

**United States Bankruptcy Court
District of Idaho**

U.S. COURTS

98 MAR -6 PM 4:32

MICHAEL S. BURKE
CLERK

Case No. 99-01804

IN RE

Gregerson, Gary Ned
529-21-5502
3108 Ginger Lane
Nampa, ID 83686

& Gregerson, Lisa Lynn
528-33-6460
3108 Ginger Lane
Nampa, ID 83686

DEBTOR(S)

Chapter 7

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.

AMOUNTS SCHEDULED

NAME OF SCHEDULE		ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A	Real Property	Yes	1	635,800.00		
B	Personal Property	Yes	4	37,946.62		
C	Property Claimed as Exempt	Yes	3			
D	Creditors Holding Secured Claims	Yes	1		298,000.00	
E	Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F	Creditors Holding Unsecured Nonpriority Claims	Yes	19		2,445,779.80	
G	Executory Contracts and Unexpired Leases	Yes	1			
H	Codebtors	Yes	1			
I	Current Income of Individual Debtor(s)	Yes	1			8,000.00
J	Current Expenditures of Individual Debtor(s)	Yes	1			7,700.80
Total Number of Sheets of All Schedules			30			
				Total Assets	673,746.62	
					Total Liabilities	2,743,779.80

JK

Debtor(s)

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 37 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: Gary N Gregerson
Gregerson, Gary Ned Debtor

Date: _____ Signature: Lisa Lynn Gregerson
Gregerson, Lisa Lynn (Joint Debtor, if any)
[If joint case, both spouses must sign.]

CERTIFICATION 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.

Signature of Bankruptcy Petition Preparer _____ Date _____

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures 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 _____ (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, 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: _____

(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.

Debtor(s)

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" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." 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 the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security 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	H W J C	CURRENT MARKET	AMOUNT OF SECURED CLAIM
			VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
111 19th Avenue South Nampa, ID 83651 (George Nourse - unrecorded deed)	Rental single family residence (deed to George Nourse)	J	89,900.00	93,600.00
1211 1st North Nampa, ID 83651 (States Development)		J	39,000.00	48,037.52
1611 12th Avenue Road Nampa, ID 83686 (States Development)		J	50,600.00	50,600.00
210 Lonestar Road Nampa, ID 83651 (George Nourse - unrecorded deed)	Deeded to George Nourse	J	85,000.00	95,286.74
3108 Ginger Lane Nampa, ID 83686		J	300,000.00	288,000.00
315 10th North Nampa, ID 83651 (George Nourse - unrecorded deed)	Rental single family residence (deed to George Nourse)	J	34,800.00	46,200.71
324 13th Avenue North Nampa, ID 83651 (States Development)		J	36,500.00	38,000.00
TOTAL			635,800.00	

(Report also on Summary of Schedules)

Debtor(s)

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, attached 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" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the 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	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	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 homestead associations, or credit unions, brokerage houses, or cooperatives.		U.S. Bank - Checking U.S. Bank - Savings	J J	41.62 50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		See attached list	J	4,645.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc books Photo albums Wall pictures	J J J	50.00 10.00 100.00
6. Wearing apparel.		For Debtors	J	500.00
7. Furs and jewelry.		Wedding ring, wedding band, watches, costume jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		10 inch chop saw 10 inch panel saw base 10 inch radio arm saw 16 inch homemade disk sander Air compressor	J J J J J	75.00 100.00 350.00 100.00 75.00

