

U.S. COURTS

2002 NOV 21 P 3:06

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CLERK OF COURT
DISTRICT OF IDAHO

Bruce A. Anderson
ELSAESSER JARZABEK ANDERSON
MARKS ELLIOTT & MCHUGH, CHTD.
Attorneys at Law
1400 Northwood Center Court
Coeur d'Alene, ID 83814
Tel: (208) 667-2900
Fax: (208) 667-2150

Attorneys for: Debtor-in-Possession

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In Re:)	Case No. 02-20218
)	
FRANK CHAPIN and ,)	
SYDNEY GUTIERREZ-CHAPIN)	NOTICE OF FILING
)	OPERATING STATEMENTS
Debtor.)	FOR AUGUST 2002
)	
)	

Attached hereto is Debtor's Operating Statement information for the month of August, 2002.

DATED this 19th day of November, 2002.

ELSAESSER JARZABEK ANDERSON
MARKS ELLIOTT & MCHUGH, CHTD.

[Handwritten signature: Bruce Anderson]

Bruce A. Anderson, Attorneys
for Debtors.

ORIGINAL
[Handwritten mark]

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on this 19th day of November, 2002, I caused to be served a true and correct copy of the foregoing NOTICE OF FILING OPERATING STATEMENTS FOR AUGUST, 2002 by the method indicated below, and addressed to the following:

U.S. Trustee
P.O. Box 110
Boise, Idaho 83701

U.S. MAIL
 HAND DELIVERED
 OVERNIGHT MAIL
 FACSIMILE



Bruce A. Anderson

OFFICE OF THE U.S. TRUSTEE - REGION 18
BOISE, IDAHO

MONTHLY REPORTING REQUIREMENTS
INDIVIDUALS NOT ENGAGED IN BUSINESS

All Chapter 11 debtors filing as individuals not engaged in business, must serve the U.S. Trustee and the U.S. Bankruptcy Court with the documents and reports identified below no later than the 20th day of the month following the end of the month covered by the report.

DEBTOR NAME: FRANK L. CHAPIN and Sunday Gutierrez Chapin
CASE NUMBER: 02-20218 FOR THE MONTH OF: AUGUST 31, 2002

<u>Required Documents</u>	<u>Document Attached</u>	<u>Previously Submitted</u>	<u>Explanation Attached</u>
1. Comparative Balance Sheet.	(✓)	(✓)	(✓)
2. Statement of Income and Expenses.	(✓)	(✓)	(✓)
3. Statement of Taxes, Insurance and Other Activities.	(✓)	(✓)	(✓)
4. Copy of Monthly Bank Statement.	(✓)	(✓)	(✓)
5. Quarterly Statement of Disbursements and U.S. Trustee Quarterly Fees Paid.	()	()	()
6. Other documents/reports as required by the U.S. Trustee:	()	()	()

The undersigned certifies under penalty of perjury (28 U.S.C. 5 1746) that the information contained in this and accompanying reports is complete, true and correct to the best of my knowledge, information and belief.

By: Frank L. Chapin Dated: Nov. 19, 2002

Frank L. Chapin
PRINTED NAME OF DEBTOR

Sunday L. Gutierrez-Chapin
OFFICE OF THE U.S. TRUSTEE - REGION 18

OFFICE OF THE U.S. TRUSTEE-REGION 18
BOISE, IDAHO

COMPARATIVE BALANCE SHEET
(Individual Debtors Not Engaged in Business)

