



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Omar Aaron Bowles, Shannon Lynn Bowles</b>
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**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:
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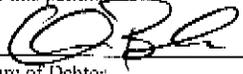
**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

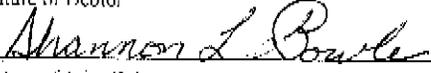
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
 Signature of Debtor

X   
 Signature of Joint Debtor

Telephone Number (If not represented by attorney)  
19103

Date

**Exhibit A**

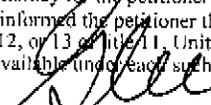
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

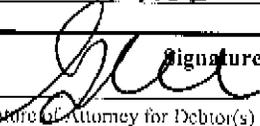
X  1-9-03  
 Signature of Attorney for Debtor(s) Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No

**Signature of Attorney**

X   
 Signature of Attorney for Debtor(s)

**George P. Essma, 3995**  
 Printed Name of Attorney for Debtor(s) / Bar No.

**George P. Essma, Chartered**  
 Firm Name

**113 Main Avenue W., Ste. 302 Twin Falls, ID 83301**  
 Address

**(208)736-6232** **(208)734-7757**  
 Telephone Number

1-9-03  
 Date

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**Not Applicable**

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
 The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X **Not Applicable**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court  
District of Idaho**

In re **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 30,075.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	2		\$ 33,025.53	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 16,578.58	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,825.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,834.00
Total Number of sheets in ALL Schedules >		23			
Total Assets >			\$ 30,075.00		
				Total Liabilities >	\$ 49,604.11

In re: Omar Aaron Bowles  
Debtor

Shannon Lynn Bowles

Case No. \_\_\_\_\_  
(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
<b>Total</b>			<b>0.00</b>	

(Report also on Summary of Schedules.)

In re **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No.

Debtor

(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	<b>X</b>			
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.		<b>Checking Acct. #1894657007 Washington Mutual Bank Twin Falls, ID</b>		<b>NEGATIVE</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Bed - \$100, dressers (3) - \$60, and night stands (2; homemade) - \$25</b>	<b>C</b>	185.00
		<b>Brown recliner</b>	<b>C</b>	300.00
		<b>Children's bunk bed - \$50 and dresser - \$25</b>	<b>C</b>	75.00
		<b>Computer &amp; printer - \$175; Stereo, surround speakers &amp; DVD - \$100, Magnovox 27" television - \$50, Sharp VCR - \$10, lawnmower - \$20; tool box &amp; misc. household tools - \$100; luggage set - \$50; and outdoor grill (broken) - \$5</b>	<b>C</b>	510.00
		<b>Desk</b>	<b>C</b>	25.00
		<b>Dining table &amp; chairs</b>	<b>C</b>	25.00
		<b>Dishes &amp; cookware</b>	<b>C</b>	25.00
		<b>Love seat - \$50, coffee table - \$10, entertainment center - \$40 and lamp - \$5</b>	<b>C</b>	105.00
		<b>Microwave - \$25, toaster - \$10 and blender - \$10</b>	<b>C</b>	45.00
		<b>Refrigerator - \$75 and freezer - \$100</b>	<b>C</b>	175.00
		<b>Sewing machine</b>	<b>C</b>	40.00
		<b>Stove</b>	<b>C</b>	400.00
		<b>Television (35")- \$150 and VCR - \$10, washer - \$200 and dryer - \$150 (NO EQUITY)</b>	<b>C</b>	510.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>1968 Proof Set - Coins - \$15 &amp; 1973 Proof Set - Coins - \$15 (NO EQUITY)</b>	<b>C</b>	30.00

In re **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

Debtor

(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
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>DVDs (approx. 50) (NO EQUITY)</b>	<b>C</b>	<b>100.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>C</b>	<b>100.00</b>
7. Furs and jewelry.		<b>Wedding ring (hers)</b>	<b>C</b>	<b>300.00</b>
		<b>Wedding ring (his)</b>	<b>C</b>	<b>100.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Keyboard (old; NO EQUITY)</b>	<b>C</b>	<b>15.00</b>
		<b>Rossi pump action 22 rifle (NO EQUITY)</b>	<b>C</b>	<b>45.00</b>
		<b>Tent &amp; 2 sleeping bags - \$50, bicycle - \$50, and digital camera - \$75</b>	<b>C</b>	<b>175.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Con Agra Term Life Insurance Policy</b>	<b>C</b>	<b>NO CASH VALUE</b>
		<b>Security Finance Term Life Insurance Policy</b>	<b>C</b>	<b>NO CASH VALUE</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

