

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
Tyler Division**

IN RE: ) CASE NO. 01-23068  
Huebner-Ogle, Nancy )  
)  
)  
DEBTOR(S) ) CHAPTER 7  
)

Trustee's Final Report, Application for Compensation,  
and Report of Proposed Distribution

Bob Anderson, the Trustee of the estate of the above named debtor(s), certifies under penalty of perjury, to the Court and 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 hereto is proper and consistent with the law and rules of the Court. The Trustee applies for the commissions and expenses set forth herein and states that they are reasonable and proper.

I hereby authorize the Office of the United States Trustee to file by electronic means this Trustee's Final Report, Application for Compensation and Report of Proposed Distribution on my behalf, and I agree and acknowledge that the designation of my signature on this document, once filed, constitutes my valid signature for the purposes of 11 U.S.C. §704(9) and Fed. R. Bankr. Pro. 9011.

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

Date: December 4, 2003

/s/ Bob Anderson

Bob Anderson, Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF: 12/04/03

A.	RECEIPTS		\$46,841.64
B.	DISBURSEMENTS		
	(1) Secured Creditors	33,012.30	
	(2) Administrative Expenses	6,224.76	
	(3) Priority Creditors	0.00	
	(4) Other	0.00	
	TOTAL DISBURSEMENTS		<u>\$39,237.06</u>
C.	BALANCE ON HAND		<u><u>\$11,604.34</u></u>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Trustee:** Bob Anderson

**Filed (f) or Converted (c):**

**Period Ending:** 12/08/03

**Claims Bar Date:**

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 01-23068 BP  
**Case Name:** Huebner-Ogle, Nancy  
 AKA Nancy L Huebner  
**Period Ending:** 12/08/03

**Trustee:** (631490) Bob Anderson  
**Filed (f) or Converted (c):** 12/24/01 (f)  
**\$341(a) Meeting Date:** 02/11/02  
**Claims Bar Date:** 05/16/02

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Int	INTEREST (u)	Unknown	N/A		155.40	FA
<b>16</b>	<b>Assets Totals</b> (Excluding unknown values)	<b>\$80,066.43</b>	<b>\$22,604.00</b>		<b>\$50,841.40</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

PROFESSIONALS:

- Gary Johnson, realtor, Order 3/5/02.
- Bob Anderson, attorney for Trustee, per Order 3/5/02. Fee application for \$1,822.50 fees and \$280.77 expenses for total of \$2,103.27 approved by Order signed 11/15/03.
- Bob Rogers, accountant for Trustee, per Order signed 10/16/02. Fee application for \$350.00 filed 2/7/03; order signed 3/6/03; fees paid 3/13/03.

PROOFS OF CLAIM:

- Bar Dates: 5/16/02, 8/14/02 (govt).  
 Claims 1 - 4 reviewed on-line on 9/17/02. All unsecured credit card debt. The following objections to claims filed 9/9/03 (due to filing past bar date):  
 #3 - Universal Bank, N.A. - Order allowing as general unsecured, tardily filed signed 10/06/03.  
 #4 - Citibank (South Dakota), N.A. - Order allowing as general unsecured, tardily filed signed 10/6/03.

TAX RETURNS:

2002 "final" return filed; PDR received by IRS 1/13/03; return deemed accepted as of 3/13/03; \$1,875.00 taxes owed; motion to pay taxes filed 1/9/03; order authorizing payment of taxes signed 2/3/2003. Taxes of \$1,875.00 paid 3/13/03.

**Initial Projected Date Of Final Report (TFR):** December 31, 2002

**Current Projected Date Of Final Report (TFR):** December 4, 2003 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 01-23068 BP  
**Case Name:** Huebner-Ogle, Nancy  
 AKA Nancy L Huebner  
**Taxpayer ID #:** 13-7314446  
**Period Ending:** 12/08/03

