

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

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION
MAY 14 2003
BY _____

IN RE:)
)
BEALS, STEPHEN & CHERYL) CASE NO. 02-11725-S
) CHAPTER 7
)
DEBTOR)

**TRUSTEE'S
FINAL REPORT AND PROPOSED DISTRIBUTION**

LINDA PAYNE, trustee of the estate of the above-named Debtors, certifies to the Court and the 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 claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper, and consistent with the law and rules of court.

Therefore, the trustee requests that the Final Report and Proposed Distribution be accepted.

Date: 5/6/03


Linda Payne, Trustee

+++++

REVIEW BY UNITED STATES TRUSTEE

I have reviewed the Trustee's Final Report and Proposed Distribution.

William T. Neary
United States Trustee
Eastern District of Texas

Dated: 7-17-03


By: _____

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

IN RE:)	
)	
BEALS, STEPHEN & CHERYL)	CASE NO. 02-11725-S
)	CHAPTER 7
)	
DEBTOR)	

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

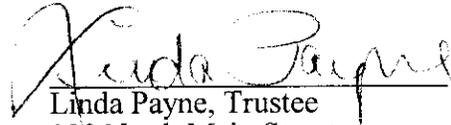
The Trustee of the estate presents the following final report:

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. 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 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 moneys 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: 5/6/07



Linda Payne, Trustee
100 North Main Street
Paris, TX 75460-4171
903 784 4393

SCHEDULE A-1

Case Name: BEALS

Case Number:02-11725-S

A: Receipts -----\$ 2,901.93

B. Disbursements

1. Secured Creditors-----	\$	
2. Administrative-----		0
3. Priority-----		0
4. Other (Overpayment by debtor – returned		0
Total disbursements-----	\$	0

C. Current Balance-----\$ 2,901.93

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

PAYNE

COMMENTS:

CASE NAME:

BEALS, STEPHEN/CHERYL

CASE NUMBER:

02-11725

DATE UST APPROVED:

07/17/03

ESTATE INCOME:

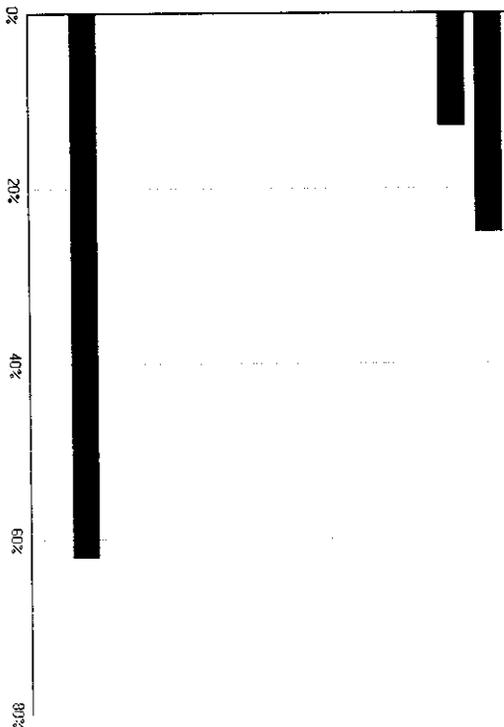
TOTAL RECEIPTS:

\$2,901.93

100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION	725.48	25.00%
TRUSTEE'S EXPENSES	373.84	12.88%
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	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	1,802.61	62.12%
OTHER(RETURN TO DEBTOR, ETC)	0.00	0.00%



UNSECURED CLAIMS ALLOWED

37,624.64

UNSECURED CLAIMS PAID

1,802.61

PERCENT RECOVERED FOR UNSECURED

4.79%

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 02-11725 DRS
 Case Name: BEALS JR., STEPHEN CONRAD
 BEALS, CHERYL SELBY
 Period Ending: 05/06/03

Trustee: (631540) LINDA S. PAYNE
 Filed (f) or Converted (c): 02/27/02 (f)
 \$341(a) Meeting Date: 04/15/02
 Claims Bar Date: 11/19/02

