

United States Bankruptcy Court
District of Idaho

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CLERK OF COURT

In re **John L. Merzlock**

Case No. **03-41775**

Chapter **13**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 354,000.00		
B - Personal Property	YES	6	\$ 151,461.30		
C - Property Claimed as Exempt	YES	3			
D - Creditors Holding Secured Claims	YES	1		\$ 62,773.39	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	12		\$ 518,887.74	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,193.54
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 5,193.00
Total Number of sheets in ALL Schedules		30			
Total Assets			\$ 505,461.30		
				Total Liabilities	\$ 581,661.13

JP:20

In re: **John L. Merzlock**Case No. **03-41775**

Debtor

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Rental property: N½ Lot 8, Block 2, Park Drive, Bannock County, Idaho.	Fee Simple	C	\$ 44,000.00	\$ 0.00
Rental property: Tr N½ Lot 1 Tax 92 0.15 Ac, Block 1, Home Acres, Bannock County, Idaho.	Fee Subject to Deed of Trust	C	\$ 60,000.00	\$ 55,700.00
Residential real property: S26-T5S-R34E, Lot 5, D & M County Estates, Bannock County, Idaho.	Fee Subject to Deed of Trust	C	\$ 250,000.00	\$ 7,073.39
Total		C	\$ 354,000.00	

(Report also on Summary of Schedules.)

In re **John L. Merzlock**

Debtor

Case No. **03-41775**

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Key Bank 150 South Arthur Avenue Pocatello, ID 83204 Checking acct. no. 0003792484417	C	near \$0.00
		SEIUSFCU Pocatello, ID 83201 Savings acct. no. 2852	W	near \$0.00
		Wells Fargo Pocatello, ID 83201 Checking acct. no. 0088249776	C	Near \$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Qwest deposit	C	125.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Accordian	C	25.00
		Bar stool	C	3.00
		Bar stool	C	4.00
		Bar stool	C	3.00
		Bedding	C	50.00
		Bench	C	5.00
		Bookshelf	C	12.50
		Bookshelf	C	12.50
		Bread machine	C	20.00
		Chair	C	25.00
		Chair	C	25.00
		Chair	C	25.00
		Chair	C	25.00
		Convection oven	C	100.00
		Couch	C	75.00

In re **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Couch	C	75.00
		Crock pot	C	5.00
		Decorations	C	30.00
		Dining room table and 6 chairs	C	50.00
		Dishes	C	20.00
		Dresser	C	25.00
		Dresser	C	25.00
		Dresser	C	25.00
		Dresser	C	25.00
		Dresser	C	25.00
		Dresser	C	25.00
		Dryer	C	50.00
		Electric skillet	C	5.00
		George Foreman grill	C	10.00
		Hutch	C	75.00
		Iron and ironing board	C	5.00
		Kitchen table and 5 chairs	C	70.00
		Lamp	C	5.00
		Lamp	C	5.00
		Lamp	C	5.00
	Lawn mower	C	75.00	
	Loveseat	C	50.00	
	Microwave	C	25.00	
	Mirrors	C	65.00	
	Mixer	C	3.00	
	Noodle maker	C	20.00	

In re **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Picnic table	C	7.50
		Picnic table	C	7.50
		Pictures	C	10.00
		Placemats, table cloths and napkins	C	5.00
		Pots and pans	C	50.00
		Queen bed	C	20.00
		Queen bed	C	20.00
		Queen bed	C	10.00
		Queen bed	C	10.00
		Refrigerator	C	100.00
		Rocker	C	5.00
		Stereo	C	0.00
		T.V.	C	100.00
		T.V. stand	C	50.00
		Toaster	C	5.00
		Towels	C	20.00
		Utensils and flatware	C	25.00
		Vacuum	C	200.00
		Video cupboard	C	5.00
		Waffle iron	C	5.00
		Washer	C	150.00
		Wheelbarrow	C	15.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	C	200.00

In re **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
7. Furs and jewelry.		Anniversary ring	C	30.00
		Costume jewelry	C	5.00
		Mother's ring	C	20.00
		Watch	C	3.00
		Wedding bands	C	20.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Delta money market plan		19,310.00
		MFS IRA		1,437.00
		Taglich Brothers IRA		51,138.00
		USPS Thrift Savings Plan	W	45,902.96
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.		Keller Williams Realty		Unknown
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.		Appraisal receivables		5,500.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

In re **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	MOVE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
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.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Plymouth Acclaim	J	1,000.00
		1994 Honda Accord	C	3,000.00
		1999 Chrysler Concord	C	4,000.00
		2000 Ford Windstar	C	6,000.00
		Snowmobile trailer	C	50.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Personal office inventory/supplies		3,000.00
27. Machinery, fixtures, equipment and supplies used in business		Appraisal equipment, computers, supplies		1,500.00
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			

In re **John L. Merzlock**

Debtor

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(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NOTE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		Attachment of Key Bank checking account Bannock County Sheriff		301.40
		Attachment of Wells Fargo checking account Bannock County Sheriff		6,915.94
<u>5</u> continuation sheets attached				Total ↗
				\$ 151,461.30

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re John L. Merzlock

Debtor.

