

FORM B1	United States Bankruptcy Court District of Idaho	VOLUNTARY PETITION
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Name of Debtor (If individual, enter Last, First, Middle): SPENCER, Norman Kenneth	Name of Joint Debtor (Spouse)(Last, First, Middle) SPENCER, Bonnie Jean
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Db a NorBon's Copy Cabin	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): 99-20601
Soc.Sec./Tax I.D. No. (If more than one, state all): 518-42-3632	Soc.Sec./Tax I.D. No. (If more than one, state all): 518-40-3250
Street Address of Debtor (No. & Street, City, State & Zip Code): 1021 21st Street Lewiston, ID 83501-0000	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 913 Linden Avenue Lewiston, ID 83501-0000
County of Residence or of the Principal Place of Business: Nez Perce	County of Residence or of the Principal Place of Business: Nez Perce
Mailing Address of Debtor (if different from street address): Same	Mailing Address of Joint Debtor (if different from street address): Same

Location of Principal Assets of Business Debtor (if different from street address above):
1021 21st Street Lewiston, ID 83501

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principle 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.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check any applicable box)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | |

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- | | | |
|--|-------------------------------------|--|
| <input type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input checked="" type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> Sec. 304 - Case Ancillary to Foreign Proceeding | | |

Nature of Debts (Check one box)

- Consumer/Non-Business Business

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)

Filing Fee (Check one box)

- Full Filing Fee attached
- Filing Fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates Only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

- | | | | | | |
|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1-15 | 16-49 | 50-99 | 100-199 | 200-999 | 1000-over |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Estimated Assets

- | | | | | | | | |
|--------------------------|-------------------------------------|--------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|--------------------------|
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Estimated Debts

- | | | | | | | | |
|--------------------------|-------------------------------------|--------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|--------------------------|
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

THIS SPACE IS FOR COURT USE ONLY

Fee pd #1942

Terry L. Myers

Voluntary Petition

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

Name of Debtor(s): Spencer, Norman & Bonnie

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

Location
Where Filed: Idaho (Norman only)

Case Number:
unknown

Date:
1986 or 1987

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.

Norman Spencer
Signature of Debtor SPENCER, Norman Kenneth

Bonnie Jean Spencer
Signature of Joint Debtor SPENCER, Bonnie Jean

Telephone Number (Not represented by attorney)
APR 2 1999

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
Printed Name of Attorney for Debtor(s)
Kenneth L. Anderson
Firm Name

504 Main Street, Suite 330
Address
Lewiston, ID 83501

2087439569
Telephone Number

Date

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.

Signature of Bankruptcy Petition Preparer

Date

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

SPENCER, Norman Kenneth
Dba NorBon's Copy Cabin
518-42-3632

1021 21st Street
Lewiston, ID 83501-0000

& SPENCER, Bonnie Jean

518-40-3250

913 Linden Avenue
Lewiston, ID 83501-0000

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	65,015.00		
B	Personal Property	Yes	9	16,438.00		
C	Property Claimed as Exempt	Yes	7			
D	Creditors Holding Secured Claims	Yes	1		7,000.00	
E	Creditors Holding Unsecured Priority Claims	Yes	2		2,410.00	
F	Creditors Holding Unsecured Nonpriority Claims	Yes	9		74,964.00	
G	Executory Contracts and Unexpired Leases	Yes	2			
H	Codebtors	Yes	1			
I	Current Income of Individual Debtor(s)	Yes	1			16,035.00
J	Current Expenditures of Individual Debtor(s)	Yes	2			15,375.00
Total Number of Sheets of All Schedules			35			
				Total Assets	81,453.00	
					Total Liabilities	84,374.00

Debtor(s)

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 co-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	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Improved real property commonly known as 913 Linden Avenue, City of Lewiston, Nez Perce County, State of Idaho, more particularly described as 815.3-417.01 Lewiston Orchards E 61.53 feet of W 123.06 feet of S 160 feet 3 7	Fee Simple	65,015.00	0.00

TOTAL 65,015.00

(Report also on Summary of Schedules)

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: Seaports Citizens Bank * Checking: Seaport Citizens Bank		22.00 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		1 pair of tire chains 12 lamps * 12 plants * 2 clocks 2 clothes hampers * 2 gallon gas can 2 hammers * 2 Hoses * 2 night stands * 2 rakes * 2 rockers * 2 screwdrivers * 2 small storage chests * 2 sprinklers * 2 telephone answering machines * 3 clocks not on wall * 3 lawn chairs 3 lawn chairs * 3 mirrors * 3 oil cans 3 shovels * 3 small tables * 3 telephones *		2.00 42.00 17.00 2.00 8.00 1.00 2.00 7.00 10.00 4.00 20.00 1.00 13.00 4.00 17.00 5.00 3.00 10.00 13.00 11.00 7.00 20.00 40.00

* Bonnie Spencer's personal property

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
		4 additional night stands *		7.00
		4 chairs *		100.00
		4 drawer file cabinet		10.00
		4 rugs *		3.00
		4 shovels		4.00
		5 curtains *		30.00
		5 gallon gas can		2.00
		5 small shelves		25.00
		6 clocks *		30.00
		6 end tables *		20.00
		6 pillow block bearings		6.00
		Air conditioner *		20.00
		Assorted garden supplies *		15.00
		Bathroom scale *		5.00
		Bed		25.00
		Bed and headboard (first) *		130.00
		Bed and headboard (second) *		30.00
		Blender		2.00
		Blender*		8.00
		Book cases (2)		10.00
		Breadmaker *		30.00
		Briefcase		3.00
		Butter churn		1.00
		Butter mold		1.00
		Canisters and other food storage containers, etc.. *		10.00
		Card table *		10.00
		Carving set		2.00
		Chest of drawers		4.00
		Chest of drawers *		25.00
		Cleaning supplies *		5.00
		Clothes dryer (first)*		15.00
		Clothes dryer (second) *		15.00
		Clothes washer*		25.00
		Coffee grinder		2.00
		Coffee maker		2.00
		Coffee makers *		7.00
		Coffee table *		50.00
		Computer		50.00
		Computer and printer (first) *		215.00
		Computer and printer (second) *		215.00
		Cream separator		5.00
		Crock pot		1.00
		Desk and chair *		75.00
		Desk and chairs * (2)		40.00
		Dining table and chairs *		15.00
		Dishes		10.00
		Dishes*		85.00