In re **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

Debtor

(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
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
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.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
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.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1982 Kawasaki K2650 CSR (poor condition; needs many repairs, chain, battery &amp; tires)</b>	<b>C</b>	<b>1,155.00</b>
		<b>1997 Kia Sophia (NO EQUITY; SURRENDERING)</b>	<b>C</b>	<b>4,590.00</b>
		<b>2001 Volkswagon Passat Wagon (NO EQUITY)</b>	<b>C</b>	<b>21,045.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			

In re **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

Debtor

(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
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>3</u> continuation sheets attached			Total	<b>\$ 30,075.00</b>

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

In re Omar Aaron Bowles Debtor, Shannon Lynn Bowles Case No. \_\_\_\_\_ (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
1968 Proof Set - Coins - \$15 & 1973 Proof Set - Coins - \$15 (NO EQUITY)	IC § 11-605(10)	1.00	30.00
1982 Kawasaki K2650 CSR (poor condition; needs many repairs, chain, battery & tires)	IC § 11-605(3)	1,155.00	1,155.00
2001 Volkswagon Passat Wagon (NO EQUITY)	IC § 11-605(3)	1.00	21,045.00
Bed - \$100, dressers (3) - \$60, and night stands (2; homemade) - \$25	IC § 11-605(1)(a)	185.00	185.00
Brown recliner	IC § 11-605(1)(a)	154.87	300.00
Children's bunk bed - \$50 and dresser - \$25	IC § 11-605(1)(a)	75.00	75.00
Clothing	IC § 11-605(1)(b)	100.00	100.00
Computer & printer - \$175; Stereo, surround speakers & DVD - \$100, Magnovox 27" television - \$50, Sharp VCR - \$10, lawnmower - \$20; tool box & misc. household tools - \$100; luggage set - \$50; and outdoor grill (broken) - \$5	IC § 11-605(1)(a)	1.00	510.00
Con Agra Term Life Insurance Policy	IC § 11-605(8)	ALL	NO CASH VALUE
Desk	IC § 11-605(1)(a)	25.00	25.00
Dining table & chairs	IC § 11-605(1)(a)	25.00	25.00
Dishes & cookware	IC § 11-605(1)(a)	25.00	25.00
DVDs (approx. 50) (NO EQUITY)	IC § 11-605(1)(b)	1.00	100.00
Keyboard (old; NO EQUITY)	IC § 11-605(1)(b)	1.00	15.00

In re Omar Aaron Bowles Debtor, Shannon Lynn Bowles Case No. \_\_\_\_\_ (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
Love seat - \$50, coffee table - \$10, entertainment center - \$40 and lamp - \$5	IC § 11-605(1)(a)	105.00	105.00
Microwave - \$25, toaster - \$10 and blender - \$10	IC § 11-605(1)(a)	45.00	45.00
Refrigerator - \$75 and freezer - \$100	IC § 11-605(1)(a)	175.00	175.00
Rossi pump action 22 rifle (NO EQUITY)	IC § 11-605(7)	1.00	45.00
Security Finance Term Life Insurance Policy	IC § 11-605(8)	ALL	NO CASH VALUE
Sewing machine	IC § 11-605(1)(a)	40.00	40.00
Stove	IC § 11-605(1)(a)	129.10	400.00
Television (35")- \$150 and VCR - \$10, washer - \$200 and dryer - \$150 (NO EQUITY)	IC § 11-605(1)(a)	1.00	510.00
Tent & 2 sleeping bags - \$50, bicycle - \$50, and digital camera - \$75	IC § 11-605(10)	1.00	175.00
Wedding ring (hers)	IC § 11-605(2)	300.00	300.00
Wedding ring (his)	IC § 11-605(2)	100.00	100.00