IN RE LIQUIDATION

Case No. _____

SCHEDULE B 4, 5, 6 AND SCHEDULE C

I. C. SECTION 11-605 (1)(A) FURNISHINGS AND APPLIANCES REASONABLY NECESSARY FOR ONE HOUSEHOLD

QUANTITY		VALUE	QUANTITY		VALUE
35	DISHES/CUPS	20.00	2	DESK	100.00
24	GLASSES	5.00	1	DESK CHAIR	20.00
50	COOK UTENSILS	15.00	4	BICYCLE	100.00
20	POTS/PANS	20.00	1	VCR	50.00
1	TOASTER	10.00	75	VCR TAPES	25.00
0	COFFEE POT	0	1	CD PLAYER	50.00
1	CROCK POT	10.00	1	HOME COMPUTER	400.00
1	BLENDER	15.00	0	VANITY	0
1	MIXER	10.00	7	LAMPS	50.00
0	ELEC KNIFE	5.00	0	HOPE CHEST	0
1	ELEC CANOPENER	0	1	KITCHEN TABLE	50.00
1	MICROWAVE	50.00	4	KITCHEN CHAIRS	25.00
1	STOVE	100.00	0	DINING RM TABLE	0
1	DISHWASHER	150.00	0	DINING RM CHAIRS	0
1	FOOD PROCESSOR	10.00	1	FIGURINES	20.00
24	SILVERWARE	10.00	1	FILE CABINET	50.00
8	CHINA SET	25.00	0	TYPEWRITER	0
8	CRYSTAL SET	15.00	0	LAWNMOWER	0
3	CANDY DISHES	5.00	0	WEEDEATER	0
0	BREADBOX	0	20	GARDEN TOOLS	20.00
1	CANISTER SET	10.00	7	GUNS ²²⁻ / ₃₈₀	9250.00
3	FAN	100.00	1	VACUUM	50.00
30	TUPPERWARE	10.00	0	SUITCASES	10.00
1	BUFFET	150.00	1	IRON	5.00
1	HUTCH	100.00	1	IRONING BOARD	5.00
1	REFRIGERATOR	100.00	1	ENTERTAINMENT CTR	20.00
1	WASHER	150.00	0	AIR CONDITIONER	0
1	DRYER	150.00	0	ROLLAWAY BED	0
1	BROOM/MOP	5.00	0	CURTAINS, DRAPES	20.00
1	FREEZER	100.00	0	PLAYPEN	0
5	BEDS	100.00	5	RUGS	10.00
3	NIGHTSTANDS	50.00	0	BABY SWING	0
4	DRESSERS	200.00	1	TOY BOX (TOYS)	10.00
1	END TABLES	20.00	2	CAMERA	200.00
3	COUCH	400.00	0	AQUARIUM	0
1	RECLINER	50.00	1	HIGHCHAIR	10.00
2	COFFEE TABLE	100.00	0	BASSINET	0
0	LOVESEAT	0	1	CRIB & MATTRESS	30.00
2	LIV ROOM CHAIR	100.00	0	PORTABLE HEATER	0
2	ROCKING CHAIR	20.00	200	MISC. HAND TOOLS	100.00
2	BOOKSHELF	50.00	150	NIC NACS	200.00
3	TELEVISION	245.00	50	MISC. PERSONAL	20.00
1	CLOCK	5.00		EFFECTS	
1	RADIO/STEREO	10.00		OTHER PERSONAL	
0	STAND	0		NOT LISTED	
1	SEWING MACHINE	75.00			

SCHEDULE B 4, 5, 6 AND SCHEDULE C

I. C. Section 11-605(1)(b) if reasonably held for the personal use of the individual or a dependant, wearing apparel, household pets, books and musical instruments:

<u>1</u>	MUSICAL INSTRUMENTS (Lease)	<u>200.00</u>
<u>100</u>	BOOKS (MISC)	<u>50.00</u>
<u>0</u>	HOUSEHOLD PETS	<u>0</u>
<u>400</u>	WEARING APPAREL	<u>500.00</u>

I. C. Section 11-605(1)(c) family portraits and heirlooms of particular sentimental value to the individual:

<u>8</u>	WALL PICTURES	<u>100.00</u>
<u>0</u>	PORTRAITS	<u>0</u>
<u>25</u>	PHOTO ALBUMS	<u>20.00</u>

I. C. Section 11-605(1)(c) jewelry, not exceeding two hundred fifty dollars (\$250) in aggregate value, if held for the personal use of the individual

<u>Costume 3 Wristly Ring</u>	MISC. JEWELRY	<u>150.00</u>
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ITEMIZED JEWELRY AND VALUE:

I. C. Section 11-605(3) not exceeding one thousand dollars (\$1,000) in aggregate value, of implements, professional books, and tools of the trade; and to an exemption of one motor vehicle to the extent of a value not exceeding one thousand five hundred dollars (\$1,500).

