

----- United States Bankruptcy Court ----- VOLUNTARY PETITION -----  
DISTRICT OF IDAHO

01-20141

IN RE -----	NAME OF JOINT DEBTOR -----
Hendren, Dena K.	NO JOINT DEBTOR
ALL OTHER NAMES -----	ALL OTHER NAMES -----
fka Dena K. Nelson	N/A
SOC. SEC./TAX I.D. NO. -----	SOC. SEC./TAX I.D. NO. -----
519-19-3015	
STREET ADDRESS OF DEBTOR -----	STREET ADDRESS OF JOINT DEBTOR, -----
3526 12th St #16	N/A
Lewiston ID 83501	
COUNTY ----- TEL-(208) 743-1307	COUNTY ----- TEL- N/A
Nez Perce	N/A
MAILING ADDRESS OF DEBTOR -----	MAILING ADDRESS OF JOINT DEBTOR -----
3526 12th St #16	N/A
Lewiston ID 83501	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR -----	
N/A	

VENUE -----  
 Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

----- INFORMATION REGARDING DEBTOR -----	
TYPE: Individual	CHAPTER OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED: 7
NATURE: Non-Business/Consumer	FILING FEE Attached
A. TYPE OF BUSINESS N/A	
B. BRIEFLY DESCRIBE NATURE OF BUSINESS N/A	

STATISTICAL/ADMINISTRATIVE INFORMATION-----	ATTORNEY NAME(S)/ADDRESS --
Debtor estimates that, after any exempt property excluded and administrative expenses paid, NO funds will be available for distribution to unsecured creditors.	G. W. Haight
	Bar #
	LAW SERVICE, p.a.
	414 E Coeur d'Alene Ave
	PO Box 962
	Coeur d'Alene, ID 83816
	(208) 667-6700
----- range -- (sard code)-----	
NO. OF CREDITORS 16-49 (2)	
ASSETS (thousands) Under 50 (1)	
LIABIL. (thousands) 50-99 (2)	
NO. OF EMPLOYEES N/A	
EQUITY SEC. HOLDERS N/A	

-----THIS SPACE FOR COURT USE ONLY

7927

David Swayne  
Terry L. Myers

Terry L. Myers

Name of Debtor:  
Hendren, Dena K.

Case No.:

----- PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS -----  
Location Where Filed ----- Case Number ----- Date Filed -----  
No Prior Bankruptcies

- PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE -  
Name of Debtor ----- Case Number ----- Date Filed -----  
No Pending Bankruptcies

Relationship ----- District ----- Judge -----

----- REQUEST FOR RELIEF -----  
Debtor is eligible for and requests relief in accordance with the  
chapter of title 11 United States Code specified in this petition.

----- SIGNATURES -----  
Attorney signature \_\_\_\_\_ Date 2/2/01

----- INDIVIDUAL OR JOINT DEBTOR(S) -----  
I declare under penalty of perjury that the information provided in  
this petition is true and correct.

Dena K. Hendren  
Signature of Debtor \_\_\_\_\_ Signature of Joint Debtor \_\_\_\_\_  
Date: \_\_\_\_\_ Date: \_\_\_\_\_

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

----- INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS -----  
I am aware that I may proceed under Chapter 7, 11, 12, or 13 of title  
11, U.S.C., understand the relief available under such chapter, and  
choose to proceed under chapter 7 of such title. If I am represented  
by an attorney, Exhibit B has been completed.

Dena K. Hendren  
Signature of Debtor \_\_\_\_\_ Signature of Joint Debtor \_\_\_\_\_  
Date: \_\_\_\_\_ Date: \_\_\_\_\_

----- EXHIBIT B -----  
I, the attorney for the debtor(s) named in the foregoing petition,  
declare that I have informed the debtor(s) that the debtor(s) may  
proceed under chapter 7, 11, 12, or 13 of title 11 United States  
Code, and have explained the relief available under such chapter.

