

FORM BI

United States Bankruptcy Court
District of Idaho

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Appleby, Harold R., Jr.

Name of Joint Debtor (Spouse) (Last, First, Middle):
Appleby, Karen C.

All Other Names used by the Debtor in the last 6 years
(include married, maiden, and trade names):
J.R. Appleby

All Other Names used by the Joint Debtor in the last 6 years
(include married, maiden, and trade names):
None

04-21039

Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No.
(if more than one, state all): 0837; 80-0013697

Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No.
(if more than one, state all): 7798

Street Address of Debtor (No. & Street, City, State & Zip Code):
1931 N. Syringa Dr.
Coeur d' Alenc, ID 83814

Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
1931 N. Syringa Dr.
Coeur d' Alene, ID 83814

County of Residence or of the
Principal Place of Business: Kootenai

County of Residence or of the
Principal Place of Business: Kootenai

Mailing Address of Debtor (if different from street address):
P.O. Box 5072
Coeur d' Alene, ID 83814

Mailing Address of Joint Debtor (if different from street address):
P.O. Box 5072
Coeur d' Alene, ID 83814

SEE PAID
RCPT # 15110

Location of Principal Assets of Business Debtor
(if different from street address above):

Attorney: Scott L. Poorman, 4701
Beck & Poorman, LLC
PO Box 1390
Hayden, ID 83835 ph: 208-772-4400

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.

Type of Debtor (Check all boxes that apply)

- Individual(s)
- Corporation
- Partnership
- Other
- Railroad
- Stockbroker
- Commodity Broker
- Clearing Bank

Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)

- Chapter 7
- Chapter 9
- Chapter 11
- Chapter 12
- Chapter 13

Nature of Debts (Check one box)

- Consumer/Non-Business
- Business

Chapter 11 Small Business (Check all boxes that apply)

- Debtor is a small business as defined in 11 U.S.C. § 101
- Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- Full Filing Fee attached
- 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.

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

- 1-15
- 16-49
- 50-99
- 100-199
- 200-999
- 1000-over

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

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

PO Box 2220
Sandpoint ID 83864
Myers

04-21039
FILED
NOV 11 2004
COURT CLERK
DISTRICT OF IDAHO
COEUR D'ALENE

Voluntary Petition

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

Name of Debtor(s):

Harold R. Appleby, Jr. & Karen C. Appleby

Location

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

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:

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

Signatures

Exhibit A

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.

(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

[Signature]

Signature of Debtor

X

[Signature]

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

6/30/04

Date

X

Signature of Attorney for Debtor(s)

6-30-04

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose 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.

Signature of Attorney

X

Signature of Attorney for Debtor(s)

SCOTT L. POORMAN 4701

Printed Name of Attorney for Debtor(s)

Beck & Poorman, LLC

Firm Name

PO Box 1390

Address

Hayden, ID 83835

208-772-4400

Telephone Number

6-30-04

Date

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

In re Harold R. Appleby, Jr. & Karen C. Appleby
Debtor

Case No. _____
(if known)

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 co-tenant, 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
Residence 1931 N. Syringa Dr., Coeur d'Alene	Fec Simple	C	128,000	121,599

Total ▶ 128,000

(Report also on Summary of Schedules)

In re Harold R. Appleby, Jr. & Karen C. Appleby
Debtor

Case No. _____
(if known)

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
		Household appliances	C	300
		Sewing machine, computer, desk, bookcase	W	427
		Dining Room furniture	C	275
		Bedroom furniture	C	158
		Basement furniture	C	359
		Kitchen dishes, pots, pans, glassware	C	100
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	C	400
7. Furs and jewelry.		Jewelry	C	75
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Northwestern Mutual Life Insurance Policy	C	6,370
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			

In re Harold R. Appleby, Jr. & Karen C. Appleby

Debtor

Case No. _____
(if known)

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
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
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 noncontingent interests in estate or 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 of 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.		1997 GMC 1 Ton truck	C	16,000
		1990 Dodge 3/4 Ton truck	C	4,000
		1985 Chevrolet 1/2 Ton truck	C	1,500
		1988 Suzuki ATV	C	750

