

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

FILED
11 13 13
CLERK OF COURT
CASE NO. 00-60392

IN RE: §
BETTY J. KERSH §
DEBTOR §

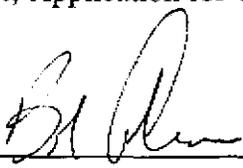
CHAPTER 7

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

Bob Anderson, Trustee of the estate of the above-named Debtor(s), certifies to the Court and United States Trustee, under penalty of perjury, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claim as appropriate under the proposed distribution, and that the proposed distribution attached hereto is proper and consistent with the law and rules of the court. The trustee applies for commissions and expenses set forth herein and states that they are reasonable and proper.

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

Date: 9-13-01

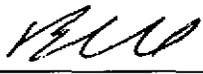

Trustee

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: 10-4-01

By: 


SCHEDULE A-1

FINAL ACCOUNT AS OF: 09/13/01

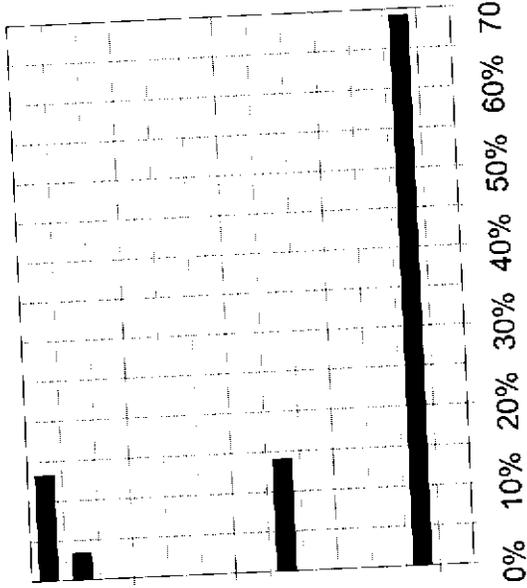
A.	RECEIPTS	\$19,463.95
B.	DISBURSEMENTS	
	(1) Secured Creditors	0.00
	(2) Administrative Expenses	0.00
	(3) Priority Creditors	0.00
	(4) Other	0.00
	TOTAL DISBURSEMENTS	\$ <u>0.00</u>
C.	BALANCE ON HAND	<u>\$19,463.95</u>

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE: ANDERSON **COMMENTS:** _____
CASE NAME: KERSH, BETTY _____
CASE NUMBER: 00-60392 _____
DATE UST APPROVED: 10-04-01 _____

ESTATE INCOME: \$22,656.20 **100.00%**
TOTAL RECEIPTS:

Category	Amount	Percentage
ESTATE EXPENSES:		
TRUSTEE'S COMMISSION	3,015.62	13.31%
TRUSTEE'S EXPENSES	762.93	3.37%
FIRM'S PROFESSIONAL FEES	0.00	0.00%
FIRM'S PROFESSIONAL EXPENSES	0.00	0.00%
OTHER ATTORNEY FEES	0.00	0.00%
OTHER PROFESSIONAL FEES	0.00	0.00%
COURT COSTS	3,192.25	14.09%
ESTATE EXPENSES(TAXES, ETC)	0.00	0.00%
PRIOR CHAPTER COSTS	0.00	0.00%
SECURED CLAIMS PAID	0.00	0.00%
PRIORITY CLAIMS PAID	15,685.40	69.23%
UNSECURED CLAIMS PAID	0.00	0.00%
OTHER(RETURN TO DEBTOR, ETC)		



UNSECURED CLAIMS ALLOWED
 79,251.15

UNSECURED CLAIMS PAID
 15,685.40

PERCENT RECOVERED FOR UNSECURED
 19.79%

Form I

**Individual Estate Property Record and Report
Asset Cases**

Case Number: 00-60392 BP Trustee: (631490) Bob Anderson
 Case Name: Kersh, Betty J. Filed (f) or Converted (c): 03/03/00 (f)
 Period Ending: 09/13/01 §341(a) Meeting Date: 04/03/00
 Claims Bar Date: 07/18/00

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	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 Sale/Funds Received by the Estate	7 Asset Fully Administered (F, Gross Value of Remaining Assets
1	Mobile home & lot, Whitehouse, TX	35,000.00	0.00		0.00	FA
2	House & Lot, 1714 Lake Placid, Tyler, TX Realtor: Dick Capps - 903.881.1900 (See Footnote)	20,000.00	18,000.00		22,500.00	FA
3	Checking Account, Bank of America	0.00	0.00		0.00	FA
4	Household Goods and Furnishings	2,000.00	0.00		0.00	FA
5	Clothing	100.00	0.00		0.00	FA
6	.22 Pistol	50.00	0.00		0.00	FA
7	150 Shares of Agribiotech (currently in Ch. 11)	0.00	0.00		0.00	FA
8	Potential Tax Refund	116.00	116.00	DA	0.00	
9	1997 Mercury Tracer	5,000.00	0.00		0.00	FA
Int	INTEREST (u)	Unknown	N/A		156.20	FA
10	Assets	Totals (Excluding unknown values)	\$18,116.00		\$22,656.20	\$0.00

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Case Number: 00-60392 BP Trustee: (631490) Bob Anderson
 Case Name: Kersh, Betty J. Filed (f) or Converted (c): 03/03/00 (f)
 Period Ending: 09/13/01 §341(a) Meeting Date: 04/03/00
 Claims Bar Date: 07/18/00

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 (F-), Gross Value of Remaining Assets
Ref. #					

RE PROP# 2 Regarding basis:
 Trustee requested last 2 years tax returns to establish basis.
 Debtor provided copy of Release of Lien citing payment of note in original principal sum of \$27,050,
 which was recorded 11/15/93.
 Sold per Order #18 EOD 11/20/00.

