

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

IN RE:

BOWMAN, LUCRETIA M.

DEBTOR

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CASE NO. 00-12083

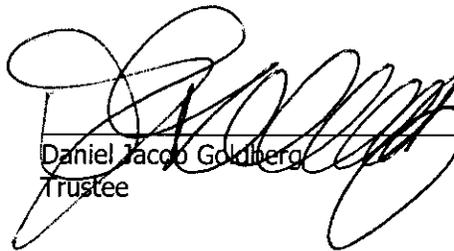
CHAPTER 7

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

Daniel Jacob Goldberg, the Trustee of the estate of the above-named Debtor, hereby certifies under penalty of perjury, to the Court and to 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 claim 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 the commissions and expenses set forth herein and states that they are reasonable and proper.

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

Date: 7.9.03

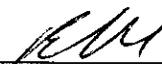

Daniel Jacob Goldberg
Trustee

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: 1-6-04

By: 

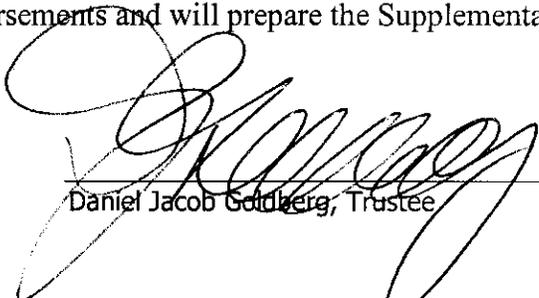


THE STATE OF TEXAS

COUNTY OF HARRIS

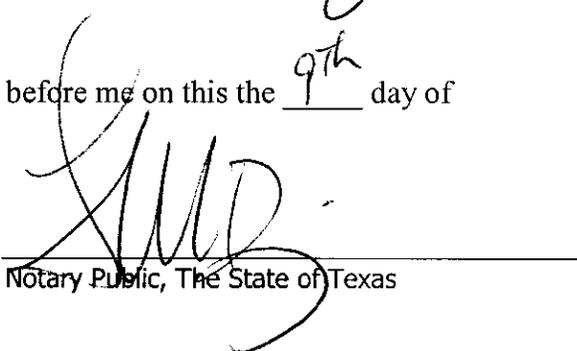
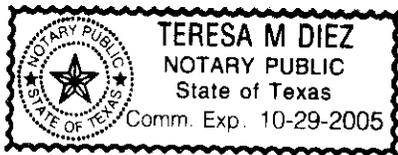
BEFORE ME, the undersigned authority on this date personally appeared Daniel Jacob Goldberg, and under oath stated the following:

"I, Daniel Jacob Goldberg, am the duly appointed Trustee in BOWMAN, LUCRETIA M. bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341(a) meeting and reviewed additional documents provided at my request. I collected assets. I reviewed claims, and filed numerous objections to such claims. I monitored estate, employed an accountant to file tax returns on behalf of the estate. I had several conferences and correspondence with the debtor's attorney, and representatives of creditors Gramercy, and Eagle Premier. I reviewed numerous documents with regard to debt information and information on property transferred. I filed an objection to the Motion to Lift Stay filed by creditor, Eagle Premier. I held conferences with Nacogdoches Commercial Bancshares on sale of stock, and filed the appropriate applications with the Court to sell such stock. 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.



Daniel Jacob Goldberg, Trustee

SWORN TO AND SUBSCRIBED TO before me on this the 9th day of July 2003.



Notary Public, The State of Texas

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

**IN RE:
BOWMAN, LUCRETIA M.
DEBTOR**

§ **CASE NO. 00-12083**
§ **CHAPTER 7**
§

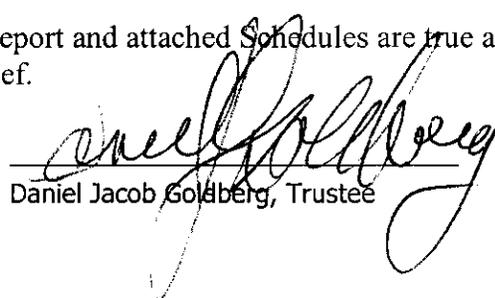
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION AND
APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

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 estate property record. Any property scheduled under 11 U.S.C § 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 case 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 the 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.

Date: 7-9-03



Daniel Jacob Goldberg, Trustee

Case Name: **BOWMAN, LUCRETIA M.**
Case Number: **00-12083**

Final Report as of: July 8, 2003

SCHEDULE A-1

A. Receipts	\$10,650.24
B. Disbursements	
1. Secured Creditors	\$0.00
2. Administrative	\$3,339.99
3. Priority	\$0.00
4. Other	\$0.00
TOTAL DISBURSEMENTS	\$3,339.99
BALANCE ON HAND:	\$7,310.25

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE: **Goldberg**

CASE NAME: **Bowman, Lucretia**

CASE NUMBER: **00-12083**

DATE UST APPROVED: **01/06/2004**

ESTATE INCOME:

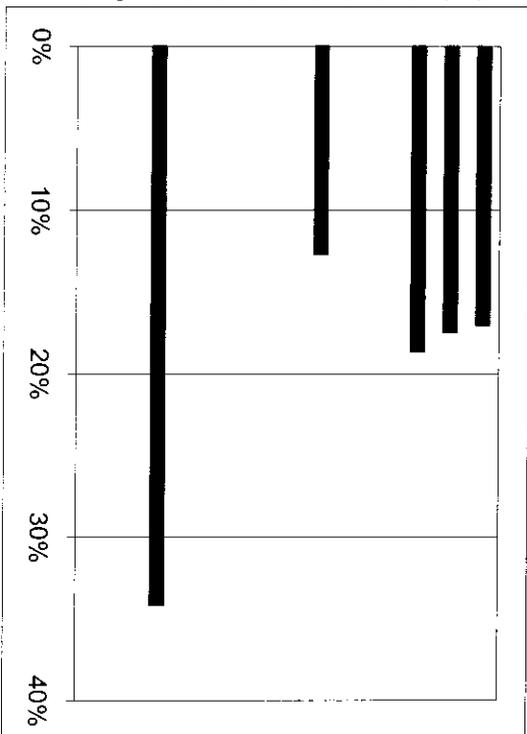
TOTAL RECEIPTS:

10,650.24 100.00%

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)

1,815.02 17.04%
 1,858.27 17.45%
 1,987.49 18.66%
 0.00 0.00%
 0.00 0.00%
 1,352.50 12.70%
 0.00 0.00%
 0.00 0.00%
 0.00 0.00%
 0.00 0.00%
 3,636.96 34.15%
0.00 0.00%
 0.00 0.00%



UNSECURED CLAIMS
 ALLOWED

178,786.63

UNSECURED CLAIMS
 PAID

0.00

PERCENT RECOVERED
 FOR UNSECURED

0.00%

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

Case No.: 00-12083
Case Name: BOWMAN, LUCRETIA M.
For the Period Ending: 7/8/2003

Trustee Name: Daniel Jacob Goldberg
Date Filed (D) or Converted (C): 01/26/2001 (C)
§341(a) Meeting Date: 03/23/2001
Chains Bar Date: 06/25/2001

1 Ref. #	2 Asset Description (Scheduled and Unscheduled (a) Property)	3 Petition/ Unscheduled Value	4 Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA - § 554(a) abandon. DA - § 554(c) abandon.	6 Sales/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1865 Rafes Way, Beaumont, Texas lot 6 Block 3, Beaumont West, Section 3, Volume 13, page 1 of official records of Jefferson County Clerk	\$110,000.00	\$0.00		\$0.00	FA
Asset Notes: Homestead - claimed exempt						
2	922 Driftwood, Crystal Beach, Texas Lots 18 and 29 Block 3, Tidelands Addition, Galveston County, Texas (Vol. 254-A, Page 84)	\$53,860.00	\$0.00		\$2,500.00	FA
Asset Notes: Fully Secured						
3	935 Tidelands, Crystal Beach, Texas Lots 32 & 33, Block 3, Tidelands Addition, Galveston Texas (Vol. 254-A, Page 84)	\$35,940.00	\$0.00		\$2,500.00	FA
Asset Notes: Fully Secured; Rental Property - Lien holder Eagle Premier, Inc.						
4	10 acres of land in Lumberton, Hardin Co., TX Keith Road, Lumber Texas, Hooks & Keith Survey, Vol. 30 page 651 of plat records of Hardin County, Texas	\$55,000.00	\$0.00		\$2,500.00	FA
Asset Notes: Fully Secured.						
5	5% owner in beachhouse property 2512 Hwy 87, Gilchrist, Texas (Lot 21 Hogan's landring Abstract 52)	\$35,000.00	\$0.00		\$0.00	FA
Asset Notes: Fully Secured; Rental property						
6	cash on hand	\$39.00	\$39.00		\$39.00	FA
Asset Notes: Received Money Order #03621410493 from Debtor on 11/14/01.						
7	checking/savings account	\$85.00	\$85.00		\$85.00	FA
Asset Notes: 11/14/01: Received Money Order from debtor.						

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

Case No.: 00-12083
Case Name: BOWMAN, LUCRETIA M.
For the Period Ending: 7/8/2003

Trustee Name: Daniel Jacob Goldberg
Date Filed (f) or Converted (c): 01/26/2001 (c)
§341(a) Meeting Date: 03/23/2001
Claims Bar Date: 06/29/2001

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (a) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned O.A. § 554(a) abandon. D.A. § 554(c) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
8 china cabinet (\$300), mahogany table w/ chairs (\$1000), 2 corner cabinets (\$250), drop leaf table w/ chairs (\$150), 3 pc bedroom set (\$200), chair & table (\$110), 2 breakfast tables w/ chairs (\$425), 3 sofas (\$300), 8 chairs (\$275), 5 loveseats (\$350), 2 buffets (\$500), 2 dressers (\$225), 3 TVs & VCRs (\$300), 3 chests (\$200), 7 beds (\$350), leather sofa (\$400), 7 end tables (\$450), 4 night stands (\$150), 2 tables (\$50), 4 pc bedroom set (\$200), 2 patio tables w/ chairs (\$100), etroque (\$450), bar (\$100), 3 trunks (\$75)	\$7,110.00	\$0.00		\$0.00	FA
Asset Notes: claimed exempt					
9 encyclopedias, handbags, picures, mirrors	\$300.00	\$0.00		\$0.00	FA
Asset Notes: claimed exempt					
10 clothing and shoes	\$1,550.00	\$0.00		\$0.00	FA
Asset Notes: claimed exempt					
11 wedding rings (\$500), rings (\$100), necklaces (\$200), earrings (\$200), watches (\$100), costume (\$50)	\$1,150.00	\$0.00		\$0.00	FA
Asset Notes: claimed exempt					
12 IRA with Farm Bureau Insurance	\$11,459.27	\$0.00		\$0.00	FA
Asset Notes: claimed exempt					
13 Nacogdoches Commercial Bancshares, Inc. 19 shares of Series B & 19 shares of Series A	\$3,800.00	\$0.00		\$0.00	FA
14 Cat	\$50.00	\$0.00		\$0.00	FA
Asset Notes: claimed exempt					
15 Nacogdoches Commercial Bancshares Inc. - Dividend Checks	Unknown	\$54.34		\$2,904.34	FA
INT Interest Earned	Unknown	Unknown		\$121.90	FA

TOTALS (Excluding unknown value)

Gross Value of Remaining Assets

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

Case No.: 00-12083
Case Name: BOWMAN, LUCRETIA M.
For the Period Ending: 7/8/2003

Trustee Name: Daniel Jacob Goldberg
Date Filed (f) or Converted (c): 01/26/2001 (c)
§341(a) Meeting Date: 03/23/2001
Claims Bar Date: 06/25/2001

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (n) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions and Other Costs)	Property Abandoned OA = § 554(a) abandon. DA = § 554(c) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
		\$178.34		\$10,650.24	\$0.00

Major activities affecting case closing:
Awaiting Court approval on settlement with secured lender on real estate.

