

FORM B1 United States Bankruptcy Court District of Idaho VOLUNTARY PETITION

Name of Debtor (If individual, enter Last, First, Middle): JAMES, Joey Lee
Name of Joint Debtor (Spouse)(Last, First, Middle) JAMES, Kim Richele
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):
Soc.Sec./Tax I.D. No. (If more than one, state all): 518-80-2993
Street Address of Debtor (No. & Street, City, State & Zip Code): 4325 Lenville Road #2 Moscow, ID 83843

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)
[X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

Type of Debtor (Check any applicable box)
[X] Individual(s)
Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
[X] Chapter 13

Nature of Debts (Check one box)
[X] Consumer/Non-Business
Filing Fee (Check one box)
[X] Full Filing Fee attached

Chapter 11 Small Business (Check all boxes that apply)
Debtor is a small business as defined in 11 USC §101.
Debtor is and elects to be considered a small business under 11 USC §1121(e)(Optional)

Statistical/Administrative Information (Estimates Only)
[X] Debtor estimates that funds will be available for distribution to unsecured creditors.
Estimated Number of Creditors: Barry Zimmerman Trustee
Estimated Assets: \$0 to \$50,000
Estimated Debts: \$50,001 to \$100,000 Terry E. Myers

THIS SPACE IS FOR COURT USE ONLY
cc: Kim BZ

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): James, Joey And Kim

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attached additional sheet)

Location
Where Filed: None

Case Number: Date:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attached additional sheet)

Name of Debtor:
None

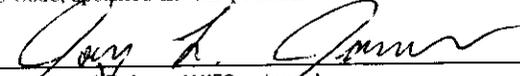
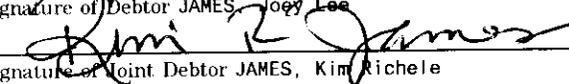
Case Number: Date:

Relationship: District: Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

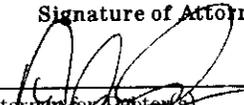

Signature of Debtor JAMES, Joey Lee
 
Signature of Joint Debtor JAMES, Kim Richele
Telephone Number (if not represented by attorney)
2000
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual
Printed Name of Authorized Individual
Title of Authorized Individual
Date

Signature of Attorney


Signature of Attorney for Debtor(s)
Kenneth L. Anderson #2262
Printed Name of Attorney for Debtor(s)
Kenneth L. Anderson, Attorney Towne Square Mall, Ste. 330
Firm Name
504 Main Street
Address
Lewiston, ID 83501
(208) 743-9569
Telephone Number
Date 11/11/00

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
Printed or Typed Name of Bankruptcy Petition Preparer
Social Security Number
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

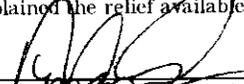
Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.


Signature of Attorney for Debtor(s) Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

**United States Bankruptcy Court
District of Idaho**

IN RE

JAMES, Joey Lee

& JAMES, Kim Richele
Fka Kim Covill
Fka Kim James
518-98-5817

518-80-2993

4325 Lenville Road #2
Moscow, ID 83843

4325 Lenville Road #2
Moscow, ID 83843

Case No. _____

DEBTOR(S)

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE		ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A	Real Property	Yes	1	0.00		
B	Personal Property	Yes	7	45,927.00		
C	Property Claimed as Exempt	Yes	4			
D	Creditors Holding Secured Claims	Yes	1		37,056.00	
E	Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F	Creditors Holding Unsecured Nonpriority Claims	Yes	2		52,641.00	
G	Executory Contracts and Unexpired Leases	Yes	1			
H	Codebtors	Yes	1			
I	Current Income of Individual Debtor(s)	Yes	1			3,212.00
J	Current Expenditures of Individual Debtor(s)	Yes	1			2,705.00
Total Number of Sheets of All Schedules			20			
				Total Assets	45,927.00	
					Total Liabilities	89,697.00

