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

IN RE: BENTLEY R. EPHRON AND STEPHANIE D. EPHRON	)	
	)	CASE NO. 01-41865
	)	(CHAPTER 7)
DEBTOR.	)	

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

JOYCE W. LINDAUER, Trustee of the estate of the above-named Debtor, certifies to the Court and United States Trustee, 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: 10/5/02

Joyce W. Lindauer, Trustee

****

REVIEWED BY THE UNITED STATES TRUSTEE

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

Date: 10-29-02

UNITED STATES TRUSTEE

By:

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

IN RE: BENTLEY R. EPHRON AND STEPHANIE D. EPHRON	)	
	)	CASE NO. 01-41865
	)	(CHAPTER 7)
DEBTOR.	)	

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 in Schedule A and states: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced moneys from personal funds for expenses, and the Trustee has not been reimbursed.

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

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

4. The Trustee submits Form II 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 her approval of claims as filed, or she 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 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: 10/5/02

Joyce W. Lindauer, Trustee
12900 Preston Road, Suite #1050
Dallas, Texas 75230
(972) 503-4033

SCHEDULE A-1

FINAL ACCOUNT AS OF:

A.	RECEIPTS		$2,517.59
B.	DISBURSEMENTS		
	(1)	Secured Creditors	$ 0.00
	(2)	Administrative Expenses	$ 0.00
	(3)	Priority Creditors	$ 0.00
	(4)	Other	$ 0.00
	TOTAL DISBURSEMENTS:		$ _____
C.	CURRENT BALANCE:		$2,517.59

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE: **LINDAUER**

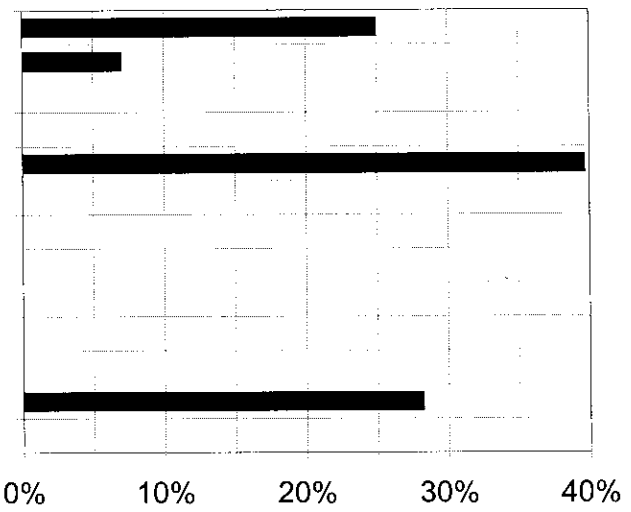
COMMENTS:

CASE NAME: EPHRON, BENTLEY/STEPHANIE

CASE NUMBER: 01-41865

DATE UST APPROVED: 10-29-02

ESTATE INCOME:		
TOTAL RECEIPTS:	$2,517.59	100.00%
ESTATE EXPENSES:		
TRUSTEE'S COMMISSION	629.39	25.00%
TRUSTEE'S EXPENSES	177.05	7.03%
FIRM'S PROFESSIONAL FEES	0.00	0.00%
FIRM'S PROFESSIONAL EXPENSES	0.00	0.00%
OTHER ATTORNEY FEES	1,000.00	39.72%
OTHER PROFESSIONAL FEES	0.00	0.00%
COURT COSTS	0.00	0.00%
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	711.15	28.25%
OTHER(RETURN TO DEBTOR, ETC)	0.00	0.00%



UNSECURED CLAIMS ALLOWED	UNSECURED CLAIMS PAID	PERCENT RECOVERED FOR UNSECURED
55,954.63	711.15	1.27%

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 01-41865 DRS
Case Name: EPHRON, BENLEY R.
EPHRON, STEPHANIE D.
Period Ending: 10/05/02

Trustee: (631680) JOYCE LINDAUER
Filed (f) or Converted (c): 05/14/01 (f)
§341(a) Meeting Date: 07/13/01
Claims Bar Date: 01/17/02