Property not Exempt

<u>0</u>	POOL TABLE	<u>0</u>
<u>0</u>	SKIS & ACCES.	<u>0</u>
<u>4</u>	FISHING EQUIP	<u>20.00</u>
<u>5</u>	SLEEPING BAGS	<u>100.00</u>
<u>0</u>	PING PONG TABLE	<u>0</u>
<u>0</u>	LAWNCHAIRS	<u>0</u>
<u>0</u>	PICNIC TABLE	<u>0</u>

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Camping gear	J	100.00
		Guns - 22, 308 Winchester	J	250.00
		Misc, work bench	J	100.00
		Trek bikes (2) - 12 years old	J	100.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surren- der or refund value of each.		Mony life term policy	W	0.00
		Mony life term policy	H	0.00
		Mony Variable Universal Life	H	2,000.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit shar- ing plans. Itemize.		Retirement, Mony Life of America Variable Annuity	J	20,000.00
12. Stock and interests in incorpo- rated and unincorporated busine- sses. Itemize.		Gary Gregerson M.D. P.C. (100%)		0.00
		States Development Inc. (50%)		0.00
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 settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interest, 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 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.		Claims against Mike Vasil for fraud, breach of contract re real estate investments		Unknown
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.		1997 Polaris Sportmans 500 4-wheelers (2) Homemade white utility trailer	J J	8,000.00 200.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Fax machine - brothers HP Desk Jet Computer Micron Pentium 200	J J J	50.00 150.00 400.00

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and imple- ments.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed, such as season tickets. Itemize.	X			
TOTAL				37,946.62

0 continuation sheets attached

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

Debtor(s)

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 180 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
Real Property			
3108 Ginger Lane Nampa, ID 83686	IC 55-1003	50,000.00	250,000.00
Household goods and furnishings			
See attached list	IC 11-605 (1) (a)	4,645.00	4,645.00
Books, pictures and other art objects			
Misc books	IC 11-605 (1) (b)	50.00	50.00
Photo albums	IC 11-605 (1) (c)	10.00	10.00
Wall pictures	IC 11-605 (1) (b)	100.00	100.00
Wearing apparel			
For Debtors	IC 11-605 (1) (b)	500.00	500.00
Furs and jewelry			
Wedding ring, wedding band, watches,	IC 11-605 (2)	500.00	500.00
Firearms and sports, photographic, and other			
10 inch chop saw	IC 11-605 (10)	75.00	75.00
10 inch panel saw base	IC 11-605 (10)	100.00	100.00
10 inch radio arm saw	IC 11-605 (10)	350.00	350.00
16 inch homemade disk sander	IC 11-605 (10)	100.00	100.00
Air compressor	IC 11-605 (10)	75.00	75.00
Camping gear	IC 11-605 (10)	100.00	100.00
Guns - 22, 308 Winchester	IC 11-605 (10)	250.00	250.00
Misc, work bench	IC 11-605 (10)	100.00	100.00
Trek bikes (2) - 12 years old	IC 11-605 (10)	100.00	100.00

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>Interests in IRA, ERISA, Keogh, or other pension</u>			
Retirement, Mony Life of America Vari	IC 11-605(1) (e)	20,000.00	20,000.00
<u>Automobiles, trucks, trailers, and other vehicles</u>			
1997 Polaris Sportmans 500 4-wheelers	IC 11-605(3)	6,000.00	8,000.00
<u>Office equipment, furnishings, and supplies</u>			
Fax machine - brothers	IC 11-605(3)	50.00	50.00
HP Desk Jet Computer	IC 11-605(3)	150.00	150.00
Micron Pentium 200	IC 11-605(3)	400.00	400.00

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", respectively, in the column labeled "HWJC."

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	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
ACCOUNT NO. 350007866833 La Salle Bank 135 S. LaSalle Street Chicago, IL 60603		J	2 ATV 4-wheelers Value \$ 8,000.00				8,000.00
ACCOUNT NO. 00645231 New Court Financial One Research Drive, 4th Fl. Westboro, MA 01581		J	Computer Value \$ 1,000.00				2,000.00 1,000.00
ACCOUNT NO. PNC Mortgage Corp. P.O. Box 7401 Pasadena, CA 91109		J	Residence at 3108 Ginger Lane Value \$ 300,000.00				288,000.00
ACCOUNT NO.							
Subtotal (Total of this page)							298,000.00

0 Continuation Sheets attached

(Complete only on last sheet of Schedule D) **TOTAL** 298,000.00

(Report total also on Summary of Schedules)

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 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", respectively, in the column labeled "HWJC."

