

**United States Bankruptcy Court
District of Idaho**

IN RE

PALE, Clyde
005-48-5139
1368 Galena Ct.
Twin Falls, ID 83301

FILED
MAY 20 1999

Case No. 99-42056

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, G, and H 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 | 128,922.00 | | |
| B | Personal Property | Yes | 4 | 220,935.00 | | |
| C | Property Claimed as Exempt | Yes | 2 | | | |
| D | Creditors Holding Secured Claims | Yes | 2 | | 463,513.00 | |
| E | Creditors Holding Unsecured Priority Claims | Yes | 1 | | 0.00 | |
| F | Creditors Holding Unsecured Nonpriority Claims | Yes | 3 | | 23,408.60 | |
| G | Inventory Contracts and Leases | Yes | 1 | | | |
| H | Contingent | Yes | 1 | | | |
| I | Current Income of Individual Debtor(s) | Yes | 1 | | | 14,800.00 |
| J | Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 11,556.00 |
| Total Number of Sheets of All Schedules | | | 17 | | | |
| | | | | Total Assets | 349,857.00 | |
| | | | | | Total Liabilities | 486,921.60 |

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CC: UDF / UST

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 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 |
|--|---|------------------|--|-------------------------|
| Residence located at 1368 Galena Ct., Twin Falls, Idaho, and more particularly described as: | | | 128,922.00 | |

TOTAL 128,922.00

(Report also on Summary of Schedules)

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 | CURRENT MARKET VALUE OF DEBITORS 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. | | First Federal Savings checking | 100.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | |
| 4. Household goods and furnishings, include audio, video, and computer equipment. | | Armoire* Bed* Coffee table* Computer* Couch* Desk* Dresser* End table* Entertainment center* Floor lamp* Glass table* Kitchen table* Misc. decorative items Misc. household linens* Misc. kitchen utensils and dishes Nightstands, 2* Table lamp* Television* VCR* | 70.00 50.00 75.00 500.00 90.00 75.00 50.00 35.00 100.00 50.00 45.00 100.00 35.00 30.00 50.00 50.00 35.00 100.00 50.00 |

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTIONS AND SECURED CLAIM OR EXEMPTION |
|---|------------------|--------------------------------------|---|
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | |
| 6. Working apparel. | | Debtor's clothing * | 500.00 |
| 7. Purses and jewelry. | X | | |
| 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 | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | X | | |
| 12. Stocks 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 | | |

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|--|
| 16. Alimony, maintenance, support, and property settlements in 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 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 benefits 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 in legal claims. Give estimated value of each. | X | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | |
| 22. Licenses, franchises, and other personal intangibles. Give particulars. | X | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1997 utility reefer trailer* 1997 utility reefer trailer* 1998 Freightliner tractor* 2000 Volvo tractor* | 27,250.00 27,250.00 54,000.00 85,000.00 |

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | H I S C | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR LIEN |
|---|------------------|---|------------------|---|
| 24. Tools, 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. | | 1999 Dodge pickup* Fax/copier* Hair salon station* Shampoo sink* | | 24,800.00 260.00 100.00 75.00 |
| 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, such as securities, debentures, etc. Itemize. | X | | | |
| *located at Debtor's residence | | | | |

TOTAL 220,935.00

Include amounts from any continuation sheets attached. Report total due on this schedule.