In re Harold R. Appleby, Jr. & Karen C. Appleby
Debtor

Case No. _____
(if known)

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
		2001 Chevrolet Venture Minivan	C	8,675
		1993 Plymouth 4-door Sundance	C	500
		1997 tilt trailer (red)	C	150
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Home office equipment & furnishings	H	400
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
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.		Snowtires & wheels for trucks	C	250
<u>0</u> continuation sheets attached			Total ▶ \$	41,232

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

Harold R. Appleby, Jr. & Karen C. Appleby

In re _____
Debtor

Case No. _____
(if known)

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	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Residence 1931 N. Syringa Dr., Coeur d'Alene	(Husb)IC §55-1003	6,401	128,000
1990 Dodge 3/4 Ton truck	(Husb)IC §11-605(3) (Husb)IC §11-605(10)	3,000 800	4,000
1985 Chevrolet 1/2 Ton truck	(Husb)IC §11-605(3)	1,500	1,500
1988 Suzuki ATV	(Wife)IC §11-605(10)	150	750
2001 Chevrolet Venture Minivan	(Wife)IC §11-605(3)	3,000	8,675
1993 Plymouth 4-door Sundance	(Wife)IC §11-605(10)	500	500
1997 tilt trailer (red)	(Wife)IC §11-605(10)	150	150
Wearing apparel	(Husb)IC §11-605(1)(b)	400	400
Jewelry	(Wife)IC §11-605(2)	75	75
Misc garden tools - household	(Husb)IC §11-605(1)(a)	83	83
Home office equipment & furnishings	(Husb)IC §11-605(1)(a)	400	400
Living Room furniture	(Husb)IC §11-605(1)(a)	400	400
Household appliances	(Husb)IC §11-605(1)(a)	300	300
Snowtires & wheels for trucks	(Husb)IC §11-605(1)(a)	250	250
Northwestern Mutual Life Insurance Policy	(Wife)IC §11-605(9)	5,000	6,370
Sewing machine, computer, desk, bookcase	(Wife)IC §11-605(1)(a)	427	427

In re Harold R. Appleby, Jr. & Karen C. Appleby
Debtor

Case No. _____
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Dining Room furniture	(Wife)IC §11-605(1)(a)	275	275
Bedroom furniture	(Wife)IC §11-605(1)(a)	158	158
Basement furniture	(Husb)IC §11-605(1)(a)	359	359
Kitchen dishes, pots, pans, glassware	(Wife)IC §11-605(1)(a)	100	100

In re Harold R. Appleby, Jr. & Karen C. Appleby

Case No. _____
(If known)

Debtor

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 "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 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, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. 004701847 Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219	C	Incurred: 10/98 Lien: First Mortgage Security: 1931 N. Syringa Dr., Coeur d' Alene, ID 83814				110,803	0
		VALUE \$ 128,000					
ACCOUNT NO. 003144364 Countrywide Home Loans P.O. Box 10287 Van Nuys, CA 91410-0287	C	Lien: Secured line of credit Security: 1931 N. Syringa Dr., Coeur d' Alene, ID 83814 Home Equity Line of Credit				10,794	10,794
		VALUE \$ 0					
ACCOUNT NO. 6879450129007148797 Dell Preferred Account CIT Bank P.O. Box 6403 Carol Stream, IL 60197-6403	C	Incurred: 2003 Lien: PMSI Security: Dell Inspiron Laptop Computer				497	297
		VALUE \$ 200					
ACCOUNT NO.							
		VALUE \$					

0 continuation sheets attached

Subtotal ▶ \$ 122,094
(Total of this page)
Total ▶ \$ 122,094
(Use only on last page)

(Report total also on Summary of Schedules)

Harold R. Appleby, Jr. & Karen C. Appleby

In re _____ Debtor

Case No. _____ (if known)

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 \$4,925* 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 \$4,925* 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 \$2,225* 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, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Harold R. Appleby, Jr. & Karen C. Appleby
 Debtor

Case No. _____
 (If known)

