

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

James L. Hershberger & Melissa R. Hershberger

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location
Where Filed: Portland, OR

Case Number
39130811

Date Filed:
2/91

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of the Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

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 James L. Hershberger
Signature of Debtor

X Melissa R. Hershberger
Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date

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 _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Attorney

X Stephen W. French
Signature of Attorney for Debtor(s)

STEPHEN W. FRENCH 3485

Printed Name of Attorney for Debtor(s)

Stephen W. French, Chtd.

Firm Name

2995 North Cole Road, Suite 255

Address

Boise, ID 83704

(208) 321-7373

Telephone Number

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.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

X _____

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.

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.

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 the 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 Stephen W. French
Signature of Attorney for Debtor(s) Date

**UNITED STATES BANKRUPTCY COURT
Region 18 District of Idaho**

In re James L. Hershberger & Melissa R. Hershberger,
Debtor

Case No. _____

Chapter 13 _____

Voluntary Petition Continuation Sheet

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location
Where Filed: Portland, OR

Case Number:
39532599

Date Filed:
4/95

Ch. 13

James L. Hershberger & Melissa R. Hershberger

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
NONE				

Total ▶ 0.00

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

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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.		Cash on hand	C	930.00
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.		Checking account #0439699612 Wells Fargo	C	75.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Steve Floyd - Rent deposit	C	700.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods & Furnishings - see Exhibit "1"	C	1,527.50
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		5 oil & watercolor paintings by Melissa's mother who is not a professional artist and has never sold any of her paintings	C	25.00
6. Wearing apparel.		Clothing for 2 adults and 2 children	C	400.00
7. Furs and jewelry.		Man's gold wedding band	C	20.00

James L. Hershberger & Melissa R. Hershberger

In re _____ Debtor

Case No. _____ (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
8. Firearms and sports, photographic, and other hobby equipment.		Bow and arrow	C	20.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance on James (face value of \$500,000)	C	Indeterminate Amount
		Mutual life insurance policy on Melissa (no cash value for 3 years) (face value of \$100,000)	C	Indeterminate Amount
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
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.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			

James L. Hershberger & Melissa R. Hershberger

In re _____ Debtor

Case No. _____ (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
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Subaru Impreza AWD	C	7,475.00
		1983 Cadillac	C	1,425.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.		1 year old mutt dog (neutered) (\$10), 5 year old DLH cat (neutered) (\$5)	C	15.00
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

0 continuation sheets attached

Total ▶ \$ 12,612.50

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

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NAME Her Berger

Quantity		Value
32	dishes/cups	70.00
8	glasses	20.00
15	cooking utensils	10.00
4	pots and pans	3.00
1	toaster	3.00
1	coffee pot	3.00
1	crock pot	4.00
2	blender	—
1	mixer	2.00
2	electric knife	—
1	electric can-opener	2.00
1	microwave	20.00
2	stove	—
2	dishwasher	—
2	food processor	—
30 set 12	silverware	1.00
2	china set	—
2	candy dishes	—
2	bread box	—
1	canister set	2.00
2	fan	—
30 set 12	Tupperware	15.00
1	buffet	100.00
2	hutch	—
2	refrigerator	—
1	washer	50.00
1	dryer	50.00
1 set	broom/mop	5.00
2	freezer	—
2	beds	225.00
1	nightstands	5.00
2	dressers	10.00
2	end tables	—
2	couch	—
2	recliner	50.00
2	coffee table	—
1	loveseat	25.00
1	living room chair	5.00
2	rocking chair	—
1	bookshelf	5.00
1 set 12	books (misc.)	20.00
1	television	50.00
1	clock (wall, etc.)	5.00
1	stereo	50.00
1	stand (various)	2.00
2	sewing machine	—
2	surger	—
1	desk	25.00
1	desk chair	20.00
2	pool table	—
2	ski equipment	—

