

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

FILED  
U.S. BANKRUPTCY COURT  
BEAUMONT, TEXAS

02 DEC 13 PM 1:27

IN RE:  
DANIELS, RUBY M

)  
)  
)  
)  
)

CASE NO. 01-10828

U.S. BANKRUPTCY  
COURT

DEBTOR(S)

CHAPTER 7

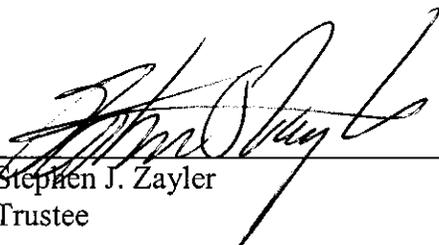
BY \_\_\_\_\_ DEPUTY

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

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

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

DATE: September 3, 2002

  
\_\_\_\_\_  
Stephen J. Zayler  
Trustee

\*\*\*\*\*

REVIEWED BY THE UNITED STATES TRUSTEE:

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

United States Trustee

Date: 12-2-02

By: 

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

IN RE: )  
DANIELS, RUBY M ) CASE NO. 01-10828  
)  
) CHAPTER 7  
DEBTOR(S) )

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

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.

2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).

3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.

4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.

5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.

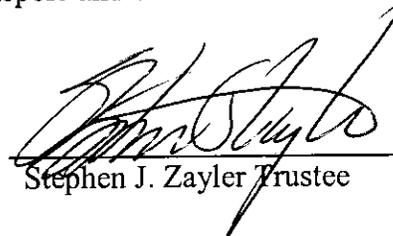
6. The Trustee requests approval of this final report.

7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.

8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

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

Dated: September 3, 2002

  
\_\_\_\_\_  
Stephen J. Zayler Trustee

**SCHEDULE A-1**

FINAL ACCOUNT AS OF September 3, 2002

A. RECEIPTS		\$50,275.17
B. DISBURSEMENTS		
(1) Secured creditors	0.00	
(2) Administrative	0.00	
(3) Priority	0.00	
(4) Other	0.00	
TOTAL DISBURSEMENTS		\$0.00
		<hr/>
BALANCE OF FUNDS		\$50,275.17

**TRUSTEE'S FINAL REPORT CASE SUMMARY**

**TRUSTEE:**

**ZAYLER**

**CASE NAME:**

**DANIELS, RUBY**

**COMMENTS:**

**CASE NUMBER:**

**01-10828**

**DATE UST APPROVED:**

**12-02-02**

**ESTATE INCOME:**

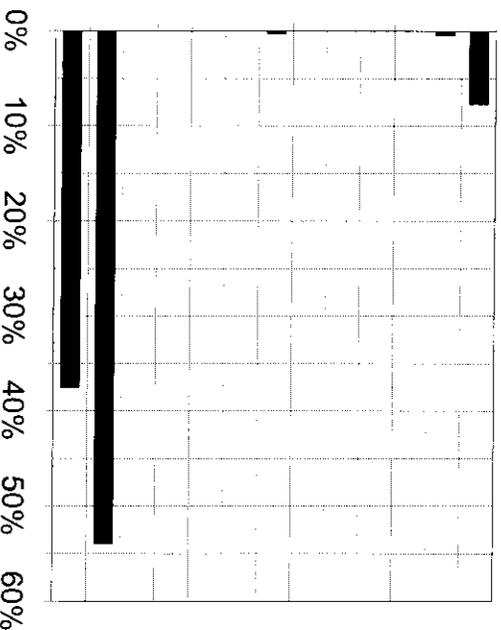
**TOTAL RECEIPTS:**

**\$50,275.17**

**100.00%**

**ESTATE EXPENSES:**

TRUSTEE'S COMMISSION	3,890.59	7.74%
TRUSTEE'S EXPENSES	216.34	0.43%
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	155.00	0.31%
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	0.00	0.00%
UNSECURED CLAIMS PAID	27,143.94	53.99%
OTHER(RETURN TO DEBTOR, ETC)	18,869.30	37.53%