[Signature]  
Signature of Attorney \_\_\_\_\_ Date 2/2/01

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

SCHEDULE A - REAL PROPERTY

Description and location of property	Current market value of debtor interest in the property without deducting any secured claim or exemption
Nature of Debtor interest in property	Amount of secured claim

None

Total: 0.00

In re Hendren, Dena K.  
Debtor

Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

Type of property	Current market value of debtor interest in property without deducting any secured claim
=====	
Description and location of property	
=====	
1. Cash on hand.	
Cash on hand	Debtor interest: 20.00
Location: In debtor possession.	
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	Debtor interest: 60.00
Person holding: Financial institution 1st Bank Thain Grade Lewiston ID 83501	
Savings account held for daughter	Debtor interest: 0.00
Person holding: Financial institution 1st Bank Thain Grade Lewiston ID 83501	
Total property value: 100.00	
Additional info.: Debtor's name is on the accounts but are held in trust for her daughter, Savanna S. Hendren	
3. Security deposits with public utilities, telephone companies, landlords, and others.	
None	
4. Household goods and furnishings, including audio, video, and computer equipment.	
Couch; chairs; end table; coffee table; lamps; dining table and chairs; china hutch; beds; dressers; entertainment center; TV; VCR;	Debtor interest: 3,245.00

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

**stereo system; CDs; microwave;  
vacuum cleaner; household tools;  
computer; desk**

Location: In debtor possession.

**Pots; pans; silverware; glasses;  
dishes; bedding; linens; small  
appliances**

Debtor interest: 58.00

Location: In debtor possession.

5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.

**Family photos**

Debtor interest: 0.00

Location: In debtor possession.

**Wall pictures**

Debtor interest: 110.00

Location: In debtor possession.

6. Wearing apparel.

**Wearing apparel**

Debtor interest: 100.00

Location: In debtor possession.

7. Furs and jewelry.

None

8. Firearms and sports, photographic, and other hobby equipment.

None

9. Interests in insurance policies.

None

10. Annuities.

None

11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.

None

12. Stock and interests in incorporated and unincorporated businesses.

None

13. Interests in partnerships or joint ventures.

None

14. Government and corporate bonds and other negotiable and non-

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

negotiable instruments.

None

15. Accounts receivable.

None

16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.

None

17. Other liquidated debts owing debtor including tax refunds.

None

18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.

None

19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.

None

20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.

None

21. Patents, copyrights, and other intellectual property.

None

22. Licenses, franchises, and other general intangibles.

None

23. Automobiles, trucks, trailers, and other vehicles or accessories.

**1996 Pontiac Grand Am**

Debtor interest:

**5,775.00**

Location: **In debtor possession.**

Secured creditor: **Pine Tree Credit Union**

Amount of claim: **7,235.05**

24. Boats, motors, and accessories.

None

25. Aircraft and accessories.

None

26. Office equipment, furnishings, and supplies.

None

27. Machinery, fixtures, equipment, and supplies used in business.

None

28. Inventory.

None

29. Animals.

**Cat**

Debtor interest:

**0.00**

Location: **In debtor possession.**

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

30. Crops - growing or harvested.

None

31. Farming equipment and implements.

None

32. Farm supplies, chemicals, and feed.

None

33. Other personal property of any kind not already listed.

None

Total:

**9,368.00**

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. sec. 522(b)(2)

Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtor domicile has been located for the 180 days 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 interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

Debtor is single.

Description of property ----- Specify exemption law and value claimed exempt	Current market value of property without deducting exemption
---	---

<b>1996 Pontiac Grand Am</b>	Debtor Interest:	<b>5,775.00</b>
Exemption law: IC 11-605(3) Value exempt: 0.00		
<b>Cash on hand</b>	Debtor Interest:	<b>20.00</b>
Exemption law: IC 11-605(10) Value exempt: 20.00		
<b>Cat</b>	Debtor Interest:	<b>0.00</b>
Exemption law: IC 11-605(1)(b) Value exempt: 0.00		
<b>Couch; chairs; end table; coffee table; lamps; dining table and chairs; china hutch; beds; dressers; entertainment center; TV; VCR; stereo system; CDs; microwave; vacuum cleaner; household tools; computer; desk</b>	Debtor Interest:	<b>3,245.00</b>
Exemption law: IC 11-605(1)(a) Value exempt: 3,245.00		
<b>Family photos</b>	Debtor Interest:	<b>0.00</b>