As of: September 30, 2002

DEBTOR NAME: Frank L. Chapin and Sydney L. Gutierrez

CASE NUMBER: 02-20218

	Date <u>7-31-02</u>	Date <u>8-31-02</u>	Date <u>9-30-02</u>
<u>ASSETS</u>			
Cash	<u>2,077.40</u>	<u>2,300.13</u>	<u>1,901.93</u>
Money on deposit			
Bonds (savings, etc)	<u>30,254.00</u>	<u>38,216.00</u>	<u>46,178.00</u>
Monies owed to you	<u>119,664.00</u>	<u>119,664.00</u>	<u>119,664.00</u>
Home	<u>2,075.00</u>	<u>2,075.00</u>	<u>2,075.00</u>
Other property (attach list)	<u>15,000.00</u>	<u>15,000.00</u>	<u>15,000.00</u>
Automobiles			
Boats, motors, R.V.'s etc	<u>2,880.00</u>	<u>2,880.00</u>	<u>2,880.00</u>
Furniture	<u>520.00</u>	<u>520.00</u>	<u>520.00</u>
Wearing apparel	<u>590.00</u>	<u>590.00</u>	<u>590.00</u>
Books, pictures, art, etc			
Cash value of insurance policies	<u>575,606.45</u>	<u>575,606.45</u>	<u>575,606.45</u>
Stocks	<u>45,000.00</u>	<u>45,000.00</u>	<u>45,000.00</u>
Other Assets (attach list)			
TOTAL ASSETS	<u>793,666.85</u>	<u>801,851.58</u>	<u>809,415.38</u>
<u>LIABILITIES</u>			
Prepetition Liabilities	<u>112,391.35</u>	<u>112,391.35</u>	<u>112,342.77</u>
Unsecured Debt	<u>23,411.02</u>	<u>23,411.02</u>	<u>20,462.08</u>
Notes Payable-Secured	<u>2,836.09</u>	<u>2,836.09</u>	<u>2,836.09</u>
Taxes			
Other			
Total Prepetition Liabilities	<u>138,638.46</u>	<u>138,638.46</u>	<u>135,640.94</u>
Postpetition Liabilities			
Accounts Payable	<u>266.28</u>	<u>345.94</u>	<u>1,661.28</u>
Notes Payable			
Taxes Payable			
Other Farm Rent	<u>24,100.00</u>	<u>30,100.00</u>	<u>36,100.00</u>
Total Postpetition Liabilities	<u>24,366.28</u>	<u>30,445.94</u>	<u>37,761.28</u>
Total Liabilities	<u>163,004.74</u>	<u>169,084.40</u>	<u>173,402.22</u>
Owner Net Worth	<u>630,662.11</u>	<u>632,767.18</u>	<u>636,013.16</u>
TOTAL LIABILITIES AND OWNER NET WORTH	<u>793,666.85</u>	<u>801,851.58</u>	<u>809,415.38</u>
(should equal total assets)			

OFFICE OF THE U.S. TRUSTEE-REGION 18
BOISE, IDAHO

STATEMENT OF INCOME & EXPENSES
(Individual Debtors Not Engaged in Business ONLY)

DEBTOR NAME: Frank L. Chapin and Sydney L. Gutierrez

CASE NUMBER: 02-20218

FOR THE PERIOD ENDING: SEPTEMBER 30, 2002

	Month <u>July</u>	Month <u>August</u>	Month <u>September</u>
<u>PERSONAL INCOME/RECEIPTS</u>			
Wages	<u>2,000.00</u>	<u>2,000.00</u>	<u>2,000.00</u>
Gifts	<u> </u>	<u> </u>	<u> </u>
Loans	<u> </u>	<u> </u>	<u> </u>
Other (itemize)	<u> </u>	<u> </u>	<u> </u>
Non-cash receipts	<u>1,716.00</u>	<u> </u>	<u> </u>
TOTAL PERSONAL RECEIPTS	<u>3,716.00</u>	<u>2,000.00</u>	<u>2,000.00</u>
 <u>PERSONAL DISBURSEMENTS</u>			
Total Personal Disbursements	<u>2,115.00</u>	<u>1,777.27</u>	<u>2,398.20</u>
 EXCESS INCOME/RECEIPTS OVER EXPENDITURES (Deficit)	<u>1,601.00</u>	<u>222.73</u>	<u>(398.20)</u>

OFFICE OF THE U.S. TRUSTEE - REGION 18
BOISE, IDAHO

STATEMENT OF TAXES, INSURANCE AND OTHER ACTIVITIES
(Individuals Not Engaged in Business)

DEBTOR NAME: FRANK L. CHAPIN and Sydney Gutierrez - CHAPIN
CASE NUMBER: 02-20218
MONTH ENDING: August 31, 2002

1. STATUS OF TAXES

	AMOUNT WITHHELD OR ACCRUED	AMOUNT PAID	DATE PAID	POSTPETITION TAXES PAST DUE
FEDERAL TAXES				
Income	<u>153.00</u>	<u>153.00</u>	<u>9-15-02</u>	
Other				
STATE TAXES				
Income				
OTHER TAXES				
City Business/ License				
Personal Property				
Real Property				
Other (List)				

Explain reason for any past due postpetition taxes:
Real estate taxes for 2002 are due December 31, 2002

2. Please explain any changes in insurance coverage that took place this month
Insurance Policy is Annual. Renewal date is December 12, 2002

3. Has the Debtor in Possession, subsequent to the filing of the petition, made any payments on its prepetition unsecured debt, except as have been authorized by the Court?
 : Yes
 : No Explain: _____



P. X 15128
 SPokane, WA 99215-5128
 (509) 928-8494
 (800) 852-5316

STATEMENT OF ACCOUNTS

X

Teller Express: (509) 921-8729
 Toll Free: 1-800-634-1287
 Bill Pay/Homebanking: www.hazu.org

MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007017513	08-31-02	4	1	ID838640906 9904 P

Pick up your financial puzzle for only \$6.00 at your nearest branch. Horizon Rubik's Cubes on sale now. Quantities are limited.