**UNSECURED CLAIMS ALLOWED**

**25,699.64**

**UNSECURED CLAIMS PAID**

**27,143.94**

**PERCENT RECOVERED FOR UNSECURED**

**105.62%**

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

Case No: 01-10828 BPI Judge: BILL PARKER  
Case Name: DANIELS, RUBY M  
For Period Ending: 09/03/02

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 04/18/01 (f)  
341(a) Meeting Date: 06/08/01  
Claims Bar Date: 04/30/02

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
JID (u)	Unknown	0.00		0.00	FA
2. VOID (u)	Unknown	0.00		0.00	FA
3. VOID (u)	Unknown	0.00		0.00	FA
4. VOID (u)	Unknown	0.00		0.00	FA
5. VOID (u)	Unknown	0.00		0.00	FA
6. VOID (u)	Unknown	0.00		0.00	FA
7. VOID (u)	Unknown	0.00		0.00	FA
8. HOMESTEAD	55,000.00	0.00		0.00	FA
9. CHECKING AND/OR SAVINGS ACCOUNT	67.00	0.00		0.00	FA
10. HOUSEHOLD GOODS	2,900.00	0.00		0.00	FA
11. WEARING APPAREL	500.00	0.00		0.00	FA
12. IRA, RETIREMENT, OR PENSION FUNDS	384.00	0.00		0.00	FA
13. LAWSUIT	1.00	25,000.00		50,000.00	FA
This asset has been given a market value for reporting requirements it may or may not be accurate.					
AUTOMOBILE	8,500.00	0.00		0.00	FA
1998 FORD WINDSTAR	Unknown	N/A		275.17	Unknown
15. Post-Petition Interest Deposits (u)					
<b>TOTALS (Excluding Unknown Values)</b>	<b>\$67,352.00</b>	<b>\$25,000.00</b>		<b>\$50,275.17</b>	<b>Gross Value of Remaining Assets \$0.00</b>
					<b>(Total Dollar Amount in Column 6)</b>

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

Case was reopened to administer a settlement that debtor received directly from personal injury attorney. Assets were initially

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

Case No: 01-10828 BPI Judge: BILL PARKER  
Case Name: DANIELS, RUBY M

Trustee Name: Stephen J Zayler  
Date Filed (f) or Converted (c): 04/18/01 (f)  
341(a) Meeting Date: 06/08/01  
Claims Bar Date: 04/30/02

loaded, thn case was closed, and assets were reloaded once case was reopened. I have requested bar date, once this date passes I will prepare for closing. All creditors should be paid in full.

Initial Projected Date of Final Report (TFR): 12/31/02

Current Projected Date of Final Report (TFR): 12/31/02

**FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 01-10828 BP1  
Case Name: DANIELS, RUBY M

Trustee Name: Stephen J Zayler  
Bank Name: BANK OF AMERICA  
Account Number: 3754900534 Checking - Non Interest

Taxpayer ID No: 75-6626887  
For Period Ending: 09/03/02

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Deposits (\$)	6 Disbursements (\$)	7 Account Balance (\$)
09/03/02		Transfer from Acct #3754885691	BALANCE FORWARD Transfer In From MMA Account	50,275.17		50,275.17

COLUMN TOTALS  
 Less: Bank Transfers 50,275.17 0.00  
 Subtotal 0.00 0.00  
 Less: Payments to Debtors 0.00 0.00  
 Net 0.00 0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 01-10828 BPI  
 Case Name: DANIELS, RUBY M  
 Taxpayer ID No: 75-6626887  
 For Period Ending: 09/03/02