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

Exemption law: IC 11-605(1)(c)  
Value exempt: 0.00

**Pots; pans; silverware; glasses;  
dishes; bedding; linens; small  
appliances**  
Exemption law: IC 11-605(1)(a)  
Value exempt: 58.00

Debtor Interest: 58.00

**Wall pictures**

Exemption law: IC 11-605(1)(a)  
Value exempt: 110.00

Debtor Interest: 110.00

**Wearing apparel**

Exemption law: IC 11-605(1)(b)  
Value exempt: 100.00

Debtor Interest: 100.00

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim without deducting value of collateral
Date claim was incurred, nature of lien, and description and market value of property subject to the lien	Unsecured portion, if any

Account no.: 26622154200000 - 1173  
Pine Tree Credit Union  
230 E Main  
Grangeville ID 83530

Claim amount: 7,235.05  
Unsecured: 1,460.05

Date incurred: 5/97  
Nature of lien: Auto loan  
Codebtor(s): Scott Hendren  
Claim is: Fixed and liquidated.  
Collateral description: 1996 Pontiac Grand Am  
Collateral market value: 5,775.00  
Lien seniority: 1  
Total collateral value: 5,775.00

Subtotal this page: 7,235.05  
Total: 7,235.05

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor has no creditors holding unsecured priority claims.

TYPES OF PRIORITY CLAIMS:

- | 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 \$4000\* 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. sec. 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. sec. 507(a)(4).
- | CERTAIN FARMERS OR FISHERMEN  
Claims of certain farmers or fishermen, up to a maximum of \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. sec. 507(a)(5).
- | DEPOSITS BY INDIVIDUALS  
Claims of individuals up to a maximum of \$1800\* 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. sec. 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. sec. 507(a)(7).
- | TAXES AND CERTAIN OTHER 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. sec. 507(a)(8).
- | COMMITMENTS TO MAINTAIN CAPITAL OF INSURED DEPOSITORY INSTITUTION  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Controller 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. sec. 507(a)(9).

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Hendren, Dena K.  
Debtor

Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim
Date claim was incurred and consideration for claim. If claim is subject to setoff, so state.	

Account no.: 4428870090088537                      Amount of claim:                      6,500.00  
Advanta  
Customer Service  
PO Box 15480  
Wilmington DE 19850  
(800) 492-2500  
Date incurred: 8/97  
Consideration for claim: Misc. charge card purchases  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.

Account no.: 4982048022739991                      Amount of claim:                      2,775.00  
American General Finance  
PO Box 3251  
Evansville IN 47731-9963  
(800) 599-2335  
Date incurred: 04/98  
Consideration for claim: Loan  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.  
Additional information: Listed in an abundance of caution

Account no.: AS44924                                      Amount of claim:                      Unknown  
American Summit  
Insurance Co  
14805 N 73rd St  
Scottsdale AZ 85260  
Date incurred: 00  
Consideration for claim: Any claim for insurance payment  
Codebtor: Scott Hendren  
Claim is: Disputed, contingent, and unliquidated.

Claim assigned to: Local insurance agency

Subtotal this page:                                      9,275.00



In re Hendren, Dena K.  
Debtor

Case No. (if known)

Account no.: Amount of claim: 7,790.90  
Charles M. Stroschein  
Clark and Feeney  
PO Drawer 285  
Lewiston ID 83501  
Date incurred: Unk  
Consideration for claim: Attorney fees  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.

Account no.: 90276879054 Amount of claim: 90.39  
Columbia House  
1400 W Fruitridge Ave  
PO Box 1131  
Terre Haute IN 47811  
Date incurred: Unk  
Consideration for claim: Collections re misc mail order purchases  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.