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL 0.00

(Report also on Summary of Schedules)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand.	X			
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account: US Bank Savings account: Public Service CU Savings account: US Bank		89.00 9.00 1.00
3 Security deposits with public utilities, telephone companies, landlords, and others.	X			
4 Household goods and furnishings, include audio, video, and computer equipment.		1 child set inline skates 2 air conditioners 2 air mattresses 2 lamps 2 rakes 2 rugs 2 shovels 2 truck speakers 2 VCR 3 beds 3 fans 4 dressers 4 snow tires 5 lawn chairs 6 storage containers and contents Air pumps (2) Baby crib Baby stroller Baby umbrella stroller Bag of camping toys BBQ grill Bike trailer Bird house "basket keeper"		3.00 70.00 10.00 5.00 5.00 2.00 10.00 8.00 10.00 80.00 30.00 250.00 40.00 15.00 20.00 10.00 10.00 20.00 7.00 3.00 15.00 30.00 2.00

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Black and decker drill	3.00
		Black and Decker scrubber	20.00
		Bread maker	5.00
		Canisters and other food storage containers etc.	30.00
		Chair	25.00
		Children under the age of 16: toys, games, clothing, and other misc. personal itmes	150.00
		Cleaning supplies	25.00
		Clocks (2)	2.00
		Clothes dryer	50.00
		Clothes washer	50.00
		Coffee maker	5.00
		Computer, scanner, and printer (1 year old, home assembled)	450.00
		Desk and chair	60.00
		Diaper genie	2.00
		Dining table and chairs	15.00
		Dishes	25.00
		Dishwasher	50.00
		Dust buster	10.00
		DVD	30.00
		Electric heater	10.00
		Electric knife	3.00
		End table	3.00
		Extension cords (3)	2.00
		File	2.00
		File cabinet	10.00
		Folding playpen	7.00
		Freezer	20.00
		Gas can (5)	5.00
		Glass jug	100.00
		High chair	10.00
		Hope chest	10.00
		Hoses	2.00
		Ice tea maker	5.00
		Iron and board	25.00
		Kids blow up swimming pool	7.00
		Kitchen blue knick-knacks	2.00
		Knick-knacks and hutch	10.00
		Knife set	5.00
		Lawn mower	35.00
		Lawn table	15.00
		Linens, towels, sheets, etc.	35.00
		Love seat	15.00
		Mag flashlight	2.00
		Microwave	15.00

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Microwave cart		20.00
		Mirrors		5.00
		Misc. personal effects (cosmetics, shaving gear, shoe shine items, etc.)		100.00
		Mop and broom		5.00
		Phono records, audio and video tapes, compact discs, etc.		200.00
		Plastic containers		30.00
		Pots, pans, etc.		30.00
		Range		40.00
		Refrigerator		45.00
		Rival mixer		5.00
		Safety gate		1.00
		Security safe		50.00
		Shop light		10.00
		Silverware		20.00
		Sofa		20.00
		Spare truck tire		5.00
		Spinklers		1.00
		Stereo system		50.00
		T.V.		75.00
		T.V. (2)		30.00
		Telephone answer machine		5.00
		Toaster		2.00
		Tool box		1.00
		Tool kit		7.00
		Truck topper		35.00
		Typewriter		5.00
		Utensil caddy and utensils		15.00
		Vacuum cleaner		10.00
		Waffle iron		3.00
		Wall vases (2)		2.00
		Weed eater		15.00
		Wine bottles and other liquor items		5.00
		Wood TV trays		10.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books		60.00
		Posters: horse, kitty		2.00
		Wall hanging: "love, Joy, Faith & Peace"		1.00
		Wallhanging: "footprints" poem		2.00
		Wallhanging: angel girls		2.00
6. Wearing apparel.		Clothing, shoes, coats, etc.		300.00

