U.S. COURTS
03 JUN 12 PM 1:13
REC'D ___ FILED ___
CAMERON S. BURKE
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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 COMBINED
	)	OPERATING STATEMENTS FOR
Debtor.	)	MARCH, APRIL AND MAY 2003
	)	

Attached hereto is Debtor's Combined Operating Statements for the months of March, April and May 2003.

DATED this 11 day of June, 2003.

ELSAESSER JARZABEK ANDERSON
MARKS ELLIOTT & MCHUGH, CHTD.

Bruce Anderson

Bruce A. Anderson, Attorneys
for Debtors.

ORIGINAL

136

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 & SYDNEY GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218 FOR THE MONTH OF: MARCH 2003

Required Documents	Document Attached	Previously Submitted	Explanation Attached
1. Comparative Balance Sheet.	(X)	(X)	(X)
2. Statement of Income and Expenses.	(X)	(X)	(X)
3. Statement of Taxes, Insurance and Other Activities.	(X)	(X)	(X)
4. Copy of Monthly Bank Statement.	(X)	(X)	(X)
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. § 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: June 5, 2003, 19____

Frank L. Chapin
PRINTED NAME OF DEBTOR

OFFICE OF THE U.S. TRUSTEE - REGION 18

By: Sydney L. Gutierrez-Chapin

Sydney L. Gutierrez-Chapin

BOISE, IDAHO
COMPARATIVE BALANCE SHEET
(Individual Debtors Not Engaged in Business)
As of MAY 31, 2003

DEBTOR NAME: FRANK L. CHAPIN & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218

	Date 3-31-2003	Date 4-03-2003	Date 5-31-2003
ASSETS			
Cash	—	—	—
Money on deposit	3,221.41	4,194.11	5,876.03
Bonds (savings, etc)	—	—	—
Monies owed to you	81,856.00	89,318.00	97,780.00
Home	119,664.00	119,664.00	119,664.00
Other property (attach list)	2,075.00	2,075.00	2,075.00
Automobiles	—	—	—
Boats, motors, R.V's, etc.	—	—	—
Furniture	2,880.00	2,880.00	2,880.00
Wearing apparel	520.00	520.00	520.00
Books, pictures, art, etc.	590.00	590.00	590.00
Cash value of insurance policies	—	—	—
Stocks	575,606.45	575,606.45	575,606.45
Other Assets (attach list)	45,000.00	45,000.00	45,000.00
TOTAL ASSETS	831,412.86	840,347.56	847,991.48
LIABILITIES			
Prepetition Liabilities			
Unsecured Debt	111,991.14	111,991.14	32,660.68
Notes Payable-Secured	2,836.09	2,836.09	2,836.09
Taxes	—	—	—
Other:	—	—	—
Total Prepetition Liabilities	114,827.23	114,827.23	35,496.77
Postpetition Liabilities:			
Accounts Payable	2,132.91	1,267.77	926.27
Notes Payable	—	—	—
Taxes Payable	—	—	—
Other: Farm Rent	35,600.00	36,400.00	39,400.00
Office A/P	3,464.51	6,538.44	6,103.11
TOTAL POSTPETITION LIABILITIES	41,197.42	44,206.21	46,429.38
TOTAL LIABILITIES	156,024.65	159,033.44	81,926.15
OWNER NET WORTH	675,388.21	681,314.12	768,065.33
TOTAL LIABILITIES AND NET WORTH	831,412.86	840,347.56	847,991.48

BOISE, IDAHO

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

DEBTOR NAME: FRANK L. CHAPIN & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218 FOR THE PERIOD ENDING May 31, 2003

	MONTH 3-31-2003	MONTH 4-30-2003	MONTH 5-31-2003
PERSONAL INCOME/RECEIPTS			
Wages	—	—	—
Gifts	—	—	—
Loans	—	—	—
Other (itemize) Earnings	14,200.00	20,700.00	15,400.00
Non-cash receipts	—	—	—
TOTAL PERSONAL RECEIPTS	14,200.00	20,700.00	15,400.00
PERSONAL DISBURSEMENTS			
Total Personal Disbursements	13,333.39	19,727.30	13,918.08
EXCESS INCOME/RECEIPTS OVER EXPENDITIRES (Deficit)	866.61	972.70	1,481.92

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 & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218

MONTH ENDING: MARCH 31, 2003

---

1. STATUS OF TAXES

	AMOUNT WITHHELD OR ACCRUED	AMOUNT PAID	DATE PAID	POSTPETITION TAXES PAST DUE
FEDERAL TAXES				
Income				
Other				
STATE TAXES				
Income				
OTHER TAXES				
City Business/ License				
Personal Property				
Real Property				
Other (List)				

Explain reason for any past due postpetition taxes:
1st Half Taxes due December 20, 2002 are disputed.
2nd Half Taxes are due June 20, 2003.