0 continuation sheets attached

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1)

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 |
|--|--------------------------------------|----------------------------|---|
| Real Property | | | |
| Residence located at 1368 Galena Ct., Twin Falls, Idaho, and more particularly described as: IC 55-1003 | | 50,000.00 | 128,922.00 |
| Checking, savings or other financial accounts | | | |
| First Federal Savings checking | IC 11-605(10) | 100.00 | 100.00 |
| Household goods and furnishings | | | |
| Armoire* | IC 11-605(1)(a) | 70.00 | 70.00 |
| Bed* | IC 11-605(1)(a) | 50.00 | 50.00 |
| Coffee table* | IC 11-605(1)(a) | 75.00 | 75.00 |
| Computer* | IC 11-605(1)(a) | 500.00 | 500.00 |
| Couch* | IC 11-605(1)(a) | 90.00 | 90.00 |
| Desk* | IC 11-605(1)(a) | 75.00 | 75.00 |
| Dresser* | IC 11-605(1)(a) | 60.00 | 60.00 |
| End table* | IC 11-605(1)(a) | 35.00 | 35.00 |
| Entertainment center* | IC 11-605(1)(a) | 100.00 | 100.00 |
| Floor lamp* | IC 11-605(1)(a) | 50.00 | 50.00 |
| Glass table* | IC 11-605(1)(a) | 45.00 | 45.00 |
| Kitchen table* | IC 11-605(1)(a) | 100.00 | 100.00 |
| Misc. decorative items | IC 11-605(1)(a) | 35.00 | 35.00 |
| Misc. household linens* | IC 11-605(1)(a) | 30.00 | 30.00 |
| Misc. kitchen utensils and dishes | IC 11-605(1)(a) | 50.00 | 50.00 |
| Nightstands, 2* | IC 11-605(1)(a) | 50.00 | 50.00 |
| Table lamp* | IC 11-605(1)(a) | 35.00 | 35.00 |
| Television* | IC 11-605(1)(a) | 100.00 | 100.00 |
| VCR* | IC 11-605(1)(a) | 50.00 | 50.00 |
| Wearing apparel | | | |
| Debtor's clothing | IC 11-605(1)(b) | 500.00 | 500.00 |

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|---|--------------------------------------|----------------------------|---|
| Machinery, fixtures, equipment used in business | | | |
| Fax/copier* | IC 11-605(3) | 260.00 | 260.00 |
| Hair salon station* | IC 11-605(3) | 100.00 | 100.00 |
| Shampoo sink* | IC 11-605(3) | 75.00 | 75.00 |

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 debtors 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.

| CREDITORS 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 D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEBTS VALUE OF PROPERTY |
|--|--------------------------------------|------------------|--|--|--|--------------------------------------|---|
| | | | | | | | CONSECURED PORTION OF CLAIM |
| ACCOUNT NO. 507-053-01119308001 Bank Of America P.O. Box 84000 Seattle, WA 98184-3500 | | | 8/98: security interest in 1999 Dodge | | | | 35,140.00 |
| | | | Value \$ 24,800.00 | | | | 10,340.00 |
| ACCOUNT NO. None Carroll, Ray C/O Pe-Max 1434 Pole Line Rd. E Twin Falls, ID 83301 | | | 2/99: second deed of trust in residence | | | | 36,000.00 |
| | | | Value \$ 128,922.00 | | | | 36,000.00 |
| ACCOUNT NO. 793529293 Conseco Finance 345 St. Peter Street St. Paul, MN 55102-1639 | | | 9/99: security interest in 2000 Volvo | | | | 113,105.00 |
| | | | Value \$ 85,000.00 | | | | 28,105.00 |
| ACCOUNT NO. 793530770 Conseco Finance 345 St. Peter Street St. Paul, MN 55102-1639 | | | 9/99: security interest in 1997 utility reefer | | | | 36,055.00 |
| | | | Value \$ 27,250.00 | | | | 8,805.00 |