Case No. 03-41775

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**

11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's 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's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
2000 Ford Windstar	IC § 11-605(10)	800.00	6,000.00
	IC § 11-605(3)	3,000.00	
Accordion	IC § 11-605(1)(b)	25.00	25.00
Anniversary ring	IC § 11-605(2)	30.00	30.00
Appraisal equipment, computers, supplies	IC § 11-605(3)	1,500.00	1,500.00
Bar stool	IC § 11-605(1)(a)	3.00	3.00
Bar stool	IC § 11-605(1)(a)	3.00	3.00
Bar stool	IC § 11-605(1)(a)	4.00	4.00
Bedding	IC § 11-605(1)(a)	50.00	50.00
Bench	IC § 11-605(1)(a)	5.00	5.00
Bookshelf	IC § 11-605(1)(a)	12.50	12.50
Bookshelf	IC § 11-605(1)(a)	12.50	12.50
Bread machine	IC § 11-605(1)(a)	20.00	20.00
Chair	IC § 11-605(1)(a)	25.00	25.00
Chair	IC § 11-605(1)(a)	25.00	25.00
Chair	IC § 11-605(1)(a)	25.00	25.00
Chair	IC § 11-605(1)(a)	25.00	25.00
Clothing	IC § 11-605(1)(b)	200.00	200.00
Convection oven	IC § 11-605(1)(a)	100.00	100.00
Costume jewelry	IC § 11-605(2)	5.00	5.00
Couch	IC § 11-605(1)(a)	75.00	75.00
Couch	IC § 11-605(1)(a)	75.00	75.00
Crock pot	IC § 11-605(1)(a)	5.00	5.00
Decorations	IC § 11-605(1)(a)	30.00	30.00
Dining room table and 6 chairs	IC § 11-605(1)(a)	50.00	50.00

In re John L. Merzlock

Debtor.

Case No. 03-41775

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Dishes	IC § 11-605(1)(a)	20.00	20.00
Dresser	IC § 11-605(1)(a)	25.00	25.00
Dresser	IC § 11-605(1)(a)	25.00	25.00
Dresser	IC § 11-605(1)(a)	25.00	25.00
Dresser	IC § 11-605(1)(a)	25.00	25.00
Dresser	IC § 11-605(1)(a)	25.00	25.00
Dryer	IC § 11-605(1)(a)	50.00	50.00
Electric skillet	IC § 11-605(1)(a)	5.00	5.00
George Foreman grill	IC § 11-605(1)(a)	10.00	10.00
Hutch	IC § 11-605(1)(a)	75.00	75.00
Iron and ironing board	IC § 11-605(1)(a)	5.00	5.00
Kitchen table and 5 chairs	IC § 11-605(1)(a)	70.00	70.00
Lamp	IC § 11-605(1)(a)	5.00	5.00
Lamp	IC § 11-605(1)(a)	5.00	5.00
Lamp	IC § 11-605(1)(a)	5.00	5.00
Lawn mower	IC § 11-605(1)(a)	75.00	75.00
Loveseat	IC § 11-605(1)(a)	50.00	50.00
MFS IRA	IC § 11-604A(3)	1,437.00	1,437.00
Microwave	IC § 11-605(1)(a)	25.00	25.00
Mirrors	IC § 11-605(1)(a)	65.00	65.00
Mixer	IC § 11-605(1)(a)	3.00	3.00
Mother's ring	IC § 11-605(2)	20.00	20.00
Noodle maker	IC § 11-605(1)(a)	20.00	20.00
Picnic table	IC § 11-605(1)(a)	7.50	7.50
Picnic table	IC § 11-605(1)(a)	7.50	7.50
Pictures	IC § 11-605(1)(a)	10.00	10.00
Placemats, table cloths and napkins	IC § 11-605(1)(a)	5.00	5.00
Pots and pans	IC § 11-605(1)(a)	50.00	50.00
Queen bed	IC § 11-605(1)(a)	20.00	20.00
Queen bed	IC § 11-605(1)(a)	10.00	10.00
Queen bed	IC § 11-605(1)(a)	20.00	20.00
Queen bed	IC § 11-605(1)(a)	10.00	10.00

In re John L. Merzlock

Debtor.