Claim assigned to: Collection agent  
North Shore Agency Inc  
PO Box 8920  
Westbury NY 11590-8920  
(800) 745-2935

Account no.: 6012503806504607 Amount of claim: 315.00  
Conseco Finance Service  
Consumer Finance Div  
332 Minnesota St #520  
St Paul MN 55101-1314  
(800) 589-2035  
Date incurred: 8/95  
Consideration for claim: Misc. charge card purchases  
Claim is: Fixed and liquidated.

Account no.: 519193015S01G01621001 Amount of claim: 2,625.00  
Direct Loans  
US Dept of Education  
PO Box 2003  
Montgomery AL 36102  
Date incurred: 00

Subtotal this page: 10,821.29

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

Consideration for claim: **Student Loan**  
Claim is: **Fixed and liquidated.**

Account no.: 6011009510561934 Discover Card Customer Relations PO Box 15192 Wilmington DE 19886-1020 (800) 347-2683 Date incurred: 11/95 Consideration for claim: <b>Misc. charge card purchases</b> Codebtor: <b>Scott Hendren</b> Claim is: <b>Fixed and liquidated.</b>	Amount of claim:	2,229.00
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Account no.: 3714069519 FCNB Newport News PO Box 2210 Portland OR 97208-2210 (800) 296-7095 Date incurred: 2/96 Consideration for claim: <b>Misc. charge card purchases</b> Claim is: <b>Fixed and liquidated.</b>	Amount of claim:	270.30
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Account no.: 00256519 Fingerhut PO Box 900 St Cloud MN 56395-0900 (320) 259-2551 Date incurred: <b>Unk</b> Consideration for claim: <b>Misc mail order purchases</b> Claim is: <b>Fixed and liquidated.</b>	Amount of claim:	189.23
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Claim assigned to: **Collection agent**  
**Chase Receivables**  
**1247 Broadway**  
**Sonoma CA 95476**  
**(707) 258-5500**

Account no.: 4168100008447664 First Select Corporation PO Box 9074	Amount of claim:	2,422.00
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Subtotal this page: 5,110.53

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

**Pleasanton CA 94566**  
**(888) 924-2000**

Date incurred: **Unk**

Consideration for claim: **Misc. charge card purchases**

Codebtor: **Scott Hendren**

Claim is: **Fixed and liquidated.**

Account no.: **1525412**  
**Harris and Harris**  
**100 South Wacker Dr #225**  
**Chicago IL 60606**  
**(312) 251-2300**

Amount of claim: **1,822.27**

Date incurred: **Unk**

Consideration for claim: **Collections**

Codebtor: **Scott Hendren**

Claim is: **Fixed and liquidated.**

Account no.: **00100097609**  
**Inland Cellular**  
**1332 G St**  
**Lewiston ID 83501**

Amount of claim: **220.00**

Date incurred: **3/99**

Consideration for claim: **Misc. utility expense**

Codebtor: **Scott Hendren**

Claim is: **Fixed and liquidated.**

Account no.: **825333829020**  
**JC Penney**  
**PO Box 27570**  
**Albuquerque NM 87125**  
**(800) 527-3369**

Amount of claim: **171.00**

Date incurred: **11/96**

Consideration for claim: **Misc. charge card purchases**

Claim is: **Fixed and liquidated.**

Account no.:  
**Kimberly J. Albers**  
**Attorney at Law**  
**PO Box 314**  
**Grangeville ID 83530**  
**(208) 983-2310**

Amount of claim: **350.00**

Subtotal this page: **2,563.27**

In re Hendren, Dena K.  
Debtor

Case No. (if known)

Date incurred: 1999  
Consideration for claim: Legal services  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.

Account no.: 6012503806504607                      Amount of claim:                      411.58  
Lamonts  
Customer Service  
PO Box 182273  
Columbus OH 43218-2273  
(800) 548-2959  
Date incurred: 8/95  
Consideration for claim: Misc. charge card purchases  
Claim is: Fixed and liquidated.

