UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO

U.S. COURTS

IN RE: PANIOUCHKINE, VLADIMIR PANIOUCHKINE, TATYANA Debtor(s)	CHAPTER 7 CASE NO. 99-41879 **OBJECTION TO CLAIM AND NOTICE**

TO: Universal Finance co.
300413
PO Box 363
Pittsburgh, PA 15230

NOTICE

YOU ARE HEREBY NOTIFIED that the Trustee of the above estate has objected to the allowance of your Claim No. **66** filed on **05/15/00** in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

YOU ARE FURTHER NOTIFIED that if you do not want the Court to eliminate or change your claim and you wish to contest with the Trustee's objection to your claim, a written reply to the objection, explaining your position, must be filed in duplicate within fifteen (15) days from the date this objection is mailed. File the original (1) with the Clerk of the Bankruptcy Court, Federal Building, 801 E. Sherman, Pocatello, ID 83201; and (2) a copy with the Trustee. *If you mail your response to the court for filing, you must mail it early enough so that the Court will receive it on or before the end of the fifteen day period.*

YOU ARE FURTHER NOTIFIED that if the objection is a matter which can be corrected by filing an amended claim, you may do so prior to the expiration of the fifteen (15) day period. Failure to file a written reply will result in the Trustee requesting that the Court enter an order disallowing the claim to the extent objected to. If you or your attorney do not take these steps, the Court may decide that you do not oppose the objection to your claim and may grant the Trustee's request.

OBJECTION

Claimant not entitled to **priority** under 11 U.S.C. Section 507; claim should be allowed as unsecured.

Dated: January 18, 2002

R. SAM HOPKINS, Trustee
P.O. BOX 3014
POCATELLO, ID 83206-3014
(208) 478-7978 ph (208) 478-7976 fax

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this Friday, January 18, 2002, I served, by U.S. Mail, postage pre-paid, a true and correct copy of the foregoing instrument to the parties listed below.

U.S. TRUSTEE
P.O. BOX 110
BOISE, ID 83701

JAY D. SUDWEEKS
P.O. BOX 1846
TWIN FALLS, ID 83303-1846

PANIOUCHKINE, VLADIMIR
PANIOUCHKINE, TATYANA
904 ACACIA AVE
GLENDALE, CA 91205

UNIVERSAL FINANCE CO.
300413
PO BOX 363
PITTSBURGH, PA 15230

Michelle Hopkins, Bankruptcy Administrator