

**United States Bankruptcy Court  
District of Idaho**

U.S. COURTS

00 FEB -8 PM 4: 17

**IN RE**

Knight, Frank James  
574-48-2545  
3446 Brampton Way  
Boise, ID 83706

& Knight, Monica Ann  
569-79-4323  
3446 Brampton Way  
Boise, ID 83706

RECEIVED  
CAMERON S. BURKE  
CLERK IDAHO Case No. 00-00244

**DEBTOR(S)**

Chapter 13

**SUMMARY OF SCHEDULES**

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

AMOUNTS SCHEDULED

NAME OF SCHEDULE		ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A	Real Property	Yes	1	3,000.00		
B	Personal Property	Yes	4	59,680.00		
C	Property Claimed as Exempt	Yes	1			
D	Creditors Holding Secured Claims	Yes	2		44,452.78	
E	Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F	Creditors Holding Unsecured Nonpriority Claims	Yes	4		51,100.32	
G	Executory Contracts and Unexpired Leases	Yes	1			
H	Codebtors	Yes	1			
I	Current Income of Individual Debtor(s)	Yes	1			5,197.00
J	Current Expenditures of Individual Debtor(s)	Yes	1			3,749.00
<b>Total Number of Sheets of All Schedules</b>			<b>17</b>			
				<b>Total Assets</b>	<b>62,680.00</b>	
					<b>Total Liabilities</b>	<b>95,553.10</b>

cc: BR  
2/9/00 hc

BR

Debtor(s)

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

Date: 1/30/00

Signature: [Handwritten Signature]  
Knight, Frank Debtor

Date: 1/30/00

Signature: [Handwritten Signature]  
Knight, Monica (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

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

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

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

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

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

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

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

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

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

declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

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

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

**Penalty for making a false statement or concealing property. Fine of up to \$600,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.**

Debtor(s)

**SCHEDULE A - REAL PROPERTY**

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

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2 lots in Kenai, Alaska	Deed	J	3,000.00	
<b>TOTAL</b>			3,000.00	

(Report also on Summary of Schedules)

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**

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

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

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

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		U.S. Bank - Checking	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Landlord - Associated Property Management/Lyon Realty, Boise, ID	J	700.00
4. Household goods and furnishings, include audio, video, and computer equipment.		See attached list	J	7,505.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		For Debtors and dependents	J	750.00
7. Furs and jewelry.		Wedding rings for each Debtor, costume jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		See attached list	J	650.00

SCHEDULE B 4, 5, 6 AND SCHEDULE C

I. C. SECTION 11-605 (1)(A) FURNISHINGS AND APPLIANCES REASONABLY NECESSARY FOR ONE HOUSEHOLD

QUANTITY		VALUE	QUANTITY		VALUE
30	DISHES/CUPS	50		DESK	
20	GLASSES	20		DESK CHAIR	
	COOK UTENSILS		2	BICYCLE	100
10	POTS/PANS	30	1	VCR	150
1	TOASTER	10	20	VCR TAPES	240
1	COFFEE POT	15		CD PLAYER	
1	CROCK POT	10		HOME COMPUTER	
1	BLENDER	2		VANITY	50
1	MIXER	5	2	LAMPS	
	ELEC KNIFE			HOPE CHEST	
1	ELEC CANOPENER	5	1	KITCHEN TABLE	75
1	MICROWAVE	150	4	KITCHEN CHAIRS	120
	STOVE			DINING RM TABLE	
	DISHWASHER			DINING RM CHAIRS	
	FOOD PROCESSOR			FIGURINES	
20	SILVERWARE	10		FILE CABINET	
	CHINA SET			TYPEWRITER	
	CRYSTAL SET		1	LAWNMOWER	100
	CANDY DISHES		1	WEEDEATER	35
	BREADBOX			GARDEN TOOLS	
	CANISTER SET			GUNS	
	FAN		1	VACUUM	900
	TUPPERWARE			SUITCASES	
	BUFFET		1	IRON	10
	HUTCH			IRONING BOARD	
1	REFRIGERATOR	500	1	ENTERTAINMENT CTR	150
1	WASHER	200		AIR CONDITIONER	
1	DRYER	200		ROLLAWAY BED	
1 each	BROOM/MOP	10		CURTAINS, DRAPES	
	FREEZER			PLAYPEN	
3	BEDS	2000	1	RUGS	20
2	NIGHTSTANDS	20		BABY SWING	
3	DRESSERS	100	100	TOY BOX (TOYS)	200
	END TABLES		1	CAMERA	100
1	COUCH	400	1	AQUARIUM	5
1	RECLINER	75		HIGHCHAIR	
	COFFEE TABLE			BASSINET	
1	LOVESEAT	100		CRIB & MATTRESS	
1	LIV ROOM CHAIR	400		PORTABLE HEATER	
	ROCKING CHAIR		70	MISC. HAND TOOLS	200
	BOOKSHELF		20	NIC NACS	20
2	TELEVISION	1000		MISC. PERSONAL	
2	CLOCK	10		EFFECTS	
1	RADIO/STEREO	75		OTHER PERSONAL	
	STAND			NOT LISTED	
	SEWING MACHINE				