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
		Dishwasher*		75.00
		Dresser		4.00
		Dresser (first) *		20.00
		Dresser (second) *		20.00
		Electric can opener *		2.00
		Electric knife*		2.00
		Entertainment center *		25.00
		Fan		1.00
		Fan *		3.00
		File cabinet *		5.00
		Fire extinguisher *		10.00
		Flute		2.00
		Freezer*		20.00
		Garbage can *		16.00
		Guitar *		10.00
		High intensity light *		50.00
		Hoe		1.00
		Hoe *		1.00
		Hoses		2.00
		Iron and board *		5.00
		Keyboard		15.00
		Kitchen cart *		2.00
		Kitchen stool *		2.00
		Knick-knacks *		25.00
		Lawn mower (first) *		15.00
		Lawn mower (second) *		5.00
		Linens, towels, sheets, etc...*		50.00
		Linens, towels, sheets, etc....		2.00
		Luggage *		25.00
		Micro recorders (3)		5.00
		Microwave *		40.00
		Mirror		1.00
		Mirrors not on walls *		10.00
		Miscellaneous office and desk supplies *		25.00
		Other saws		10.00
		Other wrenches and pliers *		2.00
		Patio table *		10.00
		Phono records, audio and video tapes, compact discs, etc...		4.00
		Phono records, audio and video tapes, compact discs, etc...*		30.00
		Piano and bench		50.00
		Pick		1.00
		Pipe wrench		2.00
		Pots, pans, etc...		10.00
		Pots, pans, etc...*		35.00
		Rake		1.00

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
		Range*		35.00
		Red and gray tool box		4.00
		Refrigerator (first)*		60.00
		Refrigerators (second and third)*		25.00
		Rototiller		25.00
		Sandwich maker *		3.00
		Screw jack		1.00
		Sewing bench and supplies *		25.00
		Sewing machine *		10.00
		Shelf unit *		10.00
		Silverware		5.00
		Silverware*		48.00
		Sofa *		200.00
		Stereo system		3.00
		Stereo system (second) *		10.00
		Stereo system *		50.00
		T.V.		10.00
		T.V. (first) *		100.00
		T.V. (second) *		15.00
		T.V. antenna (outside) *		5.00
		T.V. tray sets (2) *		15.00
		Toaster		2.00
		Toaster *		3.00
		Toaster oven		4.00
		Toaster oven*		5.00
		Tree trimmer		2.00
		Trombone		25.00
		Typewriter (first) *		30.00
		Typewriter (second) *		30.00
		Vacuum cleaner		3.00
		Vacuum cleaner *		10.00
		VCR		5.00
		VCR (first)*		30.00
		VCR (second) *		5.00
		Waffle iron *		2.00
		Walkman (sony)		2.00
		Weed eater		5.00
		Wooden shelf		3.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		14 miscellaneous wall hangings *		27.00
		Books: other		5.00
		Books: other *		50.00
		Books: used in earning a living		5.00
		Family photos and albums *		21.00
		Oriental wall rug *		5.00
		Small keyboard *		15.00
		Weather station wall hanging *		10.00

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
6. Wearing apparel.		Clothing, shoes, coats, etc... Clothing, shoes, coats, etc... *		10.00 250.00
7. Furs and jewelry.		Jewelry: Hers-continaing genuine precious metals or stones... Wedding band, 6 silver rings, 1 silver necklace Jewelry: Hers-costume (not containing precious metals or stones) 3 watches, other miscellaneous personal items, rhinestone costume jewelry * Jewelry: His: Bolo Tie (5)		70.00 80.00 1.00
8. Firearms and sports, photo- graphic, and other hobby equip- ment.		2 camping back packs 22 hand gun * 3 sleeping bags 4 cameras * Bicycles Camping gear: camp stove, heater, kitchen ware, picnic basket, 2 sleeping bags * Tent		3.00 20.00 7.00 19.00 25.00 35.00 5.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surren- der 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 shar- ing plans. Itemize.	X			
12. Stock and interests in incorpo- rated and unincorporated busine- sses. Itemize.	X			

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
13. Interests in partnerships or joint ventures. Itemize.	X			
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.		1981 Olds Cutlass (worn engine) * 1988 Dodge Caravan Homemade from pickup box utility trailer		500.00 1,270.00 25.00
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.		1/2" socket set 1/4" socket set 12" T-square 15 pairs of pliers 16' Alum Ladder 2 50' tapes 2 computer desks 2 culking tools 2 drills 2 hand staplers 2 paint guns 2 sodering tools 2 stamp numbering sets 3 crescent wrenches 3 drop cords 3 vice grip 3 wire brushes 3/8 " socket set 4 plastic cabinets with screws 4 saws 6 C clamps Assorted copy paper, plastic storage containers Assorted shelf units Bench grinder Come-A-Long Copier		8.00 4.00 6.00 16.00 10.00 2.00 30.00 3.00 12.00 3.00 4.00 6.00 3.00 5.00 9.00 3.00 2.00 5.00 8.00 6.00 6.00 50.00 45.00 10.00 3.00 50.00

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
		Died tap set		3.00
		Dremel tool		3.00
		Drill press		50.00
		ELT meter		8.00
		End wrench set		10.00
		Fax machine		25.00
		Fold up work bench		15.00
		Gas torch		15.00
		Hammers (5)		10.00
		Jig saw blades		1.00
		Pry bar		2.00
		Roter and stand		5.00
		Safety face shield		1.00
		Sander		4.00
		Scoop shovel		2.00
		Screwdrivers (16)		8.00
		Small vice drill press		3.00
		Stamp lettering set		2.00
		T-Shirt press		5.00
		Timing light		7.00
		Tin cutter set		6.00
		Top and bottem tool chest		30.00
		Tubing cutter set		3.00
28. Inventory.		Business inventory		9,839.00
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and imple- ments.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed, such as season tickets. Itemize.		1 pair of ramps		3.00
		12 volt light		1.00
		2 blood pressure cuffs *		13.00
		2 blood suger test kits *		15.00
		2 chain binders		2.00

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
		2 chainsaws		15.00
		2 saws		6.00
		3 gear pullers		12.00
		3/4" drive socket set		15.00
		6 safety stans		6.00
		7 hanging birdhouses		14.00
		Air chisel		10.00
		Air drill		10.00
		Air hose		1.00
		Air ratchet		5.00
		Assorted paint and supplies *		15.00
		Cash register *		25.00
		Christmas tree decorations *		40.00
		Compression gauge		2.00
		Creeper		2.00
		Cylinder hone		3.00
		ELT welder		50.00
		Fish tank and supplies *		10.00
		Games and puzzles *		10.00
		Glass etching supplies *		10.00
		Grease gun		5.00
		Hand impact driver		2.00
		Hand power grinder		10.00
		Hi lift jack		3.00
		Homer and dolly body set		5.00
		Jewelry boxes (3) *		11.00
		Kereoke machine *		50.00
		Machinist chain		3.00
		Miscellaneous personal effects (cosmetics, shaving gear, shoe shine items, etc...)		5.00
		Miscellaneous personal effects (cosmetics, shaving gear, shoe shine items, etc.) *		10.00
		Part of a roll of steel strapping		1.00
		Power lift		25.00
		Spring compressor		2.00
		Stunt Kits (2)		5.00
		Testing gauge		1.00
		Tie down strips		2.00
		Torque wrench		20.00
		Trailer fender		2.00
			TOTAL	16,438.00

