RICHARD J. HAYDEN
RICHARD J. HAYDEN, P.S.
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(509) 624-1111
ISBA # 3481

U.S. COURTS
03 AUG 11 PM 2:15
IDAHO

Of Attorneys for FORD MOTOR CREDIT COMPANY

UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO, AT TWIN FALLS

In re: LYNN KETTERLING dba KETTERLING FARMS and JEANNE KETTERLING, Debtor.	Chapter 12 NO. 03-41318 DECLARATION OF SECURITY INTEREST

The Declarant, being over the age of 18 years and competent to be a witness in this matter, does hereby declare under penalty of perjury, pursuant to Federal law, as follows:

Attached are the SECURITY DOCUMENTS in the above-referenced case.

DATED this 5th day of August, 2003.

RYAN A. HAYDEN

c:\CASES\FORD\KETTERLING\DEC SECURITY

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(509) 624-1111
Facsimile (509) 456-8654
A Professional Service Corporation

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ORIGINAL

IDAHO SIMPLE INTEREST VEHICLE RETAIL INSTALLMENT CONTRACT

DATE 07/27/99

Buyer (and Co-Buyer) Name and Address (including County and Zip Code)
LYNN KETTERLING
JEANNE KETTERLING
100 N 160 W
RUPERT, ID 83360

CREDITOR (Seller Name and Address)
YOUNG FORD, INC.
1096 E. MAIN
BURLEY, ID 83318

JUL 29 1999

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract.

New/Used	Year and Make	Model	GVW if Truck (lbs.)	Vehicle Identification Number	Use For Which Purchased
W	99 FORD	EXPEDITIO		1FMPU18L3XLC47394	XX Personal ☐ Agricultural ☐ Commercial

Trade-in 95 FORD (Year and Make) $ 7698.10 (Gross Allowance) $ 0.00 (Amount Owing)

FINANCIAL DISCLOSURES

1. Cash Price $31900.00 (1)
2. Down Payment
   - Manufacturer's Rebate Assigned to Creditor .... $ N/A
   - Cash Down Payment ..... $ N/A
   - Pickup Payment Due _____, 19__ $ N/A
   - Trade-In (description above) ..... $ 7698.10
   - Total Down Payment ..... $ 7698.10 (2)
3. Unpaid Balance of Cash Price (1 minus 2) $24201.90 (3)
4. Amounts paid on your behalf (Seller may be retaining a portion of these amounts)
   - To Public Officials
     - (i) for license, title & registration fees $ N/A;
     - (ii) for filing fees $ 8.00;
     - (iii) for taxes (not in Cash Price) $ 1210.10 — $ 1218.10
   - To Insurance Companies for:
     - Vehicle Insurance ..... $ N/A
     - Credit Life Insurance ..... $ N/A
     - Credit Disability Insurance ..... $ N/A
     - _____ $ N/A
     - To SERVICE CONT for EH SRV CONT $ 1395.00
     - To _____ for _____ $ N/A
     - To _____ for _____ $ _____
     - To _____ for _____ $ _____
     - Total ..... $ 2613.10 (4)
5. Amount Financed (3 plus 4) ..... $ 26815.00 (5)

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid when you have made all scheduled payments	The total cost of your purchase on credit, including your downpayment of $ 7698.10
8.79 %	$ 6539.00	$ 26815.00	$ 33354.00	$ 41052.10

Payment Schedule —	☒ Number of payments	Amount of Each payment	When Payments are due
Your payment schedule will be:	59	$ 555.90	monthly starting 99
	1 final	$ 555.90	11 SEP
☐			

Prepayment: If you pay off your debt early, you will not have to pay a penalty.

Late Payment: You will have to pay a late charge on the portion of each payment received more than fifteen days late. The charge is 5 percent of the late amount or $10.00, whichever is greater.

Security Interest: You are giving a security interest in the vehicle being purchased.

Contract: Please see this contract for additional information on security interest, nonpayment, default, the right to require repayment of your debt in full before the scheduled date, and prepayment penalty.

