>80.88</b>
Account No. <b>4465 3951 0007 7837</b> <b>Wells Fargo Card Svc. P.O. Box 29486 Phoenix, AZ 85038-9486</b>			C				<b>8,086.91</b>
Account No.							
Account No.							

Sheet no. 13 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**8,167.79**

Total  
(Report on Summary of Schedules)

**804,483.25**

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Andy Anderson Photograph, In 135 Bitterbrush Suite D Mountain Home, ID 83647</b>	<b>Lease and Purchase Agreement dated February 28, 2003, between Anderson Photography/Karl and Michelle Anderson (lessee/purchaser), and David and Jan Bergh (lessors/owners). Purchase agreement \$22,330 to be paid August 5, 2007. Rent \$220 per month - concerns real property, located in Lot 3, Block 2 of a portion of TrailDust Square Subdivision lying in the NE 1/4 of the NE 1/4 of Section 26, Township 3 South, Range 6 East, Boise Meridian, consisting of 654.11 square feet. Debtors reject. Property foreclosed and sold 1/15/2004.</b>
<b>Andy Anderson Photograph, In 135 Bitterbrush Suite D Mountain Home, ID 83647</b>	<b>Lease and Purchase Agreement dated August 5, 2002, between Anderson Photograph (Karl and Michelle Anderson) (lessee/purchaser) and David and Jan Bergh (lessors/owners). Purchase agreement \$23,450 to be paid August 5, 2007. Rent \$220 per month - concerns real property, located in Lot 3, Block 2 of a portion of TrailDust Square Subdivision lying in the NE 1/4 of the NE 1/4 of Section 26, Township 3 South, Range 6 East, Boise Meridian, consisting of 897.05 square feet. Debtors reject. Property foreclosed and sold 1/15/2004.</b>
<b>Idaho Independent Bank 317 N. 9th St. Boise, ID 83702</b>	<b>Three leases, month-to-month, on Traildust - tenants unknown - \$350 + \$395 + \$395 per month. Idaho Independent Bank seized records. Debtors reject. Property foreclosed and sold 1/15/2004.</b>
<b>Idaho Independent Bank 317 N. 9th St. Boise, ID 83702</b>	<b>Two leases, month-to-month, on Mountain Home Apartments. Tenants unknown. Idaho Independent Bank seized records. Debtors reject. Property foreclosed and sold 1/15/2004.</b>
<b>Traildust Square Association c/o Lance Fish 1621 N. Beach Boise, ID 83706</b>	<b>Management Agreement for common area properties in Tumbleweed &amp; Traildust commercial properties. Debtors reject. Debtors have resigned from the association and removed themselves from the deed to the common area.</b>

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
JSB Inc Rose Picket Fence Drawer 9 Mountain Home, ID 83647	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0039
JSB Inc Rose Picket Fence Drawer 9 Mountain Home, ID 83647	Department of the Treasury Internal Revenue Service Ogden, UT 84201-0039
JSB Inc Scoops Drawer 9 Mountain Home, ID 83647	Idaho Dept. of Labor 317 W. Main St. Boise, ID 83735-0910
JSB Inc Rose Picket Fence Drawer 9 Mountain Home, ID 83647	American Express P.O. Box 360002 Fort Lauderdale, FL 33329-0002
JSB Inc Rose Picket Fence Drawer 9 Mountain Home, ID 83647	American Express P.O. Box 360002 Fort Lauderdale, FL 33329-0002
JSB Inc Rose Picket Fence Drawer 9 Mountain Home, ID 83647	Qwest Communications Denver, CO 80271
JSB Inc Scoops & STEakhouse Drawer 9 Mountain Home, ID 83647	City of Mountain Home P. O. Box 10 Mountain Home, ID 83647
JSB Inc Drawer 9 Mountain Home, ID 83647	City of Mountain Home P. O. Box 10 Mountain Home, ID 83647
JSB Inc Wash Bowl Drawer 9 Mountain Home, ID 83647	City of Mountain Home P. O. Box 10 Mountain Home, ID 83647
JSB Inc Drawer 9 Mountain Home, ID 83647	Idaho Power P.O. Box 30 Boise, ID 83721