Major Activities Affecting Case Closing:
 PROFESSIONALS: Dick Capps, realtor, per Order #12 EOD 5/30/00.
 CLAIMS: All resolved (Order #22 EOD 4/23/01).

Initial Projected Date Of Final Report (TFR): July 31, 2001
 Current Projected Date Of Final Report (TFR): September 13, 2001 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 00-60392 BP
 Case Name: Kersh, Betty J.
 Taxpayer ID #: 13-7263670
 Period Ending: 09/13/01

Trustee: Bob Anderson (631490)
 Bank Name: THE CHASE MANHATTAN BANK
 Account: 312-8337549-66 - Checking Account
 Blanket Bond: \$300,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balan
05/16/01		From Account #312833754965	Close money market account, transfer to checking for TFR	19,463.95		19,463.95

ACCOUNT TOTALS
 Less: Bank Transfers 0.00
Subtotal 19,463.95
 Less: Payments to Debtors 0.00
NET Receipts / Disbursements \$0.00

TOTAL - ALL ACCOUNTS

Net Receipts	Net Disbursements	Account Balances
19,463.95	0.00	0.00
19,463.95	0.00	19,463.95

SCHEDULE B
APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS (cases filed after 10/22/94)

Total Receipts	<u>\$22,656.20</u>	25% of First \$5,000	\$ <u>1,250.00</u>
Less	(5,000.00)		
Balance	<u>17,656.20</u>	10% of next \$45,000	\$ <u>1,765.62</u>
Less	(45,000.00)		
Balance	<u>0.00</u>	5% of next \$950,000	\$ <u>0.00</u>
Less	(950,000.00)		
Balance	<u>0.00</u>	3% of Remaining Balance	\$ <u>0.00</u>
		TOTAL COMMISSIONS	\$ <u>3,015.62</u>

UNREIMBURSED EXPENSES

Recording Fees	\$ <u>0.00</u>
Premium on Trustee's Bond	\$ <u>0.00</u>
Necessary Travel (@ .35/mile)	\$ <u>0.00</u>
Paraprofessional (exhibit attached)	\$ <u>380.00</u>
Clerical and Stenographic (exhibit attached)	\$ <u>61.50</u>
Photocopy (@ .25 each)	\$ <u>206.75</u>
Supplies/Stationery	\$ <u>0.00</u>
Delivery Costs (actual postage)	\$ <u>66.98</u>
Distribution Expenses	\$ <u>0.00</u>
Long Distance Telephone Charges	\$ <u>20.70</u>
Parking and Toll	\$ <u>0.00</u>
Other Expenses - Grace Document Service - obtain certified copies of Order Authorizing Sale #18 and Notice of Appointment	\$ <u>27.00</u>
TOTAL UNREIMBURSED EXPENSES	\$ <u>762.93</u>

Records:

Trustee did not take possession of business or personal records of the debtor.

 X

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

Betty J. Kersh

In the United States Bankruptcy Court
Eastern District of Texas, Tyler Division

Date	Service Performed	P/S	Time	C	P	LD
	PARALEGAL					
5/3/2000	Preparation of Application to Employ Realtor, Declaration and proposed Order for Trustee's review (.50); Preparation of letter to Dick Capps, Realtor, forwarding keys and Declaration of Disinterest for Trustee's signature (.20)	P	.70	42	8	0
10/12/2000	Preparation of legal description of Lake Placid property from documents provided by Debtor for use with Deed and Motion to Sell	P	.20	0	0	0
10/12/2000	Preparation of Motion to Sell Lake Placid property for Trustee's review and signature, and proposed Order	P	.60	66	50	0
10/18/2000	Discussion with Trustee regarding insurance on Lake Placid property	P	.10	0	0	0
11/21/2000	Confirm via Pacer that Order Authorizing Sale was entered; Request certified copy of Order and Notice of Appointment via Grace Document Service	P	.20	0	0	5
11/22/2000	Receipt of certified documents from Grace Document Service; Letter for Trustee's signature to Kincy Abstract & Sabine Title forwarding closing documents	P	.30	23	4	0
3/20/2001	Preparation of Objection to Proof of Claim #13 for Trustee's review and signature, and proposed Order	P	.50	48	9	0
4/6/2001	Gather information and forms for Trustee's use in preparing tax return for 2000	P	.50	0	0	0
5/16/2001	Preparation of Final Report and Proposed Distribution and attached schedules, including review of claims and confirming same; preparation of clerical and stenographic exhibit; tally expenses; post final interest to money market account and transfer to deposit account; update property record and cash receipts and disbursements and confirm balance; calculation of Trustee's compensation and post same; preparation of Order approving proposed distribution; letter for Trustee's signature to United States Trustee	P	2.50	308	47	0
9/12/2001	Expenses in connection with revised TFR	P	.00	308	47	0

