

ORIGINAL

U.S. COURTS

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Attorneys For: Citizens Community Bank

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO

| | | |
|-------------------|---|----------------------------|
| In the Matter of |) | Bankruptcy No. 03-41775 |
| |) | |
| JOHN L. MERZLOCK, |) | OBJECTION OF CITIZEN'S |
| |) | COMMUNITY BANK TO DEBTOR'S |
| Debtor. |) | CLAIMS OF EXEMPTION |
| |) | |

COMES NOW Citizens Community Bank, a party in interest, by and through its attorney of record, Craig W. Christensen, and pursuant to 11 U.S.C. 522, Rule 4002 of the Rules of Bankruptcy Procedure, and Rule 4003.1 of the Local Rules of Bankruptcy Procedure and objects to the claims of exemption and listed by Debtor in his Schedule C - Property Claimed As Exempt and filed with the United States Bankruptcy Court on or about September 16, 2003, as follows:

| Item | Statute Claimed | Grounds for Objection |
|--|-----------------|-----------------------|
| Accordion | IC 11-605(1)(b) | Insufficient value |
| Anniversary Ring | IC 11-605(2) | Insufficient value |
| Appraisal Equipment, computers, supplies | IC 11-605(3) | Insufficient value |
| Three bar stools | IC 11-605(1)(a) | Insufficient value |
| Bench | IC 11-605(1)(a) | Insufficient value |
| Two book shelves | IC 11-605(1)(a) | Insufficient value |
| Bread Machine | IC 11-605(1)(a) | Insufficient value |
| Four Chairs | IC 11-605(1)(a) | Insufficient value |
| Dishes | IC 11-605(1)(a) | Insufficient value |

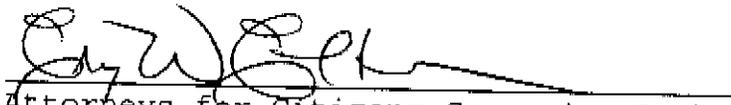
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|-----------------------------|-----------------|--|
| Five dressers | IC 11-605(1)(a) | Insufficient value |
| Hutch | IC 11-605(1)(a) | Insufficient value |
| Kitchen table & five chairs | IC 11-605(1)(a) | Insufficient value |
| Loveseat | IC 11-605(1)(a) | Insufficient value |
| MFS IRA | IC 11-604A(3) | Does not fall within language of statute |
| Mother's ring | IC 11-605(2) | Insufficient value |
| Two picnic table | IC 11-605(1)(a) | Insufficient value |
| Pictures | IC 11-605(1)(a) | Insufficient value |
| Four Queen beds | IC 11-605(1)(a) | Insufficient value |
| Refrigerator | IC 11-605(1)(a) | Insufficient value |
| Rocker | IC 11-605(1)(a) | Insufficient value |
| Stereo | IC 11-605(1)(a) | No value listed |
| Taglich Brothers IRA | IC 11-604A(3) | Does not fall within language of statute |
| USPS Thrift Savings Plan | IC 11-604A(3) | Does not fall within language of statute |
| Utensils & flatware | IC 11-605(a) | Insufficient value |
| Watch | IC 11-605(2) | Insufficient value |
| Wedding bands | IC 11-605(2) | Insufficient value |

WHEREFORE, Citizens Community Bank respectfully requests that the Objection to Claim of Exemption be sustained and the above enumerated claims of exemptions be disallowed.

DATED This 30th day of October, 2003.

CRAIG W. CHRISTENSEN, CHARTERED

By 
Attorneys for Citizens Community Bank

CERTIFICATE OF MAILING

I hereby certify that on this 30th day of October, 2003, a true and correct copy of the foregoing Objection of Citizens Community Bank to Debtor's Claims of Exemption was mailed, postage prepaid thereon, to the following named parties:

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