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 Abandoned 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
1	4421 Glovanni Drive, Plano, TX 75024	195,000.00	7,850.00		2,500.00	FA
2	Cash	40.00	40.00	DA	0.00	FA
3	Checking - Wells Fargo Bank	50.00	50.00	DA	0.00	FA
4	TXU Electircity	200.00	200.00	DA	0.00	FA
5	Furniture and Computers	15,000.00	0.00		0.00	FA
6	Art, Books, CD's	5,000.00	0.00		0.00	FA
7	Clothing	5,000.00	0.00		0.00	FA
8	Jewelry	5,000.00	0.00		0.00	FA
9	Camera	1,000.00	0.00		0.00	FA
10	First Colony (Term Life) $500,000	0.00	0.00		0.00	FA
11	First Colony (Term Life) $800,000.	0.00	0.00		0.00	FA
12	1991 Toyota Camry	1,500.00	0.00		0.00	FA
13	1997 Toyota Rav4	10,700.00	0.00		0.00	FA
14	1999 Toyotal Corolla	10,150.00	0.00		0.00	FA
15	2000 Chevrolet Van	25,000.00	0.00		0.00	FA
16	Inheritance from England	7,000.00	0.00		0.00	FA
Int	INTEREST (u)	Unknown	N/A		17.59	Unknown
17	**Assets** **Totals** (Excluding unknown values)	**$280,640.00**	**$8,140.00**		**$2,517.59**	**$0.00**

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 01-41865 DRS
Case Name: EPHRON, BENLEY R.
EPHRON, STEPHANIE D.
Period Ending: 10/05/02

Trustee: (631680) JOYCE LINDAUER
Filed (f) or Converted (c): 05/14/01 (f)
§341(a) Meeting Date: 07/13/01
Claims Bar Date: 01/17/02

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned 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

Major Activities Affecting Case Closing:

Trustee has objected to exemptions. Bar date for claims just requested.

Initial Projected Date Of Final Report (TFR): March 1, 2002 **Current Projected Date Of Final Report (TFR):** June 30, 2002

Form 2

Cash Receipts And Disbursements Record

Case Number: 01-41865 DRS
Case Name: EPHRON, BENLEY R.
EPHRON, STEPHANIE D.
Taxpayer ID #: 13-7310109
Period Ending: 10/05/02

Trustee: JOYCE LINDAUER (631680)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8349304-65 - 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
11/30/01	{1}	Stephanie & Bentley Ephron	Settlement of the Trustee's Objections to Exemptions	1290-000	2,500.00		2,500.00
12/31/01	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.0500%	1270-000	1.94		2,501.94
01/31/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.9500%	1270-000	2.11		2,504.05
02/28/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	1.72		2,505.77
03/29/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	1.81		2,507.58
04/30/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	1.75		2,509.33
05/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.75		2,511.08
06/28/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.65		2,512.73
07/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.71		2,514.44
08/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	1.60		2,516.04
09/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	1.55		2,517.59
10/05/02		To Account #312834930466	Balance from money market account	9999-000		! 2,517.59	0.00

ACCOUNT TOTALS	**2,517.59**	**2,517.59**	**$0.00**
Less: Bank Transfers	0.00	2,517.59	
Subtotal	**2,517.59**	**0.00**	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	**$2,517.59**	**$0.00**	

{} Asset reference(s) !-Not printed or not transmitted

Form 2

Cash Receipts And Disbursements Record

Case Number: 01-41865 DRS
Case Name: EPHRON, BENLEY R.
EPHRON, STEPHANIE D.
Taxpayer ID #: 13-7310109
Period Ending: 10/05/02

Trustee: JOYCE LINDAUER (631680)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8349304-66 - 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
10/05/02		From Account #312834930465	Balance from money market account	9999-000	! 2,517.59		2,517.59

ACCOUNT TOTALS	**2,517.59**	**0.00**	**$2,517.59**
Less: Bank Transfers	2,517.59	0.00	
Subtotal	**0.00**	**0.00**	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	**$0.00**	**$0.00**	

TOTAL - ALL ACCOUNTS	**Net Receipts**	**Net Disbursements**	**Account Balances**
MMA # 312-8349304-65	**2,517.59**	**0.00**	**0.00**
Checking # 312-8349304-66	**0.00**	**0.00**	**2,517.59**
	$2,517.59	**$0.00**	**$2,517.59**

{} Asset reference(s) !-Not printed or not transmitted

Form 3
Summary Interim Asset Report

Trustee: JOYCE LINDAUER (631680)
Period Ending: 10/05/02

Blanket Bond Amount: $8,000,000.00
Per Case Limit: $300,000.00

1 Case Number	2 Case Name	3 Date Filed (f) or Converted (c) to Chapter 7	4 Total Funds on Deposit or Invested (from Form 2)	5 Amount of Separate Bond (if any)	6 Gross Value of Remaining Assets (from Form 1)	7 Date of Disposition by: TFR, TFR(e), TDR, NDR, C, D, R
01-41865 DRS	EPHRON, BENLEY R. EPHRON, STEPHANIE D.	05/14/01 (f)	2,517.59		0.00	06/30/02 TFR(e)
	Totals (Column 6 excludes unknown values)		**$2,517.59**		**$0.00**	

I certify that I have filed and reviewed Forms 1 and 2 for all cases listed above and that they are accurate and correct to the best of my knowledge.