Quantity		Value
2	bicycle(s)	30.00
2	ping pong table	—
1	VCR	20.00
40	VCR tapes	80.00
2	compact disk player	—
1	home computer	200.00
2	vanity	—
2	lamps	2.00
1	hope chest	25.00
1	kitchen table	30.00
4	kitchen chairs	20.00
2	dining room table	—
2	dining room chairs	—
2	figurines	—
2	file cabinet	—
2	typewriter	—
2	lawnmower	50.00
2	weed eater	—
1	garden tools	2.00
0	guns	—
3	lawn chairs	10.00
1	vacuum	20.00
4	suitcase	20.00
1	iron	10.00
2	ironing board	—
2	radio	—
2	portable heater	—
2	air conditioner	—
2	roll-away bed	—
2	curtains, drapes, etc.	—
2	playpen	—
2	highchair	—
2	baby swing	—
2	toy box (toys)	5.00
7	wall pictures	30.00
2	photo albums	1.00
1	camera	20.00
1	sleeping bags	1.00
9	portraits	5.00
2	aquarium	—
1	entertainment center	20.00
2	grandfather clock	—
2	bassinet	—
2	crib and mattress	—
2	popcorn popper	—
2	hand tools (misc.)	30.00
2	jewelry (costume)	15.00
2	knick-knacks	10.00
2	personal effects, misc.-not clothes.	35.00
5	rugs	12.00
5	fishing equipment	30.00

EXHIBIT "1"

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
Cash on hand	(Husb)IC11-605(10) (Wife)IC11-605(10)	800.00 130.00	930.00
Household goods & Furnishings - see Exhibit "1"	(Husb)IC11-605(1)(a)	1,527.50	1,527.50
Clothing for 2 adults and 2 children	(Husb)IC11-605(1)(b)	400.00	400.00
1983 Cadillac	(Husb)IC11-605(3)	1,425.00	1,425.00
5 oil & watercolor paintings by Melissa's mother who is not a professional artist and has never sold any of her paintings	(Husb)IC11-605(1)(a)	25.00	25.00
Man's gold wedding band	(Husb)IC11-605(2)	20.00	20.00
Bow and arrow	(Wife)IC11-605(10)	20.00	20.00
Term Life Insurance on James (face value of \$500,000)	(Husb)IC11-605(8)	Indeterminate Amount	Indeterminate Amount
Mutual life insurance policy on Melissa (no cash value for 3 years) (face value of \$100,000)	(Wife)IC11-605(8)	Indeterminate Amount	Indeterminate Amount
1 year old mutt dog (neutered) (\$10), 5 year old DLH cat (neutered) (\$5)	(Wife)IC11-605(10)	15.00	15.00

In re _____ Debtor

Case No. _____ (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

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. Americredit Financial POB 961099 Ft. Worth, TX 76161-0099		C	Lien: Secured Security: 1995 Subaru Impreza AWD Value \$ 7,475.00				10,282.00	2,807.00
ACCOUNT NO.			Value \$					
ACCOUNT NO.			Value \$					
ACCOUNT NO.			Value \$					

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0 _____ Continuation sheets attached

Subtotal (Total of this page)	▶ \$ 10,282.00
Total (Use only on last page)	▶ \$ 10,282.00

(Report total also on Summary of Schedules)

In re James L. Hershberger & Melissa R. Hershberger
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

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 \$4,300* 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 farmers and fishermen, up to \$4,300* 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 \$1,950* 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).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re James L. Hershberger & Melissa R. Hershberger
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet) Taxes & Debts to Governments

TYPE OF PRIORITY

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 CLAIM	AMOUNT ENTITLED, TO PRIORITY
ACCOUNT NO. A000027187 City of Olympia POB 1967 Olympic, WA 98507	C	Incurred: 1998 Consideration: Parking ticket				10.00	10.00
ACCOUNT NO. 150151059 City of Salem 555 Liberty St. SE Room 230 POB 555 Salem, OR 97308-0555	C	Incurred: 1999 Consideration: Parking ticket				30.00	30.00
ACCOUNT NO. Idaho State Tax Commission P. O. Box 36 Boise, ID 83722-0036	C	Consideration: Taxes				Notice Only	Notice Only
ACCOUNT NO. Internal Revenue Service Chief, Special Procedures 550 W. Fort St., Box 041 Boise, ID 83724	C	Incurred: 1995-96-99 Consideration: Taxes				2,632.54	2,632.54
ACCOUNT NO.							