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 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 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, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. 3722-603562-33007 American Express P.O. Box 7863 Ft. Lauderdale, FL 33329-7863	C	Consideration: Credit card debt Business Management Account Diversified Services				11,790
ACCOUNT NO. 68229000353799 Bank of America ABC Line of Credit P.O. Box 30020 Los Angeles, CA 90030-0020	C	Consideration: unsecured line of credit				3,984
ACCOUNT NO. 4888603207674276 Bank of America P.O. Box 53132 Phoenix, AZ 85072-3132	C	Consideration: Revolving charge account Overdraft Protection Acct.				0
ACCOUNT NO. 4266851017115228 BankOne Cardmember Service P.O. Box 8650 Wilmington, DE 19899-8650	C	Consideration: Credit card debt				2,085

3 continuation sheets attached

Subtotal >	\$	17,859
(Total of this page)		
Total >	\$	
(Use only on last page)		

(Report total also on Summary of Schedules)

Bankruptcy 2004 201 991 2004, New Hope Software, Inc., ver. 3.7A-611 - 31656

Harold R. Appleby, Jr. & Karen C. Appleby

In re _____
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4791338004861513 BankOne Cardmember Service P.O. Box 8650 Wilmington, DE 19899-8650	C	Consideration: Credit card debt				5,478
ACCOUNT NO. 4417122810174327 BankOne Cardmember Service P.O. Box 8650 Wilmington, DE 19899-8650	C	Consideration: Credit card debt				16,735
ACCOUNT NO. 4366163048504050 BankOne Cardmember Service P.O. Box 8650 Wilmington, DE 19899-8650	C	Consideration: Credit card debt				15,865
ACCOUNT NO. 4305-7222-0806-2755 Capital One Services P.O. Box 85015 Richmond, VA 23285-5015	C	Consideration: Credit card debt				986
ACCOUNT NO. 5291-4916-4931-8258 Capital One Services P.O. Box 85015 Richmond, VA 23285-5015	C	Consideration: Credit card debt				6,296

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	45,360
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Harold R. Appleby, Jr. & Karen C. Appleby

In re _____
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 781260-2299342523 Capital One Services P.O. Box 85015 Richmond, VA 23285-5015	C	Consideration: Personal loan				6,516
ACCOUNT NO. 5222763210710814 Chase Platinum MasterCard P.O. Box 15902 Wilmington, DE 19850-0464	C	Consideration: Credit card debt				8,624
ACCOUNT NO. 5491000075564224 Fleet Credit Card Service P.O. Box 15480 Wilmington, DE 19850	C	Consideration: Credit card debt				5,168
ACCOUNT NO. 5544530007110057 GE Select Cardmember Service P.O. Box 8650 Wilmington, DE 19899-8650	C	Consideration: Credit card debt				13,637
ACCOUNT NO. 4313021946174612 MBNA America P.O. Box 15026 Wilmington, DE 19850-5026	C	Consideration: Credit card debt				19,045

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	52,990
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Harold R. Appleby, Jr. & Karen C. Appleby

In re _____
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 372260356233007 Nationwide Credit, Inc. 3600 E. University Dr., Ste. B1350 Phoenix, AZ 85034	C	Consideration: Credit card debt American Express CC				Notice Only
ACCOUNT NO. 5121071797343914 Sears Mastercard P.O. Box 182899 Columbus, OH 43218-2899	C	Consideration: Credit card debt				Notice Only
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

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

Subtotal	\$	0
(Total of this page)		
Total	\$	116,209

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Harold R. Appleby, Jr. & Karen C. Appleby

Case No. _____
(if known)

In re _____
Debtor

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

In re Harold R. Appleby, Jr. & Karen C. Appleby

Debtor

Case No. _____

(if known)

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

In re Harold R. Appleby, Jr. & Karen C. Appleby
Debtor

Case No. _____
(if known)

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: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP No dependents	AGE
Employment:	DEBTOR	SPOUSE
Occupation	Landscape Maintenance	retired teacher
Name of Employer	APOLBZ L.L.C.	
How long employed	22 years	
Address of Employer	1931 N. Syringa Dr. Coeur d' Alene, ID 83814	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union Dues
- d. Other (Specify: _____)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income
(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 4,177