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H. CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>JSB Inc Drawer 9 Mountain Home, ID 83647</b>	<b>Idaho Power P.O. Box 30 Boise, ID 83721</b>
<b>JSB Inc Drawer 9 Mountain Home, ID 83647</b>	<b>Intermountain Gas Co. P.O. Box 64 Boise, ID 83732</b>
<b>JSB Inc Drawer 9 Mountain Home, ID 83647</b>	<b>Verizon W-OOF Sm Bus. Credit Plus Collection Svcs P. O. Box 67533 Harrisburg, PA 17106-7533</b>
<b>JSB Inc Rattlesnake Station Drawer 9 Mountain Home, ID 83647</b>	<b>Darling Recycle P.O. Box 5485 Boise, ID 83705</b>
<b>JSB Inc Wash Bolw Landromat Drawer 9 Mountain Home, ID 83647</b>	<b>Idaho Power P.O. Box 30 Boise, ID 83721</b>
<b>Scott K. and Tina D.Thompson 1707 Broadway Boise, ID 83706</b>	<b>Idaho Independent Bank 8351 West Overland Road Boise, ID 83709</b>
<b>Strato Drawer 9 Mountain Home, ID 83647 Strato Lanes burned down a few years ago</b>	<b>U.S. Bank P.O. Box 64799 Saint Paul, MN 55164</b>

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>Daughter Son</b>	AGE <b>17 yrs 19 yrs</b>
<b>EMPLOYMENT:</b>		
	DEBTOR	SPOUSE
Occupation		<b>Hilton Exeuctive Chef</b>
Name of Employer		<b>Hilton, Eagle River Hospitality</b>
How long employed		<b>1 month</b>
Address of Employer		<b>145 E. Riverside Drive Eagle, ID 83616</b>

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 0.00	\$ 2,000.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
<b>SUBTOTAL</b>	<b>\$ 0.00</b>	<b>\$ 2,000.00</b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ 0.00	\$ 400.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify) _____	\$ 0.00	\$ 0.00
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 0.00</b>	<b>\$ 400.00</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	<b>\$ 1,600.00</b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
Social security or other government assistance (Specify) <b>Social Security Disability</b>	\$ 1,111.00	\$ 0.00
_____	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income (Specify) _____	\$ 0.00	\$ 0.00
_____	\$ 0.00	\$ 0.00
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 1,111.00</b>	<b>\$ 1,600.00</b>
<b>TOTAL COMBINED MONTHLY INCOME</b> \$ <b>2,711.00</b>		

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: **David Bergh has been granted Social Security Disability payments in the sum of \$1,088 per month, which will only commence when a Representative Payee or Conservator is appointed to manage his money.**

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>256.00</u>
Are real estate taxes included? Yes _____ No <u>X</u>		
Is property insurance included? Yes _____ No <u>X</u>		
Utilities: Electricity and heating fuel	\$	<u>75.00</u>
Water and sewer	\$	<u>35.00</u>
Telephone	\$	<u>65.00</u>
Other _____	\$	<u>0.00</u>
Home maintenance (repairs and upkeep)	\$	<u>100.00</u>
Food	\$	<u>250.00</u>
Clothing	\$	<u>50.00</u>
Laundry and dry cleaning	\$	<u>10.00</u>
Medical and dental expenses	\$	<u>600.00</u>
Transportation (not including car payments)	\$	<u>100.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>16.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>20.00</u>
Auto	\$	<u>10.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b><u>1,587.00</u></b>

[FOR CHAPTER 12 AND 13 DEBTORSONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>N/A</u>
B. Total projected monthly expenses	\$	<u>N/A</u>
C. Excess income (A minus B)	\$	<u>N/A</u>
D. Total amount to be paid into plan each _____	\$	<u>N/A</u>

(interval)

In re **David Morgan Bergh,  
Janet Seda Bergh**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

(Spouse's Schedule)

