

**United States Bankruptcy Court
District of Idaho**

U.S. COURTS

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In re **Richard Carpenter**
██████████-0274

Debbie Carpenter
██████████-4410

Case No. **04-41126**
Chapter **7**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 110,000.00		
B - Personal Property	YES	5	\$ 29,740.00		
C - Property Claimed As Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 166,152.91	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 33,978.17	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,279.78
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,455.00
Total Number of sheets in ALL Schedules >		16			
			Total Assets >	\$ 139,740.00	
				Total Liabilities >	\$ 200,131.08

RSH/UST

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SCHEDULE A - REAL PROPERTY

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
House & lot located at: 140 North Idaho Street Eden, Idaho 83325, the legal description which is attached hereto.	Owners	C	\$ 35,000.00	\$ 24,443.09
House and lot located at 352 Main Street, Hazelton, Idaho 83335	Owner	J	\$ 75,000.00	\$ 126,726.00
Total			\$ 110,000.00	

(Report also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

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
1. Cash on hand	X			
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.		Wells Fargo Bank 102 Main Avenue South Twin Falls, Idaho 83301 Checking Acct. No. 16700154760899	J	25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Bookcase (4 @ \$7.50 each)	J	30.00
		Desk	J	25.00
		Dishwasher	J	50.00
		Dressers (3 @ \$100.00 each)	J	300.00
		Dryer	J	50.00
		DVD Player	J	40.00
		Entertainment Center	J	100.00
		Gas wall stove	J	40.00
		Gateway Computer	J	500.00
		Household Tools	J	150.00
		Lawnmower	J	75.00
		Loveseat	J	50.00
		Recliner Chairs (2 @ \$10.00 each)	J	20.00
		Refrigerator	J	200.00
		Treadmill	J	75.00
		TV	J	100.00
		Twin Bed	J	20.00
		Vanity	J	50.00

In re **Richard Carpenter**
 [REDACTED] 0274

Debbie Carpenter
 [REDACTED] 4410

Case No. **04-41126**

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
4. Household goods and furnishings, including audio, video, and computer equipment.		Washer	J	200.00
		Waterbed	J	50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, novels & paperbacks	J	500.00
6. Wearing apparel.		Wearing Apparel	H	150.00
		Wearing Apparel	W	150.00
7. Furs and jewelry.		Wedding Ring	H	50.00
		Wedding Rings	W	250.00
8. Firearms and sports, photographic, and other hobby equipment.		22 Rifle	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K-Rangen Inc.	H	100.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.		R & N Market	J	0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.		R & N Market	J	400.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

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
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		Balance owing on sale of real property	J	8,200.00
		First Federal Savings Bank 886 Blue Lakes Blvd. North Twin Falls, Idaho 83301 Checking Acct. No. 390032852156	J	100.00
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.	X			
19. Contingent and non-contingent 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.		1978 Pickup	J	800.00
		1997 Toyota Tercel	J	1,000.00
		1999 Toyota Van	J	12,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Cash register (working condition)	J	100.00
		Cash registers	J	25.00
		Cash registers (not working; 2 @ \$25 each)	J	50.00
		Chest Freezers (2 @ \$50 each)	J	100.00

In re **Richard Carpenter**
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Case No. **04-41126**

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
26. Office equipment, furnishings, and supplies.		Metal Desk	J	50.00
		Old safe	J	300.00
		Stand up freezer	J	750.00
27. Machinery, fixtures, equipment and supplies used in business.		4-Foot Enclosed Refrigerator	J	50.00
		5-Door Refrigerator Unit	J	500.00
		8-Foot Aluminum Ladder	J	20.00
		Chicken Roaster (commercial grade)	J	100.00
		Fire Extinguisher	J	15.00
		Hand Truck	J	25.00
		Microwave	J	50.00
		Paper Shredder	J	25.00
		Price Tag Guns (3 @ \$20 each)	J	60.00
		Security Camera	J	50.00
		Stainless Steel Sink	J	20.00
28. Inventory.		Grocery Items	J	1,500.00
29. Animals.	X			
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. Itemize.	X			