2. Please explain any changes in insurance coverage that took place this month.

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: _____

4. SCHEDULE OF PAYMENTS TO ATTORNEYS AND OTHER PROFESSIONALS

	Appointment Date	Amount Paid This Month	Date of Court Approval	Aggregate Received	Estimated Balance Due
Debtor's Counsel	_____	$_____	_____	$_____	$_____
Counsel For Unsecured Creditors' Committee	_____	$_____	_____	$_____	$_____
Trustee's Counsel	_____	$_____	_____	$_____	$_____
Accountant	_____	$_____	_____	$_____	$_____
Other: _____	_____	$_____	_____	$_____	$_____

Identify fees accrued but not paid: _____

5. What efforts have been made toward presentation of a plan to the creditors?

_____

6. If assets have been sold in other than the ordinary course of business, please provide details as to the asset sold, date of sale, total sales price, deductions (i.e. commissions), and net amount received.

_____

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 & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218 FOR THE MONTH OF: APRIL 2003

Required Documents	Document Attached	Previously Submitted	Explanation Attached
1. Comparative Balance Sheet.	(X)	(X)	(X)
2. Statement of Income and Expenses.	(X)	(X)	(X)
3. Statement of Taxes, Insurance and Other Activities.	(X)	(X)	(X)
4. Copy of Monthly Bank Statement.	(X)	(X)	(X)
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. § 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: [signature] Dated: June 5, 2003, 19___

Frank L. Chapin
PRINTED NAME OF DEBTOR

OFFICE OF THE U.S. TRUSTEE - REGION 18

By: [signature]

Sydney L. Gutierrez-Chapin

BOISE, IDAHO
COMPARATIVE BALANCE SHEET
(Individual Debtors Not Engaged in Business)
As of May 31, 2003

DEBTOR NAME: FRANK L. CHAPIN & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218

	Date 3-31-2003	Date 4-03-2003	Date 5-31-2003
ASSETS			
Cash	—	—	—
Money on deposit	3,221.41	4,194.11	5,876.03
Bonds (savings, etc)	—	—	—
Monies owed to you	81,856.00	87,818.00	97,780.00
Home	119,664.00	119,664.00	119,664.00
Other property (attach list)	2,075.00	2,075.00	2,075.00
Automobiles	—	—	—
Boats, motors, R.V's, etc.	—	—	—
Furniture	2,880.00	2,880.00	2,880.00
Wearing apparel	520.00	520.00	520.00
Books, pictures, art, etc.	590.00	590.00	590.00
Cash value of insurance policies	—	—	—
Stocks	575,666.45	575,666.45	575,666.45
Other Assets (attach list)	45,000.00	45,000.00	45,000.00
TOTAL ASSETS	831,412.86	840,347.56	849,991.48
LIABILITIES			
Prepetition Liabilities			
Unsecured Debt	111,991.14	111,991.14	32,660.68
Notes Payable-Secured	2,836.09	2,836.09	2,836.09
Taxes	—	—	—
Other:	—	—	—
Total Prepetition Liabilities	114,827.23	114,827.23	35,496.77
Postpetition Liabilities:			
Accounts Payable	2,132.91	1,267.77	926.27
Notes Payable	—	—	—
Taxes Payable	—	—	—
Other: Farm Rent	35,600.00	36,400.00	39,400.00
Office A/P	3,464.51	6,538.44	6,103.11
TOTAL POSTPETITION LIABILITIES	41,197.42	44,206.21	46,429.38
TOTAL LIABILITIES	156,024.65	159,033.44	81,926.15
OWNER NET WORTH	675,388.21	681,314.12	768,065.33
TOTAL LIABILITIES AND NET WORTH	831,412.86	840,347.56	849,991.48

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 & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218

MONTH ENDING: April 30, 2003

1. STATUS OF TAXES

	AMOUNT WITHHELD OR ACCRUED	AMOUNT PAID	DATE PAID	POSTPETITION TAXES PAST DUE
FEDERAL TAXES				
Income				
Other				
STATE TAXES				
Income				
OTHER TAXES				
City Business/ License				
Personal Property				
Real Property				
Other (List)				

Explain reason for any past due postpetition taxes:
1st Half Taxes due December 20, 2002 are disputed.
2nd Half Taxes are due June 20, 2003.