Rent or home mortgage payment (include lot rented for mobile home) .....	\$	<u>695.00</u>
Are real estate taxes included? Yes <u>X</u> No _____		
Is property insurance included? Yes _____ No <u>X</u>		
Utilities: Electricity and heating fuel .....	\$	<u>75.00</u>
Water and sewer .....	\$	<u>0.00</u>
Telephone .....	\$	<u>89.00</u>
Other <u>Cable &amp; Internet for Sale</u> .....	\$	<u>89.00</u>
Home maintenance (repairs and upkeep) .....	\$	<u>0.00</u>
Food .....	\$	<u>300.00</u>
Clothing .....	\$	<u>100.00</u>
Laundry and dry cleaning .....	\$	<u>50.00</u>
Medical and dental expenses .....	\$	<u>100.00</u>
Transportation (not including car payments) .....	\$	<u>125.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	<u>100.00</u>
Charitable contributions .....	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's .....	\$	<u>0.00</u>
Life .....	\$	<u>0.00</u>
Health .....	\$	<u>0.00</u>
Auto .....	\$	<u>40.00</u>
Other .....	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others .....	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home .....	\$	<u>30.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement) .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
Other .....	\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) .....</b>	<b>\$</b>	<b><u>1,793.00</u></b>

United States Bankruptcy Court  
District of Idaho

In re David Morgan Bergh  
Janet Seda Bergh

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 37 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date 1/30/04

Signature   
**David Morgan Bergh**  
Debtor

Date 1/28/04

Signature   
**Janet Seda Bergh**  
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
District of Idaho**

In re **David Morgan Bergh  
Janet Sada Bergh**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$-43,538.00**

SOURCE (if more than one)  
**2002 AGI from 1040 (-43,538.00) includes \$1,036 wages, \$111 interest, \$30 dividends, \$6,702 in business income, \$76,416 in capital gain and loss of \$119,515 from rental real estate and partnerships.**

**\$4,585.30**

**2003 YTD Jan Bergh, Garden Hilton, through November 2003**

**\$0.00**

**2003 YTD David Bergh (None, has applied for Social Security disability)**

**\$20,522.00**

**2001 AGI reported on 2001 income tax returns, includes \$5,471 wages, \$7,929 interest, -\$13,052 Business loss, \$29,785 capital gains, \$9203 rental real estate and a loss of \$16,613.**

AMOUNT <b>\$4,750.50</b>	SOURCE (if more than one) <b>2003 YTD Jan Bergh Income from wages and tips at Rattlesnake Station</b> Jan \$400 + tips 100 Feb \$400 + tips 100 Mar \$500 + tips 100 Apr \$400 + tips 50 May \$833.50 + tips 75 Jun \$833.50 + tips 75 Jul -\$833.50 + tips 50 <b>TOTALS: WAGES \$3,367 and tips \$550</b>
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## 2. Income other than from employment or operation of business

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$100.00</b>	SOURCE <b>Rent from Glenss Ferry September 2003</b>
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## 3. Payments to creditors