In re: **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

## 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	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>0769002601</b> <b>Arcadia Financial</b> P.O. Box 1437 Minneapolis, MN 55440		<b>C</b>	<b>07/97</b> Security Agreement 1997 Kia Sophia (NO EQUITY; SURRENDERING)  VALUE \$4,590.00				<b>8,583.21</b>	<b>3,993.21</b>
ACCOUNT NO. <b>D00420</b> <b>Canyon Financial</b> 488 Blue Lakes Blvd. North, #105 Twin Falls, ID 83301		<b>C</b>	<b>4/02</b> Non-purchase money security Computer & printer - \$175; Stereo, surround speakers & DVD - \$100, Magnovox 27" television - \$50, Sharp VCR - \$10, lawnmower - \$20; tool box & misc. household tools - \$100; luggage set - \$50; and outdoor grill (broken) - \$5; DVDs (approx. 50); Rossi pump action 22 rifle - \$45; Tent & 2 sleeping bags - \$50; bicycle - \$50; and digital camera - \$75; and keyboard (old) - \$15  VALUE \$745.00				<b>1,050.00</b>	<b>1,050.00</b>
ACCOUNT NO. <b>113495</b> <b>Furniture &amp; Appliance Outlet</b> 127 2nd Avenue West Twin Falls, ID 83301		<b>C</b>	<b>06/02</b> Security Agreement Stove (NO EQUITY)  VALUE \$400.00				<b>270.90</b>	<b>0.00</b>
ACCOUNT NO. <b>112409</b> <b>Furniture &amp; Appliance Outlet</b> 127 2nd Avenue West Twin Falls, ID 83301		<b>C</b>	<b>09/01</b> Security Agreement Brown recliner (NO EQUITY)  VALUE \$300.00				<b>145.13</b>	<b>0.00</b>

1 Continuation sheets attached

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

<b>\$10,049.24</b>
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(Report total also on Summary of Schedules)

In re: **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>807371670</b> <b>Volkswagon Credit</b> <b>P.O. Box 7498</b> <b>Libertyville, IL 60048</b>		<b>C</b>	<b>1/01</b> <b>Security Agreement</b> <b>2001 Volkswagon Passat Wagon</b> <b>(NO EQUITY)</b>  <b>VALUE \$21,060.00</b>				<b>21,927.00</b>	<b>867.00</b>
ACCOUNT NO. <b>908524</b> <b>Wilson Bates</b> <b>797 Poleline Road</b> <b>Twin Falls, ID 83301</b>		<b>C</b>	<b>6/00</b> <b>Security Agreement</b> <b>Television (35") - \$150 and VCR - \$10, washer - \$200 and dryer - \$150</b> <b>(NO EQUITY)</b>  <b>VALUE \$510.00</b>				<b>1,049.29</b>	<b>539.29</b>

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

<b>\$22,976.29</b>
<b>\$33,025.53</b>

In re: Omar Aaron Bowles Debtor Shannon Lynn Bowles Case No. \_\_\_\_\_  
(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: Omar Aaron Bowles Debtor Shannon Lynn Bowles Case No. \_\_\_\_\_ (If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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.								

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

(Report total also on Summary of Schedules)

In re: **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

Debtor

(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	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. <b>2822-00</b>  <b>Aspen Dental Associates</b> 174 Ash Street North Twin Falls, ID 83301  <b>Advanced Collection Technology</b> PO Box 447 Twin Falls, ID 83303-0447		<b>C</b>	<b>8/01</b>  <b>Medical</b>				<b>442.77</b>
ACCOUNT NO. <b>030-11-02-A-C</b>  <b>Cable One</b> P.O. Box 78404 Phoenix, AZ 85062-8404		<b>C</b>	<b>2002</b>  <b>Cable</b>				<b>196.24</b>
ACCOUNT NO. <b>4121741607506529</b>  <b>Capital One</b> 11011 West Broad Street Glen Allen, VA 23060  <b>Associated Recovery Systems</b> 201 West Grand Avenue Escondido, CA 92025		<b>C</b>	<b>10/99 - 2000</b>  <b>Credit card</b>				<b>785.36</b>
ACCOUNT NO. <b>404-111</b>  <b>Convenient Loan</b> 323 Main Avenue East Twin Falls, ID 83301		<b>C</b>	<b>1997</b>  <b>Personal loan</b>				<b>494.88</b>