SCHEDULE B 4, 5, 6 AND SCHEDULE C

I. C. Section 11-605(1)(b) if reasonably held for the personal use of the individual or a dependant, wearing apparel, household pets, books and musical instruments:

_____	MUSICAL INSTRUMENTS	_____
_____	BOOKS (MISC)	_____
<u>1</u>	HOUSEHOLD PETS	_____
_____	WEARING APPAREL	_____

I. C. Section 11-605(1)(c) family portraits and heirlooms of particular sentimental value to the individual:

_____	WALL PICTURES	_____
_____	PORTRAITS	_____
<u>2</u>	PHOTO ALBUMS	_____

I. C. Section 11-605(1)(c) jewelry, not exceeding two hundred fifty dollars (\$250) in aggregate value, if held for the personal use of the individual

_____	MISC. JEWELRY	_____
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ITEMIZED JEWELRY AND VALUE:

I. C. Section 11-605(3) not exceeding one thousand dollars (\$1,000) in aggregate value, of implements, professional books, and tools of the trade; and to an exemption of one motor vehicle to the extent of a value not exceeding one thousand five hundred dollars (\$1,500).

Property not Exempt

<u>1 pr</u>	POOL TABLE	_____
<u>2</u>	SKIS & ACCES.	<u>50</u>
<u>2</u>	FISHING EQUIP	_____
<u>2</u>	SLEEPING BAGS	<u>20</u>
<u>2</u>	PING PONG TABLE	_____
	LAWNCHAIRS	<u>10</u>
	PICNIC TABLE	_____

1 SNOWBOARDS (SEINIS) ~~5~~

(SET) GOLF CLUBS (1 SET) \$150

BASKET BALL \$10

2 RIFLES (20 + YRS OLD) \$200

3 SHOT GUNS (20 + YRS OLD) \$300

3 .22 RIFLES (20 + YRS OLD) \$150

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance	J	0.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Cook Inlet Region, Inc. (100 shares) - transfer prohibited Kenai Natives, Inc. (100 shares) - transfer prohibited	J J	0.00 0.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.		Gary Brant, child support	W	22,000.00
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Toyota 2wd pickup, 70,000 miles (Debtor on title as accomodation to son)	J	4,375.00
		1999 Dodge Ram pickup 4 wd, 1500 quad cab, 8' bed	J	23,200.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			

**SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		Dog	J	0.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed, such as season tickets. Itemize.		Membership at 24 Hour Fitness	J	0.00

**TOTAL** 72,580.00

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

0 continuation sheets attached

Debtor(s)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

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

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>Household goods and furnishings</u>			
See attached list	IC 11-605(1)(a)	7,505.00	7,505.00
<u>Wearing apparel</u>			
For Debtors and dependents	IC 11-605(1)(b)	750.00	750.00
<u>Furs and jewelry</u>			
Wedding rings for each Debtor, costum	IC 11-605(2)	500.00	500.00
<u>Firearms and sports, photographic, and other</u>			
See attached list	IC 11-605(1)(a)	500.00	650.00
<u>Alimony, maintenance, support, property settlement</u>			
Gary Brant, child support	IC 11-604(1)(b) <i>IC 11-605(10)</i>	22,000.00 <i>1,000.00</i>	22,000.00
<u>Automobiles, trucks, trailers, and other vehicles</u>			
1999 Dodge Ram pickup 4 wd, 1500 quad	IC 11-605(3)	6,000.00	23,200.00

