

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

DEC 15 1 43 PM '01

IN RE:)
SANDERS, LARRY A.)
SANDERS, SHIRLEY R.)
DEBTOR(S))

CASE NO. 00-11154

CHAPTER 7

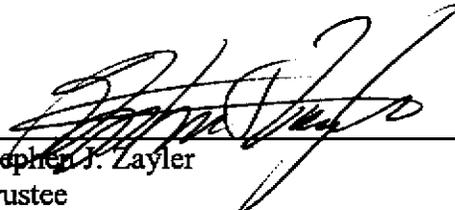
CLERK OF COURT
BY DEPUTY

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, the Trustee of the estate of the above-named Debtor(s), certifies under penalty of perjury, to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of his office, that the Trustee has examined all proofs of claims as appropriate in preparation for the proposed distribution, and that the proposed distribution attached herewith is proper and consistent with the law and rules of the court. The Trustee hereby applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the Trustee respectfully requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: November 5, 2001



Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution.

United States Trustee

Date: 12-14-01

By: 



UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)
SANDERS, LARRY A.) CASE NO. 00-11154
SANDERS, SHIRLEY R.)
DEBTOR(S)) CHAPTER 7

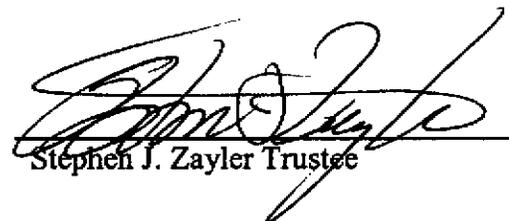
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: November 5, 2001


Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF November 5, 2001

| | | |
|-----------------------|----------|-------------------|
| A. RECEIPTS | | \$10,127.19 |
| B. DISBURSEMENTS | | |
| (1) Secured creditors | 0.00 | |
| (2) Administrative | 1,117.09 | |
| (3) Priority | 0.00 | |
| (4) Other | 0.00 | |
| TOTAL DISBURSEMENTS | | <u>\$1,117.09</u> |
| BALANCE OF FUNDS | | \$9,010.10 |

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ZAYLER

COMMENTS:

CASE NAME:

SANDERS, LARRY/SHIRLEY

CASE NUMBER:

00-11154

DATE UST APPROVED:

12-14-01

ESTATE INCOME:

TOTAL RECEIPTS:

\$10,127.19

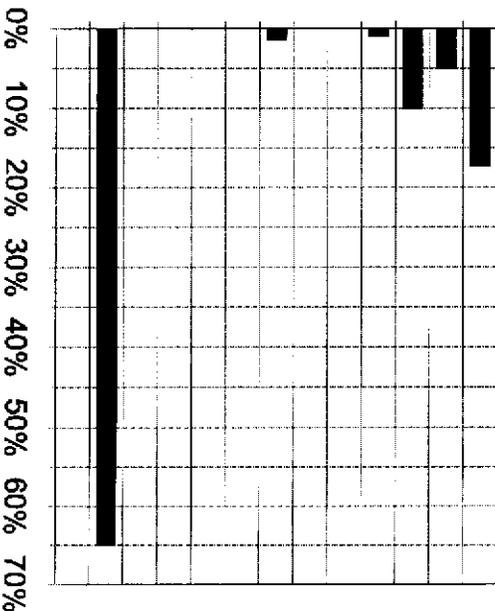
100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION
 TRUSTEE'S EXPENSES
 FIRMS PROFESSIONAL FEES
 FIRMS PROFESSIONAL EXPENSES
 OTHER ATTORNEY FEES
 OTHER PROFESSIONAL FEES
 COURT COSTS
 ESTATE EXPENSES(TAXES, ETC)
 PRIOR CHAPTER COSTS
 SECURED CLAIMS PAID
 PRIORITY CLAIMS PAID
 UNSECURED CLAIMS PAID
 OTHER(RETURN TO DEBTOR, ETC)

1,762.72
 513.61
 1,017.50
 99.59
 0.00
 0.00
 150.00
 0.00
 0.00
 0.00
 0.00
 6,583.77
 0.00

17.41%
 5.07%
 10.05%
 0.98%
 0.00%
 0.00%
 1.48%
 0.00%
 0.00%
 0.00%
 0.00%
 65.01%
 0.00%



UNSECURED CLAIMS ALLOWED

35,048.05

UNSECURED CLAIMS PAID

6,583.77

PERCENT RECOVERED FOR UNSECURED

18.78%

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 00-11154 BPI Judge: BILL PARKER
Case Name: SANDERS, LARRY A.
SANDERS, SHIRLEY R.
For Period Ending: 11/05/01

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 06/19/00 (f)
341(a) Meeting Date: 08/04/00
Claims Bar Date: 04/30/01