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
7. Furs and jewelry.		Garbage can		20.00
		Jewelry: (that containing precious metals or stones) his: wedding set \$50; hers: wedding set \$100, ring \$10, 3 necklaces \$5)		165.00
		Jewelry: costume (his: 2 watches; hers: 2 watches)		30.00
		Luggage		20.00
8. Firearms and sports, photographic, and other hobby equipment.		17 family photos		25.00
		2 rollerblade sets with pads		30.00
		2 small coolers		4.00
		3 bicycles		100.00
		Bird house, pies, etc.		5.00
		Camera		5.00
		Camping cots (2)		10.00
		Camping gear: tent, lantern, BBQ grill, 3 sleeping bags		87.00
		Golf equipment		30.00
		Lords prayer, 2 candles and cross		5.00
		Snorkle gear set with fins		7.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		PERSI		100%
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1988 Nissan pickup 1992 Dodge Caravan (lien...FSB)		3,229.00 5,156.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.		4 crescent wrenches 5 pliers 6 screwdrivers Drill Drill bits (20) Hammer Kitchen ladder Tape measures Vice grips		4.00 5.00 3.00 15.00 10.00 4.00 3.00 1.00 1.00
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33 Other personal property of any kind not already listed, such as season tickets. Itemize.		1995 Champion 24x40 m.h. 2 stadium seats Cat scratcher Computer games (several) Playstation games (6)		33,500.00 3.00 10.00 25.00 75.00

TOTAL 45,927.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

0 continuation sheets attached

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Checking, savings or other financial accounts			
Checking account: US Bank non			89.00
Savings account: Public non Service CU			9.00
Savings account: US Bank non			1.00
Household goods and furnishings			
1 child set inline skates	IC 11-605 (1) (a)	3.00	3.00
2 air conditioners	IC 11-605 (1) (a)	70.00	70.00
2 air mattresses	IC 11-605 (1) (a)	10.00	10.00
2 lamps	IC 11-605 (1) (a)	5.00	5.00
2 rakes	IC 11-605 (1) (a)	5.00	5.00
2 rugs	IC 11-605 (1) (a)	2.00	2.00
2 shovels	IC 11-605 (1) (a)	10.00	10.00
2 truck speakers	IC 11-605 (1) (a)	8.00	8.00
2 VCR	IC 11-605 (1) (a)	10.00	10.00
3 beds	IC 11-605 (1) (a)	80.00	80.00
3 fans	IC 11-605 (1) (a)	30.00	30.00
4 dressers	IC 11-605 (1) (a)	250.00	250.00
4 snow tires	IC 11-605 (1) (a)	40.00	40.00
5 lawn chairs	IC 11-605 (1) (a)	15.00	15.00
6 storage containers and contents	IC 11-605 (1) (a)	20.00	20.00
Air pumps (2)	IC 11-605 (1) (a)	10.00	10.00
Baby crib	IC 11-605 (1) (a)	10.00	10.00
Baby stroller	IC 11-605 (1) (a)	20.00	20.00
Baby umbrella stroller	IC 11-605 (1) (a)	7.00	7.00
Bag of camping toys	IC 11-605 (1) (a)	3.00	3.00
BBQ grill	IC 11-605 (1) (a)	15.00	15.00
Bike trailer	IC 11-605 (1) (a)	30.00	30.00
Bird house "basket keeper"	IC 11-605 (1) (a)	2.00	2.00
Black and decker drill	IC 11-605 (1) (a)	3.00	3.00
Black and Decker scrubber	IC 11-605 (1) (a)	20.00	20.00
Bread maker	IC 11-605 (1) (a)	5.00	5.00
Canisters and other food storage cont	IC 11-605 (1) (a)	30.00	30.00
Chair	IC 11-605 (1) (a)	25.00	25.00
Children under the age of 16: toys, g	IC 11-605 (1) (a)	150.00	150.00