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 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 \$4300* 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 a maximum of \$4300* 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 a maximum of \$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 Other Certain 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, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

Debtor(s)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**

Taxes and Other Certain Debts Owed to Governmental Units
(Type of Priority)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U E D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. Canyon County Tax Assessor P.O. Box 1010 Caldwell, ID 83606		J	Property taxes on foreclosures				Unknown
ACCOUNT NO. Idaho State Tax Commission P.O. Box 36 Boise, ID 83720-0036		J	1998 income tax				Unknown
ACCOUNT NO. Internal Revenue Service Attn: SPS 550 West Fort Street MSC041 Boise, ID 83724-0041		J	1998 income tax				Unknown
ACCOUNT NO.							
ACCOUNT NO.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal (Total of this page)	0.00
TOTAL (Report total also on Summary of Schedules)	0.00

(Complete only on last sheet of Schedule E)

Debtor(s)

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", respectively, in the column labeled "HWJC."

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	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T			U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.1617202 Action Collection Service 1325 Vista Avenue Boise, ID 83705		J							200.00
ACCOUNT NO. Art Knowles 423 1/2 15th Avenue South Nampa, ID 83686		J	Possible legal action regarding eviction						Unknown
ACCOUNT NO.02116363-0462326 Associates P.O. Box 9357 Nampa, ID 83652-9357		J	Loan						11,477.85
ACCOUNT NO. AT&T Wireless c/o Diversified Adjustment P.O. Box 32145 Fridley, MN 55432		J							130.00

18 Continuation Sheets attached

Subtotal (Total of this page) 11,807.85

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.644604762 Avco Financial 318 Caldwell Blvd Nampa, ID 83651		J	315 10th Street North, Nampa, ID				46,200.71
ACCOUNT NO.694707881 Avco Financial 318 Caldwell Blvd Nampa, ID 83651		J	111 19th Avenue South, Nampa, ID				93,600.00
ACCOUNT NO.644609934 Avco Financial 318 Caldwell Blvd Nampa, ID 83651		J	1211 1st North, Nampa, ID				48,037.52
ACCOUNT NO.694704881 Avco Financial 318 Caldwell Blvd Nampa, ID 83651		J	Loan				11,948.35
ACCOUNT NO. Bailey & Taylor 812 E. 12th Avenue South Nampa, ID 83653		J	524 13th Avenue North				46,000.00

Sheet 1 of 18 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **245,786.58**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Bank of the West P.O. Box 8160 Walnutcreek, CA 94596-8160		J	324 13th Avenue North, Nampa, ID				38,000.00
ACCOUNT NO. Bank of the West Attn: Asset Recovery P.O. Box 8050 Walnut Creek, CA 94596.8050			Assignee or other notification for: Bank of the West				
ACCOUNT NO. Bank of the West P.O. Box 8160 Walnutcreek, CA 94596-8160		J	Note				46,654.88
ACCOUNT NO.401701-00-112235-5 Beneficial P.O. Box 8633 Elmhurst, IL 60126		J	1403 2nd Street South, Nampa, ID				204,945.12
ACCOUNT NO. Chicago Title 1800 Columbia Center 701 Fifth Avenue Seattle, WA 98104		J					Unknown

Sheet 2 of 18 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **289,600.00**

(Complete only on last sheet of Schedule F) TOTAL

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Choice Rawson 1303 39th Street North Nampa, ID 83687		J					Unknown
ACCOUNT NO. Cindy Hernandez 903 7th Avenue South #A Nampa, ID 83651		J					Unknown
ACCOUNT NO. City of Nampa 411 3rd Street South Nampa, ID 83651		J	Water				25,000.00
ACCOUNT NO. Collection Bureau 9 Wall Street Nampa, ID 83653		J					3,000.00
ACCOUNT NO.1200000501 Compulink Loan Service 3900 Capital City Blvd Lansing, MI 48906		J	Second on 222 Sugar North, Nampa, ID				25,000.00

Sheet 3 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **53,000.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Dan Martin P.O. Box 9116 Nampa, ID 83652		J	Note				7,000.00
ACCOUNT NO. David Kerrick 1001 Blaine Street Caldwell, ID 83606		J	Note				27,000.00
ACCOUNT NO. David Wishney P.O. Box 837 Boise, ID 83701		J	2nd Mortgage on 111 16th Avenue South, Nampa				Unknown
ACCOUNT NO. Derrick J. O'Neill 877 W. Main Street, Ste 500 Boise, ID 83701		J	1208, 1210, 1212 1st North				30,000.00
ACCOUNT NO. Donely Pritchett		J	Default on 140 Owyhee Avenue				4,000.00