**Trustee:** Bob Anderson (631490)  
**Bank Name:** JPMORGAN CHASE BANK  
**Account:** 312-8337864-65 - Money Market 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	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/21/02	{12}	Felix J. Walker, Sr.	Rent (check dated 1/16/02)	1122-000	525.00		525.00
02/21/02	{12}	Felix J. Walker, Sr.	Rent (check dated 2/20/02)	1122-000	525.00		1,050.00
02/26/02		Jose N. Lopez	Earnest Money on Real Property / Option Payment	2500-000		-25.00	1,075.00
02/28/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	0.10		1,075.10
03/29/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8500%	1270-000	0.78		1,075.88
04/18/02		Central Title Company	Proceeds of Sale of Real Property at 400 Conroe, Longview, TX		45,475.24		46,551.12
	{2}		per Order signed 6/13/02      49,500.00	1110-000			46,551.12
			adjustment for option fee      -25.00 credit	2500-000			46,551.12
			Current year property      -285.76 taxes	2820-000			46,551.12
			Realtor's Commission      -2,970.00 per Order signed 3/5/02	3510-000			46,551.12
			Documents, Title      -744.00 Insurance, Closing Fee	2500-000			46,551.12
04/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8500%	1270-000	10.28		46,561.40
05/08/02	{15}	Farmers Insurance Group	Refund of unearned insurance premium	1290-000	114.00		46,675.40
05/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	32.53		46,707.93
06/06/02	{15}	Farmers Insurance Group	Additional premium refund	1290-000	22.00		46,729.93
06/28/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	28.56		46,758.49
06/28/02		To Account #312833786466	Transfer to checking to make distribution	9999-000		33,012.30	13,746.19
07/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	9.34		13,755.53
08/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	8.76		13,764.29

**Subtotals :**                      **\$46,751.59**                      **\$32,987.30**

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 01-23068 BP  
**Case Name:** Huebner-Ogle, Nancy  
 AKA Nancy L Huebner  
**Taxpayer ID #:** 13-7314446  
**Period Ending:** 12/08/03

**Trustee:** Bob Anderson (631490)  
**Bank Name:** JPMORGAN CHASE BANK  
**Account:** 312-8337864-65 - Money Market 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	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	8.49		13,772.78
10/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	8.78		13,781.56
11/29/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	5.72		13,787.28
12/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	5.04		13,792.32
01/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	5.04		13,797.36
02/28/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	4.55		13,801.91
03/13/03		To Account #312833786466	Transfer to checking for disbursements	9999-000		2,225.00	11,576.91
03/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	4.36		11,581.27
04/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	3.81		11,585.08
05/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	3.94		11,589.02
06/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.3000%	1270-000	3.21		11,592.23
07/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.3000%	1270-000	2.95		11,595.18
08/29/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	2.46		11,597.64
09/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	2.38		11,600.02
10/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	2.22		11,602.24
11/28/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.91		11,604.15
12/04/03	Int	JPMORGAN CHASE BANK	Current Interest Rate is 0.2000%	1270-000	0.19		11,604.34
12/04/03		To Account #312833786466	Transfer to checking for TFR	9999-000		11,604.34	0.00

<b>ACCOUNT TOTALS</b>	<b>46,816.64</b>	<b>46,816.64</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	46,841.64	
<b>Subtotal</b>	<b>46,816.64</b>	<b>-25.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$46,816.64</b>	<b>\$-25.00</b>	

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### Cash Receipts And Disbursements Record

**Case Number:** 01-23068 BP  
**Case Name:** Huebner-Ogle, Nancy  
 AKA Nancy L Huebner  
**Taxpayer ID #:** 13-7314446  
**Period Ending:** 12/08/03

**Trustee:** Bob Anderson (631490)  
**Bank Name:** JPMORGAN CHASE BANK  
**Account:** 312-8337864-66 - 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	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/28/02		From Account #312833786465	Transfer to checking to make distribution	9999-000	33,012.30		33,012.30
06/28/02	101	Providian National Bank	Payoff of Judgment Lien per Bankruptcy Court Order signed June 13, 2002 (Providian National Bank v. Nancy L. Huebner) (Hull & Associates File No. K0001025)	4120-000		16,772.21	16,240.09
06/28/02	102	Regions Mortgage, Inc.	Payoff of Loan No. 007083106 per Bankruptcy Court's Order signed June 13, 2002	4110-000		16,240.09	0.00
03/13/03		From Account #312833786465	Transfer to checking for disbursements	9999-000	2,225.00		2,225.00
03/13/03	103	Robert G. Rogers	Accountant's Fees for return FYE 11/30/02 per Order signed 3/6/03	3410-000		350.00	1,875.00
03/13/03	104	U.S. Treasury	Estate's Federal Income Taxes (EIN#13-7314446) FYE 11/30/02, paid per Court's Order signed 2/3/03	2810-000		1,875.00	0.00
12/04/03		From Account #312833786465	Transfer to checking for TFR	9999-000	11,604.34		11,604.34

<b>ACCOUNT TOTALS</b>	<b>46,841.64</b>	<b>35,237.30</b>	<b>\$11,604.34</b>
Less: Bank Transfers	46,841.64	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>35,237.30</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$35,237.30</b>	

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**Case Number:** 01-23068 BP  
**Case Name:** Huebner-Ogle, Nancy  
 AKA Nancy L Huebner  
**Taxpayer ID #:** 13-7314446  
**Period Ending:** 12/08/03

