

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

VOLUNTARY PETITION  
**00-42215**

IN RE -----	NAME OF JOINT DEBTOR -----
<b>NICHOLS, JOHN E</b>	<b>NICHOLS, BARBARA J</b>
ALL OTHER NAMES -----	ALL OTHER NAMES -----
	<b>Barbara J Danials</b>
None	
SOC. SEC./TAX I.D. NO. -----	SOC. SEC./TAX I.D. NO. -----
<b>522-59-9612</b>	<b>519-11-9882</b>
STREET ADDRESS OF DEBTOR -----	STREET ADDRESS OF JOINT DEBTOR -----
<b>1440 JEFFERSON AVE #4</b>	<b>1440 JEFFERSON AVE #4</b>
<b>IDAHO FALLS ID 83402</b>	<b>IDAHO FALLS ID 83402</b>
COUNTY ----- TEL-(208) 552-5246	COUNTY ----- TEL-(208) 552-5246
<b>BONNEVILLE</b>	<b>BONNEVILLE</b>
MAILING ADDRESS OF DEBTOR -----	MAILING ADDRESS OF JOINT DEBTOR -----
<b>1440 JEFFERSON AVE #4</b>	<b>1440 JEFFERSON AVE #4</b>
<b>IDAHO FALLS ID 83402</b>	<b>IDAHO FALLS ID 83402</b>
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR -----	
N/A	

VENUE -----  
 Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

----- INFORMATION REGARDING DEBTOR -----	
TYPE: <b>Joint (Husband and Wife)</b>	CHAPTER OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED: <b>13</b>
NATURE: <b>Non-Business/Consumer</b>	FILING FEE <b>Attached</b>
A. TYPE OF BUSINESS <b>N/A</b>	
B. BRIEFLY DESCRIBE NATURE OF BUSINESS <b>N/A</b>	

STATISTICAL/ADMINISTRATIVE INFORMATION-----	ATTORNEY NAME(S)/ADDRESS --
Debtor estimates that funds will be available for distribution to unsecured creditors.	<b>Wm. H. Mulberry</b>
	Bar #1381
	<b>Wm H. MULBERRY</b>
	<b>P.O. Box 186</b>
	<b>320 W. Ririe Hwy.</b>
	<b>Ririe, Idaho 83443</b>
	<b>(208) 538-7760</b>
	<b>Peter J. Contos, Jr.</b>

----- range -- (sard code)-----	
NO. OF CREDITORS <b>1-15</b>	<b>(1)</b>
ASSETS (thousands) <b>Under 50</b>	<b>(1)</b>
LIABIL. (thousands) <b>Under 50</b>	<b>(1)</b>
NO. OF EMPLOYEES <b>N/A</b>	
EQUITY SEC. HOLDERS <b>N/A</b>	

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

**JIM D. PAPPAS**

**12815**

U.S. COURTS  
 DISTRICT OF IDAHO  
 BOISE  
 2007 JUN 23 11 28 AM

Name of Debtor:  
NICHOLS, JOHN E  
NICHOLS, BARBARA J

Case No.:

Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

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

Location Where Filed ----- Case Number ---- Date Filed ---  
No Prior Bankruptcies

- PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE -  
Name of Debtor ----- Case Number ---- Date Filed ---  
No Pending Bankruptcies

Relationship ----- District ----- Judge -----

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

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

----- SIGNATURES -----

[Signature] 12-28-00  
Attorney signature Date

----- INDIVIDUAL OR JOINT DEBTOR(S) -----

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

[Signature] 12-28-00      [Signature]  
Signature of Debtor      Signature of Joint Debtor  
Date:      Date: 12/28/00

----- EXHIBIT A -----

| | Exhibit A is attached and made a part of this petition.

----- INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS -----

I am aware that I may proceed under Chapter 7, 11, 12, or 13 of title 11, U.S.C., understand the relief available under such chapter, and choose to proceed under chapter 7 of such title. If I am represented by an attorney, Exhibit B has been completed.

