

02-40892

United States Bankruptcy Court District of		VOLUNTARY PETITION	
IN RE (Name of debtor-If individual, enter Last, First, Middle) Delgado, Keith		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Delgado, Estella	
ALL OTHER NAMES used by the debtor in the last 6 years (including married, maiden and trade names) N/A		ALL OTHER NAMES used by the joint debtor in the last 6 years (including married, maiden and trade names)	
SOC. SEC./TAX I.D. NO. (If more than one, state all) 518-98-8222		SOC. SEC./TAX I.D. NO. (If more than one, state all) 519-68-4317	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 346 S. University Blackfoot, ID 83221		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip) 346 S. University Blackfoot, ID 83221	
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Bingham		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Bingham	
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF JOINT DEBTOR (If different from street address)	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		VENUE (Check one box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.	
INFORMATION REGARDING DEBTOR (Check applicable boxes)		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)	
TYPE OF DEBTOR (Check one box) <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (H&W) <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> §304-Case Ancillary to Foreign Proceeding	
NATURE OF DEBT (Check one box) <input checked="" type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business - Complete A&B below A. TYPE OF BUSINESS (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Professional <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Railroad <input type="checkbox"/> Transportation <input type="checkbox"/> Manufacturing/Mining <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate		<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e). (optional) FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b); see page K100-07.	
B. BRIEFLY DESCRIBE NATURE OF BUSINESS		NAME AND ADDRESS OF LAW FIRM OR ATTORNEY Palmer Law Offices 105 S Main Suite 206 Pocatello, ID 83204 Telephone No. 208-478-1700	
STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. §604) (Estimates only) (Check applicable boxes)		NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR (Print or Type) P. Bruce Palmer	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		<input type="checkbox"/> Debtor is not represented by an attorney. Telephone no. of debtor not represented by an attorney.	
ESTIMATED NUMBER OF CREDITORS <input type="checkbox"/> 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over		THIS SPACE FOR COURT USE ONLY	
ESTIMATED ASSETS (In thousands of dollars) <input type="checkbox"/> Under 50 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> 100,000-over			
ESTIMATED LIABILITIES (In thousands of dollars) <input type="checkbox"/> Under 50 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 10,000-99,000 <input type="checkbox"/> 100,000-over			
ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-999 <input checked="" type="checkbox"/> 1000-over			
ESTIMATED NO. OF EQUITY HOLDERS - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000-over			

FEE PAID
RCPT # 18525

[Handwritten signature]

Name of Debtor Keith & Estella Delgado

Case No. _____

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

A copy of debtor's proposed plan dated _____ is attached.

Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed Pocatello, ID	Case Number 02-40121	Date Filed 1 / 25 / 02
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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 N/A	Case Number	Date
Relationship	District	Judge

REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of Title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

X _____
Signature

Date 5/7/02

INDIVIDUAL/JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X J. Keith Delgado
Signature of Debtor
Date 4-5-02

X Estella J. Delgado
Signature of Joint Debtor
Date 4/5/02

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of the petition on behalf of the debtor has been authorized.

X _____
Signature of Authorized Individual

Print or Type Name of Authorized Individual _____

Title of Individual Authorized by Debtor to File this Petition _____

Date _____

EXHIBIT "A" (To be completed if debtor is a corporation requesting relief under Chapter 11.)

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

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (SEE P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, 12, or 13 of Title 11, United States Code. I understand the relief available under each such chapter, and choose to proceed under Chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.

X J. Keith Delgado Date 4-5-02
Signature of Debtor

X 4-5-02 Estella J. Delgado 4/5/02 Date 4/5/02
Signature of Joint Debtor

EXHIBIT "B" (To be completed by attorney for individual Chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) 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 _____
Signature of Attorney

Date _____

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 have 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 _____

Address _____ Tel. No. _____

X _____
Signature of Bankruptcy Petition Preparer

Social Security Number _____

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.

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. § 158.