Ref. #	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
1	2018 Collier Dr, Denison, Homestead	80,000.00	0.00	DA	0.00	FA
2	Cash and checking Used for living expenses	165.00	165.00	DA	0.00	FA
3	Household Goods	910.00	0.00	DA	0.00	FA
4	Wearing apparel	250.00	0.00	DA	0.00	FA
5	Firearms Not cost effective to pick up and sell.	150.00	0.00	DA	0.00	FA
6	Hartford 401 K	2,812.76	0.00	DA	0.00	FA
7	1997 Chevy Tahoe	13,000.00	0.00	DA	0.00	FA
8	773 Bobcat Loader Debtor surrendered - no equity.	20,000.00	0.00	DA	0.00	FA
9	Tracks and buckets for loader Debtor surrendered - no equity	2,000.00	0.00	DA	0.00	FA
10	Tax refund for 2001 (u)	0.00	2,885.00		2,885.00	FA
11	INTEREST (u)	Unknown	N/A		16.93	Unknown
Assets Totals (Excluding unknown values)		\$119,287.76	\$3,050.00		\$2,901.93	\$0.00

Form 1

Individual Estate Property Record and Report Asset Cases

Case Number: 02-11725 DRS
 Case Name: BEALS JR., STEPHEN CONRAD
 BEALS, CHERYL SELBY
 Period Ending: 05/06/03

Trustee: (631540) LINDA S. PAYNE
 Filed (f) or Converted (c): 02/27/02 (f)
 §341(a) Meeting Date: 04/15/02
 Claims Bar Date: 11/19/02

Ref. #	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						

Major Activities Affecting Case Closing:
 Ready to close

Initial Projected Date Of Final Report (TFR): April 1, 2003

Current Projected Date Of Final Report (TFR): April 1, 2003

Form 2

Cash Receipts And Disbursements Record

Case Number: 02-11725 DRS
Case Name: BEALS JR, STEPHEN CONRAD
 BEALS, CHERYL SELBY
Taxpayer ID #: 13-7324695
Period Ending: 05/06/03

Trustee: LINDA S. PAYNE (631540)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8897394-65 - 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	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
05/09/02	{10}	Stephen & Cheryl Beals	Tax refund	1224-000	2,885.00		2,885.00
05/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.21		2,886.21
06/28/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.90		2,888.11
07/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	1.96		2,890.07
08/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	1.84		2,891.91
09/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	1.78		2,893.69
10/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	1.84		2,895.53
11/29/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	1.20		2,896.73
12/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	1.06		2,897.79
01/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	1.06		2,898.85
02/28/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	0.96		2,899.81
03/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	1.01		2,900.82
04/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.4000%	1270-000	0.95		2,901.77
05/06/03	Int	JPMORGAN CHASE BANK	Current Interest Rate is 0.4000%	1270-000	0.16		2,901.93
05/06/03		To Account #312889739466	Final Report	9999-000		2,901.93	0.00

ACCOUNT TOTALS	2,901.93		2,901.93		\$0.00
Less: Bank Transfers	0.00		2,901.93		
Subtotal	2,901.93		0.00		0.00
Less: Payments to Debtors			0.00		
NET Receipts / Disbursements	\$2,901.93		\$0.00		

Form 2

Cash Receipts And Disbursements Record

Case Number: 02-11725 DRS
 Case Name: BEALS JR., STEPHEN CONRAD
 BEALS, CHERYL SELBY
 Taxpayer ID #: 13-7324695
 Period Ending: 05/06/03

Trustee: LINDA S. PAYNE (631540)
 Bank Name: JPMORGAN CHASE BANK
 Account: 312-8897394-66 - Checking Account
 Blanket Bond: \$300,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
05/06/03		From Account #312889739465	Final Report	9999-000	2,901.93		2,901.93

ACCOUNT TOTALS
 Less: Bank Transfers 2,901.93
 Subtotal 0.00
 Less: Payments to Debtors 0.00
NET Receipts / Disbursements \$0.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # 312-8897394-65	2,901.93	0.00	0.00
Checking # 312-8897394-66	0.00	0.00	2,901.93
	<u>\$2,901.93</u>	<u>\$0.00</u>	<u>\$2,901.93</u>

Trustee's Compensation

Debtor: BEALS JR., STEPHEN CONRAD

Case: 02-11725

Computation of Compensation

Total disbursements to other than the debtor are:		2,901.93
Pursuant to 11 U.S.C. 326, compensation is computed as follows:		
25% of First \$5,000	2,901.93 =	725.48
10% of Next \$45,000	0.00 =	0.00
5% of Next \$950,000	0.00 =	0.00
3% of Balance	0.00 =	0.00
Calculated Total Compensation:		\$725.48
Plus Adjustment:		0.00
Total Compensation:		\$725.48
Less Previously Paid:		0.00
Total Compensation Requested:		\$725.48