**Trustee:** Bob Anderson (631490)  
**Bank Name:** JPMORGAN CHASE BANK  
**Account:** 312-8337864-66 - 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	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
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Net Receipts :	46,816.64
Plus Gross Adjustments :	4,024.76
Net Estate :	\$50,841.40

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # 312-8337864-65	46,816.64	-25.00	0.00
Checking # 312-8337864-66	0.00	35,237.30	11,604.34
	<b>\$46,816.64</b>	<b>\$35,212.30</b>	<b>\$11,604.34</b>

SCHEDULE B  
APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS (cases filed after 10/22/95)

Total Receipts	<u>\$50,841.40</u>	25% of First \$5,000	\$ <u>1,250.00</u>
Less	(5,000.00)		
Balance	<u>45,841.40</u>	10% of next \$45,000	\$ <u>4,500.00</u>
Less	(45,000.00)		
Balance	<u>841.40</u>	5% of next \$950,000	\$ <u>42.07</u>
Less	(950,000.00)		
Balance	<u>0.00</u>	3% of Remaining Balance	\$ <u>0.00</u>
TOTAL COMMISSIONS			\$ <u>5,792.07</u>

UNREIMBURSED EXPENSES

Recording Fees	\$ <u>0.00</u>
Necessary Travel (@ .35/mile)	\$ <u>0.00</u>
Paraprofessional (exhibit attached)	\$ <u>402.00</u>
Clerical and Stenographic (exhibit attached)	\$ <u>184.00</u>
Photocopies (@ .25/each)	\$ <u>30.00</u>
Postage	\$ <u>22.95</u>
Long Distance Telephone Charges	\$ <u>3.75</u>
Other Expenses	\$ <u>0.00</u>
TOTAL UNREIMBURSED EXPENSES	\$ <u>642.70</u>

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Records:

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

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

Date	Service Performed	Time	Copy	Pstg	LD
	<b>TRUSTEE SERVICES</b>		0	0	0
	<i>Asset Analysis and Recovery</i>		0	0	0
2/20/2002	Letter to Felix Walker requesting future rentals be paid directly to Trustee	.20	6	1.11	0
	<i>Total Asset Analysis and Recovery</i>	0.2	0	0	0
			0	0	0
	<i>Asset Disposition</i>		0	0	0
2/18/2002	Receipt and review of documents from Gary Johnson, realtor	.20	0	0	0
2/21/2002	Receipt and review of Contract; Execute same and return to Gary Johnson	.30	11	.83	0
4/15/2002	Receipt and review of closing documents	.50	0	0	0
	<i>Total Asset Disposition</i>	1	0	0	0
			0	0	0
	<i>Case Administration</i>		0	0	0
12/8/2003	Review of Trustee's Final Report and proposed distribution, anticipated time in signing checks, review of Trustee's Supplemental Final Report and incidental closing matters	1.00	0	0	0
	<i>Total Case Administration</i>	1	0	0	0
			0	0	0
	<i>Meetings of Creditors</i>		0	0	0
2/1/2002	Review schedules and statement of affairs in preparation of first meeting of creditors	.20	0	0	0
2/11/2002	Conduct First Meeting of Creditors	.30	4	.74	0
	<i>Total Meetings of Creditors</i>	0.5	0	0	0
	<b>TOTAL TRUSTEE SERVICES, ALL CATEGORIES</b>	4.9	0	0	0
			0	0	0

Date	Service Performed	Time	Copy	Pstg	LD
	<b>SECRETARIAL SERVICES</b>		0	0	0
2/19/2002	Set up notebook files for asset administration	.50	0	0	0
2/20/2002	Review of pleadings, documents and schedules and post assets and other case information to management system	1.00	0	0	0
2/22/2002	Update matrix for use with Motion to Sell Real Property	.20	0	0	0
2/22/2002	Open bank account, preparation of Amended Form SS-4, preparation of Form W-9 for bank, and preparation of deposit and post same	.50	4	0	0
2/25/2002	Mailout of Trustee's Motion to Sell Real Property (expenses charged on attorney's fee application)	.40	0	0	0
2/26/2002	Preparation of deposit and post same	.20	2	0	0
3/8/2002	Reconciliation of bank statement	.10	0	0	0
4/8/2002	Reconciliation of bank statement	.10	0	0	0
4/11/2002	Request certified copies from Bankruptcy Clerk of Notice of Appointment and Order Authorizing Sale	.20	0	0	10
4/12/2002	Update status of Assets and other case information pursuant to Trustee's instructions	.20	0	0	0
4/17/2002	Letter to Debtor's attorney for Trustee's signature regarding non-exempt income tax refund and regarding basis in Conroe Street property	.20	1	.37	0
4/17/2002	Letter to Bryant Insurance requesting cancellation of insurance and refund of unearned premium	.20	0	0	0
4/17/2002	Telephone calls and research regarding amounts of Abstract of Judgment Lien of Providian and balance of mortgage lien of Regions	.30	0	0	10
5/8/2002	Preparation of deposit and post same	.20	6	0	0
5/18/2002	Reconciliation of bank statement	.10	0	0	0