Initial Projected Date Of Final Report (TFR): 06/30/2002

Current Projected Date Of Final Report (TFR): 12/31/2003

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 00-12083
 Case Name: BOWMAN, LUCRETIA M.
 Taxpayer ID #: 76-6171720
 For Period Beginning: 1/26/2001
 For Period Ending: 7/8/2003

Trustee Name: Daniel Jacob Goldberg
 Bank Name: Sterling Bank
 Money Market Acct #: 8020012083
 Account Title: Money Market
 Blanket bond (per case limit): \$300,000.00
 Separate bond (if applicable):

1 Transaction Date	2 Check or Ref. #	3 Paid to/ Received From	4 Description of Transaction	Uniform Tran Code	7 Deposit \$	8 Disbursement \$	9 Balance
05/18/2001	(15)	Nacogdoches Commercial Bancshares, Inc.	Dividend check	1290-000	\$27.17		\$27.17
05/21/2001	(15)	Nacogdoches Commercial Bancshares, Inc.	dividend check	1290-000	\$27.17		\$54.34
05/31/2001	(INT)	Sterling Bank	Interest earned for May at 2.25% APY	1270-000	\$0.03		\$54.37
06/29/2001	(INT)	Sterling Bank	Interest earned for June at 2.25% APY	1270-000	\$0.10		\$54.47
07/17/2001	(15)	Nacogdoches Commercial Bancshares, Inc.	purchase of stock	1290-000	\$2,850.00		\$2,904.47
07/31/2001	(INT)	Sterling Bank	Interest earned for July at 2.25% APY	1270-000	\$2.56		\$2,907.03
08/31/2001	(INT)	Sterling Bank	Interest earned for August at 2.25% APY	1270-000	\$5.56		\$2,912.59
09/28/2001	(INT)	Sterling Bank	Interest Earned	1270-000	\$4.85		\$2,917.44
10/31/2001	(INT)	Sterling Bank	Interest Earned	1270-000	\$3.72		\$2,921.16
11/14/2001		Lucretia Bowman	Money Order #03621410493 For Asset #6 and Asset #7.	*	\$124.00		\$3,045.16
	{6}		Other Receipts	1290-000	\$39.00		
	{7}		Other Receipts	1290-000	\$85.00		

11/14/2001		Offerman & King, L.L.P.	Per Stipulation Order 10/23/01, Asscs #2, 3, 4.	*	\$7,500.00		\$10,545.16
	{2}		Other Receipts	1290-000	\$2,500.00		

	{3}		Other Receipts	1290-000	\$2,500.00		
	{4}		Other Receipts	1290-000	\$2,500.00		

11/30/2001	(INT)	Sterling Bank	Interest Earned	1270-000	\$8.30		\$10,553.46
12/31/2001	(INT)	Sterling Bank	Interest Earned	1270-000	\$13.44		\$10,566.90
01/31/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$8.97		\$10,575.87
02/28/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$8.11		\$10,583.98
03/29/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$8.99		\$10,592.97

SUBTOTALS \$10,592.97 \$0.00

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 00-12083
 Case Name: BOWMAN, LUCRETIA M.
 Taxpayer ID #: 76-6171720
 For Period Beginning: 1/26/2001
 For Period Ending: 7/8/2003

Trustee Name: Daniel Jacob Goldberg
 Bank Name: Sterling Bank
 Money Market Acct #: 8020012083
 Account Title: Money Market
 Blanket bond (per case limit): \$300,000.00
 Separate bond (if applicable):

1 Transaction Date	2 Check or Ref. #	3 Paid to/ Received From	4 Description of Transaction	Uniform Tran Code	7 Deposit \$	8 Disbursement \$	9 Balance
04/30/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$5.66		\$10,598.63
05/31/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$5.85		\$10,604.48
06/28/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$3.92		\$10,608.40
07/31/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$4.05		\$10,612.45
08/30/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$4.06		\$10,616.51
09/30/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$3.93		\$10,620.44
10/07/2002		Transfer To Checking #8010012083	Per Order To Pay Accountant Signed on 9/24/02.	9999-000		\$1,352.50	\$9,267.94
10/31/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$3.64		\$9,271.58
11/29/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$3.43		\$9,275.01
12/31/2002	(INT)	Sterling Bank	Interest Earned	1270-000	\$3.54		\$9,278.55
01/31/2003	(INT)	Sterling Bank	Interest Earned For January	1270-000	\$3.55		\$9,282.10
02/28/2003	(INT)	Sterling Bank	Interest Earned For February	1270-000	\$3.20		\$9,285.30
03/31/2003	(INT)	Sterling Bank	Interest Earned For March	1270-000	\$3.55		\$9,288.85
04/30/2003	(INT)	Sterling Bank	Interest Earned For April	1270-000	\$3.44		\$9,292.29
05/14/2003		Transfer From Acct#8010012083	Difference in Amount of Mtn vs Order figures to pay attorney.	9999-000	\$875.00		\$10,167.29
05/14/2003		Transfer To Acct#8010012083	Pay Attorney RBMCC	9999-000		\$2,862.49	\$7,304.80
05/30/2003	(INT)	Sterling Bank	Interest Earned For May	1270-000	\$3.11		\$7,307.91
06/30/2003	(INT)	Sterling Bank	Interest Earned For June	1270-000	\$2.10		\$7,310.01
07/07/2003	(INT)	Sterling Bank	Interest for July, 2003	1270-000	\$0.24		\$7,310.25
07/07/2003		Transfer To Acct#8010012083	TFR	9999-000		\$7,310.25	\$0.00

