

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

IN RE -----
Ken Christiansen
ALL OTHER NAMES -----

NAME OF JOINT DEBTOR
NO JOINT DEBTOR

SOC. SEC./TAX I.D. NO. -----
518-90-7727

STREET ADDRESS OF DEBTOR -----
**321 Morningside #1
Twin Falls, ID 83301**

COUNTY OF RESIDENCE -----
Twin Falls

MAILING ADDRESS OF DEBTOR -----
**321 Morningside #1
Twin Falls, ID 83301**

VENUE -----

00-41497

Debtor has had a residence in this District for 180 days immediately preceding the date of this petition.

----- INFORMATION REGARDING DEBTOR -----

TYPE OF DEBTOR
Individual
NATURE OF DEBT
Non-Business/Consumer
A. TYPE OF BUSINESS
N/A
B. BRIEFLY DESCRIBE NATURE OF BUSINESS
N/A

CHAPTER OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED
7
FILING FEE
Attached

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

ATTORNEY NAME AND ADDRESS--
JEFF STOKER, CHARTERED
**733 Addison Avenue
P.O. Box 1597
Twin Falls, ID 83303**
(208) 734-8452

NO. OF CREDITORS **16-49** range (sard code) **(2)**

ASSETS (thousands) **50-99** (2)

LIABIL. (thousands) **100-499** (3)

NO. OF EMPLOYEES **N/A**

EQUITY SEC. HOLDERS **N/A**

ATTORNEYS DESIGNATED TO REPRESENT DEBTOR

----- THIS SPACE FOR COURT USE ONLY -----

11559

FILED
JAN 23 1983
CLERK OF DISTRICT COURT
IDAHO

SAM HOPKINS
PO BOX 3014
POCATELLO ID 83201

Name of Debtor: **Ken Christiansen**

Case No.:

----- PRIOR BANKRUPTCY CASES FILED WITHIN LAST 6 YEARS -----

NONE

--- PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE ---

NONE

----- REQUEST FOR RELIEF -----

Debtor requests relief in accordance with the chapter of title 11 United States Code specified in this petition.

----- SIGNATURES -----

ATTORNEY

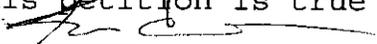


JEFF STOKER, CHARTERED

Date: 8/31/00

----- INDIVIDUAL DEBTOR -----

I declare under penalty of perjury that the information provided in this petition is true and correct.

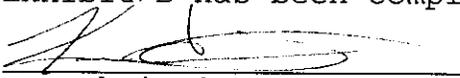


Ken Christiansen

Date: 8/31/00

----- I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7 of such title. -----

Exhibit B has been completed.



Ken Christiansen

Date: 8/31/00

----- EXHIBIT B -----

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



JEFF STOKER, CHARTERED

Date: 8/31/00

JEFF STOKER, CHARTERED
JEFF STOKER, CHARTERED
733 Addison Avenue
P.O. Box 1597
Twin Falls, ID 83303
(208) 734-8452
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF IDAHO

In re
Ken Christiansen
Debtor
Social Security No.: 518-90-7727

Case No.:
Notice of Available Chapters
Chapter 7

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

- Chapter 7 -- Liquidation, or
- Chapter 11 -- Reorganization, or
- Chapter 12 -- Adjustment of Debts of a Family Farmer With Regular Annual Income
- Chapter 13 -- Adjustment of Debts of an Individual With Regular Income

If you have any questions regarding the information contained in this notice you should consult with your attorney.