Betty J. Kersh

In the United States Bankruptcy Court
Eastern District of Texas, Tyler Division

Date	Service Performed	P/S	Time	C	P	LD
	Anticipated time in preparation of checks for final distribution; transmittal letter to payees; monitoring file for all checks to clear; possible calculation of redistribution and motion to redistribute and possible preparation of motion to deposit unclaimed funds in registry of the court; preparation of final report and report of distribution; preparation of itemization of distributions; return claim file to Clerk; letter for Trustee's signature to United States Trustee; monitor file for payment of fee and archive file after closing.	P	2.00	0	0	0
	TOTAL PARALEGAL (7.60 @ \$50.00) = \$ 380.00		7.60	795	165	5
	SECRETARIAL					
4/18/2000	Letter to attorney for Debtor regarding keys and insurance to Lake Placid property and tax basis on same	S	.20	2	1	0
5/3/2000	Set up notebook file for administration as an asset case; Post assets, values, exemptions, bar dates and other case information to management system	S	1.00	0	0	0
10/12/2000	Download matrix via Pacer and revise for use with Motion to Sell Lake Placid property	S	.30	0	0	0
11/1/2000	Fax revised closing statement to Kincy Abstract	S	.10	0	0	3
11/22/2000	Open bank account, preparation of Form W-9 for bank, set up financial file	S	.50	2	0	0
11/27/2000	Preparation of deposit and post same	S	.20	1	0	0
12/5/2000	Preparation of deposit and post same; Post adjustments pursuant to Closing Statement received from Kincy to balance gross sales / net sales	S	.40	4	0	0
12/13/2000	Reconcile bank statement	S	.10	0	0	0
1/09/2001	Reconcile bank statement	S	.10	0	0	0
1/23/2001	Preparation of Request for Clerk to release claim files to Trustee	S	.10	4	3	0
2/9/2001	Reconcile bank statement	S	.10	0	0	0
3/9/2001	Reconcile bank statement	S	.10	0	0	0

In the United States Bankruptcy Court
 Eastern District of Texas, Tyler Division

Date	Service Performed	P/S	Time	C	P	LD
4/6/2001	Preparation of Request for Prompt Determination regarding 2000 tax return for Trustee's signature; process and mailout of tax return and request for prompt determination	S	.30	16	28	0
4/10/2001	Reconcile bank statement	S	.10	0	0	0
5/15/2001	Review of claims; Post claim information to management system in preparation for TFR	S	.50	0	0	0
	TOTAL SECRETARIAL (4.10 @ \$15.00) = \$61.50		4.10	29	32	3
	Total Expenses associated with Assistant's Time allocated as "Trustee" and not itemized herein			3	0	130
	Total Expenses			827	197	138

Total Paralegal (7.60 @ \$50.00) = \$ 380.00
Total Secretarial (4.1 @ \$15.00) = 61.50

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) <u>Court Costs and Fees</u>	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
2. 11 U.S.C. Sec. 503(b)(1)(A) <u>Preservation of Estate</u>				
A. Transportation	0.00	0.00	0.00	0.00
B. Storage	0.00	0.00	0.00	0.00
C. Wages	0.00	0.00	0.00	0.00
D. Estates share FICA	0.00	0.00	0.00	0.00
E. Insurance	0.00	0.00	0.00	0.00
F. Upkeep	0.00	0.00	0.00	0.00
G. Other (itemize)	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) <u>Post-Petition taxes and related penalties</u>	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) <u>Compensation and Reimbursement</u>				
A. Compensation of Trustee	3,015.62	3,015.62	0.00	3,015.62
B. Expenses of Trustee	762.93	762.93	0.00	762.93
5. Court Special Charges (Excess Notices)	0.00	0.00	0.00	0.00
6. U.S. Trustee fees	0.00	0.00	0.00	0.00
7. Other (itemize)	0.00	0.00	0.00	0.00
Totals:	<u>\$ 3,778.55</u>	<u>\$ 3,778.55</u>	<u>\$ 0.00</u>	<u>\$ 3,778.55</u>

SCHEDULE C-2
Detail of Real Property, Asset #2

Receipts and Expenses

(Order #18 EOD 11/20/00 attached)

Gross sales price		\$ 22,500.00
(See copy of closing statement attached)		
Realtor's Commission	\$ 1,350.00	
Estate's Portion of Current Year Taxes	\$ 493.59	
Delinquent Taxes	\$ 831.01	
Title Insurance Policy	\$ 370.00	
Tax Certificates	\$ 21.65	
Closing Fee	\$ 100.00	
Recording Fee	\$ 26.00	
Total Expenses		<u>\$ 3,192.25</u>
Net to Estate		\$ 19,307.75 *

* Deposits to Estate per Form 1 of \$25.00 and \$19,282.75

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

2000 NOV 20 AM 10:47
CLERK, U.S. BANKRUPTCY COURT
BY: [Signature] DEPUTY
CASE NO. 00-60392
CHAPTER 7

IN RE:

BETTY J. KERSH

DEBTOR

§
EOD §
§
NOV 20 2000 §
§

ORDER GRANTING MOTION OF TRUSTEE FOR AUTHORIZATION
TO SELL ASSETS OF BANKRUPTCY ESTATE
FREE AND CLEAR OF LIENS
(1714 Lake Placid Rd., Tyler, Smith County, Texas)

On October 16, 2000, MOTION OF TRUSTEE FOR AUTHORIZATION TO SELL ASSET OF BANKRUPTCY ESTATE FREE AND CLEAR OF LIENS pertaining to 1714 Lake Placid Road, Tyler, Smith County, Texas (the "Motion") was filed by BOB ANDERSON, CHAPTER 7 TRUSTEE (the "Movant") 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 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 MOTION OF TRUSTEE FOR AUTHORIZATION TO SELL ASSETS OF BANKRUPTCY ESTATE FREE AND CLEAR OF LIENS pertaining to 1714 Lake Placid Rd., Tyler, Smith County, Texas, filed by BOB ANDERSON, CHAPTER 7 TRUSTEE on October 16, 2000, is hereby **GRANTED**.