Trustee's signature:_____ Date signed: 10/05/02

SCHEDULE B

APPLICATION FOR COMPENSATION

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

Total Receipts	2,517.59	25% of First $5,000	$629.39
Less	(5,000.00)		
Balance	0.00	10% of next $45,000	0.00
Less	(45,000.00)		
Balance	0.00	5% of next $950,000	0.00
Less	(950,000.00)		
Balance	0.00	3% of Remaining Balance	0.00

TOTAL COMMISSIONS	$629.39

UNREIMBURSED EXPENSES

Recording Fees	$ 0.00
Premium on Trustee's Bond	$ 0.00
Copy Costs (See Exhibit "A")	$ 57.50
Postage Costs (See Exhibit "A")	$ 19.55
Secretarial Time (See Exhibit "A")	$100.00
Preservation of Estate	$ 0.00
TOTAL UNREIMBURSED EXPENSES:	$177.05

EXHIBIT "A"

TRUSTEE EXPENSES

Secretarial, Copies, Postage:	**# Copies**	**Postage**
Final Report	220	$15.95
Distribution Checks	10	$3.60

TOTALS:	
Secretarial Time = 2 hours @ $ 50.00/hour	$ 100.00
Copies = 230 @ $ .25/page	$57.50
Postage	$19.55

SECRETARIAL TIME

10/5/02	Draft Final Report	2.0

SCHEDULE C

EXPENSES OF ADMINISTRATION

		(1) Amount Allowed	(2) Amount Paid	(3) Previously Due	(4)
1.	11 U.S.C. Sec. 507(a)(1) Court Costs and Fees	$ 0.00	$ 0.00	$ 0.00	$ 0.00
2.	11 U.S.C Sec. 503(b)(1)(A) Preservation of Estate				
	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) 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 Reimbursement				
	A. Compensation of Trustee	629.39	629.39	0.00	629.39
	B. Expenses of Trustee	177.05	177.05	0.00	177.05
	C. Trustee's Counsel	1000.00	1000.00	0.00	1000.00
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:		$1,806.44	$1,806.44	0.00	$1,806.44

SCHEDULE D

SECURED CLAIMS

Claim No.	Secured Claim (Creditor Name)	Amount Claimed	Amount Allowed	Previously Paid	Due
4	Toyota Motor Credit	$8861.59	-0-	-0-	-0-
				Total	-0-

SCHEDULE E

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

	(1) Claim No.	(2) Amt. Claimed	(3) Amt. Allowed	(4) Amt. Paid	(5) Due
1. For Credit Extended Section 364(e)(1)					
2. Claims for failure of adequate protection Section 307(a)(b)					
3. "Gap Claims" Section 507(a)(2)					
4. Wages, etc. Section 507(a)(3)					
5. Contributions to Benefit Plans Section 507(a)(4)					
6. Consumer Deposits Section 507(a)(6)					
7. Taxes Section 507(a)(7)					
TOTAL:					$0.00

EOD
09/26/2002

FILED
BANKRUPTCY COURT
EASTERN DISTRICT OF TX
SEP 25 58
CLERK U.S. BANKRUPTCY COURT
BY DEPUTY

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

In re:	§	
	§	
BENTLEY R. EPHRON and,	§	**CASE NO. 01-41865-DRS**
STEPHANIE D. EPHRON	§	**Chapter 7**
	§	
Debtors.	§	

ORDER APPROVING FINAL APPLICATION FOR ALLOWANCE OF FEES AND REIMBURSEMENT OF EXPENSES BY GODWIN GRUBER, P.C.

COMES NOW before the Court for consideration the "Final Application of Fees and Reimbursement of Expenses by Godwin Gruber, P.C." (the "Application").All parties in interest have been provided proper notice of the Application; there have been no objections filed with respect to the Application. The Court finds that the requested fee is reasonable and the Application should be **GRANTED.** It is therefore

ORDERED that Godwin Gruber, P.C. shall have an allowed administrative expense claim pursuant to Sections 503(b) and 330(a) of the Bankruptcy Code in the amount of $1,000.00.

