

UNITED STATES BANKRUPTCY COURT  
DISTRICT

U.S. COURTS

In Re )  
CHAPIN FRANK L. )  
GUTIERREZ-CHAPIN, SYDNEY L. )  
)  
)  
)  
)  
)  
Debtor(s) In Possession. )  
\_\_\_\_\_ )

Chapter 11 03 JAN -3 PM 3:46  
Case No 02-20218  
CLERK  
NOTICE OF HEARING ON DISCLOSURE  
STATEMENT FILED BY CREDITOR.

TO THE DEBTOR(S) IN POSSESSION, CREDITORS, AND OTHER PARTIES IN INTEREST:

**YOU ARE HEREBY NOTIFIED** that the Creditor, Frederick A. Leaf has filed a proposed Disclosure Statement containing information concerning the debtor(s) in possession, an explanation of the Plan of Reorganization, and a brief explanation of the business activities and financial information.

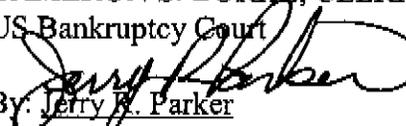
**YOU ARE FURTHER NOTIFIED** that a hearing to determine whether such statement contains adequate information as required by Section 1125 of Title 11 United States Code, will be held before the US Bankruptcy Judge at US Bankruptcy Courtroom 205 N 4<sup>th</sup> St. Coeur d'Alene Idaho on a February 2, 2003 at 9.30 am. Written objections and/or proposed modifications to the Disclosure Statement must be filed not less than ten (10) days prior to the time set for hearing.

**YOU ARE FURTHER NOTIFIED** that copies of the proposed Disclosure Statement have been delivered to the Creditors Committee by the Creditor, and further, are on file with the Court and available to you for inspection. Requests for copies of the Disclosure Statement should be directed to the counsel for debtor in possession; name and address as follows: Tamara W. Murock, 250 NW Blvd #107A Coeur d'Alene, ID 83814.

**YOU ARE FURTHER NOTIFIED** that if the Disclosure Statement is approved by the Court, a copy of the Order will be provided to all parties in interest along with the proposed Plan(s) of Reorganization.

**YOU ARE FURTHER NOTIFIED** that the hearing upon the adequacy of the Disclosure Statement may be adjourned from time to time by announcement made in open court without further written notice to parties in interest.

DATED: January 3, 2003

CAMERON S. BURKE, CLERK  
US Bankruptcy Court  
By:   
Deputy Clerk