

United States Bankruptcy Court

COURTS
APR 23 PM 3:00
CLERK OF COURT
M

District Of Idaho

Debtor's Name Frank L. Chapin Syney L. Gutierrez-Chapin	Case No. 02-20218 Chapter Seven
Creditor's Name and Address Ronnie R. and Marilyn G. Ahles 16249 Trails End Road Rathdrum, ID 83858	

REAFFIRMATION AGREEMENT

- Instructions:**
- 1) Attach a copy of all court judgments, security agreements, and evidence of their perfection.
 - 2) File all the documents by mailing them or delivering them to the Clerk of the Bankruptcy Court.

NOTICE TO DEBTOR:

This agreement gives up the protection of your bankruptcy discharge for this debt.

As a result of this agreement, the creditor may be able to take your property or wages if you do not pay the agreed amounts. The creditor may also act to collect the debt in other ways.

You may rescind (cancel) this agreement at any time before the bankruptcy court enters a discharge order or within 60 days after this agreement is filed with the court, whichever is later, by notifying the creditor that the agreement is canceled.

You are not required to enter into this agreement by any law. It is not required by the Bankruptcy Code, by any other law, or by any contract (except another reaffirmation agreement made in accordance with Bankruptcy Code § 524(c)).

You are allowed to pay this debt without signing this agreement. However, if you do not sign this agreement and are later unwilling or unable to pay the full amount, the creditor will not be able to collect it from you. The creditor also will not be allowed to take your property to pay the debt unless the creditor has a lien on that property.

If the creditor has a lien on your personal property, you may have a right to redeem the property and eliminate the lien by making a single payment to the creditor equal to the current value of the property, as agreed by the parties or determined by the court.

This agreement is not valid or binding unless it is filed with clerk of the bankruptcy court. If you were not represented by an attorney during the negotiation of this reaffirmation agreement, the agreement cannot be enforced by the creditor unless 1) you have attended a reaffirmation hearing in the bankruptcy court, and 2) the agreement has been approved by the bankruptcy court. (Court approval is not required if this is a consumer debt secured by a mortgage or other lien on your real estate.)

247

B 240
continued

REAFFIRMATION AGREEMENT

The debtor and creditor named above agree to reaffirm the debt described in this agreement as follows.

THE DEBT

Total Amount of Debt When Case was Filed	\$ <u>8,478.00</u>
Total Amount of Debt Reaffirmed	\$ <u>9,494.00</u>
Above total includes the following:	
Interest Accrued to Date of Agreement	\$ <u>1,016.00</u>
Attorney Fees	\$ <u>N/A</u>
Late Fees	\$ <u>N/A</u>
Other Expenses or Costs Relating to the Collection of this Debt (Describe)	\$ <u>N/A</u>
Annual Percentage Rate (APR)	<u>6.0</u> %
Amount of Monthly Payment	\$ <u>223.10</u>
Date Payments Start	<u>6-10-04</u>
Total Number of Payments to be made	<u>48</u>
Total of Payments if paid according to schedule	<u>10,708.80</u>
Date Any Lien Is to Be Released if paid according to schedule	<u>6-10-08</u>

The debtor agrees that any and all remedies available to the creditor under the security agreement remain available.

All additional Terms Agreed to by the Parties (if any):
None

Payments on this debt [were][~~were not~~] in default on the date on which this bankruptcy case was filed.

This agreement differs from the original agreement with the creditor as follows:

N/A

**CREDITOR'S STATEMENT CONCERNING AGREEMENT AND SECURITY/COLLATERAL
(IF ANY)**

Description of Collateral If applicable, list manufacturer, year and model.

Idaho Titles with Liens attached

Value \$9,500.00

Basis or Source for Valuation N.A.D.A. Price Guide

Current Location and Use of Collateral Possession and use by Debtor

Expected Future Use of Collateral Use by Debtor

Check Applicable Boxes:

- Any lien described herein is valid and perfected.
- This agreement is part of a settlement of a dispute regarding the dischargeability of this debt under section 523 of the Bankruptcy Code (11 U.S.C. § 523) or any other dispute. The nature of dispute is N/A

**DEBTOR'S STATEMENT OF
EFFECT OF AGREEMENT ON DEBTOR'S FINANCES**

My Monthly Income (take home pay plus any other income received) is \$ 5,062.00

My current monthly expenses total \$ 2,590.00, not including any payment due under this agreement or any debt to be discharged in this bankruptcy case.