Date	Service Performed	Time	Copy	Pstg	LD
5/20/2002	Mailout of Motion for Authorization to Distribute Secured Proceeds to all parties (expenses of mailout were included on attorney's fee application)	.40	0	0	0
5/20/2002	Update matrix for use with Motion for Authorization to Distribute Secured Proceeds	.20	0	0	0
6/6/2002	Preparation of deposit and post same	.20	3	0	0
6/18/2002	Reconciliation of bank statement	.10	0	0	0
6/28/2002	Open checking account and transfer funds for disbursement	.20	4	0	0
7/11/2002	Reconciliation of bank statement	.10	0	0	0
8/12/2002	Reconciliation of bank statement	.10	0	0	0
9/12/2002	Reconciliation of bank statement	.10	0	0	0
9/25/2002	Record Release of Lien received from Provident Bank with County Clerk of Gregg County (\$11.00 recording fee charged on attorney's fee application)	.20	2	0	0
10/9/2002	Reconciliation of bank statement	.10	0	0	0
11/13/2002	Reconciliation of bank statement	.10	0	0	0
12/12/2002	Reconciliation of bank statement	.10	0	0	0
1/8/2003	Process and mail by certified mail both federal income tax return for 2002 and Request for Prompt Determination of Unpaid Taxes	.20	2	15.79	0
1/13/2003	Reconciliation of bank statement	.10	0	0	0
2/17/2003	Reconciliation of bank statement	.10	0	0	0
3/12/2003	Reconciliation of bank statement	.10	0	0	0
3/13/2003	Prepare checks to pay administrative expense (accountant for Trustee and federal income taxes) in accordance with Court's Orders	.20	6	.37	0
4/11/2003	Reconciliation of bank statement	.10	0	0	0
5/16/2003	Reconciliation of bank statement	.10	0	0	0

Date	Service Performed	Time	Copy	Pstg	LD
6/16/2003	Reconciliation of bank statement	.10	0	0	0
7/28/2003	Reconciliation of bank statement	.10	0	0	0
8/13/2003	Reconciliation of bank statement	.10	0	0	0
8/27/2003	Preparation of exhibit of time and services for Attorney's Fee Application	1.20	0	0	0
9/15/2003	Reconciliation of bank statement	.10	0	0	0
10/10/2003	Reconciliation of bank statement	.10	0	0	0
10/21/2003	Mailout of Notice of Fee Application to all parties (expenses charged on attorney's fee application)	.20	0	0	0
11/17/2003	Reconciliation of bank statement	.10	0	0	0
	<b>TOTAL SECRETARIAL SERVICES</b>	9.2	0	0	0
			0	0	0
	<b>PARALEGAL SERVICES</b>		0	0	0
2/1/2002	Research Gregg County Appraisal District records on property at 400 Conroe	.30	0	0	0
4/30/2002	Update Form 1 and Form 2 and case status; Prepare Interim Status Report for Trustee's review and signature	.40	9	0	0
6/27/2002	Calculate payoff with per diems; Prepare check to each of Regions Mortgage and Providian	.30	0	0	0
8/9/2002	Letter to Bandy's office regarding Trustee's abandonment of federal income tax return due to small amount of Estate's 1/2 interest	.20	0	0	0
9/27/2002	Review of file and preparation of letter for Trustee's review and signature to Bob Rogers regarding preparation of 2002 federal income tax return	.80	30	0	0
12/12/2002	Telephone discussions with Bob Rogers regarding information needed for tax return	.30	0	0	0