Trustee Name: Stephen J Zayler  
 Bank Name: BANK OF AMERICA  
 Account Number: 3754885691 Money Market - Interest Bearing  
 Blanket Bond (per case limit): \$ 300,000.00  
 Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Deposits (\$)	6 Disbursements (\$)	7 Account Balance (\$)
03/15/02	13	RUBY DANIELS	BALANCE FORWARD	50,000.00		0.00
03/29/02	15	BANK OF AMERICA	PROCEEDS FROM LAWSUIT	19.73		50,000.00
04/30/02	15	BANK OF AMERICA	Interest Rate 1.200	49.36		50,019.73
05/31/02	15	BANK OF AMERICA	Interest Rate 1.200	51.03		50,069.09
06/28/02	15	BANK OF AMERICA	Interest Rate 1.200	49.43		50,120.12
07/31/02	15	BANK OF AMERICA	Interest Rate 1.200	51.14		50,169.55
08/30/02	15	BANK OF AMERICA	Interest Rate 1.200	51.18		50,220.69
09/03/02	15	BANK OF AMERICA	INTEREST REC'D FROM BANK	3.30		50,271.87
09/03/02		Transfer to acct #3754900534	Final Posting Transfer		50,275.17	50,275.17

**COLUMN TOTALS**  
 Less: Bank Transfers 50,275.17  
 Subtotal 0.00  
 Less: Payments to Debtors 50,275.17  
 Net 0.00

**TOTAL - ALL ACCOUNTS**  
 Checking - Non Interest - 3754900534  
 Money Market - Interest Bearing - 3754885691

NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
50,275.17	0.00	50,275.17
0.00	0.00	0.00
50,275.17	0.00	50,275.17

**SCHEDULE B**

**APPLICATION FOR COMPENSATION**

COMPUTATION OF COMMISSIONS

Receipts	\$31,405.87	25% of First \$5,000	\$1,250.00
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$26,405.87	10% of Next \$45,000	\$2,640.59
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3% of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$3,890.59

TRUSTEE EXPENSES:

Premium on Trustee's Bond	\$0.00
Travel (0.00 at 0.00cents per mile)	\$0.00
Copies (238.00 page at 0.25 cents per copy)	\$59.50
Postage	\$11.54
Telephone Charges	\$0.00
Clerical/Secretarial (2.00 at 15.00 per hour)	\$30.00
Paralegal/Assistance (2.30 at 50.00 per hour)	\$115.00
Supplies/Stationary	\$0.30
Distribution Expenses	\$0.00
Miscellaneous	\$0.00

TOTAL EXPENSES \$216.34

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

X

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

## Compensation and Expenses Worksheet

**Case Number: 01-10828 BP1**

**Debtor: DANIELS, RUBY M**

### 1. COMPUTATION OF COMPENSATION

Total disbursements to other than the debtor are:

Pursuant to 11 U.S.C. § 326, compensation is computed as follows:			\$31,405.87
	\$31,405.87	25% of First \$5,000	\$1,250.00
Less -	\$5,000.00	(\$1,250 Maximum)	
Balance	\$26,405.87	10% of Next \$45,000	\$2,640.59
Less -	\$26,405.87	(\$4,500 Maximum)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less -	\$0.00	(\$47,500 Maximum)	
Balance	\$0.00	3% of Balance	\$0.00

TOTAL COMPENSATION CALCULATED:	\$3,890.59
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Less Previously Paid Compensation:	\$0.00
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<b>TOTAL COMPENSATION REQUESTED:</b>	<b>\$3,890.59</b>
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### 2. TRUSTEE EXPENSES

The Trustee has incurred the following expenses:

02/05/02	COPY: Photocopy/Duplication Expense 42 pages @ 0.2500 / page	\$10.50
02/05/02	POST: Postage 2 each @ 0.3400 / each	\$0.68
03/15/02	COPY: Photocopy/Duplication Expense 3 pages @ 0.2500 / page	\$0.75
03/27/02	COPY: Photocopy/Duplication Expense 4 pages @ 0.2500 / page	\$1.00
03/27/02	POST: Postage 2 each @ 0.3400 / each	\$0.68
04/06/02	COPY: Photocopy/Duplication Expense 5 @ 0.2500	\$1.25
09/03/02	COPY: Photocopy/Duplication Expense 184 pages @ 0.2500 / page	\$46.00
09/03/02	PARA: Paralegal Expense 2.3 @ 50.0000	\$115.00
09/03/02	POST: Postage 1 each @ 0.8000 / each	\$0.80
09/03/02	POST: Postage 2 @ 3.9500	\$7.90
09/03/02	POST: Postage 4 each @ 0.3700 / each	\$1.48
09/03/02	SEC: Secretarial Expense 2 @ 15.0000	\$30.00
09/03/02	SUPPLY: Supplies & Stationery 3 @ 0.1000 Manilla Folders	\$0.30