SUBTOTALS

\$932.27

\$11,525.24

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 00-12083
 Case Name: BOWMAN, LUCRETIA M.
 Taxpayer ID #: 76-6171720
 For Period Beginning: 1/26/2001
 For Period Ending: 7/8/2003

Trustee Name: Daniel Jacob Goldberg
 Bank Name: Sterling Bank
 Money Market Acct #: 8020012083
 Account Title: Money Market
 Blanket bond (per case limit): \$300,000.00
 Separate bond (if applicable):

1 Transaction Date	2 Check or Ref. #	3 Paid to/ Received From	4 Description of Transaction	Uniform Tran Code	7 Deposit \$	8 Disbursement \$	9 Balance

TOTAL - ALL ACCOUNTS		NET DEPOSITS	DISBURSEMENTS	NET ACCOUNT BALANCES
		\$10,650.24	\$3,339.99	\$7,310.25

For the period of 1/26/2001 to 7/8/2003

Total Compensable Receipts: \$10,650.24
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$10,650.24
 Total Internal/Transfer Receipts: \$12,400.24

Total Compensable Disbursements: \$3,339.99
 Total Non-Compensable Disbursements: \$0.00
 Total Comp/Non Comp Disbursements: \$3,339.99
 Total Internal/Transfer Disbursements: \$12,400.00

For the entire history of the case between 01/26/2001 to 7/8/2003

Total Compensable Receipts: \$10,650.24
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$10,650.24
 Total Internal/Transfer Receipts: \$12,400.24

Total Compensable Disbursements: \$3,339.99
 Total Non-Compensable Disbursements: \$0.00
 Total Comp/Non Comp Disbursements: \$3,339.99
 Total Internal/Transfer Disbursements: \$12,400.00

EOD

SEP 25 2002

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

SEP 25 9 00 AM '02

IN RE:
LUCRETIA M. BOWMAN

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CASE NO. 00-12083
Chapter 7

DEBTOR

ORDER ALLOWING COMPENSATION TO ACCOUNTANTS,
SMITH & HENAULT, P.C.

On or about August 22ND, 2002, the Motion for Allowance of Compensation to the accounting firm of Smith & Henault, P.C., (the "Motion") was filed by Daniel J. Goldberg (the "Movant") on behalf of Smith & Henault, P.C., Certified Public Accountants, in the above-referenced case. 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. Due to the failure of any party to file a timely written response, the allegations contained in the Motion stand unopposed and,

therefore, the Court finds that good cause exists for the entry of the following order.

IT IS THEREFORE ORDERED that the Trustee be authorized to pay James P. Smith, Certified Public Accountant, the sum and amount of ONE THOUSAND THREE HUNDRED FIFTY-TWO AND 50/100 DOLLARS (\$1,352.50), for services rendered to the Trustee in connection with the Bankruptcy Estate of Lucretia M. Bowman; and that the same shall be taxed as an administrative expense in the proceeding.

Dated:

September 24, 2002



UNITED STATES BANKRUPTCY JUDGE

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

EOD

04/08/2003

IN RE:

LUCRETIA M. BOWMAN

Debtor

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Case No. 00-12083

Chapter 7

**ORDER GRANTING IN PART AND DENYING IN PART
APPLICATION FOR COMPENSATION AND REIMBURSEMENT
OF EXPENSES FOR ROSS, BANKS, MAY, CRON & CAVIN, P.C.,
ATTORNEYS FOR DANIEL J. GOLDBERG, CHAPTER 7 TRUSTEE**

ON THIS DATE the Court considered the "Application of Attorney for Trustee, Daniel Jacob Goldberg, for Compensation and Reimbursement of Expenses" filed by Ross, Banks, May, Cron & Cavin, P.C., attorneys for the Chapter 7 Trustee, Daniel J. Goldberg, in the above-referenced Chapter 7 case. The Court, having reviewed the Application and determined whether the services and expenses as outlined in the application were actual, reasonable and necessary, finds that the requested hourly rate of \$225.00 for the services rendered by the senior shareholder is excessive and that, based upon the complexity and nature of the services rendered by such professional in this case, a rate not exceeding \$200.00 per hour is more appropriate for the services rendered by such professional as set forth in the Application. The Court further finds that a reduction of 1.50 senior attorney hours [.60 hr. on 9-10-02; .40 hr on 12-23-02; and .50 hr. on 1-1-03] is justified for excessive time having been billed for the work described. The Court further finds that a reduction of 2.00 paraprofessional hours is justified for clerical-type services which are properly characterized as an overhead item. Accordingly, just cause exists for the entry of the following order.

IT IS THEREFORE ORDERED that Ross, Banks, May, Cron & Cavin, P.C., as attorneys for the Chapter 7 Trustee in the above-referenced case, is hereby awarded the sum of \$1,945.00 as reasonable compensation for actual and necessary services rendered to the Chapter 7 Estate and reimbursement for actual and necessary expenses in the amount of \$42.49, for a total award of \$1,987.49 which the Chapter 7 Trustee shall pay from available funds to Ross, Banks, May, Cron & Cavin, P.C.

Signed on 04/08/2003

A handwritten signature in cursive script, appearing to read "Bill Parker", is written over a horizontal line.