Clerk of Court

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF IDAHO

===== 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	3	53,110.00		
<input type="checkbox"/> C - Property Claimed as Exempt	1			
<input type="checkbox"/> D - Creditors Holding Secured Claims	2		165,464.26	
<input type="checkbox"/> E - Creditors Holding Unsecured Priority Claims	2		0.00	
<input type="checkbox"/> F - Creditors Holding Unsecured Non- priority Claims	10		110,210.05	
<input type="checkbox"/> G - Executory Contracts and Unexpired Leases	1			
<input type="checkbox"/> H - Codebtors	1			
<input type="checkbox"/> I - Current Income of Individual Debtors	2			2,000.00
<input type="checkbox"/> J - Current Expenditures of Individual Debtors	2			2,295.00
Summary Sheet	1	*****		
Total No. Sheets	26	*****		
Total Assets ->		53,110.00	*****	
Total Liabilities ->			275,674.31	*****
Total No. of Creditors ->				39 *****
Excess Income (if any) ->				-295.00

In re: **Ken Christiansen**

Case No:

SCHEDULE A - REAL PROPERTY

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

NONE

Total: 0.00

SCHEDULE B - PERSONAL PROPERTY

Type of property	Current market value of debtor's interest in property without deducting any secured claim or exemption
------------------	--

- 1. Cash on hand.
NONE
- 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.
NONE
- 3. Security deposits with public utilities, telephone companies, landlords, and others.
NONE
- 4. Household goods and furnishings, including audio, video, and computer equipment.
NONE
- 5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.
Books, Pictures, Misc.

Debtor's interest: 10.00
Total debt on property: 0.00

Location: **In debtor's possession.**

- 6. Wearing apparel.
Clothing
- Debtor's interest: 100.00
Total debt on property: 0.00
- Location: **In debtor's possession.**

- 7. Furs and jewelry.
NONE
 - 8. Firearms and sports, photographic, and other hobby equipment.
NONE
 - 9. Interests in insurance policies.
Life Insurance Policies
- Debtor's interest: 3,000.00
Total debt on property: 0.00
- Possession: **In debtor's possession.**

- 10. Annuities.
NONE
- 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.
Profit Sharing

Debtor's interest: 50,000.00
Total debt on property: 0.00

Possession: **In debtor's possession.**

Additional
information: **One-half of the profit sharing belongs to Debtor's
ex-wife.**

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-
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.
NONE
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.

NONE

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: **53,110.00**

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'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 the interest is exempt from process under applicable non-bankruptcy law.

Debtor is single.

Description of property	Value of claimed exemption
Specify law providing each exemption	Current market value of property without deducting exemption

Books, Pictures, Misc.

Debtor's interest:	10.00	Value exempt:	10.00
Law:	11-605(1)(b)		

Clothing

Debtor's interest:	100.00	Value exempt:	100.00
Law:	11-605(1)(b)		

Life Insurance Policies

Debtor's interest:	3,000.00	Value exempt:	3,000.00
Law:	11-605(9)		

Profit Sharing

Debtor's interest:	50,000.00	Value exempt:	50,000.00
Law:	11-604A(4)(a)		

In re: **Ken Christiansen**

Case No:

Account no.: **0610005888**
Home Federal
P.O. Box 26
Nampa, ID 83653-0026
(208) 468-5000

Amount of claim: **107,000.00**
Unsecured: **0.00**

Incurred: **1-3-95**
Nature of lien: **Home Loan**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**
Collateral description: **Home at 630 Navajo Loop, Twin Falls, Idaho**
Collateral market value: **125,000.00**

Subtotal this page: **107,000.00**
Total: **165,464.26**

SCHEDULE E - 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, up to a maximum of \$2000 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. 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 \$2000 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 \$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. sec. 507(a)(6).

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)(7).

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount entitled to priority
Date claim was incurred and consideration for claim	Total amount of claim

1. Wages, Salaries, and Commissions.

NONE

2. Contributions to Employee Benefit Plans.

NONE

3. Certain Farmers or Fishermen.

NONE

4. Deposits by Individuals.

NONE

5. Taxes and Certain Other Debts Owed to Governmental Units.

NONE

Subtotal this page: 0.00
Total: 0.00

In re: **Ken Christiansen**

Case No:

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.: **Advanced Collection Tech** Amount of claim: **2,953.73**
P.O. Box 447
Twin Falls, ID 83301
 Incurred: **Unknown**
 Consideration for claim: **Collection**
 Claim is: **Fixed and liquidated.**