2. Please explain any changes in insurance coverage that took place this month.

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:

4. SCHEDULE OF PAYMENTS TO ATTORNEYS AND OTHER PROFESSIONALS

	Appointment Date	Amount Paid This Month	Date of Court Approval	Aggregate Received	Estimated Balance Due
Debtor's Counsel	_____	$_____	_____	$_____	$_____
Counsel For Unsecured Creditors' Committee	_____	$_____	_____	$_____	$_____
Trustee's Counsel	_____	$_____	_____	$_____	$_____
Accountant	_____	$_____	_____	$_____	$_____
Other: _____	_____	$_____	_____	$_____	$_____

Identify fees accrued but not paid: _____

5. What efforts have been made toward presentation of a plan to the creditors?

_____

6. If assets have been sold in other than the ordinary course of business, please provide details as to the asset sold, date of sale, total sales price, deductions (i.e. commissions), and net amount received.

_____

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 & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218 FOR THE MONTH OF: MAY 2003

Required Documents	Document Attached	Previously Submitted	Explanation Attached
1. Comparative Balance Sheet.	(X)	(X)	(X)
2. Statement of Income and Expenses.	(X)	(X)	(X)
3. Statement of Taxes, Insurance and Other Activities.	(X)	(X)	(X)
4. Copy of Monthly Bank Statement.	(X)	(X)	(X)
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. § 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: June 5, 2003, 19

Frank L. Chapin
PRINTED NAME OF DEBTOR

OFFICE OF THE U.S. TRUSTEE - REGION 18

By: Sydney L. Gutierrez-Chapin

Sydney L. Gutierrez-Chapin

BOISE, IDAHO
COMPARATIVE BALANCE SHEET
(Individual Debtors Not Engaged in Business)
As of May 31, 2003

DEBTOR NAME: FRANK L. CHAPIN & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218

	Date 3-31-2003	Date 4-03-2003	Date 5-31-2003
ASSETS			
Cash	—	—	—
Money on deposit	3,221.41	4,194.11	5,876.03
Bonds (savings, etc)	—	—	—
Monies owed to you	81,856.00	89,818.00	97,780.00
Home	119,664.00	119,664.00	119,664.00
Other property (attach list)	2,075.00	2,075.00	2,075.00
Automobiles	—	—	—
Boats, motors, R.V's, etc.	—	—	—
Furniture	2,880.00	2,880.00	2,880.00
Wearing apparel	520.00	520.00	520.00
Books, pictures, art, etc.	590.00	590.00	590.00
Cash value of insurance policies	—	—	—
Stocks	575,606.45	575,606.45	575,606.45
Other Assets (attach list)	45,000.00	45,000.00	45,000.00
TOTAL ASSETS	831,412.86	840,347.56	849,991.48
LIABILITIES			
Prepetition Liabilities			
Unsecured Debt	111,991.14	111,991.14	32,660.68
Notes Payable-Secured	2,836.09	2,836.09	2,836.09
Taxes	—	—	—
Other:	—	—	—
Total Prepetition Liabilities	114,827.23	114,827.23	35,496.77
Postpetition Liabilities:			
Accounts Payable	2,132.91	1,267.77	926.27
Notes Payable	—	—	—
Taxes Payable	—	—	—
Other: Farm Rent	35,600.00	36,400.00	39,400.00
Office A/P	3,464.51	6,538.44	6,103.11
TOTAL POSTPETITION LIABILITIES	41,197.42	44,206.21	46,429.38
TOTAL LIABILITIES	156,024.65	159,033.44	81,926.15
OWNER NET WORTH	675,388.21	681,314.12	768,065.33
TOTAL LIABILITIES AND NET WORTH	831,412.86	840,347.56	849,991.48

