

United States Bankruptcy Court

DISTRICT OF IDAHO

U.S. COURTS

01-40034

01 FEB 14 AM 9:16

In re: Cummings, Michael Joseph

Debtor

REC'D FILED Case No. CANERO S. BURKE

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business.

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

This year: 2000 Amount: 14,400.00
Source:wages
Last year: 1999 Amount: 14,400.00
Source:wages
Previous year: 1998 Amount: 14,400.00
Source:wages

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.

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.

Scenic Falls Credit Unio
700 Memorial Drive Amount still owing: 11,800.00
Idaho Falls
Idaho 83402
\$290.00 per month for past three months

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.

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.

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.

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.

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.

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CC: LBF1457

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.

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.

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.

9. Payments related to debt counseling or bankruptcy.

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Spencer E. Daw
525 Park Avenue Suite 2A
Idaho Falls ID
83402
(208) 529-1051
Filing fee: *200.00*
Attorney's fees: *500.00*
Source was: *Debtor's earnings*
Date(s) of payment: *January, 2001*

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.

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.

12. Safe deposit boxes.

None 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.

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.

14. Property held for another person.

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

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.

7948 North Hayden Rd., Scottsdale, AZ 85258

16. Nature, location, and name of business.

None a. For individuals, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

None b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

None c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

17. Books, records, and financial statements.

None a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

18. Inventories.

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

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

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

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

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

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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

DECLARATION

I, *Michael Joseph Cummings*, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Statement of Financial Affairs*, consisting of 4 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: *Michael Joseph Cummings*
Michael Joseph Cummings

Date: 2/6/01

Spencer E. Daw
Spencer E. Daw
525 Park Avenue Suite 2A
Idaho Falls ID
83402
(208) 529-1051
Attorney for the Petitioner

2541

UNITED STATES BANKRUPTCY COURT FOR THE
DISTRICT OF IDAHO

In re
Michael Joseph Cummings
Debtor
Social Security No.: 573-35-1527

Case No.:
Debtor 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**
No property to be surrendered.

b. Property to be retained

Property Description
(Creditor Name)

1996 Chevrolet Cavalier
automobile
(Scenic Falls Credit Unio)

Method of Retention

Retain - reaffirm (524(c))

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.

Date: 2/6/01



Signature of debtor

In re: Cummings, Michael Joseph

Debtor

Case No. (if known)

NOTICE TO INDIVIDUAL CONSUMER DEBTORS

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, or

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

Acknowledgement

I hereby certify that I have read this notice.

Signature: _____

Debtor

Date: _____

2/6/01

Signature: _____

Joint Debtor

Date: _____

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed with joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

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 appropriate column. If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

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

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

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption 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
None				

Total →
(last page only)

0.00

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, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband ("H"), wife ("W"), both of them ("J"), or the marital community ("C") owns the property by placing an "H," "W," "J," or "C" in the appropriate column. If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

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

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 home-stead associations, or credit unions, brokerage houses, or cooperatives.		Description: <i>Checking account at Scenic Falls Credit Union, balance of \$50.00</i> Location: <i>In debtor possession.</i>	50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		
4. Household goods and furnishings, including audio, video, and computer equipment.	X		
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6. Wearing apparel.		Description: <i>Clothing 300.00</i> Location: <i>In debtor possession.</i>	300.00
7. Furs and jewelry.		Description: <i>wristwatch</i> Location: <i>In debtor possession.</i>	50.00
8. Firearms and sports, photographic, and other hobby equipment.	X		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10. Annuities. Itemize and name each issuer.	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
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.	X			
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 to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor, including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor, other than those listed in the 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.		Description: 1996 Chevrolet Cavalier automobile		11,800.00

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Location: <i>In debtor possession.</i> Secured creditor: Scenic Falls Credit Unio Claim: 11,800.00		
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
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. Itemize.	X			

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption 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 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 nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Checking account at Scenic Falls Credit Union, balance of \$50.00	I.e. 11-605(10)	50.00	50.00
1996 Chevrolet Cavalier automobile	Idaho Code Section 11-605(3)	3,000.00	11,800.00
Clothing 300.00	Idaho Code Section 11-605(1)(b)	300.00	300.00
wristwatch	Idaho Code Section 11-605(2)	50.00	50.00

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 ("H"), wife ("W"), both of them ("J"), or the marital community ("C") may be liable on each claim by placing an "H," "W," "J," or "C" in the appropriate column.

If the claim is contingent, place a "C" in the appropriate column. If the claim is unliquidated, place a "U" in the column. If the claim is disputed, place a "D" in the column. (You may need to place more than one letter in this column.)

Report the total of all claims listed on the 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 U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account Number 6286 Scenic Falls Credit Unio 700 Memorial Drive Idaho Falls Idaho 83402			Date incurred: 2000 Nature of lien: Title lien Collateral description: 1996 Chevrolet Cavalier automobile Collateral value: 11,800.00 Lien seniority: 0 Total col. value: 11,800.00		11,800.00	0.00

_____ continuation sheets attached

Subtotal →
 (Total of this page) →

 Total →
 (Use only on last page)

11,800.00
11,800.00

Matthew Bender & Co.

(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 the 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" for "husband," "W" for "wife," "J" for "joint," or "C" for "community" in the appropriate column.

If the claim is contingent, unliquidated, or disputed, place a "C," "U," or "D" in the corresponding column. (You may need to place more than one letter in the column.)

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 \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 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 \$4000* 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 \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 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 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. § 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, Controller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

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



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 a continuation sheet.