None  a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Internal Revenue Service 550 West Fort Street Boise, ID 83712</b>	<b>11/05/2003 2000 Personal Income Taxes for Debtors</b>	<b>\$4,449.47</b>	<b>\$0.00</b>
<b>Michael P. Koelsch, M.D. 805 North 6 East Mountain Home, ID 83647</b>	<b>11/05/03 for Medical treatment, examination, referral for Debtor</b>	<b>\$263.00</b>	<b>\$0.00</b>
<b>Idaho State Tax Com. P.O. Box 36 Boise, ID 83722</b>	<b>11/05/03 Sales tax due for Scoop and Rattlesnake Station for April, May &amp; June 2003</b>	<b>\$1,233.53</b>	<b>\$0.00</b>
<b>Vision Quest Medical Center 1070 North Curtis Road Suite 250 Boise, ID 83706</b>	<b>11/14/03 Eye Glasses for Debtor</b>	<b>\$155.00</b>	<b>\$0.00</b>
<b>Elmore County Treasurer 150 South 4 East Mountain Home, ID 83647</b>	<b>12/08/03 Real property taxes for first half of 2003 for Debtor's property at 810 North 3rd</b>	<b>\$425.34</b>	<b>\$0.00</b>
<b>Internal Revenue Service 550 West Fort Street Boise, ID 83712</b>	<b>12/17/03 Interest on 2000 Personal Income Taxes for Debtors</b>	<b>\$28.03</b>	<b>\$0.00</b>
<b>Idaho State Tax Com. P.O. Box 36 Boise, ID 83722</b>	<b>01/12/04 Employment Taxes due for JSB, Inc.</b>	<b>\$26.80</b>	<b>\$0.00</b>
<b>Sonntag Eye Associates 1070 North Curtis Road Suite 250 Boise, ID 83706</b>	<b>12/17/2003 Debtor optometric services</b>	<b>\$422.94</b>	<b>\$0.00</b>
<b>Roger D. Clubb, CPA 410 S. Orchard Boise, ID 83705</b>	<b>12/23/2003 Tax Preparation &amp; Accountant services for businesses</b>	<b>\$1,200.00</b>	<b>\$0.00</b>

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ludwig Law Offices 877 W. Main, Suite 506 Boise, ID 83702	01/26/04 legal services	\$590.00	\$0.00
Elmore County Tax Collector 150 S. 4th East, Suite 4 Mountain Home, ID 83547-3094	01/26/04	\$425.35	\$0.00
Ashcraft & Miller P. O. Box 506 Mountain Home, ID 83647	01/26/04 Legal Services	\$600.00	\$0.00
Idaho State Tax Com. P.O. Box 36 Boise, ID 83722	01/26/04 Sales & Use Tax 82-0444133 Scoops & Rattlesnake Station	\$180.62	\$0.00
G&G Tire ACCC 330 S. Main St. Mountain Home, ID 83647	01/27/04 Tires for Co- Debtor	\$347.78	\$0.00
Artisan Optics 7979 W. Rifleman Boise, ID 83704	01/28/2004 Eye exam and glasses for co-debtor.	\$435.18	\$0.00

- None  b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
ALLIANCE LAUNDRY SYSTEMS LLC, a Wisconsin Corporation v. DAVID M. BERGH, d/b/a WASHBOWL ALASKA, INC.	Civil Suit Collection Action	Fourth Judicial District, State of Idaho, County of Ada	Pending

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	7/31/03	IIB CHecking Account XXXXXXXXXXXX0019 in the amount of \$473.00.
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	7/31/03	Laundromat Equipment from the Wash Bowl Landromat in Mountain Home listed on attachment B27 valued at \$56,039.00 and solar heating system valued at \$10,000.00.
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702		Elmore County Liquor License #3312, Seized by Idaho Independent Bank valued at \$15,000. Restaurant sold at foreclosure sale on 01/15/04.

**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	July 31, 2003	Seized Washbowl Laundromat facility in Mountain home together with 2 rental agreements. Property sold at foreclosure sale on 1/15/04. See below. Debtors believe properties sold at foreclosure had a value exceeding the debt owed.
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	July 31, 2003	Seized Rattlesnake Station Steak House restaurant, including equipment and 3 leases. Property sold at foreclosure sale 01/15/2004. See below. Debtors believe properties sold at foreclosure had a value exceeding the debt owed.
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	01/15/04	Real property in Mountain Home, and Commercial lot & building located at 870 Tumbleweed, Mountain Home, ID. (See complete legal description attached as Exhibit 5) Property foreclosed by Idaho Independent Bank. See below.
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	01/15/2004	Real property located in Lot 1, Blk 1, Traildust Square Subdivision, Mountain Home, Elmore County, ID. (See full legal description attached hereto as Exhibit "5") Property foreclosed by Idaho Independent Bank. It is owed \$453,707. Bank bid \$353,000 for both parcels. Debtors believe both parcels exceeded \$450,000 in value.
Chase Automotive Finance P.O. Box 15700 Wilmington, DE 19886-5700	approx Nov 24, 2003	2002 Chevy Sonoma 1/2 Ton Pickup Truck with 24,000 miles was repossessed around Thanksgiving. A deficiency will likely be alleged.