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|--|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA=554(a) Abandon DA=554(c) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA) Gross Value of Remaining Assets |
| DOMESTEAD | | | | | |
| 2. LOTS 604 & 608, COUGAR COUNTRY, BUNA, TX | 78,000.00 | 0.00 | | 0.00 | FA |
| 3. CKG. & SAV. ACCT. | 600.00 | 0.00 | | 0.00 | FA |
| 4. HOUSEHOLD GOODS | 345.00 | 0.00 | | 0.00 | FA |
| 5. WEARING APPAREL | 2,500.00 | 0.00 | | 0.00 | FA |
| 6. JEWELRY | 500.00 | 0.00 | | 0.00 | FA |
| 7. LIFE INSURANCE | 500.00 | 0.00 | | 0.00 | FA |
| 8. DUPONT 401(K) | 500.00 | 0.00 | | 0.00 | FA |
| 9. SUTHELAND 401(K) | 40,000.00 | 0.00 | | 0.00 | FA |
| 10. 1997 CHEVY CALAVIER | 200.00 | 0.00 | | 0.00 | FA |
| 11. 1999 CHEVY TAHOE | 5,400.00 | 0.00 | | 0.00 | FA |
| 12. 2000 TOYOTA TACOMA | 20,000.00 | 0.00 | | 0.00 | FA |
| 13. 1999 CAROLINA SKIFF | 25,000.00 | 0.00 | | 0.00 | FA |
| 14. PREFERENCE PAYMENT (u) | 6,500.00 | 0.00 | | 0.00 | FA |
| Post-Petition Interest Deposits (u) | 0.00 | 10,000.00 | | 10,000.00 | FA |
| | Unknown | N/A | | 127.19 | FA |
| TOTALS (Excluding Unknown Values) | \$180,045.00 | \$10,000.00 | | \$10,127.19 | Gross Value of Remaining Assets |
| | | | | | \$0.00 |
| | | | | | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other actions:

Adversary proceeding settled. Objections to claims heard. No fiduciary tax returns necessary. Application for Compensation to attorney for Trustee is pending.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 00-11154 BP1 Judge: BILL PARKER
Case Name: SANDERS, LARRY A.
SANDERS, SHIRLEY R.

Initial Projected Date of Final Report (TPR): 09/30/01
Current Projected Date of Final Report (TPR): 12/31/01

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 06/19/00 (f)
341(a) Meeting Date: 08/04/00
Claims Bar Date: 04/30/01

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 00-11154 BP1
 Case Name: SANDERS, LARRY A.
 SANDERS, SHIRLEY R.

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3754223978 Money Market - Interest Bearing
 Taxpayer ID No: 75-6598388
 For Period Ending: 11/05/01
 Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|------------------|--------------------|---|---|---------------|--------------------|----------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Deposits (\$) | Disbursements (\$) | Account Balance (\$) |
| 04/03/01 | 14 | CHASE BANK OF TEXAS, N.A. | BALANCE FORWARD | 10,000.00 | | 0.00 |
| 04/30/01 | 15 | BANK OF AMERICA | SETTLEMENT OF ADVERSARY PROCEEDING | 16.75 | | 10,000.00 |
| 05/31/01 | 15 | BANK OF AMERICA | Interest Rate 2.350 | 20.01 | | 10,016.75 |
| 06/29/01 | 15 | BANK OF AMERICA | Interest Rate 2.100 | 16.76 | | 10,036.76 |
| 07/31/01 | 15 | BANK OF AMERICA | Interest Rate 2.100 | 18.53 | | 10,053.52 |
| 08/31/01 | 15 | BANK OF AMERICA | Interest Rate 2.100 | 17.98 | | 10,072.05 |
| 09/28/01 | 15 | BANK OF AMERICA | Interest Rate 2.100 | 16.27 | | 10,090.03 |
| 10/25/01 | 000101 | STEPHEN J. ZAYLER ATTORNEY AT LAW 123 E. LUFKIN AVE. LUFKIN, TEXAS 75901 | TRUSTEES FEES & EXPENSES PER ORDER SIGNED 10/11/01 | | 1,117.09 | 10,106.30 |
| 10/31/01 | 15 | BANK OF AMERICA | Interest Rate 2.100 | 18.82 | | 9,008.03 |
| 11/05/01 | 15 | BANK OF AMERICA | INTEREST REC'D FROM BANK | 2.07 | | 9,010.10 |
| 11/05/01 | | Transfer to acct #3754224210 | Final Posting Transfer | | 9,010.10 | 0.00 |

COLUMN TOTALS
 10,127.19
 Less: Bank Transfers 0.00
 Subtotal 10,127.19 9,010.10
 Less: Payments to Debtors 0.00
 Net 10,127.19 1,117.09

Page Subtotals 10,127.19 10,127.19

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 00-11154 BP1
 Case Name: SANDERS, LARRY A.
 SANDERS, SHIRLEY R.
 Taxpayer ID No: 75-6598388
 For Period Ending: 11/05/01

