John R. Rizzardi, WSBA No. 9388
Cairncross & Hempelmann, P.S.
524 Second Avenue, Suite 500
Seattle, WA 98104-2323
Telephone: (206) 587-0700
Facsimile: (206) 587-2308

The Honorable Terry L. Myers

U.S. BANKRUPTCY
03 MAR 10 AM 8:07

Tamara W. Murock, ISB No. 5886
Maris Baltins, WSBA No. 09107
Bonnie L. McCarthy Charney, WSBA No. 27796
Winston & Cashatt
250 Northwest Boulevard, Suite 107A
Coeur d'Alene, ID 83814
Telephone: (208) 667-2103
Facsimile: (208) 765-2121

Attorneys for Frederick A. Leaf, M.D.

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF IDAHO

In Re:	)	No. 02-20218
	)	
FRANK L. CHAPIN and SYDNEY L. GUTIERREZ-CHAPIN a/k/a SYDNEY L. GUTIERREZ,	)	SIGNATURE PAGE OF FREDERICK A. LEAF, M.D., FOR DISCLOSURE STATEMENT and other parties
Debtors.	)	

Attached hereto is page 27 of the Disclosure Statement with the faxed signature of Frederick A. Leaf, M.D.

DATED this 6th day of March, 2003.

WINSTON & CASHATT

Tamara W. Murock

Tamara W. Murock, ISBA #5886

LAW OFFICES OF
Winston & Cashatt
250 NORTHWEST BLVD., SUITE 107A
COEUR D'ALENE, IDAHO 83814
(208) 667-2103
FAX (208) 765-2121

that is impaired under, and has not accepted, the Plan. Upon such a finding, the Bankruptcy Court may confirm the Plan despite the objections of a dissenting class.

Effect of Confirmation

After confirmation of the Plan, all remaining property of the Debtors' estate shall be free and clear of all claims and interests of creditors, except as otherwise provided in the Plan or the order of the Bankruptcy Court confirming the Plan. Moreover, the Order of Confirmation of the Plan will invoke the discharge provisions of 11 U.S.C. § 1141 et. seq.

Consequences of the Failure to Confirm the Plan

In the event that the requirements for confirmation of the Plan are not satisfied, the Plan Proponents believe that it would be necessary to convert this Chapter 11 case to a liquidating bankruptcy case under Chapter 7 of the Bankruptcy Code.

DATED this 4th day of March, 2003.

By Frederick A. Leaf MD
Frederick A. Leaf, M.D.

Cairncross & Hempelmann, P.S.
Law Offices
524 Second Avenue, Suite 500

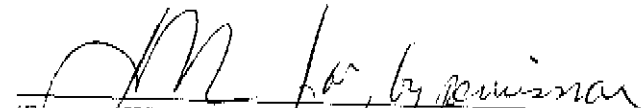
Presented by:

Attorneys for Creditor, Frederick A. Leaf, M.D.

CAIRNCROSS & HEMPELMANN, P.S.

John R. Rizzardi, WSBA No. 9388
Admitted Pro Hac Vice
524 2nd Avenue, Suite 500
Seattle, WA 98104
Telephone: (206) 254-4444
Facsimile: (206) 254-4544

WINSTON & CASHATT



Tamara W. Murock, ISB No. 5886
Maris Baltins, WSBA No. 09107
250 Northwest Boulevard, Suite 107A
Coeur d'Alene, ID 83814
Telephone: (208) 667-2103
Facsimile: (208) 765-2121

ELSAESSER JARZABEK ANDERSON
MARKS ELLIOTT & McHUGH

Bruce A. Anderson, ISB No. 3392
1400 Northwood Center Court, Suite C
Coeur d'Alene, ID 83814
Telephone: (208) 667-2900
Facsimile: (208) 667-2150