

Amended

B240 (1/88)	REAFFIRMATION AGREEMENT
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Debtor's Name Donna Jean Headley	Case No.
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99-41665-7

INSTRUCTIONS

- 1) Write debtor's name and bankruptcy case number above.
- 2) Part A - Must be signed by both the debtor and creditor.
- 3) Part B - Must be signed by the attorney who represents the debtor in this bankruptcy case.
- 4) Part C - Must be completed by the debtor if the debtor is not represented by an attorney in this bankruptcy case.
- 5) File the completed form by mailing or delivering to the Bankruptcy Clerk.
- 6) Attach written agreement, if any.

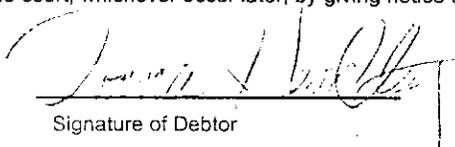
COURT USE ONLY

PART A - AGREEMENT

Creditor's Name & Address Kathy Merrell 559 Cedar Burley ID 83318	Summary of Terms of New Agreement	
	a) Principal Amount \$	1640.00
	Interest Rate (APR)	none
	Monthly Payments \$	25.00
	b) Description of Security: pets	
Date Set for Discharge Hearing (if any):	Present Market Value \$	2590.00

The parties understand that this agreement is purely voluntary and that the debtor may rescind the agreement at any time prior to discharge or within 60 days after such agreement is filed with the court, whichever occur later, by giving notice of rescision to the creditor.

12-10-99
 Date


 Signature of Debtor

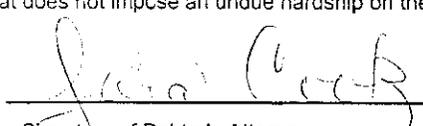

 Signature of Creditor

 Signature of Joint Debtor

PART B - ATTORNEY'S DECLARATION

This agreement represents a fully informed and voluntary agreement that does not impose an undue hardship on the debtor or any dependant of the debtor.

12-10-99
 Date


 Signature of Debtor's Attorney

PART C - MOTION FOR COURT APPROVAL OF AGREEMENT - Complete only where debtor is not represented by an attorney.

I (we), the debtor, affirm the following to be true and correct:

- 1) I am not represented by an attorney in connection with the bankruptcy case.
- 2) My current monthly net income is 1530.00
\$ _____
- 3) My current monthly expenses total 1516.00
\$ _____



4) I believe that this agreement is in my best interest because _____

Therefore, I ask the court for an order approving this reaffirmation agreement.

12-1-99

Date

Dennis Headley

Signature Debtor

Date

Signature of Joint Debtor

PART D - COURT ORDER

The court grants the debtor's motion and approves the voluntary agreement upon the terms specified above.

Date

Bankruptcy Judge



CONTRACT FOR HORSE SALE

Tiny Acres Ranch and Donna and Megan Headley
(Buyer) agree on the sale of

Tiny Acres Curley Sue & Harness
horse for sale by Tiny Acres Ranch. The Buyer agrees to pay
\$25.00 per month, for the amount of \$1,790.00.
However, the Buyer (Donna & Megan) can pay the
full amount or remaining amount any time they so desire.

If at any time the Buyer is not able to pay the amount that is left to
pay, after discussing it with the Seller, the horse,
Tiny Acres Curley Sue
will be returned to the sellers (Tiny Acres Ranch). The money that
has been paid will be forfeited at this time.

Upon full payment for the horse the papers will be sent to the
appropriate association and transferred into the name/names of the
new owner/s.

Signed by Kathy Merrell, who represents
Tiny Acres Ranch, this 23 day of Feb., 1998. Witnessed
by [Signature], this
day of 23 Feb, 98. Comm Exp 8/31/2000

Signed by Donna Headley, who represents
the Buyer, this 8 day of May, 98. Witnessed by
Dana Fukes Notary, this 8 day of
May, 98. Comm Expires 8-31-2000