I believe this agreement [~~will~~][will not] impose an undue hardship on me or my dependents.

DEBTOR'S STATEMENT CONCERNING DECISION TO REAFFIRM

I agreed to reaffirm this debt because The equipment is used in our business

I believe this agreement is in my best interest because It is more economical than to give it up and replace

I [considered][did not consider] redeeming the collateral under section 722 of the Bankruptcy Code (11 U.S.C. § 722). I chose not to redeem because N/A

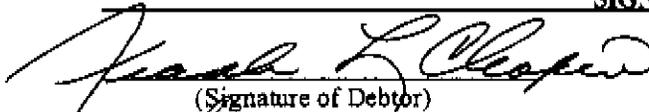
I [~~was~~][was not] represented by an attorney during negotiations on this agreement.

CERTIFICATION OF ATTACHMENTS

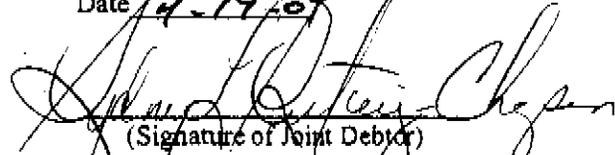
Any documents which created and perfected the security interest or lien [are] ~~are not~~ attached.
[If documents are not attached: The documents which created and perfected the security interest or lien
are not attached because

N/A _____]

SIGNATURES

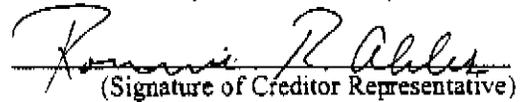

(Signature of Debtor)

Date 4-19-04


(Signature of Joint Debtor)

Date 4-19-04

Ronnie R. Ahles
(Name of Creditor)


(Signature of Creditor Representative)

Date 4-19-04

CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

I hereby certify that 1) this agreement represents a fully informed and voluntary agreement by the debtor(s); 2) this agreement does not impose a hardship on the debtor or any dependent of the debtor; and 3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

N/A
(Signature of Debtor's Attorney, if any)

N/A
Date

COURTS
3:00
4/19/04
CLERK
CLERK
CLERK

United States Bankruptcy Court

District Of Idaho

In re Frank L. Chapin
Debtor

Case No. 02-20218

Sydney L. Gutierrez-Chapin

Chapter Seven

MOTION FOR APPROVAL OF REAFFIRMATION AGREEMENT

Ronnie R. and Marilyn G.

The debtor[s] named above and Ahles, a creditor of the debtor[s], have made an agreement reaffirming the debtor's [debtors'] debt to the creditor. The agreement is dated 4-19-04 and [has][has not] been filed with the court [if previously filed, on 4-23-04].

The court [~~has~~][has not] granted a discharge to the debtor[s].

The debtor was [debtors were] [not] represented by an attorney during the negotiation of this agreement.

The debt reaffirmed in the agreement [~~is~~][is not] an unsecured debt.

The reaffirmation agreement includes the debtor's[s'] statement that the debtor believes [debtors believe] that the reaffirmation agreement is in the best interest of the debtor[s].

The reaffirmation agreement includes the debtor's[s'] statement that the debtor believes [debtors believe] that the reaffirmation agreement does not impose an undue hardship on the debtor[s] or the dependents of the debtor[s].

I [We] ask the court to approve the reaffirmation agreement.

Date 4-19-04

Frank L. Chapin
(Signature of Debtor)

Date 4-19-04

Sydney L. Gutierrez-Chapin
(Signature of Joint Debtor)

Date 4-19-04

Ronnie R. Ahles
(Signature of Creditor or Attorney for Creditor)

THE ATTACHED IDAHO CERTIFICATE OF TITLE IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR VEHICLE OR VESSEL. DO NOT CARRY IT IN YOUR VEHICLE OR VESSEL. KEEP IT IN A SECURE PLACE. UPON SALE OR TRANSFER OF THIS VEHICLE OR VESSEL, THE NEW OWNER MUST APPLY FOR TITLE WITHIN 30 DAYS TO AVOID A \$20.00 PENALTY.

