

**BIOGRAPHICAL STATEMENT  
OF  
FRANK J. GEBHARDT**

I was raised in Western Montana. I graduated from Gonzaga University in 1969, receiving a Bachelor of Business Administration degree, magnum cum laude. I received my Juris Doctor degree, with high honors, from the University of Notre Dame in 1972. I was admitted to the Washington Bar in 1972 and have practiced primarily business and commercial law in Spokane since that year. I was admitted to the Idaho Bar in 1988, and serve several clients in Northern Idaho.

My wife Jacquie and I have been married for thirty-one years. We have two grown daughters and a son in college.

While I do not profess to be an expert in bankruptcy law, my acquaintance with that court goes back to 1973. Michael Kerley was then the bankruptcy referee and Bill Grant (now a retired Superior Court Judge) was the trustee on the case in which I was involved. I obtained a lift stay on an aircraft on behalf of a bank I was representing.

Since that time I have represented almost exclusively creditors in the bankruptcy court in Spokane; on occasion in Seattle; and now quite frequently in Coeur d' Alene and Moscow.

I have had extensive experience as an arbitrator. Although I have represented clients in many mediations, I have served as a mediator infrequently. I am a firm believer in alternate dispute resolution. I have seen the time and expense involved in litigation increase dramatically since I began the practice of law; and mediation offers an opportunity to reverse that trend.