Confirmation Sheets attached Subtotal
(Total of this page) 220,317.00

(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 | J U D I C I A L L I E N C E | AMOUNT OF CLAIM WITHOUT REGARDING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY |
|---|--------------------------------------|------------------|--|--|--|--|
| ACCOUNT NO. 0000001090 Great Dane Financial 222 N. LaSalle St. #1000 Chicago, IL 60601 | | | 10/99: security interest in trailer Value \$ 27,250.00 | | | 44,460.00 17,210.00 |
| ACCOUNT NO. Jensen's Jewelers 11663 Polo Line Road #171 Twin Falls, ID 83301 | | | 11/98: ring Value \$ | | | 3,142.00 |
| ACCOUNT NO. 008013922 Long Beach Mortgage P.O. Box 650780 Dallas, TX 75265-0780 | | | 2/99: deed of trust on residence Value \$ 128,922.00 | | | 131,600.00 2,678.00 |
| ACCOUNT NO. Mercedes-Benz Dept. CR#10548 Palatine, IL 60055-0548 | | | 9/97: security interest in 1998 Freightliner Value \$ 54,000.00 | | | 64,000.00 10,000.00 |
| ACCOUNT NO. | | | Value \$ | | | |

Sheet 1 of 1 Continuation Sheets attached to Schedule D

Subtotal (Total of this page) 243,202.00

(Complete only on last sheet of Schedule D) TOTAL 463,513.00

(Report total also on Summary of Schedule D)

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

List 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 who 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.

| CREDITORS 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. 21133410438024 Associates P.O. Box 9367 Des Moines, IA 50306-9367 | | | 1999; misc. credit purchases | | | | 3,150.00 |
| ACCOUNT NO. 4700000844132720 EVCO P.O. Box 9089 Des Moines, IA 50369 | | | 1999; misc. credit purchases | | | | 1,372.62 |
| ACCOUNT NO. AGY #2111 Channel 38 P.O. Box 7 Boise, ID 83707 | | | 2/99: advertising | | | | 300.00 |
| ACCOUNT NO. Clark, Eric R. Hutchinson, Lammers & Clark P.O. Box 207 Twin Falls, ID 83303-0207 | | | 1998-99: legal services | | | | 570.00 |

Continuation Sheets attached

Subtotal
(Total of this page) 5,592.62

(Complete only on last sheet of Schedule F) TOTAL

(Report total also on Summary of Schedules)

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

| CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE | C O D E B T O R | D 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 | J U N I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|--------------------------------------|------------------|--|--|--|--------------------------------------|-----------------|
| ACCOUNT NO. 0000681570 Comcast Cellular P.O. Box 78434 Phoenix, AZ 85062-8434 | | | To 1999: phone service | | | | 3,875.82 |
| ACCOUNT NO. 5458000177095280 Direct Merchants 4500 S. Garnett Rd., #500 Tulsa, OK 92350-7042 | | | 1999; misc. credit purchases | | | | 5,365.84 |
| ACCOUNT NO. 7017-000-0139678701 Farms Bureau OF Idaho P.O. Box 4848 Pocatello, ID 83205-4848 | | | 1/99: insurance | | | | 291.45 |
| ACCOUNT NO. Green Card One Federal St. Boston, MA 02110-0210 | | | 6/98: misc. purchases | | | | 3,300.00 |
| ACCOUNT NO. Pate, Kelly C/O Jeff Stoker P.O. Box 1597 Evan Falls, ID 83303-1597 | | | 6/98: residual liability from divorce | | | | Unknown |

Sheet 1 of 2 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **12,830.85**

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

Report total also on Form 999-B of 1999

Debtor(s)

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

| CREDITOR'S NAME AND 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 E I D E N T I F I C A T I O N | D I S P U T E D | AMOUNT OF CLAIM |
|---|--------------------------------------|------------------|---|--|---|--------------------------------------|-----------------|
| ACCOUNT NO 4479-4520-9970-0228 Providian P.O. Box 904 Memphis, TN 38101-0904 | | | To 1999: misc. purchases | | | | 451.11 |
| ACCOUNT NO. Renee's Computer Addiction 220 Sycamore St. Twin Falls, ID 83301 | | | 1999: bookkeeping service | | | X | 613.00 |
| ACCOUNT NO 5417380335634150 U.S. Bank Credit Line P.O. Box 5324 Fargo, ND 58125 | | | 1999; misc. credit purchases | | | | 3,921.31 |
| ACCOUNT NO. | | | | | | | |
| ACCOUNT NO. | | | | | | | |

