

UNITED STATES BANKRUPTCY COURT DISTRICT OF Idaho
 Name of Debtor REBECCA & LYNN KETTERLING Case Number 03-41318 12

U.S. COURTS
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Name of Creditor (The person or other entity to whom the debtor owes money or property):
 MBNA America BANK N.A.
 P O BOX 15168 MS 1423
 WILMINGTON, DE 19850
 1-800-441-7048

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
 Check box if you have never received any notices from the bankruptcy court in this case.
 Check box if the address differs from the address on the envelope sent to you by the court.

Account or other number by which creditor identifies debtor:
 4264291731013841 \$13,037.25

Check here if this claim replaces amends a previously filed claim, dated: _____

1. Basis for Claim

- Goods sold
- Services performed
- Money loaned
- Personal injury/wrongful death
- Taxes
- Other Unsecured Credit Card

Retiree benefits as defined in 11 U.S.C. § 1114(a)
 Wages, salaries, and compensation (fill out below)
 Your SS #: _____
 Unpaid compensation for services performed from _____ to _____ (date) (date)

2. Date debt was incurred: 6/29/03

3. If court judgment, date obtained: _____

4. Total Amount of Claim at Time Case Filed: \$ 13,037.25
 If all or part of your claim is secured or entitled to priority, also complete item 5 or 6 below.
 Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

5. Secured Claim

Check this box if your claim is secured by collateral (including a right of setoff).
 Brief Description of Collateral:
 Real State Motor Vehicle
 Other
 Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

6. Unsecured Priority Claim

Check this box if you have an unsecured priority claim
 Amount entitled to priority _____
 Specify the priority of the claim:
 Wages, salaries, or commissions (up to \$4,650)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a) (3).
 Contributions to an employee benefit plan - 11 U.S.C. § 507(a) (4).
 Up to \$2,100* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a) (6).
 Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a) (7).
 Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a) (8).
 Other - Specify applicable paragraph 11 U.S.C. § 507(a) (____).
 *Amounts are subject to adjustment on 04/1/04 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

7. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

8. Supporting Documents Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

9. Date-Stamped Copy To receive an acknowledgement of the filing of your claim, enclose a stamped, self addressed envelope and copy of this proof of claim.

10/21/03

Sign and print the name and title, if any of the creditor or other person authorized to file this claim:
 Donae Heckett

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