WENDY L GUTIERREZ
 SYDNEY L GUTIERREZ
 PO BOX 2028
 SANDPOINT ID 83864-0906



DATE	TRANSACTION DESCRIPTION	AMOUNT	FINANCE CHARGE	BALANCE
JUL31E	Share Draft ACCT# 5 08-01-02 THRU 08-31-02	PREVIOUS BALANCE		20.18
AUG01	NSF FEE-ITEM RETURNED UNPAID CHECK# 2699 \$ 53.27	20.00-		40.18
AUG02	DEPOSIT	100.00		59.82
AUG05	SHARE DRAFT 2698	24.75-		35.07
AUG05	DEPOSIT	200.00		235.07
AUG09	SHARE DRAFT 2699	53.27-		181.80
AUG09	NSF FEE-ITEM RETURNED UNPAID			161.80
AUG15	PAYMENT SHR TRANSFER 148 BLUE CROSS OF IDINSUR PYMTAUG 02	20.00-		161.80
AUG21	DEPOSIT	161.80-		0.00
AUG23	WITHDRAWAL	620.00		620.00
AUG28	SHARE DRAFT 2551	40.00-		580.00
AUG29	SHARE DRAFT 2552	15.93-		564.07
AUG31	SHARE DRAFT MONTHLY SERVICE CHARGE	400.00-		164.07
AUG31	NEW BALANCE LOW BALANCE = 0.00	4.00-		160.07
				160.07

SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT
2551	AUG28	15 93-	2552	AUG29	400 00-	2698*	AUG02	24 75-	2699	AUG05	53 27-

***** STATEMENT SUMMARY *****

ACCT	NEW BALANCE	DIVIDENDS YTD	TAX NAME	LOAN	NEW BALANCE	FINANCE CHARGE YTD
5	160.07	0.80	WENDY L GUTIERREZ			
TOTAL DIVIDENDS YTD		0.80		TOTAL FINANCE CHARGES YTD		0.00

Add 20.00
 + 161.80

SANDPOINT BRANCH
405 NORTH 2ND AVENUE
SANDPOINT ID 83864

FOR CUSTOMER SERVICE CALL 1.800.442.6680,
IN THE SEATTLE AREA CALL 206.451.0800.
TTY/TDD USERS: 1.800.732.6289.



FRANK L CHAPIN
SYDNEY L GUTIERREZ
PO BOX 2028
SANDPOINT ID 83864-0906

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
8-13-2002 TO 9-12-2002
C 151 0



WWW.BANKOFAMERICA.COM
OUR FREE ONLINE BANKING SERVICE ALLOWS YOU TO CHECK ACCOUNT BALANCES, TRANSFER FUNDS,
PAY BILLS AND MORE. ENROLL NOW AT WWW.BANKOFAMERICA.COM.

BANK OF AMERICA HAS STREAMLINED THE MORTGAGE PROCESS BY ELIMINATING 80% OF THE PAPERWORK YOU HAVE TO PROVIDE. VISIT WWW.BANKOFAMERICA.COM/LOANS TODAY TO LEARN MORE ABOUT GETTING A MORTGAGE FROM BANK OF AMERICA. NOT ALL APPLICANTS WILL QUALIFY FOR THE REDUCED PAPERWORK BENEFITS.

THE COSTS OF COLLEGE ADD UP. IF THEY HAVE YOU OVERWHELMED, CONSIDER A PRIVATE LOAN FOR STUDENTS FROM BANK OF AMERICA. ELIGIBILITY IS NOT BASED ON FINANCIAL NEED, AND THE LOAN FEATURES A LOW INTEREST RATE, LOW FEES AND FLEXIBLE LOAN LIMITS AND REPAYMENT OPTIONS. LEARN MORE AT WWW.BANKOFAMERICA.COM/STUDENTBANKING. CREDIT SUBJECT TO APPROVAL.

SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
FIRSTCHOICE MINIMUM BAL	70008578	FIRSTCHOICE MARKET RATE	70008578
BEGINNING BALANCE	17.93	BEGINNING BALANCE	.00
ENDING BALANCE	17.93	ENDING BALANCE	.00
MIN BAL ON 8-13-2002	17.93	AVERAGE DAILY BAL	.00

CHECKING ACTIVITY

NO ACCOUNT ACTIVITY

THANK YOU FOR BANKING WITH BANK OF AMERICA

SANDPOINT BRANCH
405 NORTH 2ND AVENUE
SANDPOINT ID 83864

FOR CUSTOMER SERVICE CALL 1.800.442.6680,
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FRANK L CHAPIN
SYDNEY L GUTIERREZ
PO BOX 2028
SANDPOINT ID 83864-0906

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
8-13-2002 TO 9-12-2002
C 1S1 0



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SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
<u>FIRSTCHOICE MINIMUM BAL</u>	<u>70008578</u>	<u>FIRSTCHOICE MARKET RATE</u>	<u>70008578</u>
BEGINNING BALANCE	17.93	BEGINNING BALANCE	.00
ENDING BALANCE	17.93	ENDING BALANCE	.00
MIN BAL ON 8-13-2002	17.93	AVERAGE DAILY BAL	.00

CHECKING ACTIVITY

NO ACCOUNT ACTIVITY

THANK YOU FOR BANKING WITH BANK OF AMERICA