Account no.: 8422754                                      Amount of claim:                      Unknown  
Les Schwab Tire Center  
Credit Department  
PO Box 667  
Prineville OR 97754  
(541) 416-5140  
Date incurred: Unk  
Consideration for claim: Products and services  
Codebtor: Scott Hendren  
Claim is: Contingent and unliquidated.

Account no.: 7914872                                      Amount of claim:                      Unknown  
North American Mortgage  
231 E Ave #200  
Albion NY 14411-1678  
(800) 367-4626  
Date incurred: 1999  
Consideration for claim: Any potential liability relating to foreclosure  
of real property in December, 1999  
Codebtor: Scott Hendren  
Claim is: Disputed, contingent, and unliquidated.

Claim assigned to: Attorney  
Shapiro and Meinhold  
105 E Moreno Ave #100  
CO Springs CO 80903  
(719) 634-4868

Subtotal this page:                                      411.58

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

Account no.: 26622700000004393                      Amount of claim:                      2,476.00  
Pine Tree Credit Union  
230 E Main  
Grangeville ID 83530  
Date incurred: 4/98  
Consideration for claim: Loan re recreational vehicle (5th Wheel)  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.  
Additional information: Creditor is secured by a 5th wheel recreational  
vehicle which is in possession of the co-debtor;  
Debtor is surrendering any interest in said  
vehicle

Account no.: See below                                      Amount of claim:                      1,187.35  
Sears Bankruptcy  
Recovery Unit  
PO Box 7901  
Des Moines IA 50322  
(800) 669-4459  
Date incurred: 7/96  
Consideration for claim: Misc. charge card purchases account numbers  
50921629866 and 52178884228  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.

Account no.: 276693                                      Amount of claim:                      1,797.91  
St Mary's Hospital  
CB Lewiston-Clarkston  
PO Box 121  
Clarkston WA 99403  
(509) 758-9597  
Date incurred: 98 & 99  
Consideration for claim: Collections re misc. medical expenses: St  
Mary's Kamiah Clinic, Kamiah, ID and St Mary's  
Hospital, Cottonwood, ID  
Codebtor: Scott Hendren  
Claim is: Fixed and liquidated.

Claim assigned to: Attorney  
Charles E. Kovis  
Knowlton Miles Kovis  
PO Drawer 717  
Lewiston ID 83501

Subtotal this page:                                      5,461.26

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

(208) 746-0103

Claim assigned to: **Attorney**  
**Manderson L. Miles**  
**Knowlton and Miles**  
**PO Drawer 717**  
**Lewiston ID 83501**  
**(208) 746-0103**

Account no.: 31200107718320001                      Amount of claim:                      **18,000.00**  
**US Bank Nat'l Assoc ND**  
**US Bancorp Service Cntr**  
**PO Box 6340**  
**Fargo ND 58125-6340**  
**(800) 285-8585**  
Date incurred: 03/97  
Consideration for claim: **Auto loan re 1997 Dodge Ram pickup**  
Codebtor: **Scott Hendren**  
Claim is: **Disputed, contingent, and unliquidated.**  
Additional information: **Creditor has a security interest in a vehicle;**  
**said vehicle is in the possession of the**  
**scheduled co-debtor and the Debtor surrenders**  
**all interest in the vehicle.**

Account no.:    Amount of claim:                      **3,900.00**  
**US Dept of Education**  
**Direct Loan Srvcing Cntr**  
**PO Box 4609**  
**Utica NY 13504-4609**  
Date incurred: **Unk**  
Consideration for claim: **Student loans**  
Claim is: **Fixed and liquidated.**

Account no.: 61955345                                      Amount of claim:                      **547.75**  
**United Consumer Financ'l**  
**W.J. Cisczczon, Esq.**  
**865 Bassett Rd**  
**Westlake OH 44145**  
**(440) 835-3230**

In re Hendren, Dena K.  
Debtor

Case No. (if known)

Claim is: Fixed and liquidated.