BOISE, IDAHO

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

DEBTOR NAME: FRANK L. CHAPIN & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218 FOR THE PERIOD ENDING May 31, 2003

	MONTH 3-31-2003	MONTH 4-30-2003	MONTH 5-31-2003
PERSONAL INCOME/RECEIPTS			
Wages	—	—	—
Gifts	—	—	—
Loans	—	—	—
Other (itemize) Earnings	14,200.00	20,700.00	15,400.00
Non-cash receipts	—	—	—
TOTAL PERSONAL RECEIPTS	14,200.00	20,700.00	15,400.00
PERSONAL DISBURSEMENTS			
Total Personal Disbursements	13,333.39	19,727.30	13,718.08
EXCESS INCOME/RECEIPTS OVER EXPENDITIRES (Deficit)	866.61	972.70	1,681.92

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 & SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218

MONTH ENDING: May 31, 2003

---

1. STATUS OF TAXES

	AMOUNT WITHHELD OR ACCRUED	AMOUNT PAID	DATE PAID	POSTPETITION TAXES PAST DUE
FEDERAL TAXES				
Income				
Other				
STATE TAXES				
Income				
OTHER TAXES				
City Business/ License				
Personal Property				
Real Property				
Other (List)				

Explain reason for any past due postpetition taxes:
1st Half Tax due December 20, 2002 are disputed
2nd Half Taxes are due June 20, 2003

2. Please explain any changes in insurance coverage that took place this month.

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: _____

4. SCHEDULE OF PAYMENTS TO ATTORNEYS AND OTHER PROFESSIONALS

	Appointment Date	Amount Paid This Month	Date of Court Approval	Aggregate Received	Estimated Balance Due
Debtor's Counsel	_____	$_____	_____	$_____	$_____
Counsel For Unsecured Creditors' Committee	_____	$_____	_____	$_____	$_____
Trustee's Counsel	_____	$_____	_____	$_____	$_____
Accountant	_____	$_____	_____	$_____	$_____
Other: _____	_____	$_____	_____	$_____	$_____

Identify fees accrued but not paid: _____

5. What efforts have been made toward presentation of a plan to the creditors?

_____

6. If assets have been sold in other than the ordinary course of business, please provide details as to the asset sold, date of sale, total sales price, deductions (i.e. commissions), and net amount received.

_____

HORIZON
CREDIT UNION
Here for people like you

P.O. BO[redacted]28
SPOKANE, WA 99215-5128
(509) 928-6494
(800) 852-5316

Teller Express: (509) 921-6729
Toll Free: 1-800-634-1297
Bill Payer/Homebanking: www.hzcu.org

STATEMENT OF ACCOUNT

MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007027892	05-31-03	4	1	I0838640000 14323 P

Keep your kids busy this summer with a Horizon Rubik's Cube!
For an extremely low $6,
you can keep your kids challenged for a while.
Available at your local Horizon Branch.