Account no.: **01-5365506** Amount of claim: **200.00**
Bally's
P.O. Box 96506
Las Vegas, NV 89193
(800) 722-5597
 Incurred: **12-98**
 Consideration for claim: **Returned Check**
 Codebtor(s): **Karen Christiansen**
 Claim is: **Fixed and liquidated.**

Account no.: **053553228 F16463** Amount of claim: **396.56**
Bon Marche
%ACB American
P.O. Box 2548
Cincinnati, OH 45201
(800) 899-8745
 Incurred: **8-98**
 Consideration for claim: **Merchandise**
 Codebtor(s): **Karen Christiansen**
 Claim is: **Fixed and liquidated.**

Account no.: Amount of claim: **1,140.00**
Steve Brown
1239 Pole Line Rd. E.
Twin Falls, ID 83301
 Incurred: **Unknown**
 Consideration for claim: **Small Claims Action**
 Claim is: **Fixed and liquidated.**

Subtotal this page: **4,690.29**

In re: **Ken Christiansen**

Case No:

Account no.: 518-90-7727
Dr. G.R. Chapman
2800 Midland Ave. #106
Glenwood Sprgs, CO 81601
(970) 945-4014

Amount of claim: 124.00

Incurred: 1-12-99

Consideration for claim: **Medical Expense**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: **CKRKE**
Claude Brown
202 Main Ave. S.
Twin Falls, ID 83301
(208) 733-2108

Amount of claim: 454.18

Incurred: 9-98

Consideration for claim: **Cleaning**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.:
Credit Bureau of T.F.
P.O. Box 576
Twin Falls, ID 83303

Amount of claim: 395.88

Incurred: **Unknown**

Consideration for claim: **Miscellaneous**
Claim is: **Fixed and liquidated.**

Account no.: 518-90-7727
D.L. Evans Bank
P.O. Box 1188
Burley, ID 83318

Amount of claim: 736.80

Incurred: 12-98

Consideration for claim: **Visa Credit Card**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 146-5025655-6
Dalling & Dalling
P.O. Box 50050
Idaho Falls, ID 83405
(208) 522-2350

Amount of claim: 1,390.24

Incurred: 3-98

Consideration for claim: **Valley View Medical Center debt**
Codebtor(s): **Karen Christiansen**

Subtotal this page: 3,101.10

In re: **Ken Christiansen**

Case No:

Claim is: **Fixed and liquidated.**

Dalling & Dalling
P.O. Box 50050
Idaho Falls, ID 83405
(208) 522-2350

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **Dalling & Dalling**

Account no.:

Amount of claim:

595.45

Falls Avenue Fitness
798 Falls Ave.
Twin Falls, ID 83301
(208) 734-7538

Incurred: **11-98**

Consideration for claim: **Athletic Club Contract**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Advanced Collection Tech
P.O. Box 447
Twin Falls, ID 83303

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **Falls Avenue Fitness**

Account no.: **1288366**

Amount of claim:

2,674.42

First Security Bank
%CRS, Inc.
P.O. Box 28989
Dallas, TX 75228-0989

Incurred: **1999**

Consideration for claim: **Miscellaneous**

Claim is: **Fixed and liquidated.**

Commercial Recovery Syst
P.O. Box 28989
Dallas, TX 75228
(800) 214-7801

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **First Security Bank**

Account no.:

Amount of claim:

35,983.90

First Security Bank
%Michael L. Schindele
P.O. Box 1990
Boise, ID 83701
(208) 342-2241

Incurred: **9-18-98**

Consideration for claim: **Revolving Credit Account**

Subtotal this page:

39,253.77

In re: **Ken Christiansen**

Case No:

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Michael L. Schindele
P.O. Box 1990
Boise, ID 83701
(208) 342-2241

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **First Security Bank**

Account no.: 4721 0302 6046 3622

Amount of claim:

8,795.59

First Security Bank
P.O. Box 30002
Salt Lake City, UT 84130
(800) 445-2689

Incurred: **11-98**

Consideration for claim: **Visa Credit Card**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Michael L. Schindele
P.O. Box 1990
Boise, ID 83701
(208) 342-2241

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **First Security Bank**

Account no.: 101 110 938673

Amount of claim:

28,540.51

First Security Bank
P.O. Box 30002
Salt Lake City, UT 84130

Incurred: **11-98**

Consideration for claim: **Business Loan**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 50539102602898504

Amount of claim:

2,151.71

First Security Bank
%Primary Financial Serv.
3115 3rd Ave. Ste. #112
Phoenix, AZ 85013
(800) 661-0086

Incurred: **11-98**

Consideration for claim: **Cash Reserve**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Subtotal this page:

39,487.81

In re: **Ken Christiansen**

Case No:

Account no.: 4721 0303 0006 8175 Amount of claim: 2,947.57
First Security Bank
P.O. Box 30002
Salt Lake City, UT 84130
(800) 574-6616

Incurred: 1997

Consideration for claim: **Visa Credit Card**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 82-6001356 Amount of claim: 1,225.85
Gooding County Memorial
P.O. Box 418
Gooding, ID 83330
(208) 934-4433

Incurred: 6-29-99

Consideration for claim: **Medical Expense**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 518-90-7727 Amount of claim: 220.00
Gooding Family Clinic
P.O. Box 418
Gooding, ID 83330
(208) 934-4800

Incurred: 7-99

Consideration for claim: **Medical Expense**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: Amount of claim: 2,909.17
Idaho Billing Services
P.O. Box 447
Twin Falls, ID 83303

Incurred: **Unknown**

Consideration for claim: **Miscellaneous**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: Amount of claim: 211.15
Intermountain Heating
3537-B N. 2900 E.
Twin Falls, ID 83301

Subtotal this page: 7,513.74

In re: **Ken Christiansen**

Case No:

(208) 733-3252

Incurred: 9-98

Consideration for claim: **Miscellaneous**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 518-90-7727
Interwest Home Medical
235 E. 6100 S.
Salt Lake City, UT 84107
(800) 444-0900

Amount of claim: 121.38

Incurred: 12-98

Consideration for claim: **Medical Expense**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 518-90-7727
MGM Grand
P.O. Box 77711
Las Vegas, NV 89195

Amount of claim: 590.00

Incurred: 12-98

Consideration for claim: **Returned Check**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 518-90-7727
MVRMC
P.O. Box 409
Twin Falls, ID 83303
(208) 737-2000

Amount of claim: 1,337.95

Incurred: 9-98

Consideration for claim: **Medical Expense**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Risk Management
7255 Franklin Rd.
Boise, ID 83709
(208) 926-3675

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **MVRMC**

Account no.:
Derek Molesworth
1055 Warm Springs Pl.

Amount of claim: 1,500.00

Subtotal this page: 3,549.33

In re: **Ken Christiansen**

Case No:

Twin Falls, ID 83301

Incurred: **2-99**

Consideration for claim: **Business Debt**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

**Advanced Collections
P.O. Box 447
Twin Falls, ID 83303
(208) 734-2158**

**DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: Derek Molesworth**

Account no.:

Amount of claim:

309.96

Patio Pleasures

P.O. Box 852

Burley, ID 83318

Incurred: **9-98**

Consideration for claim: **Hot Tub**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: **518-90-7727**

Amount of claim:

238.15

Physician Center

630 Addison Ave. W. #100

Twin Falls, ID 83301

Incurred: **11-98**

Consideration for claim: **Medical Expense**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

**Risk Management
7255 Franklin Rd.
Boise, ID 83709
(208) 926-3675**

**DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: Physician Center**

Account no.:

Amount of claim:

2,368.99

RMA

%Michael Howell

355 W. Myrtle #101

Boise, ID 83702

(208) 336-3331

Incurred: **Unknown**

Consideration for claim: **Miscellaneous**

Claim is: **Fixed and liquidated.**

Subtotal this page:

2,917.10

In re: **Ken Christiansen**

Case No:

Michael Howell
355 W. Myrtle #101
Boise, ID 83702
(208) 336-3331

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **RMA**

Account no.: Amount of claim: **69.79**
Smith's Food King
1913 Addison Ave. E.
Twin Falls, ID 83301

Incurred: 1-99

Consideration for claim: **Miscellaneous**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: Amount of claim: **168.07**
Southern Idaho Radiology
P.O. Box AB
Twin Falls, ID 83303

Incurred: 9-98

Consideration for claim: **Medical Expense**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: Amount of claim: **1,500.00**
Randy J. Stoker
P.O. Box 225
Twin Falls, ID 83303
(208) 734-8944

Incurred: 1999

Consideration for claim: **Legal Fees**
Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Advanced Collection Tech
P.O. Box 447
Twin Falls, ID 83303

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **Randy J. Stoker**

Account no.: 518-90-7727 Amount of claim: **1,210.81**
Sunrise Hospital
P.O. Box 98531
Las Vegas, NV 89193
(702) 731-8100

Subtotal this page: **2,948.67**

In re: **Ken Christiansen**

Case No:

Incurred: 1-17-99

Consideration for claim: **Medical Expense**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

NCO Financial Systems
P.O. Box 13727
Sacramento, CA 95853
(888) 853-6950

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **Sunrise Hospital**

Account no.: 1000354

Amount of claim:

155.24

Venetian

3355 Las Vegas Blvd. S.

Las Vegas, NV 89109

(702) 414-4559

Incurred: 12-98

Consideration for claim: **Room**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: 518-90-7727

Amount of claim:

668.67

Victor Valley Comm. Hosp

%High Desert Creditors

P.O. Box 401887

Hesperia, CA 92340

(760) 949-4133

Incurred: 12-98

Consideration for claim: **Medical Expense**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

High Desert Creditors

P.O. Box 401887

Hesperia, CA 92340-1887

(760) 949-4133

DUPLICATE LISTING OF DEBT -
COLLECTION AGENCY OR ATTORNEY
FOR: **Victor Valley Comm. Hosp**

Account no.: 518-90-7727

Amount of claim:

5,226.87

Walker Center

1120 A Montana St.

Gooding, ID 83330

(800) 227-4190

Incurred: 7-99

Consideration for claim: **Medical Expense**

Subtotal this page:

6,050.78

In re: **Ken Christiansen**

Case No:

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Account no.: **5497140004994417**

Amount of claim:

697.46

Wells Fargo

P.O. Box 272461

Concord, CA 94527

(800) 695-9758

Incurred: **1996**

Consideration for claim: **Overdraft Protection**

Codebtor(s): **Karen Christiansen**

Claim is: **Fixed and liquidated.**

Subtotal this page:

697.46

Total:

110,210.05

In re: **Ken Christiansen**

Case No:

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's interest. State whether lease is for non- residential real property. State contract number of any government contract.
--	---

NONE

In re: **Ken Christiansen**

Case No:

SCHEDULE H - CODEBTORS

Name and address of codebtor	Name and address of creditor
------------------------------	------------------------------

NONE

In re: **Ken Christiansen**

Case No:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

=====

DEBTOR'S MARITAL STATUS: **Divorced**

DEPENDENTS OF DEBTOR

Not living with debtor but paying support for:

Child support:

Katie & Kylie

EMPLOYMENT:

Occupation: **Salesman**

Employer name: **Latham Motors**

How long employed: **Unknown**

Address of employer: **510 2nd Ave. S.**

Twin Falls, ID 83301

=====

INCOME:

Current monthly gross wages,
salary, and commissions..... 3,000.00

Estimated monthly overtime..... 0.00

SUBTOTAL..... 3,000.00

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and
social security..... 1,000.00

b. Insurance..... 0.00

c. Union dues..... 0.00

d. Other:
NONE

SUBTOTAL OF DEDUCTIONS..... 1,000.00

TOTAL NET MONTHLY TAKE HOME PAY..... 2,000.00

Regular income from operation of
business or profession or farm..... 0.00

Income from real property..... 0.00

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..... 0.00

In re: **Ken Christiansen**

Case No:

Social security or other government
assistance:

NONE

Pension or retirement income

0.00

Other monthly income:

NONE

TOTAL MONTHLY INCOME.....