RON AHLES

PO BOX 781
SANDPOINT ID 83864 83864

DETACH HERE

02DB000347 DVS01182 1647

IDAHO

CERTIFICATE OF TITLE

ITD-3517 4-00FW
01-875828-8

VEHICLE IDENTIFICATION NUMBER JN6ND06Y9FW015817		YEAR 1985	MAKE NISS	BODY PK	MODEL TK	DESCRIPTION 4WD
2ND VEHICLE IDENTIFICATION NUMBER		ODOMETER READING EXEMPT		DATE		

TITLE NUMBER B85030751	EXPIRY DATE 02/08/2002	WEIGHT	LENGTH	WIDTH	HULL	HORSEPOWER	PROPULSION
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OWNER'S NAME AND ADDRESS S AND F LLC 2872 HOODOO MOUNTAIN RD PRIEST RIVER, ID 83856	OTHER PERTINENT DATA
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Assignment of Title

Federal and state law requires that you state the mileage when transferring ownership of a motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise. (NO TENTHS): _____ DATE: _____ <input type="checkbox"/> In Excess of Mechanical Limits <input type="checkbox"/> Exempt <input type="checkbox"/> Not Actual - Warning: Odometer Discrepancy <input type="checkbox"/> No Device	5 PURCHASER'S PRINTED NAME(S)
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2) DATE SOLD: _____ SELLING PRICE: _____	6) ADDRESS
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3) SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)	7) CITY	STATE	ZIP
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4) I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release my interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE:	8) I am aware that if I apply for title in Idaho, I must do so within 30 days of purchase of a \$20.00 title filing penalty may be due. I am also aware of the odometer certification made by the seller.
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A) X B) X	PURCHASER'S/REPRESENTATIVE'S SIGNATURE: X 2nd PURCHASER'S/REPRESENTATIVE'S SIGNATURE (or representative's printed name): X
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Lienholder Section

FIRST LIEN RON AHLES PO BOX 781 SANDPOINT, ID 83864 RECORDED 02/08/2002	SECOND LIEN
9) SIGNATURE RELEASING LIEN X	10) SIGNATURE RELEASING LIEN X

11) NEW LIENHOLDER'S NAME		
12) ADDRESS		
13) CITY	STATE	ZIP

0333113

THE ATTACHED IDAHO CERTIFICATE OF TITLE IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR VEHICLE OR VESSEL. DO NOT CARRY IT IN YOUR VEHICLE OR VESSEL. KEEP IT IN A SECURE PLACE. UPON SALE OR TRANSFER OF THIS VEHICLE OR VESSEL, THE NEW OWNER MUST APPLY FOR TITLE WITHIN 30 DAYS TO AVOID A \$20.00 PENALTY.

RON AHLES

PO BOX 781
SANDPOINT ID 83864 83864

DETACH HERE

02DB000346 DVS01182 1646

IDAHO

CERTIFICATE OF TITLE

170-3517 8-00/1W
31-073323-8

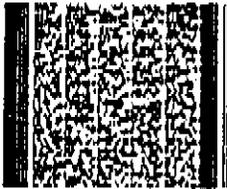
VEHICLE IDENTIFICATION NUMBER: 1G8FK16C6FF141988
YEAR: 1985 MAKE: CHEV BODY: LL MODEL: TK DESCRIPTION: SUB

2ND VEHICLE IDENTIFICATION NUMBER: ODOMETER READING: EXEMPT DATE:

TITLE NUMBER: A85088661 PRINT DATE: 02/08/2002 WEIGHT LENGTH WIDTH HULL HORSEPOWER PROPULSION

OWNER'S NAME AND ADDRESS OTHER PERTINENT DATA

S AND F LLC
2872 HOODOO MOUNTAIN RD
PRIEST RIVER, ID 83856



Assignment of Title

Federal and state law requires that you state the mileage when transferring ownership of a motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise. (NO TENTHS): DATE:

In Excess of Mechanical Limits Error
 Not Actual - Warning: Odometer Discrepancy No Device

5 PURCHASER'S PRINTED NAME(S)

2) DATE SOLD: SELLING PRICE:

6 ADDRESS

3) SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)

7 CITY STATE ZIP

4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release the interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE:

2) X
3) X

8 I am aware that if I apply for title in Idaho, I must do so within 30 days of purchase or a \$20.00 late filing penalty may be due. I am also aware of the odometer certification made by the seller.