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3754224210 Checking - Non Interest
 Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

| 1 Transaction Date | 2 Check or Reference | 3 Paid To / Received From | 4 Description Of Transaction | 5 Deposits (\$) | 6 Disbursements (\$) | 7 Account Balance (\$) |
|-----------------------|-------------------------|--------------------------------|---|--------------------|-------------------------|---------------------------|
| 11/05/01 | | Transfer from Acct #3754223978 | BALANCE FORWARD Transfer In From MMA Account | 9,010.10 | | 9,010.10 |

COLUMN TOTALS 9,010.10 0.00 9,010.10
 Less: Bank Transfers 9,010.10 0.00
 Subtotal 0.00 0.00
 Less: Payments to Debtors 0.00 0.00
 Net 0.00 0.00

TOTAL - ALL ACCOUNTS
 Money Market - Interest Bearing - 3754223978 NET DEPOSITS 10,127.19 DISBURSEMENTS 1,117.09 ACCOUNT BALANCE 9,010.10
 Checking - Non Interest - 3754224210 0.00 0.00 9,010.10

Page Subtotals 9,010.10 0.00

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

| | | | |
|----------|-------------|----------------------|------------|
| Receipts | \$10,127.19 | 25% of First \$5,000 | \$1,250.00 |
| Less | -\$5,000 | (\$1,250.00 Max) | |
| Balance | \$5,127.19 | 10% of Next \$45,000 | \$512.72 |
| Less | -\$45,000 | (\$4,500.00 Max) | |
| Balance | \$0.00 | 5% of Next \$950,000 | \$0.00 |
| Less | -\$950,000 | (\$47,500.00 Max) | |
| Balance | \$0.00 | 3% of Balance | \$0.00 |

TOTAL COMPENSATION REQUESTED \$1,762.72

TRUSTEE EXPENSES:

| | |
|--|----------|
| Premium on Trustee's Bond | \$0.00 |
| Travel (0.00 at 0.00cents per mile) | \$0.00 |
| Copies (995.00 page at 0.25 cents per copy) | \$248.75 |
| Postage | \$72.86 |
| Telephone Charges | \$5.00 |
| Clerical/Secretarial (2.80 hrs. at 15.00 per hour) | \$42.00 |
| Paralegal/Assistance (2.90 hrs. at 50.00 per hour) | \$145.00 |
| Supplies/Stationary | \$0.00 |
| Distribution Expenses | \$0.00 |
| Miscellaneous | \$0.00 |

TOTAL EXPENSES \$513.61

Records : Trustee did not take possession of
Business or personal records of Debtor.

X

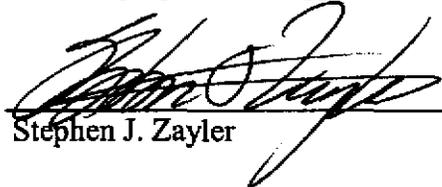
Notice given debtor on
to pick up business or personal records
in hands of Trustee.

THE STATE OF TEXAS)

COUNTY OF)

BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the LARRY A. and SHIRLEY R. SANDERS bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, collected preference payment paid to the bank, and had several conferences and correspondence with the debtor, the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.



Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 5th day of November, 2001.



NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF TRUSTEE TIME

June 19, 2000 - Initial review of Schedules and Statement of Financial Affairs;
(SJZ - .20)

June 19, 2000 - Receipt of Notice of Appointment;
(SJZ - .10)

Juen 19, 2000 - Receipt and review of Notice of 341a meeting;
(SJZ - .10)

July 10, 2000 - Receive and review Notice of Appearance from Bruce Nicolosi for Hibernia National Bank;
(SJZ - .10)

August 2, 2000 - Review of file prior to conducting 341a hearing;
(SJZ - .10)

August 2, 2000 - Prepare sign-in sheet;
(SJZ - .10)

August 4, 2000 - Conduct 341a hearing - hearing continued;
(SJZ - .10)

August 8, 2000 - Prepare Proceeding Memo;
(SJZ - .10)

August 8, 2000 - Review of typed proceeding memo and execute same;
(SJZ - .10)

August 8, 2000 - Correspondence to Court transmitting proceeding memo and execute same;
(SJZ - .20)

August 9, 2000 - Conference with Rebecca Allen regarding results of 341a hearing and assets of case;
(SJZ - .20)

August 9, 2000 - Receive review Reaffirmation Agreement submitted by Employees Credit Union;
(SJZ - .10)

August 15, 2000 - Correspondence to Chase Bank regarding preference payment and turn money over to estate;
(SJZ - .30)

September 11, 2000 - Recevie and review Notice of Appearance from Becket & Lee for American Express Centurion Bank;
(SJZ - .10)

September 26, 2000 - Correspondence to Chase Bank Bankruptcy Department regarding preference payment and to turnover money to estate;
(SJZ - .20)

October 3, 2000 - Prepare Form 1 & Form 2;
(SJZ - .30)

October 4, 2000 - Receipt and review of Discharge of Debtor;
(SJZ - .10)