In re **Richard Carpenter**
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Case No. **04-41126**

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
continuation sheets attached			Total	\$ 29,740.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption 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	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1978 Pickup	IC § 11-605(3)	800.00	800.00
1997 Toyota Tercel	IC § 11-605(3)	1,000.00	1,000.00
1999 Toyota Van	IC § 11-605(3)	3,000.00	12,000.00
22 Rifle	IC § 11-605(1)(a)	100.00	100.00
401K-Rangen Inc.	IC § 11-604(1)(d)	100.00	100.00
Bookcase	IC § 11-605(1)(a)	30.00	30.00
Desk	IC § 11-605(1)(a)	25.00	25.00
Dishwasher	IC § 11-605(1)(a)	50.00	50.00
Dresser	IC § 11-605(1)(a)	300.00	300.00
Dryer	IC § 11-605(1)(a)	50.00	50.00
DVD	IC § 11-605(1)(a)	40.00	40.00
Entertainment Center	IC § 11-605(1)(a)	100.00	100.00
Gas wall stove	IC § 11-605(1)(a)	40.00	40.00
Gateway Computer	IC § 11-605(1)(a)	500.00	500.00
House & lot	IC § 11-605(1)(a)	50,000.00	35,000.00
Household Tools	IC § 11-605(1)(a)	150.00	150.00
Lawnmower	IC § 11-605(1)(a)	75.00	75.00
Loveseat	IC § 11-605(1)(a)	50.00	50.00
Miscellaneous books, novels, pap	IC § 11-605(1)(b)	500.00	500.00
Recliner	IC § 11-605(1)(a)	20.00	20.00
Refrigerator	IC § 11-605(1)(a)	200.00	200.00
Treadmill	IC § 11-605(1)(a)	75.00	75.00
TV	IC § 11-605(1)(a)	100.00	100.00
Twin Bed	IC § 11-605(1)(a)	20.00	20.00

In re -Richard Carpenter
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Debbie Carpenter
[REDACTED]-4410

Case No. 04-41126

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Vanity	IC § 11-605(1)(a)	50.00	50.00
Washer	IC § 11-605(1)(a)	200.00	200.00
Waterbed	IC § 11-605(1)(a)	50.00	50.00
Wearing Apparel - Wife	IC § 11-605(1)(b)	150.00	150.00
Wearing Apparel - Husband	IC § 11-605(1)(b)	150.00	150.00
Wedding Ring - Husband	IC § 11-605(2)	50.00	50.00
Wedding Rings - Wife	IC § 11-605(2)	250.00	250.00

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Idaho Central Credit Union P.O. Box 2469 Pocatello, ID 83206-2469		C	2001 Lien on Title Purchase of 1999 Toyota Van VALUE \$12,000.00		X		14,983.69	2,983.69
ACCOUNT NO. Idaho Nevada Community Devel. Finc'l Inst., Inc. P.O. Box 5079 Twin Falls, ID 83303-5079		C	1999 Deed of Trust Second lien on grocery store business and realty VALUE \$75,000.00		X		14,973.03	14,973.03
ACCOUNT NO. Washington Mutual P.O. Box 23392 Oakland, CA 94623-0392		C	1998 Deed of Trust Purchase of house and lot located at 140 North Idaho Street, Eden, Idaho. VALUE \$35,000.00		X		24,443.09	0.00
ACCOUNT NO. Wells Fargo Bank P.O. Box 7666 Boise, ID 83707		C	1999 Deed of Trust Loan for purchase of business (grocery market and real estate) VALUE \$75,000.00		X		111,753.10	36,753.10

Subtotal	Y	\$166,152.91
Total	Y	\$166,152.91

(Report total also on Summary of Schedules)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

TYPES OF PRIORITY CLAIMS

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 \$4300* per person earned within 90 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)(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 \$4300* 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 \$1,950* 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).

