

U.S. COURTS

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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
)	OPERATING STATEMENTS
Debtor.)	FOR JULY 2002
)	
)	

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

DATED this 19th day of November, 2002.

ELSAESSER JARZABEK ANDERSON
MARKS ELLIOTT & MCHUGH, CHTD.



Bruce A. Anderson, Attorneys
for Debtors.

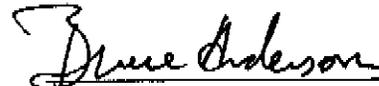
ORIGINAL

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

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

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 Gutierrez-Chapin
CASE NUMBER: 02-20218 FOR THE MONTH OF July 31, 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: Frank L. Chapin
FRANK L. CHAPIN
PRINTED NAME OF DEBTOR

Dated: Nov. 19, 2002

Sydney Gutierrez-Chapin
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 <u>7-31-02</u>	Date <u>8-31-02</u>	Date <u>9-30-02</u>
<u>ASSETS</u>			
Cash	<u>2,077.40</u>	<u>2,300.13</u>	<u>1,901.93</u>
Money on deposit			
Bonds(savings, etc)	<u>30,254.00</u>	<u>38,216.00</u>	<u>46,178.00</u>
Monies owed to you	<u>119,664.00</u>	<u>119,664.00</u>	<u>119,664.00</u>
Home	<u>2,075.00</u>	<u>2,075.00</u>	<u>2,075.00</u>
Other property(attach list)	<u>15,000.00</u>	<u>15,000.00</u>	<u>15,000.00</u>
Automobiles			
Boats, motors, R.V.'s etc	<u>2,880.00</u>	<u>2,880.00</u>	<u>2,880.00</u>
Furniture	<u>520.00</u>	<u>520.00</u>	<u>520.00</u>
Wearing apparel	<u>590.00</u>	<u>590.00</u>	<u>590.00</u>
Books, pictures, art, etc			
Cash value of insurance policies			
Stocks	<u>575,606.45</u>	<u>575,606.45</u>	<u>575,606.45</u>
Other Assets(attach list)	<u>45,000.00</u>	<u>45,000.00</u>	<u>45,000.00</u>
TOTAL ASSETS	<u>793,666.85</u>	<u>801,851.58</u>	<u>809,415.38</u>
<u>LIABILITIES</u>			
Prepetition Liabilities	<u>112,391.35</u>	<u>112,391.35</u>	<u>112,342.77</u>
Unsecured Debt	<u>23,411.02</u>	<u>23,411.02</u>	<u>20,462.08</u>
Notes Payable-Secured	<u>2,836.09</u>	<u>2,836.09</u>	<u>2,836.09</u>
Taxes			
Other			
Total Prepetition Liabilities	<u>138,638.46</u>	<u>138,638.46</u>	<u>135,640.94</u>
Postpetition Liabilities			
Accounts Payable	<u>266.28</u>	<u>345.94</u>	<u>1,661.28</u>
Notes Payable			
Taxes Payable			
Other Farm Rent	<u>24,100.00</u>	<u>30,100.00</u>	<u>36,100.00</u>
Total Postpetition Liabilities	<u>24,366.28</u>	<u>30,445.94</u>	<u>37,761.28</u>
Total Liabilities	<u>163,004.74</u>	<u>169,084.40</u>	<u>173,402.22</u>
Owner Net Worth	<u>630,662.11</u>	<u>632,767.18</u>	<u>636,013.16</u>
TOTAL LIABILITIES AND OWNER NET WORTH	<u>793,666.85</u>	<u>801,851.58</u>	<u>809,415.38</u>
(should equal total assets)			

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

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

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 Gutierrez - CHAP, D

CASE NUMBER: 02-20218

MONTH ENDING: July 31, 2002

1. STATUS OF TAXES

	AMOUNT WITHHELD OR ACCRUED	AMOUNT PAID	DATE PAID	POSTPETITION TAXES PAST DUE
FEDERAL TAXES				
Income	<u>153.00</u>	<u>153.00</u>	<u>8-15-02</u>	_____
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 ANNUAL. 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
 : No

Explain: _____



PO. BOX 15128
SPOKANE, WA 98215-5128
(509) 928-8494
(800) 852-6318

STATEMENT OF ACCOUNTS

X Here for people like you

Teller Express: (509) 821-8729
Toll Free: 1-800-634-1297
Bill Payer/Homebanking: www.hzcu.org

MEMBER NO.	ENDING DATE	BRANCH	PAGE	
0007017613	07-31-02	4	1	ID838640906 10266 P

Postage Rates have gone up! Save Time and Money with Bill Payer at www.hzcu.org. At a low monthly fee, you can pay most of your bills for less.