Z Continuation sheets attached

Subtotal >

Total >

<b>\$1,919.25</b>

In re: Omar Aaron Bowles Shannon Lynn Bowles  
Debtor

Case No. \_\_\_\_\_  
(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. <b>840-92</b>		<b>C</b>	<b>1997</b> <b>Personal loan</b>				<b>629.89</b>
<b>Convenient Loan 323 Main Avenue East Twin Falls, ID 83301</b>							
ACCOUNT NO. <b>0769002601</b>		<b>C</b>	<b>2002</b> <b>Collection for Project Mutual Telephone</b>				<b>135.78</b>
<b>Credit Bureau of Rupert P.O. Box 574 Rupert, ID 83350</b>							
ACCOUNT NO. <b>4227097241668495</b>		<b>C</b>	<b>6/98 - 11/99</b> <b>Credit card</b>				<b>682.00</b>
<b>Cross Country Bank P.O. Box 15414 Wilmington, DE 19850</b>							
<b>NCO Financial Systems PO Box 41417 Philidelphia, PA 19101</b>							
ACCOUNT NO. <b>4227097241725063</b>		<b>C</b>	<b>6/98 - 11/99</b> <b>Credit card</b>				<b>693.00</b>
<b>Cross Country Bank P.O. Box 15414 Wilmington, DE 19850</b>							
<b>NCO Financial Systems PO Box 41417 Philidelphia, PA 19101</b>							
ACCOUNT NO. <b>619417874</b>		<b>C</b>	<b>2/01</b> <b>Medical</b>				<b>312.00</b>
<b>DL Evans P.O. Box 87 Twin Falls, ID 83301</b>							

Subtotal  
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Total

**\$2,452.67**

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

In re: Omar Aaron Bowles Debtor Shannon Lynn Bowles Case No. \_\_\_\_\_ (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 <b>03-0011381</b>  <b>Family Health Services</b> 388 Martin Street Twin Falls, ID 83301  <b>Statewide Collections</b> P.O. Box 782 Twin Falls, ID 83303		<b>C</b>	8/01  Medical				<b>147.00</b>
ACCOUNT NO <b>6050101963025</b>  <b>Fingerhut</b> P.O. Box 3700 St. Cloud, MN 56395		<b>C</b>	7/00  Credit card				<b>156.00</b>
ACCOUNT NO <b>4610078452214083</b>  <b>First Premier Bank</b> P.O.Box 5524 Sioux Falls, SD 57117-5524  <b>Accounts Receivable Management, Inc</b> P.O. Box 129 Thorofare, NJ 08086-0129  <b>MRS Associates</b> 6530 West Campus Oval New Albany, OH 43054		<b>C</b>	8/00 - 09/01  Credit card				<b>514.87</b>

Subtotal >  
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Total >

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

<b>\$817.87</b>

In re: Omar Aaron Bowles Debtor Shannon Lynn Bowles Case No. \_\_\_\_\_ (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR	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. <b>4610078451499081</b>  <b>First Premier Bank</b> P.O.Box 5524 Sioux Falls, SD 57117-5524  <b>Accounts Receivable Management, Inc</b> P.O. Box 129 Thorofare, NJ 08086-0129  <b>MRS Associates</b> 6530 West Campus Oval New Albany, OH 43054	C		8/00 - 09/01  <b>Credit card</b>				489.22
ACCOUNT NO.  <b>Idaho Collection Bureau</b> P.O. Box 576 Twin Falls, ID 83303-0576	C		8/00  <b>Collection for Dr. Peterson with Southern Idaho Medical Group</b>				52.99
ACCOUNT NO.  <b>Idaho Collection Bureau</b> P.O. Box 576 Twin Falls, ID 83303-0576	C		8/00  <b>Collection for NSF check written to Barton's Club 93</b>				50.00
ACCOUNT NO. <b>P275963-7</b>  <b>Living Scriptures</b> 3625 Harrison Blvd. Odgen, UT 84403	C		5/02  <b>Videos</b>				1,833.23

