

**Michael L. Schindele**

Attorney at Law

1475 W. Hays, Suite A

P.O. Box 1990

Boise, Idaho 83701

Telephone No. (208) 342-2241

Facsimile No. (208) 342-6618

Idaho State Bar No. 1752

11 2 2000  
CLERK OF DISTRICT COURT  
BOISE, IDAHO  
FILED - 99-41879  
M.L.S.

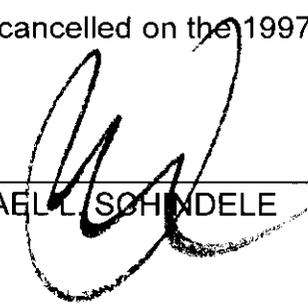
Attorney for Creditor / Associates Commercial Corporation  
Our File No. 09-33494

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF IDAHO

IN RE: )  
 )  
VLADIMIR PANIOUCHKINE, ) Chapter 13  
TATYANA PANIOUCHKINE, )  
 ) Case No. 99-41879  
 )  
 ) **OBJECTION TO CONFIRMATION**  
Debtor(s). )  
\_\_\_\_\_ )

COMES NOW Associates Commercial Corporation, by and through its attorney of record, Michael L. Schindele, pursuant to 11 U.S.C. 1325 and Local Bankruptcy Rule 2002.2 (c) herewith objects to confirmation of the plan herein upon the grounds and for the reasons that Associates Commercial Corporation's claim was filed for \$96,326.21 at 14% plus interest. The value of their vehicles is \$164,133.00 so their claim should be fully secured at contract rate. The 1995 White GMC has been totaled and Associates Commercial Corporation will be receiving the insurance check soon. If there is any deficiency remaining after posting the check, Associates Commercial Corporation should be able to collect that as secured through the plan because of the cross-collateralization. Meanwhile, the insurance has been cancelled on the 1997 Transcraft.

DATED this 28th day of January 2000.

  
\_\_\_\_\_  
MICHAEL L. SCHINDELE

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 28th day of January, 2000, I caused to be served a true and correct copy of the foregoing by the method indicated below, and addressed to the following:

Vladimir Paniouchkine  
Tatyana Paniouchkine  
255 Bonnie Dr.  
Twin Falls, ID 83301

U. S. Mail  
 Hand Delivery  
 Overnight Mail  
 Telecopy

Jay D. Sudweeks  
Attorney at Law  
P.O. Box 1846  
Twin Falls, ID 83303

U. S. Mail  
 Hand Delivery  
 Overnight Mail  
 Telecopy

L.D. Fitzgerald  
P.O. Box 6199  
Pocatello, ID 83205-6199

U. S. Mail  
 Hand Delivery  
 Overnight Mail  
 Telecopy

Jeff Howe  
U.S. Trustee  
P.O. Box 110  
Boise, ID 83701

U. S. Mail  
 Hand Delivery  
 Overnight Mail  
 Telecopy

  
MICHAEL L. SCHINDELE