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



DATE	TRANSACTION DESCRIPTION	AMOUNT	FINANCE CHARGE	BALANCE
	Share Draft ACCT# 5 07-01-02 THRU 07-31-02	PREVIOUS BALANCE		397.69
JUL01	SHARE DRAFT 2684	25.32-		372.37
JUL02	SHARE DRAFT 2689	35.00-		337.37
JUL02	SHARE DRAFT 2688	35.51-		301.86
JUL02E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2693 \$ 425.26	20.00-		281.86
JUL02E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2690 \$ 1034.25	20.00-		261.86
JUN17E	DEPOSIT TO DEP DUP 6/17 PMT TO LN 148 POSTED IN ERROR	188.22		450.08
JUL05	SHARE DRAFT 2692	8.14-		441.94
JUL08	SHARE DRAFT 2694	117.12-		324.82
JUL08E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2693 \$ 425.26	20.00-		304.82
JUL09	SHARE DRAFT 2691	86.90-		217.92
JUL10	SHARE DRAFT 2685	15.00-		202.92
JUL11	DEPOSIT			1,602.92
JUL11	TRANSFER 7027889 5 TSFER PER PHONE CALL FROM SYDNEY	1,400.00		2,002.92
JUL12	EFT BLUE CROSS OF ID BLUE CROSS OF IDINSUR PYNTJUL 02	645.80-		1,357.12
JUL12	SHARE DRAFT 2696	52.25-		1,304.87
JUL15	PAYMENT SHR TRANSFER 148	246.00-		1,058.87
JUL18	SHARE DRAFT 2695	10.00-		1,048.87
JUL23	SHARE DRAFT 2690	1,034.25-		14.62
JUL29	SHARE DRAFT 2697	11.30-		3.32
JUL29E	NSF FEE-ITEM RETURNED UNPAID CHECK# 2698 \$ 24.75	20.00-		16.68-
JUL31	SHARE DRAFT MONTHLY SERVICE CHARGE LOW BALANCE = 0.00	3.50-		20.18-
JUL31	NEW BALANCE			20.18-

SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT	SD#	DATE	AMOUNT
2684	JUL01	25 32-	2689	JUL02	35 00-	2692	JUL05	8 14-	2696	JUL12	52 25-
2685	JUL10	15 00-	2690	JUL23	1034 25-	2694*	JUL08	117 12-	2697	JUL29	11 30-
2688*	JUL02	35 51-	2691	JUL09	86 90-	2695	JUL18	10 00-			

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

ACCT	NEW BALANCE	DIVIDENDS YTD	TAX NAME	LOAN	NEW BALANCE	FINANCE CHARGE YTD
5	20.18-	0.80	WENDY L GUTIERREZ			
	TOTAL DIVIDENDS YTD	0.80		TOTAL FINANCE CHARGES YTD		0.00

Handwritten signature/initials

SANDPOINT BRANCH
405 NORTH 2ND AVENUE
SANDPOINT ID 83884

FOR CUSTOMER SERVICE CALL 1.800.442.6880,
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 83864-0906

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
7-12-2002 TO 8-12-2002
C 1S1 0



BANK OF AMERICA HAS STREAMLINED THE MORTGAGE PROCESS BY ELIMINATING 80% OF THE PAPERWORK YOU HAVE TO PROVIDE. VISIT WWW.BANKOFAMERICA.COM/LOANS TODAY TO LEARN MORE ABOUT GETTING A MORTGAGE FROM BANK OF AMERICA. NOT ALL APPLICANTS WILL QUALIFY FOR THE REDUCED PAPERWORK BENEFITS.