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Cleaning supplies	IC 11-605 (1) (a)	25.00	25.00
Clocks (2)	IC 11-605 (1) (a)	2.00	2.00
Clothes dryer	IC 11-605 (1) (a)	50.00	50.00
Clothes washer	IC 11-605 (1) (a)	50.00	50.00
Coffee maker	IC 11-605 (1) (a)	5.00	5.00
Computer, scanner, and printer (1 ye	IC 11-605 (1) (a)	450.00	450.00
Desk and chair	IC 11-605 (1) (a)	60.00	60.00
Diaper genie	IC 11-605 (1) (a)	2.00	2.00
Dining table and chairs	IC 11-605 (1) (a)	15.00	15.00
Dishes	IC 11-605 (1) (a)	25.00	25.00
Dishwasher	IC 11-605 (1) (a)	50.00	50.00
Dust buster	IC 11-605 (1) (a)	10.00	10.00
DVD	IC 11-605 (1) (a)	30.00	30.00
Electric heater	IC 11-605 (1) (a)	10.00	10.00
Electric knife	IC 11-605 (1) (a)	3.00	3.00
End table	IC 11-605 (1) (a)	3.00	3.00
Extension cords (3)	IC 11-605 (1) (a)	2.00	2.00
File	IC 11-605 (1) (a)	2.00	2.00
File cabinet	IC 11-605 (1) (a)	10.00	10.00
Folding playpen	IC 11-605 (1) (a)	7.00	7.00
Freezer	IC 11-605 (1) (a)	20.00	20.00
Gas can (5)	IC 11-605 (1) (a)	5.00	5.00
Glass jug	IC 11-605 (1) (a)	100.00	100.00
High chair	IC 11-605 (1) (a)	10.00	10.00
Hope chest	IC 11-605 (1) (a)	10.00	10.00
Hoses	IC 11-605 (1) (a)	2.00	2.00
Ice tea maker	IC 11-605 (1) (a)	5.00	5.00
Iron and board	IC 11-605 (1) (a)	25.00	25.00
Kids blow up swimming pool	IC 11-605 (1) (a)	7.00	7.00
Kitchen blue knick-knacks	IC 11-605 (1) (a)	2.00	2.00
Knick-knacks and hutch	IC 11-605 (1) (a)	10.00	10.00
Knife set	IC 11-605 (1) (a)	5.00	5.00
Lawn mower	IC 11-605 (1) (a)	35.00	35.00
Lawn table	IC 11-605 (1) (a)	15.00	15.00
Linens, towels, sheets, etc.	IC 11-605 (1) (a)	35.00	35.00
Love seat	IC 11-605 (1) (a)	15.00	15.00
Mag flashlight	IC 11-605 (1) (a)	2.00	2.00
Microwave	IC 11-605 (1) (a)	15.00	15.00
Microwave cart	IC 11-605 (1) (a)	20.00	20.00
Mirrors	IC 11-605 (1) (a)	5.00	5.00
Misc. personal effects (cosmetics, sh	IC 11-605 (1) (a)	100.00	100.00
Mop and broom	IC 11-605 (1) (a)	5.00	5.00
Phono records, audio and video tapes,	IC 11-605 (1) (a)	200.00	200.00
Plastic containers	IC 11-605 (1) (a)	30.00	30.00
Pots, pans, etc.	IC 11-605 (1) (a)	30.00	30.00
Range	IC 11-605 (1) (a)	40.00	40.00