Trustee Expenses

Premium on Trustee's Bond		0.00
Travel	440.0 miles at 35.0 cents per mile	154.00
Copies	341 copies at 25.0 cents per copy	85.25
Postage		10.84
Telephone Charges		0.00
Clerical / Secretarial	8.25 hours at 15.00 dollars per hour	123.75
Paralegal Assistance	0.00 hours at 0.00 dollars per hour	0.00
Supplies / Stationery		0.00
Distribution Expenses		0.00
Professional Expenses		0.00
Other Expenses		0.00
Other Expenses 2		0.00
Subtotal Expenses:		\$373.84
Plus Adjustment:		0.00
Total Expenses:		\$373.84
Less Previously Paid:		0.00
Total Expenses Requested:		\$373.84

The undersigned Trustee certifies under penalty of perjury that the foregoing is true and correct to the best of his/her knowledge and requests the United States Trustee to approve this report and accounts and requests the Court to provide for notice and opportunity for a hearing under 11 U.S.C. 330(a), 502(b), and 503(b) and to thereafter award final compensation or reimbursement of expenses and to make final allowance for the purposes of distribution to claims, administrative expenses, and other payments stated in this report and account.

WHEREFORE, the Trustee requests that this application be approved by this Court and that the Trustee be granted an allowance of \$725.48 as compensation and \$373.84 for reimbursement of expenses. The Trustee further states that no payments have been made or promised to him/her for services rendered or to be rendered in any capacity in this case. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received.

Dated: 05/06/03

Signed: 
 LINDA S. PAYNE
 100 NORTH MAIN ST.

PARIS, TX 75460

EXHIBIT "A"

Beals 02-11725

Travel:

341 Meeting Plano – 220 miles
Objection to Claims – Plano – 220 miles

440 miles @ .35 per mile = \$154.00

<u>Action</u>	<u>Copies</u>	<u>Postage</u>
Objection to Claims 4.25	56	3.14
Final Report 3.00	240	3.85
Supplemental Final Report 1.00	45	3.85

TOTALS:

Travel 440 miles @0.35 per mile -----\$154.00
Secretarial 8.25/hrs @ \$15.00 per hour 123.75
Copies 341 @ 0.25 each----- 85.25
Postage----- 10.84

Total Expenses-----\$373.84

**SCHEDULE C
EXPENSES OF ADMINISTRATION**

	AMOUNT CLAIMED	AMOUNT PAID	AMOUNT DUE
1. 11 U.S.C. Sec 507(a)(1) <u>Court Cost and Fees</u>			
A. Notice & Claim Fees \$			
B. Adv. filing fees			
C. Quarterly Chapt 11			
2. 11 U.S.C. Sec 503(b)(1)(a) <u>Preservation of estate</u>			
A. Transportation			
B. Storage			
C. Wages			
D. Estates share FICA			
E. Watchman			
F. Insurance			
G. Upkeep			
H. Advertising			
I. Expenses in Sale of Real Estate			
J. Trustee's Bond			
3. 11 U.S.C. Sec.503(b)(2) <u>Post-Petition Taxes and related penalties</u>			
4. 11 U.S.C. Sec.503(b)(2) <u>Compensation and Reimbursement</u>			
A. Trustee Fees	725.48	0	725.48
B. Trustee Expenses	373.84	0	373.84
C. Attorney to Trustee			
D. Expenses for Attorney			
E. Attorney to Debtor			
F. Expenses for Attorney			
G. Auctioneers Fees Auctioneers Expenses			
H. Appraiser			
I. Accountant			

5. 11 U.S.C. Sec.503(b)(3)
Expenses of Creditors
or Committees

6. 11 U.S.C. Sec 503(b)(4)
Compensation of professionals
for creditors or committees

7. Other (Refund to debtors for
Overpayment to trustee for non exempt
assets)

TOTAL----- 1,099.32 0 1,099.32

SCHEDULE D

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) Amt. Due
---------------------	------------------------	------------------------	---------------------	--------------------

1. For Credit
Extended
Sec.364(e)(1)

2. Claims from
failure of
adequate
protection
Sec.307(a)(b)

3. "Gap Claims"
Sec.507(a)(2)