IT'S NOT TOO LATE TO APPLY FOR A STUDENT LOAN FROM BANK OF AMERICA. CALL 1.800.344.8382 OR VISIT WWW.BANKOFAMERICA.COM/STUDENTBANKING. LET US HELP YOU MAKE YOUR DREAMS COME TRUE.

SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
<u>FIRSTCHOICE MINIMUM BAL</u>	<u>70008578</u>	<u>FIRSTCHOICE MARKET RATE</u>	<u>70008578</u>
BEGINNING BALANCE	17.93	BEGINNING BALANCE	.00
ENDING BALANCE	17.93	ENDING BALANCE	.00
MIN BAL ON 7-12-2002	17.93	AVERAGE DAILY BAL	.00

CHECKING ACTIVITY

NO ACCOUNT ACTIVITY

THANK YOU FOR BANKING WITH BANK OF AMERICA

SANDPOINT BRANCH
405 NORTH 2ND AVENUE
SANDPOINT ID 83864



FOR CUSTOMER SERVICE CALL 1.800.442.6680,
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 83864-0906

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
6-13-2002 TO 7-11-2002
C 151 0



PAYING YOUR BILLS WILL COST YOU MORE THIS MONTH. WITH THE PRICE OF STAMPS INCREASING, NOW IS THE TIME TO START PAYING YOUR BILLS ONLINE. ENROLL NOW IN OUR FREE ONLINE BANKING SERVICE AND PAY YOUR BILLS FOR FREE. YOU CAN ALSO CHECK ACCOUNT BALANCES, VIEW TRANSACTIONS, TRANSFER FUNDS AND MORE. JUST LOG ON TO WWW.BANKOFAMERICA.COM. STUDENT LOANS AREN'T JUST FOR 18-YEAR-OLDS. WE OFFER A VARIETY OF STUDENT LOAN FINANCING OPTIONS FOR STUDENTS OF ALL AGES -- FROM KINDERGARTEN THROUGH ADULTHOOD. VISIT WWW.BANKOFAMERICA.COM/STUDENTBANKING, OR CALL 1.800.344.8382.

SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
<u>FIRSTCHOICE MINIMUM BAL</u>	<u>70008578</u>	<u>FIRSTCHOICE MARKET RATE</u>	<u>70008578</u>
BEGINNING BALANCE	2.26	BEGINNING BALANCE	.00
DEPOSITS	554.10	ENDING BALANCE	.00
WITHDRAWALS	538.43		
ENDING BALANCE	17.93	AVERAGE DAILY BAL	.00
MIN BAL ON 6-13-2002	2.26		

CHECKING ACTIVITY

DEPOSITS

POSTED	AMOUNT	DESCRIPTION
6-19	554.10	DEPOSIT

WITHDRAWALS

CK NO	PAID	AMOUNT	CK NO	PAID	AMOUNT	CK NO	PAID	AMOUNT
606	6-24	153.68	608	6-25	35.50	610	6-26	118.99
607	6-24	204.86	609	6-28	25.40			

TOTAL NUMBER OF CHECKS = 5

THANK YOU FOR BANKING WITH BANK OF AMERICA

SANDPOINT BRANCH
405 NORTH 2ND AVENUE
SANDPOINT ID 83864



FOR CUSTOMER SERVICE CALL 1.800.442.6680,
IN THE SEATTLE AREA CALL 206.481.0800.
TTY/TDD USERS: 1.800.232.6288.

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

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
5-11-2002 TO 6-12-2002
C 1S1 0



ATM DEPOSITS: EFFECTIVE SEPTEMBER 4, 2002, YOU WILL BE ABLE TO MAKE DEPOSITS TO YOUR CHECKING AND SAVINGS ACCOUNTS AT BANK OF AMERICA ATMS IN THE STATES OF WASHINGTON, IDAHO AND OREGON ONLY.

COLLEGE...THE POSSIBILITIES ARE ENDLESS. LIVE WHAT YOU DREAM. BANK OF AMERICA STUDENT LOANS. CALL US AT 1.800.944.8382 OR VISIT WWW.BANKOFAMERICA.COM/STUDENTBANKING.

SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
<u>FIRSTCHOICE MINIMUM BAL</u>	<u>70008578</u>	<u>FIRSTCHOICE MARKET RATE</u>	<u>70008578</u>
BEGINNING BALANCE	171.36	BEGINNING BALANCE	.00
DEPOSITS	1108.20	ENDING BALANCE	.00
WITHDRAWALS	1277.30	AVERAGE DAILY BAL	.00
ENDING BALANCE	2.26		
MIN BAL ON 6-07-2002	2.26		

CHECKING ACTIVITY

DEPOSITS

POSTED	AMOUNT	DESCRIPTION
5-22	554.10	DEPOSIT
5-23	554.10	DEPOSIT

WITHDRAWALS

CK NO	PAID	AMOUNT									
52	5-13	48.75	62	5-30	95.75	601*	5-31	54.00	604	6-04	250.00
60*	5-28	150.19	63	5-29	35.97	602	6-07	48.75			
61	5-28	271.18	64	5-29	226.98	603	6-05	85.75			

* = GAP IN CHECK SEQUENCE
TOTAL NUMBER OF CHECKS = 10

FIRSTCHOICE MARKET RATE SAVINGS ACTIVITY

NO ACCOUNT ACTIVITY

THANK YOU FOR BANKING WITH BANK OF AMERICA

SANDPOINT BRANCH
405 NORTH 2ND AVENUE
SANDPOINT ID 83864



FOR CUSTOMER SERVICE CALL 1.800.442.6680.
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 83864-0906

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
4-29-2002 TO 5-10-2002
C 1S1 0



SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
<u>FIRSTCHOICE MINIMUM BAL</u>	<u>70008578</u>	<u>FIRSTCHOICE MARKET RATE</u>	<u>70008578</u>
BEGINNING BALANCE	.00	BEGINNING BALANCE	.00
DEPOSITS	1662.30	ENDING BALANCE	.00
WITHDRAWALS	1475.94	AVERAGE DAILY BAL	.00
SERVICE CHARGES/FEES	15.00		
ENDING BALANCE	171.36		
MIN BAL ON 5-09-2002	171.36		

CHECKING ACTIVITY

DEPOSITS

POSTED	AMOUNT	DESCRIPTION
4-29	554.10	DEPOSIT
5-02	1108.20	DEPOSIT

WITHDRAWALS

CK NO	PAID	AMOUNT									
50	5-07	334.72	53*	5-06	52.00	55	5-08	95.75	57	5-08	259.36
51	5-08	421.54	54	5-07	277.10	56	5-08	35.47			

* = GAP IN CHECK SEQUENCE

TOTAL NUMBER OF CHECKS = 7

POSTED	AMOUNT	DESCRIPTION
5-08	15.00	CHK ORDER CLARKE AMERIC YSOZ79411242000

CHECKING SERVICE CHARGE AND FEE SUMMARY

AMOUNT	DESCRIPTION
15.00	CHECK ORDER CHARGE
15.00	TOTAL SERVICE CHARGES AND FEES

FIRSTCHOICE MARKET RATE SAVINGS ACTIVITY

SYDNEY L GUTIERREZ
MEDICAL SAVINGS
PO BOX 2028
SANDPOINT ID 83864

Prior Statement:
Ending Date Ending
6/30/02

Page

SUMMARY OF ACCOUNTS

Account Number	Beginning Balance	+ Deposits Count	Amount	- Withdrawals Count	Amount	Total Ending Balance
SAV2860006515	108.69	1	.89			109.58

SAVINGS 2860006515

Activity Date Description	Deposits	Withdrawals	Ending Balance
6/30 Beginning Balance			108.69
9/30 INTEREST	.89		109.58

Interest Rate Information

Date	Check Description	
7/01	3.25% Interest Rate	0.008904% Daily Periodic Rate
	Year to Date Interest	2.62
	Current Annual Interest Rate	3.25 %
	Annual Percentage Yield Earned	3.29 %
	Interest Accrued this Cycle	.89
	Days in this Cycle	92
	Average Balance	108.69