In re Keith & Estella Delgado
 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
House located at 346 S. University Blackfoot, ID 83221	Debtor's home		80,000.00	62,628.83
Total --			\$ 80,000.00	

(Report also on Summary of Schedules.)

In re Estella L. & J. Keith Delgado
 Debtor

Case No. _____
 (If known)

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 property identified with the case name, 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 petition 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."

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.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Zion Bank checking account Home Federal checking account Home Federal savings account		0.00 0.00 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Television Stereo Computer Microwave		150.00 100.00 500.00 35.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		100.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re Estella L. & J. Keith Delgado
 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
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 nonnegotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements 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 non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
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.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re Estella L. & J. Keith Delgado
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
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1987 Chevrolet Blazer		3,000.00
		1990 Pontiac Grand Am		3,000.00
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.		Australian shepherd		0.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		Lawn mower		25.00
		CB Radio		30.00
		Scanner		50.00
		Exercise bike		5.00

_____ continuation sheets attached Total -> \$ 6,995.00

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

In re Estella L. & J. Keith Delgado

Case No. _____

Debtor

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions 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 EXEMPTION
Television	ID Code title 11 605 1/a	150.00	150.00
Stereo	ID Code title 11 605 1/a	100.00	100.00
Computer	ID Code title 11 605 1/a	500.00	500.00
Microwave	ID Code title 11 605 1/a	35.00	35.00
Clothing	ID Code title 11 605 1/b	100.00	100.00
Lawn mower	ID Code title 11 605 (10)	25.00	25.00
CB radio	ID Code title 11 605 (10)	30.00	30.00
Scanner	ID Code title 11 605 (10)	50.00	50.00
Exersize bike	ID Code title 11 605 (10)	5.00	5.00
1987 Chevrolet Blazer	ID Code title 11 605 (3)	3,000.00	3,000.00
1990 Pontiac Grand Am	ID Code title 11 605 (3)	3,000.00	3,000.00
Home equity	ID Code title 55 (1001-1008)	50,000.00	80,000.00

In re Estella L. & J. Keith Delgado

Case No. _____

Debtor

(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 jointly 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 the 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. D00226 Southeast Financial 1110 Call Creek Dr Suite 10 Pocatello, ID 83201			12/00 Debtor's vehicle 1987 Chevrolet Blazer VALUE \$ 3,000.00				2,987.50	12.50
ACCOUNT NO. 3019715485 Fairbanks Capital Corp. Loan Servicing Center P.O. Box 1900 Haboro, PA 19040			01/98 Debtor's home House in Blackfoot, ID VALUE \$ 80,000.00				62,628.83	17,371.17
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

_____ continuation sheets attached

Subtotal -> (Total of this page) \$ 65,616.33
Total -> (Use only on last page) \$ 65,616.63

(Report total also on Summary of Schedules)

In re: Estella L. & J. Keith Delgado
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

TYPE 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 \$4,000* 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 \$4,000* 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 \$1,800* 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.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO-DEBTOR <small>(Husband, Wife, Joint, or Community)</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	<small>Contingent or Unliquidated</small>	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACA 14991 Bingham Co Assessor 501 N. Maple Blackfoot, ID 83221		1998 Real estate tax		561.34	561.34
ACA 15249 Bingham Co Assessor 501 N. Maple Blackfoot, ID 83221		1999 Real estate tax		914.10	914.10
ACA 15509 Bingham Co Assessor 501 N. Maple Blackfoot, ID 83221		2000 Real estate tax		773.90	773.90
ACA 15056 Bingham Co Assessor 501 N. Maple Blackfoot, ID 83221		2001 Real estate tax		681.48	681.48

Continuation sheets attached.