2,000.00

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

NONE

In re: **Ken Christiansen**

Case No:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

The following expenditures are for **DEBTOR**

Rent/home mortgage payments.....	620.00
REAL ESTATE TAXES ARE NOT INCLUDED.	
PROPERTY INSURANCE IS NOT INCLUDED.	
Utilities: Electricity and heating fuel.....	50.00
Water and sewer.....	50.00
Telephone.....	30.00
Other:	
NONE	
Home maintenance.....	0.00
Food.....	100.00
Clothing.....	0.00
Laundry and dry cleaning.....	50.00
Medical and dental expenses.....	0.00
Transportation.....	0.00
Recreation, clubs, and entertainment, newspapers, magazines, etc.....	0.00
Charitable contributions.....	0.00
Insurance:	
Homeowner's or renter's.....	0.00
Life.....	228.00
Health.....	440.00
Auto.....	0.00
Other:	
NONE	
Taxes:	
NONE	
Installment payments:	
Auto.....	0.00
Other:	
NONE	
Alimony, maintenance, and support paid to others.....	727.00
Payments for support of additional dependents not living at your home.....	0.00
Regular expenses from operation of business, profession, or farm.....	0.00

In re: **Ken Christiansen**

Case No:

Other:
NONE

TOTAL MONTHLY EXPENSES..... 2,295.00

(The penalties 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, **Ken Christiansen**, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing **Summary and Schedules**, consisting of 20 sheets, and that it is true and correct to the best of my information and belief.

Signature: 
Ken Christiansen

Date: 8/31/00

JEFF STOKER, CHARTERED
JEFF STOKER, CHARTERED
733 Addison Avenue
P.O. Box 1597
Twin Falls, ID 83303
(208) 734-8452
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF IDAHO

In re
Ken Christiansen
Debtor
Social Security No.: 518-90-7727

Case No. :
Statement of Financial Affairs
Chapter 7

1. Income from employment or operation of business.

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: 1999	Amount:	0.00
Source:		
Last year: 1998	Amount:	130,000.00
Source: Employment		
Previous year: 1997	Amount:	134,897.72
Source: Employment		

2. Income other than from employment or operation of business.

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: 1999	Amount:	0.00
Source:		
Last year: 1998	Amount:	0.00
Source:		
Previous year: 1997	Amount:	0.00
Source:		

3. Payments to creditors.

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.

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.

NONE

4. Suits, executions, garnishments, and attachments.

- a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Status: Lawsuit went to judgment.
Twin Falls County Case

Status: Lawsuit went to judgment.
Twin Falls County Case No. CV 99-3753

Status: Lawsuit went to judgment.
Twin Falls County Case No. CV-00-2642

Status: Lawsuit went to judgment.
CV-00-00028*M

Status: Lawsuit went to judgment.
Twin Falls County Case

Status: Lawsuit went to judgment.
Twin Falls County Case No. CV-99-4368

Status: Lawsuit went to judgment.
Twin Falls County Case No. CV-00-1352

Status: Lawsuit went to judgment.
99-88345

Status: Lawsuit went to judgment.
Twin Falls County Case No. CV 00-2324

Status: Lawsuit went to judgment.
Twin Falls County Case

Status: Lawsuit is pending.
Twin Falls County Case No. CV 00-3022

- 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.