Case No. 03-41775

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Refrigerator	IC § 11-605(1)(a)	100.00	100.00
Residential real property: S26-T5S-R34E, Lot 5, D & M County Estates, Bannock County, Idaho.	IC § 55-1003	50,000.00	250,000.00
Rocker	IC § 11-605(1)(a)	5.00	5.00
Stereo	IC § 11-605(1)(a)	0.00	0.00
T.V.	IC § 11-605(1)(a)	100.00	100.00
T.V. stand	IC § 11-605(1)(a)	50.00	50.00
Taglich Brothers IRA	IC § 11-604A(3)	51,138.00	51,138.00
Toaster	IC § 11-605(1)(a)	5.00	5.00
Towels	IC § 11-605(1)(a)	20.00	20.00
USPS Thrift Savings Plan	IC § 11-604A(3)	45,902.96	45,902.96
Utensils and flatware	IC § 11-605(1)(a)	25.00	25.00
Vacuum	IC § 11-605(1)(a)	200.00	200.00
Video cupboard	IC § 11-605(1)(a)	5.00	5.00
Waffle iron	IC § 11-605(1)(a)	5.00	5.00
Washer	IC § 11-605(1)(a)	150.00	150.00
Watch	IC § 11-605(2)	3.00	3.00
Wedding bands	IC § 11-605(2)	20.00	20.00
Wheelbarrow	IC § 11-605(1)(a)	15.00	15.00

In re: **John L. Merzlock**

Case No. **03-41775**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODITOR	HUSBAND WIFE JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONVERTIBLE	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1076861705 Bank of America P. O. Box 30277 Los Angeles, CA 90030-0277		C	1977 Deed of Trust Residential real property: S26-T5S-R34E, Lot 5, D & M County Estates, Bannock County, Idaho. <hr/> VALUE \$250,000.00				7,073.39	0.00
ACCOUNT NO. Security Financial Services, Inc. 4950 South Debonair Lane Meridian, ID 83642		C	1996 Deed of Trust Rental property: Tr N½ Lot 1 Tax 92 0.15 Ac, Block 1, Home Acres, Bannock County, Idaho. <hr/> VALUE \$60,000.00				55,700.00	0.00

Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$62,773.39
\$62,773.39

(Report total also on Summary of Schedules)

In re: **John L. Merzlock**
Debtor

Case No. **03-41775**
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

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 \$4,650* 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. § 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. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by Individuals

Claims of individuals up to \$2,100* 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. § 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. § 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. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller 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. § 507(a)(9).

Other Priority Debts

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: John L. Merzlock
Debtor

Case No. 03-41775
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND/WIFE JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. Idaho State Tax Commission P. O. Box 36 Boise, ID 83722-0036			1995, forward Income taxes				Unknown	Unknown
ACCOUNT NO. IRS, Special Procedures Branch BK Section, Mail Code 5012BOI Boise, ID 83724-0041			1995, forward Income taxes				Unknown	Unknown

Subtotal (Total of this page)	\$0.00
Total (Use only on last page of the completed Schedule E.)	\$0.00

(Report total also on Summary of Schedules)

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			February 2003	X	X	X	0.00
Aaron Merzlock P. O. Box 2559 Pocatello, ID 83206-2559			Commissions				
ACCOUNT NO.			February 2003		X	X	0.00
Anita Gibson P. O. Box 2559 Pocatello, ID 83206-2559			Wages				
ACCOUNT NO.			February 2003	X	X	X	0.00
Audra Kissel P. O. Box 2559 Pocatello, ID 83206-2559			Commissions				
ACCOUNT NO.			February 2003	X	X	X	0.00
Bill Robertson P. O. Box 2559 Pocatello, ID 83206-2559			Commissions				
ACCOUNT NO.			February 2003	X	X	X	0.00
Brad Bassett P. O. Box 2559 Pocatello, ID 83206-2559			Commissions				

11 Continuation sheets attached

Subtotal

Total

\$0.00

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO-DEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Citizens Community Bank c/o Craig Christensen P. O. Box 130 Pocatello, ID 83204-0130			April 2003 Judgment				200,000.00
ACCOUNT NO. Crystal Peterson P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Cynthia Carlson P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Dagmar Beasley P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Dan Bull P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$200,000.00