Sheet 2 of 2 Continuation Sheets attached to Schedule F Subtotal
(Total of this page) 4,985.42

(Complete only on last sheet of Schedule F) **TOTAL** 23,404.81
(Report total also on Summary of Assets and Liabilities)

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. |
|---|--|
| | |

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 |
|------------------------------|------------------------------|
| | |

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 Married | DEPENDENTS OF DEBTOR AND SPOUSE | | |
| | NAMES | AGE | RELATIONSHIP |
| Employment: | DEBTOR | | SPOUSE |
| Occupation | Driver/Hair Stylist | | |
| Name of Employer | Self | | |
| How long employed | 2 Years | | |
| Address of Employer | 1368 Galene Ct. Twin Falls, Idaho | | |

| | DEBTOR | SPOUSE |
|--|----------|----------|
| Income: (Estimate of average monthly income) | | |
| Gross and monthly gross wages, salary, and commissions (per rate if not paid monthly) | \$ _____ | \$ _____ |
| Estimated monthly overtime | \$ _____ | \$ _____ |
| SUBTOTAL | \$ _____ | \$ _____ |

LESS PAYROLL DEDUCTIONS

| | | |
|--------------------------------------|----------|----------|
| a. Payroll taxes and Social Security | \$ _____ | \$ _____ |
| b. Insurance | \$ _____ | \$ _____ |
| c. Union dues | \$ _____ | \$ _____ |
| d. Other (Specify) _____ | \$ _____ | \$ _____ |

RETOTAL OF PAYROLL DEDUCTIONS

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

TOTAL NET MONTHLY TAKE HOME PAY

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

Regular income from operation of business or profession or farm
(attach detailed statement)

| | |
|--------------|----------|
| \$ 14,800.00 | \$ _____ |
|--------------|----------|

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 _____

| | |
|----------|----------|
| \$ _____ | \$ _____ |
|----------|----------|

TOTAL MONTHLY INCOME

| | |
|--------------|----------|
| \$ 14,800.00 | \$ _____ |
|--------------|----------|

TOTAL COMBINED MONTHLY INCOME \$ 14,800.00

(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 statement.

None

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) | \$ 1,366.00 |
| Are real estate taxes included? Yes _____ No <u>X</u> | |
| Is property insurance included? Yes _____ No <u>X</u> | |
| Utilities: Electricity and heating fuel | \$ 50.00 |
| Water and sewer | \$ 50.00 |
| Telephone | \$ 200.00 |
| Other _____ | \$ _____ |
| Home maintenance (repairs and upkeep) | \$ 65.00 |
| Food | \$ 350.00 |
| Clothing | \$ 125.00 |
| Ironing and dry cleaning | \$ 25.00 |
| Medical and dental expenses | \$ 20.00 |
| Transportation | \$ 100.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ 40.00 |
| Charitable contributions | \$ _____ |
| Insurance (not deducted from wages or included in home mortgage payments) | |
| Homeowner's or renter's | \$ 50.00 |
| Life | \$ _____ |
| Health | \$ 150.00 |
| Auto | \$ 50.00 |
| Other _____ | \$ _____ |
| Taxes (not deducted from wages or included in home mortgage payments) | |
| (Specify self-employment) | \$ 200.00 |
| Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) | |
| Auto | \$ _____ |
| 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) | \$ 8,650.00 |
| Other personal care | \$ 35.00 |
| TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | \$ 11,555.00 |

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

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

| | |
|---|----------|
| A. Total projected monthly income | \$ _____ |
| B. Total projected monthly expenses | \$ _____ |
| C. Excess income (A minus B) | \$ _____ |
| D. Total amount to be paid into plan each _____ | \$ _____ |

(interval)