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
ACCOUNT NO. 716000000090011541 AM South P.O. Box 11407 Birmingham, AL 35246-0019	X	J	1993 Toyota pickup (paid by son)  Value \$ 4,375.00				4,500.00  ----- 125.00
ACCOUNT NO. (Codebtor) Eric Brant 3446 Brampton Way Boise, ID 83706			Codebtor for: AM South  Value \$				----- -----
ACCOUNT NO. 1011507142 Chrysler Financial P.O. Box 7200 Pasadena, CA 91109-7200		J	1999 Dodge Ram 1500 Quad cab 4wd  Value \$ 23,200.00				32,000.00  ----- 8,800.00
ACCOUNT NO. 6012 5082 5082 9046 Heilig-Meyers Furniture Green Tree Department 0008 Palatine, IL 60055-0008		J	Household furnishings, couch, chair, love seat, bed  Value \$ 1,500.00				2,052.61  ----- 552.61
						Subtotal (Total of this page)	38,552.61
						<b>TOTAL</b>	

1 Continuation Sheets attached

(Complete only on last sheet of Schedule D) **TOTAL**  
(Report total also on Summary of Schedules)

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS  
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U E D A T E D	D I S T R I B U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
ACCOUNT NO.00 55003 01269 1 Sears Payment Center P.O. Box 182169 Columbus, OH 43218-2169		J	Washer, dryer, TV  Value \$ 1,000.00				5,900.17  4,900.17
ACCOUNT NO.			  Value \$				
ACCOUNT NO.			  Value \$				
ACCOUNT NO.			  Value \$				
ACCOUNT NO.			  Value \$				

Sheet 1 of 1 Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) 5,900.17

(Complete only on last sheet of Schedule D) **TOTAL** 44,452.78

(Report total also on Summary of Schedules)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

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

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

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

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

**Extensions of credit in an involuntary case**

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

**Wages, salaries, and commissions**

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

**Contributions to employee benefit plans**

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

**Certain farmers and fishermen**

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

**Deposits by individuals**

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

**Alimony, Maintenance, or Support**

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

**Taxes and Other Certain Debts Owed to Governmental Units**

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

**Commitments to Maintain the Capital of an Insured Depository Institution**

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

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

\_\_\_\_\_ Continuation Sheets attached

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.805-005-172-8048529 Axsys Credit Advantage P.O. Box 2900 St. Cloud, MN 56395-2900		J	Last used 11/99				882.60
ACCOUNT NO.401701-08-500268-9 Beneficial Finance P.O. Box 7001 Anaheim, CA 92850-0001		J	Last used 1995				14,313.11
ACCOUNT NO. Beneficial 1003 S. Vista Avenue Boise, ID 83705			Assignee or other notification for: Beneficial Finance				
ACCOUNT NO.ID001-00413046 Blazer Financial Service 8812 Fairview Avenue Boise, ID 83704-0000		J					3,000.00

3 Continuation Sheets attached

Subtotal (Total of this page) 18,195.71

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

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.171-24-207 Bon Marche P.O. Box 4584 Carol Stream, IL 60197-4584		J	Last used 11/99				1,214.18
ACCOUNT NO. Capital One Services P.O. Box 60000 Seattle, WA 98190-6000		J	Acct No. 4121 7416 1334 6860, \$332.37; Acct No. 5291 0713 9540 3329, \$191.26				523.63
ACCOUNT NO.727 766 044 02 0004 Chevron P.O. Box 2001 Concord, CA 94529-0001		J					300.00
ACCOUNT NO.42-020-461-2 Dillard National Bank P.O. Box 2957 Phoenix, AZ 85062-2957		J	Acct No. 42-020-461-2, \$873.63; Acct No. 41-918-030-2, \$1,512.77				2,386.40
ACCOUNT NO.5458 0001 0175 6175 Direct Merchants Bank Cardholder Services P.O. Box 21222 Tulsa, OK 74121-1222		J					1,692.14