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None <input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

### 7. Gifts

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Cosho, Humphrey, Greener & Welsh, P.A. 815 W. Washington Boise, ID 83702	August 15, 2003	\$3,000 retainer for estimated * legal fees and costs.
Cosho, Humphrey, Greener & Welsh, P.A. 815 W. Washington Boise, ID 83702	June 2003	\$611.10 paid for initial consultation and hourly rates * billed for work done prior to commencing preparation of bankruptcy schedules.
Cosho Humphrey Greener Welsh 815 W. Washington Boise, ID 83702	11/24/03 from trust account of Larry Ashcraft on behalf of Debtor.	\$1,500.00 for legal fees and costs* incurred in preparation of bankruptcy schedules.

\* The fees paid by Debtors to attorneys included services rendered which were not directly related to preparation of a petition in bankruptcy. The amounts paid are the total amount paid to Cosho Humphrey Greener & Welsh.

**10. Other transfers**

None  List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Eric Springer 530 N 10th East Mountain Home, ID 83647	August 20, 2003	Sold home located at 530 N. 10th East, Mountain Home, ID 83641. Tax 286 less tax 295, 367 & 373 section 25, T35, R6 East on 8/20/03 for \$187,000. Proceeds paid off first deed of trust held by Pacific Republic Mortgage of approximately \$158,600; closing costs, realtor and balance held by title company regarding Elmore County medical indigency statute. Also sold .061 acre lot, Tax 336, less Tax 337 & 347, Sec .25 TX 35 RG E BM Mountain Home.
Mark Russell Mountain Home, ID 83647 none	July 15, 2003	1993 Ranger Utility Trailer S/N 1XLSS1414P1008277 for \$400
Mark Russell Mountain Home, ID 83647 none	July 15, 2003	1993 Polaris Indy Lite Delux Snowmobile S/N 2043116 for \$500
Mark Russell Mountain Home, ID 83647 None	July 15, 2003	1993 Polaris Indy Lite Sport Snowmobile S/N 2028473 for \$600
Idaho Power P.O. Box 30 Boise, ID 83721 none	Spring 2003	Sold Idaho Power Stock for \$15,000. Sold 243 shares with Idaho Independent Bank stock for \$6,576.10 and cashed out and paid taxes due to IRS with proceeds.
Sold through unknown buyer Boise, ID none	May 15, 2003	Sold Ford Excursion automobile for approximately \$25,000. Received net of \$3,182.54. Gross proceeds paid off loan held by Ford Motor Company.
Terry Magill Oregon none	August 5, 2003	Sold lemonade concession trailer for \$1,000
Martha Matson 913 E 13th N Mountain Home, ID 83647 None	July 18, 2003	Sold piano for \$1000
Dan and Kimberlee J. West HC 85, Box 20A Mountain Home, ID 83647 None	7/21/03	sold 1960 Corvette body and parts for \$4,000. Proceeds paid off loan of \$2,500 and cash of \$1,500.
Frank Anderson Bastida Tuning Highway 30 Mountain Home, ID 83647 none	July 1, 2003	Sold 1949 Ford 4-door sedan for \$1,500
Frank Anderson Bastida Tuning Highway 30 Mountain Home, ID 83647 None	July 18, 2003	Sold 1964 Ford Galaxy 500 for \$2,000. Car belonged to daughter Salle Bergh.