SIGNED this 24th day of September, 2002.

HONORABLE DONALD R. SHARP
UNITED STATES BANKRUPTCY JUDGE

form.bill

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

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
FEB 04 2002
CLERK, U.S. BANKRUPTCY COURT
DEPUTY

In Re:

Bentley R. Ephron
Stephanie D. Ephron

Debtor(s)

Case No: 01-41865 drs

Chapter: 7

BILL OF COURT COSTS

To: **Joyce Lindauer, Chapter 7 Trustee**
12900 Preston Rd.
Ste. 1050
Dallas, TX 75230

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of **$0.00**.

These costs are itemized as follows:

NOTICES

$.25 per notice in excess of 50 notices mailed prior to 1/1/87. **$0.00**

$.50 per notice for all notices mailed 1/1/87 between 1/1/98. **$0.00**

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES.
(Do Not Bill for $.50 per notice)

NOTE: For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for $.50 per notice)

PROCESSING CLAIMS

NOTE: Eliminated is the fee of $.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

DEFERRED ADVERSARY FILING FEES

0 Chapter 7 Adversary Proceeding filed @ $120.00/150.00 each. **$0.00**

NOTE: For all Adversary Proceedings filed after **12/18/96** the filing fee is $150.00.

TOTAL AMOUNT DUE **$0.00**

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

Date: **February 5, 2002**

JAMES D. TOKOPH
Clerk of Court

By: Matt Carpenter
Deputy Clerk

NOTE: For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

25

U.S. Bankruptcy Court - Eastern District of Texas
Claims Register Report

01-41865 In re: Bentley R. Ephron and Stephanie D. Ephron
Case type: bk **Chapter:** 7 **Asset:** y **Vol:** v **Case filed:** 05/14/01
Judge: Donald R. Sharp

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D. Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 1	*Creditor Name:* American Express Travel Related c/o Becket & Lee, LLP P.O. Box 3001 Malvern, PA 19355-0701	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 11/09/01		
Amount	**Class**	**Remarks**
23,993.09	g ✓	
Total: $ 23,993.09		
Amount Allowed: N/A	*Description:*	*Order Action:*

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D. Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 2	*Creditor Name:* Discover Bank P.O. Box 8003 Hilliard, OH 43026	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 11/15/01		
Amount	**Class**	**Remarks**
7,937.03	g ✓	
Total: $ 7,937.03		
Amount Allowed: N/A	*Description:*	*Order Action:*

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D. Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 3	*Creditor Name:* Foleys P.O. Box 1971 Houston, TX 77251	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 11/19/01		
Amount	**Class**	**Remarks**
375.48	g ✓	
Total: $ 375.48		
Amount Allowed: N/A	*Description:*	*Order Action:*

Claims Are on - No objects required

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D.** **Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 4	*Creditor Name:* Toyota Motor Credit Corp. 777 E. Campbell Rd. Ste. 200 Richardson, TX 75081	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 11/13/01		
Amount	**Class**	**Remarks**
8,861.59	s	
Total: $ 8,861.59		
Amount Allowed: N/A	*Description:*	*Order Action:*

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D.** **Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 5	*Creditor Name:* Kohls Dept. Store P.O. Box 740933 Dallas, TX 75374	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 11/30/01		
Amount	**Class**	**Remarks**
2,514.25	g	
Total: $ 2,514.25		
Amount Allowed: N/A	*Description:*	*Order Action:*

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D.** **Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 6	*Creditor Name:* TSYS Total Debt Mgmt, Inc. P.O. Box 6700 Norcross, GA 30091	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 12/06/01		
Amount	**Class**	**Remarks**
1,944.18	g	
Total: $ 1,944.18		
Amount Allowed: N/A	*Description:*	*Order Action:*

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D.** **Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 7	*Creditor Name:* Universal Bank, N.A. Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 01/17/02		
Amount	**Class**	**Remarks**

6,246.86	g ✓	
Total: $ 6,246.86		
Amount Allowed: N/A	*Description:*	*Order Action:*

01 - 41865	***Debtor Name:*** **Ephron , Stephanie D.** **Ephron , Bentley R.**	*Last Date to File Claims:* 01/17/02 *Last Date to File (govt):* 04/17/02
Claim Number: 8	*Creditor Name:* Citibank (South Dakota), N.A. Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305	*Nature of Claim:* *Deficiency:* *Unliquidated:*
Claim date: 01/17/02		
Amount	**Class**	**Remarks**
12,943.74	g ✓	
Total: $ 12,943.74		
Amount Allowed: N/A	*Description:*	*Order Action:*

Report Criteria

Claim Number(s):	All

End of Claims Register Report

PACER Service Center			
Transaction Receipt			
02/11/2002 13:31:58			
PACER Login:	li0081	**Client Code:**	
Description:	claim register	**Case Number:**	2001-41865
Billable Pages:	1	**Cost:**	0.07

Need help? Try the PACER User's Guide.