Date	Service Performed	Time	Copy	Pstg	LD
12/16/2002	Review file for interest paid on Regions and Providian; Telephone conference with Bob Rogers advising of same	.20	0	0	0
4/22/2003	Update case status; Prepare Form 1 and Form 2, and confirm balance	.20	0	0	0
6/25/2003	Telephone conference with Tamma Isabell of IRS re: taxes	.10	0	0	5
9/9/2003	Electronic filing of two objections to claims	.40	0	0	0
12/4/2003	Preparation of Final Report and Proposed Distribution and attached schedules, including review of claims and posting/confirming same; preparation of secretarial and paralegal exhibit; preparation of exhibit for trustee's time and services; 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	2.00	8	0	0
12/31/2003	Anticipated time in preparation of checks for final distribution; transmittal letter to payees; monitoring file for all checks to clear; preparation of final report and report of distribution; preparation of itemization of distributions; preparation of Form 4 and electronic submission to office of United States Trustee; monitor file for payment of fee and archive file after closing.	1.50	22	3.74	0
	<b>TOTAL PARALEGAL SERVICES</b>	6.7	0	0	0
			0	0	0
	<b>Total Copy, Postage &amp; Long Distance Expense</b>		120	22.95	25

**SCHEDULE C**

**EXPENSES OF ADMINISTRATION**

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Amount 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 (itemized)	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	1,875.00	1,875.00	0.00
4. 11. U.S.C. Sec. 503(b)(2) <u>Compensation and Reimbursement</u>				
A. Accountant for Trustee Fees (Other Firm)	350.00	350.00	350.00	0.00
B. Attorney for Trustee Expenses (Trustee Firm)	280.77	280.77	0.00	280.77
C. Attorney for Trustee Fees (Trustee Firm)	1,822.50	1,822.50	0.00	1,822.50
D. Trustee Expenses	642.70	642.70	0.00	642.70
E. Trustee Compensation	5,792.07	5,792.07	0.00	5,792.07
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:	8,888.04	10,763.04	2,225.00	8,538.04

**A. Settlement Statement**

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0265 (Page 1)

**B. Type of Loan**

1. <input type="checkbox"/> FHA 4. <input type="checkbox"/> VA	2. <input type="checkbox"/> FmHA 5. <input type="checkbox"/> Conv Ins.	3. <input checked="" type="checkbox"/> Conv Unins	6. File Number 1021538	7. Loan Number 306583	8. Mortgage Ins Case Number
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**C. Note:** 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.

<b>D. Name and Address of Borrower</b> Jose Lopez 400 Conroe Street Longview, TX, 75604	<b>E. Name, Address, and Tax ID Number of Seller</b> Bob Anderson, Bankruptcy Trustee, pursuant to that certain Order Granting Trustee's Motion to Sell Asset of Bankruptcy Estate Cause No. 01-23068 filed by Nancy Huebner-Ogle Tax ID # 13-7314446	<b>F. Name and Address of Lender</b> Sebring Capital Corporation 4000 International Pkwy #3000 Carrollton, TX 75007
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<b>G. Property Location (Complete address, including legal description, if necessary)</b> VILLAGE LAMOND UNIT NO. 1, Block 2024, Lot 1, Gregg County 400 Conroe Street Longview, TX 75604	<b>H. Settlement Agent Name, Address and Tax ID Number</b> Central Title Company 1516 Judson Road Longview, TX 75606 Tax ID: 75-2790513	
	<b>Place of Settlement</b> Central Title Company 1516 Judson Road Longview, TX 75601	<b>I. Settlement Date</b> 4/11/02

<b>J. Summary of Borrower's Transaction</b>				<b>K. Summary of Seller's Transaction</b>			
<b>100. Gross Amount Due from Borrower</b>				<b>400. Gross Amount Due to Seller</b>			
101. Contract Sales Price		\$49,500.00		401. Contract Sales Price		\$49,500.00	
102. Personal Property				402. Personal Property			
103. Settlement Charges to borrower		\$4,924.68		403.			
104.				404.			
105.				405.			
<b>Adjustments for items paid by seller in advance</b>				<b>Adjustments for items paid by seller in advance</b>			
106. City property taxes	thru			406. City property taxes	thru		
107. County property taxes	thru			407. County property taxes	thru		
108. Annual assessments	thru			408. Annual assessments	thru		
109. School property taxes	thru			409. School property taxes	thru		
110. MUD taxes	thru			410. MUD taxes	thru		
111. Other taxes	thru			411. Other taxes	thru		
112.				412.			
113.				413.			
114.				414.			
115.				415.			
116.				416.			
<b>120. Gross Amount Due From Borrower</b>		<b>\$54,424.68</b>		<b>420. Gross Amount Due to Seller</b>		<b>\$49,500.00</b>	
<b>200. Amounts Paid By Or in Behalf Of Borrower</b>				<b>500. Reductions in Amount Due to Seller</b>			
201. Deposit or earnest money		\$500.00		501. Excess Deposit			
202. Principal amount of new loan(s)		\$42,916.00		502. Settlement Charges to Seller (line 1400)		\$3,714.00	
203. Existing loan(s) taken subject to				503. Existing Loan(s) Taken Subject to			
204. Commitment fee				504. Payoff of first mortgage loan			
205.				505. Payoff of second mortgage loan			
206. Option Fee Credit		\$25.00		506. Option Fee Credit		\$25.00	
207. Lender Credit		\$105.19		507.			
208.				508.			
209.				509.			
<b>Adjustments for Items unpaid by seller</b>				<b>Adjustments for Items unpaid by seller</b>			
210. City property taxes	01/01/02 thru 04/11/02	\$61.96		510. City property taxes	01/01/02 thru 04/11/02	\$61.96	
211. County property taxes	01/01/02 thru 04/11/02	\$28.63		511. County property taxes	01/01/02 thru 04/11/02	\$28.63	
212. Annual assessments	thru			512. Annual assessments	thru		
213. School property taxes	01/01/02 thru 04/11/02	\$195.17		513. School property taxes	01/01/02 thru 04/11/02	\$195.17	