Subtotal ->
 (Total of this page)

\$ 2,930.82

Total ->
 (use only on last page of the completed Schedule E)

\$ 2,930.82

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re Estella L. & J. Keith Delgado

Case No. _____

Debtor

(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 jointly 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 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. 67050046-0310777 Citi Financial P.O. Box 220947 Charlotte, NC 28222		05/95 Vacuum cleaner				361.00
ACCOUNT NO. 24396519 American General P.O. Box 3251 Evansville, ID 47731-3251		01/96 Consolidation loan				1,989.27
ACCOUNT NO. Delgado Sears Ringert Clark Chartered P.O. Box 2773 Boise, ID 83701		01/98 Credit purchases				1,556.61
ACCOUNT NO. W69039 Tri Advantage Credit Services 7801 Metro Parkway Suite 100 Bloomington, MN 55425		01/98 Credit card purchases				1,157.27

Continuation sheets attached _____ Subtotal -> \$ 5,064.15
 (Total of this page)
 Total -> \$

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

In re Estella L. & J. Keith Delgado
(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. Delgado Bingham County Collections P.O Box 128 Blackfoot, ID 83221		01/98 Collection agency				1,410.53
ACCOUNT NO. 405 Blackfoot Medical Clinic 625 W Pacific Blackfoot, ID 83221		01/99 Medical service				272.79
ACCOUNT NO. 5010 Blackfoot Emergency Physicians 625 W Pacific Blackfoot, ID 83221		03/01 Medical service				140.99
ACCOUNT NO. 5900 The Family Dental Center, PLLC Dr Franklin D. Trarstrum P.O. Box 458 Blackfoot, ID 83221		01/01 Dental service				174.20
ACCOUNT NO. Delgado Bonneville Collections P.O. Box 50820 Idaho Falls, ID 83405		01/00 Medical service				800.09

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

Subtotal - >	\$	2,798.60
(Total of this page)		
Total - >	\$	

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

(Report total also on Summary of Schedule)

In re Estella L. & J. Keith Delgado
 (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	CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS			AMOUNT OF CLAIM
			CURRENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. CV-01-01491		07/01				430.56
Douglas K. Knutson, P.C. P.O. Box 2091 Idaho falls, ID 83403		Legal fees				
ACCOUNT NO. Delgado		08/01				262.13
Advanced Check Loans 54 N Maple Blackfoot, ID 83221		Check loans				
ACCOUNT NO. Delgado		03/01				57.00
Gary Emfield 350 E Cedar Pocatello, ID 83201		Medical service				
ACCOUNT NO. Delgado		01/01				15.00
John H, Thomas MD 755 Hospital Way Suite B-3 Pocatello, ID 83201		Medical service				
ACCOUNT NO. 71128-14693		01/01				117.16
Credit Bureau of Eastern Idaho P.O. Box 276 Rexburg, ID 83440		Collection agency				

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

Subtotal ->	\$	881.85
(Total of this page)		
Total ->	\$	

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

(Report total also on Summary of Schedule F)

In re Estella L. & J. Keith Delgado
(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. 09899614 Northeast Credit & Collections 960 N Main Av Scranton, PA 18508-2126		01/01 Collection Agency				76.05
ACCOUNT NO. 2444 Power Co Collection 640 Calder American Falls, ID 83211		01/01 Collection agency				100.00
ACCOUNT NO. Delgado Check Cash Advance 400 Yellowstone Pocatello, ID 83201		01/01 Check loans				350.00
ACCOUNT NO. Delgado Checks R Us Riverside Plaza #21 Blackfoot, ID 83221		01/01 Check loan				213.00
ACCOUNT NO. 09350446408 Management Services, Inc. P.O. Box 1099 Langhorne, PA 19047		01/01 Condolidation loan				824.97

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

Subtotal - >	\$	1,564.02
(Total of this page)		
Total - >	\$	

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

(Report total also on Summary of Schedule)