Signature of Debtor      Signature of Joint Debtor  
Date:      Date:

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

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

[Signature] 12-28-00  
Signature of Attorney Date

UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF IDAHO

In re: **NICHOLS, JOHN E**  
and  
**NICHOLS, BARBARA J**  
Debtors

Case No. (if known)

===== SUMMARY OF SCHEDULES =====				
Schedule name	No. Sheets	Assets	Liabilities	Other
X (mark if attached)				
___ A - Real Property	1	0.00		
___ B - Personal Property	4	15,435.00		
___ C - Property Claimed as Exempt	2			
___ D - Creditors Holding Secured Claims	2		11,513.12	
___ E - Creditors Holding Unsecured Priority Claims	1		0.00	
___ F - Creditors Holding Unsecured Non- priority Claims	3		26,225.31	
___ G - Executory Contracts and Unexpired Leases	1			
___ H - Codebtors	1			
___ I - Current Income of Individual Debtors	2			1,986.70
___ J - Current Expenditures of Individual Debtors	4			1,752.05
Summary Sheet	1	*****		
Total No. Sheets	22	*****		
Total Assets ->		15,435.00	*****	
Total Liabilities ->			37,738.43	*****
Total No. of Creditors ->			12	*****

In re NICHOLS, JOHN E

Case No. (if known)

NICHOLS, BARBARA J  
Debtors

SCHEDULE A - REAL PROPERTY

Description and location of property	Current market value of debtor interest in the property without deducting any secured claim or exemption
Nature of Debtor interest in property	Amount of secured claim
None	

Total:

0.00



In re NICHOLS, JOHN E

Case No. (if known)

NICHOLS, BARBARA J  
Debtors

coffee table	10.00
2 end tables	10.00
entertainment center	35.00
50 cd's	25.00
10 videos	5.00
tv	100.00
dvd player	50.00
3 lamps	20.00
towels/linen/bedding	30.00
queen water bed	25.00
tv	10.00
dresser	5.00
entertainment center	10.00
crib	20.00
dresser	5.00
rocking chair	10.00
wall dec	5.00
2 rugs	3.00
toilet seat cover	2.00
bbq	20.00
12 screwdrivers	4.00
2 socket sets	20.00
computer	200.00

Owner: Joint

Location: In debtor possession.

- 5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.

10 Hardback kids books	2.00	Debtor interest:	6.00
4 Paper back Fiction	4.00		

Owner: Joint

Location: In debtor possession.

- 6. Wearing apparel.

None

- 7. Furs and jewelry.

<b>Wedding Rings</b>		Debtor interest:	800.00
----------------------	--	------------------	--------

Owner: Joint

Location: In debtor possession.

Secured creditor: Jensen Jewelers

Amount of claim: 731.70

- 8. Firearms and sports, photographic, and other hobby equipment.

None

- 9. Interests in insurance policies.

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

- None
10. Annuities.  
None
  11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.  
None
  12. Stock and interests in incorporated and unincorporated businesses.  
None
  13. Interests in partnerships or joint ventures.  
None
  14. Government and corporate bonds and other negotiable and non-negotiable instruments.  
None
  15. Accounts receivable.  
None
  16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.  
None
  17. Other liquidated debts owing debtor including tax refunds.  
None
  18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  
None
  19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  
None
  20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.  
None
  21. Patents, copyrights, and other intellectual property.  
None
  22. Licenses, franchises, and other general intangibles.  
None
  23. Automobiles, trucks, trailers, and other vehicles or accessories.

<b>1990 Chev Camero 143,000 miles</b>	<b>Debtor interest:</b>	<b>2,500.00</b>
<b>Oil leak</b>		
<b>Exhaust leak</b>		
<b>Needs new cooling hoses</b>		
<b>Guages inoperable</b>		
<b>Needs body work interior and exterior</b>		
<b>Bumper has to be replaced</b>		
<b>Owner: Joint</b>		
<b>Location: In debtor possession.</b>		

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

**1996 Mitsubishi Galant, 44,000 Miles** Debtor interest: 10,000.00  
Owner: **Joint**  
Location: **In debtor possession.**  
Secured creditor: **East Idaho Fed Cr. Union**  
Amount of claim: **9,171.43**

- 24. Boats, motors, and accessories.  
None
- 25. Aircraft and accessories.  
None
- 26. Office equipment, furnishings, and supplies.  
None
- 27. Machinery, fixtures, equipment, and supplies used in business.  
None
- 28. Inventory.  
None
- 29. Animals.  
None
- 30. Crops - growing or harvested.  
None
- 31. Farming equipment and implements.  
None
- 32. Farm supplies, chemicals, and feed.  
None
- 33. Other personal property of any kind not already listed.