Account no.: 008238501  
Valley Medical Center  
2315 8th Street Grade  
Lewiston ID 83501-7303  
(208) 746-1383

Amount of claim: 203.03

Date incurred: Unk

Consideration for claim: Misc. medical expenses

Claim is: Fixed and liquidated.

Account no.: L20B2  
Valley View Subdivision  
Rt 1 Box 499  
Kamiah ID 83536

Amount of claim: 189.81

Date incurred: 5/99

Consideration for claim: Water bill

Codebtor: Scott Hendren

Claim is: Fixed and liquidated.

Subtotal this page: 392.84  
Total: 57,047.28

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND 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 interest. State whether lease is for non- residential real property. State contract number of any governmental contract.
--	---

None

In re Hendren, Dena K.  
Debtor

Case No. (if known)

SCHEDULE H - CODEBTORS

=====	=====
Name and address of codebtor	Name and address of creditor
=====	=====
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	Advanta Customer Service PO Box 15480 Wilmington DE 19850
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	American General Finance PO Box 3251 Evansville IN 47731-9963
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	American Summit Insurance Co 14805 N 73rd St Scottsdale AZ 85260
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	Amerigas Rt 1 Box 18A Kamiah ID 83536
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	Avista Utilities 1411 E Mission Ave Spokane WA 99252-0001
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	Bon Marche - BK Dept FDS National Bank PO Box 8053 Mason OH 45040
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	Charles M. Stroschein Clark and Feeney PO Drawer 285 Lewiston ID 83501
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	Columbia House 1400 W Fruitridge Ave PO Box 1131 Terre Haute IN 47811
Scott Hendren Rt 1 Box 14 Kooskia ID 83539	Discover Card Customer Relations PO Box 15192 Wilmington DE 19886-1020

In re Hendren, Dena K.  
Debtor

Case No. (if known)

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

First Select Corporation  
PO Box 9074  
Pleasanton CA 94566

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Harris and Harris  
100 South Wacker Dr #225  
Chicago IL 60606

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Inland Cellular  
1332 G St  
Lewiston ID 83501

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Kimberly J. Albers  
Attorney at Law  
PO Box 314  
Grangeville ID 83530

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Les Schwab Tire Center  
Credit Department  
PO Box 667  
Prineville OR 97754

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

North American Mortgage  
231 E Ave #200  
Albion NY 14411-1678

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Pine Tree Credit Union  
230 E Main  
Grangeville ID 83530

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Pine Tree Credit Union  
230 E Main  
Grangeville ID 83530

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Sears Bankruptcy  
Recovery Unit  
PO Box 7901  
Des Moines IA 50322

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

St Mary's Hospital  
CB Lewiston-Clarkston  
PO Box 121  
Clarkston WA 99403

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

US Bank Nat'l Assoc ND  
US Bancorp Service Cntr  
PO Box 6340

In re Hendren, Dena K.  
Debtor

Case No. (if known)

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Scott Hendren  
Rt 1 Box 14  
Kooskia ID 83539

Fargo ND 58125-6340

United Consumer Financ'l  
W.J. Cisczczon, Esq.  
865 Bassett Rd  
Westlake OH 44145

Valley View Subdivision  
Rt 1 Box 499  
Kamiah ID 83536

In re Hendren, Dena K.  
Debtor

Case No. (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

DEBTOR MARITAL STATUS: Divorced

DEPENDENTS OF DEBTOR

Living with debtor(s): Savanna Hendren, 2 1/2, daughter  
Child support received for: Savanna Hendren, 2 1/2; daughter

EMPLOYMENT: DEBTOR/JOINT-1

Occupation: Processor  
Employer name: Pathologists' Regional  
Laboratory  
How long employed: 6 months  
Employer address: Lewiston ID

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions.....	691.42
Estimated monthly overtime.....	0.00

SUBTOTAL	691.42
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security.....	117.54
b. Insurance.....	0.00
c. Union dues.....	0.00
d. Other (specify):	0.00

SUBTOTAL OF DEDUCTIONS	117.54
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TOTAL NET MONTHLY TAKE HOME PAY	573.88
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Regular income from operation of  
business or profession or farm...

Income from real property.....	0.00
--------------------------------	------

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

Interest and dividends.....	0.00
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of dependents listed above.....	519.00
Social security or other government assistance:	0.00
Pension or retirement income.....	0.00
Other monthly income:	0.00
TOTAL MONTHLY INCOME:	1,092.88

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:

Debtor's income averaged from 1999 income.  
Debtor receives an entitlement of \$189.00 from the State of Idaho for child care; the funds are paid directly to the child care provider by the State

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

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 and label a separate schedule of expenditures.

Rent/home mortgage payments (include mobile home lot)..	272.00
Are real estate taxes included? Yes     No   X	
Is property insurance included? Yes     No   X	
Utilities: Electricity and heating fuel.....	26.00
Water and sewer.....	0.00
Telephone.....	35.00
Garbage.....	0.00
Security.....	0.00
Cable.....	0.00
Home maintenance (repairs and upkeep).....	10.00
Food.....	250.00
Clothing.....	75.00
Laundry and dry cleaning.....	30.00
Medical and dental expenses.....	100.00
Transportation (not including car payments).....	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.....	75.00
Charitable contributions.....	0.00
Insurance: (not deducted from wages or included in home mortgage payments.)	
Homeowner's or renter's.....	0.00
Life.....	0.00
Health.....	0.00
Auto.....	78.33
Taxes: (not deducted from wages or included in home mortgage payments.) (specify)	0.00
Installment payments: (In chapter 12 & 13 cases, do not list payments to be included in the plan.)	
Auto.....	200.00

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

Alimony, maintenance, and support paid to others.....	0.00
Payments for support of additional dependents not living at your home.....	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement).....	0.00
Child care	105.67
TOTAL MONTHLY EXPENSES (Report also on Summary).....	1,357.00

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Dena K. Hendren**, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing **Summary and Schedules**, consisting of 26 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: *Dena K. Hendren*  
**Dena K. Hendren**

Date: *Nov. 27, 2000*

UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF IDAHO

In re: **Hendren, Dena K.**  
Debtor

Case No. (if known)

===== SUMMARY OF SCHEDULES =====				
Schedule name	No. Sheets	Assets	Liabilities	Other
X (mark if attached)				
<input type="checkbox"/> A - Real Property	1	0.00		
<input type="checkbox"/> B - Personal Property	4	9,368.00		
<input type="checkbox"/> C - Property Claimed as Exempt	2			
<input type="checkbox"/> D - Creditors Holding Secured Claims	1		7,235.05	
<input type="checkbox"/> E - Creditors Holding Unsecured Priority Claims	1		0.00	
<input type="checkbox"/> F - Creditors Holding Unsecured Non- priority Claims	9		57,047.28	
<input type="checkbox"/> G - Executory Contracts and Unexpired Leases	1			
<input type="checkbox"/> H - Codebtors	3			
<input type="checkbox"/> I - Current Income of Individual Debtors	2			1,092.88
<input type="checkbox"/> J - Current Expenditures of Individual Debtors	2			1,357.00
Summary Sheet	1	*****		
Total No. Sheets	27	*****		
Total Assets ->		9,368.00	*****	
Total Liabilities ->			64,282.33	*****
Total No. of Creditors ->			30	*****

UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF IDAHO

In re: **Hendren, Dena K.**  
Debtor

Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

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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 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.

This year:	2000	Amount:	4,054.75
Source:	Employment		
Last year:	1999	Amount:	8,297.00
Source:	Employment		
Previous year:	1998	Amount:	
Source:	None		

---

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.

This year:	2000	Amount:	5,190.00
Source:	Child support		
Last year:	1999	Amount:	3,633.00
Source:	Child support		
Previous year:	1998	Amount:	
Source:	None		

---

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.