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Sheet no. 1 of 1 sheets attached to Schedule of Creditors

Subtotal	▶	\$	2,672.54
(Total of this page)			
Total	▶	\$	2,672.54

(Use only on last page of the completed Schedule E)

(Report total also on Summary of Schedules)

In re James L. Hershberger & Melissa R. Hershberger
 Debtor

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

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	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. Action CSI 1325 Vista Ave. Boise, ID 83705	C	Consideration: Collection agency Collection agency for MRI Center of Idaho				293.57
ACCOUNT NO. 13201007 American Telecasting 20332 Empire Ave. Bend, OR 97701	C	Credit Management is the collection agency				Notice Only
ACCOUNT NO. 16130264 AT&T Cable 8400 West park St. Boise, ID 83704	C	Incurred: 1999 Consideration: Cable Credit Management is the collection agency				Notice Only
ACCOUNT NO. Atlas Editions POB 16739 Columbus, OH 43216-6739	C	Incurred: 1999 Consideration: Magazine/Book				22.94

10 continuation sheets attached

Subtotal ▶ \$ 316.51
 Total ▶ \$

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____ Debtor

Case No. _____ (if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C/D DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT		AMOUNT OF CLAIM
			UNLIQUIDATED	DISPUTED	
ACCOUNT NO. AV1620984500 Avon Products 2940 E. Foothill Blvd. Pasadena, CA 91121	C	Incurred: 2000 LTD Financial is the collection agency			Notice Only
ACCOUNT NO. SC31969 Barton Fielding c/o Deschutes County 1100 NW Bond St. Bend, OR 97701	C	Incurred: 1994 Consideration: Judgment			658.00
ACCOUNT NO. Capital One POB 60000 Seattle, WA 98190	C	Incurred: 5/00 Consideration: Household items, phone, food, clothes 5291151748825138 & 5291071729622884			709.94
ACCOUNT NO. Carl Tate, DDS 2455 N. Milwaukee Boise, ID 83704	C	Incurred: 2000 Consideration: Dental work			81.57
ACCOUNT NO. 1648093093033 Cascade Medical 211 NW Larch Ave. Redmond, OR 97756	C	Incurred: 1993 Pacific Coast Credit is the collection agency			Notice Only

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Sheet no. 1 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$	1,449.51
Total ▶	\$	

(Report total also on Summary of Schedules)

In re James L. Hershberger & Melissa R. Hershberger
Debtor

Case No. _____
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CREDITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT		AMOUNT OF CLAIM
			UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 594375 & 495627 & 495582 Central Electric Coop 2098 N. Hwy 97 Redmond, OR 97756	C	Incurred: 1995-96-98 Credit Services of Oregon is the collection agency			Notice Only
ACCOUNT NO. 17711300102 Check Rite of Boise 851 S. Curtis POB 5067 Boise, ID 83705	C	Incurred: 2000 Consideration: Pet boarding			62.50
ACCOUNT NO. 960, 961, 962 Check-N-Go 10654 Overland Boise, ID 83709	C	Incurred: 2000 Consideration: Payday loan			600.00
ACCOUNT NO. 90979853307NSE032990 Columbia House c/o North Shore POB 8901 Westbury, NY 11590-8901	C	Incurred: 1999 Consideration: CD's			129.56
ACCOUNT NO. Credit Management 4200 International Parkway Carrollton, TX 75007	C	Collection agency for AT&T Cable and American Telecasting			151.96

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Sheet no. 2 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$	944.02
Total ▶	\$	

(Report total also on Summary of Schedules)

In re James I. Hershberger & Melissa R. Hershberger
Debtor

Case No. _____
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C/DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT		AMOUNT OF CLAIM
			UNLIQUIDATED	DISPUTED	
ACCOUNT NO. Credit Protection POB 802068 Dallas, TX 75380	C	Collection agency for Falcon Cable TV			158.00
ACCOUNT NO. Credit Services of Oregon POB 1666 Roseburg, OR 97470	C	Collection agency for Central Electric Coop			529.00
ACCOUNT NO. 00112631-01 Credit Systems of Oregon POB 948 Bend, OR 97709	C	Consideration: Original creditor unknown			205.53
ACCOUNT NO. Deschutes County 1100 NW Bond St. Bend, OR 97701	C	Consideration: Various lawsuits			Notice Only
ACCOUNT NO. see Remarks Dymacol, Inc. 3070 Lawson Blvd. POB 9017 Occanside, NY 11572-9017	C	Incurred: 1999 Consideration: Music cd's 7471627111400034645 & 6014884107900088344			122.98

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Sheet no. 3 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$	1,015.51
Total ▶	\$	

