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U.S. COURTS
MARCH 30 2000
FILED
SALTER & BURKE
CLEAR IDAHO

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

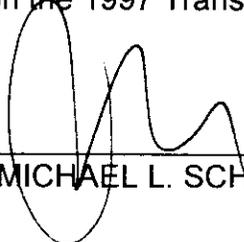
IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF IDAHO

IN RE:)	
)	Chapter 13
VLADIMIR PANIOUCHKINE,)	
TATYANA PANIOUCHKINE,)	Case No. 99-41879
)	
)	OBJECTION TO
)	AMENDED CHAPTER 13 PLAN
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 the amended Chapter 13 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 March, 2000.



MICHAEL L. SCHINDELE

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 28th day of March, 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

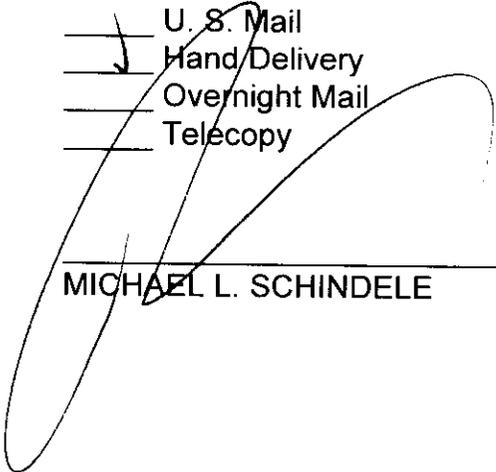
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Pocatello, ID 83205-6199

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Jeff Howe
U.S. Trustee
P.O. Box 110
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MICHAEL L. SCHINDELE