4. Wages, etc.
Sec.507(a)(3)

5. Contributions
to benefit plans
Sec.507(a)(4)

6. Engaged in raising
of grain or fisherman
Sec.507(a)(5)

7. Consumer deposits
Sec.507(a)(6)

8. Alimony or support
of child
Sec 507(a)(7)

7. Taxes
Sec.507(a)(8)

TOTAL ALLOWED PRIORITY CLAIMS: \$

SCHEDULE E

SECURED CLAIMS

Claim No.	Creditor	(1) Amt of Claim	(2) Amt. Not Determined	(3) Amt. Allowed	(4) Amt. Paid	(5) Amt Due
5	Sheffield Financial	719.03	0	0	0	0
7	Auto One	14,738.34	0	0	0	0

Total of ALLOWED Secured Claims \$ 0

Total UNSECURED CLAIMS Allowed: \$37,624.64

Eastern District of Texas Claims Register

02-11725 Stephen Conrad Beals and Cheryl Selby Beals

Honorable Donald R. Sharp

Debtor Name: BEALS,STEPHEN CONRAD

Claim No: 1	<i>Creditor Name:</i> Chase Bankcard Services, Inc. 150 West University Drive Tempe, AZ 85281	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 09/16/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$12109.45	
Total	\$12109.45	
<i>Description:</i> 226910001521541		
<i>Remarks:</i>		

Claim No: 2	<i>Creditor Name:</i> Chase Box 52195 Phoenix, AZ 85072-2195	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 09/16/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$1700.32	
Total	\$1700.32	
<i>Description:</i> 42661053589019		
<i>Remarks:</i>		

Claim No: 3	<i>Creditor Name:</i> Fleet Credit Card Service Box 15363 Wilmington, DE 19886-5358	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 09/18/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$1442.53	
Total	\$1442.53	
<i>Description:</i> 4326820079025136		
<i>Remarks:</i>		

Claim No: 4	<i>Creditor Name:</i> Bank of America Box 30770 Tampa, FL 33630-3770	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 09/20/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$4591.77	
Total	\$4591.77	
<i>Description:</i>		
<i>Remarks:</i> 4-12-10-6,0000-0161894		

clg

Claim No: 5	<i>Creditor Name:</i> Sheffield Financial Corr. 03000062195 Box 890012 Charlotte, NC 28289-0012	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 09/20/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Secured	\$719.03	
Total	\$719.03	
<i>Description:</i>		
<i>Remarks:</i>		

clg

Claim No: 6	<i>Creditor Name:</i> Verizon Directories Box 619480 DFW Airport, Texas 75261-9480	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 09/23/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$306.50	
Total	\$306.50	
<i>Description:</i>		
<i>Remarks:</i> 12-31-2005-006		

Claim No: 7	<i>Creditor Name:</i> Auto One Acceptance Corporation Box 4356 Carol Stream, IL 60197-4356	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Description:</i>		
<i>Remarks:</i>		

<i>Claim Date:</i> 10/02/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Secured	\$14738.34	1497 (handwritten)
Total	\$14738.34	
<i>Description:</i>		
<i>Remarks:</i>		

Claim No: 8	<i>Creditor Name:</i> MBNA America PO Box 15168 MS 1421 Wilmington, DE 19850	<i>Last Date to File Claims:</i> <i>Last Date to File (Govt):</i> <i>Filing Status:</i> <i>Docket Status:</i> <i>Late:</i> N
<i>Claim Date:</i> 09/09/2002	<i>Amends Claim No:</i> <i>Amended By Claim No:</i>	<i>Duplicates Claim No:</i> <i>Duplicated By Claim No:</i>
Class	Amount Claimed	Amount Allowed
Unsecured	\$10684.35	
Total	\$10684.35	
<i>Description:</i> 7497 3147 2691 94		
<i>Remarks:</i>		

Claims Register Summary

Case Name: Stephen Conrad Beals and Cheryl Selby Beals
Case Number: 2002-11725
Chapter: 7
Date Filed: 02/27/2002
Total Number Of Claims: 8

	Total Amount Claimed	Total Amount Allowed
Unsecured	\$30834.92	
Secured	\$15457.37	
Priority		
Unknown		
Administrative		
Total	\$46292.29	

PACER Service Center		
Transaction Receipt		
12/06/2002 15:34:37		
PACER Login:	lp0143	Client Code:

Description:	SearchClaims	Case Number:	02-11725
Billable Pages:	2	Cost:	0.14

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

IN RE:)	
)	
BEALS, STEPHEN & CHERYL)	CASE NO. 02-11725-S
)	CHAPTER 7
)	
DEBTOR)	