In re: John L. Merzlock
Debtor

Case No. 03-41775
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Darren Kuhn c/o Lowell Hawkes 1322 East Center Street Pocatello, ID 83201	X		February 2003 Plaintiff on state court action		X		196,057.00
ACCOUNT NO. Dave Packer P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. David Alexander 201 East Center Street Pocatello, ID 83201			February 2003 Legal fees		X		Unknown
ACCOUNT NO. David Nye and Tom Lyon c/o Merrill & Merrill P. O. Box 991 Pocatello, ID 83204-0991			February 2003 Legal fees		X	X	0.00
ACCOUNT NO. Dean Funk P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00

Sheet no. 2 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$196,057.00

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 031082821 Dell P. O. Box 7020 Des Moines, IA 50368-9020		July 2003 Consumer goods				3,358.28
ACCOUNT NO. Deloy Stuart P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Publications		X	X	0.00
ACCOUNT NO. Don Schlader and Dori Schlader P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Erik Wilson P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Gail Knight P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00

\$3,358.28

In re: John L. Merzlock

Debtor

Case No. 03-41775

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CREDITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Greg Hitchcock P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Greg Johnston P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Greg St. Vincent 998 Jessie Avenue Pocatello, ID 83201		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Haley Meyers P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Jeremy Lattimer P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$0.00

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Jim Johnston d/b/a Johnston Properties P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 ???????????		X		0.00
ACCOUNT NO. _____ Jon Thompson P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Kelly Christensen P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Kelly Fisher P. O. Box 2772 Pocatello, ID 83206-2772		February 2003 Co-defendant on judgment		X		0.00
ACCOUNT NO. _____ Kelly Stombaugh P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$0.00

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Ken Price P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Kim Jorgensen P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Kris Dewey P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Kristie Larsen P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. LaDonna Aslett P. O. Box 2559 Pocatello, ID 83206-2559		February 2003 Commissions	X	X	X	0.00

Sheet no. 6 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$0.00

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. LeAnna Hansen P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Linda Gatewood P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Wages		X	X	0.00
ACCOUNT NO. Liz Bloxham P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Lucy Bonman P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Mariam Jensen P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$0.00

In re: **John L. Merzlock**
Debtor

Case No. **03-41775**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Michael Dean P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Mike Bixby P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Mike Johnston P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Wage and profit-sharing claim		X		0.00
ACCOUNT NO. Patrina Ralphs P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Penny Fisher P. O. Box 2772 Pocatello, ID 83206-2772			February 2003 Commissions and wife of co-defendant on judgment	X	X	X	0.00

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$0.00

In re: John L. Merzlock

Debtor

Case No. 03-41775

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Penny Johnson P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Professional Escrow 820 Deon Drive Pocatello, ID 83201			February 2003 Potential claim from state court actions		X	X	0.00
ACCOUNT NO. _____ Quentin Lackey P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Rainbow Lucero P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Renee Layton P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$0.00

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	COCREATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Roger Schei c/o Norman C. Reece, Jr. 151 North Third Avenue Pocatello, ID 83201	X		February 2003 Plaintiff on state court action		X		114,193.00
ACCOUNT NO. _____ Scott Keller P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Scott Wylie P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. _____ Steve Richert P. O. Box 8009 Pocatello, ID 83205-6009			February 2003 Legal services		X		250.00
ACCOUNT NO. _____ T. J. Merzlock P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Potential claim from state court actions	X	X	X	0.00

Sheet no. 10 of 11 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$114,443.00

In re: **John L. Merzlock**

Debtor

Case No. **03-41775**

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO-DEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Todd and Jerri Bohn d/b/a Bohn Properties P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Co-defendant on judgment	X	X	X	0.00
ACCOUNT NO. Tony Satchwell P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Tracy Bixby P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. Vern Pruitt P. O. Box 2559 Pocatello, ID 83206-2559			February 2003 Commissions	X	X	X	0.00
ACCOUNT NO. 4465-4201-4414-7691 Wells Fargo Overdraft Protection 950 Yellowstone Avenue Pocatello, ID 83201		C	August 12, 2003 Overdraft account				5,029.46

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$5,029.46
\$518,887.74

(Report also on Summary of Schedules)

In re: John L. Merzlock

Debtor

Case No. 03-41775

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or 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'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **John L. Merzlock**
Debtor