**Tires and Wheels** Debtor interest: 1,200.00  
Owner: **Husband**  
Location: **In debtor possession.**  
Secured creditor: **Les Schwab**  
Amount of claim: **1,609.99**

Total: 15,435.00

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. sec. 522(b)(2)

Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtor 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 interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

**Debtors are married.**

Description of property ----- Specify exemption law and value claimed exempt	Current market value of property without deducting exemption
---------------------------------------------------------------------------------------	-----------------------------------------------------------------

10 Hardback kids books	2.00	Debtor Interest:	6.00
4 Paper back Fiction	4.00		
Exemption law: I.C. 11-605(1)(b)			
Value exempt: 6.00			

1990 Chev Camero	143,000 miles	Debtor Interest:	2,500.00
Oil leak			
Exhaust leak			
Needs new cooling hoses			
Guages inoperable			
Needs body work interior and exterior			
Bumper has to be replaced			
Exemption law: I.C. 11-605(3)			
Value exempt: 2,500.00			

1996 Mitsubishi Galant,	44,000 Miles	Debtor Interest:	10,000.00
Exemption law: I.C. 11-605(3)			
Value exempt: 828.57			

Washer	100.00	Debtor Interest:	904.00
dryer	25.00		
sm kitchen app.	10.00		
pots/pans/bakeware	20.00		
dishes/glassware/			

In re NICHOLS, JOHN E

Case No. (if known)

NICHOLS, BARBARA J  
Debtors

silverware	10.00
microwave	10.00
knick-knacks/wall dec	15.00
table/4 chairs	30.00
couch	30.00
loveseat	20.00
chair	10.00
coffee table	10.00
2 end tables	10.00
entertainment center	35.00
50 cd's	25.00
10 videos	5.00
tv	100.00
dvd player	50.00
3 lamps	20.00
towels/linen/bedding	30.00
queen water bed	25.00
tv	10.00
dresser	5.00
entertainment center	10.00
crib	20.00
dresser	5.00
rocking chair	10.00
wall dec	5.00
2 rugs	3.00
toilet seat cover	2.00
bbq	20.00
12 screwdrivers	4.00
2 socket sets	20.00
computer	200.00
Exemption law: I.C. 11-605(1) (a)	
Value exempt: 904.00	

Wedding Rings

Debtor Interest:

800.00

Exemption law:

Value exempt: 68.30



In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

Nature of lien: **Purchase money**  
Claim is: **Fixed and liquidated.**  
Collateral description: **Tires and Wheels**  
Collateral market value: **1,200.00**  
Lien seniority: **1**  
Total collateral value: **1,200.00**

Subtotal this page:	0.00
Total:	11,513.12

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

|X| Debtor has no creditors holding unsecured priority claims.

TYPES OF PRIORITY CLAIMS:

| | WAGES, SALARIES, AND COMMISSIONS

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees 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. sec. 507(a)(3).

| | CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS

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

| | CERTAIN FARMERS OR FISHERMEN

Claims of certain farmers or fishermen, up to a maximum of \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. sec. 507(a)(5).

| | DEPOSITS BY INDIVIDUALS

Claims of individuals up to a maximum of \$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. sec. 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. sec. 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. sec. 507(a)(8).

| | COMMITMENTS TO MAINTAIN CAPITAL OF 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. sec. 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.

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim
Date claim was incurred and consideration for claim. If claim is subject to setoff, so state.	