BILL PARKER
UNITED STATES BANKRUPTCY JUDGE

SCHEDULE B

APPLICATION FOR COMPENSATION

Case Name: **BOWMAN, LUCRETIA M.**

Case Number: **00-12083**

COMPUTATION OF COMMISSIONS

Receipts	\$	10,650.24	25.00% of First \$5,000.00	\$	1,250.00
Less		-\$5,000.00	(\$1,250.00 Max)		
Balance	\$	5,650.24	10.00% of Next \$45,000.00	\$	565.02
Less		-\$45,000.00	(\$4,500.00 Max)		
Balance	\$	0.00	5.00% of Next \$950,000.00	\$	0.00
Less		\$950,000.00	(\$47,500.00 Max)		
Balance	\$	0.00	3.00% of Balance	\$	0.00
TOTAL COMPENSATION REQUESTED				\$	1,815.02

TRUSTEE EXPENSES:

Copies	\$797.75
Clerical	\$106.50
Para Legal	\$664.50
Postage	\$177.62
Supplies	\$11.00
Mileage	\$70.88
Fax	\$28.62

Total Unreimbursed
Expenses: **\$1,856.87**

RECORDS: _____ Trustee did not take possession of business or personal records of Debtor.

All original documents or personal records in hands of Trustee, were mailed to debtors attorney on July 7, 2003.

Ross, Banks, May, Cron & Cavin, P.C.

2 Riverway, Suite 700

Houston, Texas 77056-1918

Telephone
713-626-1200

Facsimile
713-623-6014

CH. 7 TRUSTEE - DANIEL J. GOLDBERG

July 7, 2003
File #: B00-12083

Re: BOWMAN, LUCRETIA M.

DATE	ATTY	DESCRIPTION	HOURS	AMOUNT
Jan-26-01	KPM	Create Bankruptcy File.	0.30	4.50
Mar-20-01	KPM	Prepare file for 341 Meeting; copy 341 Reports.	0.40	6.00
Mar-27-01	KPM	Prepare filing of 341 Reports.	0.40	6.00
Mar-28-01	KPM	Draft for filing with court, Objection to Motion to Lift Stay; copy and mail to all parties of interest.	1.80	81.00
Mar-29-01	KPM	Review Response to M/L/S from Gramercy.	0.30	4.50
Mar-30-01	KPM	Mail letters to Maida and Offerman; copy file.	0.20	3.00
Apr-03-01	KPM	Mail hard copies of letters to Maida and Offerman; copy file.	0.20	3.00
Apr-03-01	KPM	Fax letter to Maida.	0.20	3.00
Apr-03-01	KPM	Fax letter to Offerman.	0.20	3.00
Apr-11-01	KPM	Mail letter to Nacogdoches Bancshares; copy file.	0.20	3.00
Apr-23-01	KPM	Call from Offerman. Message to Trustee to return call.	0.20	3.00
Apr-30-01	KPM	Call from Nacogdoches Bancshares, Iva Johnson. Message to Trustee to return her call.	0.20	3.00
Apr-30-01	KPM	Fax letter to Iva Johnson.	0.20	3.00
May-09-01	KPM	Draft for filing with Court, Motion to Sell Stock in Nacogdoches Commercial Bancshares; copies and mail to all parties of interest.	1.70	76.50
May-18-01	KPM	Open Financial File, print signature cards for	0.40	6.00

bank deposit, copies of signature cards and deposit slip, labels.

Jun-20-01	KPM	Fax to Garry Offerman re: documents for resetting hearing on Motion to Lift Stay.	0.20	3.00
Jun-20-01	KPM	Fax additional documents to Garry Offerman.	0.20	3.00
Nov-06-01	TMD	Compose Demand Letter to Debtors attorney for checking and savings account balance, and cash amount.	0.70	45.50
Nov-06-01	TMD	Pull Court Pacer Docket to begin organizing file and figure Trustee expenses for TFR.	0.30	4.50
Dec-06-01	TMD	Draft for filing with Court, Trustee's Withdrawal of Objection to Motion to Lift Stay filed by Eagle Premier.	0.50	32.50
Mar-13-02	TMD	Draft for filing with Court, Application to Employ Accountant.	1.00	65.00
Apr-11-02	TMD	Letter to Court requesting claims file.	0.40	6.00
Apr-23-02	TMD	Copies of claims; Claims file made; Letter to Court returning claims file.	0.60	9.00
Feb-03-03	TMD	Draft Trustee's Application to Compensate and Reimburse Expenses for Attorney; for filing with the court.	1.40	91.00
Feb-05-03	TMD	Copies and mailing Application to Compensate Attorney to matrix.	0.80	12.00
Jul-03-03	TMD	Bank Accounts: 3 transfers and checks; 5 deposits; and twenty-six postings of interest and reconciling bank accounts.	1.20	18.00
Jul-03-03	TMD	TFR preparation of file, expenses, assets, claims, etc.	4.20	273.00
Totals			<u>18.40</u>	<u>\$771.00</u>

FEE SUMMARY:

	Hours	Rate	Amount
Teresa M. Diez (Legal Asst)	3.30	\$15.00	\$49.50
Teresa M. Diez (Legal Asst)	7.80	\$65.00	\$507.00
Karen P. Morgan (Legal Asst)	3.80	\$15.00	\$57.00
Karen P. Morgan (Legal Asst)	3.50	\$45.00	\$157.50

Federal I.D. Number 76-0421491

RESUME OF THE PARALEGAL ASSISTANT TO THE TRUSTEE

Teresa M. Diez

Employed by the Trustee on September 17, 2001 to Present. Having 5+ years experience in Chapter 13 Trustee offices in Houston and Corpus Christi, Texas and bankruptcy law for a creditor law firm in Houston, Texas.

