

**United States Bankruptcy Court
District of Idaho**

Chapter 7

BANKRUPTCY CASE NUMBER: 04-21097

IN RE: DENNEY, MICHAEL & TRACY

U.S. COURTS
2004 OCT -1 A 7:50
REC'D FILED
CAMERON S. BURKE
CLERK U.S. COURT

**NOTICE OF NEED TO FILE PROOF OF CLAIM
DUE TO RECOVERY OF ASSETS**

NOTICE IS GIVEN THAT:

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, assets have been recovered by the trustee.

Creditors who wish to share in any distribution of funds must file a proof of claim with the Clerk of the Bankruptcy Court at the address below on or before 90 days from the date this notice is mailed.

Creditors who do not file a proof of claim on or before this date will not share in any distribution from the debtor's estate.

The proof of claim form is enclosed with this notice. It may be filed by regular mail. If you wish to receive proof of its receipt by the Bankruptcy Court, enclose a copy of the claim (along with the original), and a stamped, self-addressed envelope.

There is no fee for filing the proof of claim.

Any creditor who has previously filed a proof of claim in this case need not file another claim.

Cameron S. Burke
Clerk of the Bankruptcy Court

Address of the Bankruptcy Court:

U.S. Bankruptcy Court
205 N. 4th Street 2nd Floor
Coeur d'Alene, Idaho 83814

DATED: October 1, 2004

17

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.

DEFINITIONS

Debtor

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

Creditor

A creditor is any person, corporation or other entity to whom the debtor owed a debt on the date the bankruptcy case was filed

Proof of Claim

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditors claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

Secured Claim

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim.

(See also Unsecured Claim)

Unsecured Claim

If a claim is not secured it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

Unsecured Priority Claim

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY FILLED IN)

Court, Name of Debtor and Case Number:

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, District of Idaho), the name of the debtor in the bankruptcy case and the case number. If you receive a notice of the case from the court, all of this information is near the top of the notice.

Information about Creditor:

Complete the section giving the name, address and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has previously filed a proof of claim relating to this debt, if you have never received notices from the bankruptcy case about this case, if your address differs from that to which the court sent notice or if this proof of claim replaces or changes a proof of claim previously filed, check the appropriate box on the form.

1. Basis for Claim:

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in your social security number and the dates of work for which you were not paid.

2. Date Debt Incurred:

Fill in the date when the debt first was owed by the debtor

3. Court Judgments:

If you have a court judgment for this debt, state the date the court entered the judgment.

4. Secured Claim:

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above)

5. Unsecured Priority Claim:

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

6 Total Amount of Claim at Time Case Filed:

Fill in the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges

7. Credits:

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim, you have given the debtor credit for all payments received from the debtor.

8. Supporting Documents

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or if the documents are too lengthy, a summary of those documents. If the documents are not available, you must attach an explanation of why they are not available.

CERTIFICATE OF SERVICEDistrict/off: 0976-2
Case: 04 21097User: zacharys
Form ID: #03Page 1 of 2
Total Served: 79

Date Rcvd: Sep 27, 2004

The following entities were served by first class mail on Sep 29, 2004.