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Kevin and Kim Weaver 495 S 10th E E Mountain Home, ID 83647 none	July 17, 2003	sold 1970 Airstream Land Yacht Trailer, ID 131TOS394 for \$2,000
Yard Sale ID 83674	July 12, 2003	yard sale - sold misc personal property items for \$1,800
Jay Wilde and Cynthia Wilde P. O. Box 351 Glenns Ferry, ID 83623 None	11/15/2003	Commercial lot, building & equipment located at 62 W. Idaho Avenue, Glenns Ferry, ID 83623, described as: Lot 17, E. 8 ft Lot 18, Blk 2, Glenns Ferry, ID. Sold to buyers Jay Wilde and Cynthia Wilde for the sum of \$40,625.00. Idaho Independent Bank received \$18,000. Buyers paid \$4,775.96 to Idaho Dept. of Water Resources encumbering building and equipment and will pay first of \$17,141.50.
Hillary Bergh Napa, CA daughter	06, 2003	Debtor's name removed from daughter's automobile, a 1998 V.W. Beetle. Daughter paid down payment. Vehicle refinanced.

#### 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
US Bank Mountain Home, ID 83647	Business checking account number 143301228471	\$50.00 in August, 2003
US Bank 305 N 2 E Mountain Home, ID 83647	JSB, Inc. dba Rattlesnake Station Checking Account number 153301227309	\$79.82 closed 12/17/2003
Wells Fargo Bank Mountain Home, ID 83647		contributions from concerned citizens of Mountain Home, ID were made to a Wells Fargo account to be held for the benefit of Debtor. Jan Bergh's name was erroneously placed on the account and then removed. Neither debtor nor co-debtor contributed to the account.
Pioneer Federal Credit Union 250 West 3 South Mountain Home, ID 83647	Joint checking and savings account no. 0905873691	Closed 5/30/03
Pioneer Federal Credit Union 250 West 3 South Mountain Home, ID 83647	Checking Account NO. 0518565359	\$214.10 closed 5/30/03
Pioneer Federal Credit Union 250 West 3 South Mountain Home, ID 83647	Traildust Square checking account no. 0905876366	\$7,403.20 closed 5/30/03

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	Joint Checking Account, Dave and Jan Bergh	
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	Checking account David Bergh	
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	Checking Account Jan Bergh	
Washington Mutual P.O. Box 91006 Seattle, WA 98111	Checking Account No. 0486-00000120572-6, Jan Bergh	\$2,000 Closed 5/30/03
Washington Mutual P.O. Box 91006 Seattle, WA 98111	Account No. 0935-000055062-4 Jan Bergh	\$2,500 Closed May 30, 2003

#### 12. Safe deposit boxes

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### 13. Setoffs

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
Idaho Independent Bank 317 N. 9th St. Boise, ID 83702	July 31, 2003 for account number 7002000019	\$473.00

#### 14. Property held for another person

- None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Hillary Bergh CA	Misc. furniture, furnishings and personal effects valued at \$1,165.00 being held for daughter Hillary. See attached list	1450 W. Highland View Drive, Boise, Idaho.
B. Bergh	Miscellaneous furniture, furnishings and personal effect being held for son (in storage). See attached list. Valued at \$545.00	Some items are located at 1450 W. Highland View Drive, Boise, Idaho. A Volkswagon Vanigon (family heirloom) is located at Bastida Towing in Mountain Home.

**NAME AND ADDRESS OF OWNER**

**S. Bergh**  
**1450 West Highland View Drive**  
**Boise, ID 83702**

**Alana Bergh**  
**P. O. Box 70587**  
**Fairbanks, AK 99707**

**DESCRIPTION AND VALUE OF PROPERTY**

**Miscellaneous furniture, furnishings and personal effects belonging to daughter valued at \$2,594. See attached list.**

**Wood Burning Cook Stove - owned by Ron Bergh's Grandmother. Purchased for \$100 during yard sale.**

**LOCATION OF PROPERTY**

**1450 W. Highland View Drive, Boise, Idaho.**

**This was left at the Rattlesnake Station Restaurant.**

**15. Prior address of debtor**

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS**

**530 N. 10th East**  
**Mountain Home, ID 83647**

**NAME USED**

**DATES OF OCCUPANCY**

**Debtor April 2003 - Co-Debtor July 15, 2003**

**16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME**

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**NAME AND ADDRESS OF GOVERNMENTAL UNIT**

**DOCKET NUMBER**

**STATUS OR DISPOSITION**

**18 . Nature, location and name of business**

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
JSB, INC.	82-0444133	530 N 10th E Mountain Home, ID 83647	restaurant, laundromat, apartments (assets seized by Idaho Independent Bank).	1991 to July 31, 2003
STB, LLC		Post Office Drawer 9 Mountain Home, ID 83647	LLC formed to own laundromat and property in Kuna, Idaho. Debtor was a member. The corporation dissolved May 14, 2003 by mutual agreement of its members.	8/23/02 to 5/14/03

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Roger D. Clubb, CPA 410 S. Orchard Boise, ID 83705	2000 through 2003 Accounting and Tax Preparation Services.