0 continuation sheets attached

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

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
Real Property			
Improved real property commonly known as 913 Linden Avenue, City of Lewiston, Nez Perce County, State of Idaho, more particularly described as 815.3-417.01 Lewiston Orchards E 61.53 feet of W 123.06 feet of S 160 feet 3 7	IC 55-1003 non	50,000.00 15,015.00	65,015.00
Checking, savings or other financial accounts			
Checking account: Seaports Citizens B	non		22.00
Checking: Seaport Citizens Bank	non		0.00
Household goods and furnishings			
1 pair of tire chains	IC 11-605 (1) (a)	2.00	2.00
12 lamps *	IC 11-605 (1) (a)	42.00	42.00
12 plants *	IC 11-605 (1) (a)	17.00	17.00
2 clocks	IC 11-605 (1) (a)	2.00	2.00
2 clothes hampers *	IC 11-605 (1) (a)	8.00	8.00
2 gallon gas can	IC 11-605 (1) (a)	1.00	1.00
2 hammers *	IC 11-605 (1) (a)	2.00	2.00
2 Hoses *	IC 11-605 (1) (a)	7.00	7.00
2 night stands *	IC 11-605 (1) (a)	10.00	10.00
2 rakes *	IC 11-605 (1) (a)	4.00	4.00
2 rockers *	IC 11-605 (1) (a)	20.00	20.00
2 screwdrivers *	IC 11-605 (1) (a)	1.00	1.00
2 small storage chests *	IC 11-605 (1) (a)	13.00	13.00
2 sprinklers *	IC 11-605 (1) (a)	4.00	4.00
2 telephone answering machines *	IC 11-605 (1) (a)	17.00	17.00
3 clocks not on wall *	IC 11-605 (1) (a)	5.00	5.00
3 lawn chairs	IC 11-605 (1) (a)	3.00	3.00
3 lawn chairs *	IC 11-605 (1) (a)	10.00	10.00
3 mirrors *	IC 11-605 (1) (a)	13.00	13.00

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
3 oil cans	IC 11-605 (1) (a)	11.00	11.00
3 shovels *	IC 11-605 (1) (a)	7.00	7.00
3 small tables *	IC 11-605 (1) (a)	20.00	20.00
3 telephones *	IC 11-605 (1) (a)	40.00	40.00
4 additional night stands *	non		7.00
4 chairs *	IC 11-605 (1) (a)	100.00	100.00
4 drawer file cabinet	IC 11-605 (1) (a)	10.00	10.00
4 rugs *	IC 11-605 (1) (a)	3.00	3.00
4 shovels	IC 11-605 (1) (a)	4.00	4.00
5 curtains *	IC 11-605 (1) (a)	30.00	30.00
5 gallon gas can	IC 11-605 (1) (a)	2.00	2.00
5 small shelves	IC 11-605 (1) (a)	25.00	25.00
6 clocks *	IC 11-605 (1) (a)	30.00	30.00
6 end tables *	IC 11-605 (1) (a)	20.00	20.00
6 pillow block bearings	IC 11-605 (1) (a)	6.00	6.00
Air conditioner *	IC 11-605 (1) (a)	20.00	20.00
Assorted garden supplies *	IC 11-605 (1) (a)	15.00	15.00
Bathroom scale *	IC 11-605 (1) (a)	5.00	5.00
Bed	IC 11-605 (1) (a)	25.00	25.00
Bed and headboard (first) *	IC 11-605 (1) (a)	130.00	130.00
Bed and headboard (second) *	non		30.00
Blender	IC 11-605 (1) (a)	2.00	2.00
Blender*	IC 11-605 (1) (a)	8.00	8.00
Book cases (2)	IC 11-605 (1) (a)	10.00	10.00
Breadmaker *	IC 11-605 (1) (a)	30.00	30.00
Briefcase	IC 11-605 (1) (a)	3.00	3.00
Butter churn	IC 11-605 (1) (a)	1.00	1.00
Butter mold	IC 11-605 (1) (a)	1.00	1.00
Canisters and other food storage cont	IC 11-605 (1) (a)	10.00	10.00
Card table *	IC 11-605 (1) (a)	10.00	10.00
Carving set	IC 11-605 (1) (a)	2.00	2.00
Chest of drawers	IC 11-605 (1) (a)	4.00	4.00
Chest of drawers *	IC 11-605 (1) (a)	25.00	25.00
Cleaning supplies *	IC 11-605 (1) (a)	5.00	5.00
Clothes dryer (first)*	IC 11-605 (1) (a)	15.00	15.00
Clothes dryer (second) *	non		15.00
Clothes washer*	IC 11-605 (1) (a)	25.00	25.00
Coffee grinder	IC 11-605 (1) (a)	2.00	2.00
Coffee maker	IC 11-605 (1) (a)	2.00	2.00
Coffee makers *	IC 11-605 (1) (a)	7.00	7.00
Coffee table *	IC 11-605 (1) (a)	50.00	50.00
Computer	IC 11-605 (1) (a)	50.00	50.00
Computer and printer (first) *	IC 11-605 (1) (a)	215.00	215.00
Computer and printer (second) *	non		215.00