Sheet 4 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **68,000.00**

TOTAL

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Downtown Nampa Business 1224 1st St. S, Ste. 303 Nampa, ID 83651		J	Commeccial building association fees				Unknown
ACCOUNT NO. Elle Estes 1303 39th Street North Nampa, ID 83651			Lawsuit	X	X		4,000.00
ACCOUNT NO. Elle Estes c/o Trevor Hart P.O. Box 637 Boise, ID 83701-0637			Assignee or other notification for: Elle Estes				
ACCOUNT NO. First USA P.O. Box 530800 Atlanta, GA 30353-0800		J	Credit Card				7,764.36
ACCOUNT NO. Fitzgerald & Fitzgerald P.O. Box 427 Meridian, ID 83642		J	Legal advice				450.00

Sheet 5 of 18 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **12,214.36**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Franklin Building Supply 11700 Franklin Road Boise, ID 83709		J	Supplies for building				5,000.00
ACCOUNT NO. Gary Parker 273 E. Aevlon Kuna, ID 83634		J	Note				20,000.00
ACCOUNT NO. George Nourse Caldwell, ID		J					0.00
ACCOUNT NO. Grovers 824 Caldwell Blvd Nampa, ID 83651		J	Parts				4,000.00
ACCOUNT NO. Hays/Benna 111 19th Avenue South #A Nampa, ID 83651		J					Unknown

Sheet 6 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **29,000.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Hector Martinez 1211 4th Street South Nampa, ID 83651		J					300.00
ACCOUNT NO. Home Federal Savings & Loan Attn: Collections Manager 500 12th Avenue South Nampa, ID 83651		J					31,539.66
ACCOUNT NO.408078-26-100380-4 Homecoming P.O. Box 26998 Santa Anna, CA 92799		J	Second on 423 5th Avenue South, Nampa, ID				10,149.36
ACCOUNT NO.1138103 Huffmark Inc. c/o Action Collection 1325 Vista Avenue Boise, ID 83702		J					300.00
ACCOUNT NO. Idaho Power 1103 2nd Street South Nampa, ID 83651		J					15,914.32

Sheet 7 of 18 Continuation Sheets attached to Schedule F Subtotal
(Total of this page) 58,203.34

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U E D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Idaho Power c/o Equifax 7255 Franklin Road Boise, ID 83709			Assignee or other notification for: Idaho Power				
ACCOUNT NO.0001873397 IMC Mortgage P.O. Box 31513 Tampa, FL 33631-3513		J	1303 N. 39th Street, Nampa, ID				15,000.00
ACCOUNT NO.371033443 Intermountain Gas P.O. Box 7608 Boise, ID 83707		J					2,900.00
ACCOUNT NO. Johnson-Rountree Co. P.O. Box 264 Spokane, WA 99210-0264		J	Insurance/houses				100.00
ACCOUNT NO. Joseph Hernandez 103 Midland Blvd Nampa, ID 83651		J					350.00

Sheet 8 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **18,350.00**

TOTAL

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Juan Gonsales 424 14th Avenue South Nampa, ID 83687							300.00
ACCOUNT NO. Judy Eades 423 15th Avenue South #B Nampa, ID 83686		J					200.00
ACCOUNT NO. Margarito Gonsales 416 13th Avenue North Nampa, ID 83687		J					Unknown
ACCOUNT NO. Maria Pina 111 16th Avenue #1 Nampa, ID 83651		J					200.00
ACCOUNT NO. Marie Abeyta 2008 Juniper Nampa, ID 83686		J					Unknown

Sheet 9 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **700.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.981230081 Mercy Medical Center Dept 5005 P.O. Box 34936 Seattle, WA 98124		J	Medical bills				805.36
ACCOUNT NO. Michelle Everson 1065 6th Street South #C Nampa, ID 83651		J					250.00
ACCOUNT NO. Michelle Luna 2010 Juniper Boise, ID 83686		J					Unknown
ACCOUNT NO. Michelle Wright 115 16th Avenue #A Nampa, ID 83651		J					Unknown
ACCOUNT NO.GRGS001 Midwest First Financial Limited Partnership III 2504 S. 119th Street Omaha, NE 68144		J	204 13th Avenue North, Nampa, ID				78,099.00