	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions	\$ 2,500	\$ 0
Estimated monthly overtime	\$ 0	\$ 0
SUBTOTAL	\$ 2,500	\$ 0
a. Payroll taxes and social security	\$ 400	\$ 0
b. Insurance	\$ 0	\$ 0
c. Union Dues	\$ 0	\$ 0
d. Other	\$ 0	\$ 0
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 400	\$ 0
TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,100	\$ 0
Regular income from operation of business or profession or farm	\$ 0	\$ 0
Income from real property	\$ 0	\$ 0
Interest and dividends	\$ 0	\$ 0
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0	\$ 0
Social security or other government assistance	\$ 1,117	\$ 712
Pension or retirement income	\$ 0	\$ 248
Other monthly income	\$ 0	\$ 0
TOTAL MONTHLY INCOME	\$ 3,217	\$ 960

(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:

In re Harold R. Appleby, Jr. & Karen C. Appleby,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

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>925</u>
Are real estate taxes included? Yes <u>✓</u> No _____	
Is property insurance included? Yes <u>✓</u> No _____	
Utilities Electricity and heating fuel	\$ <u>128</u>
Water and sewer	\$ <u>54</u>
Telephone	\$ <u>60</u>
Other Cellular & Cable _____	\$ <u>187</u>
Home maintenance (Repairs and upkeep)	\$ <u>125</u>
Food	\$ <u>500</u>
Clothing	\$ <u>50</u>
Laundry and dry cleaning	\$ <u>30</u>
Medical and dental expenses	\$ <u>500</u>
Transportation (not including car payments)	\$ <u>200</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100</u>
Charitable contributions	\$ <u>464</u>
Insurance (not deducted from wages or included in home mortgage payments)	\$ <u>0</u>
Homeowner's or renter's	\$ <u>259</u>
Life	\$ <u>463</u>
Health	\$ <u>75</u>
Auto	\$ <u>0</u>
Other _____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	\$ <u>0</u>
(Specify) _____	\$ _____
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	\$ <u>0</u>
Auto	\$ <u>0</u>
Other _____	\$ <u>0</u>
Other _____	\$ <u>0</u>
Alimony, maintenance, and support paid to others	\$ <u>0</u>
Payments for support of additional dependents not living at your home	\$ <u>0</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0</u>
Other _____	\$ _____
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>4,120</u>

(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	\$ <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 _____ (interval)	\$ <u>N.A.</u>

United States Bankruptcy Court

District of Idaho

Harold R. Appleby, Jr. & Karen C. Appleby

In re _____
Debtor

Case No. _____
(If known)

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	\$ 128,000		
B - Personal Property	YES	4	\$ 41,232		
C - Property Claimed As Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 122,094	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 116,209	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,177
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,120
Total Number of Sheets in ALL Schedules ▶		17			
			Total Assets ▶	169,232	
				Total Liabilities ▶	238,303

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In re Harold R. Appleby, Jr. & Karen C. Appleby,
Debtor

Case No. _____
(If known)

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 18
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 6-30-04

Signature [Handwritten Signature]
Debtor

Date 6-30-04

Signature [Handwritten Signature]
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____
(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 signed 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.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO

In Re Harold R. Appleby, Jr. & Karen C. Appleby Case No. _____
(Name) Debtor (if known)

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.

I. 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 (if more than one)

2004(H) 15000 APOLBZ, L.L.C.

2003(H) 30000 APOLBZ, L.L.C.

AMOUNT	SOURCE (if more than one)
2002(H) 30000	APOLBZ, L.L.C.

AMOUNT	SOURCE (if more than one)
2004(W)	
2003(W)	
2002(W)	

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	SOURCE
2003(H) 7163	Social Security
2002(H) 5732	Social Security
2003(W) 5678	PERSI pension and Social Security
2002(W) 2881	PERSI pension

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
Countrywide Home Loans P.O. Box 10287 Van Nuys, CA 91410-0287	April, May, June, 04	925/month	121597
Countrywide Home Loans P.O. Box 10287 Van Nuys, CA 91410-0287	April and May, 2004	845/month	0

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	DATES OF PAYMENTS	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
---------------------------------	----------------------	------------------------------	-----------------------

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
--	-----------------	-----------------------------------

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 REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	---	-----------------------------------

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 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.)