Subtotal  
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Total

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

<b>\$2,425.44</b>

In re: Omar Aaron Bowles Shannon Lynn Bowles Case No. \_\_\_\_\_  
Debtor (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. <b>F9386285</b>  <b>Magic Valley Regional Medical Ctr.</b> P.O. Box 409 Twin Falls, ID 83303  <b>Risk Management Alternatives, Inc.</b> P.O. Box 105450 Atlanta, GA 30348  <b>Statewide Collections</b> P.O. Box 782 Twin Falls, ID 83303	C		6/02  Medical				809.61
ACCOUNT NO. <b>540-04-9477</b>  <b>Money Tree</b> 1517 Blue Lakes Blvd. Twin Falls, ID 83301	C		5/98  Payday Loan				900.00
ACCOUNT NO.  <b>Northrim Communications</b> 212 2nd Avenue West Twin Falls, ID 83301  <b>Idaho Collection Bureau</b> P.O. Box 576 Twin Falls, ID 83303-0576	C		5/00  Internet service				97.39
ACCOUNT NO. <b>540-15-2003</b>  <b>Open MRI Associates, LLC</b> P.O. Box 2933 Twin Falls, ID 83303-2933	C		5/02  Medical				356.00

Subtotal >  
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Total >

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

<b>\$2,163.00</b>

In re: Omar Aaron Bowles Shannon Lynn Bowles Case No. \_\_\_\_\_  
Debtor (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. <b>5489550058084404</b> Orchard Bank/Household Bank P.O. Box 80084 Salinas, CA 93912  Risk Management Alternatives P.O. Box 4027 Reynoldsberg, OH 43068	C		9/01 - 02/02 Credit card				657.79
ACCOUNT NO. <b>328400</b> Pheasant Cove Dental P.O. Box B Kimberly, ID 83341	C		3/02 Medical				235.14
ACCOUNT NO. <b>4254480200498052</b> Providian Visa P.O. Box 9176 Pleasanton, CA 94566  S & A Services 167 Polk Street Watertown, NY 13601	C		2/00 - 07/01 Credit card				1,736.13
ACCOUNT NO. <b>1777-0348821</b> PSI Waste Systems P.O. Box 78321 Twin Falls, ID 83303  Advanced Collection Technology PO Box 447 Twin Falls, ID 83303-0447	C		12/01 Garbage service				29.73

Subtotal  
(Total of this page)

Total

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

<b>\$2,658.79</b>

In re: **Omar Aaron Bowles**

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

Debtor

(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. <b>2084234895864</b>  <b>RCO</b> <b>P.O. Box 6194</b> <b>Omaha, NE 68106</b>		<b>C</b>	<b>10/01</b>  <b>Collection for Qwest Communications</b>				<b>304.79</b>
ACCOUNT NO. <b>CV-02-2205</b>  <b>Risk Management Alternatives</b> <b>P.O. Box 4908</b> <b>Boise, ID 83711</b>  <b>Howell &amp; Vail, LLP</b> <b>380 South Fourth St.</b> <b>Suite 104</b> <b>Boise, ID 83702</b>		<b>C</b>	<b>2002</b>  <b>JUDGMENT</b>				<b>1,314.72</b>
ACCOUNT NO. <b>45489</b>  <b>Southern Idaho Radiology</b> <b>P.O. Box AB</b> <b>Twin Falls, ID 83303</b>		<b>C</b>	<b>5/02</b>  <b>Medical</b>				<b>356.00</b>
ACCOUNT NO. <b>45715</b>  <b>Southern Idaho Radiology</b> <b>P.O. Box AB</b> <b>Twin Falls, ID 83303</b>		<b>C</b>	<b>5/02</b>  <b>Medical</b>				<b>31.30</b>
ACCOUNT NO. <b>1894657007/540-04-94</b>  <b>Speedy Loans</b> <b>430 Blue Lakes Blvd. North, #D</b> <b>Twin Falls, ID 83301</b>		<b>C</b>	<b>2/01</b>  <b>Payday loan</b>				<b>750.00</b>

Subtotal  
(Total of this page)

