United States Bankruptcy Court
For the Eastern District of Texas
Sherman Division

IN RE:	)	Case No. 02-45496
	)	
PATRICIA JEAN ANDERSON	)	
	)	
Debtor(s)	)	Chapter 7

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

CHRISTOPHER J. MOSER, 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: May 13, 2004

/s/ Christopher J. Moser, Trustee
Christopher J. Moser, Trustee

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

IN RE:	§	
	§	CASE NO. 02-45496
PATRICIA JEAN ANDERSON	§	(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 monies 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 his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.

SCHEDULE A-1

Case Name: PATRICIA JEAN ANDERSON

Case Number: 02-45496

A. Receipts---------- $13,459.62

B. Disbursements

1. Secured Creditors----------	0.00	
2. Administrative----------	1,798.57	
3. Priority----------	0.00	
4. Other----------	9,322.84	* see note
Total Disbursements----------	11,121.41	

C. Current Balance---------- 2,338.21

Note: Exempt proceeds from sale of home paid to debtor.

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FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 02-45496 BTR Judge: BRENDA T. RHOADES
Case Name: ANDERSON, PATRICIA JEAN

For Period Ending: 05/13/04

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 10/16/02 (f)
341(a) Meeting Date: 12/13/02
Claims Bar Date: 04/17/03

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
1. Real Property - 3618 Alexandria, Arlington, TX Order entered on 1/6/03 Authorizing Sale of Real Property; Property sold for the sum of $84,500.00. Proceeds from sale were first applied to the payment of a first lien held by Midland Mortgage, then closing and title costs were paid. The net proceeds from the sale amounting to $13,428.63 were deposited in the estate. The debtor amended schedules on April 9, 2003 to exempt real estate proceeds up to $9,322.84, the remaining amount of $4,105.79 belongs to the estate.	76,000.00	4,105.79		84,500.00	FA
2. CASH Debtor Claimed 100% Exemption on Schedule C	50.00	0.00		0.00	FA
3. Checking acct. Debtor Claimed 100% Exemption on Schedule C	50.00	0.00		0.00	FA
4. Apartment Deposit Debtor Claimed 100% Exemption on Schedule C	150.00	0.00		0.00	FA
5. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	905.00	0.00		0.00	FA
6. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA
7. Jewelry Debtor Claimed 100% Exemption on Schedule C	45.00	0.00		0.00	FA
8. 401(k) Retirement Plan Debtor Claimed 100% Exemption on Schedule C	1,600.00	0.00		0.00	FA
9. 2000 Ford Explorer Sport - Leased Debtor Claimed 100% Exemption on Schedule C	13,725.00	0.00		0.00	FA
10. Dog Debtor Claimed 100% Exemption on Schedule C	5.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	0.00		30.99	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 02-45496 BTR Judge: BRENDA T. RHOADES
Case Name: ANDERSON, PATRICIA JEAN

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 10/16/02 (f)
341(a) Meeting Date: 12/13/02
Claims Bar Date: 04/17/03

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
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	$ 92,730.00	$ 4,105.79		$ 84,530.99	$0.00
					(Total Dollar Amount in Column 6)

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

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the Trustee. Trustee is a partner in the same firm. Litzler, Segner, Shaw, & McKenney, LLP is employed as accountants. On Jan. 6, 2003, Order Granting Motion to Sell Real Property (item #1) was entered. On July 14, 2003, Order Granting Motion Authorizing Trustee to Pay Exempt Proceeds to Debtor was entered, with respect to item #1. On Jan. 28, 2004, Request for Determination of Any Unpaid Tax Liability and 2003 Tax Return were filed with the IRS. On March 25, 2004, Trustee received a letter from the Dept. of Treasury - I.R.S stating the 2003 tax return has been accepted as filed. As of March 24, 2004, all professionals have been paid. No claims objections are necessary. The case is ready to close.