IT IS FURTHER ORDERED that Trustee, Bob Anderson, is authorized to sell the following described real property for a cash sum of not less than \$22,500.00 to be paid at closing:

All that certain lot, tract or parcel of land, a part of the Jacob Krum Survey, Abstract No. 543, in the City of Tyler, Smith County, Texas, and being all that

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certain lot, tract or parcel of land described in a deed from Luther Kay, Jr., et ux to Clyde Rozelle dated January 5, 1961 and recorded in Volume 1002, Page 239 of the Deed Records of Smith County, Texas, and being more particularly described as follows:

BEGINNING at a ½" Iron Rod set for the Southwest Corner of a called 0.254 acre tract described in a deed to Jim R. Keeling dated November 6, 1980, and recorded in Volume 1836, Page 330 of the Deed Records of Smith County, Texas;

THENCE South 89° 59' 14" West, a distance of 79.96 feet to a ½" Iron Rod set for the Southeast Corner of a called 0.264 acre tract described in a deed to Calvin Millington and James Welch dated June 6, 1968, and recorded in Volume 1268, Page 278 of the Deed Records of Smith County, Texas;

THENCE North, with the East Line of said called 0.264 acre tract, a distance of 154.33 feet to a ½" Iron Rod set for corner in the South Line of Lake Placid Road (a 50 foot Right-of-Way);

THENCE North 88° 06' 38" East, with said South Line, a distance of 80.00 feet to a ½" Iron Rod set for the Northwest Corner of said called 0.254 acre tract;

THENCE South, with the West Line of said called 0.254 acre tract, a distance of 156.95 feet to the **PLACE OF BEGINNING**, and containing 0.286 acres of land.

IT IS FURTHER ORDERED that the sale shall be made free and clear of any liens that may exist, except for ad valorem taxes by any taxing authority for the current year, with any liens that may exist to attach to the sales proceeds.

IT IS FURTHER ORDERED that Trustee is authorized to pay from the closing proceeds (or have deducted from the proceeds) the realtor's commission, premium for title policy, and other incidental closing expenses that are reasonable and customary in real estate transactions.

IT IS FURTHER ORDERED that any current and/or delinquent ad valorem property taxes, penalties and interest shall be paid in full from the proceeds of the sale at the time of the closing; and that the ad valorem tax liens for the current tax year are hereby expressly retained until the payment by the purchaser of the current year ad valorem taxes and any penalties or interest which may ultimately accrue to those taxes, in the ordinary course of business.

IT IS FURTHER ORDERED that, since the Motion was unopposed by any party, the ten (10)-day stay period otherwise imposed by Fed. R. Bankr. P. 6004(g) shall not be applicable to this Order.

SIGNED this the 20th day of November, 2000.



BILL PARKER
UNITED STATES BANKRUPTCY JUDGE

Prepared and Submitted By:

Bob Anderson
Smead, Anderson & Dunn
Century Plaza, Suite 412
911 W Loop 281
Longview, Texas 75604
Telephone 903.295.2830
Facsimile 903.295.2808

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

07:50
MAY 30 2000
BANKRUPTCY
CLERK
CASE NO. 00-60392
CHAPTER 7

IN RE: §
§
BETTY J. KERSH §
§
DEBTOR §

ORDER AUTHORIZING TRUSTEE TO EMPLOY REAL ESTATE AGENT

The Court having considered the foregoing Application of BOB ANDERSON, as TRUSTEE of the estate of the above-named Bankrupt for authority to employ Dick Capps of Town & Lake Real Estate as a real estate agent in connection with the sale of certain real property of this Bankruptcy Estate; and the Court being of the opinion that from an examination of the file and the application on file herein, that no adverse interest having been represented, and that Dick Capps is a real estate agent properly licensed by the Texas Real Estate Commission; and being satisfied that he represents no interest adverse to Trustee of the Estate of the Bankruptcy, and that his employment is necessary and would be in the best interest of the estate;

IT IS ACCORDINGLY ORDERED that BOB ANDERSON, TRUSTEE, be and he is hereby authorized and empowered to employ Dick Capps as a real estate agent in the sale of real property of the Bankruptcy Estate and, upon the sale of said real property, to pay Dick Capps a commission of 6% of the sales price.

SIGNED this the 30th day of May, 2000.


JUDGE PRESIDING

Prepared and Submitted by:

Bob Anderson
Smead, Anderson, Wilcox & Dunn
Century Plaza, Suite 412
911 NW Loop 281
Longview, Texas 75604
Telephone: 903.295.2830
Facsimile: 903.295.2808

FOD MAY 30 '00

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A. Settlement Statement

U.S. Department of Housing and Urban Development using at

OMB No. 2502-0265 (Page 1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv Unins	6. File Number 0054463	7. Loan Number	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.				