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Refrigerator	IC 11-605 (1) (a)	45.00	45.00
Rival mixer	IC 11-605 (1) (a)	5.00	5.00
Safety gate	IC 11-605 (1) (a)	1.00	1.00
Security safe	IC 11-605 (1) (a)	50.00	50.00
Shop light	IC 11-605 (1) (a)	10.00	10.00
Silverware	IC 11-605 (1) (a)	20.00	20.00
Sofa	IC 11-605 (1) (a)	20.00	20.00
Spare truck tire	IC 11-605 (1) (a)	5.00	5.00
Spinklers	IC 11-605 (1) (a)	1.00	1.00
Stereo system	IC 11-605 (1) (a)	50.00	50.00
T.V.	IC 11-605 (1) (a)	75.00	75.00
T.V. (2)	IC 11-605 (1) (a)	30.00	30.00
Telephone answer machine	IC 11-605 (1) (a)	5.00	5.00
Toaster	IC 11-605 (1) (a)	2.00	2.00
Tool box	IC 11-605 (1) (a)	1.00	1.00
Tool kit	IC 11-605 (1) (a)	7.00	7.00
Truck topper	IC 11-605 (1) (a)	35.00	35.00
Typewriter	IC 11-605 (1) (a)	5.00	5.00
Utensil caddy and utensils	IC 11-605 (1) (a)	15.00	15.00
Vacuum cleaner	IC 11-605 (1) (a)	10.00	10.00
Waffle iron	IC 11-605 (1) (a)	3.00	3.00
Wall vases (2)	IC 11-605 (1) (a)	2.00	2.00
Weed eater	IC 11-605 (1) (a)	15.00	15.00
Wine bottles and other liquor items	IC 11-605 (1) (a)	5.00	5.00
Wood TV trays	IC 11-605 (1) (a)	10.00	10.00
<u>Books, pictures and other art objects</u>			
Books	IC 11-605 (1) (a)	60.00	60.00
Posters: horse, kitty	IC 11-605 (1) (a)	2.00	2.00
Wall hanging: "love, Joy, Faith & Pe	IC 11-605 (1) (a)	1.00	1.00
Wallhanging: "footprints" poem	IC 11-605 (1) (a)	2.00	2.00
Wallhanging: angel girls	IC 11-605 (1) (a)	2.00	2.00
<u>Wearing apparel</u>			
Clothing, shoes, coats, etc.	IC 11-605 (1) (b)	300.00	300.00
<u>Furs and jewelry</u>			
Garbage can	IC 11-605 (1) (a)	20.00	20.00
Jewelry: (that containing precious me	IC 11-605 (2)	165.00	165.00
Jewelry: costume (his: 2 watches; her	IC 11-605 (2)	30.00	30.00
Luggage	IC 11-605 (1) (a)	20.00	20.00

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Firearms and sports, photographic, and other			
17 family photos	IC 11-605 (1) (a)	25.00	25.00
2 rollerblade sets with pads	IC 11-605 (1) (a)	30.00	30.00
2 small coolers	IC 11-605 (1) (a)	4.00	4.00
3 bicycles	IC 11-605 (1) (a)	100.00	100.00
Bird house, pies, etc.	IC 11-605 (1) (a)	5.00	5.00
Camera	IC 11-605 (1) (a)	5.00	5.00
Camping cots (2)	IC 11-605 (1) (a)	10.00	10.00
Camping gear: tent, lantern, BBQ grill	IC 11-605 (1) (a)	87.00	87.00
Golf equipment	IC 11-605 (1) (a)	30.00	30.00
Lords prayer, 2 candles and cross	IC 11-605 (1) (a)	5.00	5.00
Snorkle gear set with fins	IC 11-605 (1) (a)	7.00	7.00
Interests in IRA, ERISA, Keogh, or other pension			
PERSI	IC 11-604A (4)	100%	100%
Automobiles, trucks, trailers, and other vehicles			
1988 Nissan pickup	IC 11-605 (3) (1)	3,229.00	3,229.00
1992 Dodge Caravan (lien...FSB)	IC 11-605 (3) (1)		5,156.00
Machinery, fixtures, equipment used in business			
4 crescent wrenches	IC 11-605 (3)	4.00	4.00
5 pliers	IC 11-605 (3)	5.00	5.00
6 screwdrivers	IC 11-605 (3)	3.00	3.00
Drill	IC 11-605 (3)	15.00	15.00
Drill bits (20)	IC 11-605 (3)	10.00	10.00
Hammer	IC 11-605 (3)	4.00	4.00
Kitchen ladder	IC 11-605 (3)	3.00	3.00
Tape measures	IC 11-605 (3)	1.00	1.00
Vice grips	IC 11-605 (3)	1.00	1.00
Other personal property not already listed			
1995 Champion 24x40 m.h. non			33,500.00
2 stadium seats	IC 11-605 (10)	3.00	3.00
Cat scratcher	IC 11-605 (1) (a)	10.00	10.00
Computer games (several)	IC 11-605 (1) (a)	25.00	25.00
Playstation games (6)	IC 11-605 (1) (a)	75.00	75.00

