

Separate Narrative to Case No. 01-12432; Enterprising Concepts;

As Trustee in the above referenced case, it is my opinion that the maximum amount was earned in this case. I had numerous attempts to sell the business lot in Beaumont, Texas, but was unable to obtain a buyer that could qualify for permanent financing despite repeated assurances by the prospective buyers. The \$5,000 that was collected consists solely of forfeited earnest money. I had several dealings with the secured creditor, Bank One regarding no insurance coverage on property. I had to pay insurance premium out of my pocket to make sure building was covered. In addition, I filed an Adversary Proceeding to successfully void a preferential lien to assist in the efforts to sell. As Trustee I recognized that there would only be enough money for a prorated distribution.

/s/ Stephen J. Zayler
Stephen J. Zayler
Chapter 7 Trustee