C. Notes: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower Nineteenth Investment Corporation 1750 Regal Row, S#1014 Dallas, TX 75235	E. Name, Address, and Tax ID Number of Seller Bob Anderson, Chapter 7 Trustee for Betty Jo Karsh 911 W. Loop 281 Longview, TE 75604 Tax ID # 13-9263670	F. Name and Address of Lender
--	---	-------------------------------

G. Property Location (Complete address, including legal description, if necessary) 0.286 acres, Jacob Krum Survey A-543, Smith County 1741 Lake Placid Rd. Tyler, TX 75701	H. Settlement Agent Name, Address and Tax ID Number Kincy Abstract & Sabine Title Co. 4500 Wesley Street Greenville, Tx 75401 Tax ID: 75-1513943	I. Settlement Date 10/31/00
	J. Place of Settlement Kincy Abstract & Sabine Title Co. 4500 Wesley Street Greenville, Tx 75401	

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$22,500.00	401. Contract Sales Price	\$22,500.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower	\$188.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes to		406. City property taxes to	
107. County property taxes to		407. County property taxes to	
108. Annual assessments to		408. Annual assessments to	
109. School property taxes to		409. School property taxes to	
110. MUD taxes to		410. MUD taxes to	
111. Other taxes to		411. Other taxes to	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$22,688.00	420. Gross Amount Due to Seller	\$22,500.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$250.00	501. Excess Deposit	
202. Principal amount of new loan(s)		502. Settlement Charges to Seller (Doc 1400)	\$2,698.66
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Commitment fee		504. Payoff of first mortgage loan	
205. Option Fee	\$25.00	505. Option Fee	\$25.00
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes to		510. City property taxes to	
211. County property taxes 01/01/00 to 11/01/00	\$493.59	511. County property taxes 01/01/00 to 11/01/00	\$493.59
212. Annual assessments to		512. Annual assessments to	
213. School property taxes to		513. School property taxes to	
214. MUD taxes to		514. MUD taxes to	
215. Other taxes to		515. Other taxes to	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$768.59	520. Total Reduction Amount Due Seller	\$3,217.25
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
Gross Amount due from borrower (line 120)	\$22,688.00	601. Gross Amount due to seller (line 420)	\$22,500.00
Less amounts paid by/for borrower (line 220)	\$768.59	602. Less reductions in am. due seller (line 520)	\$3,217.25
303. Cash From Borrower	\$21,919.41	603. Cash To Seller	\$19,282.75

GF:0254463

I. Settlement Charges					
700. Total Sales/Broker's Commission based on price		\$27,500.00	@6%	=\$1,350.00	
Division of Commission (line 700) as follows:					
701. \$675.00	to	Town & Lake Realty			Paid From Borrower's Funds at Settlement
702. \$675.00	to	Premier Real Estate			Paid From Seller's Funds at Settlement
703. Commission Paid at Settlement					\$1,350.00
800. Items Payable in Connection with Loan					
801. Loan Origination Fee	to				
802. Loan Discount	to				
803. Appraisal Fee	to				
804. Credit Report	to				
805. Lender's Inspection Fee	to				
806. Mortgage Insurance Application	to				
807. Assumption Fee	to				
900. Items Required by Lender To Be Paid in Advance					
901. Interest from	to	@ \$0.0000	/day		
902. Mortgage Insurance Premium for months	to				
903. Hazard Insurance Premium for years	to				
1000. Reserves Deposited With Lender					
1001. Hazard insurance	months @		per month		
1002. Mortgage insurance	months @		per month		
1003. City property taxes	months @		per month		
1004. County property taxes	months @ \$49.36		per month		
1005. Annual assessments	months @		per month		
1006. School property taxes	months @		per month		
1007. MUD taxes	months @		per month		
1008. Other taxes	months @		per month		
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or closing fee	to	Kincy Abstract & Sabine Title Company		\$100.00	\$100.00
1102. Abstract or title search	to				
1103. Title examination	to	Kincy Abstract & Sabine Title Company			
1104. Title insurance binder	to				
1105. Document preparation	to	Able, Gump, Straus & Field		\$75.00	
1106. Notary fees	to				
1107. Attorney's fees	to				
(includes above items numbers:)					
1108. Title insurance	to	Kincy Abstract & Sabine Title Company			\$370.00
(includes above items numbers:)					
1109. Lender's coverage		\$0.00/\$0.00			
1110. Owner's coverage		\$27,500.00/\$370.00			
1111. Escrow fee	to				
1112. 60% of Title Premium	to	Smith County Abstract Co.			
1113. 40% of Title Premium	to	Kincy Abstract & Sabine Title Company			
1200. Government Recording and Transfer Charges					
1201. Recording Fees	Deed \$13.00 ; Mortgage ; Releases			\$13.00	
1202. City/county tax/stamps	Deed ; Mortgage to				
1203. State tax/stamps	Deed ; Mortgage to				
1204. Tax certificates	to	Smith County Abstract Co.			\$21.65
1205. Del 99 Taxes #15000090001003010	to	Smith County Abstract Co.			\$831.01
1206. Recording Fees-Order/Notice	to	Smith County Abstract Co.			\$26.00
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Post Inspection	to				
1400. Total Settlement Charges (enter on lines 102, Section J and 502, Section K)				\$188.00	\$2,698.66