#### Expense Summary

COPY: Photocopy/Duplication Expense	\$59.50
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# Compensation and Expenses Worksheet

Case Number: 01-10828 BP1

Debtor: DANIELS, RUBY M

PARA: Paralegal Expense	\$115.00
POST: Postage	\$11.54
SEC: Secretarial Expense	\$30.00
SUPPLY: Supplies & Stationery	\$0.30

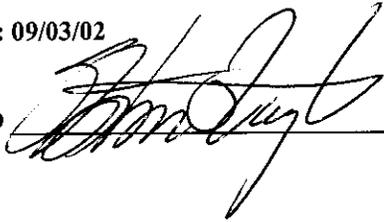
TOTAL EXPENSES CALCULATED:	\$216.34
Less Previously Paid Expenses:	\$0.00

TOTAL EXPENSES REQUESTED:	\$216.34
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TOTAL EXPENSES AND COMPENSATION REQUESTED:	\$4,106.93
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DATED: 09/03/02

SIGNED



TRUSTEE: Stephen J. Zayler

P. O. Box 150743

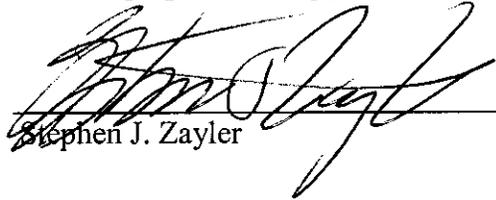
Lufkin, TX 75915-0743

THE STATE OF TEXAS )

COUNTY OF )

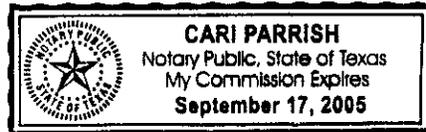
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the Ruby M. Daniels bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I reopened case due to funds debtor received from lawsuit, held the 341a meeting, and had numerous conferences and correspondence with the debtor, the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

  
\_\_\_\_\_  
Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 3rd day of September, 2002.

  
\_\_\_\_\_  
NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

February 5, 2002 - Load assets, lien, and exemption information;  
(CP - .40)

March 15, 2002 - Open bank account and loan bank account information;  
(CP - .20)

March 15, 2002 - Prepare W-9 Form;  
(CP - .10)

March 15, 2002 - Prepare deposit, post, and transmit;  
(CP - .20)

April 11, 2002 - Reconcile Bank Statement;  
(MR - .10)

May 15, 2002 - Reconcile Bank Statement;  
(MR - .10)

June 13, 2002 - Reconcile Bank Statement;  
(MR - .10)

July 12, 2002 - Reconcile Bank Statement;  
(MR - .10)

August 13, 2002 - Reconcile Bank Statement;  
(MR - .10)

September 3, 2002 - Compile Trustee's Final Report for Submission to U. S.  
Trustee;  
(CP - .30)

September 3, 2002 - Transfer funds from MMA to checking account at Bank of  
America and post accrued interest;  
(CP - .20)

RECAP OF SECRETARIAL & CLERICAL TIME:

CARI PARRISH	-	1.40 hrs. @ \$15.00/per hr.	=	21.00
MILLIE REEVES	-	0.60 hrs. @ \$15.00/per hr.	=	9.00
TOTAL:		2.00 hrs. @ \$15.00/per hr.	=	\$ 30.00



RESUMES OF PARALEGAL ASSISTANTS TO THE TRUSTEE

Sherry Carnley

Employed by the Trustee December 1, 1994. Has 18 years broad legal experience in all areas of law.

Her duties performed for the Trustee include organizing files, preparation of various pleadings including applications and motions in contested matters, principal assistant to the attorney for the Trustee in the preparation of adversary proceeding complaints, discovery, pre-trial and post-trial pleadings, preparing monthly reports in operating Chapter 7's, principally responsible for assisting with the location, collection, and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering general questions from creditors, preparation of correspondence, preparation of objections to claims, preparation of various miscellaneous and other legal documents.