db +Michael R Denncy, 10421 W Congar Gulch Rd, Coeur d'Alene, ID 83814-7655
jdb +Tracy Ann Denncy, 2110 S Fairway Dr, Coeur d'Alene, ID 83815-9014
aty +Bruce K Medeiros, 1280 Bank of America, 601 W Riverside Ave, Spokane, WA 99201-0621
aly +Theodore L Rupp, POB 1850, Post Falls, ID 83877 1850
tr +J Ford Elsaesser, POB 2220, Sandpoint, ID 83864-0909
ust +United States Trustee, MK Plaza Ste 220, 720 Park Blvd, Boise, ID 83712-7758
2422501 +A Way Through Counseling, 1110 Polston Ave, Ste 4, Post Falls, ID 83854-6139
2422502 +ACS of Idaho, 2005 Ironwood Parkway, #220, Coeur d Alene, ID 83814-2647
2422503 +Aetna Adjustment Co., 1424 Argonne Road, Spokane, WA 99212-2685
2422504 +Alliance One, 6565 Kimball Drive, Gig Harbor, WA 98335-1200
2422505 +Anesthesia Associates, 1105 Government Way, Coeur d Alene, ID 83814-3248
2422506 +Animal Medical Center, Stephen Lindsay, 1402 Sherman Avenue, Coeur d Alene, ID 83814-4044
2422507 +Arrow Financial Services, 5996 West Touhy Avenue, Niles, IL 60714-4610
2422508 +Ass. Family Physician, Valley Empire Collection, 11707 E. Montgomery, Spokane, WA 99206-4746
2422509 +Automated Accounts, PO Box 18190, Spokane, WA 99228-0190
2422510 +Bank of America, Cardmember services, PO Box 5270, Carol Stream, IL 60197-5270
2422511 +Capital One, PO Box 85015, Richmond, VA 23285-5015
2422512 +Chadwicks, PO Box 4400, Taunton, MA 02780-0318
2422513 +Child and Fisher, 212 S. 11th, Coeur d Alene, ID 83814-4000
2422514 +City of Post Falls, PO Box 789, Post Falls, ID 83877-0789
2422515 +Coeur d'Alene Adjustment Bur, PO Box 7100, Coeur d Alene, ID 83816-1940
2422516 +Coeur d'Alene Press, 201 N. 2nd, Coeur d Alene, ID 83814-2803
2422517 +Collectech Systems, PO Box 4157, Woodland Hills, CA 91365-4157
2422518 +Columbia House, 1400 North Fruitridge Avenue, Terre Haute, IN 47811-0100
2422519 +Credit Bureau Services, PO Box 5500, Spokane, WA 99205-0500
2422520 +Credit Management Serv., PO Box 5430, Englewood, CO 80155-5430
2422521 +Discover/Prime Option, PO Box 15316, Wilmington, DE 19850-5316
2422522 +Douglas Stafford, MD, 1607 Lincoln Way, Coeur d Alene, ID 83814-2462
2422523 +Equifax Risk Management, 7324 SW Freeway, Ste 1200, Houston, TX 77074-2034
+Fairfield Good Samaritan, Legal Assessment Service, 43174 Bus. Pk. Dr. 103 Ste 1,
Temecula, CA 92590 3606
2422524 +Ford Motor Credit Co., National Recovery Center, PO Box 6508, Mesa, AZ 85216-6508
2422525 +G. C. Kutteroff, MD, 1607 Lincoln Way, #200, Coeur d Alene, ID 83814-2476
2422526 +Global Credit Union, PO Box 3200, Spokane, WA 99220-3200
2422527 +H2O, 582 W. Hayden Avenue, Hayden, ID 83835-9726
2422528 +Health Care for Women, John A. Cutting, MD, PO Box 1769, Coeur d Alene, ID 83816-1769
2422529 +Household Bank, Bankcard Services, PO Box 80084, Salinas, CA 93912-0084
2422530 +Idaho State Tax Commission, POB 36, Boise, ID 83722-0036
2422531 +Incyte Pathology, PO Box 3405, Spokane, WA 99220-3405
2422532 +Insurance Recovery Services, PO Box 30, East Northport, NY 11731-0030
2422533 +Internal Revenue Service, 550 W. Fort, MSC 041, Boise, ID 83724-0001
2422534 +JC Penney MCCBG, PO Box 981131, El Paso, TX 79998 1131