Account no.: Amount of claim: Duplicate

**Ingrid Tatiana Almanza**  
**% David A Johnson, Esq**  
**P.O. Box 50578**  
**Idaho Falls ID 83405**  
 Liable: **Wife**  
 Date incurred: **10-98**  
 Consideration for claim: **Minor represented by her parents, Keith & Sylvia McCabe.**  
 Claim is: **Fixed and liquidated.**

Account no.: **Cr-00-2523** Amount of claim: **6,862.84**

**Clerk of the District**  
**Court, Bonneville County**  
**605 N. Capital Ave.**  
**Idaho Falls ID 83402**  
 Liable: **Husband**  
 Date incurred: **10/4/00**  
 Consideration for claim: **Court Ordered Restitution as condition of Probation.**  
 Claim is: **Fixed and liquidated.**

Account no.: **101458** Amount of claim: **6,083.88**

**East Idaho Fed Cr. Union**  
**P.O. Box 1865**  
**Idaho Falls ID 83403**  
 Liable: **Joint**  
 Date incurred: **1-00**  
 Consideration for claim: **Money loaned**  
 Claim is: **Fixed and liquidated.**

Account no.: **CV-00-1619** Amount of claim: **11,157.49**

Subtotal this page: **24,104.21**

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

**Keith and Silvia McCabe**  
282 18th Street  
Idaho Falls ID 83402  
Liable: **Wife**  
Date incurred: 10-10-98  
Consideration for claim: **Law suit**  
Claim is: **Fixed and liquidated.**

Claim assigned to: **Attorney**  
David A Johnson Esq.  
P.O. Box 50578  
Idaho Falls ID 83405

Account no.:	Amount of claim:	842.18
<b>Ron Tyler Bird</b>		
413 B Street		
Idaho Falls ID 83402		
Liable: <b>Joint</b>		
Date incurred: 5-00		
Consideration for claim: <b>Legal Fees</b>		
Claim is: <b>Fixed and liquidated.</b>		

Account no.: 12-938-6934-1	Amount of claim:	450.00
<b>Texaco</b>		
330 Barker Cypress Rd		
P.O. Box 790001		
Houston TX 77279-0001		
Liable: <b>Joint</b>		
Date incurred: <b>Revolvin</b>		
Consideration for claim: <b>General merchandise</b>		
Claim is: <b>Fixed and liquidated.</b>		

Account no.: 5856370801908147	Amount of claim:	232.65
<b>The Buckle</b>		
2300 E 17th St #229		
Idaho Falls ID 83402		
Liable: <b>Joint</b>		
Date incurred: <b>Revolvin</b>		
Consideration for claim: <b>General merchandise</b>		
Claim is: <b>Fixed and liquidated.</b>		

Subtotal this page: 1,524.83

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

Account no.:	Amount of claim:	99.65
<b>US Cellular</b>		
<b>1105 E 17th St</b>		
<b>Idaho Falls ID 83404</b>		
<b>Liable: Joint</b>		
<b>Date incurred: 1-00</b>		
<b>Consideration for claim: Phone Services</b>		
<b>Claim is: Fixed and liquidated.</b>		

Account no.: 58084760	Amount of claim:	496.62
<b>Wells Fargo</b>		
<b>1840 E 17th St</b>		
<b>Idaho Falls ID 83404</b>		
<b>Liable: Joint</b>		
<b>Date incurred: 5-00</b>		
<b>Consideration for claim: Money loaned</b>		
<b>Claim is: Fixed and liquidated.</b>		

Subtotal this page:	596.27
Total:	26,225.31

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and mailing address, including zip code, of other parties to lease or contract.	Description of contract or lease and nature of debtor interest. State whether lease is for non-residential real property. State contract number of any governmental contract.
--------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

None

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

SCHEDULE H - CODEBTORS

Name and address of codebtor	Name and address of creditor
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None

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

DEBTOR MARITAL STATUS: **Married and living together**

DEPENDENTS OF DEBTOR

Living with debtor(s): **Alexis J Nichols Age 1 Daughter**

EMPLOYMENT:	DEBTOR/JOINT-1	SPOUSE/JOINT-2
Occupation:	<b>Lube Technition</b>	<b>Sales Associate</b>
Employer name:	<b>Conrad &amp; Bishop Fast Lube</b>	<b>Melaleuca</b>
How long employed:	<b>7 Mo</b>	<b>1 Yr 2 Mo</b>
Employer address:	<b>1705 W Broadway Idaho Falls ID 83402</b>	<b>3910 S Yellowstone Hwy Idaho Falls ID 83402</b>

