UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO

In re:	)	
	)	**Chapter 7**
BANDY, SHANE THOMAS	)	
	)	**Case No. 97-03765**
	)	
	)	**TRUSTEE'S OBJECTION**
Debtor(s)	)	**TO CLAIM and NOTICE**

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TO: FIRST CARD - FCC NATIONAL BANK
P.O. BOX 2975
UNIONDALE, NY 11553-2975

NOTICE

YOU ARE HEREBY NOTIFIED that the Trustee has filed an objection to the allowance of your Claim No. 01 filed on the 23RD day of NOVEMBER, 1998 in this bankruptcy case. Account number #4678-087-628-581.

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

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

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

OBJECTION

Proof of claim is alleged to be based on a writing; no supporting documents attached to proof of claim; claim should be disallowed for distribution.

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L.D. Fitzgerald, Trustee
P.O. Box 6199
Pocatello, ID 83205-6199
(208) 233-0500 (Phone 8:30-12am/1-5pm Mon-Thurs.)
(208) 233-0500 (Phone 8:30-12am/1-4pm Friday)
(208) 233-1339 (Fax 8:30-12am/1-5pm)

CERTIFICATE OF MAILING

The undersigned hereby certifies that a copy of the document on which this appears was mailed this date to the named creditor at the address shown, and the same was deposited by me in regular US Post Office in the City of Pocatello.

DATED: October 5, 1999 By: _____
Cheri Cuoio

ASSISTANT U.S. TRUSTEE
P.O. BOX 110
BOISE, ID 83701-0110

MARK A. INGRAM
ATTORNEY AT LAW
1842 OVERLAND AVE.
BURLEY, ID 83318

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