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U.S. COURTS  
DISTRICT OF IDAHO  
BOISE, IDAHO  
CLERK OF COURT  
MICHAEL L. SCHINDELE

Attorney for Creditor / Conseco

Our File No. 09-33460

IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF IDAHO

IN RE:

CLYDE V. HALE,

Debtor(s).

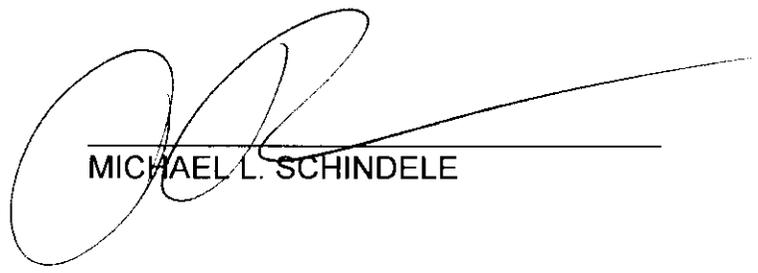
)  
) Chapter 13

)  
) Case No. 99-42056

)  
) **OBJECTION TO CONFIRMATION**

COMES NOW Conseco, by and through its attorney of record, Michael L. Schindele, pursuant to 11 U.S.C. 1325 and Local Bankruptcy Rule 2002.2 (c) herewith objects to confirmation of the plan herein upon the grounds and for the reasons that Conseco's rate of interest should be 10%.

DATED this 25th day of February, 2000.

  
\_\_\_\_\_  
MICHAEL L. SCHINDELE

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 25th day of February, 2000, I caused to be served a true and correct copy of the foregoing by the method indicated below, and addressed to the following:

Clyde V. Hale  
255 Blue Lakes Blvd. N.  
Twin Falls, ID 83301

U. S. Mail  
 Hand Delivery  
 Overnight Mail  
 Telecopy

Paula B. Sinclair  
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Jeff Howe  
U.S. Trustee  
P.O. Box 110  
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 Hand Delivery  
 Overnight Mail  
 Telecopy

  
MICHAEL L. SCHINDELE