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Nineteenth Investment Corporation by:

Bob Anderson, Chapter 7 Trustee for Beny Jo Kersh by:

Josh Daniel

Bob Anderson

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Carol A. White 11/27/00
Settlement Agent Date

Seller's Taxpayer Identification Number Solicitation and Certification
You are required by law to provide the Settlement Agent named above with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under Penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

Bob Anderson 11/27/00
Seller's Signature Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

SCHEDULE D

SECURED CLAIMS

<u>Claim No.</u>	<u>Amount Claimed</u>	<u>Amount Not Determined</u>	<u>Amount Allowed</u>	<u>Previously Paid</u>	<u>Due</u>
13	1,237.93	1,237.93	0.00	0.00	0.00
	<u>1,237.93</u>	<u>1,237.93</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

IDENTIFICATION OF SECURED PARTIES AFFECTED:

<u>Claim No.</u>	<u>Name of Creditor</u>	<u>Claim No.</u>	<u>Name of Creditor</u>
13	Smith County		

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 for 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. Alimony Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Taxes Sec. 507(a)(8)	0.00	0.00	0.00	0.00
9. Depository Institutions Sec. 507(a)(9)	0.00	0.00	0.00	0.00
10. Other: No Basis	0.00	0.00	0.00	0.00
Totals:	0.00	0.00	0.00	0.00

PARTIES AFFECTED:

Claim No.	Name of Creditor	Claim No.	Name of Creditor
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FILED UNSECURED CLAIMS TOTAL:	\$ <u>79,251.15</u>
SUBORDINATED UNSECURED CLAIMS:	\$ <u>0.00</u>

Claims Register

Case: 00-60392 Kersh, Betty J.

Claims Bar Date: 07/18/01

Claim Number	Claimant Name / (Category, Priority)	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
Orlando, FL 32862-0103 (UNSEC. TIMELY FILED CLAIMS, 610)						
9	Providian Nat'l Bank 4900 Johnson Dr	Unsecured 05/30/00	5437-8150-0304- 1178	\$7,175.40 \$7,175.40	\$0.00	\$7,175.40
Pleasanton, CA 94588 (UNSEC. TIMELY FILED CLAIMS, 610)						
10	Providian Nat'l Bank 4900 Johnson Dr	Unsecured 05/30/00	4428-0240-0126- 6630	\$6,960.51 \$6,960.51	\$0.00	\$6,960.51
Pleasanton, CA 94588 (UNSEC. TIMELY FILED CLAIMS, 610)						
11	MBNA America P O Box 15168 MS 1421	Unsecured 06/19/00	4313-0248-8937- 0973	\$286.55 \$286.55	\$0.00	\$286.55
Wilmington, DE 19850 (UNSEC. TIMELY FILED CLAIMS, 610)						
12	American Express Centurion Bank P O Box 3001	Unsecured 06/26/00	3737-5413-7242- 005	\$1,971.97 \$1,971.97	\$0.00	\$1,971.97
Malvern, PA 19355-0701 (UNSEC. TIMELY FILED CLAIMS, 610)						
13	Smith County P O Box 17428	Secured 06/27/00	*	\$1,237.93 \$0.00	\$0.00	\$0.00
Paid at closing with proceeds; Disallowed per Order #22 EOD 4/23/01.						
Austin, TX 78760-7777 (AD VALOREM TAXES ON REAL ESTATE, 100)						
14	Citibank/CHOICE Exception Payment Processing P O Box 6305	Unsecured 06/30/00	4271-3820-8023- 6983	\$4,768.84 \$4,768.84	\$0.00	\$4,768.84
The Lakes, NV 88901-6305 (UNSEC. TIMELY FILED CLAIMS, 610)						
15	Citibank/CHOICE Exception Payment Processing P O Box 6305	Unsecured 06/30/00	5410-6545-3587- 4116	\$5,960.56 \$5,960.56	\$0.00	\$5,960.56
The Lakes, NV 88901-6305 (UNSEC. TIMELY FILED CLAIMS, 610)						

(*) Denotes objection to Amount Filed

Claims Register

Case: 00-60392 Kersh, Betty J.

Claims Bar Date: 07/18/00

Claim Number	Claimant Name / (Category, Priority)	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
16	Citibank/CHOICE Exception Payment Processing P O Box 6305 The Lakes, NV 88901-6305 (UNSEC. TIMELY FILED CLAIMS, 610)	Unsecured 06/30/00	5424-1802-9338- 2450	\$6,885.81 \$6,885.81	\$0.00	\$6,885.81
17	Citibank/CHOICE Exception Payment Processing P O Box 6305 The Lakes, NV 88901-6305 (UNSEC. TIMELY FILED CLAIMS, 610)	Unsecured 06/30/00	4128-0027-8207- 2230	\$2,941.44 \$2,941.44	\$0.00	\$2,941.44
TTEE-E	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 (EXP.-TRUSTEE (CH7), 200)	Admin Ch. 7 05/16/01	8502	\$762.93 \$762.93	\$0.00	\$762.93
TTEE-F	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 (FEES-TRUSTEE (CH7), 200)	Admin Ch. 7 05/16/01	8502	\$3,015.62 \$3,015.62	\$0.00	\$3,015.62
Case Total:					\$0.00	\$83,029.70

(*) Denotes objection to Amount Filed

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

IN RE: §
§
BETTY J. KERSH § CASE NO. 00-60392
§
DEBTOR § CHAPTER 7

TRUSTEE'S REPORT OF PROPOSED FINAL DISTRIBUTIONS

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

1. The Court has entered orders which have become final, and which dispose of all objections to claims, 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 to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the Trustee and on the United States Trustee.