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____ Debtor

Case No. _____ (if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CREDITOR 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. Evergreen Professional POB 666 12100 NE 195th St. Bothell, WA 98011	C	Collection agency for Group Health				Notice Only
ACCOUNT NO. see Remarks Falcon Cable TV 741 SW 17th St. Redmond, OR 97756	C	Incurred: 1996 5007210020034854 & 5007210020038509 Credit Protection is the collection agency				Notice Only
ACCOUNT NO. 4301718110828378 First Premier Bank POB 5519 Sioux Falls, SD 57117	C	Incurred: 11/99 Consideration: Credit card for gas, food, household				595.28
ACCOUNT NO. A57100M Gem State Radiology POB 9649 Boise, ID 83707	C	Incurred: 2000				239.00
ACCOUNT NO. 455813923 & 794464065 Grolier Books c/o North Shore Agency POB 8901 Westbury, NY 11590-8901	C	Collection agency for Grolier Books				62.77

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Sheet no. 4 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	S 897.05
Total ▶	S

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____ Debtor

Case No. _____ (if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C-DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLITIGATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Group Health c/o Evergreen Professional POB 666 12100 NE 195th St. Bothell, WA 98011	C	Incurred: 1999 Consideration: Medical services				306.28
ACCOUNT NO. 36247143 GTE Kentucky POB 31122 Tampa, FL 33631	C	KCA Financial is the collection agency				Notice Only
ACCOUNT NO. 8290-1-005-10513 ICS Learning Systems c/o Northeast Credit POB 197 Dunmore, PA 18512	C	Incurred: 1998 Consideration: Travel agent course				582.10
ACCOUNT NO. 7108434170 Idaho Emergency Physicians 2312 N. Cole Boise, ID 83704	C	Incurred: 2000 RMA is the collection agency				Notice Only
ACCOUNT NO. Jack W. Hartley 215 NW Kingwood Suite 110 Redmond, OR 97756	C	Incurred: 1991 Consideration: Medical				2,000.00

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Sheet no. 5 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$ 2,888.38
Total ▶	\$

(Report total also on Summary of Schedules)

In re James L. Hershberger & Melissa R. Hershberger
Debtor

Case No. _____
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CREDITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLITIGATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. James R. Karmy, MD 333 NW Larch Ave. Redmond, OR 97756	C	Incurred: 1990 Consideration: Knee surgery				2,000.00
ACCOUNT NO. KCA Financial 628 North St. Geneva, IL 60134	C	Incurred: 1998 Consideration: Telephone service Collection agency for GTE Kentucky				439.00
ACCOUNT NO. Ken Hershberger 765 SE Mt. Hood Hwy. F-143 Gresham, OR 97080	C	Incurred: 1989-94 Consideration: Vehicle and vacation trip				6,000.00
ACCOUNT NO. LTD Financial 7322 Southwest Freeway Suite 1600 Houston, TX 77074	C	Collection agency for Avon				93.75
ACCOUNT NO. SC30399 Michael Jose c/o Deschutes County Court 1100 NW Bond St. Bend, OR 97701	C	Incurred: 1993				400.00

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Sheet no. 6 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$ 8,932.75
Total ▶	\$

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____
Debtor

Case No. _____
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	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. 542981377 Moneytree POB 58363 Seattle, WA 98138	C	Incurred: 1/00 Consideration: Payday loan				920.00
ACCOUNT NO. 1824383 MRI Center of Idaho 949 N. Curtis Boise, ID 83706	C	Incurred: 2000 Consideration: MRI Action CSI is the collection agency				Notice Only
ACCOUNT NO. North Shore POB 8922 Westbury, NY 11590	C	Collection agency for Sallie Mae, Columbia House & Grolier Books				545.36
ACCOUNT NO. Northeast Credit POB 197 Dunmore, PA 18512	C	Collection agency for ICS Learning Systems				Notice Only
ACCOUNT NO. Pacific Coast Credit POB 5181 Bend, OR 97708	C	Incurred: 1993 Collection agency for Cascade Medical				1,367.00

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Sheet no. 7 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$	2,832.36
Total ▶	\$	