Sheet 10 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **79,154.36**

(Complete only on last sheet of Schedule F) TOTAL

(Report total also on Summary of Schedules)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U E D A T E	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Nolan Victor R&V Trust 1528 Addison Avenue East Twin Falls, ID 83301	J		1611 5th Street South Nampa, ID				171,044.52
ACCOUNT NO. Office Value 160 N. 16th Street Boise, ID 83702	J		Office supplies				800.00
ACCOUNT NO. Olsen & Curtis 131 S.W. 5th Avenue Ste B Meridian, ID 83642	J		Accounting fees				7,000.00
ACCOUNT NO. Oregon Mutual Group P.O. Box 7500 McMinnville, OR 97128-7500	J						Unknown
ACCOUNT NO. PACE 8131 LBJ Freeway, Ste. 420 Dallas, TX 75251	J		103 Midland Blvd, Nampa, ID				93,000.00

Sheet 11 of 18 Continuation Sheets attached to Schedule F Subtotal
(Total of this page) 271,844.52

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U E D A T E	D I S P U T E	AMOUNT OF CLAIM
ACCOUNT NO.00385269 Professional Credit Svcs 1485 Market Street Springfield, OR 97477		J	US Bancorp/Idaho				800.00
ACCOUNT NO.Nolan Victor R&V Trust 1528 Addison Avenue East Twin Falls, ID 83301		J	Loan				220,000.00
ACCOUNT NO. Nolan Victor c/o Brit D. Groom P.O. Box 2754 Twin Falls, ID 83303-2754			Assignee or other notification for: R&V Trust				
ACCOUNT NO.7046640 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	115 16th Avenue South, Nampa, ID				94,375.13
ACCOUNT NO.7058640 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	307-307 1/2 16th Avenue South, Nampa, ID				66,484.92

Sheet 12 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **381,660.05**

TOTAL

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.7050240 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	424 14h Avenue South, Nampa, ID				63,725.92
ACCOUNT NO.7058540 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	218 N. Sugar Street, Nampa, ID				51,879.04
ACCOUNT NO.7065940 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	423 15th Avenue South, Nampa, ID				135,534.57
ACCOUNT NO. Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	210 Lonestar Road, Nampa, ID				95,286.74
ACCOUNT NO.7058740 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	316 11th Avenue Ext., Nampa, ID				97,954.96

Sheet 13 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **444,381.23**

TOTAL

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.7057040 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	212 14th Avenue South, Nampa, ID				103,529.60
ACCOUNT NO.7057340 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	1605 6th Street South, Nampa, ID				87,601.96
ACCOUNT NO.7057140 Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	1416-1418 5th Street, Nampa, ID				55,780.54
ACCOUNT NO. Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893		J	423 5th Avenue South, Nampa, ID				44,947.64
ACCOUNT NO. Rick Thomas c/o Thomas Walker Jr. 815 W. Washington Boise, ID 83702		J	Lawsuit				25,000.00

Sheet 14 of 18 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **316,859.74**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Roy Smith 1605 6th Street South #B Nampa, ID 83651		J					200.00
ACCOUNT NO. Ruben Estrada 414 13th Avenue North Nampa, ID 83687		J					Unknown
ACCOUNT NO. Safeco P.O. Box 2726 Spokane, WA 99220		J	Insurance				0.00
ACCOUNT NO. Sante Center for Healing P.O. Box 448 Argyle, TX 76226		J	Hospital				1,350.00
ACCOUNT NO. Shane Haydon 161 High Street SE #244 Salem, OR 97301		J	Doctor				139.62

Sheet 15 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **1,689.62**

TOTAL
(Report total also on Summary of Schedules)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Springbrook Northwest P.O. Box 42409 Portland, OR 97242		J	Hospital				4,328.15
ACCOUNT NO. The Bon Marche 1345 S. 52 Street Tempe, AZ 85281		J	Credit card				800.00
ACCOUNT NO. Tiffany Hays 111 19th Avenue South #A Nampa, ID 83651							Unknown
ACCOUNT NO. Tom Butler 1303 39th Street Nampa, ID 83687		J	Maintenance and repair services for States Development				Unknown
ACCOUNT NO. U.S. Bank P.O. Box 64799 Saint Paul, MN 55164		J	Credit line				2,000.00