For information or comments, please contact Pacer Service Center

PACER Home.

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

IN RE:	)	
	)	
BENTLEY R. EPHRON	)	CASE NO. 01-41865
STEPHANIE D. EPHRON	)	(CHAPTER 7)
DEBTORS.	)	

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 Distribution.

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 upon certification by the U.S. Trustee unless written objection thereto is filed and served on the trustee and on the U.S. Trustee.

i.	Balance on Hand	$2,517.59
ii.	Administrative Expenses to be paid	$1,806.44
iii.	Priority Claims to be paid	-0-
iv.	Secured Claims to be paid	-0-
v.	Unsecured Claims to be paid	$ 711.15
vi.	Miscellaneous distributions to be paid	-0-
vii.	Total Distributions to be made	$2,517.59
viii.	Zero Balance	$ 0.00

Dated: 10/5/07

Joyce W. Lindauer, Trustee
12900 Preston Road, Suite 1050
Dallas, Texas 75230
(972) 503-4033

Claims Proposed Distribution
Trustee: Joyce W. Lindauer

Case: 01-41865
Case Balance: $2,517.59 Total Proposed Payment: $2,517.59 Remaining Balance: $2,517.59

Claim No.	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Joyce W. Lindauer Exp - Trustee (Ch 7)	Admin Ch 7	$177.05	$177.05	$0.00	$177.05	$177.05	$2,340.54
	Clerk, U.S. Bankruptcy Court	Admin Ch 7			$0.00			$2,340.54
	Joyce W. Lindauer Fees - Trustee (Ch 7)	Admin Ch 7	$629.39	$629.39	$0.00	$629.39	$629.39	$1,711.15
	Fees - Trustee's Atty (Ch 7)	Admin Ch 7	$1,000.00	$1,000.00	$0.00	$1,000.00	$1,000.00	$711.15
1	American Express	Uns.	$23,993.09	$23,993.09	$0.00	$23,993.09	$304.94	$406.21
2	Discover Bank	Uns.	$7,937.03	$7,937.03	$0.00	$7,937.03	$100.87	$305.34
3	Foley's	Uns.	$375.48	$375.48	$0.00	$375.48	$4.77	$300.57
4	Toyota Motor	Sec.	$8,861.59	$0.00	$0.00	$0.00	$0.00	$300.57
5	Kohnl's	Uns.	$2,514.25	$2,514.25	$0.00	$2,514.25	$31.95	$268.62
6	TSYS Total Debt	Uns.	$1,944.18	$1,944.18	$0.00	$1,944.18	$24.71	$243.91
7	Universal Bank	Uns.	$6,246.86	$6,246.86	$0.00	$6,246.86	$79.40	$164.51
8	Citibank	Uns.	$12,943.74	$12,943.74	$0.00	$12,943.74	$164.51	$-0-
Total for Case No. 01-41865			$66,622.66	$57,761.07	$0.00	$57,761.07	$2,517.59	$-0-

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Balance
Total Administrative Claims:	$1806.44	$1806.44	-0-	$1806.44
Total Priority Claims:	-0-	-0-	-0-	-0-

Total Secured Claims:	$8861.59	-0-	-0-	-0-
Total Unsecured Claims:	$55,954.63	$55,954.63	-0-	$55,954.63

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

IN RE: BENTLEY & STEPHANIE EPHRON / BANKRUPTCY CASE: 01-41865
/
/ 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:

JOYCE LINDAUER 12900 PRESTON ROAD SUITE 900 DALLAS, TX 75230

The following Applications for Compensation have been filed:

Applicants	Fees Requested	Expenses Requested
JOYCE LINDAUER Trustee	629.39	177.05
Attorney for Trustee		
U. S. Bankruptcy Court	0.00	

The trustee's account shows:

Total Receipts	**Total Disbursements**	**Balance**
$ 2517.59	$ 0.00	$ 2517.59

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 $ 55954.63 .
The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 30 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on _____

at _____ .

Date:_____ **JAMES D. TOKOPH,** Clerk of Court

By: _____
Deputy Clerk