October 10, 2000 - Conference with paralegal regarding status of
administration;
(SJZ - .20)

January 23, 2001 - Review of Trustee's Notice to Set Bar Date and execute
same;
(SJZ - .10)

January 23, 2001 - Correspondence to Court transmitting Trustee's Notice to
Set Bar Date and execute same;
(SJZ - .20)

January 30, 2001 - Receipt and review of Notice Setting Bar Date;
(SJZ - .10)

February 15, 2001 - Receive and review Notice of Entry of Order Deferring
Filing Fee;
(SJZ - .10)

March 15, 2001 - Receive and review Proof of Claim filed by Gulf Federal
Credit Union;
(SJZ - .10)

March 22, 2001 - Conference with paralegal regarding offer of settlement from
Chase Bank;
(SJZ - .10)

April 2, 2001 - Prepare Form 1 and Form 2;
(SJZ - .30)

April 3, 2001 - Review of deposit and initial deposit;
(SJZ - .10)

April 3, 2001 - Correspondence to NationsBank transmitting deposit, notice of
appointment, W-9 Form and execute;
(SJZ - .30)

April 3, 2001 - Review of W-9 for NationsBank and execute same;
(SJZ - .10)

April 9, 2001 - Receive and review bank stamped deposit slip;
(SJZ - .10)

April 16, 2001 - Receive and review Proof of Claim filed by Chase Bank;
(SJZ - .10)

April 30, 2001 - Receive and review correspondence from IRS regarding EIN;
(SJZ - .10)

May 15, 2001 - Receipt and review of bank statement;
(SJZ - .10)

May 16, 2001 - Review Request for Clerk to Release Claims Folder to Trustee
and execute same;
(SJZ - .20)

May 29, 2001 - Receive and review Notice of Entry of Order Approving
Compromise Settlement Agreement;
(SJZ - .10)

June 1, 2001 - Review claims with paralegal for legal sufficiency and
necessary objections;
(SJZ 1.30)

June 13, 2001 - Receipt and review of bank statement;
(SJZ - .10)

July 10, 2001 - Review correspondence to the Court transmitting Request for
Clerk to Release Claims Folder and execute;
(SJZ - .10)

July 12, 2001 - Receipt and review of bank statement;
(SJZ - .10)

July 13, 2001 - Receive and review Bill of Costs;
(SJZ - .10)

August 6, 2001 - Correspondence to Court transmitting objections to claims,
review and execute same;
(SJZ - .40)

August 6, 2001 - Review Correspondence to Robert Dunham enclosing Agreed Order
on Trustee's Objection to Claim No. 1, secured claim of Hibernia National Bank
and execute;
(SJZ - .10)

August 13, 2001 - Receipt and review bank statement;
(SJZ - .10)

August 14, 2001 - Review of and sign correspondence to Court returning claims
folder;
(SJZ - .10)

August 15, 2001 - Deliver claims folder to Clerk's Office in Beaumont;
(SJZ - .10)

August 24, 2001 - Receive and review Notice of Entry of Order of Agreed Order
on Objection to Claim No. 1 of Hibernia National Bank;
(SJZ - .10)

August 28, 2001 - Receive and review Notice of Entry of Order of Agreed Order
on Objection to Claim No. 4 of Gulf Federal Credit Union;
(SJZ - .10)

September 13, 2001 - Receipt and review of bank statement;
(SJZ - .10)

October 14, 2001 - Prepare Form 1 and Form 2;
(SJZ - .30)

October 15, 2001 - Receipt and review of bank statement;
(SJZ - .10)

October 24, 2001 - Receive and review Order Granting Application for
Compensation;
(SJZ - .10)

TOTAL ITEMIZED TRUSTEE TIME: 8.2 hrs.

Additional Trustee time to be incurred:

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

Preparation of disbursement checks to creditors and Trustee fees and expenses;

Preparation of dividend letter to creditors;

Review additional bank statements;

Preparation of additional Form 1's and 2's as necessary;

Preparation of Trustee's Supplemental Final Report.

ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

April 3, 2001 - Prepare deposit, post, and transmit;
(RA - .20)

April 3, 2001 - Preparation of receipt of funds;
(CP- .10)

April 3, 2001 - Prepare W-9 Form;
(RA - .20)

April 3, 2001 - Open new account and load account information;
(RA - .20)

May 15, 2001 - Reconcile Bank Statement;
(MR - .10)

June 13, 2001 - Reconcile Bank Statements;
(MR - .10)

July 10, 2001 - Correspondence to Court Requesting Court Costs;
(RA - .20)

July 12, 2001 - Reconcile Bank Statements;
(MR - .10)

July 13, 2001 - Receive and review Bill of Costs;
(RA - .10)

August 6, 2001 - Correspondence to Robert Dunham enclosing Agreed Order on Trustee's Objection to Claim No. 1, secured claim of Hibernia National Bank;
(RA - .20)

August 13, 2001 - Reconcile Bank Statement;
(MR - .10)