Initial Projected Date of Final Report (TFR): 03/31/04 Current Projected Date of Final Report (TFR): 05/31/04

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 02-45496 BTR
Case Name: ANDERSON, PATRICIA JEAN

Taxpayer ID No: 75-6670800
For Period Ending: 05/13/04

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number: 3758079937 BofA - Money Market Account

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

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	T-Code	Deposits ($)	Disbursements ($)	Account Balance ($)
02/17/03	1	Hexter-Fair Title Company 1205 W. Green Oaks Blvd., Suite A Arlington, TX 76013	Proceeds from Sale of Home 1/6/03 Order Granting Motion to Sell Real Property; Gross Sale $84,500.00 less settlement charges of $6,681.11, less payoff to Midland mortgage of $60,727.22, less option fee of $30.00, less seller paid closing costs of $3,500.00, less city & town taxes of $27.94, less county taxes of $28.39, less school tax of $76.71. Net sale proceeds = $13,428.63 were deposited in the bank acct. for the estate, of which the debtor is entitled to a sum of $9,322.84, the remaining amount of $4,105.79 belongs to the estate.	1110-000	13,428.63		13,428.63
02/28/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.850	1270-000	2.81		13,431.44
03/31/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	6.09		13,437.53
04/30/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	5.52		13,443.05
05/30/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	5.70		13,448.75
06/30/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	5.53		13,454.28
07/14/03	000301	Patricia Jean Anderson 4200 Horizon North Pkwy. No. 337 Dallas, TX 75287	Exempt Proceeds from Sale of Home Per Order Authorizing Trustee to Pay Exempt Proceeds to Debtor entered on 7/10/03.	8100-002		9,322.84	4,131.44
07/31/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.200	1270-000	1.52		4,132.96
08/29/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.200	1270-000	0.70		4,133.66
09/30/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.200	1270-000	0.68		4,134.34
10/27/03	000302	Q.S.C.L. 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Order 10/27/03 Order Appoving Final Application for Allowance of Fees & Expenses of Trustee's Counsel			948.17	3,186.17
			Fees 925.00	3110-001			3,186.17
			Expenses 23.17	3120-001			3,186.17
10/31/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.200	1270-000	0.68		3,186.85
11/28/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.200	1270-000	0.52		3,187.37
12/31/03	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.28		3,187.65
				Page Subtotals	13,458.66	10,271.01	

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 02-45496 BTR
Case Name: ANDERSON, PATRICIA JEAN

Taxpayer ID No: 75-6670800
For Period Ending: 05/13/04

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number: 3758079937 BofA - Money Market Account

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

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	T-Code	Deposits ($)	Disbursements ($)	Account Balance ($)
01/30/04	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.26		3,187.91
02/27/04	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.25		3,188.16
03/22/04	000303	Litzler, Segner, Shaw & McKenney, L.L.P.	Per Order Entered on March 12, 2004			850.40	2,337.76
		1412 Main Street, Suite 2400	Payment for Accounting Services				
		Dallas, Texas 75202					
			Fees 838.00	3410-000			2,337.76
			Expenses 12.40	3420-000			2,337.76
03/31/04	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.26		2,338.02
04/30/04	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.19		2,338.21

COLUMN TOTALS	13,459.62	11,121.41	2,338.21
Less: Bank Transfers	0.00	0.00	
Subtotal	13,459.62	11,121.41	
Less: Payments to Debtors		9,322.84	
Net	13,459.62	1,798.57	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
BofA - Money Market Account - 3758079937	13,459.62	1,798.57	2,338.21
	13,459.62	1,798.57	2,338.21

Page Subtotals 0.96 850.40

SCHEDULE B **PATRICIA ANDERSON 02-45496**

TRUSTEE COMPENSATION:

Total Receipts = $13,459.70

25% of first $5,000.00 =	$1,250.00
10% over $5,000.00 & under $50,000.00 =	$845.97
5% over $50,000.00 & under $1,000,000.00 =	$0.00
3% over $1,000,000.00 =	$0.00
Total Trustee Fees =	$2,095.97
Trustee Proposes a Reduced Fee =	**$680.00**

UNREIMBURSED EXPENSES: (**SEE EXHIBIT "A"**)

Paralegal Time	0.00
Copies	0.00
Postage	0.00
Secretarial	0.00
Certified Order	0.00
Certified Mail	0.00
Travel	0.00
Federal Express	0.00
Recording Fees	0.00
Premium on Bond	0.00
TOTAL UNREIMBURSED EXPENSES =	**0.00**

RECORDS:

Trustee did not take possession of business or personal records of debtor.	X
Trustee did take possession of business or personal records of debtor.	
Notice given to debtor on _____ to pick up business or personal records in hands of Trustee. If not picked up within 30 days such records or work files may be destroyed.	