Total

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

<b>\$2,756.81</b>

In re: Omar Aaron Bowles Shannon Lynn Bowles Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODESTOR	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. <b>00408292</b> <b>St. Benedicts Family Medical Center</b> 709 North Lincoln Jerome, ID 83338  <b>Magic Valley Collection and Recover</b> 704 2nd Avenue North Twin Falls, ID 83301	C		1/02 Medical				35.81
ACCOUNT NO. <b>03-20925</b> <b>Teton Wireless</b> 1162 Blue Lakes Blvd. North Twin Falls, ID 83301  <b>Statewide Collections</b> P.O. Box 782 Twin Falls, ID 83303	C		11/01 Cable				133.95
ACCOUNT NO. <b>2457511</b> <b>Trlnity, Ear, Nose &amp; Throat</b> P.O. Box 1864 Twin Falls, ID 83303-1864	C		4/02 Medical				606.78
ACCOUNT NO. <b>1894657007</b> <b>Washington Mutual Finance</b> 705 Blue Lakes Blvd. Twin Falls, ID 83301  <b>ChexSystems Collection Agency</b> P.O. Box 64036 St. Paul, MN 55164	C		3/00 Overdraft checking account				608.21

Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >  
  
Total >

<b>\$1,384.75</b>
<b>\$16,578.58</b>

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

(Report also on Summary of Schedules)

In re: Omar Aaron Bowles Shannon Lynn Bowles Case No. \_\_\_\_\_  
Debtor (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.

B6H

(6/90)

In re: **Omar Aaron Bowles**  
Debtor

**Shannon Lynn Bowles**

Case No. \_\_\_\_\_

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------



In re **Omar Aaron Bowles, Shannon Lynn Bowles**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>34</b> Spouse's Age: <b>29</b>	NAMES <b>Spencer Bowles</b> <b>Xander Bowles</b>	AGE <b>6</b> <b>4</b>	RELATIONSHIP <b>Son</b> <b>Son</b>
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation	<b>Asst. Finance Manager</b>	<b>Machine Operator</b>	
Name of Employer	<b>Continental Loans</b>	<b>Lamb-Weston</b>	
How long employed	<b>Since 11/23/01</b>	<b>Since 07/98</b>	
Address of Employer	<b>684 Blue Lakes Blvd. N Twin Falls, ID 83301</b>	<b>856 Russett Twin Falls, ID 83301</b>	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>1,895.00</u>	\$ <u>1,815.00</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL</b>	<b>\$ <u>1,895.00</u></b>	<b>\$ <u>1,815.00</u></b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>316.00</u>	\$ <u>350.00</u>
b. Insurance	\$ <u>162.00</u>	\$ <u>57.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>478.00</u></b>	<b>\$ <u>407.00</u></b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>1,417.00</u></b>	<b>\$ <u>1,408.00</u></b>
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>0.00</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>
<b>TOTAL MONTHLY INCOME</b>	<b>\$ <u>1,417.00</u></b>	<b>\$ <u>1,408.00</u></b>

**TOTAL COMBINED MONTHLY INCOME** \$ 2,825.00 (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 **Omar Aaron Bowles, Shannon Lynn Bowles**

Case No. \_\_\_\_\_

Debtor

(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>450.00</u>
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	<u>125.00</u>
Water and sewer		\$	<u>50.00</u>
Telephone		\$	<u>70.00</u>
Other <b>Cable</b>		\$	<u>75.00</u>
Home maintenance (repairs and upkeep)		\$	<u>25.00</u>
Food		\$	<u>500.00</u>
Clothing		\$	<u>150.00</u>
Laundry and dry cleaning		\$	<u>35.00</u>
Medical and dental expenses		\$	<u>150.00</u>
Transportation (not including car payments)		\$	<u>175.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>75.00</u>
Charitable contributions		\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>0.00</u>
Life		\$	<u>0.00</u>
Health		\$	<u>0.00</u>
Auto		\$	<u>100.00</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>545.00</u>
Other <b>Furniture Outlet</b>		\$	<u>130.00</u>
<b>Wilson Bates</b>		\$	<u>54.00</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>0.00</u>
Other <b>Child Care</b>		\$	<u>50.00</u>
<b>Preschool</b>		\$	<u>75.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 2,834.00

[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	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____ (interval)	\$	_____

In re: **Omar Aaron Bowles**  
540-04-9477

**Shannon Lynn Bowles**  
540-15-2003

Case No.