August 14, 2001 - Correspondence to Court returning Claims Folder;
(RA - .20)

September 17, 2001 - Reconcile Bank Statements;
(MR - .10)

October 15, 2001 - Reconcile Bank Statements;
(MR - .10)

October 25, 2001 - Prepare two (2) disbursements checks to attorney for Trustee for compensation, expenses, and post distribution;
(CP - .30)

bankrupt.trustee.sec.cla

November 5, 2001 - Compile Trustee's Final Report for Submission to U. S. Trustee;

(CP - .30)

November 5, 2001 - Transfer funds from MMA to checking account at Bank of America and post accrued interest;

(CP - .20)

RECAP OF SECRETARIAL & CLERICAL TIME:

| | | | | | |
|---------------|---|-----------|-------------------|------|-------|
| REBECCA ALLEN | - | 1.30 hrs. | @ \$15.00/per hr. | = \$ | 19.50 |
| CARI PARRISH | - | 0.90 hrs. | @ \$15.00/per hr. | = | 13.50 |
| MILLIE REEVES | - | 0.60 hrs. | @ \$15.00/per hr. | = | 9.00 |

| | | | | | |
|--------|--|-----------|-------------------|------|-------|
| TOTAL: | | 2.80 hrs. | @ \$15.00/per hr. | = \$ | 42.00 |
|--------|--|-----------|-------------------|------|-------|

ITEMIZATION OF PARALEGAL TIME

August 9, 2000 - Conference with Trustee regarding results of 341a hearing;
(RA .20)

October 10, 2000 - Conference with Trustee regarding statusof administration;
(RA - .20)

January 23, 2001 - Prepare Request for Clerk to Set Bar Date;
(RA - .20)

January 26, 2001 - Load assets, lien, and exemption information into computer;
(RA - .60)

March 22, 2001 - Conference with Trustee regarding offer of settlement from Chase Bank;
(RA - .10)

April 16, 2001 - Review Proof of Claim filed by Chase Bank;
(RA - .10)

May 16, 2001 - Prepare Request for Clerk to Release Claims Folder to Trustee;
(RA - .20)

June 1, 2001 - Load claim information;
(RA - 1.10)

July 10, 2001 - Prepare Request for Clerk to Set Bar Date;
(RA - .20)

RECAP OF PARALEGAL TIME:

REBECCA ALLEN (RA) - 2.90 hrs. @ \$50.00/per hr. = \$145.00

TOTAL 2.90 hrs. @ \$50.00/per hr. = \$145.00

SCHEDULE C
EXPENSES OF ADMINISTRATION

| | (1) Amount Claimed | (2) Amount Allowed | (3) Previously Paid | (4) Due |
|---|-----------------------|-----------------------|------------------------|------------|
| 1. 11 U.S.C. Sec. 507(a)(1) Court Costs and Fees | 150.00 | 150.00 | 0.00 | 150.00 |
| 2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties | 0.00 | 0.00 | 0.00 | 0.00 |
| 4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements | | | | |
| A. Trustee - Compensation | 1,762.72 | 1,762.72 | 0.00 | 1,762.72 |
| B. Trustee - Expense | 513.61 | 513.61 | 0.00 | 513.61 |
| C. TRUSTEE ATTORNEY FEES | 1,117.09 | 1,117.09 | 1,117.09 | 0.00 |
| 5. Court Special Charges (Excess Notices) | 0.00 | 0.00 | 0.00 | 0.00 |
| 6. United States Trustee Fees | 0.00 | 0.00 | 0.00 | 0.00 |
| BkMk6 TOTALS: | \$3,543.42 | \$3,543.42 | \$1,117.09 | \$2,426.33 |

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS

form.bill

In Re:

Case No: 00-11154 bp

Larry A. Sanders
Shirley R. Sanders

Chapter: 7

Debtor(s)

BILL OF COURT COSTS

To: **Stephen J. Zayler**
PO Box 150743
Lufkin, TX 75914-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of **\$150.00**.

These costs are itemized as follows:

NOTICES

\$.25 per notice in excess of 50 notices mailed prior to 1/1/87. **\$0.00**
\$.50 per notice for all notices mailed 1/1/87 between 1/1/98. **\$0.00**

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES.
(Do Not Bill for \$.50 per notice)

NOTE: For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$.50 per notice)

PROCESSING CLAIMS

NOTE: Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

DEFERRED ADVERSARY FILING FEES

1 Chapter 7 Adversary Proceeding filed @ \$120.00/150.00 each. **\$150.00**

NOTE: For all Adversary Proceedings filed after 12/18/96 the filing fee is \$150.00.

TOTAL AMOUNT DUE **\$150.00**

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: 11/01/01

JAMES D. TOKOPH
Clerk of Court

By: Cheryl Frith
Deputy Clerk

NOTE: For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

OCT 16 2001

CLERK, U.S. BANKRUPTCY COURT
BY: DEPUTY

A.M.
P.M.