Sheet 1 of 3 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **6,116.35**

**TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. First Bankcard Center P.O. Box 2436 Omaha, NE 68103-2436		J	Mastercard Acct No. 5411 1791 4637 3299, \$1,291.44; Visa Acct No. 4418 00291 3560 5555, \$1,271.26				2,562.70
ACCOUNT NO.30658107 Norwest Financial P.O. Box 33410 Portland, OR 97292-3410		J					1,195.00
ACCOUNT NO.4465-6119-0080-8936 Providian Processing Svcs P.O. Box 9539 Manchester, NH 03108-9539		J					1,578.66
ACCOUNT NO.7385 3494 719 Retailer's National Bank Mervyn's P.O. Box 59287 Minneapolis, MN 55459-0287		J					600.00
ACCOUNT NO.57 0999 921 2 Spiegel Charge 9310 SW Gemini Drive Beaverton, OR 97078-0001		J					600.00

Sheet 2 of 3 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **6,536.36**

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

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.9-908-352-751-90 Target Retailers National Bank P.O. Box 59231 Minneapolis, MN 55459		J					317.48
ACCOUNT NO.02117016-0403382 The Associates P.O. Box 9367 Des Moines, IA 50306-9367		J					214.28
ACCOUNT NO.4190 0808 6061 3268 U.S. Bank National Assoc. P.O. Box 6300 Fargo, ND 58125-6300		J					7,595.43
ACCOUNT NO.0020626693 Washington Mutual P.O. Box 11642 Tacoma, WA 98411-6642		J					12,124.71
ACCOUNT NO.							

Sheet 3 of 3 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **20,251.90**

**TOTAL 51,100.32**  
(Report total also on Summary of Schedules)

(Complete only on last sheet of Schedule F)

Debtor(s)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

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

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

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

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mazda Lease Department 5560701 P.O. Box 55000 Detroit, MI 48255-0604	\$330/mo, lease of Mazda 626, 19 months remaining

Debtor(s)

### SCHEDULE H - CODEBTORS

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

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Eric Brant 3446 Brampton Way Boise, ID 83706	AM South P.O. Box 11407 Birmingham, AL 35246-0019

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

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

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	Riley	2	Son
	Tyler	8	Son
	Eric	16	Son

  

Employment:	DEBTOR	SPOUSE
Occupation	Manager	Bakery Assistant
Name of Employer	Cornerstone Products	Albertsons
How long employed	8 Years	8 Years
Address of Employer	111 E. Carter Lane Boise, ID 83706	250 E. Parkcenter Blvd Boise, ID 83706

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 4,763.00	\$ 1,000.00
Estimated monthly overtime	\$	\$
<b>SUBTOTAL</b>	<b>\$ 4,763.00</b>	<b>\$ 1,000.00</b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and Social Security	\$ 1,056.00	\$ 250.00
b. Insurance	\$	\$
c. Union dues	\$	\$
d. Other (Specify) <u>Charitable deductions</u>	\$	\$ 10.00
	\$	\$
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 1,056.00</b>	<b>\$ 260.00</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 3,707.00</b>	<b>\$ 740.00</b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
Social Security or other government assistance	\$	\$
Specify _____	\$	\$
Other monthly income	\$	\$
Specify <u>reimbursement for business expenses</u>	\$ 750.00	\$
	\$	\$
	\$	\$
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 4,457.00</b>	<b>\$ 740.00</b>
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ 5,197.00</b>	(Report also on Summary of Schedules)

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

Monica's ex-husband may start paying child support of \$319/mo

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

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

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

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>700.00</u>
Are real estate taxes included? Yes _____ No <u>X</u>	
Is property insurance included? Yes _____ No <u>X</u>	
Utilities: Electricity and heating fuel	\$ <u>210.00</u>
Water and sewer	\$ <u>80.00</u>
Telephone	\$ <u>150.00</u>
Other <u>Cable TV</u>	\$ <u>70.00</u>
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ <u>750.00</u>
Clothing	\$ <u>200.00</u>
Laundry and dry cleaning	\$ <u>30.00</u>
Medical and dental expenses	\$ <u>130.00</u>
Transportation	\$ <u>150.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>150.00</u>
Charitable contributions	\$ _____
Insurance: (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>15.00</u>
Life	\$ <u>35.00</u>
Health	\$ _____
Auto	\$ <u>249.00</u>
Other _____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>330.00</u>
Other _____	\$ _____
Other _____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>500.00</u>
Other _____	\$ _____
<b>TOTAL MONTHLY EXPENSES(Report also on Summary of Schedules)</b>	<b>\$ <u>3,749.00</u></b>