2422535 +James Lea MD, 2022 N Government Way, Coeur d Alene, ID 83814-3541
2422536 +Kootenai Animal Hospital, 1704 Sellice Way, Post Falls, ID 83854
2422537 +Kootenai Electric, 2451 West Dakota, Hayden, ID 83835-7402
2422538 +Kootenai Medical Center, 2003 Lincoln Way, Coeur d Alene, ID 83814-2677
2422539 +MBNA, PO Box 15026, Wilmington, DE 19850-5026
2422540 +Mark Jackson, 110 Wallace Avenue, Coeur d Alene, ID 83814-2948
2422541 +Michael W. James MD, 1607 Lincoln Way Ste 200, Coeur d Alene, ID 83814-2476
2422542 +Midland Credit, PO Box 939019, San Diego, CA 92193-9019
2422543 +NCO Financial Systems, PO Box 41457, Philadelphia PA 19101-1457
2422544 +National Credit Services, PO Box 3002, Woodinville, WA 98072-3002
2422545 +North Idaho Family Physician, 700 Ironwood Dr. #272, Coeur d Alene, ID 83814-4484
2422546 +North Idaho Immediate Care, 1701 Lincoln Way, Coeur d Alene, ID 83814-2537
2422547 +North Idaho MRI, 825 Ironwood Drive, Coeur d Alene, ID 83814-2673
2422548 +Pathology Ass. Med Lab, PO Box 2687, Spokane, WA 99220-2687
2422549 +Paula Harrison, 250 Northwest Blvd, Ste 105, Coeur d Alene, ID 83814-2971
2422550 +Pediatric Dental Center, 1717 Lincoln Way, Coeur d Alene, ID 83814-2556
2422551 +Penn Credit Assoc, PO Box 988, Harrisburg, PA 17108-0988
2422552 +Peter C Jones, MD, 2121 Ironwood Center Drive, Coeur d Alene, ID 83814-2639
2422553 +Phoenix Financial, 1105 N. Lincoln, Spokane, WA 99201-2138
2422554 +Polaris Retail Services, PO Box 703, Wood Dale, IL 60191-0703
2422555 +Prometheus Labs, Inc, c/o Allied Interstate, PO Box 361533, Columbus, OH 43236-1533
2422556 +Providian National Bank, 4940 Johnson Drive, Pleasanton, CA 94588-3308
2422557 +Providian Processing Service, PO Box 9553, Manchester, NH 03108-9553
2422558 +Radiology Associates, PO Box 1829, Coeur d Alene, ID 83816-1829
2422559 +Rockford Mercantile Assoc, 2502 S. Alpine Road, Rockford, IL 61108 7813
2422560 +Roger Duntzman MD, 800 Ironwood Drive, Coeur d Alene, ID 83814-4902
2422561 +Roger Roth DMD, 1801 North 3rd Street, Coeur d Alene, ID 83814-3490
2422562 +Sallie Mae Financial, PO Box 9500, Wilkes Barrre, PA 18773-9500
2422563 +Scholastic, PO Box 6027, Jefferson City, MO 65102-6027
2422564 +Sterling Savings, PO Box 2224, Spokane, WA 99210-2224
2422565 +Transworld Systems, 9601 W. State Street, #209, Garden City, ID 83714-4021
2422566 +Umpqua Bank, PO Box 1140, Coos Bay, OR 97420 0254
2422567 +United Consumer Financial, PO Box 52238, Phoenix, AZ 85072-2238
2422568 +Valley Empire Collection, 11707 E. Montgomery, Spokane, WA 99206-4746
2422569 +Van Ru Credit, 10024 Skokie Blvd, Ste 2, Skokie, IL 60077-1037
2422570 +Wells Fargo, Bankruptcy Department, PO Box 7648, Boise, ID 83707-1648
2422571 +Wells Fargo Card Services, PO Box 522, Des Moines, IA 50302-0522
2422572 +Western Medical, PO Box 2318, Coeur d Alene, ID 83816-2318

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

District/off: 0976-2
Case: 04 21097

User: zacharys
Form ID: #63

Page 2 of 2
Total Served: 79

Date Rcvd: Sep 27, 2004

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addressees marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2004

Signature:

