

OCT 6 - 1997

FORM 14 - Case
(6/90)

United States Bankruptcy Court

LOGGED FILED

for the District of Idaho

In re WARE, Raymond T.
WARE, Renda E.
Debtor

Case No. 97-02722
(If Lower)

(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, G 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.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Y	2	\$ 250,000.00		
B - Personal Property	Y	7	\$ 41,306.74		
C - Property Claimed As Exempt	Y	2			
D - Creditor Holding Secured Claims	Y	4		\$ 454,438.50	
E - Creditors Holding Unsecured Priority Claims	Y	2		\$ Unknown	
F - Creditors Holding Unsecured Nonproperty Claims	Y	8		\$ 172,029.98	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	3			
I - Current Income of Individual Debtor(s)	Y	2			\$ 4,027.85
J - Current Expenditures of Individual Debtor(s)	Y	2			\$ 3,995.00
Total Number of sheets in ALL Schedules >		33			
Total Assets >			\$ 291,306.74		
				Total Liabilities >	\$ 626,468.48

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

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 employee may provide you with legal advice.

Chapter 7: Liquidation (\$175.00 filing 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 of 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 be responsible for such debts as certain types of taxes, some student loans, alimony and support payments, debts fraudulently incurred, debts for willful and malicious injury to a person or property, and debts arising from a drunk driving judgment.
5. Under certain circumstances you may keep the property that you have purchased subject to a valid security interest. Your attorney can explain the options available to you.

Chapter 13: Repayment of all or part of the debts of an individual with regular income (\$160.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts, but would like to pay all or part of them in installments over a period of time. You are

Notice to Consumer Debtor / 2

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 in certain circumstances this can be extended to 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 of your property, both exempt and non-exempt, as long as you continue to make the payments required by the plan.

4. After completion of the payments due under your plan, all of your debts are discharged except alimony and support payments, certain kinds of taxes owed for less than three years, and long term secured obligations.

Chapter 11: Reorganization (\$800.00 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 (\$200.00 filing fee)

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

CLERK, UNITED STATES BANKRUPTCY COURT

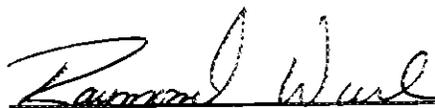
By _____
Deputy Clerk

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Notice to Consumer Debtor / 3

We, the undersigned debtors in this case, hereby certify that we have read the within and foregoing Notice to Individual Consumer Debtor this 29th day of September, 1997.



Raymond T. Ware



Renda E. Ware

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. 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 this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured 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 claim in the property only in Schedule C - Property Claimed as Exempt.

The following information must be provided:

1. Description and location of property;
 2. Nature of debtor's interest in property;
 3. Property owned by husband, wife, joint or community;
 4. Current market value of debtor's interest in property without deducting any secured claim or exemption; and
 5. Amount of secured claim.
-

RESIDENCE LOCATED AT 730 SUNRISE NORTH,
TWIN FALLS, TWIN FALLS COUNTY, IDAHO,
WHICH IS MORE PARTICULARLY DESCRIBED AS
FOLLOWS:

Lot 14, Block 6 of the Monte Vista No. 2
Subdivision, Twin Falls County, Idaho,
according to the official plat thereof
recorded in Book 7 of Plats, Page 13, in
the records of Twin Falls County, Idaho.

Nature of debtor's interest: owner subject
to Mortgage/Deed of Trust liens of
First Federal Savings, D. L. Evans Bank
and First Security Bank

Property owned by: debtors

Current Market Value:

Amount of Secured Claim:

\$ 255,242.00

\$ 100,000.00

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Schedule A - Real Property/ 2

LOCATED AT 149 3RD AVENUE EAST IN TWIN FALLS,
TWIN FALLS COUNTY, IDAHO, WHICH IS MORE
PARTICULARLY DESCRIBED AS FOLLOWS:

Lots 27, 28, and 29 in Block 58 of the
Twin Falls Townsite, Twin Falls County,
Idaho, according to the official plat
thereof on file in the records of the
Twin Falls County Recorder.

Nature of debtor's interest: joint owner
subject to Mortgage/Deed of Trust liens of
D. L. Evans Bank and First Security Bank
Property owned by: debtors, Paul Nielson and
Karen Nielson

Current Market Value:

Amount of Secured Claim:

\$ 267,300.00

150,000.00

TOTAL:

\$ 250,000.00

SCHEDULE B - PERSONAL PROPERTY

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

Do not list interest in executory contracts and unexpired leases on this 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".

The following information must be provided:

1. Type of property;
2. Description and location of property [if none, so state];
3. Property owned by Husband, Wife, Joint or Community; and
4. Current market value of debtor's interest in property, without deducting any secured claim or exemption.

1. Cash on hand.	\$ 50.00
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.	130.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	.00
4. Household goods and furnishings, including audio, video, and computer equipment. [Itemize and state value of each.]	2,480.00
refrigerator	150.00
25" television	50.00
9" television	25.00
VCR	25.00
tuner	15.00
cassette player	20.00
CD player	50.00

Schedule B - Personal Property/ 2

entertainment center	15.00
couch	75.00
(2) brown end tables @ \$10	20.00
(2) lamps	10.00
washer and dryer	100.00
bookshelf	10.00
(2) telephones	45.00
microwave oven	25.00
kitchen table and chairs	150.00
pots, pans, dishes, silverware	75.00
hutch	35.00
mixer	20.00
couch	100.00
chair	50.00
love seat	75.00
(2) end tables and coffee table	50.00
flower fountain	25.00
(2) lamps	25.00
clock	10.00
bench	20.00
bed and (2) night stands	250.00
(2) dressers @ \$150	300.00
dresser	200.00
misc. tools	20.00
(2) folding tables @ \$10	20.00
shelves	20.00
486 25mh computer	150.00
dot matrix printer	20.00
file cabinet	25.00
boom box stereo	50.00
gas grill	20.00

5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. [Itemize and state value of each.] 545.00

Cassette tapes and CD's	115.00
records	30.00
cook books	15.00
children's books	65.00
(2) pictures @ \$35	70.00
paintings	100.00
Art - collectibles	150.00

6. Wearing apparel. 585.00

7. Furs and jewelry. [Itemize and state value of each.] 235.00

Schedule B - Personal Property/ 3

husband's wedding ring	25.00	
wife's wedding ring	85.00	
(2) birthstone rings @ \$30	60.00	
birthstone bracelet	20.00	
necklace	30.00	
necklace	15.00	
8. Firearms and sports, photographic, and other hobby equipment. [Itemize and state value of each.]		305.00
camcorder	100.00	
pocket camera	25.00	
golf clubs	35.00	
golf clubs	60.00	
bikes	75.00	
tent	10.00	
9. Interests in insurance policies. [Name insurance company of each policy and itemize surrender or refund value of each.]		.00
10. Annuities. [Itemize and name each issuer.]		.00
11. Interests in IRA, ERISA, Keogh, or other pension plans. [Itemize.]		.00
12. Stock and interests in incorporated and unincorporated businesses. [Itemize.]		.00
13. Interests in partnerships or joint ventures. [Itemize.]		.00
Ware, Nielson & Associates	.00	
accounting firm		
Falls Financial Services	.00	
auto loans / one-third interest		
SWAN	.00	
building rental / one-half interest		
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		.00
15. Accounts Receivable.		21,726.74
Ware, Nielson & Associates	21,726.74	
SEE ATTACHED LIST		
Falls Financial Services	.00	
SWAN	.00	

Schedule B - Personal Property/ 4

- | | |
|--|-----------|
| 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. [Give particulars.] | .00 |
| 17. Other liquidated debts owing debtor including tax refunds. [Give particulars.] | .00 |
| 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. | .00 |
| 19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | .00 |
| 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.] | .00 |
| 21. Patents, copyrights, and other intellectual property. [Give particulars.] | .00 |
| 22. Licenses, franchises, and other general intangibles. [Give particulars.] | .00 |
| Raymond T. Ware, CPA - accounting license | |
| 23. Automobiles, trucks, trailers, and other vehicles. [Itemize and state value of each.] | 10,600.00 |
| 1991 GMC Safari van | 8,600.00 |
| 1986 Oldsmobile Ninety-eight | 1,500.00 |
| 1982 Toyota pickup | 500.00 |
| 24. Boats, motors, and accessories. [Itemize and state value of each.] | .00 |
| 25. Aircraft and accessories. [Itemize and state value of each.] | .00 |
| 26. Office equipment, furnishings, and supplies. [Itemize and state value of each.] | 4,545.00 |
| SEE ATTACHED LIST | |
| 27. Machinery, fixtures, equipment and supplies used in business. [Itemize and state value of each.] | .00 |

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Schedule B - Personal Property/ 5

28. Inventory.		.00
29. Animals.		.00
30. Crops - growing or harvested. [Give particulars.]		.00
31. Farming equipment and implements. [Itemize and state value of each.]		.00
32. Farm supplies, chemicals, and feed. [Itemize and state value of each.]		.00
33. Other personal property of any kind not already listed. [Itemize and state value of each.]		105.00
lawn mower (doesn't run)	15.00	
artificial Christmas tree	35.00	
luggage	35.00	
exercise bike	20.00	

TOTAL:

\$ 41,306.74

7 continuation sheets attached

COURTNEY'S ROOM

DESK	50
TELEPHONE	25
CALCULATOR	10
COMPUTER	175
COMPUTER DESK	25
TYPEWRITER	75
PRINTER HP II	50
PICTURES (2)	15
CABINET	45
CHAIRS (2)	25

485WAITING ROOM

CHAIRS (5)	50
TABLES (3)	35
PLANTS (4)	5
PICTURES (2)	15
COAT HANGER	5

110RUTH'S ROOM

CHAIRS (3)	35
DESK	30
COMPUTER DESK	25
PRINTER EPSON FX 1050	35
PRINTER HP II	75
COMPUTER	175
FILE CABINETS (2)	25
CALCULATOR	10
TELEPHONE	25

435PROCESSING ROOM

COPIER HP 4050	850
FAX MACHINE CANON 5000	150
TABLES (2)	20
CREDENSA	20
WOODEN CART W/ WHEELS	10
CABINET	35
PAPER CUTTER	5
BINDING MACHINE	10
TELEPHONE	15
FILE CABINET	10
SHREDDER	20
CHAIR	10
POSTAGE SCALE - PB	10
CALCULATOR	5

1,170KAREN'S ROOM

COMPUTER LAP TOP	125
DESKS (2)	25
COMPUTER TABLE	20
SHELVES	10
CALCULATOR	5
FILE CABINET	10
CHAIRS (2)	10
PICTURES (2)	10
TELEPHONE	20

235HALLWAY

FILE CABINETS (8)	100
ROLODEX'S (5)	5
PICTURES (2)	10
LIBRARY OF BOOKS	30
PRINTER HP DESKJET	50

185PAUL'S ROOM

CHAIRS (3)	30
COMPUTER	300
DESK	50
CREDENSA	20
CALCULATOR	10
COAT HANGER	5
LARGE FILE CABINET	25
SMALL FILE CABINET	15
TELEPHONE	25
COMPUTER TABLE	20
LAP TOP 33 MHZ	125

625LANGE'S ROOM

DESK	35
CREDENSA	20
TELEPHONE	20
COMPUTER	300
CALCULATOR	10
CHAIRS (3)	20
PRINTER HP DESKJET 520	35
PRINTER STAND	10
GLASS PLANT HOLDER	5
FILE CABINET	15
COAT HANGER	5
PICTURES (3)	15

490RAYMOND'S ROOM

BOOKS IN SHELVES	35
CALCULATOR	10
COMPUTER	300
TELEPHONE	20
CHAIRS (3)	25
LAP TOP	125
COMPUTER TABLE	20
PRINTER DESKJET 520 HP	25
PICTURES (2)	25
COAT HANGER	5

580

690LARGE CONFERENCE ROOM

CHAIRS (8)	75
STOOL	5
TELEPHONE	20
TABLES	45
PICTURES (3)	15
WHITEBOARD	10

170CONFERENCE ROOM

TELEPHONE	15
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15CONFERENCE ROOM

TELEPHONE	15
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15

BUSINESS EQUIPMENT

TOTAL

COURTNEY'S ROOM	495
WAITING ROOM	110
RUTH'S ROOM	435
PROCESSING ROOM	1,170
KAREN'S ROOM	235
HALLWAY	185
PAUL'S ROOM	625
LANCE'S ROOM	400
RAYMOND'S ROOM	500
LARGE CONFERENCE ROOM	170
SMALL CONFERENCE ROOM	15
SMALL CONFERENCE ROOM	15

4,545

SCHEDULE C- PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

— 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.

X 11 U.S.C. § 522(b)(2) Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtor's 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's interest as a tenant by the entirety or joint tenant to the extent interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	LAW PROVIDING EXEMPTION	VALUE OF CLAIMED EXEMPTION	MARKET VALUE
HEALTH AIDS	11-603(2), I.C.		20.00
exercise bike		20.00	
HOUSEHOLD GOODS AND FURNISHINGS	11-605(1)(a), I.C.		2,455.00
refrigerator		150.00	
25" television		50.00	
VCR		25.00	
tuner		15.00	
cassette player		20.00	
CD player		50.00	
entertainment center		15.00	
couch		75.00	
(2) brown end tables @ \$10		20.00	
(2) lamps		10.00	
washer and dryer		100.00	
bookshelf		10.00	
(2) telephones		45.00	
microwave oven		25.00	
kitchen table and chairs		150.00	
pots, pans, dishes, silverware		75.00	
hutch		35.00	
mixer		20.00	
couch		100.00	
chair		50.00	
love seat		75.00	
(2) end tables and coffee table		50.00	
flower fountain		25.00	

Schedule C - Property Claimed as Exempt/ 2

(2) lamps	25.00
clock	10.00
bench	20.00
bed and (2) night stands	250.00
(2) dressers @ \$150	300.00
dresser	200.00
misc. tools	20.00
(2) folding tables @ \$10	20.00
shelves	20.00
486 25mh computer	150.00
dot matrix printer	20.00
file cabinet	25.00
boom box stereo	50.00
gas grill	20.00

WEARING APPAREL, 11-605(1)(b), I.C. 665.00
 PETS, BOOKS, AND
 MUSICAL INSTRUMENTS

wearing apparel	250.00
books	80.00

JEWELRY 11-605(2), I.C. 235.00

husband's wedding ring	25.00
wife's wedding ring	85.00
(2) birthstone rings @ \$30	60.00
birthstone bracelet	20.00
necklace	30.00
necklace	15.00

MOTOR VEHICLES 11-605(3), I.C. 2,000.00

Husband - 1982 Toyota pickup	500.00
Wife - 1986 Olds Ninety-eight	1,500.00

RESIDENCE 55-1001 through 100,000.00
 55-1009, I.C.

730 Sunrise North	50,000.00
Twin Falls, Idaho	

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 any entity other than a spouse in a joint case may be jointly liable on a claim, so indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule B - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim.

If the claim is contingent, unliquidated, or disputed, so indicate.

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

	<u>Unsecured</u>	<u>Secured</u>
D. L. Evans Bank 397 North Overland Avenue Burley, ID 83318	.00	145,000.00

Account No.: 124103582 / 1517101640
Codebtor: Paul Nielson
Husband/Wife/Joint/Community: joint
Date incurred: 1994
Nature of Lien: first mortgage
Security: commercial property
Market Value of Security: \$150,000
Contingent/Unliquidated/Disputed: No

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Schedule D - Creditors Holding Secured Claims/ 2

D. L. Evans Bank
397 North Overland Avenue
Burley, ID 83318

.00

67,942.00

Account No.: 208 733-4501 1514001730
Codebtor: none
Husband/Wife/Joint/Community: joint
Date incurred: 1996
Nature of Lien: mortgage, financing statement
and security agreement
Security: residence and vehicles
Market Value of Security: \$155,100
Contingent/Unliquidated/Disputed: No

D. L. Evans Bank
397 North Overland Avenue
Burley, ID 83318

.00

38,000.00

Account No.: 208 733-8314 1551001969
Codebtor: Paul Nielson
Husband/Wife/Joint/Community: joint
Date incurred: 1996
Nature of Lien: security agreement
Security: equipment and accounts receivable
of Ware, Nielson & Associates
Market Value of Security: \$38,000
Contingent/Unliquidated/Disputed: No

D. L. Evans Bank
397 North Overland Avenue
Burley, ID 83318

.00

6,500.00

Account No.: 124103582 1551001426
Codebtor: Paul Nielson
Husband/Wife/Joint/Community: joint
Date incurred: 1995
Nature of Lien: security agreement
Security: computers
Market Value of Security: \$6,500
Contingent/Unliquidated/Disputed: No

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Schedule D - Creditors Holding Secured Claims/ 3

First Federal Savings 383 Shoshone Street North Twin Falls, ID 83303	.00	70,000.00
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Account No.: 1-023-556-2
Codebtor: none
Husband/Wife/Joint/Community: joint
Date incurred: 1989
Nature of Lien: mortgage/trust deed
Security: residence
Market Value of Security: \$100,000
Contingent/Unliquidated/Disputed: No

First Security Bank P.O. Box 37 Boise, ID 83707	77,300.00	40,000.00
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Kevin F. Trainor, Esq.
Stephan, Kvanvig, Stone & Trainor
P.O. Box 83
Twin Falls, Idaho 83303-0083

Account No.: 0023810-9001
Codebtor: Gary Wavra and Paul Nielson
Husband/Wife/Joint/Community: joint
Date incurred: 1997
Nature of Lien: trust deed
Security: residence and commercial property
Market Value of Security: \$250,000
Contingent/Unliquidated/Disputed: No

Account No.: 0018461-9001
Codebtor: Gary Wavra and Paul Nielson
Husband/Wife/Joint/Community: joint
Date incurred: 1995
Nature of Lien: security agreement / guaranty
Security: accounts receivable Falls Financial
Market Value of Security: \$.00
Contingent/Unliquidated/Disputed: No

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Schedule D - Creditors Holding Secured Claims/ 4

Ikon Capital P.O. Box 9115 Macon, GA 31208-9115	.00	5,000.00
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Account No.: 334292-80121
Codebtor: Paul Nielson
Husband/Wife/Joint/Community: joint
Date incurred: 1994
Nature of Lien: security agreement
Security: copier and fax machines
Market Value of Security: \$5,000
Contingent/Unliquidated/Disputed: No

U. S. Bank Intermountain CI Servicing P.O. Box 7506 Boise, ID 83707-7506	.00	4,696.50
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Account No.: 9560007156 0000000018
Codebtor: Paul Nielson
Husband/Wife/Joint/Community: joint
Date incurred: 1994
Nature of Lien: UCC Financing Statement
Security: computers
Market Value of Security: \$5,400
Contingent/Unliquidated/Disputed: No

TOTAL:

\$ 454,438.50

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. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the spaces provided, 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, so indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule B - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim.

If the claim is contingent, unliquidated, or disputed, so indicate.

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

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

1. 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)(3)

NONE \$.00

2. WAGES, SALARIES, AND COMMISSIONS - Wages, salaries, and commissions including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2,000 per employee, 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)

NONE \$.00

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).

NONE \$.00

Schedule E - Creditors Holding Unsecured Priority Claims/ 2

4. CERTAIN FARMERS AND FISHERMEN - Claims of certain farmers and fishermen, up to a maximum of \$2,000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

NONE \$.00

5. DEPOSITS BY INDIVIDUALS - Claims of individuals up to a maximum of \$900 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).

NONE \$.00

6. TAXES AND OTHER CERTAIN DEBTS OWED TO GOVERNMENTAL - Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

(a) To any United States agency UNKNOWN

Internal Revenue Service
Chief, Special Procedures Function
550 West Fort Street, MSC 041
Boise, ID 83724

1996 income tax liability

(b) To any State agency UNKNOWN

Idaho State Tax Commission
P.O. Box 36
Boise, ID 83722-2302

1996 income tax liability

(c) To any County or City agency .00

TOTAL:

UNKNOWN

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

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 any entity other than a spouse in a joint case may be jointly liable on a claim, so indicate "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.

If the claim is contingent, unliquidated, or disputed, so indicate.

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

Check here if debtor has no creditors holding unsecured non priority claims to report on this Schedule F.

Bank of America
P.O. Box 6900
Coeur d'Alene, ID 83814-2030

9,108.33

Patrick V. Collins, Esq.
Hawley Troxell Ennis & Hawley LLP
P.O. Box 1617
Boise, ID 83701-1617

Account No.: 507-063-007752-7001
Codebtor: none
Husband/Wife/Joint: husband
Date incurred: 1995
Consideration: trade debt - ExpressLine Account
Contingent/Unliquidated/Disputed: No

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Schedule F - Creditors Holding Unsecured Nonpriority Claims/ 2

Bon Marche 1,711.23
P.O. Box 4584
Carol Stream, IL 60197-4584

Account No.: 50076223
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1990
Consideration: misc. merchandise
Contingent/Unliquidated/Disputed: No

Brauns - HRS 315.81
Department 0007
Anaheim, CA 92850-0007

Account No.: 52252-51992-45726
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1995
Consideration: misc. merchandise
Contingent/Unliquidated/Disputed: No

Chevy Chase Bank 15,433.55
P.O. Box 999
Frederick, MD 21705

Account No.: 5422-7020-0749-9460
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: misc. merchandise
Contingent/Unliquidated/Disputed: No

Bruce Clark 1,300.00
447 Boise Street South
Wendell, ID 83355

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: husband
Date incurred: April, 1996
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed and Unliquidated

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Schedule F - Creditors Holding Unsecured Nonpriority Claims/ 3

D. L. Evans Bank 6,113.00
397 North Overland Avenue
Burley, ID 83318

Account No.: 4388-6664-1002-3909
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: misc. credit card purchases
Contingent/Unliquidated/Disputed: No

Discover Card Services 5,241.20
P.O. Box 29212
Phoenix, AZ 85038-9212

Novus Services, Inc.
P.O. Box 29064
Phoenix, AZ 85038-9064

Account No.: 6011 0093 2951 1377
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1993
Consideration: misc. merchandise
Contingent/Unliquidated/Disputed: No

First Omni Bank Visa 7,586.00
P.O. Box 64158
Baltimore, MD 21264-4158

Account No.: 5406 2921 0437 9898
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1990
Consideration: misc. credit card purchases
Contingent/Unliquidated/Disputed: No

First Security Bank 4,691.00
P.O. Box 30002
Salt Lake City, UT 84130-0002

Account No.: 4721 0402 0752 3719
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1992
Consideration: misc. credit card purchases
Contingent/Unliquidated/Disputed: No

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Schedule F - Creditors Holding Unsecured Nonpriority Claims/ 4

GE Rewards Card Services 3,336.05
P.O. Box 371452
Pittsburgh, PA 15250-7452

Account No.: 5407-5602-5017-1395
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: misc. credit card purchases
Contingent/Unliquidated/Disputed: No

Elmer Harmon 20,000.00
3212 Falls Avenue East
Twin Falls, ID 83301

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: joint
Date incurred: 1995
Consideration: trade debt
Contingent/Unliquidated/Disputed: No

Jim Herd 5,000.00
4588 East Bowmont
Meridian, ID 83642

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: joint
Date incurred: 1995
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed and Unliquidated

J & B Steel Rule Dies, Inc. 1,300.00
447 Boise Street South
Wendell, ID 83355

Account No.: none
Codebtor: Paul Nielson
Husband/Wife/Joint: husband
Date incurred: 1995
Consideration: possible legal action against
former partner, Paul Nielson
for tax return
Contingent/Unliquidated/Disputed: Disputed and Unliquidated

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Schedule F - Creditors Holding Unsecured Nonpriority Claims/ 5

Duane Johnson 20,000.00
32765 South 3690 West
Salt Lake City, UT 84120

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: husband
Date incurred: 1995
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed and Unliquidated

MBNA 6,408.94
P.O. Box 15137
Wilmington, DE 19850-5137

Account No.: 5329-0418-5314-3268
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: misc. credit card purchases
Contingent/Unliquidated/Disputed: No

MBNA 7,673.28
P.O. Box 15137
Wilmington, DE 19850-5137

Account No.: 4800-1275-1808-8708
Codebtor: none
Husband/Wife/Joint: husband
Date incurred: 1993
Consideration: business expenses
Contingent/Unliquidated/Disputed: No

McMullen McPhee & Company .00
429 Court Street
Elko, NV 89801

Account No.: none
Codebtor: Paul Nielson
Husband/Wife/Joint/Community: husband
Date incurred: 1994
Consideration: business expenses
Contingent/Unliquidated/Disputed: No

Schedule F - Creditors Holding Unsecured Nonpriority Claims/ 6

Nations Bank 3,311.59
P.O. Box 85350
Louisville, KY 40285-5350

Account No.: 5342-1300-0185-7540
Codebtor: none
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: misc. merchandise
Contingent/Unliquidated/Disputed: No

Paul Nielson .00
1249 Desert View Drive
Twin Falls, ID 83301

Account No.: none
Codebtor: none
Husband/Wife/Joint: husband
Date incurred: 1997
Consideration: purchase of business interest
Contingent/Unliquidated/Disputed: No

Dave Norberg 5,000.00
578 Ridgeway Drive
Twin Falls, ID 83301

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: joint
Date incurred: 1995
Consideration: trade debt
Contingent/Unliquidated/Disputed: No

Perry Patterson 5,000.00
1745 East 3100 South
Wendell, ID 83355

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: husband
Date incurred: 1996
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Schedule F - Creditors Holding Unsecured Nonpriority Claims/ 7

Brian Peterson 6,000.00
P.O. Box 600
Wendell, ID 83355

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: husband
Date incurred: 1996
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed and Unliquidated

Dick Sabey 30,000.00
1828 Kimberly Road
Twin Falls, ID 83301

Greg J. Fuller, Esq.
P.O. Box "L"
Twin Falls, ID 83303

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed

Patti Sabey 5,000.00
405 Diamond Drive
Kimberly, ID 83341

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed

Richard Sabey 2,500.00
405 Diamond Drive
Kimberly, ID 83341

Account No.: none
Codebtor: Paul Nielson and Gary Wavra
Husband/Wife/Joint: joint
Date incurred: 1994
Consideration: trade debt
Contingent/Unliquidated/Disputed: Disputed

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Schedule F - Creditors Holding Unsecured Nonpriority Claims/ 8

Gary Wavra
3257 East Canyon Place
Twin Falls, ID 83301

.00

Account No.: none
Codebtor: none
Husband/Wife/Joint: husband
Date incurred: 1997
Consideration: purchase of business interest
Contingent/Unliquidated/Disputed: Disputed and Unliquidated

TOTAL:

\$ 172,029.98

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 any contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing 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.

X Check here if debtor has no executory contracts or unexpired leases.

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

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 here if debtor does not have any codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

SEE ATTACHED LIST CONSISTING OF TWO (2) PAGES

Name And Adress of Codebtor

Name And Adress of Creditor

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

First Security Bank
P.O. Box 37
Boise, ID 83707

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

First Security Bank
P.O. Box 37
Boise, ID 83707

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

DL Evans Bank
397 North Overland Ave
Burley, ID 83318

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

McMullen McPhee & Compan
PO Box 1481
429 Court Street
Elko, NV 89801

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Elmer Harmon
3212 Falls Ave E
Twin Falls, ID 83301

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Elmer Harmon
3212 Falls Ave E
Twin Falls, ID 83301

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Jef Harmon
2289 Filer Ave E
Twin Falls, ID 83301

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Jef Harmon
2289 Filer Ave E
Twin Falls, ID 83301

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Duane Johnson
32765 S 3690 W
Salt Lake City, UT 84120

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Duane Johnson
32765 S 3690 W
Salt Lake City, UT 84120

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Jim Herd
4588 E Bowmont
Meridian, ID 83642

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Jim Herd
4588 E Bowmont
Meridian, ID 83642

Name And Adress of Codebtor

Name And Adress of Creditor

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Dave Norberg
578 Ridgeway Dr.
Twin Falls, ID 83301

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Dave Norberg
578 Ridgeway Dr.
Twin Falls, ID 83301

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Dick Sabey
1828 Kimberly Road
Twin Falls, ID 83301

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Dick Sabey
1828 Kimberly Road
Twin Falls, ID 83301

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Patti Sabey
C/O Rick Sabey
405 Diamond Drive
Kimberly, ID 83341

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Patti Sabey
C/O Rick Sabey
405 Diamond Drive
Kimberly, ID 83341

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Richard Sabey
405 Diamond Dr.
Kimberly, ID 83341

Gary Wavra
3257 E Canyon Place
Twin Falls, ID 83301

Richard Sabey
405 Diamond Dr.
Kimberly, ID 83341

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

US Bank
Intermountain CI Servicing
P.O Box 7506
Boise, ID 83707-7506

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

DL Evans Bank
387 North Overland Ave
Burley ID 83318

Paul R. Nielson
1249 Desert View Dr.
Twin Falls, ID 83301

Ikon Capital
P.O. Box 9115
Macon GA, 31208-9115

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.

A. Family Status

1. Debtor's marital status is: Married
2. The name of the debtor's spouse is: Renda E. Ware
3. The names, age and relationship of all dependents of debtor and spouse are:

Trevor Ware	son	14
Ben Ware	son	11
Keva Ware	daughter	8

B. Employment and Occupation

1. Occupation Name of Employer

Debtor:	Certified Public Accountant self-employed
Spouse:	Teacher Kimberly School District

2. How long employed:

Debtor:	14 years
Spouse:	4 years

3. Address of employer:

Debtor:	Ware, Nielson & Associates 149 - 3rd Avenue East P.O. Box 124 Twin Falls, ID 83303
Spouse:	Kimberly School District #414 141 Center West Kimberly, ID 83334

C. <u>Income</u> (Estimate of average monthly income)	<u>Debtor</u>	<u>Spouse</u>
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	3,500.00	1,795.00

Schedule I - Current Income of Individual Debtors/ 2

Estimated monthly overtime	.00	.00
SUBTOTAL	3,500.00	1,795.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	1,037.75	223.74
b. Insurance	.00	346.04
c. Union dues	.00	34.45
d. Other: Retirement	.00	125.17
SUBTOTAL OF PAYROLL DEDUCTIONS	1,037.75	729.40
TOTAL NET MONTHLY TAKE HOME PAY	2,462.25	1,065.60
Regular income from operation of business or profession or farm (attach detailed statement)		
Income from real property	500.00	.00
Interest and dividends	.00	.00
Alimony, maintenance or support payments payable to debtor for debtor's use or that of dependents listed above.	.00	.00
Social Security or other government assist- ance (Specify)	.00	.00
Pension or retirement income	.00	.00
Other monthly income (Specify)	.00	.00
TOTAL MONTHLY INCOME	2,962.25	1,065.60
TOTAL COMBINED MONTHLY INCOME	\$ 4,027.85	

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

NONE ANTICIPATED

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

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

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

Rent or home mortgage payment (include lot rented for mobile home)		1,570.00
Are real estate taxes included?	YES	
Is property insurance included?	NO	
Utilities		235.00
Electricity and heating fuel	190.00	
Water and sewer	.00	
Telephone	45.00	
Other (Specify)	.00	
Home Maintenance (Repairs and upkeep)		100.00
Food		550.00
Clothing		200.00
Laundry and dry cleaning		30.00
Medical and dental expenses		260.00
medical expenses	75.00	
prescriptions	120.00	
dental / orthodontic expenses	65.00	
Transportation (not including car payments)		150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		75.00
Charitable contributions		150.00
Insurance (not deducted from wages or included in home mortgage payments)		135.00
Homeowner's or renter's	35.00	

In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

Schedule J - Current Expenditures of Individual Debtors/ 2

Life	.00	
Health	.00	
Auto	100.00	
Other (Specify)	.00	
Taxes (not deducted from wages or included in home mortgage payments)		300.00
Installment payments (In Chapter 12 and 13 cases, do not list payments to be included in the plan)		.00
Auto	.00	
Other (Specify)	.00	
Alimony, maintenance, and support paid to others		.00
Payments for support of additional dependents not living at your home		.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		.00
Other (Specify):		240.00
music lessons	140.00	
school / continuing education	100.00	
TOTAL MONTHLY EXPENSES		\$ 3,995.00

FOR CHAPTER 12 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	N/A
B. Total projected monthly expenses	N/A
C. Excess income (A minus B)	N/A
D. Total amount to be paid into plan each (state interval)	N/A

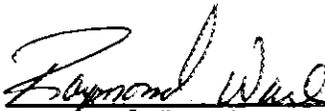
In Re: Raymond T. Ware and Renda E. Ware

Chapter 13
Case No. 97-02722

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 34 sheets in all, and that the information set forth therein is true and correct to the best of my knowledge, information and belief.

DATED this 27th day of September, 1997.



Raymond T. Ware



Renda E. Ware

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

In Re:

RAYMOND T. WARE and
RENDA E. WARE,

Debtors.

Case No.: 97-02722
(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. Each question must be answered. If the answer to any question is "None", or the question is not applicable, so indicate. 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(30).

Statement of Financial Affairs/ 2

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. (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.)

Current year to date: \$ 28,270.00

Preceding two years: 1995 20,460.00
1996 NOT YET DETERMINED

Source: Husband Aspen Management, Inc.
Wife wages - Kimberly School District

2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

X 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 a joint petition is not filed.)

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 a joint petition is not filed.) STATE: Name and address of creditor, dates of payment, amount paid, and amount still owing.

Statement of Financial Affairs/ 3

D. L. Evans Bank
397 North Overland Avenue
Burley, ID 83318

Dates of payment: monthly
Amount paid: \$595.00 / month
Balance: \$67,942 (approx)

First Federal Savings
383 Shoshone Street North
Twin Falls, ID 83301

Dates of payment: monthly
Amount paid: \$875.00 / month
Balance: \$70,000 (approx)

- X 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 a joint petition is not filed.) STATE: Name and address of creditor and relationship to debtor, date of payment, amount paid, and amount still owing.

4. SUITS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS

- None (a) List all suits 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 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) STATE: Caption of suit and case number, nature of proceeding, court and location, and status or disposition of case.

Richard Sabey, et ux, v. Paul R. Nielsen and Raymond T. Ware
dba Falls Financial Services

Case No. CV 97-2500
Fifth District Court, Twin Falls County, Idaho
Nature of proceeding: collection
Status: discovery in progress

First Security Bank v. Paul Nielsen, et ux, Raymond T. Ware, et ux,
Falls Financial Services, and Nielson & Ware, a partnership

Case No. CV 97-2545
Fifth District Court, Twin Falls County, Idaho
Nature of proceeding: foreclosure
Status: Answer filed - discovery in progress

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

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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 a joint petition is not filed.) STATE: Name and address of person for whose benefit property was seized, date of seizure, description and value of property.

5. REPOSSESSIONS, FORECLOSURES AND RETURNS

X 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 a joint petition is not filed.) STATE: Name and address of creditor or seller; date of repossession, foreclosure sale, transfer or return; and description and value of property.

6. ASSIGNMENTS AND RECEIVERSHIPS

X None (a) Describe any assignment of property for the benefit of creditors made with 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 a joint petition is not filed.) STATE: Name and address of assignee, date of assignment, and terms of assignment or settlement.

X 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 a joint petition is not filed.) STATE: Name and address of custodian; name and location of court, case title and number; date of order; and description and value of property.

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

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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 a joint petition is not filed.) STATE: Name and address of person or organization; relationship to debtor, if any; date of gift; description and value of gift.

Church of Jesus Christ of Latter Day Saints
Relationship: none
Description: monetary donations
Value: \$2,100
Date: approx. \$175 per month

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 a joint petition is not filed.) STATE: Description and value of property; description of circumstances and, if loss was covered in whole or in part by insurance, give particulars; and date of loss.

Description of property: fence
Value: \$2,200
Circumstances: fence was blown over by the wind
Date of loss: Winter of 1997
Insurance coverage: loss was partially covered by insurance

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. STATE: Name and address of payee, date of payment, name of payor if other than debtor, amount of money or description and value of property.

Brent T. Robinson, Esq.
Ling, Nielsen & Robinson
P.O. Box 396
Rupert, Idaho 83350

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Paid Brent T. Robinson \$660 for the preparation and filing of this Chapter 13 case, and the filing fee. Agreed to pay Brent T. Robinson an additional \$1,000 for services to be rendered, for a total of \$1,660.

10. OTHER TRANSFERS

X 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 transfer by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) STATE: Name and address of transferee; relationship to debtor; date; description of property transferred and value received.

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, associations, 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 a joint petition is not filed.) STATE: Name and address of institution, type and number of account, amount of final balance, amount and date of sale or closing.

Bank of America
P.O. Box 6900
Coeur d'Alene, ID 83814-2030
Checking Account No. 25614108
Date closed: April, 1997
Balance at time of closing: \$.00

12. SAFE DEPOSIT BOXES

X None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one

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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 a joint petition is not filed.) STATE: Name and address of bank or other depository, names and addresses of those with access to box or depository, description of contents, and date of transfer or surrender (if any).

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 a joint petition is not filed.) STATE: Name and address of creditor, date of setoff, and amount of setoff.

D. L. Evans Bank
P.O. Box 1188
Burley, ID 83318

Date of setoff: July 29, 1997
Amount: \$6,384.96
Added to Loan No. 1514001730

14. PROPERTY HELD FOR ANOTHER PERSON

None

List all property owned by another person that the debtor holds or controls. STATE: Name and address of owner, description and value of property, and location of property.

Roberta Olson
303 Teton
Twin Falls, ID 83301
piano and freezer \$ 600.00
Location: 730 Sunrise North, Twin Falls, Idaho

Daniel & Edith Ware
730 Sunrise Boulevard North
Twin Falls, ID 83301
Family Reunion Checking Account \$ 846.00
Account No. 443 1812-207
Location: U. S. Bank, Twin Falls, Idaho

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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. STATE: Address, name used, and dates of occupancy.

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 five (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 of the statement only if the debtor is or has been in business, as defined above, within 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 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 five (5) percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case. STATE: Name, address, nature of business, beginning and ending dates of operation.

Ware, Nielson & Associates
149 - 3rd Avenue East
Twin Falls, ID 83301

Nature of business: accounting firm
Dates of operation: January 1, 1994 to date

Falls Financial Services
149 - 3rd Avenue East
Twin Falls, ID 83301

Nature of business: auto loans
Dates of operation: May 5, 1995 to date

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SWAN

149 - 3rd Avenue East
Twin Falls, ID 83301

Nature of business: building rental
Dates of operation: January 1, 1994 to date

X 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 five (5) percent or more of the voting securities, within the two years immediately preceding the commencement of this case. STATE: Name, address, nature of business, beginning and ending dates of operation.

NOT APPLICABLE

X 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 five (5) percent or more of the voting securities within the two years immediately preceding the commencement of this case. STATE: Name, address, nature of business, beginning and ending dates of operation.

NOT APPLICABLE

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. STATE: Name, address, and dates services rendered.

Ware, Nielson & Associates Dates of service: 1994 to date
149 - 3rd Avenue East
Twin Falls, ID 83301

X None (b) List all firms or individuals 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. STATE: Name, address, and 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. STATE: Name and address of firms or individuals.

Debtors - and - Ware, Nielson & Associates

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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. STATE: Name and address of institution and date issued.

D. L. Evans Bank
397 North Overland Avenue
Burley, ID 83318

Date issued: December, 1995

First Security Bank
P.O. Box 37
Boise, ID 83707

Date issued: December, 1995

18. INVENTORIES

X 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. STATE: Date of inventory, inventory, supervisor, and dollar amount of inventory (specify cost, market or other basis).

X 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. STATE: Date of inventory, and name and addresses of custodian of inventory records.

19. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

X None (a) If the debtor is a partnership, list the nature and percentage of interest of each member of the partnership. STATE: Name and address, nature of interest, and percentage of interest.

NOT APPLICABLE

X 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 five (5) percent or more of the voting securities of the corporation. STATE: Name and address, title, nature and percentage of stock ownership.

NOT APPLICABLE

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20. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

X 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. STATE: Name, address, and date of withdrawal.

NOT APPLICABLE

X 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. STATE: Name and address, title, date of termination.

NOT APPLICABLE

21. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS BY A CORPORATION

X 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. STATE: Name and address of recipient, relationship to debtor, date and purpose of withdrawal, amount of money or description and value of property.

NOT APPLICABLE

In Re: Raymond T. Ware and Renda E. Ware

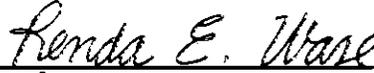
Chapter 13
Case No. 97-02722

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.

DATED this 29th day of September, 1997.



Raymond T. Ware



Renda E. Ware