Her duties performed for the Trustee are as follows: the loading of information into the case management system when files are received. Setting up of files and financial files, filing, and document filing with the court. Preparing of Trustee's Report of No Distribution and various correspondence between Trustee and interested parties. Answer telephone calls regarding routine questions. Assisting with the location, collection and disposition of assets. Assisting in the collection of sale proceeds and accounts receivable. Answering questions from creditors, opening bank accounts, securing Tax Identification numbers, preparing deposits and disbursement checks, posting deposits and disbursements into the computer, reconciling monthly bank statements, verifying receipts against bank statements, organizing files in preparation of creditor meetings. Preparing objections to claims and other legal documents. Mailing notices. Preparing of Semi-Annual reports, Trustee's Final Reports, Requests for Compensation, and Trustee's Supplemental Final Reports. Assisting the Trustee with filing motions on litigation settlements and fee applications for special counsel. Filing of Motions to employ accountants, attorney's, and special counsel.

RESUME OF THE PARALEGAL ASSISTANT TO THE TRUSTEE

Karen Morgan

Employed by the Trustee September 7, 1997 through September 14, 2001. Has 3 years prior legal experience in various areas of law.

Her duties performed for the Trustee include loading information into the case management system when files are received, set-up of files, filing, preparation of Trustee's Report of No distribution, preparation of various correspondence between Trustee and interested parties, answer telephone calls regarding routine questions, assisting with the location, collection and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering questions from creditors, opening bank accounts, securing Tax Id Nos., preparing deposits and disbursement checks, posting deposits and disbursements into computer, reconciling bank statements, verifying receipts against bank statements, organizing files, preparation of objections to claims, preparation of various miscellaneous and other legal documents, mailing notices, preparation of semi-annual reports, preparation of Trustee's Final Reports and Request for Compensation and preparation of Trustee's Supplemental Final Reports.

**SCHEDULE C
EXPENSES OF ADMINISTRATION**

Case Name: **BOWMAN, LUCRETIA M.**

Case Number: **00-12083**

Description	Amount Claimed	Amount Allowed	Previously Paid	Due
1. 11 U.S.C. § 507(a)(1) Court Costs and Fees				
2. 11 U.S.C. § 503(b)(1)(A) Preservation of estate (Trustee operated Debtor's business)				
3. 11 U.S.C. § 503(b)(1)(B),(C) Post Petition taxes and related penalties				
4. 11 U.S.C. § 503(b)(2) Compensation and Reimbursement				
Accountant for Trustee Fees (Other Firm)	\$1,352.50	\$1,352.50	\$1,352.50	\$0.00
Attorney for Trustee Fees (Trustee Firm)	\$0.00	\$0.00	\$1,987.49	\$0.00
Trustee Compensation	\$1,815.02	\$1,815.02	\$0.00	\$0.00
Trustee Expenses	\$1,858.27	\$1,858.27	\$0.00	\$0.00
5. U.S. Trustee Fees				
6. Other (list)				
Totals	\$5,025.79	\$5,025.79	\$3,339.99	\$0.00

Priority Claims are listed in Schedule E X

There are no Priority Claims

SCHEDULE D
SECURED CLAIMS

Case Name: **BOWMAN, LUCRETIA M.**

Case Number: **00-12083**

Claim No.	Claimant Name	Amount Claimed	Amount Allowed	Amount Disallowed	Previously Paid	Due
19	GRAMACY INS CO (Claim Amended)	\$34,281.28	\$0.00	\$34,281.28	\$0.00	\$0.00
20	GRAMACY INSURANCE COMPANY (Claim Amended)	\$34,600.54	\$0.00	\$34,600.54	\$0.00	\$0.00
TOTALS		\$68,881.82	\$0.00	\$68,881.82	\$0.00	\$0.00

* = Includes Interest in amount Due

SCHEDULE E

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

Case Name: **BOWMAN, LUCRETIA M.**

Case Number: **00-12083**

Priority Description	Claimant Name	Amount Claimed	Amount Allowed	Amount Paid	Due
Priority: 507(a) 8 - Taxes	DEPARTMENT OF THE TREASURY-IRS	\$31,695.09	\$31,695.09	\$0.00	\$3,636.96
TOTALS		\$31,695.09	\$31,695.09	\$0.00	\$3,636.96

* = Includes Interest in amount Due

Eastern District of Texas Claims Register

00-12083 Lucretia M. Bowman
Bankruptcy Judge Bill Parker
Debtor Name: BOWMAN,LUCRETIA M.

Claim No: 1	Creditor Name: Bank of America, N.A. kfa: NationsBank of Delaware, N.A. PO Box 2278 Norfolk, VA 23501-2278	Last Date to File Claims: 06/25/2001 Last Date to File (Govt): Filing Status: Allow Docket Status: Late:
Claim Date: 11/17/2000	Amends Claim No: 0 Amended By Claim No:	Duplicates Claim No: 0 Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
Unsecured	\$5776.97	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$5776.97	
Description:		
Remarks: Converted from BANCAP.		

Claim No: 2	Creditor Name: Wells Fargo Bank, N.A. P.O. Box 53476 MACS4018-015 Phoenix, AZ 85072-3476	Last Date to File Claims: 06/25/2001 Last Date to File (Govt): Filing Status: Allow Docket Status: Late:
Claim Date: 11/27/2000	Amends Claim No: 0 Amended By Claim No:	Duplicates Claim No: 0 Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
Unsecured	\$27196.59	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$27196.59	
Description:		
Remarks: Converted from BANCAP.		

	Creditor Name: Bank of America, N.A.	Last Date to File Claims: 06/25/2001
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Claim No: 3	kfa: NationsBank of Delaware, N.A. PO Box 2278 Norfolk, VA 23501-2278	<i>Last Date to File (Govt):</i> <i>Filing Status:</i> Disallow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 11/27/2000	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$5776.98	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$5776.98	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

OBJECTION

Claim No: 4	<i>Creditor Name:</i> American Express Centurion Bank Optima Card c/o Becket & Lee LLP PO Box 3001 Malvern, PA 19355-0701	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 12/04/2000	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$6383.53	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$6383.53	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 5	<i>Creditor Name:</i> Bank of America, N.A. Bankruptcy Department NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 12/12/2000	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$0.00	

OBJECTION

Secured	\$35726.16	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$35726.16	

Description:

Remarks: Converted from BANCAP.