INCOME: (Estimate of average monthly income)

	HUSBAND	WIFE
Current monthly gross wages, salary, and commissions.....	1,152.00	1,230.02
Estimated monthly overtime.....	0.00	0.00
SUBTOTAL	1,152.00	1,230.02
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security.....	162.82	162.41
b. Insurance.....	0.00	70.09
c. Union dues.....	0.00	0.00
d. Other (specify):	0.00	0.00
SUBTOTAL OF DEDUCTIONS	162.82	232.50
TOTAL NET MONTHLY TAKE HOME PAY	989.18	997.52
Regular income from operation of business or profession or farm...		
Income from real property.....	0.00	0.00
Interest and dividends.....	0.00	0.00

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of dependents listed above.....	0.00	0.00
Social security or other government assistance:	0.00	0.00
Pension or retirement income.....	0.00	0.00
Other monthly income:	0.00	0.00
TOTAL MONTHLY INCOME:	989.18	997.52
TOTAL COMBINED MONTHLY INCOME....	1,986.70	

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

None

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

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/home mortgage payments (include mobile home lot)..	440.00
Are real estate taxes included? Yes     No   X	
Is property insurance included? Yes     No   X	
Utilities: Electricity and heating fuel.....	90.00
Water and sewer.....	0.00
Telephone.....	50.00
Garbage.....	0.00
Security.....	0.00
Cable.....	36.07
Home maintenance (repairs and upkeep).....	0.00
Food.....	300.00
Clothing.....	35.00
Laundry and dry cleaning.....	15.00
Medical and dental expenses.....	50.00
Transportation (not including car payments).....	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.....	0.00
Charitable contributions.....	0.00
Insurance: (not deducted from wages or included in home mortgage payments.)	
Homeowner's or renter's.....	0.00
Life.....	5.60
Health.....	0.00
Auto.....	154.02
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.....	212.00

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

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
<b>Diapers</b>	30.00
<b>Daycare</b>	219.36
<b>Personal hygiene</b>	15.00
-----	
TOTAL MONTHLY EXPENSES (Report also on Summary).....	1,752.05
-----	

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

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

A. Total projected monthly income.....	1,986.70
B. Total projected monthly expenses.....	1,752.05
C. Excess income (A minus B).....	234.65
D. Amount paid into Plan <b>Monthly</b>	0.00

In re NICHOLS, JOHN E

Case No. (if known)

NICHOLS, BARBARA J  
Debtors

(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, JOHN E NICHOLS, and I, BARBARA J NICHOLS, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing **Summary and Schedules**, consisting of 21 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: *John Nichols*  
JOHN E NICHOLS

Date: 12-28-00

Signature: *Barbara J Nichols*  
BARBARA J NICHOLS

Date: 12-28-00

-----  
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY  
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. sec. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. sec. 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 Forms for each person.

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

\_\_\_\_\_  
Date

UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF IDAHO

In re: **NICHOLS, JOHN E**  
and  
**NICHOLS, BARBARA J**  
Debtors

Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

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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.

**HUSBAND**

This year:	2000	Amount:	17,690.00
Source:	<b>Wages</b>		
Last year:	1999	Amount:	19,000.00
Source:	<b>Wages</b>		
Previous year:	1998	Amount:	7,801.00
Source:	<b>Wages</b>		

**WIFE**

This year:	2000	Amount:	11,214.00
Source:	<b>Wages</b>		
Last year:	1999	Amount:	5,505.00
Source:	<b>Wages</b>		
Previous year:	1998	Amount:	2,414.00
Source:	<b>Wages</b>		

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

NONE |X| 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.

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3. Payments to creditors.

NONE a. List all payments on loans, installment purchases of goods or

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

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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.