ITEMIZATION OF TRUSTEE TIME

April 18, 2001 - Initial review of Schedules and Statement of Financial Affairs;  
(SJZ - .20)

April 19, 2001 - Receipt of Notice of Appointment;  
(SJZ - .10)

April 23, 2001 - Receipt and review of Notice of 341a meeting;  
(SJZ - .10)

June 7, 2001 - Review of file prior to conducting 341a hearing;  
(SJZ - .10)

June 7, 2001 - Prepare sign-in sheet;  
(SJZ - .10)

June 8, 2001 - Conduct 341a hearing;  
(SJZ - .20)

June 8, 2001 - Prepare Proceeding Memo;  
(SJZ - .10)

June 11, 2001 - Review of typed proceeding memo and execute same;  
(SJZ - .10)

June 11, 2001 - Correspondence to Court transmitting proceeding memo and execute same;  
(SJZ - .20)

January 9, 2002 - Receive and review correspondence from Robert Barron regarding settlement proceeds she received directly from personal injury attorney;  
(SJZ - .10)

January 22, 2002 - Review and execute Trustee's Notice to Set Bar Date for Claims;  
(SJZ - .10)

January 22, 2002 - Review and execute Motion to Re-Open case;  
(SJZ - .10)

January 22, 2002 - Review and execute Motion to Defer Filing Fee;  
(SJZ - .10)

January 30, 2002 - Receive and review Notice of Entry of Order granting Molton to Defer Filing Fee;  
(SJZ - .10)

January 30, 2002 - Receive and review Notice of Entry of Order Granting Motion to Reopen Case;  
(SJZ - .10)

February 5, 2002 - Receive and review Order Setting Bar Date;  
(SJZ - .10)

February 5, 2002 - Receive and review Notice of Appointment of Trustee in Re-Opened Case;  
(SJZ - .10)

March 5, 2002 - Receive and review order Employing Attorney for Trustee;  
(SJZ - .10)

March 25, 2002 - Receive and review bank stamped deposit slip;  
(SJZ - .10)

April 11, 2002 - Receipt of and review bank statement;  
(SJZ - .10)

April 16, 2002 - Prepare Form 1 and Form 2;  
(SJZ - .30)

May 15, 2002 - Receipt of and review bank statement;  
(SJZ - .10)

June 13, 2002 - Receipt of and review bank statement;  
(SJZ - .10)

July 12, 2002 - Receipt of and review bank statement;  
(SJZ - .10)

August 13, 2002 - Receipt of and review bank statement;  
(SJZ - .10)

TOTAL ITEMIZED TRUSTEE TIME: 3.10 hrs.

**Additional Trustee time to be incurred:**

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

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

Preparation of dividend letter to creditors;

Review additional bank statements;

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

Preparation of Trustee's Supplemental Final Report.

SCHEDULE C  
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C Sec. 507(a)(1) Court Costs and Fees	155.00	155.00	0.00	155.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements				
A. Trustee - Compensation	3,890.59	3,890.59	0.00	3,890.59
B. Trustee - Expense	216.34	216.34	0.00	216.34
BkMk3				
5. Court Special Charges (Excess Notices)	0.00	0.00	0.00	0.00
6. United States Trustee Fees	0.00	0.00	0.00	0.00
BkMk6				
TOTALS:	\$4,261.93	\$4,261.93	\$0.00	\$4,261.93

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

FILED  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

MAY 3 4 47 PM '02

CLERK U.S. BANKRUPTCY  
BY DEPUTY \_\_\_\_\_

In Re:

Bankruptcy Case:  
Chapter 7

01-10828 bp

Ruby M. Daniels

Debtor(s):

BILL OF COURT COSTS

TO: Stephen Zayler  
123 E. Lufkin Avenue  
PO Box 150743  
Lufkin, TX 75915-0743

DEFERRED FILING FEE

Motion To Reopen Chapter 7 Case	\$ 155.00
<b>TOTAL AMOUNT DUE</b>	<b>\$155.00</b>