FINANCIAL MGMT SER, INC.
F.L.CHAPIN P.A.MGMT TRST
PO BOX 1997
SANDPOINT ID 83864-0906

DATE	TRANSACTION DESCRIPTION	AMOUNT	FINANCE CHARGE	BALANCE
	Business Share Draft ACCT# 5 05-01-03 THRU 05-31-03	PREVIOUS BALANCE		1,003.31
MAY01	DIVIDEND	1.01		1,004.32
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 04-01-03 THRU 04-30-03 ON AVG. DAILY BALANCE OF 2,467.61 WAS 0.50% ***			
MAY01	DEPOSIT	25.00		1,029.32
MAY01	SHARE DRAFT 2180	2.59-		1,026.73
MAY01E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2178 $ 1186.31	20.00-		1,006.73
MAY01E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2177 $ 2949.36	20.00-		986.73
MAY02	SHARE DRAFT 2172	40.00-		946.73
MAY05	DEPOSIT	395.00		1,341.73
MAY05	SHARE DRAFT 2189	7.90-		1,333.83
MAY05	SHARE DRAFT 2185	22.79-		1,311.04
MAY05	SHARE DRAFT 2188	44.90-		1,266.14
MAY05	SHARE DRAFT 2173	194.85-		1,071.29
MAY08	SHARE DRAFT 2192	234.76-		836.53
MAY08	DEPOSIT	100.00		936.53
MAY08E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2178 $ 1186.31	20.00-		916.53
MAY09	SHARE DRAFT 2190	19.75-		896.78
MAY09E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2177 $ 2949.36	20.00-		876.78
MAY12	SHARE DRAFT 2193	37.00-		839.78
MAY12	SHARE DRAFT 2194	600.00-		239.78
MAY12	DEPOSIT	1,300.00		1,539.78
MAY14	SHARE DRAFT 2212	500.00-		1,039.78
MAY15	SHARE DRAFT 2191	35.00-		1,004.78
MAY15	DEPOSIT	465.00		1,469.78
MAY19	SHARE DRAFT 2213	200.00-		1,269.78
MAY19	DEPOSIT	100.00		1,369.78
MAY28	SHARE DRAFT 2214	5.85-		1,363.93
MAY28	SHARE DRAFT 2203	35.09-		1,328.84
MAY28	SHARE DRAFT 2208	47.67-		1,281.17
MAY28	SHARE DRAFT 2196	60.00-		1,221.17
MAY28	SHARE DRAFT 2195	75.00-		1,146.17
MAY28	SHARE DRAFT 2198	132.55-		1,013.62
MAY29	DEPOSIT	1,040.00		2,053.62
MAY29	SHARE DRAFT 2206	8.26-		2,045.36
MAY29	SHARE DRAFT 2200	18.37-		2,026.99
MAY29	SHARE DRAFT 2202	19.16-		2,007.83
MAY29	SHARE DRAFT 2218	42.89-		1,964.94
MAY29	SHARE DRAFT 2226	82.97-		1,881.97
MAY29	SHARE DRAFT 2227	93.43-		1,788.54
MAY29	SHARE DRAFT 2207	103.81-		1,684.73
MAY29	SHARE DRAFT 2225	143.39-		1,541.34
MAY30	SHARE DRAFT 2217	43.85-		1,497.49
MAY30	SHARE DRAFT 2204	76.50-		1,420.99
MAY31	SHARE DRAFT MONTHLY SERVICE CHARGE	6.25-		1,414.74
MAY31	NEW BALANCE			1,414.74
	DIVIDENDS OF 0.52 WILL BE POSTED TO THIS ACCOUNT ON 06-01-03			
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 05-01-03 THRU 05-31-03 ON AVG. DAILY BALANCE OF 1,235.64 WAS 0.50% ***			

STATEMENT OF ACCOUNT

HORIZON
CREDIT UNION
Here for people like you

P.O. B[redacted]128
SPOKA[redacted], WA 99215-5128
(509) 928-6494
(800) 852-5316

Teller Express: (509) 921-6729
Toll Free: 1-800-634-1297
Bill Payer/Homebanking: www.hzcu.org

X

MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007027892	05-31-03	4	2	I0838640000 14324 P

FINANCIAL MGMT SER, INC.
F.L.CHAPIN P.A.MGMT TRST
PO BOX 1997
SANDPOINT ID 83864-0906

DATE — TRANSACTION DESCRIPTION

SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT
2172	MAY02	40 00-	2192	MAY08	234 76-	2202*	MAY29	19 16-	2213	MAY19	200 00-			
2173	MAY05	194 85-	2193	MAY12	37 00-	2203	MAY28	35 09-	2214	MAY28	5 85-			
2180*	MAY01	2 59-	2194	MAY12	600 00-	2204	MAY30	76 50-	2217*	MAY30	43 85-			
2185*	MAY05	22 79-	2195	MAY28	75 00-	2206*	MAY29	8 26-	2218	MAY29	42 89-			
2188*	MAY05	44 90-	2196	MAY28	60 00-	2207	MAY29	103 81-	2225*	MAY29	143 39-			
2189	MAY05	7 90-	2198*	MAY28	132 55-	2208	MAY28	47 67-	2226	MAY29	82 97-			
2190	MAY09	19 75-	2200*	MAY29	18 37-	2212*	MAY14	500 00-	2227	MAY29	93 43-			

AMOUNT — SD# DATE AMOUNT
FINANCE CHARGE — SD# DATE AMOUNT
BALANCE

********** S T A T E M E N T S U M M A R Y **********

ACCT	NEW BALANCE	DIVIDENDS YTD
5	1,414.74	2.73
TOTAL DIVIDENDS YTD		2.73

TAX NAME	LOAN	NEW BALANCE	FINANCE CHARGE YTD
FINANCIAL MGMT SER, IN			
	TOTAL FINANCE CHARGES YTD		0.00

STATEMENT OF ACCOUNTS

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MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007027892	04-30-03	4	1	ID838640000 14603 P

It's Annual Meeting time.
Come join us May 20th, 6:30 pm, at 14523 E. Trent.
Enjoy our newly remodeled facility and visit with Horizon's
Directors and employees.