SANPOINT BRANCH
 405 NORTH 2ND AVENUE
 SANDPOINT ID 83884

FOR CUSTOMER SERVICE CALL 1.800.442.8880.
 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 83884-0908

ACCOUNT NUMBER
 70008578
 STATEMENT PERIOD
 7-12-2002 TO 8-12-2002
 C 1S1 0



BANK OF AMERICA HAS STREAMLINED THE MORTGAGE PROCESS BY ELIMINATING 80% OF THE PAPERWORK YOU HAVE TO PROVIDE. VISIT WWW.BANKOFAMERICA.COM/LOANS TODAY TO LEARN MORE ABOUT GETTING A MORTGAGE FROM BANK OF AMERICA. NOT ALL APPLICANTS WILL QUALIFY FOR THE REDUCED PAPERWORK BENEFITS.

IT'S NOT TOO LATE TO APPLY FOR A STUDENT LOAN FROM BANK OF AMERICA. CALL 1.800.344.8382 OR VISIT WWW.BANKOFAMERICA.COM/STUDENTBANKING. LET US HELP YOU MAKE YOUR DREAMS COME TRUE.

SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
FIRSTCHOICE MINIMUM BAL	70008578	FIRSTCHOICE MARKET RATE	70008578
BEGINNING BALANCE	17.93	BEGINNING BALANCE	.00
ENDING BALANCE	17.93	ENDING BALANCE	.00
MIN BAL ON 7-12-2002	17.93	AVERAGE DAILY BAL	.00

CHECKING ACTIVITY

NO ACCOUNT ACTIVITY

THANK YOU FOR BANKING WITH BANK OF AMERICA

SANDPOINT BRANCH
405 NORTH 2ND AVENUE
SANDPOINT ID 83884

FOR CUSTOMER SERVICE CALL 1.800.442.8880,
IN THE SEATTLE AREA CALL 206.481.0800.
TTY/TDD USERS: 1.800.232.8299.

FRANK L CHAPIN
SYDNEY L GUTIERREZ
PO BOX 2028
SANDPOINT ID 83884-0906

ACCOUNT NUMBER
70008578
STATEMENT PERIOD
6-13-2002 TO 7-11-2002
C 1S1 O



PAYING YOUR BILLS WILL COST YOU MORE THIS MONTH. WITH THE PRICE OF STAMPS INCREASING, NOW IS THE TIME TO START PAYING YOUR BILLS ONLINE. ENROLL NOW IN OUR FREE ONLINE BANKING SERVICE AND PAY YOUR BILLS FOR FREE. YOU CAN ALSO CHECK ACCOUNT BALANCES, VIEW TRANSACTIONS, TRANSFER FUNDS AND MORE. JUST LOG ON TO WWW.BANKOFAMERICA.COM. STUDENT LOANS AREN'T JUST FOR 18-YEAR-OLDS. WE OFFER A VARIETY OF STUDENT LOAN FINANCING OPTIONS FOR STUDENTS OF ALL AGES -- FROM KINDERGARTEN THROUGH ADULTHOOD. VISIT WWW.BANKOFAMERICA.COM/STUDENTBANKING, OR CALL 1.800.344.8382.

SUMMARY OF YOUR ACCOUNTS			
CHECKING		SAVINGS	
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BEGINNING BALANCE	2.26	BEGINNING BALANCE	.00
DEPOSITS	554.10	ENDING BALANCE	.00
WITHDRAWALS	538.43	AVERAGE DAILY BAL	.00
ENDING BALANCE	17.93		
MIM BAL ON 6-13-2002	2.26		

CHECKING ACTIVITY

DEPOSITS

POSTED	AMOUNT	DESCRIPTION
6-19	554.10	DEPOSIT

WITHDRAWALS

CK NO	PAID	AMOUNT	CK NO	PAID	AMOUNT	CK NO	PAID	AMOUNT
806	6-24	153.88	808	6-25	35.50	810	6-26	118.99
807	6-24	204.88	809	6-28	25.40			
TOTAL NUMBER OF CHECKS = 5								

THANK YOU FOR BANKING WITH BANK OF AMERICA