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
ACCOUNT NO. 00001101326807 Chase Manhattan P.O. Box 9001319 Louisville, KY 40290-1319			Deed of trust re: 1995 Champion 24x40 M.H. Value \$ 33,500.00				31,900.00 0.00
ACCOUNT NO. 091-593-318881 First Security Bank Attn: Bankruptcy Dept., P.O. Box 7069 Boise, ID 83707			PMSI in 1992 Dodge Van Value \$ 5,156.00				5,156.00 0.00
ACCOUNT NO.							
ACCOUNT NO.							

0 Continuation Sheets attached

Subtotal
(Total of this page) 37,056.00

(Complete only on last sheet of Schedule D) **TOTAL** 37,056.00

(Report total also on Summary of Schedules)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2)

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

Deposits by individuals

Claims of individuals up to a maximum of \$1,950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6)

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

* Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_____ Continuation Sheets attached

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. 371511031301002 American Express Suite 0002 Chicago, IL 60679-0002			Purchases				5,069.00
ACCOUNT NO. 5189858171 Direct Loan U.S. Dept. Of Education P.O. Box 530260 Atlanta, GA 30352-0260			Student loan				18,008.00
ACCOUNT NO. 6011-0097-7062-0834 Discover P.O. Box 30395 Salk Lake City UT 84130-0395			Purchases				7,088.00
ACCOUNT NO. 1053451898581702 EFG Technologies P.O. Box 1810 Winston Salem NC 27102-1810			Student loan				1,100.00

1 Continuation Sheets attached

Subtotal
(Total of this page) 31,265.00

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Joe And Judy James 3708 Shipman Circle Nampa, ID 83863			Loan				6,000.00
ACCOUNT NO.5490-9901-1640-4987 MBNA America PO Box 15019 Wilmington, DE 19886-5019			Purchases				13,654.00
ACCOUNT NO.9004-07985-7 Troutman's Emporium P.O. Box 5010 Eugene, OR 97405-0010			Purchases				106.00
ACCOUNT NO.4190-0808-6771-9472 U.S. Bank Attn: Bankruptcy Dept. 950 17th Street, Ste. 810 Denver, CO 80202			Credit line				1,544.00
ACCOUNT NO.518985817101 USA Group Loan Services Inc. P.O. Box 6176 Indianapolis, IN 46206-6176			Re: National City Bank loan				72.00

Sheet _____ of _____ Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **21,376.00**

(Complete only on last sheet of Schedule F) **TOTAL 52,641.00**

(Report total also on Summary of Schedules)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Country Homes Mobile Park P.O. Box 8416 Moscow, ID 83843	Lot lease for 1995 Champion doublewide (lease; reject)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES Lindsey Covill Leslie James (18 Months Old)	AGE 8	RELATIONSHIP Daughter Daughter
Employment:	DEBTOR	SPOUSE	
Occupation	Assn. Ticket Mgr.	Oral Surg Assist.	
Name of Employer	J O F I	Palouse Oral Sug	
How long employed	3 Years	3 Years	
Address of Employer	Moscow, ID	Moscow, ID	

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 2,382.00	\$ 1,862.00
Estimated monthly overtime	\$	\$
SUBTOTAL	\$ 2,382.00	\$ 1,862.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ 356.00	\$ 355.00
b. Insurance	\$ 177.00	\$
c. Union dues	\$	\$
d. Other (Specify) PERSI (required)	\$ 144.00	\$
	\$	\$
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 677.00	\$ 355.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,705.00	\$ 1,507.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
Social Security or other government assistance	\$	\$
Specify	\$	\$
Other monthly income	\$	\$
Specify	\$	\$
	\$	\$
	\$	\$
TOTAL MONTHLY INCOME	\$ 1,705.00	\$ 1,507.00
TOTAL COMBINED MONTHLY INCOME	\$ 3,212.00	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