In re Estella L. & J. Keith Delgado
 (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. 348326 Key Bank Wilson & McColl, Attorneys P.O. Box 1544 Boise, ID 83701		02/97 Repossessed vehicle				5,143.40
ACCOUNT NO. 00552920 Professional Credit Service 62910 O.B. Riley Rd Suite E Bend OR 97701-9001		01/01 Collection agency				117.23
ACCOUNT NO. Delgado National Revenue Corp. 2323 Lake Club Dr Columbus, OH 43232		01/01 Collection agency				220.87
ACCOUNT NO. 6431789 Academy Collection Service, Inc 10965 Decatur Rd Philadelphia, PA 19154-3210		01/01 Collection agency				361.38
ACCOUNT NO. 017R448174330 Allied Data Corp 13111 Westheimer 4th floor Houston, TX 77077		01/01 Collection agency				45.41

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

Subtotal - >	\$	5,888.29
(Total of this page)		
Total - >	\$	

(Use only on last page of the completed Schedule F)
 (Report total also on Summary of Schedule F)

In re Estella L. & J. Keith Delgado
 (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. Fairbanks v Delgado #2584 Just Law Office P.O. Box 50271 Idaho Falls, ID 83405		11/01 Foreclosure				62,628.83
ACCOUNT NO. CV-01-2110 Michael J. Dolittle Ringert Clark Chartered P.O. Box 2773 Boise, ID 83701-2773		11/01 Civil judgement				1,986.57
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

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

Subtotal - >	\$	64,615.40
(Total of this page)		
Total - >	\$	80,812.31

(Use only on last page of the completed Schedule F)
 (Report total also on Summary of Schedule)

In re Estella L. & J. Keith Delgado
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.

In re Estella L. & J. Keith Delgado
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

In re Estella L. & J. Keith Delgado
 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	Isaac Keith Delgado	11	Son

Employment:	DEBTOR	SPOUSE
Occupation	Boiler Operator	Seamstress
Name of Employer	Basic American Foods	Murdock Apparel
How long employed	18 years	1 week
Address of Employer	Blackfoot, ID 83221	83 N Broadway Blackfoot, ID 83221

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

	DEBTOR	SPOUSE
	\$ 2,600.00	\$ 824.00
	\$ _____	\$ _____

SUBTOTAL

\$ 2,600.00	\$ 824.00
-------------	-----------

LESS PAYROLL DEDUCTIONS

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

\$ 610.00	\$ 156.00
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 610.00	\$ 156.00
-----------	-----------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 990.00	\$ 664.00
-----------	-----------

Regular income from operation of business or profession or farm
 (attach detailed statement)
 Income from real property
 Interest and dividends
 Alimony, maintenance or support payments payable to the debtor for the
 debtor's use or that of dependents listed above.
 Social security or other government assistance
 (Specify) _____
 Pension or retirement income
 Other monthly income
 (Specify) _____

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

TOTAL MONTHLY INCOME

\$ 990.00	\$ 664.00
-----------	-----------

TOTAL COMBINED MONTHLY INCOME \$ 1,654.00

(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:

In re Estella & Keith Delgado
Debtor

Case No. _____
(If known)

SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate 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)	\$	<u>700.00</u>
Are real estate taxes included? Yes _____ No _____		
Is property insurance included? Yes _____ No _____		
Utilities: Electricity and heating fuel	\$	<u>66.43</u>
Water and sewer	\$	<u>35.00</u>
Telephone	\$	<u>30.00</u>
Other _____	\$	<u> </u>
Home maintenance (repairs and upkeep)	\$	<u> </u>
Food	\$	<u>100.00</u>
Clothing	\$	<u> </u>
Laundry and dry cleaning	\$	<u> </u>
Medical and dental expenses	\$	<u> </u>
Transportation (not including car payment)	\$	<u>50.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u> </u>
Charitable contributions	\$	<u> </u>
Insurance (not deducted from wages or included in home mortgage payments):		
Homeowner's or renter's	\$	<u>33.00</u>
Life	\$	<u> </u>
Health	\$	<u> </u>
Auto	\$	<u>88.57</u>
Other _____	\$	<u> </u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u> </u>
Installment payments: (in Chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>230.00</u>
Other _____	\$	<u> </u>
Other _____	\$	<u> </u>
Alimony, maintenance, and support paid to others	\$	<u> </u>
Payments for support of additional dependents not living at your home	\$	<u> </u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u> </u>
Other _____	\$	<u> </u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>1333.00</u>