Claim No: 6	<i>Creditor Name:</i> Island Exterminators 2417 Market Galveston, Texas 77551	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 12/15/2000	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$0.00	
Secured	\$649.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$649.00	

OBJECTION

Description:

Remarks: Converted from BANCAP.

Claim No: 7	<i>Creditor Name:</i> Bank of America, N.A. Bankruptcy Department NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Disallow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 12/18/2000	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$0.00	
Secured	\$43422.23	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$43422.23	

OBJECTION

Description:

Remarks: Converted from BANCAP.

Claim No: 8	<i>Creditor Name:</i> Bank of America, N.A. Bankruptcy Department NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 12/18/2000	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$0.00	
Secured	\$21341.79	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$21341.79	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 9	<i>Creditor Name:</i> Bank of America, N.A. Bankruptcy Department NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 12/18/2000	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$0.00	
Secured	\$32433.75	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$32433.75	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 10	<i>Creditor Name:</i> Max Flow Trust I Assignee of General Electric Private Label/Lowes/Retail P.O. Box 2434 Carol Stream, IL 60132-2434	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Disallow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 01/03/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>

Class	Amount Claimed	Amount Allowed
Unsecured	\$24.06	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$24.06	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 11	<i>Creditor Name:</i> CACV, INC. c/o Collect America Ltd. 1999 Broadway, Ste. 2150 Denver, CO 80202	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 01/08/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i> 21	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$5048.06	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$5048.06	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 12	<i>Creditor Name:</i> Sears, Roebuck & Co. 45 Congress Street Salem, MA 01970	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 01/16/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$121.26	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$121.26	

Description:

Remarks: Converted from BANCAP.

Claim No: 13	<i>Creditor Name:</i> Bealls P.O. Box 740933 Dallas, TX 75374	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 01/19/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$195.60	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$195.60	

Description:

Remarks: Converted from BANCAP.

Claim No: 14	<i>Creditor Name:</i> Dillard National Bank P.O. Box 269159 Baton Rouge, La. 70826	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 01/19/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$1309.04	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$1309.04	

OBJECTION

Description:

Remarks: Converted from BANCAP.

Claim No: 15	<i>Creditor Name:</i> First Select 4460 Rosewood Drive Pleasanton, CA 94588	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Disallow <i>Docket Status:</i> <i>Late:</i>
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<i>Claim Date:</i> 02/05/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$4578.78	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$4578.78	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 16	<i>Creditor Name:</i> American Express Centurion Bank Optima Card c/o Becket & Lee LLP PO Box 3001 Malvern, PA 19355-0701	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 02/09/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$9439.67	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$9439.67	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 17	<i>Creditor Name:</i> Wells Fargo Bank c/o CSI-WFBD PO Box 2208 Vacaville, CA 95966-8208	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 03/08/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$27196.59	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
OBJECTION		

Admin	\$0.00	
Total	\$27196.59	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 18	<i>Creditor Name:</i> Internal Revenue Service Special Procedures Branch Attn: BK Sec., M Code 5024HOU 1919 Smith St. Houston, TX 77002	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 03/14/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$31695.09	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$31695.09	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 19	<i>Creditor Name:</i> Gramacy Insurance Company c/o Dan Chern 3100 Monticello, Suite 725 Dallas, Texas 75205	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 03/19/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$0.00	
Secured	\$34281.28	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$34281.28	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

	<i>Creditor Name:</i> Gramacy Insurance Company	<i>Last Date to File Claims:</i> 06/25/2001
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Claim No: 20	c/o Dan Chern 3100 Monticello, Suite 725 Dallas, Texas 75205	Last Date to File (Govt): Filing Status: Allow Docket Status: Late:
Claim Date: 04/09/2001	Amends Claim No: 0 Amended By Claim No: 25	Duplicates Claim No: 0 Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
Unsecured	\$0.00	
Secured	\$34600.54	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$34600.54	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

Claim No: 21	Creditor Name: CACV, INC. c/o Collect America Ltd. 1999 Broadway, Ste. 2150 Denver, CO 80202	Last Date to File Claims: 06/25/2001 Last Date to File (Govt): Filing Status: Disallow Docket Status: Late:
Claim Date: 04/27/2001	Amends Claim No: 11 Amended By Claim No:	Duplicates Claim No: 0 Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
Unsecured	\$5048.06	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$5048.06	
<i>Description:</i>		
<i>Remarks:</i> Converted from BANCAP.		

OBJECTION

Claim No: 22	Creditor Name: MBNA America Bank NA PO Box 15168 MS 1421 Wilmington, DE 19850	Last Date to File Claims: 06/25/2001 Last Date to File (Govt): Filing Status: Allow Docket Status: Late:
Claim Date: 06/08/2001	Amends Claim No: 0 Amended By Claim No:	Duplicates Claim No: 0 Duplicated By Claim No:
Class	Amount Claimed	Amount Allowed
Unsecured	\$9957.30	

Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$9957.30	
<i>Description:</i>		
<i>Remarks: Converted from BANCAP.</i>		

Claim No: 23	<i>Creditor Name:</i> Hibernia National Bank 225 Baronne St., 11th Fl. New Orleans, Louisiana 70112	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 06/11/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$7409.60	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$7409.60	
<i>Description:</i>		
<i>Remarks: Converted from BANCAP.</i>		

Claim No: 24	<i>Creditor Name:</i> NCO Portfolio Funding, Successor to MBNA America Bank c/o NCO Financial Systems, Inc. P.O. Box 41457 Philadelphia, PA 19101-1457	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> Allow <i>Docket Status:</i> <i>Late:</i>
<i>Claim Date:</i> 06/19/2001	<i>Amends Claim No:</i> 0 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> 0 <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$9576.97	
Secured	\$0.00	
Priority	\$0.00	
Unknown	\$0.00	
Admin	\$0.00	
Total	\$9576.97	
<i>Description:</i>		
<i>Remarks: Converted from BANCAP.</i>		

Claim No: 25	<i>Creditor Name:</i> Gramercy Insurance Co. c/o Dan B. Chern 3100 Monticello, Suite 725 Dallas, TX 75205	<i>Last Date to File Claims:</i> 06/25/2001 <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 07/18/2002	<i>Amends Claim No:</i> 20 <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$27100.54	
Total	\$27100.54	
<i>Description:</i> This claim amends claim 20 filed 4/09/01, which had previously		
<i>Remarks:</i> replaced claim 19 filed 3/19/01.		