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

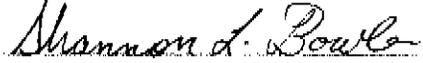
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **23** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 1/9/03

Signature 

**Omar Aaron Bowles**

Date: 1/9/03

Signature 

**Shannon Lynn Bowles**

[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: **Omar Aaron Bowles**  
540-04-9477

**Shannon Lynn Bowles**  
540-15-2003

Case No. \_\_\_\_\_  
Chapter **7**

**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
27,195.86	Husband employment	2000 Calendar Year
22,764.03	Wife employment	2000 Calendar Year
22,656.27	Wife employment	2001 Calendar Year
32,402.11	Husband employment	2001 Calendar Year
24,423.00	Husband employment	2002 Calendar Year
22,900.00	Wife employment	2002 Calendar Year

**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
784.00	Unemployment (Wife)	2000 Calendar Year
11,328.20	PERSI	2000 Calendar Year
1,071.00	Unemployment (Wife)	2001 Calendar Year

**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
Volkswagon Credit P.O. Box 7498 Libertyville, IL 60048	10/9/02 - \$545; 11/9/02 - \$545; and 12/9/02 - \$545	1,635.00	21,907.00

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
<b>Risk Management v. Bowles CV-02-2205</b>	<b>Civil suit for money</b>	<b>5th Judicial District of ID County of Twin Falls</b>	<b>Judgment</b>
<b>Action Collection v. Bowles CV-01-3689</b>	<b>Civil suit for money</b>	<b>5th Judicial District of ID County of Twin Falls</b>	<b>Judgment (satisfied)</b>

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
<b>Risk Management Alternatives P.O. Box 4908 Boise, ID 83711</b>	<b>12/26/02 - present</b>	<b>Wages garnished - \$138.04 to date</b>

#### 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
George P. Essma, Chartered 113 Main Avenue W., Ste. 302 Twin Falls, ID 83301	12/02	\$200 + \$200 filing fee

### 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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**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
265 Villa Road Twin Falls, ID 83301	Same	3/1/00 - 9/30/01

**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

**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

### 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
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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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\* \* \* \* \*

*[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.

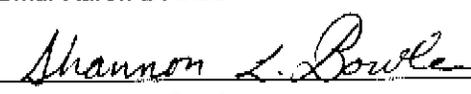
Date 1/9/03

Signature  
of Debtor

  
Omar Aaron Bowles

Date 1/9/03

Signature  
of Joint  
Debtor

  
Shannon Lynn Bowles

**UNITED STATES BANKRUPTCY COURT  
District of Idaho**

In re: **Omar Aaron Bowles**  
540-04-9477

**Shannon Lynn Bowles**  
540-15-2003

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

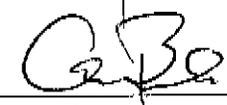
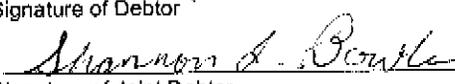
1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property	Creditor's Name
1. 1997 Kia Sophia (NO EQUITY; SURRENDERING)	Arcadia Financial

b. *Property To Be Retained.* [Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. Computer & printer - \$175; Stereo, surround speakers & DVD - \$100, Magnovox 27" television - \$50, Sharp VCR - \$10, lawnmower - \$20; tool box & misc. household tools - \$100; luggage set - \$50; and outdoor grill (broken) - \$5; DVDs (approx. 50); Rossi pump action 22 rifle - \$45; Tent & 2 sleeping bags - \$50; bicycle - \$50; and digital camera - \$75; and keyboard (old) - \$15	Canyon Financial	X			
2. Stove (NO EQUITY)	Furniture & Appliance Outlet				Continue payments w/out reaf.
3. Brown recliner (NO EQUITY)	Furniture & Appliance Outlet				Continue payments w/out reaf.
4. 2001 Volkswagon Passat Wagon (NO EQUITY)	Volkswagon Credit				Continue payments w/out reaf.
5. Television (35")- \$150 and VCR - \$10, washer - \$200 and dryer - \$150 (NO EQUITY)	Wilson Bates				Negotiate & reaffirm

Date: 4/9/03  
Date: 4/9/03

  
 \_\_\_\_\_  
 Signature of Debtor  
  
 \_\_\_\_\_  
 Signature of Joint Debtor