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
--	--------------------------------	--------------	-------------------------------

House of Worship
P.O. Box 2607
Post Falls, ID 83877

06/03-05/04

Tithes - 4267

Asian Lighthouse
Ministries
PO Box 166
Rathdrum, ID 83858

06/03-05/04

431

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
-----------------------------------	---	--------------

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

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR

AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY

Scott L. Poorman
Beck & Poorman, LLC
8884 N. Government Way
PO Box 1390
Hayden, ID 83835

May, 2004

600

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

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 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

Bank of America
Coeur d'Alene, ID

91036145
Closing Balance: 0

05/17/04

Coeur d'Alene
Teacher's Credit
Union
Coeur d'Alene, ID

323172880
Closing Balance: 0

05/03/04

Wells Fargo Bank
Coeur d'Alene, ID

088-7029338
Closing Balance: 0

05/03/04

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
--	---	-------------------------	---------------------------------------

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
------------------------------	----------------	------------------

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
---------------------------	-----------------------------------	----------------------

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	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

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 Sites

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
-----------------------	---------------------------------------	----------------	-------------------

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.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

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.

None



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. (FIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
APOLBZ, L.L.C.	80-0013697	1931 N. Syringa Dr. Coeur d' Alene, ID 83814	Landscape Maintenance & Snow Removal	1982-2004

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.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

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 6-30-04

Signature of Debtor

[Signature]
HAROLD R. APPLEBY, JR.

Date 6-30-04

Signature of Joint Debtor

[Signature]
KAREN C. APPLEBY

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(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 signed 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.

0 continuation sheets attached

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

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
 UNITED STATES BANKRUPTCY COURT
 District of Idaho

In re Harold R. Appleby, Jr. & Karen C. Appleby,
 Debtor

Case No. _____

Chapter Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. We have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. We 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
NONE	

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)
Residence 1931 N. Syrin...	Countrywide Home Lo...	✓		✓
Residence 1931 N. Syrin...	Countrywide Home Lo...	✓		✓

Date: 6-30-04

Signature of Debtor HAROLD R. APPLEBY, JR.

Date: 6-30-04

Signature of Joint Debtor KAREN C. APPLEBY

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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.

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Social Security No. _____
 (Required by 11 U.S.C. § 110(e).)

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 signed sheets conforming to the appropriate Official Form for each person.

X
 Signature of Bankruptcy Petition Preparer

_____ Date

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American Express
P.O. Box 7863
Ft. Lauderdale, FL 33329-7863

Bank of America
ABC Line of Credit
P.O. Box 30020
Los Angeles, CA 90030-0020

Bank of America
P.O. Box 53132
Phoenix, AZ 85072-3132

BankOne
Cardmember Service
P.O. Box 8650
Wilmington, DE 19899-8650

BankOne
Cardmember Service
P.O. Box 8650
Wilmington, DE 19899-8650

BankOne
Cardmember Service
P.O. Box 8650
Wilmington, DE 19899-8650

BankOne
Cardmember Service
P.O. Box 8650
Wilmington, DE 19899-8650

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Chase Platinum MasterCard
P.O. Box 15902
Wilmington, DE 19850-0464

Countrywide Home Loans
P.O. Box 10219
Van Nuys, CA 91410-0219

Countrywide Home Loans
P.O. Box 10287
Van Nuys, CA 91410-0287

Dell Preferred Account
CIT Bank
P.O. Box 6403
Carol Stream, IL 60197-6403

Fleet Credit Card Service
P.O. Box 15480
Wilmington, DE 19850

GE Select
Cardmember Service
P.O. Box 8650
Wilmington, DE 19899-8650

MBNA America
P.O. Box 15026
Wilmington, DE 19850-5026

Nationwide Credit, Inc.
3600 E. University Dr., Ste. B1350
Phoenix, AZ 85034

Sears Mastercard
P.O. Box 182899
Columbus, OH 43218-2899