U.S. COURTS
2002 NOV 21 P 3:05
DISTRICT OF IDAHO

Bruce A. Anderson
ELSAESSER JARZABEK ANDERSON
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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 SEPTEMBER 2002
	)	
	)	

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

DATED this 19th day of November, 2002.

ELSAESSER JARZABEK ANDERSON
MARKS ELLIOTT & MCHUGH, CHTD.

Bruce A. Anderson, Attorneys
for Debtors.

ORIGINAL

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 SEPTEMBER, 2002 by the method indicated below, and addressed to the following:

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

X 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 SYDNEY L. GUTIERREZ-CHAPIN

CASE NUMBER: 02-20218 FOR THE MONTH OF Sept. 30, 2002

Required Documents	Document Attached	Previously Submitted	Explanation Attached
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. § 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: Nov. 19, 2002

FRANK L. CHAPIN
PRINTED NAME OF DEBTOR

[signature]

OFFICE OF THE U.S. TRUSTEE - REGION 18

SYDNEY L. GUTIERREZ-CHAPIN

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 7-31-02	Date 8-31-02	Date 9-30-02
ASSETS			
Cash			
Money on deposit	2,077.40	2,300.13	1,901.93
Bonds(savings, etc)			
Monies owed to you	30,254.00	38,216.00	46,178.00
Home	119,664.00	119,664.00	119,664.00
Other property(attach list)	2,075.00	2,075.00	2,075.00
Automobiles	15,000.00	15,000.00	15,000.00
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	793,666.85	801,851.58	809,415.38
LIABILITIES			
Prepetition Liabilities	112,391.35	112,391.35	112,342.77
Unsecured Debt	23,411.02	23,411.02	20,462.08
Notes Payable-Secured	2,836.09	2,836.09	2,836.09
Taxes			
Other			
Total Prepetition Liabilities	138,638.46	138,638.46	135,640.94
Postpetition Liabilities			
Accounts Payable	266.28	345.94	1,661.28
Notes Payable			
Taxes Payable			
Other Farm Rent	24,100.00	30,100.00	36,100.00
Total Postpetition Liabilities	24,366.28	30,445.94	37,761.28
Total Liabilities	163,004.74	169,084.40	173,402.22
Owner Net Worth	630,662.11	632,767.18	636,013.16
TOTAL LIABILITIES AND OWNER NET WORTH (should equal total assets)	793,666.85	801,851.58	809,415.38

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

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 L. Gutierrez-Chapin

CASE NUMBER: 02-20018

MONTH ENDING: Sept. 30, 2002

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1. STATUS OF TAXES

	AMOUNT WITHHELD OR ACCRUED	AMOUNT PAID	DATE PAID	POSTPETITION TAXES PAST DUE
FEDERAL TAXES				
Income	153.00	153.00	10-15-02	
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 20, 2002.

2. Please explain any changes in insurance coverage that took place this month. Insurance Policy is available. 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
X: 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	02/28/2002	$ -0-	03/29/2002	$ $15,807.00	$ $12,605.00 ~~Plus approx.~~ $2000.00 to date
Counsel For Unsecured Creditors' Committee	N/A	$		$	$
Trustee's Counsel	N/A	$		$	$
Accountant	N/A	$		$	$
Other:	N/A	$		$	$

Identify fees accrued but not paid:

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

The bulk of the time spent on this case has been in efforts to arrive at an agreed plan with the heirs of the Christina Leaf Estate. The parties are very close and if an agreement is not reached within 30 days, a disclosure statement and plan of reorganization will be submitted no later than January 15, 2003. Negotiations are ongoing and it is expected the 3 adversary proceedings will be resolved by stipulated agreement.

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.

N/A

*U.S. Trustees fees of $500.00 for 2nd and 3rd quarter of 2002 sent on 11/12/02.

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

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
10-11-2002 TO 10-31-2002
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SUMMARY OF YOUR ACCOUNTS

CHECKING

FIRSTCHOICE MINIMUM BAL	70008578
BEGINNING BALANCE	17.93
ENDING BALANCE	17.93
MIN BAL ON 10-11-2002	17.93

CHECKING ACTIVITY

NO ACCOUNT ACTIVITY

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STATEMENT OF ACCOUNTS

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MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007017613	09-30-02	4	1	10838640906 16198 P