Sheet 16 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **7,128.15**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. Voicestream c/o National Recovery 46177 Warm Springs Freemont, CA 94539		J					4,000.00
ACCOUNT NO. Voicestream c/o Bureau of Collection 7525 S. Mitchell Road Minneapolis, MN 55344			Assignee or other notification for: Voicestream				
ACCOUNT NO. Voicestream c/o WCI Financial Svc P.O. Box 97029 Redmond, WA 98073-9729			Assignee or other notification for: Voicestream				
ACCOUNT NO. White Peterson Pruss Morrow & Gigray, PA P.O. Box 247 Nampa, ID 83653-0247		J	Legal fees				2,000.00
ACCOUNT NO.10156838 WMC Mortgage P.O. Box 54089 Los Angeles, CA 90054		J	612 15th Avenue North, Nampa, ID				54,400.00

Sheet 17 of 18 Continuation Sheets attached to Schedule F

Subtotal (Total of this page) **60,400.00**

TOTAL
(Complete only on last sheet of Schedule F)
(Report total also on Summary of Schedules)

Debtor(s)

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO.0010172813 WMC Mortgage P.O. Box 54089 Los Angeles, CA 90054		J	220 N. Sugar, Nampa, ID				96,000.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet 18 of 18 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **96,000.00**

(Complete only on last sheet of Schedule F) **TOTAL 2,445,779.80**
(Report total also on Summary of Schedules)

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 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.
Ford Motor Credit Co. P.O. Box 7289 Pasadena, CA 91109	Lease of 1999 Ford Expedition
Ford Motor Credit Co. P.O. Box 7289 Pasadena, CA 91109	Lease of 1999 Ford F250 Pickup

Debtor(s)

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

Debtor(s)

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 Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Employment: DEBTOR		SPOUSE	
Occupation	Ob/Gyn	Homemaker	
Name of Employer	Women's Health Center		
How long employed	2 Years		
Address of Employer	1611 12th Avenue Road, Ste. A Nampa, ID		

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ _____	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
SUBTOTAL	\$ _____	\$ _____
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify) _____	\$ _____	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>8,000.00</u>	\$ _____
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 _____	\$ _____	\$ _____
Other monthly income Specify _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ <u>8,000.00</u>	\$ _____
TOTAL COMBINED MONTHLY INCOME	\$ <u>8,000.00</u>	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

None

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>2,363.98</u>
Are real estate taxes included? Yes <u>X</u> No _____	
Is property insurance included? Yes _____ No <u>X</u>	
Utilities: Electricity and heating fuel	\$ <u>150.00</u>
Water and sewer	\$ <u>75.00</u>
Telephone	\$ <u>100.00</u>
Other <u>Cable TV, Newspaper</u>	\$ <u>45.00</u>
Home maintenance (repairs and upkeep)	\$ <u>100.00</u>
Food	\$ <u>650.00</u>
Clothing	\$ <u>100.00</u>
Laundry and dry cleaning	\$ <u>50.00</u>
Medical and dental expenses	\$ <u>100.00</u>
Transportation	\$ <u>150.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>150.00</u>
Charitable contributions	\$ <u>800.00</u>
Insurance: (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>193.00</u>
Life	\$ <u>485.00</u>
Health	\$ <u>555.00</u>
Auto	\$ <u>42.00</u>
Other <u>Disability</u>	\$ <u>245.46</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>336.36</u>
Other <u>4 wheelers</u>	\$ <u>500.00</u>
Other _____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other <u>PRN</u>	\$ <u>510.00</u>
TOTAL MONTHLY EXPENSES(Report also on Summary of Schedules)	\$ <u>7,700.80</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	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____	\$ _____
(interval)	

United States Bankruptcy Court
District of Idaho

IN RE

Gregerson, Gary Ned
529-21-5502
3108 Ginger Lane
Nampa, ID 83686

& Gregerson, Lisa Lynn
528-33-6460
3108 Ginger Lane
Nampa, ID 83686

Case No. 99-01804

DEBTOR(S)

Chapter 7

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)
\$85,000	1999 year-to-date employment
\$184,553	1998 employment
\$254,365	1997 employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

AMOUNT	SOURCE
\$60,559	Disbursement from retirement account

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 joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
PNC Mortgage	5/99	\$2,613.63	\$288,000
	6/99	\$2,363.98	
	7/99	\$2,363.98	
Richard Agee P.O. Box 8207 Durango, CO 81301	6/99	\$1,174.93	\$25,000

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 joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR; RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ned & Dixie Gregerson Cedar City, UT	1/99	\$2,500	0

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 joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
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See Continuation Sheet - Page 1

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 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 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
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See Continuation Sheet - Page 2

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 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 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 joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and 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
LDS 17th Ward	Church	5/99	\$1,700
		7/2/99	\$450

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 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 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
Randal J. French P.O. Box 2730 Boise, ID 83701-2730	7/99	\$750 attorney fees \$175 filing fee

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 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, association, 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 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 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 joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

16. Nature, location and name of business

None

a. If the debtor is an individual, list the names and address 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 **two 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 two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and address of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **two years** immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **two years** immediately preceding the commencement of this case.