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
Cream separator	IC 11-605 (1) (a)	5.00	5.00
Crock pot	IC 11-605 (1) (a)	1.00	1.00
Desk and chair *	IC 11-605 (1) (a)	75.00	75.00
Desk and chairs * (2)	non		40.00
Dining table and chairs *	IC 11-605 (1) (a)	15.00	15.00
Dishes	IC 11-605 (1) (a)	10.00	10.00
Dishes*	IC 11-605 (1) (a)	85.00	85.00
Dishwasher*	IC 11-605 (1) (a)	75.00	75.00
Dresser	IC 11-605 (1) (a)	4.00	4.00
Dresser (first) *	IC 11-605 (1) (a)	20.00	20.00
Dresser (second) *	non		20.00
Electric can opener *	IC 11-605 (1) (a)	2.00	2.00
Electric knife*	IC 11-605 (1) (a)	2.00	2.00
Entertainment center *	IC 11-605 (1) (a)	25.00	25.00
Fan	IC 11-605 (1) (a)	1.00	1.00
Fan *	IC 11-605 (1) (a)	3.00	3.00
File cabinet *	IC 11-605 (1) (a)	5.00	5.00
Fire extinguisher *	IC 11-605 (1) (a)	10.00	10.00
Flute	IC 11 605 (1) (b)	2.00	2.00
Freezer*	IC 11-605 (1) (a)	20.00	20.00
Garbage can *	IC 11-605 (1) (a)	16.00	16.00
Guitar *	IC 11 605 (1) (b)	10.00	10.00
High intensity light *	IC 11-605 (1) (a)	50.00	50.00
Hoe	IC 11-605 (1) (a)	1.00	1.00
Hoe *	IC 11-605 (1) (a)	1.00	1.00
Hoses	IC 11-605 (1) (a)	2.00	2.00
Iron and board *	IC 11-605 (1) (a)	5.00	5.00
Keyboard	IC 11 605 (1) (b)	15.00	15.00
Kitchen cart *	IC 11-605 (1) (a)	2.00	2.00
Kitchen stool *	IC 11-605 (1) (a)	2.00	2.00
Knick-knacks *	IC 11-605 (1) (a)	25.00	25.00
Lawn mower (first) *	IC 11-605 (1) (a)	15.00	15.00
Lawn mower (second) *	non		5.00
Linens, towels, sheets, etc...*	IC 11-605 (1) (a)	50.00	50.00
Linens, towels, sheets, etc....	IC 11-605 (1) (a)	2.00	2.00
Luggage *	IC 11-605 (1) (a)	25.00	25.00
Micro recorders (3)	IC 11-605 (1) (a)	5.00	5.00
Microwave *	IC 11-605 (1) (a)	40.00	40.00
Mirror	IC 11-605 (1) (a)	1.00	1.00
Mirrors not on walls *	IC 11-605 (1) (a)	10.00	10.00
Miscellaneous office and desk supplie	IC 11-605 (1) (a)	25.00	25.00
Other saws	IC 11-605 (1) (a)	10.00	10.00
Other wrenches and pliers *	IC 11-605 (1) (a)	2.00	2.00
Patio table *	IC 11-605 (1) (a)	10.00	10.00
Phono records, audio and video tapes,	IC 11-605 (1) (a)	4.00	4.00

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
Phono records, audio and video tapes,	IC 11-605 (1) (a)	30.00	30.00
Piano and bench	IC 11 605 (1) (b)	50.00	50.00
Pick	IC 11-605 (1) (a)	1.00	1.00
Pipe wrench	IC 11-605 (1) (a)	2.00	2.00
Pots, pans, etc...	IC 11-605 (1) (a)	10.00	10.00
Pots, pans, etc...*	IC 11-605 (1) (a)	35.00	35.00
Rake	IC 11-605 (1) (a)	1.00	1.00
Range*	IC 11-605 (1) (a)	35.00	35.00
Red and gray tool box	IC 11-605 (1) (a)	4.00	4.00
Refrigerator (first)*	IC 11-605 (1) (a)	60.00	60.00
Refrigerators (second and third)*	non		25.00
Rototiller	IC 11-605 (1) (a)	25.00	25.00
Sandwich maker *	IC 11-605 (1) (a)	3.00	3.00
Screw jack	IC 11-605 (1) (a)	1.00	1.00
Sewing bench and supplies *	IC 11-605 (1) (a)	25.00	25.00
Sewing machine *	IC 11-605 (1) (a)	10.00	10.00
Shelf unit *	IC 11-605 (1) (a)	10.00	10.00
Silverware	IC 11-605 (1) (a)	5.00	5.00
Silverware*	IC 11-605 (1) (a)	48.00	48.00
Sofa *	IC 11-605 (1) (a)	200.00	200.00
Stereo system	IC 11-605 (1) (a)	3.00	3.00
Stereo system (second) *	non		10.00
Stereo system *	IC 11-605 (1) (a)	50.00	50.00
T.V.	IC 11-605 (1) (a)	10.00	10.00
T.V. (first) *	IC 11-605 (1) (a)	100.00	100.00
T.V. (second) *	non		15.00
T.V. antenna (outside) *	IC 11-605 (1) (a)	5.00	5.00
T.V. tray sets (2) *	IC 11-605 (1) (a)	15.00	15.00
Toaster	IC 11-605 (1) (a)	2.00	2.00
Toaster *	IC 11-605 (1) (a)	3.00	3.00
Toaster oven	IC 11-605 (1) (a)	4.00	4.00
Toaster oven*	IC 11-605 (1) (a)	5.00	5.00
Tree trimmer	IC 11-605 (1) (a)	2.00	2.00
Trombone	IC 11 605 (1) (b)	25.00	25.00
Typewriter (first) *	IC 11-605 (1) (a)	30.00	30.00
Typewriter (second) *	non		30.00
Vacuum cleaner	IC 11-605 (1) (a)	3.00	3.00
Vacuum cleaner *	IC 11-605 (1) (a)	10.00	10.00
VCR	IC 11-605 (1) (a)	5.00	5.00
VCR (first)*	IC 11-605 (1) (a)	30.00	30.00
VCR (second) *	non		5.00
Waffle iron *	IC 11-605 (1) (a)	2.00	2.00
Walkman (sony)	IC 11-605 (1) (a)	2.00	2.00
Weed eater	IC 11-605 (1) (a)	5.00	5.00
Wooden shelf	IC 11-605 (1) (a)	3.00	3.00

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
Books, pictures and other art objects			
14 miscellaneous wall hangings *	IC 11 605 (1) (b)	27.00	27.00
Books: other	IC 11 605 (1) (b)	5.00	5.00
Books: other *	IC 11 605 (1) (b)	50.00	50.00
Books: used in earning a living	IC 11 605 (1) (b)	5.00	5.00
Family photos and albums *	IC 11 605 (1) (b)	21.00	21.00
Oriental wall rug *	IC 11 605 (1) (b)	5.00	5.00
Small keyboard *	IC 11-605 (1) (a)	15.00	15.00
Weather station wall hanging *	IC 11 605 (1) (b)	10.00	10.00
Wearing apparel			
Clothing, shoes, coats, etc...	IC 11-605 (1) (b)	10.00	10.00
Clothing, shoes, coats, etc... *	IC 11-605 (1) (a)	250.00	250.00
Furs and jewelry			
Jewelry: Hers-containing genuine prec	IC 11-605 (2)	70.00	70.00
Jewelry: Hers-costume (not containing	IC 11-605 (2)	80.00	80.00
Jewelry: His: Bolo Tie (5)	IC 11-605 (2)	1.00	1.00
Firearms and sports, photographic, and other			
2 camping back packs	non		3.00
22 hand gun *	IC 11-605 (1) (a)	20.00	20.00
3 sleeping bags	non		7.00
4 cameras *	non		19.00
Bicycles	non		25.00
Camping gear: camp stove, heater, kit	non		35.00
Tent	non		5.00
Automobiles, trucks, trailers, and other vehicles			
1981 Olds Cutlass (worn engine) *	IC 11-605 (3) (1)	500.00	500.00
1988 Dodge Caravan	IC 11-605 (3) (1)	1,270.00	1,270.00
Homemade from pickup box utility trai	non		25.00