[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	\$	<u>1654.00</u>
B. Total projected monthly expenses	\$	<u>1,333.00</u>
C. Excess income (A minus B)	\$	<u>321.00</u>
D. Total amount to be paid into plan each <u>Month</u>	\$	<u>321.00</u>

(interval)

In Re: Estella L. & J. Keith Delgado Case Number:

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 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. 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 six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 per cent or more of the voting or equity securities 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 owner of 5 per cent or more of the voting or equity securities of a corporation 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

1999 \$52,801.19
2000 \$49,756.00
2001 \$34,200.00

SOURCE (if more than one)

Wal Mart Portrait Studios
Wal Mart Portrait Studios
Sears Portrait Studios

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other from employment, trade, or 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 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)

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 PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	------------------	-------------	--------------------

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 insider. (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 PAYMENT	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
CV-01-2097	Civil	Bingham Co 7th District	
CV-01-1491	Civil	Bingham Co 7th District	

None

- 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.)

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 REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

STATEMENT OF FINANCIAL AFFAIRS
Continuation sheet

4. Suits and administrative proceedings, executions, garnishments and attachments
a.

CAPTION OF SUIT AND CASE #	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
CV-01-2317	Civil	Bingham Co 7 th District	
CV-01-2110	Civil	Bingham Co 7 th District	
CV-01-1535	Civil	Bingham Co 7 th District	

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

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 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 CUSTODIAN	NAME AND LOCATION OF COURT / CASE NUMBER AND TITLE	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
---------------------------	--	--

10. Other transfers

None

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 AND 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
------------------------------------	--	--

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

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
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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, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the six-year period immediately preceding the commencement of this 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, ground water, 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 by an 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 hazardous waste, hazardous substances, toxic substance, hazardous material, pollutant, or contaminant or similar term under an environmental law.

None

- 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, date of the notice and, if known, the environmental law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None

- 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 notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATES OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	--------------------	----------------------

None

- 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.

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 and addresses, taxpayer identification numbers, nature of the business 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	TAX PAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--------------------------	---------	-----------------------	----------------------------------

None

- 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.

NAME	ADDRESS
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Form 7 - Statement of Financial Affairs
09/00

[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 4-5-02

Signature of Debtor J. K. [Signature]

Date 4-5-02

Signature of Joint Debtor (if any) Estrella L. Delgado

[If completed on behalf of a partnership or corporation]

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 to the best of my knowledge, information and belief.

Date _____

Signature _____

Printed Name and Title _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. U.S.C. 18 § 152 and 3571.

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 Number _____

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. § 156.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Keith & Estella Delgado,
 Debtor

Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to Be Surrendered.

Description of Property	Creditor's Name
1. <u>N/A</u>	_____
2. _____	_____
3. _____	_____

b. Property to Be Retained. [Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.]

Description of Property	Creditor's Name	Debt will be reaffirmed pursuant to § 524(c)	Property is claimed as exempt and will be redeemed pursuant to § 722	Lien will be avoided pursuant to §522(f) and property will be claimed as exempt
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____

3. I understand that §521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: _____

 Signature of Debtor

In re Keith & Estella Delgado
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 _____ 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 4-5-02

Signature: [Handwritten Signature]
Debtor

Date 4-5-02

Signature: [Handwritten Signature]
(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 have 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 Number _____

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.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court

DISTRICT OF _____

In re Estella L. & J. Keith Delgado
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 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	\$ 80,000.00		
B - Personal Property	Yes	3	\$ 6,995.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 65,616.33	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 2,930.82	
F - Creditors Holding Unsecured Non-Priority Claims	Yes	6		\$ 80,812.31	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtors	Yes	1			\$ 1,654.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,333.00
<i>Total Number of Sheets of ALL Schedules</i>		→ 17			
			<i>Total Assets</i> →	\$ 86,995.00	
				<i>Total Liabilities</i> →	\$ 149,359.46