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CLERK OF DISTRICT COURT
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 DEPT. OF CLERK OF DISTRICT COURT
 BOISE, IDAHO

Attorney for Creditor / First Security Bank, N.A.
 Our File No. 09-33543

IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF IDAHO

IN RE:)	
)	Chapter 13
VLADIMIR PANIOUCHKINE,)	
TATYANA PANIOUCHKINE,)	Case No. 99-41879
)	
)	NOTICE OF MOTION TO
Debtor(s).)	REMOVE AUTOMATIC
_____)	CO-DEBTOR STAY

TO: DEBTOR(S) AND ALL AFFECTED PARTIES IN INTEREST

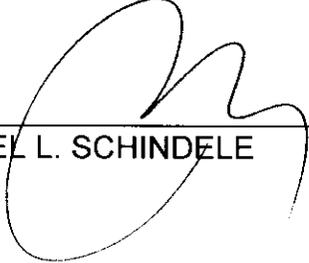
PLEASE TAKE NOTICE that First Security Bank, N.A. has filed its Motion to Remove Automatic Co-Debtor Stay with the Court pursuant to 11 U.S.C. 362(d) and Rule 4001 of the Bankruptcy Rules, requesting the Court to remove the automatic stay of 11 U.S.C. 362 as against Claimant, a copy of which is attached herewith and served upon you.

You are further advised that pursuant to 11 U.S.C. 362(e) the automatic stay of 11 U.S.C. 362 shall be vacated as against Claimant thirty (30) days from the date of the request for relief from the stay unless a preliminary hearing is requested by a party in interest before said time has elapsed and the Court orders such stay continued in effect at said preliminary hearing.

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Objections. Any party in interest may oppose the motion by filing and serving on the moving party a written objection thereto at least five (5) days prior to the preliminary hearing. The objection shall reasonably identify those matters contained in the motion which are to be at issue, and any other basis for opposition of the motion. Absent the filing of a timely response, the court may grant the relief sought without a hearing. The written objection need not be filed if the moving party sets the preliminary hearing for less than twenty (20) days after the filing of the motion, however, the opposing party must be prepared to present the information required by this rule at the preliminary hearing.

DATED this 31st day of January, 2000.


MICHAEL L. SCHINDELE