EOD

OCT 16 2001

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:
LARRY A. SANDERS and
SHIRLEY R. SANDERS

DEBTORS

CASE NO. 00-11154
CHAPTER 7

ORDER APPROVING APPLICATION FOR COMPENSATION AND
REIMBURSEMENT OF EXPENSES FOR COUNSEL FOR THE TRUSTEE
AS AN ADMINISTRATIVE EXPENSE

CAME ON this day to be considered the Application for Compensation and Reimbursement of Expenses filed by STEPHEN J. ZAYLER, Trustee, on behalf of STEPHEN J. ZAYLER, as Attorney for Trustee. The Court finds that the Motion was properly served pursuant to the Federal and Local Rules of Bankruptcy Procedure and that it contained the appropriate twenty (20) day negative notice language, pursuant to Local Rule of Bankruptcy Procedure 9007, which directed any party opposed to the granting of the relief sought by the Motion to file a written response within twenty (20) days or the Motion would be deemed by the Court to be unopposed. The Court finds that no objection or other written response to the motion has been timely filed by any party. The Court, having reviewed the Application and determined whether the services outlined in the Application were actual, reasonable and necessary, finds that good cause exists for the entry of the following Order.

IT IS, THEREFORE, ORDERED that the said Application to pay the Attorney for Trustee is approved; and the Trustee is authorized to pay to STEPHEN J. ZAYLER as an administrative expense compensation for legal services rendered as Attorney for Trustee for the Bankruptcy Estate, the sum of \$1,017.50, and reimbursement of out-of-pocket expenses in the sum and amount of \$99.59 for a total of fees and expenses of \$1,117.09 and that the same be paid from the funds of this estate upon execution thereof.

DATED this 11th day of October, 2001

Bill Parker
UNITED STATES BANKRUPTCY JUDGE

45

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS

form bill

In Re:

Larry A. Sanders
Shirley R. Sanders
Debtor(s)

Case No: 00-11154 bp

Chapter: 7

FILED

US BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

JUL 11 1 03 PM '01

CLERK US BANKRUPTCY
BY DEPUTY

BILL OF COURT COSTS

To: Stephen J. Zayler
PO Box 150743
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of \$150.00.

These costs are itemized as follows:

NOTICES

\$.25 per notice in excess of 50 notices mailed prior to 1/1/87. \$0.00
\$.50 per notice for all notices mailed 1/1/87 between 1/1/98. \$0.00

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES.
(Do Not Bill for \$.50 per notice)

NOTE: For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$.50 per notice)

PROCESSING CLAIMS

NOTE: Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

DEFERRED ADVERSARY FILING FEES

1 Chapter 7 Adversary Proceeding filed @ \$120.00/150.00 each. \$150.00

NOTE: For all Adversary Proceedings filed after 12/18/96 the filing fee is \$150.00.

TOTAL AMOUNT DUE \$150.00

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: 7/11/01

JAMES D. TOKOPH
Clerk of Court

By: Cheryl Smith
Deputy Clerk

NOTE: For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

SCHEDULE D

SECURED CLAIMS

| Claim no. | Amount Claimed | Amount Not Determined | Amount Allowed | Previously Paid | Due |
|-----------|----------------|-----------------------|----------------|-----------------|------|
| TOTALS | 0.00 | | 0.00 | 0.00 | 0.00 |

IDENTIFICATION OF SECURED PARTIES AFFECTED:

| Claim No. | Name of Creditor | Claim No. | Name of Creditor |
|-----------|------------------------|-----------|---------------------------|
| 1 | HIBERNIA NATIONAL BANK | 4 | GULF FEDERAL CREDIT UNION |

SCHEDULE E

**PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES
IN THE FOLLOWING ORDER OF PRIORITY**

| | (1) Amount Claimed | (2) Amount Allowed | (3) Amount Paid | (4) Due |
|---|-----------------------|-----------------------|--------------------|---------------|
| 1. For Credit extended - Sec. 364(e)(1) | 0.00 | 0.00 | 0.00 | 0.00 |
| 2. Claims from failure of adequate protection - Sec. 307(a)(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| 3. "Gap Claims" - Sec. 507(a)(2) | 0.00 | 0.00 | 0.00 | 0.00 |
| 4. Wages, etc. - Sec. 507(a)(3) | 0.00 | 0.00 | 0.00 | 0.00 |
| 5. Contributions to benefit plans - Sec. 507(a)(4) | 0.00 | 0.00 | 0.00 | 0.00 |
| 6. Consumer deposits - Sec. 507(a)(6) | 0.00 | 0.00 | 0.00 | 0.00 |
| 7. Taxes - Sec. 507(a)(7) | 0.00 | 0.00 | 0.00 | 0.00 |
| 8. Other (No Basis): | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTALS: | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

SCHEDULE E

PARTIES AFFECTED:

| Priority No. Name of Creditor | | | | |
|---|------------------|------------------|-------------|------------------|
| FILED UNSECURED CLAIMS TOTAL: | 35,048.05 | 35,048.05 | 0.00 | 35,048.05 |
| SUBORDINATED UNSECURED CLAIMS TOTAL: | 0.00 | 0.00 | 0.00 | 0.00 |

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 00-11154
Debtor Name: SANDERS, LARRY A.