\$ 285.76

L. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission based on price	\$49,500.00	@6%	= \$2,970.00		
Division of Commission (line 700) as follows:					
701. \$1,485.00	to	Coldwell Banker Lenhart Properties - Longview			
702. \$1,485.00	to	Park Village Properties			
703. Commission Paid at Settlement					\$2,970.00

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.

Jose Lopez

Bob Anderson, Bankruptcy Trustee, pursuant to that certain Order Granting Trustee's Motion to Sell Asset of Bankruptcy Estate Free and Clear of Liens under Bankruptcy Cause No. 01-23068 filed by Nancy Huebner-Ogle by:  
*Bob Anderson*  
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.

Settlement Agent

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.

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.

Seller's Signature

Date

*Bob Anderson* 4-12-02  
TIN # 13-7314446  
SS/EIN

We hereby certify the foregoing instrument to be a true and correct copy of the original instrument.

CENTRAL TITLE COMPANY

By *Robbie Gilbreath*  
Robbie Gilbreath



SCHEDULE D

SECURED CLAIMS

Claim No.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
))))))	))))))	))))))	))))))	))))))	))))))
NONE	0.00	-16,772.21	16,772.21	16,772.21	0.00
NONE	0.00	-16,240.09	16,240.09	16,240.09	0.00
	<u>0.00</u>	<u>-33,012.30</u>	<u>33,012.30</u>	<u>33,012.30</u>	<u>0.00</u>

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IDENTIFICATION OF SECURED PARTIES AFFECTED:

<u>Claim Number</u>	<u>Name of Creditor</u>
NONE	Providian National Bank
NONE	Regions Mortgage, Inc.

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

	(1) Amount Claimed )))))))))	(2) Amount Allowed )))))))))	(3) Amount Paid )))))))))	(4) Amount 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:**

<u>Claim Number</u>	<u>Name of Creditor</u>
FILED UNSECURED CLAIMS TOTAL:	\$ <u>22,218.82</u>
SUBORDINATED UNSECURED CLAIMS:	\$ <u>10,315.87</u>

# Claims Register

**Case: 01-23068      Huebner-Ogle, Nancy**

Claims Bar Date: 05/16/02

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	First BankCard Center P. O. Box 3773  Omaha, NE 68103-0773 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/25/02	5411 1762 4724 7679	\$4,084.12 \$4,084.12	\$0.00	\$4,084.12
2	Chase Manhattan Bank USA, N. A. 150 West University Dr. Attn: Payment Processing  Tempe, AZ 85281 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/08/02	4305 8704 0496 4462	\$7,818.83 \$7,818.83	\$0.00	\$7,818.83
3	Universal Bank N.A. Exception Payment Processing P.O. Box 6305  The Lakes, NV 88901-6305 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 05/17/02	5398 7100 4138 5397  Tardy, per Order signed 10/6/03.	\$2,520.56 * \$2,520.56	\$0.00	\$2,520.56
4	Citibank / CHOICE Exception Payment Processing P.O. Box 6305  The Lakes, NV 88901-6305 <7200-00 Tardy General Unsecured § 726(a)(3)>, 620	Unsecured 05/17/02	4217 2380 1344 4630  Tardy per Order signed 10/6/03.	\$7,795.31 * \$7,795.31	\$0.00	\$7,795.31
ACCT	Cox, Rogers and Associates   <3410-00 Accountant for Trustee Fees (Other Firm)>, 200	Admin Ch. 7 03/06/03	   Accountant's Fees per Order signed 3/6/2003	\$350.00 \$350.00	\$350.00	\$0.00
NONE	Regions Mortgage, Inc.   <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100	Secured 06/13/02	   Secured claim paid with sales proceeds per Order signed 6/13/02.	\$0.00 \$16,240.09	\$16,240.09	\$0.00
NONE	Providian National Bank   <4120-00 Real Estate--Non-consensual Liens (judgments, mechanics liens)>, 100	Secured 06/13/02	   Judgment lien paid with sales proceeds per Order signed 6/13/02	\$0.00 \$16,772.21	\$16,772.21	\$0.00
ATTY-E	Smead, Anderson & Dunn   <3120-00 Attorney for Trustee Expenses (Trustee Firm)>, 200	Admin Ch. 7 10/21/03	9558   Approved by Order signed 11/15/03.	\$280.77 \$280.77	\$0.00	\$280.77