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____ Debtor

Case No. _____ (if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C-DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLITIGATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Professional Credit 1485 Market St. Springfield, OR 97477	C	Collection agency for The Children's Center				Notice Only
ACCOUNT NO. SC41275 & 257201 Quick Collect c/o Deschutes County 1100 NW Bond St. Bend, OR 97701	C	Incurred: 1997				3,468.00
ACCOUNT NO. 360-923-4776F62125 Qwest POB 12480 Seattle, WA 98111-4480	C	Incurred: 1999				292.42
ACCOUNT NO. 273 R. Michael Sheehy 777 NW Wall St. Suite 106 Bend, OR 97701	C	Incurred: 1995 Consideration: Attorney services				560.00
ACCOUNT NO. RMA, Inc. 9180 W. Barnes Dr. Boise, ID 83709	C	Consideration: Collection agency Collection agency for St. Alphonsus RMC, Idaho Emergency Physician, Wireless Broadcasting				541.24

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Sheet no. 8 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$	4,861.66
Total ▶	\$	

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____
Debtor

Case No. _____
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CREDITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT		AMOUNT OF CLAIM
			UNLITIGATED	DISPUTED	
ACCOUNT NO. 542-98-1377-1 & 544-06-2046-1 Sallie Mae POB 7070 Lawrence, KS 66044	C	Consideration: Student loans			20,864.57
ACCOUNT NO. 542-98-1377-F Sallie Mae Loan Servicing P.O. Box 4100 Wilkes Barre, PA 18773-4100	C	North Shore is the collection agency			Notice Only
ACCOUNT NO. 124503141 South Kentucky Rural Electric 925 N. Main Street Somerset, KY 42503	C	Incurred: 1995			54.00
ACCOUNT NO. 7187391010 St. Alphonsus RMC 1055 N. Curtis Boise, ID 83706	C	Incurred: 2000 RMA is the collection agency			Notice Only
ACCOUNT NO. 21816232 & 21816116 St. Luke's RMC 190 E. Bannock Boise, ID 83712	C	Incurred: 1999 Consideration: Medical			313.26

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Sheet no. 9 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$	21,231.83
Total ▶	\$	

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____ 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		AMOUNT OF CLAIM
			UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 97760 Terrebonne Vet 8485 N. Hwy 97 Terrebonne, OR 97760	C	Incurred: 1994 Consideration: Pet care			200.00
ACCOUNT NO. Terrebonne Water 1110 C. Ave Terrebonne, OR 97760	C	Incurred: 1994 Consideration: Water Domestic			200.00
ACCOUNT NO. The Childrens Center c/o Professional Credit 1485 Market St. Springfield, OR 97477	C	Incurred: 3/97 Consideration: child care			651.58
ACCOUNT NO. 25847 Timothy Johans 1075 N. Curtis, Suite 200 Boise, ID 83706-1373	C	Incurred: 2000 Consideration: Medical			48.00
ACCOUNT NO. 6480151110 Wireless Broadcasting 3131 E. Lanark Meridian, ID 83642	C	Incurred: 1999 RMA is the collection agency for this bill			Notice Only

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Sheet no. 10 of 10 sheets attached to Schedule of Creditors

Subtotal ▶	\$	1,099.58
Total ▶	\$	46,469.16

(Report total also on Summary of Schedules)

James L. Hershberger & Melissa R. Hershberger

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

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

James L. Hershberger & Melissa R. Hershberger

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

James L. Hershberger & Melissa R. Hershberger

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	Sarah Dianne Hershberger	9	daughter
	Jessica Rose Hershberger	8	daughter

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	GIS Consultant	Homemaker
Name of Employer	Marshall & Associates	
How long employed	2 years, 6 months	
Address of Employer	1602 W. Hayes, Suite 200 Boise, ID 83702	

Income: (Estimate of average monthly income)
Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)
Estimated monthly overtime

	DEBTOR	SPOUSE
	\$ 4,250.00	\$ 0.00
	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 4,250.00	\$ 0.00

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

\$ 939.12	\$ 0.00
\$ 75.83	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,014.95	\$ 0.00
-------------	---------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,235.05	\$ 0.00
-------------	---------

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00	\$ 0.00
---------	---------

Social security or other government assistance
(Specify) _____

\$ 0.00	\$ 0.00
---------	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

\$	\$
----	----

(Specify) _____

\$ 0.00	\$ 0.00
---------	---------

\$ 0.00	\$ 0.00
---------	---------

TOTAL MONTHLY INCOME

\$ 3,235.05	\$ 0.00
-------------	---------

TOTAL COMBINED MONTHLY INCOME \$ 3,235.05

(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:

James L. Hershberger & Melissa R. Hershberger

In re _____, Debtor

Case No. _____ (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

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)	\$ 850.00
Are real estate taxes included? Yes _____ No <u>✓</u>	
Is property insurance included? Yes _____ No <u>✓</u>	
Utilities Electricity and heating fuel	\$ 100.00
Water and sewer	\$ 74.95
Telephone	\$ 100.00
Other Cable (\$45) & Internet (\$20)	\$ 65.00
Home maintenance (Repairs and upkeep)	\$ 0.00
Food	\$ 650.10
Clothing	\$ 125.00
Laundry and dry cleaning	\$ 30.00
Medical and dental expenses	\$ 150.00
Transportation (not including car payments)	\$ 215.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 80.00
Health	\$ 0.00
Auto	\$ 70.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ 0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 0.00
Other	\$ 0.00
Other School lunch/supplies/activities	\$ 100.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other Personal Care	\$ 75.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 2,785.05

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(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	\$ 3,235.05
B. Total projected monthly expenses	\$ 2,785.05
C. Excess income (A minus B)	\$ 450.00
D. Total amount to be paid into plan each _____ monthly	\$ 0.00
(interval)	

United States Bankruptcy Court

Region 18 District of Idaho

James L. Hershberger & Melissa R. Hershberger

In re _____
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 12,612.50		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 10,282.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 2,672.54	
F - Creditors Holding Unsecured Nonpriority Claims	YES	11		\$ 46,469.16	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,235.05
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,785.05
Total Number of Sheets in ALL Schedules ▶		23			
		Total Assets ▶	12,612.50		
				Total Liabilities ▶	59,423.70

In re James L. Hershberger & Melissa R. Hershberger,
Debtor

Case No. _____
(If known)

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 24
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date _____

Signature James L. Hershberger
Debtor

Date _____

Signature Melissa R. Hershberger
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

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 signed sheets conforming to the appropriate Official Form for each person.

X
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.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT
Region 18 District of Idaho

In Re James L. Hershberger & Melissa R. Hershberger
(Name)

Case No. _____
(If known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In Business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

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 (if more than one)
2001(H)	4,250.00	Marshall & Associates
2000(H)	44,702.44	Marshall & Associates
1999(H)	37,249.96	Marshall & Associates
2001(W)		

	AMOUNT	SOURCE (if more than one)
2000(W)	175.50	Marshall & Associates
1999(W)	1,990.00	Marshall & Associates

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 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
--------	--------

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
Americredit Financial	10/6, 11/6, 12/6	\$913.29	\$10,282.00

None

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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---	-------------------	-------------	--------------------

4a. 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
Barton Fielding vs. Debtors SC31969	Collection	Deschutes County, OR	Pending Judgment
Michael Jose vs. Debtors	Collection	Deschutes County, OR	Pending Judgement
Quick Collect c/o Deschutes County vs. Debtors SC41275 & SC257201	Collection	Deschutes County, OR	Pending Judgement

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process 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.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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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 REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6a. 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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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the filing of this bankruptcy 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 CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & CASE 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 or since 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
Stephen W. French Stephen W. French, Chtd. 2995 North Cole Road, Suite 255 Boise, ID 83704	1/01	\$450 + filing fees

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 12 or chapter 13 must include information concerning accounts or instruments held 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 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, also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
6709 Douglas St. Boise, ID		7/99 - 1/01
828 Lacey St. Lacey, WA		10/98 - 7/99

[Questions 16 - 21 are not applicable to this case]

* * * * *

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, also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
6709 Douglas St. Boise, ID		7/99 - 1/01
828 Lacey St. Lacey, WA		10/98 - 7/99

[Questions 16 - 21 are not applicable to this case]

* * * * *

[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 _____

Signature
of Debtor


JAMES L. HERSHBERGER

Date _____

Signature
of Joint Debtor


MELISSA R. HERSHBERGER

United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$200 filing fee plus \$5,000.00 administrative fee plus \$1,000.00 trustee surcharge)

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$185 filing fee plus \$5,000.00 administrative fee)

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$1,000 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Bankruptcy 2000 v.1991-98, New Hope Software, Inc. 3/94/02

_____ Date


Signature of Debtor

_____ Case Number

WHITE-DEBTOR COPY PINK-COURT COPY