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 ("H"), wife ("W"), both of them ("J"), or the marital community ("C") may be liable on each claim by placing an "H," "W," "J," or "C" in the appropriate column.

If the claim is contingent, place a "C" in the appropriate column. If the claim is unliquidated, place a "U" in the column. If the claim is disputed, place "D" in the column. (You may need to place more than one letter in this column.)

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	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
Account Number unknown APS PO 2907 Phoenix, AZ 85062-2907			Date Incurred: 2000 Consideration: Utility services		150.00
Account Number 5442642001818411 Bank of America Bankcard Services PO Box 53132 Phoenix, AZ 85072 (800) 529-8804			Date Incurred: 1998 Consideration: Credit purchases		2,185.00
Account Number 4121741615630840 Capital One P O Box 85015 Richmond VA 23285-5015 (800) 903-3637			Date Incurred: 1999 Consideration: credit purchases		60.00
Account Number 5260303990599176 Chase P O Box 52195 Phoenix AZ 85072-2195 (800) 444-9370			Date Incurred: 1998 Consideration: creit purchases		1,331.00
Account Number 4128-0032-5842-9656 Citybank VISA P O Box 6405 The Lakes NV			Date Incurred: 1999 Consideration: Credit purchases		272.00

_____ continuation sheets attached

Subtotal → 3,998.00

Total →

(Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
88901-6405 (800) 388-2200				
Account Number 5458004011003694 Direct Merchants Bank PO 29470 Phoenix, AZ 85038-9470 (800) 205-9988		Date incurred: 1998 Consideration: Credit purchases		2,500.00
Account Number 4417128882939398 First USA PO 50882 Henderson, NV 89016-0882 (800) 955-9900		Date incurred: 1997 Consideration: Credit purchases		6,495.00
Account Number 0016-0157-7351-5274 Household Retail Service Department 7680 Carol Stream, IL 60116 (800) 220-8588		Date incurred: 1998 Consideration: Credit purchases		2,930.00
Account Number 74993953018394 MBNA America PO Box 15027 Wilmington DE 19886-55028 (800) 892-8349		Date incurred: 1999 Consideration: Credit purchases		5,271.00
Account Number 138785805 Voice Stream PO 742596 Cincinnati, OH 45274-2596 (800) 937-8997		Date incurred: 99-2000 Consideration: Cellular services		219.00
Account Number				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
<p><< <i>Incomplete</i> >></p>			<p>Date incurred: Consideration:</p>		

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 mailing addresses of all other parties to each lease or contract described.

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

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.

In re: Cummings, Michael Joseph

Debtor

Case No.:

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-signors. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE
<i>Never married</i>		
		<i>No dependents</i>
EMPLOYMENT:	DEBTOR	
Occupation	<i>Assistant Administrator, extended care facility</i>	
Name of Employer	<i>Riverview Residential Care</i>	
How long employed	<i>3 years</i>	
Address of Employer	<i>990 Elmore Street Idaho Falls, ID 83402</i>	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	2,400.00	
Estimated monthly overtime	0.00	
SUBTOTAL	2,400.00	
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	680.00	
b. Insurance	86.00	
c. Union dues	0.00	
d. Other (specify)	0.00	
SUBTOTAL OF PAYROLL DEDUCTIONS	766.00	
TOTAL NET MONTHLY TAKE HOME PAY	1,634.00	
Regular Income from operation of business or profession or farm (attach detailed statement)	0.00	
Income from real property	0.00	
Interest and dividends	0.00	
Allimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	0.00	
Social security or other government assistance (specify)	0.00	
Pension or retirement income	0.00	
Other monthly income (specify)	0.00	
TOTAL MONTHLY INCOME	1,634.00	

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 ANTICIPATED

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

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

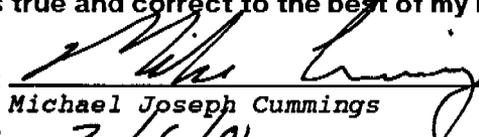
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete and label a separate schedule of expenditures.

Rent or home mortgage payment (include lot rented for mobile home)	369.00
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
Utilities:	
Electricity and heating fuel	100.00
Water and sewer	15.00
Telephone	60.00
Garbage	0.00
Security	0.00
Cable	0.00
Home Maintenance (repairs and upkeep)	20.00
Food	300.00
Clothing	35.00
Laundry and dry cleaning	20.00
Medical and dental expenses	40.00
Transportation (not including car payments)	150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	5.00
Charitable contributions	0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	45.00
Life	60.00
Health	0.00
Auto	100.00
Taxes (not deducted from wages or included in home mortgage payments) (specify)	0.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)	
Auto	290.00
Alimony, maintenance, and support paid to others	0.00
Payments for support of additional dependents not living at your home	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	1,609.00

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

DECLARATION

I, Michael Joseph Cummings, named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Summary and Schedules*, consisting of 15 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: 
Michael Joseph Cummings
Date: 2/6/01

United States Bankruptcy Court

DISTRICT OF IDAHO

In re: Cummings, Michael Joseph

Debtor

Case No.:

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)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	\$ 0.00		
B - Personal Property		3	\$ 12,200.00		
C - Property Claimed As Exempt		1			
D - Creditors Holding Secured Claims		1		\$ 11,800.00	
E - Creditors Holding Unsecured Priority Claims		1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims		3		\$ 21,413.00	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			\$ 1,634.00
J - Current Expenditures of Individual Debtor(s)		1			\$ 1,609.00
Summary Sheet		1			
Total number of sheets in ALL Schedules →		15			
			Total Assets → \$	12,200.00	
					Total Liabilities → \$
					33,213.00

Total No. of Creditors 12