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
Machinery, fixtures, equipment used in business			
1/2" socket set	IC 11-605 (3)	8.00	8.00
1/4" socket set	IC 11-605 (3)	4.00	4.00
12" T-square	IC 11-605 (3)	6.00	6.00
15 pairs of pliers	IC 11-605 (3)	16.00	16.00
16' Alum Ladder	IC 11-605 (3)	10.00	10.00
2 50' tapes	IC 11-605 (3)	2.00	2.00
2 computer desks	IC 11-605 (3)	30.00	30.00
2 culking tools	IC 11-605 (3)	3.00	3.00
2 drills	IC 11-605 (3)	12.00	12.00
2 hand staplers	IC 11-605 (3)	3.00	3.00
2 paint guns	IC 11-605 (3)	4.00	4.00
2 sodering tools	IC 11-605 (3)	6.00	6.00
2 stamp numbering sets	IC 11-605 (3)	3.00	3.00
3 crescent wrenches	IC 11-605 (3)	5.00	5.00
3 drop cords	IC 11-605 (3)	9.00	9.00
3 vice grip	IC 11-605 (3)	3.00	3.00
3 wire brushes	IC 11-605 (3)	2.00	2.00
3/8 " socket set	IC 11-605 (3)	5.00	5.00
4 plastic cabinets with screws	IC 11-605 (3)	8.00	8.00
4 saws	IC 11-605 (3)	6.00	6.00
6 C clamps	IC 11-605 (3)	6.00	6.00
Assorted copy paper, plastic storage	IC 11-605 (3)	50.00	50.00
Assorted shelf units	IC 11-605 (3)	45.00	45.00
Bench grinder	IC 11-605 (3)	10.00	10.00
Come-A-Long	IC 11-605 (3)	3.00	3.00
Copier	IC 11-605 (3)	50.00	50.00
Died tap set	IC 11-605 (3)	3.00	3.00
Dremel tool	IC 11-605 (3)	3.00	3.00
Drill press	IC 11-605 (3)	50.00	50.00
ELT meter	IC 11-605 (3)	8.00	8.00
End wrench set	IC 11-605 (3)	10.00	10.00
Fax machine	IC 11-605 (3)	25.00	25.00
Fold up work bench	IC 11-605 (3)	15.00	15.00
Gas torch	IC 11-605 (3)	15.00	15.00
Hammers (5)	IC 11-605 (3)	10.00	10.00
Jig saw blades	IC 11-605 (3)	1.00	1.00
Pry bar	IC 11-605 (3)	2.00	2.00
Roter and stand	IC 11-605 (3)	5.00	5.00
Safety face shield	IC 11-605 (3)	1.00	1.00
Sander	IC 11-605 (3)	4.00	4.00
Scoop shovel	IC 11-605 (3)	2.00	2.00
Screwdrivers (16)	IC 11-605 (3)	8.00	8.00
Small vice drill press	IC 11-605 (3)	3.00	3.00
Stamp lettering set	IC 11-605 (3)	2.00	2.00
T-Shirt press	IC 11-605 (3)	5.00	5.00
Timing light	IC 11-605 (3)	7.00	7.00
Tin cutter set	IC 11-605 (3)	6.00	6.00

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
Top and bottem tool chest	IC 11-605 (3)	30.00	30.00
Tubing cutter set	IC 11-605 (3)	3.00	3.00
<u>Inventory</u>			
Business inventory	non		9,839.00
<u>Other personal property not already listed</u>			
1 pair of ramps	non		3.00
12 volt light	non		1.00
2 blood pressure cuffs *	IC 11-603 (2)	13.00	13.00
2 blood suger test kits *	IC 11-603 (2)	15.00	15.00
2 chain binders	non		2.00
2 chainsaws	non		15.00
2 saws	non		6.00
3 gear pullers	non		12.00
3/4" drive socket set	non		15.00
6 safety stans	non		6.00
7 hanging birdhouses	non		14.00
Air chisel	non		10.00
Air drill	non		10.00
Air hose	non		1.00
Air rachet	non		5.00
Assorted paint and supplies *	non		15.00
Cash register *	non		25.00
Christmas tree decorations *	IC 11-605 (1) (a)	40.00	40.00
Compression gauge	non		2.00
Creeper	non		2.00
Cylinder hone	non		3.00
ELT welder	non		50.00
Fish tank and supplies *	non		10.00
Games and puzzles *	non		10.00
Glass etching supplies *	non		10.00
Greese gun	IC 11-605 (3)	5.00	5.00
Hand impact driver	non		2.00
Hand power grinder	non		10.00
Hi lift jack	non		3.00
Homer and dolly body set	non		5.00
Jewelry boxes (3) *	IC 11-605 (1) (a)	11.00	11.00
Kereoke machine *	non		50.00
Machinist chain	non		3.00
Miscellaneous personal effects (cosme	IC 11-605 (1) (a)	5.00	5.00
Miscellaneous personal effects (cosme	IC 11-605 (1) (a)	10.00	10.00
Part of a roll of steel strapping	non		1.00
Power lift	non		25.00

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
Spring compressor	non		2.00
Stunt Kits (2)	non		5.00
Testing gauge	non		1.00
Tie down strips	non		2.00
Torque wrench	non		20.00
Trailer fender	non		2.00

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 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. Lorraine Lash 2111 9th Avenue Clarkston, WA 99403			PMSI in business equipment Value \$ 7,000.00				7,000.00 0.00
ACCOUNT NO.			 Value \$				
ACCOUNT NO.			 Value \$				
ACCOUNT NO.			 Value \$				
Subtotal (Total of this page)							7,000.00
(Complete only on last sheet of Schedule D) TOTAL							7,000.00

(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.