FINANCIAL MGMT SER, INC.
F.L.CHAPIN P.A.MGMT TRST
PO BOX 1997
SANDPOINT ID 83864-0906

DATE	TRANSACTION DESCRIPTION	AMOUNT	FINANCE CHARGE	BALANCE
	Business Share Draft ACCT# 5 04-01-03 THRU 04-30-03	PREVIOUS BALANCE		3,649.37
APR01	DIVIDEND	1.11		3,650.48
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 03-01-03 THRU 03-31-03 ON AVG. DAILY BALANCE OF	2,621.93 WAS		0.50% ***
APR01	SHARE DRAFT 2018	12.50-		3,637.98
APR02	SHARE DRAFT 2097	9.85-		3,628.13
APR02	SHARE DRAFT 2096	15.00-		3,613.13
APR02	SHARE DRAFT 2093	32.19-		3,580.94
APR02	SHARE DRAFT 2100	116.97-		3,463.97
APR03	DEPOSIT	507.50		3,971.47
APR03	DEPOSIT	380.00		4,351.47
APR04	SHARE DRAFT 2122	35.00-		4,316.47
APR04	SHARE DRAFT 2099	200.00-		4,116.47
APR04	SHARE DRAFT 2120	205.99-		3,910.48
APR04	SHARE DRAFT 2053	210.00-		3,700.48
APR04	SHARE DRAFT 2066	300.00-		3,400.48
APR07	SHARE DRAFT 2123	1.00-		3,399.48
APR07	SHARE DRAFT 2124	68.53-		3,330.95
APR07	SHARE DRAFT 2132	85.05-		3,245.90
APR08	SHARE DRAFT 2128	175.00-		3,070.90
APR08	DEPOSIT	810.00		3,880.90
APR08	SHARE DRAFT 2134	17.40-		3,863.50
APR08	SHARE DRAFT 2131	47.67-		3,815.83
APR08	SHARE DRAFT 2101	63.00-		3,752.83
APR08	SHARE DRAFT 2102	162.00-		3,590.83
APR09	SHARE DRAFT 2130	104.00-		3,486.83
APR09	SHARE DRAFT 2121	747.00-		2,739.83
APR10	DEPOSIT	345.00		3,084.83
APR10	SHARE DRAFT 2115	160.67-		2,924.16
APR10	SHARE DRAFT 2127	368.13-		2,556.03
APR11	SHARE DRAFT 2151	43.75-		2,512.28
APR11	SHARE DRAFT 2129	256.90-		2,255.38
APR14	SHARE DRAFT 2142	9.90-		2,245.48
APR14	SHARE DRAFT 2163	40.00-		2,205.48
APR14	SHARE DRAFT 2164	47.01-		2,158.47
APR15	DEPOSIT	270.00		2,428.47
APR15	SHARE DRAFT 2138	2.54-		2,425.93
APR15	SHARE DRAFT 2160	165.13-		2,260.80
APR15	SHARE DRAFT 2143	195.95-		2,064.85
APR16	SHARE DRAFT 2141	55.50-		2,009.35
APR16	SHARE DRAFT 2159	63.81-		1,945.54
APR16	SHARE DRAFT 2157	139.91-		1,805.63
APR16	SHARE DRAFT 2002	227.00-		1,578.63
APR16	SHARE DRAFT 2140	263.25-		1,315.38
APR17	SHARE DRAFT 2136	34.63-		1,280.75
APR17	SHARE DRAFT 2150	43.02-		1,237.73
APR17	SHARE DRAFT 2165	56.45-		1,181.28
APR17	SHARE DRAFT 2158	78.98-		1,102.30

STATEMENT OF ACCOUNTS

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MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007027892	04-30-03	4	2	ID838640000 14604 P