None

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>600.00</u>
Are real estate taxes included? Yes _____ No <u>X</u>	
Is property insurance included? Yes _____ No <u>X</u>	
Utilities: Electricity and heating fuel	\$ <u>95.00</u>
Water and sewer	\$ <u>40.00</u>
Telephone	\$ <u>100.00</u>
Other _____	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ <u>600.00</u>
Clothing	\$ <u>100.00</u>
Laundry and dry cleaning	\$ <u>80.00</u>
Medical and dental expenses	\$ <u>90.00</u>
Transportation	\$ <u>150.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
Charitable contributions	\$ _____
Insurance: (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>35.00</u>
Life	\$ _____
Health	\$ _____
Auto	\$ <u>70.00</u>
Other _____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ _____
Other <u>Student loans</u>	\$ <u>220.00</u>
Other _____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other <u>Child care \$300, priv. sch. \$75, baby n.</u>	\$ <u>425.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>2,705.00</u>

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ <u>3,212.00</u>
B. Total projected monthly expenses	\$ <u>2,705.00</u>
C. Excess income (A minus B)	\$ <u>507.00</u>
D. Total amount to be paid into plan each _____	\$ <u>507.00</u>

(interval)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 11-1-00 Signature: [Signature] JAMES, Joey Lee Debtor
Date: 11-1-00 Signature: [Signature] JAMES, Kim Richele (Joint Debtor, if any) [If joint case, both spouses must sign.]

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:
If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case,

declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Idaho

IN RE

JAMES, Joey Lee

518-80-2993

4325 Lenville Road #2
Moscow, ID 83843

& JAMES, Kim Richele
Fka Kim Covill
Fka Kim James
518-98-5817

4325 Lenville Road #2
Moscow, ID 83843

Case No. _____

DEBTOR(S)

Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. **If the answer to any question is "None", or the question is not applicable, mark the box labeled "None".** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates' any managing agent of the debtor. (11 U.S.C. § 101).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE (If more than one)
\$38,325	1998	U of Idaho, Keybank, Dr. Ausich
\$29,805	1999	U of Idaho, Palouse Oral Surgery

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

AMOUNT		SOURCE
\$12,113	1998	Pension; Public Servie Co. Colorado
\$	1999	

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Manhattan (residence)	monthly	\$301/mo.	\$33,500

None

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR; RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Joe and Judy James 3708 Shipman Circle Nampa ID 83863	2/00	\$2,000	\$6,000

(re: divorce related expenses, attorney expenses, and moving expenses, etc.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Kenneth L. Anderson Attorney at Law Towne Square Mall, Ste. 330 504 Main Street Lewiston, ID 83501	9/22/00	\$595 retainer for this case plus \$185 filing fee to court

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Joe James Nampa, ID (father)	4/2000	1984 Jeep; CJ-7; \$4,200

11 Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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See Continuation Sheet - Page 1

Statement of Financial Affairs
Continuation Sheet - Page 1 of 1
Question 14

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Joe James (father)	sewing machines, cabinet \$300, camcorder, Tripod, tapes, cases \$700	Debtors' residence
Chase Manhattan Bank	refrigerator, dishwasher, range, washer and dryer values unknown	
Lindsey Covill (age 8) Leslie James (age 18 mo.) (daughters)	savings account \$150 approx.	

None

b. List all firms who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS

DATE ISSUED

18. Inventories

None

a. List the dates of the last two inventories taken on your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a. above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11-1-00
2000

Signature Joey Lee James
of Debtor JAMES, Joey Lee

Date 11-1-00
2000

Signature Kim Richele James
of Joint Debtor JAMES, Kim Richele
(if any)

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer _____

Date _____

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs, and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

1 continuation sheets attached

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$45 administrative fee)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$830 filing fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$230 filing fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

2000 Date JAMES, Joey Lee Debtor JAMES, Kim Richele Joint Debtor, if any Case Number

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.