1 Continuation Sheets attached

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**

Taxes and Other Certain Debts Owed to Governmental Units
(Type of Priority)

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	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	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.			Child Support				
State Of Idaho Child Support Enforcement Box 70008 Boise, ID 83707-0108							2,410.00
ACCOUNT NO.							2,410.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal (Total of this page) **2,410.00**

(Complete only on last sheet of Schedule E) **TOTAL 2,410.00**

(Report total also on Summary of Schedules)

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. Abadan Reprographics P.O. Box 224 Spokane, WA 99210-0224			Xerox maintenance dues (ongoing trade creditor)				833.00
ACCOUNT NO. ABC Advisors, Inc. Dba Bids Plus P.O. Box "W" Chambersburg, PA 17201			Disputed services/Judgement entered 2/12/99			X	0.00 Estimated
ACCOUNT NO. AFE Communications, LLC 2249 Schafer Drive Clarkston, WA 99403			Services (ongoing trade creditor)				1,006.00
ACCOUNT NO. AT&T P.O. Box 78522 Phoenix, AZ 85062-8522			Telephone services (ongoing trade creditor)				51.00
Subtotal (Total of this page)							1,890.00
(Complete only on last sheet of Schedule F) TOTAL							

(Report total also on Summary of Schedules)

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

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. BCT 1307 N. Washington Spokane, WA 99201			Business supplies (ongoing trade creditor)				442.00
ACCOUNT NO. Carlson Craft P.O. Box 8700 Mankato, MN 56002-8700			Business supplies (ongoing trade creditor)				114.00
ACCOUNT NO. Coastal Business Supplies Inc. 133 Valley Center Drive Chesterfield, MO 63005			Business supplies (ongoing trade creditor)				158.00
ACCOUNT NO. Digital Marketing, Inc. 1101 Ironwood Drive Coeur d'Alene, ID 83501			Services (ongoing trade creditor)				772.00
ACCOUNT NO. First Step Internet Attn: Billing Dept. 405 S. Main Street Moscow, ID 83843			Services (ongoing trade creditor)				15.00

Sheet 1 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **1,501.00**

(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)**

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 E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Forrest Financial Corp. P.O. Box 131444 Dallas, TX 75313			Personal property tax (disputed)			X	0.00 Estimated
ACCOUNT NO. Geographics 155 Odell Road P.O. Box 1750 Blaine, WA 98231			Business supplies (ongoing trade creditor)				170.00
ACCOUNT NO. George's Lock And Key 1728 Main Street Lewiston, ID 83501			Services (ongoing trade creditor)				73.00
ACCOUNT NO. Hagadone Directories, Inc. P.O. Box 1266 Coeur d'Alene, ID 83816			1998 and 1999 advertising				495.00
ACCOUNT NO. Huber Action Freight 34402 SR 195 Colfax, WA 99111			Business services (ongoing trade creditor)				42.00

Sheet 2 of 8 Continuation Sheets attached to Schedule F Subtotal (Total of this page) **780.00**

(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)**

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 I Q U E I D E N T I F I C A T I O N	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Ikon Office Solutions P.O. Box 23879 Portland, OR 97281-3879			Unpaid balance on 1998 and 1999 maintenance and supplies for the CLC's and the OCE				10,191.00
ACCOUNT NO. Inkwell, Inc. 1208 Idaho Street Lewiston, ID 83501			Unpaid balance re: maintenance on the Mita 5585 machine				3,701.00
ACCOUNT NO. Inkwell, Inc. 1208 Idaho Street Lewiston, ID 83501			1999 supplies (ongoing trade creditor)				1,681.00
ACCOUNT NO. IOS Capital 01795 P.O. Box 9115 Macon, GA 31208-9115			Unpaid balance on lease re: OCE				7,565.00
ACCOUNT NO. IOS Capital 78606 P.O. Box 9115 Macon, GA 31208-9115			Unpaid balance on leases for 2 CLC's, Fax Machine, and RIP				6,662.00

Sheet <u>3</u> of <u>8</u> Continuation Sheets attached to Schedule F	Subtotal (Total of this page)	29,800.00
(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)**

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. Lewiston Chamber Of Commerce 111 Main Street, Ste. 120 Lewiston, ID 83501			Ongoing trade creditor				88.00
ACCOUNT NO. Marketing & Tech Materials 19470 SW Mohave Ct. Tualitin, OR 97062			1999 supplies (ongoing trade creditor)				563.00
ACCOUNT NO. Moleaseco P.O. Box 631 Moberly, MO 65207-0631			Unpaid balance on lease for Mita 6590 (ongoing trade creditor)				1,376.00
ACCOUNT NO. Moneysaver 626 Thain Road P.O. Box 582 Lewiston, ID 83501			Business advertising (ongoing trade creditor)				360.00
ACCOUNT NO. Northwest Challenges, Inc. 18213 E Appleway P.O. Box 543 Greenacres, WA 99016-0543			Business supplies (ongoing trade creditor)				429.00

Sheet 4 of 8 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **2,816.00**

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

(Report total also on Summary of Schedules)

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

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. Northwest Engraving Service 302 C Thain Road Lewiston, ID 83501			Business services (ongoing trade creditor)				70.00
ACCOUNT NO. Pauline Lautenschlager 913 Linden Lewiston, ID 83501			Money loaned				25,900.00
ACCOUNT NO. Retlaw Broadcasting P.O. Box 702 Yakima, WA 98907			Business advertising (ongoing trade creditor)				1,256.00
ACCOUNT NO. Service Paper Company 3902 E. Ferry Spokane, WA 99202			Business supplies (ongoing trade creditor)				30.00
ACCOUNT NO. SNAVECO Outdoor Advert 4600 Hatwai Road Lewiston, ID 83501			Unpaid balance on advertising contract				1,113.00

Sheet 5 of 8 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **28,369.00**

TOTAL

(Complete only on last sheet of Schedule F) (Report total also on Summary of Schedules)

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

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. Standard Blue Print Co., Inc. W. 256 Riverside Spokane, WA 99201-0166			Business supplies (ongoing trade creditor)				16.00
ACCOUNT NO. State Insurance Fund 1215 W. State St. P.O. Box 83720 Boise, ID 83720-0044			1999 insurance (ongoing trade creditor)				425.00
ACCOUNT NO. State Of Idaho Social Security Admin. 1617 19th Avenue Lewiston, ID 83501			SSI overpayment				5,085.00
ACCOUNT NO. Stylart 1 Stationery Place Rexburg, ID 83441			1999 services (ongoing trade creditor)				27.00
ACCOUNT NO. Supplies network P.O. Box 95831 St Louis, MD 63195-8381			Business supplies (ongoing trade creditor)				682.00

Sheet 6 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **6,235.00**

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

(Report total also on Summary of Schedules)

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

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 I Q U E N A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. The Print Shop Trade News Publishing P.O. Box 882 Lewiston, ID 83501		Business supplies (on-going trade creditor)					110.00
ACCOUNT NO. Twin City Electrcians Inc. 515 4th Street Clarkston, WA 99403		1999 services (ongoing trade creditor)					276.00
ACCOUNT NO. U.S. West Communications P.O. Box 12480 Seattle, WA 98111-4480		Business services (on-going trade creditor)					1,125.00
ACCOUNT NO. Viking Office Products P.O. Box 92928 Los Angeles, CA 90009		Business supplies (ongoing trade creditor)					167.00
ACCOUNT NO. Western Recharge Center 1401 21st Street Lewiston, ID 83501		Business services (ongoing trade creditor)					79.00