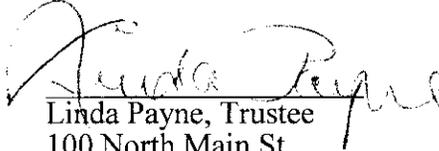
**TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS**

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

1. Balance on hand		\$ 2,901.93
2. Administrative Expenses to be paid (see attached schedule of payees and amounts)	\$ 1,099.32	
3. Priority Claims to be paid (see attached schedule of payees and amounts)	\$	
4. Secured Claims to be paid (see attached schedule of payees and amounts)	\$	
5. Unsecured Claims to be paid (see attached schedule of payees and amounts)	\$ 1,802.61	
6. Miscellaneous distributions to be paid (see attached schedule of payees and amounts) Surplus to Debtor	\$	
7. Total Distributions to be made	\$ 2,901.93	
8. Zero Balance		\$ 0


 Linda Payne, Trustee
 100 North Main St
 Paris, TX 75460

Claims Distribution Register

Case: 02-11725 BEALS JR., STEPHEN CONRAD

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
5	09/20/02	100	Sheffield Financial Corr. 03000062195 Box 890012 Charlotte, NC 28289-0012 <4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)> Secured	719.03	0.00	0.00	0.00	0.00
7	10/02/02	100	Auto One Acceptance Corporation Box 4356 Carol Stream, IL 60197-4356 <4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)> Secured	14,738.34	0.00	0.00	0.00	0.00
Total for Priority 100: 0% Paid				\$15,457.37	\$0.00	\$0.00	\$0.00	\$0.00
Total for Secured Claims:				\$15,457.37	\$0.00	\$0.00	\$0.00	\$0.00

Admin Ch. 7 Claims:

02/27/02	200	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2100-00 Trustee Compensation>	725.48	725.48	0.00	725.48	725.48
02/27/02	200	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2200-00 Trustee Expenses>	373.84	373.84	0.00	373.84	373.84
Total for Priority 200: 100% Paid			\$1,099.32	\$1,099.32	\$0.00	\$1,099.32	\$1,099.32
Total for Admin Ch. 7 Claims:			\$1,099.32	\$1,099.32	\$0.00	\$1,099.32	\$1,099.32

Unsecured Claims:

1	09/16/02	610	Chase Bankcard Services, Inc. 150 West University Drive Tempe, AZ 85281 <7100-00 General Unsecured § 726(a)(2)> Unsecured	12,109.45	12,109.45	0.00	12,109.45	580.17
2	09/16/02	610	Chase Box 52195 Phoenix, AZ 85072-2195 <7100-00 General Unsecured § 726(a)(2)> Unsecured	1,700.32	1,700.32	0.00	1,700.32	81.46
3	09/18/02	610	Fleet Credit Card Service Box 15363 Wilmington, DE 19886-5358 <7100-00 General Unsecured § 726(a)(2)> Unsecured	1,442.53	1,442.53	0.00	1,442.53	69.11

Claims Distribution Register

Case: 02-11725 BEALS JR., STEPHEN CONRAD

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
4	09/20/02	610	Bank of America Box 30770 Tampa, FL 33630-3770 <7100-00 General Unsecured § 726(a)(2)> Unsecured	4,591.77	4,591.77	0.00	4,591.77	220.00
6	09/23/02	610	Verizon Directories Box 619480 DFW Airport, Te 75261-9480 <7100-00 General Unsecured § 726(a)(2)> Unsecured	306.50	306.50	0.00	306.50	14.68
8	09/09/02	610	MBNA America PO Box 15168 MS 1421 Wilmington, DE 19850 <7100-00 General Unsecured § 726(a)(2)> Unsecured	10,684.35	10,684.35	0.00	10,684.35	511.89
9	11/13/02	610	Monogram Credit Card Bank of Georgia d/b/a Home Depot 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	6,193.73	6,193.73	0.00	6,193.73	296.75
10	02/27/02	610	Monogram Credit Card Bank of GeorgiaBNA America Bank NA d/b/a Lowe's 25 SE 2nd Avenue, Suite 1120 Maimi, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	595.99	595.99	0.00	595.99	28.55
Total for Priority 610: 4.79104% Paid				\$37,624.64	\$37,624.64	\$0.00	\$37,624.64	\$1,802.61
Total for Unsecured Claims:				\$37,624.64	\$37,624.64	\$0.00	\$37,624.64	\$1,802.61
Total for Case :				\$54,181.33	\$38,723.96	\$0.00	\$38,723.96	\$2,901.93