Other Priority Debts

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Subtotal (Total of this page)	>	\$0.00
Total	>	\$0.00

In re: **Richard Carpenter**
 [REDACTED] 0274

Debbie Carpenter
 [REDACTED] 4410

Case No. 04-41126

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4888603100804749 Bank of America P.O. Box 53132 Phoenix, AZ 85072-3132		C	2001 Miscellaneous credit card purchases		X		5,546.53
ACCOUNT NO. Bank One P.O. Box 8650 Wilmington, DE 19899-8650		C	2001 Miscellaneous credit card purchases Acct. No. 5417124860547482 Amount - \$1,485.15 Acct. No. 5417124854670001 Amount - \$8,338.41		X		9,823.56
ACCOUNT NO. 4305721896177040 Capital One P.O. Box 85015 Richmond, VA 23285-5015		C	2001 Miscellaneous credit card purchases		X		3,528.09
ACCOUNT NO. Idaho Power P.O. Box 30 Boise, ID 83721		C	2003 Electrical power		X		1,474.95
ACCOUNT NO. 5121071747246704 Sears P.O. Box 182156 Columbus, OH 43218		C	2001 Washing machine and payment of medical expenses		X		6,211.82

In re: **Richard Carpenter**

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Debbie Carpenter

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Case No. **04-41126**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	COCREATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4352373366992466 Target Retailers Nat'l Bank P.O. Box 59317 Minneapolis, MN 55459-0317	C	2001 Purchase of business inventory and cash advances		X		7,393.22

Subtotal
(Total of this page) >

Total >

\$7,393.22
\$33,978.17

(Report total also on Summary of Schedules)

In re: **Richard Carpenter**
[REDACTED] 0274

Debbie Carpenter
[REDACTED] 4410

Case No. 04-41126

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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

In re: **Richard Carpenter**

██████████ 0274

Debbie Carpenter

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Case No. **04-41126**

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re: **Richard Carpenter**
 [REDACTED] 0274

Debbie Carpenter
 [REDACTED] 4410

Case No. 04-41126

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENT'S OF DEBTOR AND SPOUSE		
Debtor's Age: 64 Spouse's Age: 49	NAMES Jonathan	AGE 10	RELATIONSHIP Son
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	Maintenance Manager	Housewife	
How long employed	7 Months		
Name and Address of Employer	Rangen, Inc. P.O. Box 706 Buhl, ID 83316		

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>4,230.78</u>	\$ <u>0.00</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
SUBTOTAL	\$ <u>4,230.78</u>	\$ <u>0.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>787.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>164.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>951.00</u>	\$ <u>0.00</u>
TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>3,279.78</u>	\$ <u>0.00</u>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
TOTAL MONTHLY INCOME	\$ <u>3,279.78</u>	\$ <u>0.00</u>

TOTAL COMBINED MONTHLY INCOME \$ 3,279.78 (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: **NONE**

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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>350.00</u>
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	<u>175.00</u>
Water and sewer		\$	<u>35.00</u>
Telephone		\$	<u>75.00</u>
Other <u>Property Insurance</u>		\$	<u>25.00</u>
<u>Real Estate Taxes</u>		\$	<u>60.00</u>
Home Maintenance (Repairs and upkeep)		\$	<u>100.00</u>
Food		\$	<u>450.00</u>
Clothing		\$	<u>150.00</u>
Laundry and dry cleaning		\$	<u>30.00</u>
Medical and dental expenses		\$	<u>150.00</u>
Transportation (not including car payments)		\$	<u>750.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>50.00</u>
Charitable contributions		\$	<u>175.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>250.00</u>
Health		\$	<u>230.00</u>
Auto		\$	<u>110.00</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>
Alimony, maintenance or 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>Miscellaneous</u>		\$	<u>50.00</u>
<u>Twin Falls Christian Academy</u>		\$	<u>240.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 3,455.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

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

(interval)

In re: Richard Carpenter
[REDACTED]-0274

Debbie Carpenter
[REDACTED]4410

Case No. 04-41126

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 15 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 5/26/04

Signature *Richard Carpenter*
Richard Carpenter

Date: 5-26-04

Signature *Debbie Carpenter*
Debbie Carpenter

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

District of Idaho

In re: **Richard Carpenter**
 [REDACTED] 0274

Debbie Carpenter
 [REDACTED] 4410

Case No. **04-41126**
 Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

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	SOURCE	FISCAL YEAR PERIOD
37,392.00	Wages - Husband	2002
45,139.00	Wages - Husband	2003
8,000.00	Wages - Husband	2004

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.)