Sheet 7 of 8 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **1,757.00**

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

(Report total also on Summary of Schedules)

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

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. XEROX Corporation Collection Services P.O. Box 660506 Dallas, TX 75266-9937			Unpaid balance on lease for Xerox copier (ongoing trade creditor)				1,816.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet 8 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **1,816.00**

(Complete only on last sheet of Schedule F) **TOTAL 74,964.00**

(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.
SNAVECO, Outdoor Advertising 4600 Hatwai Road Lewiston, ID 83501	Advertising contract
IOS Capital 78606 P.O. Box 9115 Macon, GA 31208-9115	Lease on 2 CLC machines, fax machine, and RIP
Moleaseco P.O. Box 631 Moberly, MO 65270-0631	Lease on Mita 6590
Rex Humphrey 780 20th Avenue Clarkston, WA 99403	Lease on new business property
IOS Capital 01795 P.O. Box 9115 Macon, GA 31208-9115	Lease on OCE
Xerox Corporation Collection Services P.O. Box 660506 Dallas, TX 75266-9937	Lease on Xerox copier
Ikon P.O. Box 23879 Portland, OR 97281-3879	maintenance contract on CLC's & the OCE machines
Inkwell, Inc. 1208 Idaho Street Lewiston, ID 83501	Maintenance on Mita 5585 machine

Debtor(s)

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.
Abadan Reprographics P.O. Box 224 Spokane, WA 99403	Xerox maintenance services contract

Debtor(s)

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

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 None	AGE	RELATIONSHIP
Employment:	DEBTOR		SPOUSE
Occupation	Owner-Manager		Owner-Manager
Name of Employer	NorBon's Copy Cabin		NorBon's Copy Cabin
How long employed	Since 1992		Since 1992
Address of Employer	Lewiston, ID 83501		Lewiston, ID 83501

Income: (Estimate of average monthly income)
 Current monthly gross wages, salary, and commissions
 (pro rate if not paid monthly)
 Estimated monthly overtime
SUBTOTAL

DEBTOR SPOUSE

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and Social Security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

\$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____
 \$ _____ \$ _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

\$ _____ \$ _____

Regular income from operation of business or profession or farm
 (attach detailed statement)

\$ 15,931.00 \$ _____

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 SSI

\$ _____ \$ 104.00

Other monthly income

Specify _____

\$ _____ \$ _____

\$ _____ \$ _____

\$ _____ \$ _____

TOTAL MONTHLY INCOME

\$ 15,931.00 \$ 104.00

TOTAL COMBINED MONTHLY INCOME \$ 16,035.00

(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

Spencer, Norman and Bonnie

**ITEMIZATION OF REGULAR MONTHLY INCOME
FROM OPERATION OF BUSINESS**

Basic Copying	\$ 5,810.00
Engin Copying	\$ 1,160.00
Color Copying	\$ 2,771.00
Transfers	\$ 250.00
Display Maker	\$ 750.00
Signs and Vinyl	\$ 210.00
Fax-outgoing	\$ 210.00
Fax-incoming	\$ 20.00
Typesetting	\$ 1,600.00
Photo Restoration	\$ 40.00
Prepress	\$ 200.00
Finishing/Binding	\$ 650.00
Mounting	\$ 260.00
Laminations-pocket	\$ 1,140.00
Laminations-27"	\$ 40.00
Laminations-52"	\$ 50.00
Paper sales	\$ 260.00
Office supplies/EPS	\$ 200.00
Postal Permit #126	\$ 31.00
Computer rental	\$ 80.00
BROK-rubber stamps	\$ 109.00
BROK-business cards	\$ 50.00
BROK-other	\$ 20.00
Shipping/Handling	\$ 20.00
TOTAL	\$15,931.00

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".

	NORMAN
Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>350.00</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>50.00</u>
Water and sewer	\$ _____
Telephone	\$ _____
Other _____	\$ <u>20.00</u>
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ <u>120.00</u>
Clothing	\$ <u>50.00</u>
Laundry and dry cleaning	\$ <u>25.00</u>
Medical and dental expenses	\$ <u>40.00</u>
Transportation	\$ <u>35.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>40.00</u>
Charitable contributions	\$ <u>80.00</u>
Insurance: (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ _____
Life	\$ <u>22.00</u>
Health	\$ <u>188.00</u>
Auto	\$ <u>35.00</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 _____	\$ _____
Other _____	\$ _____
Alimony, maintenance, and support paid to others	\$ <u>252.00</u>
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>13,325.00</u>
Other _____	\$ _____
TOTAL MONTHLY EXPENSES(Report also on Summary of Schedules)	\$ <u>14,632.00</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>16,035.00</u>
B. Total projected monthly expenses	\$ <u>15,375.00</u>
C. Excess income (A minus B)	\$ <u>660.00</u>
D. Total amount to be paid into plan each _____	\$ <u>660.00</u>

(interval)

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".

BONNIE

Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
Are real estate taxes included? Yes _____ No <u>X</u>	
Is property insurance included? Yes _____ No <u>X</u>	
Utilities: Electricity and heating fuel	\$ 48.00
Water and sewer	\$ 47.00
Telephone	\$ 57.00
Other _____	\$ _____
Home maintenance (repairs and upkeep)	\$ 30.00
Food	\$ 120.00
Clothing	\$ 50.00
Laundry and dry cleaning	\$ 25.00
Medical and dental expenses	\$ 55.00
Transportation	\$ 41.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 50.00
Charitable contributions	\$ 65.00
Insurance: (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 20.00
Life	\$ 25.00
Health	\$ _____
Auto	\$ _____
Other _____	\$ 35.00
Taxes (not deducted from wages or included in home mortgage payments)	\$ _____
(Specify) <u>property</u>	\$ 75.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ _____
Other _____	\$ _____
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 _____	\$ _____
TOTAL MONTHLY EXPENSES(Report also on Summary of Schedules)	\$ 743.00

(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 \$ _____
 - B. Total projected monthly expenses \$ _____
 - C. Excess income (A minus B) \$ _____
 - D. Total amount to be paid into plan each _____ \$ _____
- (interval)

Spencer, Norman and Bonnie

**ITEMIZATION OF REGULAR MONTHLY EXPENSES
FROM OPERATION OF BUSINESS**

Expense of Goods Sold

Paper	\$ 350.00
Engin. copier supplies	\$ 30.00
Color paper	\$ 100.00
Transfers/T-Shirts	\$ 100.00
Toner-Phaser 740	\$ 100.00
Display maker supplies	\$ 150.00
FAX-phone	\$ 60.00
Finishing/Binding supplies	\$ 20.00
Sign supplies	\$ 65.00
Mounting/foam core	\$ 30.00
Laminating-pocket	\$ 50.00
Laminations-27"	\$ 40.00
Laminations-52"	\$ 50.00
Office Supplies & EPS	\$ 40.00
BROK, stamps	\$ 45.00
BROK, business cards	\$ 60.00
BROK, other	\$ 50.00
TOTAL EXPENSE OF GOODS SOLD	\$ 1,340.00