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Roger D. Clubb, CPA	410 S. Orchard Boise, ID 83705

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

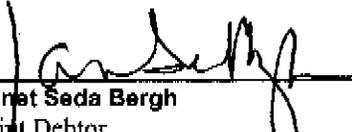
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/30/04

Signature   
David Morgan Bergh  
Debtor

Date 1/28/04

Signature   
Janet Seda Bergh  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**BERGH - LAUNDROMAT EQUIPMENT IN MOUNTAIN HOME**

<b>Amount</b>	<b>Item - Description</b>	<b>Value</b>	<b>Lienholder</b>
22	Top Load Washers	\$6,732	Alliance Laundry Systems
8	Front Load Washers	4,226	Alliance Laundry Systems
3	Single Pocket Dryers	2,697	
13	Double 'Pocket Dryers	24,988	
5	27 # Washer Extractors	7,575	
5	35 # Washer Extractors	3,744	Alliance Laundry Systems
1	50 # Washer Extractors	2,575	
1	Bill Changer-Hamilton	954	
1	Bill Changer-Standard	660	
1	Soap Vendor	490	
1	Bag Vendor	60	
3	Folding Tables	456	
5	Modular Chairs	351	
10	Laundry Carts	531	
	<b>SUBTOTAL:</b>	<b>\$56,039</b>	
1	Solar Heating System	10,000.00	
	<b>TOTAL:</b>	<b>\$66,039</b>	

PROPERTY DESCRIPTION FOR  
PARCEL B  
FOR DAVE BERGH

A parcel of land being a portion of Lot 3, Block 2 of a Resubdivision of a Portion of Traildust Square Subdivision, lying in the NE ¼ NE ¼ of Section 26, T.3S., R.6E., B.M., Elmore County, Idaho, said parcel being more particularly described as follows:  
Commencing at the iron pin marking the most southwesterly corner of Lot 3, Block 2, of the plat showing a Resubdivision of a Portion of Traildust Square Subdivision, records of the Elmore County Recorder, Mountain Home, Idaho; thence, N.30°51'49"W. 135.50 feet to the iron pin marking the most northwesterly corner of said Lot 3; thence, S.82°49'30"E. 154.58 feet to the *point of beginning*;  
thence, N.59°03'33"E. 7.60 feet;  
thence, S.30°56'27"E. 10.00 feet;  
thence, S.59°03'33"W. 4.84 feet;  
thence, S.14°37'11"W. 3.61 feet;  
thence, S.59°03'33"W. 4.43 feet;  
thence, N.76°30'05"W. 3.61 feet;  
thence, S.59°03'33"W. 11.85 feet;  
thence, N.30°56'27"W. 30.00 feet;  
thence, N.59°03'33"E. 18.68 to the most westerly line of Parcel A, Record of Survey Instrument Number 343753, records of the Elmore County Recorder, Mountain Home, Idaho;  
thence, S.30°56'27"E. 20.00 feet to the *point of beginning*, said parcel containing 654.11 square feet.

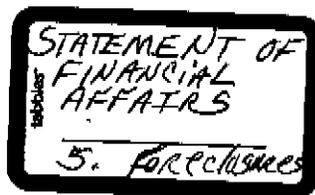
tab:br  
STATEMENT OF  
FINANCIAL AFFAIRS  
5.