PURCHASER'S/REPRESENTATIVE'S SIGNATURE:
A X
B X
The PURCHASER'S/REPRESENTATIVE'S SIGNATURE (or representative's printed name):

Lienholder Section

FIRST LIEN

RON AHLES

PO BOX 781
SANDPOINT, ID 83864
RECORDED 02/08/2002

SECOND LIEN

10 SIGNATURE RELEASING LIEN DATE
X

9 SIGNATURE RELEASING LIEN DATE

X

11 NEW LIENHOLDER'S NAME

12 ADDRESS

13 CITY STATE ZIP

09331113

THE ATTACHED IDAHO CERTIFICATE OF TITLE IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR VEHICLE OR VESSEL. DO NOT CARRY IT IN YOUR VEHICLE OR VESSEL. KEEP IT IN A SECURE PLACE. UPON SALE OR TRANSFER OF THIS VEHICLE OR VESSEL, THE NEW OWNER MUST APPLY FOR TITLE WITHIN 30 DAYS TO AVOID A \$20.00 PENALTY.

RON AHLES

PO BOX 781
SANDPOINT ID 83864 83864

DETACH HERE

02DB000349 DVS01182 1649

IDAHO

CERTIFICATE OF TITLE

ITD-3517 5-007W
01-873528-8

VEHICLE IDENTIFICATION NUMBER
CKX33A1187919

YEAR MAKE BODY MODEL DESCRIPTION
1980 CHEV PK TK

2ND VEHICLE IDENTIFICATION NUMBER

ODOMETER READING DATE
EXEMPT

TITLE NUMBER
B91121229

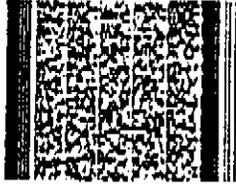
PRINT DATE
02/08/2002

WEIGHT LENGTH WIDTH HULL HORSEPOWER PROPULSION

OWNER'S NAME AND ADDRESS

OTHER PERTINENT DATA

S AND F LLC
2872 HOODOO MOUNTAIN RD
PRIEST RIVER, ID 83856



Assignment of Title

Federal and state law requires that you state the mileage when transferring ownership of a motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise.
(NO TENTHS) DATE:

5 PURCHASER'S PRINTED NAME(S)

In Excess of Mechanical Limits Exempt
 Not Actual - Warning: Odometer Discrepancy No Choice

A
B

2 DATE SOLD: SELLING PRICE:

6 ADDRESS

31 SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)

7 CITY STATE ZIP

4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release my interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE:

8 I am aware that I apply for title in Idaho. I must be 30 within 30 days of purchase or a \$20.00 title and penalty may be due. I am also aware of the odometer certification made by the seller.

X
X

PURCHASER'S/REPRESENTATIVE'S SIGNATURE:

A X
B X
The PURCHASER'S/REPRESENTATIVE'S SIGNATURE (or representative's printed name):

Lienholder Section

FIRST LIEN

SECOND LIEN

RON AHLES

PO BOX 781
SANDPOINT, ID 83864
RECORDED 02/08/2002

10 SIGNATURE RELEASING LIEN DATE
X

9 SIGNATURE RELEASING LIEN DATE

11 NEW LIENHOLDER'S NAME

X

12 ADDRESS

13 CITY STATE ZIP

THE ATTACHED IDAHO CERTIFICATE OF TITLE IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR VEHICLE OR VESSEL. DO NOT CARRY IT IN YOUR VEHICLE OR VESSEL. KEEP IT IN A SECURE PLACE. UPON SALE OR TRANSFER OF THIS VEHICLE OR VESSEL, THE NEW OWNER MUST APPLY FOR TITLE WITHIN 30 DAYS TO AVOID A \$20.00 PENALTY.