CLYDE V. HALE

Regular Expenses from Operation of Business

Trucking

| | |
|-----------------------------|----------|
| Wages | \$ 3,000 |
| Payroll taxes | 300 |
| Fuel | 3,000 |
| Insurance | 743 |
| Tires | 350 |
| Maintenance/repair | 200 |
| Taxes (other than payroll)_ | 450 |
| Tolls/scale fees | 100 |
| Bank charge | 13 |
| Miscellaneous | 25 |

Salon

| | |
|----------|-----|
| Rent | 200 |
| Supplies | 250 |

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 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 01/28/2000

Signature: HALE, Clyde

Date:

Signature:

[If joint case, both spouses must sign.]

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 116)

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.

Print the Full Name of Bankruptcy Petition Preparer

Social Security No.

Address

Name 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. § 159.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the (the president or chief 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.

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 \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 159 and 887.

United States Bankruptcy Court
District of Idaho

IN RE

HALE, Clyde
005-48-5139

1368 Calona Ct.
Twin Falls, ID 83301

Case No. 99-42056

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).

D. 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 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, 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) |
|-----------------|---------------------------|
| 1999: unknown | self-employment |
| 1998: \$ 12,228 | same |
| 1997: 17,300 | same |

2. Income other than from employment or operation of business

Name: _____
 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

3. Payments to creditors

Name: _____
 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 |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

Name: _____
 b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are not wage earners. (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 |
|---|-------------------|-------------|--------------------|
|---|-------------------|-------------|--------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

Name: _____
 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 |
|---------------------------------|----------------------|--------------------------------------|-----------------------|
| Steve Walters v. Clyde Hale | collection | Idaho 5th Jud'l Dist, Twin Falls Co. | pending |

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 \$500 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 |
|-----------------------------------|--|--------------|
|-----------------------------------|--|--------------|

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 |
|---|---|--|
| Paola Brown Sinclair P.O. Box 3023 Twin Falls, ID 83301 | 12/13/99 | \$500 |

10. Other transfers

None

Describe all 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 |
|--|------|--|
|--|------|--|

11. Closed financial accounts

Name List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and 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 |
|------------------------------------|--|--|
| U.S. Bank Twin Falls, Idaho | checking -0- balance | 3/99 approx. |

12. Safe deposit boxes

Name 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 |
|--|---|-------------------------------|---|
|--|---|-------------------------------|---|

13. Setoffs

Name 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

Name 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 |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

15. **Former addresses of debtor**

Note:
 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 |
|--|-----------|--------------------|
| 651 Caswell Ave. N. Fryan Falls, ID 83301 | same | to 2/99 |

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. **Business, location and name of business**

Note:
 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 |
|---------------------------|-----------------|--------------------|---|
| Hale Transportation, Inc. | 1368 Galena Ct. | trucking | 1998 to present |

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

Note:
 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 |
|------------------|-------------------------|
| LeRoy Hayes, CPA | to present |

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

NAME AND ADDRESS

DATES SERVICES RENDERED

None
 8. 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
 9. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued or issued to within the two years immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS

unknown mortgage broker

DATE ISSUED

9/98

10. Inventories

None
 11. List the date 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
 12. 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

19. Current partners, officers, directors and shareholders

Note:

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

| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
|------------------|--------------------|------------------------|

Note:

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.

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE OF STOCK OWNERSHIP |
|------------------------|-------|--|
| none other than Debtor | | |

20. Former partners, officers, directors and shareholders

Note:

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.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

Note:

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.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

21. Withdrawals from a partnership or distributions by a corporation

Note:

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.

| NAME AND ADDRESS OF RECIPIENT REL. TO DEBTOR | DATE AND PURPOSE OF WITHDRAWAL | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|--------------------------------|--|
|---|--------------------------------|--|

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 01/28/2000

Signature [Signature]
of Debtor HALE, Clyde

Date _____

Signature _____
of Joint Debtor
(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. § 119; 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 3471.