1. BALANCE ON HAND		\$ 19,463.95
2. ADMINISTRATIVE EXPENSES TO BE PAID *	\$ 3,778.55	
3. SECURED CLAIMS TO BE PAID *	0.00	
4. PRIORITY CLAIMS TO BE PAID *	0.00	
5. UNSECURED CLAIMS TO BE PAID *	15,685.40	
6. OTHER DISTRIBUTIONS TO BE PAID *	0.00	
7. TOTAL DISTRIBUTIONS TO BE MADE (SUM OF LINES 2 THROUGH 6)		\$ 19,463.95
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (LINE 1 LESS LINE 7)		- 0 -

*(SEE ATTACHED SCHEDULE OF PAYEES AND AMOUNTS)

Date: _____



Bob Anderson, Trustee

Claims Distribution Register

Case: 00-60392 Kersh, Betty J.

Claim #	Date	Pri	Claimant / Proof / (Category) / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
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Secured Claims:

13	06/27/00	100	Smith County P O Box 17428 Austin, TX 78760-7777 (AD VALOREM TAXES ON REAL ESTATE) Paid at closing with proceeds; Disallowed per Order #22 EOD 4/23/01.	1,237.93	0.00	0.00	0.00	0.00
Priority 100: 100% Paid								

Admin Ch. 7 Claims:

TTEE-E	05/16/01	200	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 (EXP.-TRUSTEE (CH7))	762.93	762.93	0.00	762.93	762.93
TTEE-F	05/16/01	200	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 (FEES-TRUSTEE (CH7))	3,015.62	3,015.62	0.00	3,015.62	3,015.62
Total for Priority 200: 100% Paid				\$3,778.55	\$3,778.55	\$0.00	\$3,778.55	\$3,778.55
Total for Admin Ch. 7 Claims:				\$3,778.55	\$3,778.55	\$0.00	\$3,778.55	\$3,778.55

Unsecured Claims:

1	05/08/00	610	Bank of America, NA c/o PO Box 2278 Norfolk, VA 23501-2278 ok (UNSEC. TIMELY FILED CLAIMS)	8,295.73	8,295.73	0.00	8,295.73	1,641.89
2	05/08/00	610	First Bankcard Center First National Bank South Dakota P.O. Box 3773 Omaha, NE 68103-0773 ok (UNSEC. TIMELY FILED CLAIMS)	4,840.72	4,840.72	0.00	4,840.72	958.08
3	05/15/00	610	Sears PO Box 3671 Des Moines, IA 50322 ok (UNSEC. TIMELY FILED CLAIMS)	2,850.40	2,850.40	0.00	2,850.40	564.15
4	05/17/00	610	Chase Manhattan Bank USA 100 Duffy Ave, 4H1 Hicksville, NY 11801 ok (UNSEC. TIMELY FILED CLAIMS)	4,870.51	4,870.51	0.00	4,870.51	963.97

(*) Denotes objection to Amount Filed

Claims Distribution Register

Case: 00-60392 Kersh, Betty J.

Claim #	Date	Pri	Claimant / Proof / (Category) / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
5	05/17/00	610	Chase Manhattan Bank USA 100 Duffy Ave, 4H1 Hicksville, NY 11801 ok (UNSEC. TIMELY FILED CLAIMS)	9,427.42	9,427.42	0.00	9,427.42	1,865.88
6	05/17/00	610	Chase Manhattan Bank USA 100 Duffy Ave, 4H1 Hicksville, NY 11801 ok (UNSEC. TIMELY FILED CLAIMS)	2,183.38	2,183.38	0.00	2,183.38	432.13
7	05/22/00	610	Greenwood Trust Company Discover Financial Services PO Box 8003 Hilliard, OH 43026 ok (UNSEC. TIMELY FILED CLAIMS)	4,531.36	4,531.36	0.00	4,531.36	896.85
8	05/26/00	610	SunTrust Bankcard MailCode 09117 PO Box 620103 Orlando, FL 32862-0103 ok (UNSEC. TIMELY FILED CLAIMS)	5,300.55	5,300.55	0.00	5,300.55	1,049.09
9	05/30/00	610	Providian Nat'l Bank 4900 Johnson Dr Pleasanton, CA 94588 ok (UNSEC. TIMELY FILED CLAIMS)	7,175.40	7,175.40	0.00	7,175.40	1,420.15
10	05/30/00	610	Providian Nat'l Bank 4900 Johnson Dr Pleasanton, CA 94588 ok (UNSEC. TIMELY FILED CLAIMS)	6,960.51	6,960.51	0.00	6,960.51	1,377.63
11	06/19/00	610	MBNA America P O Box 15168 MS 1421 Wilmington, DE 19850 ok (UNSEC. TIMELY FILED CLAIMS)	286.55	286.55	0.00	286.55	56.71
12	06/26/00	610	American Express Centurion Bank P O Box 3001 Malvern, PA 19355-0701 ok (UNSEC. TIMELY FILED CLAIMS)	1,971.97	1,971.97	0.00	1,971.97	390.29
14	06/30/00	610	Citibank/CHOICE Exception Payment Processing P O Box 6305 The Lakes, NV 88901-6305 ok (UNSEC. TIMELY FILED CLAIMS)	4,768.84	4,768.84	0.00	4,768.84	943.85

Claims Distribution Register

Case: 00-60392 Kersh, Betty J.