Page 1
Claim Class Sequence

Date: November 05, 2001

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|---|---|----------------|---|----------------|--------------|---------------|
| 025 CAF | Clerk, U. S. Bankruptcy Court 300 Willow Street, Suite 100 Beaumont, Texas 77701 | Administrative | | \$150.00 | \$0.00 | \$150.00 |
| 025 TAF | STEPHEN J. ZAYLER 123 E. LUFKIN AVENUE LUFKIN, TEXAS 75901 | Administrative | | \$1,117.09 | \$1,117.09 | \$0.00 |
| <i>Disallowed per court order 8-13-01</i> | | | | | | |
| 1 000 SC | HIBERNIA NATIONAL BANK LENDING LAW DEPARTMENT 225 BARONNE STREET, 11TH FLOOR NEW ORLEANS, LA 70112 | Secured | | \$0.00 | \$0.00 | \$0.00 |
| 4 000 SC | GULF FEDERAL CREDIT UNION P. O. BOX 848 GROVES, TX 77619 | Secured | <i>Disallowed per court order 8-20-01</i> | \$0.00 | \$0.00 | \$0.00 |
| 10 070 UC | THE CHASE MANHATTAN BANK fka TEXAS COMMERCE BANK P. O. BOX 2558 HOSUTON, TX 77252-8075 | Unsecured | | \$10,000.00 | \$0.00 | \$10,000.00 |
| 11 070 UC | PROVIDIAN NATIONAL BANK fka FIRST DEPOSIT NATIONAL BANK 4900 JOHNSON DRIVE PLEASANTON, CA 94588 | Unsecured | | \$1,264.44 | \$0.00 | \$1,264.44 |
| 2 070 UC | DISCOVER FINANCIAL SERVICES P. O. BOX 8003 HILLIARD, OH 43026 | Unsecured | | \$5,293.62 | \$0.00 | \$5,293.62 |
| 3 070 UC | CHASE MANHATTAN BANK USA 8700 TESORO DR., 4TH FLOOR SAN ANTONIO, TX 78217 | Unsecured | | \$4,206.55 | \$0.00 | \$4,206.55 |
| 5 070 UC | AMERICAN EXPRESS CENTURION BANK OPTIMA CARD c/o BECKET & LEE LLP P. O. BOX 3001 MALVERN, PA 19355-0701 | Unsecured | | \$1,871.77 | \$0.00 | \$1,871.77 |
| 6 070 UC | AMERICAN EXPRESS CENTURION BANK OPTIMA CARD c/o BECKET & LEE LLP P. O. BOX 3001 MALVERN, PA 19355-0701 | Unsecured | | \$2,058.76 | \$0.00 | \$2,058.76 |
| 7 070 UC | AMERICAN EXPRESS CENTURION BANK c/o BECKET & LEE LLP P. O. BOX 3001 MALVERN, PA 19355-0701 | Unsecured | | \$2,036.16 | \$0.00 | \$2,036.16 |
| 8 070 UC | AMERICAN EXPRESS TRAVEL RELATED C/O BECKET & LEE, LLP P. O. BOX 3001 MALVERN, PA 19355-0701 | Unsecured | | \$696.08 | \$0.00 | \$696.08 |
| 9 070 UC | DIRECT MERCHANTS CREDIT CARD BANK, N.A. 4848 S. 129th EAST AVENUE TULSA, OK 74134-7001 | Unsecured | | \$7,620.67 | \$0.00 | \$7,620.67 |

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 00-11154
Debtor Name: SANDERS, LARRY A.

Page 2
Claim Class Sequence

Date: November 05, 2001

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------|-------------------------|-------------|-------|----------------|--------------|---------------|
| Case Totals: | | | | \$36,315.14 | \$1,117.09 | \$35,198.05 |

Code #: Trustee's Claim Number, Priority Code, Claim Type

PROPOSED DISTRIBUTION

Case Number: 00-11154

Page 1

Date: November 5, 2001

Debtor Name: SANDERS, LARRY A. \ SANDERS, SHIRLEY R.