FINANCIAL MGMT SER. INC.
F.L.CHAPIN P.A.MGMT TRST
PO BOX 1997
SANDPOINT ID 83864-0906

DATE	TRANSACTION DESCRIPTION	AMOUNT	FINANCE CHARGE	BALANCE
APR18	DEPOSIT	2,095.00		3,197.30
APR18	SHARE DRAFT 2149	51.00-		3,146.30
APR18	SHARE DRAFT 2148	355.31-		2,790.99
APR21	DEPOSIT	440.00		3,230.99
APR21	SHARE DRAFT 2137	35.40-		3,195.59
APR21	SHARE DRAFT 2166	140.00-		3,055.59
APR22	DEPOSIT	50.00		3,105.59
APR23	DEPOSIT	460.00		3,565.59
APR23	SHARE DRAFT 2171	22.00-		3,543.59
APR23	SHARE DRAFT 2167	117.87-		3,425.72
APR23	SHARE DRAFT 2169	219.51-		3,206.21
APR23	SHARE DRAFT 2156	239.89-		2,966.32
APR23	SHARE DRAFT 2168	343.75-		2,622.57
APR23	SHARE DRAFT 2135	825.11-		1,797.46
APR24	DEPOSIT	320.00		2,117.46
APR24	SHARE DRAFT 2162	249.04-		1,868.42
APR28	SHARE DRAFT 2183	3.00-		1,865.42
APR28	SHARE DRAFT 2174	25.00-		1,840.42
APR28	SHARE DRAFT 2176	32.00-		1,808.42
APR28	SHARE DRAFT 2182	37.00-		1,771.42
APR28	SHARE DRAFT 2161	48.17-		1,723.25
APR28	SHARE DRAFT 2175	53.43-		1,669.82
APR28	SHARE DRAFT 2181	74.00-		1,595.82
APR28	SHARE DRAFT 2179	183.26-		1,412.56
APR28	SHARE DRAFT 2155	200.00-		1,212.56
APR28	SHARE DRAFT 2184	200.00-		1,012.56
APR30	MONTHLY DRAFT PER ITEM CHARGE	3.00-		1,009.56
APR30	SHARE DRAFT MONTHLY SERVICE CHARGE	6.25-		1,003.31
APR30	NEW BALANCE			1,003.31

DIVIDENDS OF 1.01 WILL BE POSTED TO THIS ACCOUNT ON 05-01-03
*** ANNUAL PERCENTAGE YIELD EARNED FROM 04-01-03 THRU 04-30-03 ON AVG. DAILY BALANCE OF 2,467.61 WAS 0.50% ***

SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT
2002	APR16	227 00-	2115*	APR10	160 67-	2132	APR07	85 05-	2149	APR18	51 00-
2018*	APR01	12 50-	2120*	APR04	205 99-	2134*	APR08	17 40-	2150	APR17	43 02-
2053*	APR04	210 00-	2121	APR09	747 00-	2135	APR23	825 11-	2151	APR11	43 75-
2066*	APR04	300 00-	2122	APR04	35 00-	2136	APR17	34 63-	2155*	APR28	200 00-
2093*	APR02	32 19-	2123	APR07	1 00-	2137	APR21	35 40-	2156	APR23	239 89-
2096*	APR02	15 00-	2124	APR07	68 53-	2138	APR15	2 54-	2157	APR16	139 91-
2097	APR02	9 85-	2127*	APR10	368 13-	2140*	APR16	263 25-	2158	APR17	78 98-
2099*	APR04	200 00-	2128	APR08	175 00-	2141	APR16	55 50-	2159	APR16	63 81-
2100	APR02	116 97-	2129	APR11	256 90-	2142	APR14	9 90-	2160	APR15	165 13-
2101	APR08	63 00-	2130	APR09	104 00-	2143	APR15	195 95-	2161	APR28	48 17-
2102	APR08	162 00-	2131	APR08	47 67-	2148*	APR18	355 31-	2162	APR24	249 04-

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MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007027892	04-30-03	4	3	ID838640000 14605 P