(\*) Denotes objection to Amount Filed

# Claims Register

**Case: 01-23068      Huebner-Ogle, Nancy**

Claims Bar Date: 05/16/02

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
ATTY-F	Smead, Anderson & Dunn	Admin Ch. 7 10/21/03	9558  Approved by Order signed 11/15/03.	\$1,822.50 \$1,822.50	\$0.00	\$1,822.50
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>, 200					
TTEE-E	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343	Admin Ch. 7 12/04/03	8558	\$642.70 \$642.70	\$0.00	\$642.70
	<2200-00 Trustee Expenses>, 200					
TTEE-F	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343	Admin Ch. 7 12/04/03	8558	\$5,792.07 \$5,792.07	\$0.00	\$5,792.07
	<2100-00 Trustee Compensation>, 200					
ADM-TAX	United States Treasury	Admin Ch. 7 02/03/03		\$0.00 \$1,875.00	\$1,875.00	\$0.00
	Estate's federal income taxes paid per Order signed 2/3/03.					
	<2810-00 Income Taxes - Internal Revenue Service (post-petition)>, 200					
<b>Case Total:</b>					<b>\$35,237.30</b>	<b>\$30,756.86</b>



# Claims Distribution Register

**Case: 01-23068 Huebner-Ogle, Nancy**

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
<b>Secured Claims:</b>								
NONE	06/13/02	100	Providian National Bank / <4120-00 Real Estate--Non-consensual Liens (judgments, mechanics liens)> Judgment lien paid with sales proceeds per Order signed 6/13/02	0.00	16,772.21	16,772.21	0.00	0.00
NONE	06/13/02	100	Regions Mortgage, Inc. / <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Secured claim paid with sales proceeds per Order signed 6/13/02.	0.00	16,240.09	16,240.09	0.00	0.00
<b>Total for Priority 100: 100% Paid</b>				<b>\$0.00</b>	<b>\$33,012.30</b>	<b>\$33,012.30</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total for Secured Claims:</b>				<b>\$0.00</b>	<b>\$33,012.30</b>	<b>\$33,012.30</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Admin Ch. 7 Claims:</b>								
ACCT	03/06/03	200	Cox, Rogers and Associates / <3410-00 Accountant for Trustee Fees (Other Firm)> Accountant's Fees per Order signed 3/6/2003	350.00	350.00	350.00	0.00	0.00
ATTY-E	10/21/03	200	Smead, Anderson & Dunn / <3120-00 Attorney for Trustee Expenses (Trustee Firm)> Approved by Order signed 11/15/03.	280.77	280.77	0.00	280.77	280.77
ATTY-F	10/21/03	200	Smead, Anderson & Dunn / <3110-00 Attorney for Trustee Fees (Trustee Firm)> Approved by Order signed 11/15/03.	1,822.50	1,822.50	0.00	1,822.50	1,822.50
TTEE-E	12/04/03	200	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343 / <2200-00 Trustee Expenses>	642.70	642.70	0.00	642.70	642.70
TTEE-F	12/04/03	200	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343 / <2100-00 Trustee Compensation>	5,792.07	5,792.07	0.00	5,792.07	5,792.07
ADM-TAX	02/03/03	200	United States Treasury / <2810-00 Income Taxes - Internal Revenue Service (post-petition)> Estate's federal income taxes paid per Order signed 2/3/03.	0.00	1,875.00	1,875.00	0.00	0.00
<b>Total for Priority 200: 100% Paid</b>				<b>\$8,888.04</b>	<b>\$10,763.04</b>	<b>\$2,225.00</b>	<b>\$8,538.04</b>	<b>\$8,538.04</b>
<b>Total for Admin Ch. 7 Claims:</b>				<b>\$8,888.04</b>	<b>\$10,763.04</b>	<b>\$2,225.00</b>	<b>\$8,538.04</b>	<b>\$8,538.04</b>