Case No. **03-41775**
(if known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kelly Fisher P. O. Box 2772 Pocatello, ID 83206-2772	Roger Schei c/o Norman C. Reece, Jr. 151 North Third Avenue Pocatello, ID 83201
Kelly Fisher P. O. Box 2772 Pocatello, ID 83206-2772	Darren Kuhn c/o Lowell Hawkes 1322 East Center Street Pocatello, ID 83201
Todd Bohn P. O. Box 2559 Pocatello, ID 83206-2559	Roger Schei c/o Norman C. Reece, Jr. 151 North Third Avenue Pocatello, ID 83201
Todd Bohn P. O. Box 2559 Pocatello, ID 83206-2559	Darren Kuhn c/o Lowell Hawkes 1322 East Center Street Pocatello, ID 83201

In re John L. Merzlock

Case No. 03-41775

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: 59 Spouse's Age: 55	NAMES	AGE	RELATIONSHIP
	Nicole Merzlock	20	Daughter
	Kent Merzlock	18	Son
	Daren Merzlock	16	Son
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	Appraiser/assoc. broker	Part-time clerk	
Name of Employer	Self employed	U. S. Postal Service	
How long employed	30 years	17½ years	
Address of Employer	730 East Clark Street Pocatello, ID 83201		

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>5,850.00</u>	\$ <u>2,450.00</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
SUBTOTAL	\$ <u>5,850.00</u>	\$ <u>2,450.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>1,150.00</u>	\$ <u>770.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>200.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>34.50</u>
d. Other (Specify) <u>Retirement</u>	\$ <u>0.00</u>	\$ <u>241.96</u>
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>1,150.00</u>	\$ <u>1,246.46</u>
TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>4,700.00</u>	\$ <u>1,203.54</u>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
Income from real property	\$ <u>290.00</u>	\$ <u>0.00</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
Social security or other government assistance (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
Other monthly income (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
TOTAL MONTHLY INCOME	\$ <u>4,990.00</u>	\$ <u>1,203.54</u>

TOTAL COMBINED MONTHLY INCOME \$ 6,193.54 (Report also on Summary of Schedules)

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 John L. Merzlock
Debtor

Case No. 03-41775
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>623.00</u>
Are real estate taxes included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities Electricity and heating fuel		\$	<u>225.00</u>
Water and sewer		\$	<u>45.00</u>
Telephone		\$	<u>350.00</u>
Other <u>Cable</u>		\$	<u>100.00</u>
Home maintenance (repairs and upkeep)		\$	<u>0.00</u>
Food		\$	<u>310.00</u>
Clothing		\$	<u>100.00</u>
Laundry and dry cleaning		\$	<u>25.00</u>
Medical and dental expenses		\$	<u>100.00</u>
Transportation (not including car payments)		\$	<u>185.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>35.00</u>
Charitable contributions		\$	<u>400.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>145.00</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>400.00</u>
Other		\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	<u>0.00</u>
Other		\$	<u>0.00</u>
Alimony, maintenance or support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>650.00</u>
Other <u>Legal fees</u>		\$	<u>1,500.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **5,193.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

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

A. Total projected monthly income		\$	<u>6,193.54</u>
B. Total projected monthly expenses		\$	<u>5,193.00</u>
C. Excess income (A minus B)		\$	<u>1,000.54</u>
D. Total amount to be paid into plan each	<u>Monthly</u> (interval)	\$	<u>1,000.00</u>

In re: **John L. Merzlock**
519-52-2043

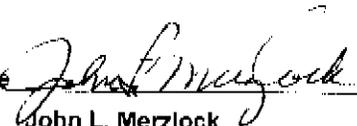
Case No. **03-41775**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **29** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: September 15, 2003

Signature 
John L. Merzlock

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

District of Idaho

In re: **John L. Merzlock**
519-52-2043

Case No. **03-41775**

Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

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 the 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. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
55,900.00 (est.)	Debtor's wages	2001
24,239.79	Wife's wages	2001
60,732.00 (est.)	Debtor's wages	2002
28,354.61	Wife's wages	2002
36,500.00 (est.)	Debtor's wages	2003 to date
20,290.50	Wife's wages	2003 to date

2. Income other than from employment or operation of business

None 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. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank of America P. O. Box 30277 Los Angeles, CA 90030-0277	Monthly	\$623.00/month	7,073.39