**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

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

A. Total projected monthly income	\$ <u>5,197.00</u>
B. Total projected monthly expenses	\$ <u>3,749.00</u>
C. Excess income (A minus B)	\$ <u>1,448.00</u>
D. Total amount to be paid into plan each _____	\$ <u>1,448.00</u>

(interval)

Debtor(s)

**Schedule J - Current Expenditures of Individual Debtor(s)**  
**Continuation Sheet - Page 1 of 1**

BUSINESS EXPENSES

Transportation	\$435.00
Tires	40.00
Maintenance	25.00

**United States Bankruptcy Court  
District of Idaho**

**IN RE**

Knight, Frank James  
574-48-2545  
3446 Brampton Way  
Boise, ID 83706

& Knight, Monica Ann  
569-79-4323  
3446 Brampton Way  
Boise, ID 83706

Case No. 00-00244

**DEBTOR(S)**

Chapter 13

**STATEMENT OF FINANCIAL AFFAIRS**

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

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

**DEFINITIONS**

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

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

---

**1. Income from employment or operation of business**

None

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

AMOUNT	SOURCE (If more than one)
\$5,500	2000 year-to-date employment
\$64,000	1999 employment
\$66,074	1998 employment

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

None

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

AMOUNT	SOURCE
\$6,800/yr	Dividends
\$319/mo for 4 mos	Child support

**3. Payments to creditors**

None

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Beneficial	Monthly	\$990	14,313.11
U.S. Bank	Monthly	\$630	7,595.43
Washington Mutual	Monthly	\$900	12,124.71
Daimler-Chrysler	Monthly	\$1,725	32,000.00
Mazda Lease	Monthly	\$900	

None

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

NAME AND ADDRESS OF CREDITOR; RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	-----------------------	--------------------------

None

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

**5. Repossessions, foreclosures and returns**

None

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

**6. Assignments and receiverships**

None

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

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	--------------------------------------

None

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

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

**7. Gifts**

None

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

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

**8. Losses**

None

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

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

None

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Randal J. French P.O. Box 2730 Boise, ID 83701-2730	1/00	\$415 attorney fees \$185 filing fee

**10. Other transfers**

None

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

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Bronco Motors Boise, ID	10/99	Son traded 1988 Mazda B 2000 pickup for 1993 Toyota pickup, \$800 trade-in

**11. Closed financial accounts**

None

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

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

**12. Safe deposit boxes**

None

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

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

None

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

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

**14. Property held for another person**

None

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Eric Brant (Debtors' residence) Debtor on title as accomodation	1993 Toyota pickup, \$4,300	Debtors' residence
Eric Knight	Yamaha 400 4 wheeler, \$4,500	Debtors' residence

**15. Prior address of debtor**

None

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

ADDRESS

NAME USED

DATES OF OCCUPANCY

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

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

**16. Nature, location and name of business**

None

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

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

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

NAME

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING  
DATES OF OPERATION

**17. Books, records and financial statements**

None

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

NAME AND ADDRESS

DATES SERVICES RENDERED

None

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

NAME AND ADDRESS

DATES SERVICES RENDERED

None

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

NAME

ADDRESS

None

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

NAME AND ADDRESS

DATE ISSUED

**18. Inventories**

None

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

DATE OF INVENTORY

INVENTORY SUPERVISOR

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

None

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

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN  
OF INVENTORY RECORDS



[If completed by an individual or individual and spouse]

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

Date 1/30/00

Signature [Handwritten Signature]  
of Debtor Knights, Frank

Date 1/30/00

Signature [Handwritten Signature]  
of Joint Debtor Knights, Monica  
(if any)

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

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

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

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

Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

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

[If completed on behalf of a partnership or corporation]

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

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title

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

0 continuation sheets attached

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