Pine Tree Credit Union	Amount still owing:	8,865.00
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In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

230 E Main  
Grangeville ID 83530  
Monthly auto loan payments of approximately  
\$200.00 tendered to creditor

Pine Tree Credit Union                      Amount still owing:                      2,476.00  
230 E Main  
Grangeville ID 83530  
Debtor does not know if monthly payments have  
been tendered to creditor re this loan

US Bank Nat'l Assoc ND                      Amount still owing:                      18,000.00  
US Bancorp Service Cntr  
PO Box 6340  
Fargo ND 58125-6340  
(800) 285-8585  
Debtor does not know if monthly payments have  
been tendered to creditor

---

NONE    b. List all payments made within one year immediately preceding  
|X|      the commencement of this case to or for the benefit of creditors  
         who are or were insiders.

---

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.

St Mary's Hospital                      Status: Lawsuit went to judgment.  
Credit Bureau of Lewiston-Clarkston, Inc., an Idaho  
Corporation, vs. Scott d. Hendren and Dena Kaye Hendren,  
Husband and Wife; CV00-00625; Complaint for money; In the  
District Court of the Second Judicial District of the State of  
Idaho in and for the County of Nez Perce

---

NONE    b. Describe all property that has been attached, garnished, or  
|X|      seized under any legal or equitable process within one year  
         immediately preceding the commencement of this case.

---

5. Repossessions, foreclosures, and returns.

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

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.

**North American Mortgage**

231 E Ave #200

Albion NY 14411-1678

December, 1999, foreclosed on real property located in Kamiah ID; FMV at time of foreclosure is unknown

---

6. Assignments and receiverships.

NONE |X| a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

---

NONE |X| 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.

---

7. Gifts.

NONE |X| 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.

---

8. Losses.

NONE |X| 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.

---

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 the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

In re Hendren, Dena K.  
Debtor

Case No. (if known)

LAW SERVICE, p.a.  
414 E Coeur d'Alene Ave  
PO Box 962  
Coeur d'Alene, ID 83816  
(208) 667-6700  
Filing fee: 200.00  
Attorney's fees:  
Source was: Debtor's earnings  
Date(s) of payment: See Rule 2016(b) Statement incorporated  
herein by reference

---

10. Other transfers.

NONE List all other property, other than property transferred in the  
|X| 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.

---

11. Closed financial accounts.

NONE List all financial accounts and instruments held in the name of  
|X| 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.

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12. Safe deposit boxes.

NONE List each safe deposit box or other box or depository in which the  
|X| debtor has or had securities, cash, or other valuables within one  
year immediately preceding the commencement of this case.

---

13. Setoffs.

NONE List all setoffs made by any creditor, including a bank, against a  
|X| debt or deposit of the debtor within 90 days preceding the  
commencement of this case.

---

14. Property held for another person.

NONE List all property owned by another person that the debtor holds or  
| | controls.

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

**Items at Debtor's residence not listed herein belong to her daughter**

---

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.

Rt 2 Box 71 Kamiah ID 83536  
Rt 1 Box 405 Kamiah ID 83536

---

16. Nature, location, and name of business.

NONE  a. For individuals, list the names and addresses 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.

---

NONE  b. If the debtor is a partnership, 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.

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NONE  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.

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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.

---

NONE  b. List all firms or individuals who within the two years

In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

---

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.

---

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 this case by the debtor.

---

18. Inventories.

NONE  
 a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

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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.

---

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.

---

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.

---

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.

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In re **Hendren, Dena K.**  
Debtor

Case No. (if known)

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.

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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.

(The penalty for making a false statement or concealing property is a  
fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. secs. 152 and 3571.)

#### DECLARATION

I, **Dena K. Hendren**, named as the debtor in this case, declare under  
penalty of perjury that I have read the foregoing **Statement of Financial  
Affairs**, consisting of 7 sheets (including this declaration), and  
that it is true and correct to the best of my information and belief.

Signature: *Dena K. Hendren*  
**Dena K. Hendren**

Date: *Nov. 27, 2000*