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

Date: May 3, 2002  
JAMES D. TOKOPH  
Clerk of Court

BY: Cheryl Irith

Deputy Clerk

SCHEDULE D

SECURED CLAIMS

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

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IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor

Claim No. Name of Creditor

SCHEDULE E

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

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

SCHEDULE E

PARTIES AFFECTED:

Priority No.	Name of Creditor	Priority No.	Name of Creditor		
				44,568.94	44,568.94
				0.00	0.00
<b>FILED UNSECURED CLAIMS TOTAL:</b>				<b>0.00</b>	<b>0.00</b>
<b>SUBORDINATED UNSECURED CLAIMS</b>				<b>0.00</b>	<b>0.00</b>
<b>TOTAL:</b>				<b>0.00</b>	<b>0.00</b>

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 01-10828

Page 1

Date: September 03, 2002

Debtor Name: DANIELS, RUBY M

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
080 BD	RUBY DANIELS 5775 TOWNHOUSE LANE BEAUMONT, TEXAS 77707	Unsecured		\$18,869.30	\$0.00	\$18,869.30
025 CAF	U.S. BANKRUPTCY COURT 300 WILLOW STREET, SUITE 100 BEAUMONT, TEXAS 77701	Administrative		\$155.00	\$0.00	\$155.00
000001 070 UC	First Bankcard Center PO Box 3773 Omaha, NE 68103-0773	Unsecured		\$7,580.02	\$0.00	\$7,580.02
000002 070 UC	Chase Manhattan Bank USA NA PO Box 659798 San Antonio, TX 78265	Unsecured		\$5,526.45	\$0.00	\$5,526.45
000003 070 UC	MBNA PO Box 15168 MS 1421 Wilmington, DE 19850	Unsecured		\$9,789.75	\$0.00	\$9,789.75
000004 070 UC	Discover Bank Financial Services PO Box 8003 Hilliard, OH 43026	Unsecured		\$2,803.42	\$0.00	\$2,803.42
Case Totals:				\$44,723.94	\$0.00	\$44,723.94

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

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

IN RE:	)	
DANIELS, RUBY M	)	CASE NO. 01-10828
	)	
	)	CHAPTER 7
DEBTOR(S)	)	

TRUSTEE'S REPORT OF  
PROPOSED FINAL DISTRIBUTIONS

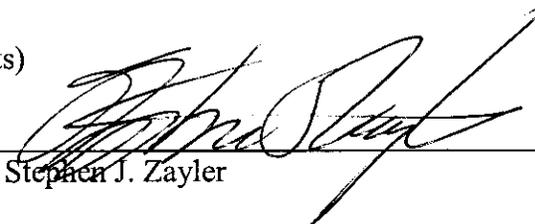
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

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	\$50,275.17
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$4,261.93
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$25,699.64
Excess Funds Paid to Debtor	\$18,869.30
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$1,444.30
Interest Paid to Unsecured Creditors	
7. TOTAL DISTRIBUTIONS TO BE MADE	\$50,275.17
(Sum of lines 2 through 6)	
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS	\$0.00
(Line 1 less line 7)	

\* (See attached schedule of payees and amounts)

