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*Attorney for Plaintiffs Schei Development  
Corporation, Roger J. Schei and Frances R. Schei*

U.S. COURTS

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CLERK OF COURT  
JIM D. PAPPAS  
CLERK OF COURT

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF IDAHO  
THE HONORABLE JIM D. PAPPAS**

In Re:

JOHN L. MERZLOCK,  
  
Debtor.

Case No. 03-41775 JDP

**OBJECTION OF SCHEI DEVELOPMENT  
CORPORATION, ROGER J. SCHEI AND  
FRANCES R. SCHEI TO FIRST  
AMENDED CHAPTER 13 PLAN OF  
DEBTOR**

Schei Development Corporation, Roger J. Schei and Frances R. Schei, judgment creditors, through the undersigned counsel, object to the proposed and captioned "First Amended Chapter 13 Plan" of the Debtor (denominated by footer as "Second Amended Chapter 13 Plan") on the following grounds:

1. CCB Objections Incorporated. These Judgment Creditors adopt by reference all of the objections and reasons set forth in the "Objection of Citizens Community Bank to Confirmation of Debtor's Second Amended Chapter 13 Plan and Related Motions" dated November 21, 2003.
2. Trustee's Objections Incorporated. These Judgment Creditors adopt by reference all of the objections and reasons set forth in the "Objections to Confirmation" enumerated by the Trustee in his Findings and Recommendations dated October 15, 2003 and filed October 16, 2003.

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3. No Material Differences in Amended Plan. The "First Amended Plan" does *not* present any material differences nor remedy the deficiencies in the prior rejected and dismissed Plan.

4. Not a Plan. The Plan does not in fact set forth any good faith "Plan" to pay creditors; no actual "Plan" can be ascertained by the filing.

5. Underfunded. The proposed Plan is underfunded and does not include all known creditors and in fact does not set forth any Plan demonstrating that creditors will be paid as required by law.

6. Available Assets Being Withheld. The proposed Plan does not make available to known creditors all available assets and, contrary to law, specifically recites the withholding of assets.

7. Contingent and Incomplete. The proposed Plan is contingent and incomplete and offers no evidence of insurance or bonding to cover current liabilities and judgments.

8. Lacks Full Known Debt Disclosure. The proposed Plan is insufficient to pay all debts and is insufficient to pay tax liabilities which are not even set forth.

DATED this 26th day of November, 2003.

NORMAN G. REECE, P.C.

By *Norman G. Reece, Jr.*  
Norman G. Reece, Jr., Of the Firm, Attorney for  
Plaintiffs, Schei Development Corporation,  
Roger J. Schei and Frances R. Schei

CERTIFICATE OF SERVICE

I hereby certify that on this 26th day of November, 2003, I served a true and correct copy of the foregoing OBJECTION OF SCHEI DEVELOPMENT CORPORATION, ROGER J. SCHEI AND FRANCES R. SCHEI TO FIRST AMENDED CHAPTER 13 PLAN OF DEBTOR, by depositing the same in the United States mail, at Pocatello, postage pre-paid, in an envelope addressed to:

David E. Rayborn  
Attorney at Law  
P.O. Box 1  
Pocatello, ID 83204

Ronald S. George  
Attorney at Law  
357 West Center, Suite 213  
Pocatello, ID 83204

Lowell N. Hawkes  
Lowell N. Hawkes, Chtd.  
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Pocatello, ID 83201

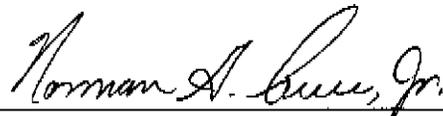
Curt R. Thomsen  
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Craig W. Christensen  
Craig W. Christensen, Chtd.  
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Office of the U.S. Trustee  
304 North 8th Street, Room 347  
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L.D. Fitzgerald, Trustee  
P.O. Box 6199  
Pocatello, ID 83205-6199



Norman G. Reece, Jr.