### Claims Distribution Register

**Case: 01-23068 Huebner-Ogle, Nancy**

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
<b>Unsecured Claims:</b>								
1	02/25/02	610	First BankCard Center P. O. Box 3773 Omaha, NE 68103-0773 / <7100-00 General Unsecured § 726(a)(2)>	4,084.12	4,084.12	0.00	4,084.12	1,052.10
2	03/08/02	610	Chase Manhattan Bank USA, N. A. 150 West University Dr. Attn: Payment Processing Tempe, AZ 85281 / <7100-00 General Unsecured § 726(a)(2)>	7,818.83	7,818.83	0.00	7,818.83	2,014.20
<b>Total for Priority 610: 25.76084% Paid</b>				<b>\$11,902.95</b>	<b>\$11,902.95</b>	<b>\$0.00</b>	<b>\$11,902.95</b>	<b>\$3,066.30</b>
3	05/17/02	620	Universal Bank N.A. Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305 / <7200-00 Tardy General Unsecured § 726(a)(3)> Tardy, per Order signed 10/6/03.	2,520.56	2,520.56 *	0.00	2,520.56	0.00
4	05/17/02	620	Citibank / CHOICE Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305 / <7200-00 Tardy General Unsecured § 726(a)(3)> Tardy per Order signed 10/6/03.	7,795.31	7,795.31 *	0.00	7,795.31	0.00
<b>Total for Priority 620: 0% Paid</b>				<b>\$10,315.87</b>	<b>\$10,315.87</b>	<b>\$0.00</b>	<b>\$10,315.87</b>	<b>\$0.00</b>
<b>Total for Unsecured Claims:</b>				<b>\$22,218.82</b>	<b>\$22,218.82</b>	<b>\$0.00</b>	<b>\$22,218.82</b>	<b>\$3,066.30</b>
<b>Total for Case :</b>				<b>\$31,106.86</b>	<b>\$65,994.16</b>	<b>\$35,237.30</b>	<b>\$30,756.86</b>	<b>\$11,604.34</b>

(\*) Denotes objection to Amount Filed

### Claims Proposed Distribution

**Case: 01-23068 Huebner-Ogle, Nancy**

Report Includes ONLY Claims with a Proposed Distribution

**Case Balance:** \$11,604.34      **Total Proposed Payment:** \$11,604.34      **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
ATTY-E	Smead, Anderson & Dunn <3120-00 Attorney for Trustee Expenses (Trustee Firm)>	Admin Ch. 7	280.77	280.77	0.00	280.77	280.77	11,323.57
<b>Claim Memo:</b> Approved by Order signed 11/15/03.								
ATTY-F	Smead, Anderson & Dunn <3110-00 Attorney for Trustee Fees (Trustee Firm)>	Admin Ch. 7	1,822.50	1,822.50	0.00	1,822.50	1,822.50	9,501.07
<b>Claim Memo:</b> Approved by Order signed 11/15/03.								
TTEE-E	Bob Anderson <2200-00 Trustee Expenses>	Admin Ch. 7	642.70	642.70	0.00	642.70	642.70	8,858.37
TTEE-F	Bob Anderson <2100-00 Trustee Compensation>	Admin Ch. 7	5,792.07	5,792.07	0.00	5,792.07	5,792.07	3,066.30
<b>SUBTOTAL FOR ADMIN CH. 7</b>			<b>8,538.04</b>	<b>8,538.04</b>	<b>0.00</b>	<b>8,538.04</b>	<b>8,538.04</b>	
1	First BankCard Center	Unsecured	4,084.12	4,084.12	0.00	4,084.12	1,052.10	2,014.20
2	Chase Manhattan Bank USA, N. A.	Unsecured	7,818.83	7,818.83	0.00	7,818.83	2,014.20	0.00
<b>SUBTOTAL FOR UNSECURED</b>			<b>11,902.95</b>	<b>11,902.95</b>	<b>0.00</b>	<b>11,902.95</b>	<b>3,066.30</b>	
<b>Total for Case 01-23068 :</b>			<b>\$20,440.99</b>	<b>\$20,440.99</b>	<b>\$0.00</b>	<b>\$20,440.99</b>	<b>\$11,604.34</b>	

#### CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
<b>Total Administrative Claims :</b>	\$8,538.04	\$8,538.04	\$0.00	\$8,538.04	100.000000%
<b>Total Unsecured Claims :</b>	\$11,902.95	\$11,902.95	\$0.00	\$3,066.30	25.760841%