RON AHLES

PO BOX 781
SANDPOINT ID 83864 83864

DETACH HERE

2DB000348 DVS01182 1648

IDAHO

CERTIFICATE OF TITLE

170-3517 5-08/14
01-973629-6

VEHICLE IDENTIFICATION NUMBER TKX24AZ505585		YEAR 1980	MAKE GMC	BODY PK	MODEL TK	DESCRIPTION
2ND VEHICLE IDENTIFICATION NUMBER		ODOMETER READING EXEMPT		DATE		

TITLE NUMBER E325088	PRINT DATE 02/08/2002	WEIGHT	LENGTH	WIDTH	HULL	HORSEPOWER	PROPULSION
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OWNER'S NAME AND ADDRESS S AND F LLC 2872 HOODOO MOUNTAIN RD PRIEST RIVER, ID 83856	OTHER PERTINENT DATA
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Assignment of Title

Federal and state law requires that you state the mileage when transferring ownership of a motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise. (NO TENTHS): <input type="checkbox"/> In Excess of Mechanical Limit <input type="checkbox"/> Not Actual - Warning: Odometer Discrepancy	DATE: <input type="checkbox"/> Exact <input type="checkbox"/> No Device	5 PURCHASER'S PRINTED NAME(S) A: B:
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2 DATE SOLD: _____	SELLING PRICE: _____	6 ADDRESS: _____
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3 SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)	7 CITY _____ STATE _____ ZIP _____
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4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage unless otherwise indicated. I also hereby release my interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE: A) X B) X	8 I am aware that I am responsible for filing an odometer report to the state within 30 days of purchase or a \$20.00 late filing penalty may be due. I am also aware of the odometer certification made by the seller. PURCHASER'S/REPRESENTATIVE'S SIGNATURE: A) X B) X
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Lienholder Section

FIRST LIEN RON AHLES PO BOX 781 SANDPOINT, ID 83864 RECORDED 02/08/2002	SECOND LIEN
9 SIGNATURE RELEASING LIEN X	DATE
10 SIGNATURE RELEASING LIEN X	DATE
11 NEW LIENHOLDER'S NAME	
12 ADDRESS	
13 CITY	STATE ZIP

09231114

THE ATTACHED IDAHO CERTIFICATE OF TITLE IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR VEHICLE OR VESSEL. DO NOT CARRY IT IN YOUR VEHICLE OR VESSEL. KEEP IT IN A SECURE PLACE. UPON SALE OR TRANSFER OF THIS VEHICLE OR VESSEL, THE NEW OWNER MUST APPLY FOR TITLE WITHIN 30 DAYS TO AVOID A \$20.00 PENALTY.

RON AHLES

PO BOX 781
SANDPOINT ID 83864 83864

DETACH HERE

02DB000352 DVS01182 1652

IDAHO

ITD-2517 4-00/17
01-473529-8

CERTIFICATE OF TITLE

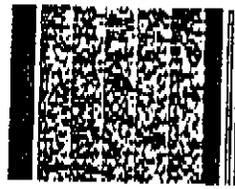
VEHICLE IDENTIFICATION NUMBER: XL3502007648
YEAR: 1975 MAKE: HOND BODY: MC MODEL: CYL DESCRIPTION: XL350K

2ND VEHICLE IDENTIFICATION NUMBER: ODOMETER READING: EXEMPT DATE:

TITLE NUMBER: C934781 PRINT DATE: 02/08/2002 WEIGHT LENGTH WIDTH HULL HORSEPOWER PROPULSION

OWNER'S NAME AND ADDRESS: S AND F LLC
2872 HOODOO MOUNTAIN RD
PRIEST RIVER, ID 83856

OTHER PERTINENT DATA



Assignment of Title

Federal and state law requires that you state the mileage when transferring ownership of a motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise.
(NO TENTHS): DATE:
 In Excess of Mechanical Limits Error
 Not Actual - Warning: Odometer Inaccuracy No Device

5 PURCHASER'S PRINTED NAME(S)

2) DATE SOLD: SELLING PRICE:

6 ADDRESS

3) SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)

7 CITY STATE ZIP

4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release my interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE:

8 I am aware that if I apply for title in Idaho, I must do so within 30 days of purchase or a \$20.00 late title penalty may be due. I am also aware of the odometer certification made by the seller.