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

NONE  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

**Keith and Silvia McCabe** Status: Lawsuit went to judgment.  
**Keith and Silvia McCabe, Individually and as guardians of**  
**Ingrid Tatiana Almanza, v Barbara Jo Ann Daniels, Case no.**  
**CV-00-1619, Judgment, County of Bonneville.**

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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.

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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.

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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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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.

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In re **NICHOLS, JOHN E**

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**NICHOLS, BARBARA J**  
Debtors

7. Gifts.

NONE |X| 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.

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8. Losses.

NONE |X| 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.

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9. Payments related to debt counseling or bankruptcy.

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

**MULBERRY LAW OFFICE**

**P.O. Box 186**

**320 W. Ririe Hwy.**

**Ririe, Idaho 83443**

**(208) 538-7760**

Filing fee: 185.00

Attorney's fees: 995.00

Source was: Debtor's earnings

Date(s) of payment: Nov 25th 2000 \$300.00

Dec 11th 2000 880.00

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10. Other transfers.

NONE |X| 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.

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11. Closed financial accounts.

NONE List all financial accounts and instruments held in the name of

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

| | 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.

**East Idaho Credit Union**  
**Idaho Falls ID**  
**Checking Account**  
**Value \$20.00**  
**Closed Aug, 2000**

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12. Safe deposit boxes.

NONE |X| 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.

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13. Setoffs.

NONE |X| 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.

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14. Property held for another person.

NONE |X| List all property owned by another person that the debtor holds or controls.

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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.

**HUSBAND 1494 Mountainview #4**  
**Idaho Falls ID**  
**John E Nichols**  
**Nov 99 to Oct 00**

**1956 Henryanna**  
**Idaho Falls ID**  
**John E Nichols**  
**June 99 to Oct 99**

In re NICHOLS, JOHN E

Case No. (if known)

NICHOLS, BARBARA J  
Debtors

1501 Falcon  
Idaho Falls ID  
John E Nichols  
May 99 to June 99

WIFE 1494 Mountainview #4  
Idaho Falls ID  
Barbara J Nichols  
Nov 99 to Oct 00

1956 Henryanna  
Idaho Falls ID  
Barbara J Nichols  
June 99 to Oct 99

1501 Falcon  
Idaho Falls ID  
Barbara J Danials  
May 99 to June 99

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16. Nature, location, and name of business.

NONE a. For individuals, list the names and addresses of all businesses  
|X| 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.

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NONE b. If the debtor is a partnership, list the names and addresses of  
|X| 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.

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NONE c. If the debtor is a corporation, list the names and addresses of  
|X| 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.

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17. Books, records, and financial statements.

NONE a. List all bookkeepers and accountants who within the six years

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

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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.

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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.

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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.

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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.

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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.

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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.

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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.

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

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

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.

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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.

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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.

In re **NICHOLS, JOHN E**

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**NICHOLS, BARBARA J**  
Debtors

(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, **JOHN E NICHOLS**, and I, **BARBARA J NICHOLS**, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing **Statement of Financial Affairs**, consisting of 8 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: *John Nichols*  
**JOHN E NICHOLS**

Date: 12-28-00

Signature: *Barbara J Nichols*  
**BARBARA J NICHOLS**

Date: 12-28-00

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CERTIFICATION AND SIGNATURE OF NON-ATTORNEY  
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. sec. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. sec. 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 Forms for each person.

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

\_\_\_\_\_  
Date

In re **NICHOLS, JOHN E**

Case No. (if known)

**NICHOLS, BARBARA J**  
Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

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The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.  
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Chapter 7: Liquidation (\$130 filing fee plus \$30 administrative fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7, a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the remaining property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances, you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

In re NICHOLS, JOHN E

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NICHOLS, BARBARA J  
Debtors

2. Under Chapter 13, you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is, in many ways, similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

Fees are subject to change and should be confirmed before filing. These fees do not include the \$30.00 noticing fee.

I, the debtor, affirm that I have read this notice.

<u>John Nichols</u>	<u>12-28-00</u>	Case Number
Signature of Debtor	Date	
<u>Barbara J Nichols</u>	<u>12-28-00</u>	
Signature of Joint Debtor, if any	Date	