NAME	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
Gary N. Gregerson, M.D.		OB/GYN	5/98-current
States Development		Real estate co.	1997-
Medical Center Physicians		Medical Center	1993-3/98

17. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the **six years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Reid Olsen (taxes)	1997
Meridian, ID	

None

b. List all firms who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS
Reid Olsen
Meridian, ID

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Reid Olsen
Meridian, ID

ADDRESS

None

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS
U.S. Bank, Boise, ID (private banking)

DATE ISSUED
1998

(former business associate Mike Vasil may have submitted financial statements to potential lenders. Debtors have no informaiton regarding these occurrences)

18. Inventories

None

a. List the dates of the last two inventories taken on your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a. above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____ Signature Gary N Gregerson
of Debtor Gregerson, Gary Ned

Date _____ Signature Lisa Lynn Gregerson
of Joint Debtor Gregerson, Lisa Lynn
(if any)

CERTIFICATION 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.

Signature of Bankruptcy Petition Preparer _____ Date _____

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

[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 _____

Print Name and Title

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

4 continuation sheets attached

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.

Statement of Financial Affairs
Continuation Sheet - Page 1 of 4
Question 4a

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
Estes v. Gregerson CV 99-02724C	Collection	Canyon County	Pending
Bank Trust Co. v. Gregerson CV 99-01083	Collection	Canyon County	Pending
Nolan Victor v. Gregerson CV 99-01159	Collection	Canyon County	Pending
Home Federal v. Gregerson	Collection	Canyon County	Judgment entered
David Tomlinsen v. Gregerson	Collection	Canyon County	Pending
Rick Tomas v. Medical Center	Collection	Ada County	Pending
State of Idaho v. Gregerson CR 99-06353N	Criminal	Canyon County	Pending

Statement of Financial Affairs
Continuation Sheet - Page 2 of 4
Question 5

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
IMC Mortgage P.O. Box 31513 Tampa, FL 33631-3513	3/99	1303 N. 39th Street Nampa, ID, \$140,000
Midwest First Financial 2504 S. 119th Street Omaha, NE 68144	4/99	204 13th Ave. N. Nampa, ID, \$67,7003
Pace 8131 LBJ Freeway, Ste. 420 Dallas, TX 75251	5/99	103 Midland Nampa, ID, \$80,000
Republic Mortgage P.O. Box 1893 Grand Rapids, MI 49501-1893	3/99	115 16th Ave. S. Nampa, ID, \$99,900
Republic Mortgage	3/99	307-307 1/2 16th Ave. S. Nampa, ID, \$64,100
Republic Mortgage	3/99	424 14th Ave. S. Nampa, ID
Republic Mortgage	8/98	218 N. Sugar Street Nampa, ID, \$30,900
Republic Mortgage	3/99	423 15th Ave. S. Nampa, ID, \$106,500
Republic Mortgage		210 Lonestar Road Nampa, ID, \$95,000
Republic Mortgage	3/99	316 11th Ave. Ext. Nampa, ID, \$71,300
Republic Mortgage	3/99	212 14th Ave. S. Nampa, ID, \$100,000
Republic Mortgage	3/99	1605 6th St. S. Nampa, ID, \$85,500
Republic Mortgage	12/98	1416-1418 5th Street Nampa, ID, \$38,500
Republic Mortgage	3/99	423 5th Ave. S. Nampa, ID, \$46,400

Statement of Financial Affairs
Continuation Sheet - Page 3 of 4
Question 5

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
WMC Mortgage P.O. Box 54089 Los Angeles, CA 90054	1/99	612 15th Ave. N. Nampa, ID, \$39,900
WMC Mortgage		220 N. Sugar Nampa, ID, \$57,600

Statement of Financial Affairs
Continuation Sheet - Page 4 of 4
Question 10

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
George Nourse Jr. Caldwell, ID	4/99	Deeds to several parcels of real property
Richard Agee Durrango, CO 81301		Deed to Lewis Lane
Denise Goodwin 3720 Midland Blvd. Nampa, ID 83686		Deed to 220 W. Georgia