Claim #	Date	Pri	Claimant / Proof / (Category) / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
15	06/30/00	610	Citibank/CHOICE Exception Payment Processing P O Box 6305 The Lakes, NV 88901-6305 ok (UNSEC. TIMELY FILED CLAIMS)	5,960.56	5,960.56	0.00	5,960.56	1,179.72
16	06/30/00	610	Citibank/CHOICE Exception Payment Processing P O Box 6305 The Lakes, NV 88901-6305 ok (UNSEC. TIMELY FILED CLAIMS)	6,885.81	6,885.81	0.00	6,885.81	1,362.84
17	06/30/00	610	Citibank/CHOICE Exception Payment Processing P O Box 6305 The Lakes, NV 88901-6305 ok (UNSEC. TIMELY FILED CLAIMS)	2,941.44	2,941.44	0.00	2,941.44	582.17
Total for Priority 610: 19.79202% Paid				\$79,251.15	\$79,251.15	\$0.00	\$79,251.15	\$15,685.40
Total for Unsecured Claims:				\$79,251.15	\$79,251.15	\$0.00	\$79,251.15	\$15,685.40
Total for Case :				\$84,267.63	\$83,029.70	\$0.00	\$83,029.70	\$19,463.95

(* Denotes objection to Amount Filed

Claims Proposed Distribution

Case: 00-60392 Kersh, Betty J.

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$19,463.95 Total Proposed Payment: \$19,463.95 Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
TTEE-E	Bob Anderson EXP.-TRUSTEE (CH7)	Admin Ch. 7	762.93	762.93	0.00	762.93	762.93	18,701.00
TTEE-F	Bob Anderson FEES-TRUSTEE (CH7)	Admin Ch. 7	3,015.62	3,015.62	0.00	3,015.62	3,015.62	15,685.40
SUBTOTAL FOR ADMIN CH. 7			3,778.55	3,778.55	0.00	3,778.55	3,778.55	34,386.40
1	Bank of America, NA	Unsecured	8,295.73	8,295.73	0.00	8,295.73	1,641.89	14,043.51
2	First Bankcard Center	Unsecured	4,840.72	4,840.72	0.00	4,840.72	958.08	13,085.43
3	Sears	Unsecured	2,850.40	2,850.40	0.00	2,850.40	564.15	12,521.28
4	Chase Manhattan Bank USA	Unsecured	4,870.51	4,870.51	0.00	4,870.51	963.97	11,557.31
5	Chase Manhattan Bank USA	Unsecured	9,427.42	9,427.42	0.00	9,427.42	1,865.88	9,691.43
6	Chase Manhattan Bank USA	Unsecured	2,183.38	2,183.38	0.00	2,183.38	432.13	9,259.30
7	Greenwood Trust Company	Unsecured	4,531.36	4,531.36	0.00	4,531.36	896.85	8,362.45
8	SunTrust Bankcard	Unsecured	5,300.55	5,300.55	0.00	5,300.55	1,049.09	7,313.36
9	Providian Nat'l Bank	Unsecured	7,175.40	7,175.40	0.00	7,175.40	1,420.15	5,893.21
10	Providian Nat'l Bank	Unsecured	6,960.51	6,960.51	0.00	6,960.51	1,377.63	4,515.58
11	MBNA America	Unsecured	286.55	286.55	0.00	286.55	56.71	4,458.87
12	American Express Centurion Bank	Unsecured	1,971.97	1,971.97	0.00	1,971.97	390.29	4,068.58
14	Citibank/CHOICE	Unsecured	4,768.84	4,768.84	0.00	4,768.84	943.85	3,124.73
15	Citibank/CHOICE	Unsecured	5,960.56	5,960.56	0.00	5,960.56	1,179.72	1,945.01
16	Citibank/CHOICE	Unsecured	6,885.81	6,885.81	0.00	6,885.81	1,362.84	582.17
17	Citibank/CHOICE	Unsecured	2,941.44	2,941.44	0.00	2,941.44	582.17	0.00
SUBTOTAL FOR UNSECURED			79,251.15	79,251.15	0.00	79,251.15	15,685.40	110,422.22
Total for Case 00-60392 :			\$83,029.70	\$83,029.70	\$0.00	\$83,029.70	\$19,463.95	\$0.00

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$3,778.55	\$3,778.55	\$0.00	\$3,778.55	100.000000%
Total Unsecured Claims :	\$79,251.15	\$79,251.15	\$0.00	\$15,685.40	19.792016%

(* Denotes objection to Amount Filed

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

IN RE: BETTY KERSH / BANKRUPTCY CASE: 00-60392
/
/ 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:

BOB ANDERSON 911 N.W. LOOP 281, SUITE 412 LONGVIEW, TEXAS 75604

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>BOB ANDERSON</u> Trustee	<u>3015.62</u>	<u>762.93</u>
<u>BOB ANDERSON</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>\$ 22656.20</u>	<u>\$ 3192.25</u>	<u>\$ 19463.95</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 \$ 79251.15 .
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