  
 \_\_\_\_\_ (Trustee)  
 Stephen J. Zayler

**PROPOSED DISTRIBUTION**

Case Number: 01-10828

Page 1

Date: September 3, 2002

Debtor Name: DANIELS, RUBY M

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Payment	Interest Paid To Date	Proposed Interest	Total Proposed Pymt	Funds Remaining
Beginning Balance											
	Stephen J. Zayler COMPENSATION	Admin		\$3,890.59	\$0.00	\$3,890.59	\$3,890.59	\$0.00	\$0.00	\$3,890.59	\$46,384.58
	Stephen J. Zayler EXPENSES	Admin		\$216.34	\$0.00	\$216.34	\$216.34	\$0.00	\$0.00	\$216.34	\$46,168.24
	U.S. BANKRUPTCY COURT	Admin	025	\$155.00	\$0.00	\$155.00	\$155.00	\$0.00	\$0.00	\$155.00	\$46,013.24
000001	First Bankcard Center	Unsec	070	\$7,580.02	\$0.00	\$7,580.02	\$7,580.02	\$0.00	\$425.99	\$8,006.01	\$38,007.23
000002	Chase Manhattan Bank USA NA	Unsec	070	\$5,526.45	\$0.00	\$5,526.45	\$5,526.45	\$0.00	\$310.58	\$5,837.03	\$32,170.20
000003	MBNA	Unsec	070	\$9,789.75	\$0.00	\$9,789.75	\$9,789.75	\$0.00	\$550.18	\$10,339.93	\$21,830.27
000004	Discover Bank	Unsec	070	\$2,803.42	\$0.00	\$2,803.42	\$2,803.42	\$0.00	\$157.55	\$2,960.97	\$18,869.30
	RUBY DANIELS	Unsec	080	\$18,869.30	\$0.00	\$18,869.30	\$18,869.30	\$0.00	\$0.00	\$18,869.30	\$0.00
<< Totals >>				\$48,830.87	\$0.00	\$48,830.87	\$48,830.87	\$0.00	\$1,444.30	\$50,275.17	\$0.00

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

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

IN RE: RUBY DANIELS / BANKRUPTCY CASE: 01-10828  
/   
/ CHAPTER 7

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

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

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

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>STEVE ZAYLER</u>	<u>3890.59</u>	<u>216.34</u>
Trustee		
<u>Attorney for Trustee</u>	<u>0.00</u>	<u>0.00</u>
<u>U. S. Bankruptcy Court</u>	<u>0.00</u>	<u>0.00</u>

The trustee's account shows:

<b>Total Receipts</b>	<b>Total Disbursements</b>	<b>Balance</b>
<u>\$ 50275.17</u>	<u>\$ 0.00</u>	<u>\$ 50275.17</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 \$ 25699.64 .  
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 The Jack Brooks Federal Courthouse, Room 112, Beaumont, Texas 77701 .

Date: \_\_\_\_\_

**JAMES D. TOKOPH**, Clerk of Court

By: \_\_\_\_\_  
Deputy Clerk



**PROPOSED DISTRIBUTION**

Case Number: 01-10828

Page 1

Date: September 3, 2002

Debtor Name: DANIELS, RUBY M

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Payment	Interest Paid To Date	Proposed Interest	Total Proposed Pymt	Funds Remaining
Beginning Balance											\$50,275.17
	Stephen J. Zayler COMPENSATION	Admin		\$3,890.59	\$0.00	\$3,890.59	\$3,890.59	\$0.00	\$0.00	\$3,890.59	\$46,384.58
	Stephen J. Zayler EXPENSES	Admin		\$216.34	\$0.00	\$216.34	\$216.34	\$0.00	\$0.00	\$216.34	\$46,168.24
	U.S. BANKRUPTCY COURT	Admin	025	\$155.00	\$0.00	\$155.00	\$155.00	\$0.00	\$0.00	\$155.00	\$46,013.24
000001	First Bankcard Center	Unsec	070	\$7,580.02	\$0.00	\$7,580.02	\$7,580.02	\$0.00	\$425.99	\$8,006.01	\$38,007.23
000002	Chase Manhattan Bank USA NA	Unsec	070	\$5,526.45	\$0.00	\$5,526.45	\$5,526.45	\$0.00	\$310.58	\$5,837.03	\$32,170.20
000003	MBNA	Unsec	070	\$9,789.75	\$0.00	\$9,789.75	\$9,789.75	\$0.00	\$550.18	\$10,339.93	\$21,830.27
000004	Discover Bank	Unsec	070	\$2,803.42	\$0.00	\$2,803.42	\$2,803.42	\$0.00	\$157.55	\$2,960.97	\$18,869.30
	RUBY DANIELS	Unsec	080	\$18,869.30	\$0.00	\$18,869.30	\$18,869.30	\$0.00	\$0.00	\$18,869.30	\$0.00
<< Totals >>				\$48,830.87	\$0.00	\$48,830.87	\$48,830.87	\$0.00	\$1,444.30	\$50,275.17	\$0.00

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

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