United States Bankruptcy Court District of Central ID	PROOF OF CLAIM
In re (Name of Debtor) BORUP,CARL W Soc. Sec. No. 519-16-5557	Case Number 9900352 Chapter 13

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" of payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor
Citibank (South Dakota), N.A.

Name and Addresses

Citibank/CHOICE
Exception Payment Processing
P.O. Box 6305
The Lakes, NV 88901-6305

Telephone No. (800) 846 8444 x5-8462

[] Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

[] Check box if you have never received any notices from the bankruptcy court in this case.

[X] Check box if the address differs from the address on the envelope sent to you by the court.

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ACCOUNT OR OTHER NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR
4128002643659316

Check here if this claim: [ ] replaces [ ] amends a previously filed claim, dated: ____

1. BASIS FOR CLAIM:
- [ ] Goods sold
- [ ] Services performed
- [ ] Money loaned
- [ ] Personal injury/wrongful death
- [ ] Taxes
- [X] Other (Describe briefly) CREDIT CARD DEBT

- [ ] Retiree benefits as defined in 11 U.S.C. § 1114(a)
- [ ] Wages, salaries, and compensations (Fill out below)
  Your social security number _____
  Unpaid compensations for services performed
  from _____ (date) to _____ (date)

2. DATE DEBT WAS INCURRED:
February 18, 1999

3. IF COURT JUDGEMENT, DATE OBTAINED:

4. CLASSIFICATION OF CLAIM: Under the Bankruptcy Code all claims are classified as one or more of the following: (1) Unsecured nonpriority, (2) Unsecured Priority, (3) Secured. It is possible for part of a claim to be in one category and part in another.
CHECK THE APPROPRIATE BOX OR BOXES that best describe your claim and STATE THE AMOUNT OF THE CLAIM AT TIME CASE FILED.

[ ] SECURED CLAIM
Attach evidence of perfection of security interest
Brief Description of Collateral:
[ ] Real Estate [ ] Motor Vehicle [ ] Other (Describe briefly)

Amount of arrearage and other charges included in secured claim above, if any $_____

[x] UNSECURED NONPRIORITY CLAIM $16,503.59
A claim is unsecured if there is no collateral or lien on property of the debtor securing the claim or to the extent that the value of such property is less than the amount of the claim.

- [ ] Wages, salaries, or commissions (up to $4000), earned not more than 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier —— 11 U.S.C. 507(a)(3)
- [ ] Contributions to an employee benefit plan —— 11 U.S.C. 507(a)(4)
- [ ] Up to $1,800 of deposits toward purchase, lease, or rental of property or services for personal, family, or household use —— 11 U.S.C. 507(a)(6)
- [ ] Alimony, maintenance, or support owed to a spouse, former spouse, or child —— 11 U.S.C. 507(a)(6)
- [ ] Taxes or penalties of governmental units —— 11 U.S.C. 507(a)(7)
- [ ] Other —— Specify applicable paragraph of 11 U.S.C. 507(a)(2),(a)(5)

*Amounts are subject to adjustment on 4/1/96 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED: $16,503.59 (Unsecured) (Secured) (Priority) $16,503.59 (Total)

[ ] Check this box if claim includes prepetition charges in addition to the principal amount of the claim. Attach itemized statement of all additional charges.

6. CREDITS AND SETOFFS: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, claimant has deducted all amounts that claimant owes to debtor.

7. SUPPORTING DOCUMENTS: *Attach copies of supporting documents,* such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, or evidence of security interests. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. TIME STAMPED COPY: To receive an acknowledgement of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

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Date
03/10/99

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any)

Douglas S. Williams KB

Douglas S. Williams, Vice President of Citicorp Credit Services, Inc.
under limited power of attorney for Citibank (South Dakota), N.A.

Penalty for presenting fraudulent claim: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571