

**NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 12  
OF THE BANKRUPTCY CODE,  
MEETING OF CREDITORS, AND FIXING OF DATES  
(Individual or Joint Debtor Family Farmer)**

Case Number: 96-02095 jdp  
Date Filed (or Converted): 8/23/96

IN RE (NAME OF DEBTOR)  
Terry Hipwell, 519-86-2600

UNITED STATES COURTS  
DISTRICT OF IDAHO

ADDRESS OF DEBTOR  
30932 Shelton Rd  
Parma, ID 83660

**AUG 29 1996**

\_\_\_\_\_ M. REC'D \_\_\_\_\_  
LODGED \_\_\_\_\_ FILED \_\_\_\_\_

NAME/ADDRESS OF ATTORNEY FOR DEBTOR  
Howard R Foley  
POB 10  
Meridian, ID 83680

NAME/ADDRESS OF TRUSTEE  
Ronald D Schoen  
POB 216  
Payette, ID 83661

Telephone Number: (208) 888-9111  
DATE/TIME/LOCATION OF MEETING OF CREDITORS  
September 27, 1996 at 1:00 pm  
Office of UST Old Fed Bldg  
8th and Bannock 3rd Fl #333  
Boise, ID 83702

Telephone Number: (208) 642-9820  
DATE/TIME/LOCATION OF HEARING ON CONFIRMATION OF  
PLAN

**DEADLINE TO FILE A PROOF OF CLAIM: For Creditors Other Than Governmental Units: 12/26/96  
For Governmental Units: 02/22/97**

[ ] The debtor has filed a plan [ X ] A plan has not been filed as of this date  
Discharge of Debts: Deadline to File a Complaint Objecting to Discharge of the Debtor or to  
Determine Dischargeability of Certain Types of Debts: 11/26/96

COMMENCEMENT OF CASE. A family farmer's debt adjustment case under chapter 12 of the Bankruptcy Code has been filed in this court by the family farmer named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review Sec. 362 and 1201 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.

EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor may seek a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes a specific debt owed to the creditor is not dischargeable under Sec. 523 (a)(2),(4),(6), or (15) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

**ORIGINAL PROOF OF CLAIM and ATTACHMENTS ARE TO BE FILED IN DUPLICATE**

PURPOSE OF A CHAPTER 12 FILING. Chapter 12 of the Bankruptcy Code enables family farmers to reorganize pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.

For the Court: Cameron Borke  
Clerk of the Bankruptcy Court

8/26/96  
Date

FORM B9G 0001

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