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
First USA Bank P. O. Box 50882 Henderson, NV 89016-0882	June 9, 2003 - \$3,215.48 July 1, 2003 - \$5,414.30 August 5, 2003 - \$4,938.79 All paid by debtor's wife		0.00
Key Bank 150 North Arthur Avenue Pocatello, ID 83204	August 2003	2,100.00	0.00
Security Financial Services, Inc. 4950 South Debonair Lane Meridian, ID 83642	June, 2003 July, 2003	\$770.00/month	55,700.00

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. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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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. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Citizen's Community Bank vs. Roger K. McAtee, a single man and John L. Merzlock, a married man CV-2003-1198B	Collection	Sixth Judicial District Bannock County	Judgment

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Darren G. Kuhn, an individual, Schei Development Corporation, an Idaho corporation, Roger J. Schei, an individual and Frances R. Schei, an individual vs. Coldwell Banker Real Estate Corporation, a New Jersey corporation, Coldwell Banker Landmark, Inc. n/k/a Landmark Real Estate Inc., an Idaho corporation d/b/a Keller Williams Realty East Idaho, Professional Escrow Services, Inc., an Idaho corporation, Kelly Fisher, an individual, Todd Bohn, an individual, John Merzlock, an individual and Ronald Bitton, an individual	Collection	Sixth Judicial District Bannock County	Judgment

**CV2000-0003007-OC/CVOC-00-02
226A**

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. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Darren Kuhn c/o Lowell Hawkes 1322 East Center Street Pocatello, ID 83201	08/01/2003	\$6,915.94 - Seized from Wells Fargo Bank, checking acct. no. 0088249776
Darren Kuhn c/o Lowell Hawkes 1322 East Center Street Pocatello, ID 83201	08/01/2003	\$301.40 - Seized from Key Bank, checking acct. no. 0003792484417

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. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	---	---

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. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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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. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

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. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

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**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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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.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Rayborn Law Office P. O. Box 1 Pocatello, ID 83204-0001	August 22, 2003	\$6,000.00

10. Other transfers

None



a. 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. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None



List all financial accounts and instruments held in the name of 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. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None



List each safe deposit 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. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None



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. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Corinne Merzlock 443 East 300 North Provo, UT 84604	Piano - \$200.00	Debtors' possession
Daren Merzlock 13748 North Manning Lane Pocatello, ID 83204	Guitar - \$90.00	Debtors' possession
Kent Merzlock 13748 North Manning Lane Pocatello, ID 83204	Computer - \$500.00 Computer parts - obsolete Single bed - \$10.00 Single mattress - \$10.00 Baby crib mattress - \$3.00 Storage cabinet - \$10.00	Debtors' possession
Vera Evans 1289 Santa Anita Pocatello, ID 83204	Storage cupboard - \$40.00 Organ - \$100.00 Music cabinet - \$10.00 King bed - \$20.00 Wheat grinder - \$10.00	Debtors' possession

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. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Karma Merzlock

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None
 a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses 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 **six 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 **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
John Merzlock		13748 North Manning Lane Pocatello, ID 83202-5174	Appraisals	01/01/1977
Landmark Real Esta	82-0309870	920 Deon Drive Pocatello, ID 83201	Real estate The business has had franchise agreements with Coldwell Banker and Keller Williams Realty East Idaho.	12/01/1973 08/22/2003

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME	ADDRESS
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19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

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.

None

NAME AND ADDRESS

DATES SERVICES RENDERED

**Dennis Winward, CPA
150 North Arthur Avenue
Pocatello, ID 83204**

**January 2003
January 2002**

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. If any of the books of account and records are not available, explain.

None

NAME

ADDRESS

R. Sam Hopkins, Trustee

**P. O. Box 3014
Pocatello, ID 83206-3014**

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.

None

NAME AND ADDRESS

DATE ISSUED

20. 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.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21. 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.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

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.

None

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

Jim Johnston
P. O. Box 2559
Pocatello, ID 83206-2559

Director

33%

John Merzlock
13748 North Manning Lane
Pocatello, ID 83204

President

33%

Mike Johnston
P. O. Box 2559
Pocatello, ID 83206-2559

Manager and designate broker

None.

T. J. Merzlock
P. O. Box 2559
Pocatello, ID 83206-2559

Director

33%

22. Former partners, officers, directors and shareholders

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.

NAME

ADDRESS

DATE OF WITHDRAWAL

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.

None

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. 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.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

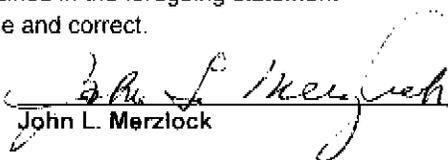
* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 15, 2003

Signature
of Debtor


John L. Merzlock