Creditor: **Advanced Collection Tech**
P.O. Box 447
Twin Falls, ID 83301

Specifics: 8-3-00 675.00

Creditor: **Steve Brown**
1239 Pole Line Rd. E.
Twin Falls, ID 83301

Specifics: 4-20-00 149.36
6-12-00 200.07
7-12-00 790.57

5. Repossessions, foreclosures, and returns.

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.

Creditor: **First Security Bank**
1303 Addison Ave. E.
Twin Falls, ID 83301

Specifics: **Motorcycles were surrendered**

Creditor: **First Security Bank**
P.O. Box 410449
Salt Lake City, UT 84141

Specifics: **Home was surrendered in November, 1999**

Creditor: **Home Federal**
P.O. Box 26
Nampa, ID 83653-0026

Specifics: **Home was surrendered in November, 1999**

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

NONE

b. List all property which has been in the hands of a receiver or court-appointed official within one year immediately preceding the commencement of this case.

NONE

7. Gifts.

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.

NONE

8. Losses.

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.

NONE

9. Payments related to debt counseling or bankruptcy.

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.

JEFF STOKER, CHARTERED
733 Addison Avenue
P.O. Box 1597
Twin Falls, ID 83303
(208) 734-8452

Filing fee: 200.00
Attorney's fees: 400.00
Source was: Debtor's earnings
Date(s) of payment:

10. Other transfers.

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.

NONE

11. Closed financial accounts.

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.

NONE

12. Safe deposit boxes.

List each safe deposit box or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

NONE

13. Setoffs.

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.

NONE

14. Property held for another person.

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

NONE

15. Prior address of debtor.

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.

Length of time at current residence:

5 Months

Prior residences:

630 Navajo Loop, Twin Falls, Idaho

16. Nature, location, and name of business.

- 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.

N/A

- 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.

N/A

17. Books, records, and financial statements.

- 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.

N/A

- 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.

N/A

- 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.

N/A

- 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.

N/A

18. Inventories.

- 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.

N/A

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

N/A

19. Current Partners, Officers, Directors, and Shareholders.

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

N/A

- 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.

N/A

20. Former partners, officers, directors, and shareholders.

- 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.

N/A

- 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.

N/A

21. Withdrawals from a partnership or distributions by a corporation.

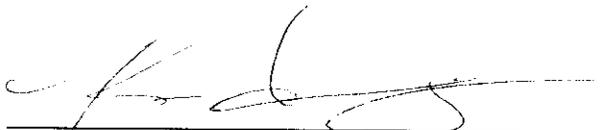
If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

N/A

(The penalties 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, **Ken Christiansen**, 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, and that it is true and correct to the best of my information and belief.

Signature: 
Ken Christiansen

Date: 8.31.00

JEFF STOKER, CHARTERED
JEFF STOKER, CHARTERED
733 Addison Avenue
P.O. Box 1597
Twin Falls, ID 83303
(208) 734-8452
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF IDAHO

In re
Ken Christiansen
Debtor
Social Security No.: 518-90-7727

Case No.:

Individual Debtor's Statement of
Intention

Chapter 7

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:
 - a. Property to be surrendered.

Description of property	Creditor's name and address
-------------------------	-----------------------------

Living Room Set, Bed, Refrigerator

Furniture & Appliance
127 2nd Ave. W.
Twin Falls, ID 83301

- b. Property to be retained.

Description of property	Creditor's name and address
-------------------------	-----------------------------

Method of retention:

The debt will be reaffirmed pursuant to sec. 524(c) (Reaffirm)

The property is claimed exempt and will be redeemed pursuant to sec. 722. (Redeem)

Lien will be avoided pursuant to sec. 522(f) and property claimed as exempt.

Judicial lien (Judicial lien avoidance)

Nonpossessory, nonpurchase-money security interest (N.P.M.S.I. lien)

NONE

3. I understand that section 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

(The penalties 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, **Ken Christiansen**, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing **Individual Debtor's Statement of Intention**, consisting of 2 sheets, and that it is true and correct to the best of my information and belief.

Signature: 
Ken Christiansen

Date: 8/31/00