A) X
B) X

PURCHASER'S/REPRESENTATIVE'S SIGNATURE:
A) X
B) X
2nd PURCHASER'S/REPRESENTATIVE'S SIGNATURE (or representative's printed name):

FIRST LIEN: RON AHLES
PO BOX 781
SANDPOINT, ID 83864
RECORDED 02/08/2002

Lienholder Section

SECOND LIEN

9 SIGNATURE RELEASING LIEN DATE

10 SIGNATURE RELEASING LIEN DATE

X

11 NEW LIENHOLDER'S NAME

12 ADDRESS

05231118

13 CITY STATE ZIP

THE ATTACHED IDAHO CERTIFICATE OF TITLE IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR VEHICLE OR VESSEL. DO NOT CARRY IT IN YOUR VEHICLE OR VESSEL. KEEP IT IN A SECURE PLACE. UPON SALE OR TRANSFER OF THIS VEHICLE OR VESSEL, THE NEW OWNER MUST APPLY FOR TITLE WITHIN 30 DAYS TO AVOID A \$20.00 PENALTY.

RON AHLES

PO BOX 781
SANDPOINT ID 83864 83864

DETACH HERE

2DB000350 DVS01182 1650

IDAHO

CERTIFICATE OF TITLE

ITD-3317 8-000798
01-875528-8

VEHICLE IDENTIFICATION NUMBER
CCE624V113213

YEAR MAKE BODY MODEL DESCRIPTION
1974 CHEV CB TK STAKE

2ND VEHICLE IDENTIFICATION NUMBER

ODOMETER READING DATE
EXEMPT

TITLE NUMBER
B94111788

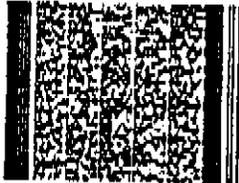
PRINT DATE
02/08/2002

WEIGHT LENGTH WIDTH HULL HORSEPOWER PROPULSION

OWNER'S NAME AND ADDRESS

OTHER PERTINENT DATA

S AND F LLC
2872 HOODOO MOUNTAIN RD
PRIEST RIVER, ID 83856



Assignment of Title

Federal and state law requires that you state the mileage when transferring ownership of a motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise.
(NO TENTHS) DATE:

- In Excess of Mechanical Limits Exempt
- Not Actual - Warning: Odometer Discrepancy No Device

5 PURCHASER'S PRINTED NAME(S)

2 DATE SOLD: SELLING PRICE:

6 ADDRESS

31 SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)

7 CITY

STATE

ZIP

4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release the interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE:

- A X
- B X

8 I am aware that if I apply for title in Idaho, I must do so within 30 days of purchase or a \$20.00 late filing penalty may be due. I am also aware of the odometer certification made by the seller.

PURCHASER'S/REPRESENTATIVE'S SIGNATURE:

- A X
- B X

Lienholder Section

FIRST LIEN

RON AHLES

PO BOX 781
SANDPOINT, ID 83864
RECORDED 02/08/2002

SECOND LIEN

10 SIGNATURE RELEASING LIEN

DATE

9 SIGNATURE RELEASING LIEN

DATE

X

11 NEW LIENHOLDER'S NAME

12 ADDRESS:

13 CITY

STATE

ZIP

05231115

THE ATTACHED IDAHO CERTIFICATE OF TITLE IS THE LEGAL OWNERSHIP DOCUMENT FOR YOUR VEHICLE OR VESSEL. DO NOT CARRY IT IN YOUR VEHICLE OR VESSEL. KEEP IT IN A SECURE PLACE. UPON SALE OR TRANSFER OF THIS VEHICLE OR VESSEL, THE NEW OWNER MUST APPLY FOR TITLE WITHIN 30 DAYS TO AVOID A \$20.00 PENALTY.