COMMERCIAL OR AGRICULTURAL USE CONTRACTS: If you purchased the vehicle for commercial or agricultural use, you must pay a late charge on the portion of each payment received more than 10 days late of 7.5 percent of the late amount or $50.00, whichever is less.

NOTICE TO THE BUYER

Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign.

Buyer acknowledges receipt of a true and completely filled in copy of this contract at the time of signing.

Buyer Signs _____ (Co) Buyer Signs R Jeanne Ketterling

CONSUMER PAPER

By signing below, the Seller accepts this contract. If no other Assignee is named in a separate assignment attached to this contract, the Seller assigns it to Ford Motor Credit Company.

Seller YOUNG FORD, INC. By _____ Title _____

INSURANCE

YOU MAY OBTAIN VEHICLE INSURANCE FROM A PERSON OF YOUR CHOICE.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED.

CREDIT LIFE, CREDIT DISABILITY AND OTHER OPTIONAL INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PREMIUM.

☐ Credit Life _____ Insurer N/A
$ N/A Premium _____ Insured(s) N/A
Signature(s)

☐ Credit Disability _____ Insurer N/A
$ N/A Premium _____ Insured N/A
Signature

☐ N/A Type of Insurance _____ Term N/A
N/A Insurer _____ $ N/A Premium
Signature

Credit Life and Credit Disability insurance are for the term of the contract. The amount and coverages are shown in a notice or agreement given to you today.

You are required to insure the vehicle. If a charge is shown below, the Creditor will try to buy the coverages checked for the term shown. Coverages will be based on the cash value of the vehicle at time of loss, but not more than the limits of the policy.

☐ Comprehensive ☐ N/A _____ Deductible
☐ Collision
☐ Fire-Theft-Combined Additional Coverage
☐ Towing and Labor
☐ Term N/A Months (Estimate)
Premium $ N/A

QUESTIONS?

Ford Credit

PLEASE CALL US AT 1-800-727-7000

SEE BACK FOR ADDITIONAL AGREEMENTS
98-001

IDAHO

ITD-3317 4-98(TV)
01-876a29-0

CERTIFICATE OF

10337173

FE A305 QR19
20866914

VEHICLE IDENTIFICATION NUMBER	YEAR	MA
1FMPU18L3XLC47394	1999	P

2ND VEHICLE IDENTIFICATION NUMBER	ODOMETER READING	DATE
	21 ACTUAL	07/27/1999

TITLE NUMBER	PRINT DATE	WEIGHT	LENGTH	WIDTH	HOL	HORSEPOWER	PROPULSION
994017581	08/18/1999						

OWNER'S NAME AND ADDRESS

KETTERLING, LYNN OR
KETTERLING, R JEANNE
100 N 160 W
RUPERT, ID 83350

OTHER PERTINENT DATA

Assignment of Title

Federal and state law requires that you state the mileage in connection with the transfer of ownership.
Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise.
(NO TENTHS) DATE:
☐ In Excess of Mechanical Limits ☐ Exempt
☐ Not Actual - Warning: Odometer Discrepancy ☐ No Owner

2 DATE SOLD: SELLING PRICE:

3 SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)

4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release my interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE:
A X
B X

5 PURCHASER'S PRINTED NAME(S):
A -
B -

6 ADDRESS

7 CITY STATE ZIP

8 I am aware of the odometer certification made by the seller.
PURCHASER'S/REPRESENTATIVE'S SIGNATURE:
A X
B X

Lienholder Section

FIRST LIEN
FORD MOTOR CREDIT COMPANY

PO BOX 105704
ATLANTA, GA 30348-5704
RECORDED 07/27/1999

SECOND LIEN

9 SIGNATURE RELEASING LIEN DATE
X

10 SIGNATURE RELEASING LIEN DATE
X

11 NEW LIENHOLDER'S NAME

12 ADDRESS

13 CITY STATE

03982101

VOID IF ALTERED

JUL 24 2003 10:55 FR FORD CREDIT NBSC 734 266 1158 10 913152944130