(870 Tumbleweed)

Real Property, situated in the County of Elmore, State of Idaho, and described as follows:

A parcel of land being in the NE1/4 of the NE1/4 of Section 26, Township 3 South, Range 6 East, Boise Meridian, Elmore County, Idaho and more particularly described as follows:

Commencing at the Brass Cap marking the corner common to Sections 23, 24, 25, and 26, Township 3 South, Range 6 East, Boise Meridian, Elmore County, Idaho; thence South 0°05'00" East 663.90 feet along the Line common to said Sections 26 and 25 to an iron pin; thence North 89°46'08" West 661.64 feet to an iron pin in a pipe, said point being the Northeast corner of Traildust Square, as filed for record in the office of the Elmore County Recorder, Mountain Home, Idaho; thence South 14°00'12" East 334.68 feet along the East line of said Traildust Square to an iron pin, said point being the REAL POINT OF BEGINNING; thence South 89°07'36" East, 75.44 feet to an iron pin; thence South 0°33'59" East, 117.94 feet to a point, said point being witnessed by an iron pin which bears South 42°05'41" West 8.26 feet from said point; thence South 42°05'41" West 47.96 feet to an iron pin; thence South 59°08'11" West 50.00 feet to an iron pin marking the Southeast corner of said Traildust Square; thence North 0°29'07" West 180.33 feet to the REAL POINT OF BEGINNING, ("Real Property") including the equipment and fixtures therein, attached thereon (collectively the "Property").



United States Bankruptcy Court  
District of Idaho

In re David Morgan Bergh  
Janet Seda Bergh

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

- |    | <b>Description of Property</b>   | <b>Creditor's name</b>       |
|----|--|------------------------------|
| 1. | Legal title-Commercial lot, bldg 62 W. Idaho Avenue, Glenss Ferry, ID 83623, described as:<br>Lot 17, E. 8 ft Lot 18, Blk 2, Glenss Ferry, ID. Sold to Jay Wilde and Cindy Wilde. Debtors may still hold legal title.                      | Billie & Judy Andrews        |
| 2. | First Colonial Life Insurance - David M. Bergh- Policy Number 0269510. Total Cash Value \$8,452.31. Total loan available 0. Against this policy Mr. Bergh borrowed \$8,452.31 with interest accruing - total current balance = \$8,959.41. | First Colonial Life Ins. Co. |
| 3. | See inventory attached re Rattlesnake Station Steakhouse restaurant. Equipment seized by Idaho Independent Bank.   | General Funding Corporation  |
| 4. | Elmore County Liquor License #3312, seized by Idaho Independent Bank.  | Gordon and Gloria Russell    |
| 5. | 2.04 acre lot located at Featherville, ID, legally described as:<br>A parcel of land located in Section 16, Township 3 North, Range 10 East, Boise Meridian, Elmore County, Idaho;<br><br>more particularly described on Attachment "A-1." | Washington Mutual Bank       |

*b. Property to Be Retained*

*[Check any applicable statement.]*

			Property will be redeemed	Debt will be reaffirmed
			pursuant to 11 U.S.C. § 722	pursuant to 11 U.S.C. § 524(c)
			<b>Debtor will retain collateral and continue to make regular payments.</b>	

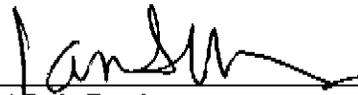
1. Description of Property  
**A portion of the SW 1/4 NW 1/4 NW 1/4  
of Sec 25, T3S, R6E, also known as  
residential lot and house at 810 North  
3rd East Street, Mountain Home, ID (see  
complete legal description attached  
hereto as Exhibit A-3).**

Creditor's Name  
**Homecomings  
Financial**

Date 1/30/04

Signature   
**David Morgan Bergh**  
Debtor

Date 1/28/04

Signature   
**Janet Seda Bergh**  
Joint Debtor

United States Bankruptcy Court  
District of Idaho

In re David Morgan Bergh  
Janet Seda Bergh

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 1/30/04

DMB  
David Morgan Bergh  
Signature of Debtor

Date: 1/28/04

Janet Seda  
Janet Seda Bergh  
Signature of Debtor