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
Idaho Central Credit Union P.O. Box 2469 Pocatello, ID 83206-2469	1/5/04 - \$360.00	1,080.00	14,983.69
	2/5/04 - \$360.00		
	3/5/04 - \$360.00		
Washington Mutual P.O. Box 23392 Oakland, CA 94623-0392	12/20/03 - \$350.00	985.00	24,443.09
	1/20/04 - \$350.00		
	2/20/04 - \$285.00		

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.)

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.)

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.)

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.)

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.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official 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.)

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

Amazing Grace Church
1061 Eastland Dr. N.
Twin Falls, ID 83301

Not related

Bi-weekly

\$3,660.00

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.)

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 a 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
Emil F. Pike, Jr. Attorney at Law P.O. Box 302 Twin Falls, ID 83303-0302	2/18/04	\$1,709.00

10. Other transfers

None

a. 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.)

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.)

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.)

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.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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.

16. Nature, location and name of business

None

a. If the debtor is an individual, list the names and addresses 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 two 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 **two years** immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **two years** immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	NATURE OF BUSINESS	DATES OF OPERATION	
		BEGINNING	ENDING
R & D Market 352 Main Street Hazelton, ID 83335	Grocery Store	November 1, 1999	February 29, 2004

17. Books, records and financial statements

None

a. List all bookkeepers and accountants who within six 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
David Westfall 1329 Ablon Burley, ID 83318	

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.

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
Debbie Carpenter	140 North Idaho Eden, ID 83325

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.

18. 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)
December 31, 2002	Debbie Carpenter	
January 1, 2004	Debbie Carpenter	

None b. List the name and address of the person having possession of the records of each of the two inventories reported in 18a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
January 1, 2004	Debbie Carpenter 140 North Idaho Eden, ID 83325
December 31, 2002	Debbie Carpenter 140 North Idaho Eden, ID 83325

19. 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
Richard and Debbie Carpenter Husband and Wife-Debtors-Herein 140 North Idaho Eden, ID 83325		

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 securities of the corporation.

20. 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.

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.

21. 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.

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 5/27/04

Signature Richard J. Carpenter
of Debtor **Richard Carpenter**

Date 5-27-04

Signature Debbie Carpenter
of Joint Debtor **Debbie Carpenter**

**UNITED STATES BANKRUPTCY COURT
District of Idaho**

In re: **Richard Carpenter**
██████████

Debbie Carpenter
██████████

Case No. 04-41126

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.*

Description of Property	Creditor's Name
1. Second lien on grocery store business and realty	Idaho Nevada Community
2. Loan for purchase of business (grocery market and real estate)	Wells Fargo Bank

b. *Property To Be Retained.*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. Purchase of 1999 Toyota Van	Idaho Central Credit Union			X	
2. Purchase of house and lot located at 140 North Idaho Street, Eden, Idaho.	Washington Mutual			X	

Date: 5/27/04

Date: 5-27-04


 Signature of Debtor

 Signature of Joint Debtor

United States Bankruptcy Court
District of Idaho

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

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 (\$130.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 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.
- 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 the 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 bankruptcy petition will be defeated.
- 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.
- Under certain circumstances you may keep property that you have purchased subject to a 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 (\$130.00 filing fee plus \$30.00 administrative fee)

- 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.
- 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.
- 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.
- 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 (\$800.00 filing fee)

Chapter 11 is designed primarily 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 (\$200.00 filing 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 a 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.

5-12-04
Date

Richard Carpenter
Richard Carpenter, Debtor

04-41126
Case Number

5-12-04
Date

Debbie Carpenter
Debbie Carpenter, Joint Debtor