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

DATE	TRANSACTION DESCRIPTION		AMOUNT	FINANCE CHARGE	BALANCE
	Regular Shares ACCT# 1 07-01-02 THRU 09-30-02		PREVIOUS BALANCE		50.00
SEP30	NEW BALANCE				50.00
	Share Draft ACCT# 5 09-01-02 THRU 09-30-02		PREVIOUS BALANCE		160.07
SEP05	DEPOSIT		660.00		820.07
SEP05	SHARE DRAFT 2553		645.80-		174.27
SEP06	SHARE DRAFT 2554		80.00-		94.27
SEP11	NSF FEE-ITEM RETURNED UNPAID	BLUE CROSS OF IDINSUR PYMTSEP 02	20.00-		74.27
SEP11	SHARE DRAFT 2557		23.51-		50.76
SEP11E	NSF FEE-ITEM RETURNED UNPAID	CHECK# 2556 $ 82.93	20.00-		30.76
SEP12	SHARE DRAFT 2555		19.66-		11.10
SEP16	PAYMENT SHR TRANSFER 148		11.10-		0.00
SEP16E	NSF FEE-ITEM RETURNED UNPAID 192.90	CHECK# 2560 $ 14.18	20.00-		20.00-
SEP16E	NSF FEE-ITEM RETURNED UNPAID 179.72	CHECK# 2561 $ 15.75	20.00-		40.00-
SEP16E	NSF FEE-ITEM RETURNED UNPAID 162.97	CHECK# 2558 $ 53.91	20.00-		60.00-
SEP17E	NSF FEE-ITEM RETURNED UNPAID 109	CHECK# 2562 $ 15.25	20.00-		80.00-
SEP20E	NSF FEE-ITEM RETURNED UNPAID	CHECK# 2564 $ 18.70	20.00-		100.00-
SEP23	DEPOSIT		692.01		592.01
SEP23E	SHARE DRAFT 2563		15.58-		576.43
SEP23E	SHARE DRAFT 2566		232.89-		343.54
SEP25	SHARE DRAFT 2568		28.92-		314.62
SEP25	SHARE DRAFT 2569		55.00-		259.62
SEP25	SHARE DRAFT 2565		80.00-		179.62
SEP25	SHARE DRAFT 2567*		94.50-		85.12
SEP26	DEPOSIT		800.00		885.12
SEP27	SHARE DRAFT 2564		18.70-		866.42
SEP27	SHARE DRAFT 2572		251.98-		614.44
SEP30	SHARE DRAFT 2570		14.73-		599.71
SEP30	SHARE DRAFT 2573		26.55-		573.16
SEP30	SHARE DRAFT 2571		59.33-		513.83
SEP30	SHARE DRAFT MONTHLY SERVICE CHARGE	LOW BALANCE = 0.00	4.00-		509.83
SEP30	NEW BALANCE				509.83

SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT
2553	SEP05	645 80-	2563*	SEP23	15 58-	2567	SEP25	94 50-	2571	SEP30	59 33-
2554	SEP06	80 00-	2564	SEP27	18 70-	2568	SEP25	28 92-	2572	SEP27	251 98-
2555	SEP12	19 66-	2565	SEP25	80 00-	2569	SEP25	55 00-	2573	SEP30	26 55-
2557*	SEP11	23 51-	2566	SEP23	232 89-	2570	SEP30	14 73-			

	2002 DODGE NEON LN# 148 NOTE# 149585 07-01-02 THRU 09-30-02		PREVIOUS BALANCE		12,301.01
JUN17E	CREDIT ADJUSTMENT TO-PRIN 182.12 REV DUP 6/17 PMT/POSTED IN ERROR		188.22	6.10-	12,483.13
JUL15	LOAN PAYMENT-TRANSFER TO-PRIN 182.92-		246.00	63.08	12,300.21
AUG14	LOAN PAYMENT TO-PRIN 185.85-		246.00	60.15	12,114.36
AUG15	LOAN PAYMENT-TRANSFER TO-PRIN 159.83-		161.80	1.97	11,954.53
SEP16	LOAN PAYMENT-TRANSFER TO-PRIN 0.00		11.10	11.10	11,954.53

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STATEMENT OF ACCOUNTS

MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007017613	09-30-02	4	2	I0838640906 16199 P

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

DATE	TRANSACTION DESCRIPTION	AMOUNT	FINANCE CHARGE	BALANCE
SEP30	NEW BALANCE			11,954.53
	NEXT DUE DATE 09-15-02 DAILY PERIODIC RATE .016301% CORRESPONDING INTEREST RATE	5.950%		
	** ANNUAL PERCENTAGE RATE 5.950% **			

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

ACCT	NEW BALANCE	DIVIDENDS YTD	TAX NAME	LOAN	NEW BALANCE	FINANCE CHARGE YTD
1	50.00	0.00	WENDY L GUTIERREZ			
5	509.83	0.80	WENDY L GUTIERREZ	148	11,954.53	165.28
TOTAL DIVIDENDS YTD		0.80		TOTAL FINANCE CHARGES YTD		165.28