Claims Register Summary

Case Name: Lucretia M. Bowman
Case Number: 2000-12083
Chapter: 7
Date Filed: 11/03/2000
Total Number Of Claims: 25

	Total Amount Claimed	Total Amount Allowed
Unsecured	\$178786.63	
Secured	\$167854.21	
Priority	\$0.00	
Unknown	\$0.00	
Administrative	\$0.00	
Total	\$346640.84	

PACER Service Center			
Transaction Receipt			
07/07/2003 11:46:23			
PACER Login:	rb0382	Client Code:	
Description:	SearchClaims	Case Number:	00-12083
Billable Pages:	7	Cost:	0.49

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE Eastern District of Texas
Beaumont Division**

IN RE:

BOWMAN, LUCRETIA M.

DEBTOR

§
§
§
§
§
§

CASE NO. 00-12083

CHAPTER 7

TRUSTEE'S REPORT OF PROPOSED FINAL DISTRIBUTION

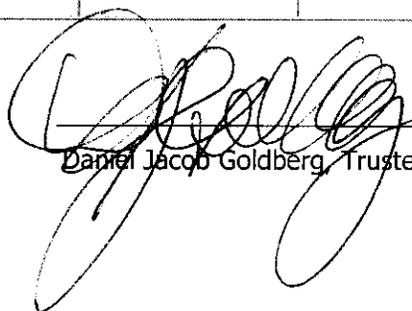
The undersigned Trustee of the bankruptcy estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distribution.

1. Court has entered Orders which have become final, and which dispose of all objections to proofs of claim, all objections to the Trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The Trustee proposes the following final distribution of the funds of the bankruptcy estate, and will make the distribution unless written objection thereto is filed with the Court and served upon the Trustee and upon The States Trustee.

1. Balance on Hand		\$7,310.25
2. Administrative Expenses to Be Paid Includes Trustee Fee & Expense	\$3,673.29	
3. Secured Claims To Be Paid	\$0.00	
4. Priority Claims To Be Paid	\$3,636.96	
5. Unsecured Claims To Be Paid	\$0.00	
6. Other Distributions To Be Paid	\$0.00	
7. Total Distributions To Be Made (Sum of Lines 2 through 6)		\$7,310.25
8. Zero Balance After All Distributions (Line 1 less Line 7)		\$0.00

*See attached schedule of payees and amounts


 Daniel Jacob Goldberg, Trustee

PROPOSED CLAIM DISTRIBUTION REPORT

Trustee Name: Daniel Jacob Goldberg
 Case Number: 00-12083
 Case Name: BOWMAN, LUCRETIA M.
 Claims Bar Date: 06/25/2001

Distribution Date: 07/08/2003
 Distribution Amt: \$7310.25
 Tax ID: 76-6171720
 Date: 7/8/2003

Claim No	Creditor Name:	Claim Date:	Claim Class	Transaction Category	Proposed Distribution					
					Amount Allowed	Gross Amount	Deduction	Net Paid	Percentage	Interest
18	DANIEL J. GOLDBERG, CH 7 TRUSTEE 2 Riverway Suite 700 Houston TX 77056	07/03/2003	507(a) 1 -- 503(b) ADMINISTRATIVE -- TRUSTEE EXPENSES	2200-000	\$1858.27	\$1858.27	\$0.00	\$1858.27	100.00%	\$0.00
	DANIEL JACOB GOLDBERG 2 Riverway, Ste 700 Houston TX 77056-1912	07/07/2003	507(a) 1 -- 503(b) ADMINISTRATIVE -- TRUSTEE COMPENSATION	2100-000	\$1815.02	\$1815.02	\$0.00	\$1815.02	100.00%	\$0.00
Notes:										
	DEPARTMENT OF THE TREASURY-IRS 1919 SMITH STREET STOP 5024 HOU HOUSTON TX 77002	03/14/2001	507(A) 8 -- TAXES	5800-000	\$31695.09	\$3636.96	\$0.00	\$3636.96	11.47%	\$0.00
Notes: DOCKET NUMBER: 00-12083-B; BANKRUPTCY CASE; ID #451-86-4052.										
TOTALS:					\$35368.38	\$7310.25	\$0.00	\$7310.25		\$0.00

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

IN RE: Lucretia Bowman / BANKRUPTCY CASE: 00-12083
/
/ 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, 200 E. Ferguson, Tyler, Texas 75702, or at the trustee's office whose name and address is as follows:

DAN GOLDBERG 2 RIVERWAY, SUITE 700 HOUSTON, TX 77056

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>DAN GOLDBERG</u> Trustee	<u>1815.02</u>	<u>1858.27</u>
Attorney for Trustee		
<u>U. S. Bankruptcy Court</u>	<u>0.00</u>	

The trustee's account shows:

Total Receipts	Total Disbursements	Balance
<u>\$ 10650.24</u>	<u>\$ 3339.99</u>	<u>\$ 7310.25</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 \$ 31695.09 ; general unsecured claims have been allowed in the amount of \$ 178786.63 .
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