| Claim # | Payee Name | Class | Priority | Amount | Paid to Date | Claim Balance | Proposed Pymt | Funds Remaining |
|-------------------|--|-------|----------|-------------|--------------|---------------|---------------|-----------------|
| Beginning Balance | | | | | | | | \$9,010.10 |
| | Stephen J. Zayler - Fees COMPENSATION | Admin | | \$1,762.72 | \$0.00 | \$1,762.72 | \$1,762.72 | \$7,247.38 |
| | Stephen J. Zayler - Exp EXPENSES | Admin | | \$513.61 | \$0.00 | \$513.61 | \$513.61 | \$6,733.77 |
| | Clerk, U. S. Bankruptcy Court | Admin | 025 | \$150.00 | \$0.00 | \$150.00 | \$150.00 | \$6,583.77 |
| | STEPEHN J. ZAYLER | Admin | 025 | \$1,117.09 | \$1,117.09 | \$0.00 | \$0.00 | \$6,583.77 |
| 10 | THE CHASE MANHATTAN BANK | Unsec | 070 | \$10,000.00 | \$0.00 | \$10,000.00 | \$1,878.50 | \$4,705.27 |
| 11 | PROVIDIAN NATIONAL BANK | Unsec | 070 | \$1,264.44 | \$0.00 | \$1,264.44 | \$237.52 | \$4,467.75 |
| 2 | DISCOVER FINANCIAL SERVICES | Unsec | 070 | \$5,293.62 | \$0.00 | \$5,293.62 | \$994.41 | \$3,473.34 |
| 3 | CHASE MANHATTAN BANK USA | Unsec | 070 | \$4,206.55 | \$0.00 | \$4,206.55 | \$790.20 | \$2,683.14 |
| 5 | AMERICAN EXPRESS CENTURION BANK | Unsec | 070 | \$1,871.77 | \$0.00 | \$1,871.77 | \$351.61 | \$2,331.53 |
| 6 | AMERICAN EXPRESS CENTURION BANK | Unsec | 070 | \$2,058.76 | \$0.00 | \$2,058.76 | \$386.74 | \$1,944.79 |
| 7 | AMERICAN EXPRESS CENTURION BANK | Unsec | 070 | \$2,036.16 | \$0.00 | \$2,036.16 | \$382.49 | \$1,562.30 |
| 8 | AMERICAN EXPRESS TRAVEL RELATED | Unsec | 070 | \$696.08 | \$0.00 | \$696.08 | \$130.76 | \$1,431.54 |
| 9 | DIRECT MERCHANTS CREDIT CARD BANK, N.A. | Unsec | 070 | \$7,620.67 | \$0.00 | \$7,620.67 | \$1,431.54 | \$0.00 |
| << Totals >> | | | | \$38,591.47 | \$1,117.09 | \$37,474.38 | \$9,010.10 | \$0.00 |

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE: LARRY & SHIRLEY / BANKRUPTCY CASE: 00-11154
SANDERS /
 / CHAPTER 7

**NOTICE OF FILING OF FINAL REPORT OF TRUSTEE.
APPLICATION FOR COMPENSATION AND PROPOSED DISTRIBUTIONS**

NOTICE IS GIVEN that the Trustee's Final Report and Account, report of Proposed Final Distribution and Applications for Compensation have been filed. These documents are available for public inspection at the office of the Bankruptcy Clerk, 300 Willow, Suite 100, Beaumont, Texas 77701, or at the trustee's office whose name and address is as follows:

STEVE ZAYLER 123 E. LUFKIN PO BOX 150743 LUFKIN, TX 75915

The following Applications for Compensation have been filed:

| <u>Applicants</u> | <u>Fees Requested</u> | <u>Expenses Requested</u> |
|---|-----------------------|---------------------------|
| <u>STEVE ZAYLER</u> Trustee | <u>1762.72</u> | <u>513.61</u> |
| <u>STEVE ZAYLER</u> Attorney for Trustee | <u>0.00</u> | <u>0.00</u> |
| <u>U. S. Bankruptcy Court</u> | <u>0.00</u> | <u> </u> |

The trustee's account shows:

| Total Receipts | Total Disbursements | Balance |
|-----------------------|----------------------------|-------------------|
| <u>\$ 10127.19</u> | <u>\$ 1117.09</u> | <u>\$ 9010.10</u> |

In addition to the commissions and fees that may be allowed by the Court, liens and priority claims which must be paid in advance of general creditors have been allowed in the total amount of \$ 0.00 ; general unsecured claims have been allowed in the amount of \$ 35048.05 .
The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 30 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on _____

at _____ .

Date: _____

JAMES D. TOKOPH, Clerk of Court

By: _____
Deputy Clerk

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)
SANDERS, LARRY A.) CASE NO. 00-11154
SANDERS, SHIRLEY R.)
DEBTOR(S)) CHAPTER 7

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

IT IS THEREFORE ORDERED that the Chapter 7 Trustee's final application for compensation in the amount of \$1,762.72 and for reimbursement of expenses in the amount \$513.61 is **Granted**.

IT IS FURTHER ORDERED that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

| <u>FEES/CHARGES</u> | <u>PROPOSED PAYMENT</u> |
|------------------------------|--------------------------------|
| Clerk Noticing/Claim Fees | \$150.00 |
| Unpaid Adversary Filing Fees | \$0.00 |
| Unpaid Quarterly Fees | \$0.00 |

IT IS FURTHER ORDERED that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the _____ day of _____, 2001.

BANKRUPTCY JUDGE