RON AHLES

PO BOX 781
SANDPOINT ID 83864 83864

DETACH HERE

02DB000351 DVS01182 1651

IDAHO

CERTIFICATE OF TITLE

ITD-0517 3-001W
01-073329-8

VEHICLE IDENTIFICATION NUMBER 641		YEAR 1951	MAKE GMC	BODY DP	MODEL TK	DESCRIPTION
2ND VEHICLE IDENTIFICATION NUMBER		ODOMETER READING EXEMPT		DATE		
TITLE NUMBER F143539	POINT DATE 02/08/2002	WEIGHT	LENGTH	WIDTH	HULL	HORSEPOWER PROPULSION

OWNER'S NAME AND ADDRESS S & F LLC 2872 HOODOO MOUNTAIN ROAD SANDPOINT, ID 83864	OTHER PERTINENT DATA
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Assignment of Title

Federal and state law requires that you state the mileage when transferring ownership of a motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise. (NO TENTHS) DATE: <input type="checkbox"/> In Excess of Mechanical Limits <input type="checkbox"/> Exempt <input type="checkbox"/> Not Actual - Warning: Odometer Discrepancy <input type="checkbox"/> No Discs	5 PURCHASER'S PRINTED NAME(S) A B
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2) DATE SOLD: _____ SELLING PRICE: _____	6 ADDRESS
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3) SELLER'S/REPRESENTATIVE'S PRINTED NAME(S)	7 CITY STATE ZIP
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4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release my interest and transfer ownership to the named purchaser. SELLER'S/REPRESENTATIVE'S SIGNATURE: A X B X	8 I am aware that if I apply for title in Idaho, I must do so within 30 days of purchase or a \$20.00 late filing penalty may be due. I am also aware of the odometer disclosure made by the seller. PURCHASER'S/REPRESENTATIVE'S SIGNATURE: A X B X
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Lienholder Section

FIRST LIEN RON AHLES PO BOX 781 SANDPOINT, ID 83864 RECORDED 02/08/2002	SECOND LIEN
9 SIGNATURE RELEASING LIEN DATE X	10 SIGNATURE RELEASING LIEN DATE X
11 NEW LIENHOLDER'S NAME	12 ADDRESS
13 CITY STATE ZIP	

020808000351

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on this _____ day of April, 2003, I caused to be served a true and correct copy of the foregoing MOTION FOR APPROVAL OF REAFFIRMATION AGREEMENT and WAIVER OF HEARING ON REAFFIRMATION AGREEMENT by U.S. Mail, and addressed to the following:

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

James H. Magnuson
Attorney for Chapter 7 Trustee
P.O. Box 2288
Coeur d'Alene, ID 83816

C. Barry Zimmerman
Chapter 7 Trustee
P.O. Box 124
Coeur d'Alene, ID 83814

Ronnie R. Ahles
16249 Trails End Road
Rathdrum, ID 83858

Sydney L. Gustafson - Chapter 7 Trustee

COURTS
CLERK 23 PM 3:00
FILED
CLERK OF DISTRICT COURT
IDAHO

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In Re:)	CASE NO. 02-20218
Frank L. Chapin and)	CHAPTER 7
Sydney L. Gutierrez-Chapin)	
)	WAIVER OF HEARING ON
Debtor(s))	REAFFIRMATION AGREEMENT

The undersigned Debtor(s) and their counsel hereby waive the holding of a hearing in connection with the Reaffirmation Agreement entered into between Debtor(s) and Ronnie R. Ahles (hereinafter referred to as "Creditor"), dated April 19, 2004, and request that the Court enter its order approving said agreement.

The undersigned Debtor(s) and their counsel state to the Court that the Debtor(s) have been informed of the following:

1. That said Reaffirmation Agreement is purely voluntary, and that Debtor(s) have the option of surrendering the collateral and having the debt discharged.
2. That the Debtor(s) may rescind said Reaffirmation Agreement at any time prior to discharge or within sixty days after such agreement is filed with the Court, whichever occurs later, by giving notice of rescission to said Creditor.
3. That the effect of said Reaffirmation Agreement is to once again make the Debtor(s) personally liable on said debt. Should the Debtor(s) fail to pay said debt, said Creditor can pursue his remedies against the Debtor(s) under state law just as though no bankruptcy has occurred.

DATED April 19, 2004.

Frank L. Chapin
Debtor

N/A
Attorney for Debtor

Sydney L. Gutierrez-Chapin
Debtor

Ronnie R. Ahles
Creditor Representative