FINANCIAL MGMT SER. INC.
F.L.CHAPIN P.A.MGMT TRST
PO BOX 1997
SANDPOINT ID 83864-0906

DATE	TRANSACTION DESCRIPTION									AMOUNT	FINANCE CHARGE	BALANCE
	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT
	2163	APR14	40 00-	2167	APR23	117 87-	2174*	APR28	25 00-	2181*	APR28	74 00-
	2164	APR14	47 01-	2168	APR23	343 75-	2175	APR28	53 43-	2182	APR28	37 00-
	2165	APR17	56 45-	2169	APR23	219 51-	2176	APR28	32 00-	2183	APR28	3 00-
	2166	APR21	140 00-	2171*	APR23	22 00-	2179*	APR28	183 26-	2184	APR28	200 00-

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

ACCT	NEW BALANCE	DIVIDENDS YTD	TAX NAME	LOAN	NEW BALANCE	FINANCE CHARGE YTD
5	1,003.31	1.72	FINANCIAL MGMT SER. IN			
TOTAL DIVIDENDS YTD		1.72		TOTAL FINANCE CHARGES YTD		0.00

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SANDPOINT BRANCH
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SANDPOINT ID 83864

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TTY/TDD USERS: 1.800.232.6299.

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

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
4-11-2003 TO 5-12-2003
C 1S1 O

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SUMMARY OF YOUR ACCOUNTS

CHECKING		SAVINGS	
FIRSTCHOICE MINIMUM BAL	70008578	FIRSTCHOICE MARKET RATE	70008578
BEGINNING BALANCE	71.19	BEGINNING BALANCE	.00
ENDING BALANCE	71.19	ENDING BALANCE	.00
MIN BAL ON 4-11-2003	71.19	AVERAGE DAILY BAL	.00

CHECKING ACTIVITY

NO ACCOUNT ACTIVITY

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

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
4-11-2003 TO 4-30-2003
S 151 0

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SUMMARY OF YOUR ACCOUNTS

CHECKING

FIRSTCHOICE MINIMUM BAL	70008578
BEGINNING BALANCE	71.19
ENDING BALANCE	71.19
MIN BAL ON 4-11-2003	71.19

CHECKING ACTIVITY

NO ACCOUNT ACTIVITY

THANK YOU FOR BANKING WITH BANK OF AMERICA

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SANDPOINT ID 83864

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IN THE SEATTLE AREA CALL 206.461.0800.
TTY/TDD USERS: 1.800.232.6299.

FRANK L CHAPIN
SYDNEY L GUTIERREZ
PO BOX 2028
SANDPOINT ID 83864-0908

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
2-13-2003 TO 3-12-2003
C 1S1 0

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SUMMARY OF YOUR ACCOUNTS

CHECKING		SAVINGS	
FIRSTCHOICE MINIMUM BAL	70008578	FIRSTCHOICE MARKET RATE	70008578
BEGINNING BALANCE	28.19	BEGINNING BALANCE	.00
DEPOSITS	690.00	ENDING BALANCE	.00
WITHDRAWALS	25.00		
SERVICE CHARGES/FEES	22.00	AVERAGE DAILY BAL	.00
ENDING BALANCE	671.19		
MIN BAL ON 2-13-2003	28.19		

CHECKING ACTIVITY

DEPOSITS

POSTED	AMOUNT	DESCRIPTION
2-13	120.00	DEPOSIT
3-10	570.00	DEPOSIT

WITHDRAWALS

CK NO	PAID	AMOUNT
613	2-14	25.00

TOTAL NUMBER OF CHECKS = 1

POSTED	AMOUNT	DESCRIPTION
3-07	22.00	INSUFFICIENT FUNDS CHARGE

CHECKING SERVICE CHARGE AND FEE SUMMARY

AMOUNT	DESCRIPTION
22.00	INSUFFICIENT FUNDS CHARGE
22.00	TOTAL SERVICE CHARGES AND FEES

THANK YOU FOR BANKING WITH BANK OF AMERICA

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on this 11 day of June, 2003 I caused to be served a true and correct copy of the foregoing NOTICE OF FILING COMBINED OPERATING STATEMENTS FOR MARCH, APRIL and MAY 2003 by the method indicated below, and addressed to the following:

U.S. Trustee
304 N. 8th Street, RM 347
Boise, Idaho 83702

X U.S. MAIL
_ HAND DELIVERED
_ OVERNIGHT MAIL
_ FACSIMILE

Bruce A. Anderson