Equipment Lease Expense

Xerox	\$ 363.00
Mita 6590	\$ 459.00
TOTAL EQUIPMENT LEASE EXPENSE	\$ 822.00

Spencer, Norman and Bonnie

Equipment Maintenance Expense

Xerox	\$ 150.00
Mita 6590	\$ 350.00
Mita 5585 (h) (no liens on this machine)	\$ 150.00
Other maintenance	\$ 50.00
TOTAL EQUIPMENT MAINTENANCE EXPENSE	\$ 700.00

Advertising Expenses

Radio	\$ 600.00
Yellow pages	\$ 330.00
TOTAL ADVERTISING EXPENSES	\$ 930.00

Other Expenses

Lorraine Lash (PMSI in business equipment)	\$ 225.00
Building rent/lease-(Rex Humphrey)	\$1,260.00
Water	\$ 20.00
Garbage	\$ 35.00
Sewer	\$ 20.00
Electricity	\$ 240.00
Telephone	\$ 220.00
Internet expenses	\$ 15.00
Insurance	\$ 180.00
Building maintenance	\$ 32.00
Office supplies	\$ 30.00
Computer supplies	\$ 100.00
Postage	\$ 50.00
Professional fees	\$ 60.00
Accounting-P/R	\$ 31.00
Tax preparation	\$ 50.00
Travel	\$ 200.00
Bank charges	\$ 125.00
Bad debt expense	\$ 25.00
NP County-Personal Property	\$ 100.00
City/County tax/fees	\$ 5.00
Contractual labor	\$ 25.00

SCHEDULE J ATTACHMENT -2-

Spencer, Norman and Bonnie

Salaries	\$5,800.00
Federal:SS, Medicare, Futa and Idaho:SUI	\$ 580.00
Advertise-Personnel	\$ 10.00
Idaho State Insurance Fund	\$ 80.00
Employee benefits	\$ <u>15.00</u>
TOTAL OTHER EXPENSES	\$9,533.00
<u>GRAND TOTAL OF ALL MONTHLY EXPENSES</u>	<u>\$13,325.00</u>

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 35 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date: 4/21/99
APR 21 1999

Signature: Norman Kenneth Spencer
SPENCER, Norman Kenneth Debtor

Date: 4-21-99
APR 21 1999

Signature: Bonnie Jean Spencer
SPENCER, Bonnie Jean (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. (Total shown on summary page plus 1)

Date: _____

Signature: _____

(Print or type name of individual signing on behalf of debtor)

[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

SPENCER, Norman Kenneth
Dba NorBon's Copy Cabin
518-42-3632

2021 Idaho Street
Lewiston, ID 83501-0000

& SPENCER, Bonnie Jean

518-40-3250

913 Linden Avenue
Lewiston, ID 83501-0000

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)
\$216,369	1998	Self-employment (\$214,109 sales plus \$2,260 rental income)
\$291,828	1997	Self-employment

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
\$1,104	1998	SSI (Bonnie)
\$1,100 est.	1997	SSI (Bonnie)

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
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See Continuation Sheet - Page 1

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
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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
CV-00000-26-99 ABC Advisors v. Norbon's	Judgement	Franklin, County, PA	Judgement entered 2/12/99

Statement of Financial Affairs
Continuation Sheet - Page 1 of 2
Question 3a

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Inkwell, Inc. 1208 Idaho Street Lewiston, ID 83501	2/15/99	\$745.00	\$3,701
MOLEASECO P.O. Box 631 Moberly, MO 65270-0631	1/11/99	\$917.00	\$1,927
Retlaw Broadcasting P.O. Box 702 Yakima, WA 98907	12/29/98	\$610.00	\$1,256
U.S. West P.O. Box 12480 Seattle, WA 98111-4480	12/11/98, 12/29/98 1/22/99, 2/17/99	\$2,094	\$586.00

None

b. Describe all property than 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
Mita 5585 copy machine; \$1,200	Damaged by customer; insurance paid \$1,200	November 1998

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 504 Main Street, Ste. 330 Lewiston, ID 83501	February 1999	\$800 retainer for this case plus \$160 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
Inkwell (Mita dealer) Lewiston, ID 83501 no relation	February 1999	Debtors gave Inkwell the salvage on the ruined 5585 machine

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
Seaport Citizen's Bank Lewiston, ID 83501	checking; \$25	February 9, 1999

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 2

Statement of Financial Affairs
Continuation Sheet - Page 2 of 2
Question 14

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Pauline Lautenschlager Lewiston, ID 83501 (mother)	Cook books, cutlery, costume jewelry and case, movie camera, projector, screen and films, slot machine, CB radio and antenna, silver coins, tableware, wood chest, 2 guitars, T.V....\$857	Bonnie's residence
Lana Manville Wasilla, AK (daughter)	Recliner chair, T.V., dishes, clothes, toys, houseware, old phonograph and records...\$370	

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

16. Nature, location and name of business

None

a. If the debtor is an individual, list the names and address of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **two years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and address of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **two years** immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **two years** immediately preceding the commencement of this case.

NAME	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
NorBon's Copy Cabin	2021 Idaho Lewiston, ID 83501	Reprographincs	17 FEB 1992-present

17. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the **six years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
1. Debtors	1992-present
2. Bruce Barnett 2111 9th Avenue Clarkston, WA 99403	1993-present

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

Debtors

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

Seaport Citizens Bank
Moleaseco

DATE ISSUED

1997
1997

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)
31 December 1998	Norm Spencer	\$9,838.57 (cost)
31 December 1997	Norm Spencer	\$9,500 (est.-cost)

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

Debtors

19. Current partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Debtors file taxes as a partnership but are also husband and wife		

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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20. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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21. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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[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.

(X) Date 4/21/99
APR 21 1999

Signature Norman Kenneth Spencer
of Debtor SPENCER, Norman Kenneth

(X) Date 4-21-99
APR 21 1999

Signature Bonnie Jean Spencer
of Joint Debtor SPENCER, Bonnie Jean
(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.]

2 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 (\$145 filing fee plus \$30 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 (\$130 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 (\$800 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 (\$200 filing fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and 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.

Handwritten signatures and dates for Norman Kenneth Spencer and Bonnie Jean Spencer. Includes fields for Date, Debtor, and Joint Debtor, if any. Case Number field is empty.

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.