Exhibit "A"
Expenses

Paralegal Time:	**Time**	**Expense at $30 / hr**	**Expense at $60 / hr**	**Total Expense**
Preparation of Deposits & Checks	0	0.00		0.00
Request Bar Date	0		0.00	0.00
Reconcile Bank Balance	0	0.00		0.00
Trustee's Final Report	0		0.00	0.00
Distribution Checks	0		0.00	0.00
Trustee's Final Account	0		0.00	0.00
Total Paralegal Time				**0.00**

Copies, Postage & Secretarial:	No. of Copies	Cost of Postage	Secretarial Hours	Certified Order	Certified Mail	Travel Miles
Data Entry for Form 1			0.00			
Distribution Checks		$0.00				
Column Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Paralegal Time		0.00
Copies =	$0.25 each	0.00
Postage		0.00
Secretarial @ $15.00 per hr		0.00
Certified Order		0.00
Certified Mail		0.00
Travel	$0.35 per mile	0.00
Federal Express		0.00
Recording Fees		0.00
Premium on Bond		0.00
Grand Total =		**$0.00**

SCHEDULE C **PATRICIA ANDERSON 02-45496**
EXPENSES OF ADMINISTRATION

		AMOUNT CLAIMED	AMOUNT PAID	AMOUNT DUE
1	11 U.S.C. Sec 507(a)(1)			
	Court Cost & Fees			
	A. Notice & Claim Fees			
	B. Adv. Filing Fees			
	C. Quarterly Chapt 11			
2	11 U.S.C. Sec 503(b)(1)(a)			
	Preservation of Estate			
	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)			
	Post-Petition Taxes			
	and Related Penalties			
4	11 U.S.C. Sec 503(b)(2)			
	Compensation and Reimbursement			
	A. Trustee Fees	680.00	0.00	680.00
	B. Trustee Expenses	0.00	0.00	0.00
	C. Attorney to Trustee	925.00	925.00	0.00
	D. Expenses for Attny to Trustee	23.17	23.17	0.00
	E. Attorney to Debtor			
	F. Expenses for Attny to Debtor			
	G. Auctioneers Fees	0.00	0.00	0.00
	H. Auctioneers Expenses	0.00	0.00	0.00
	I. Appraiser			
	J. Accountant Fees	838.00	838.00	0.00
	K. Accountant Expense	12.40	12.40	0.00
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			
TOTAL		$2,478.57	$1,798.57	$680.00

SCHEDULE D **PATRICIA ANDERSON 02-45496**

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

		(1) Claim No.	(2) Amount Claimed	(3) Amount Allowed	(4) Amount Paid	(5) Amount 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 or Child; Sec. 507(a)(7)					
9	Taxes Sec. 507(a)(8)					

TOTAL ALLOWED PRIORITY CLAIMS: $0.00

SCHEDULE E PATRICIA ANDERSON 02-45496

SECURED CLAIMS

Claim No.	Creditor	(1) Amount of Claim	(2) Amount not Determined	(3) Amount Allowed	(4) Amount Paid	(5) Amount Due

Total of ALLOWED Secured Claims: $0.00

Total UNSECURED CLAIMS Allowed: $11,823.11

Eastern District of Texas
Claims Register

02-45496 Patricia Jean Anderson
Honorable Brenda T. Rhoades
Debtor Name: ANDERSON,PATRICIA JEAN

Claim No: 1	*Creditor Name:* Chase Manhattan Bank USA, NA c/o Chase Bankcard Services, Inc. PO Box 52176 Phoenix, AZ 85072-2176	*Last Date to File Claims:* *Last Date to File (Govt):* *Filing Status:* *Docket Status:* *Late:* N
Claim Date: 02/03/2003	*Amends Claim No:* *Amended By Claim No:*	*Duplicates Claim No:* *Duplicated By Claim No:*
Class	**Amount Claimed**	**Amount Allowed**
Unsecured	$6241.82	
Total	**$6241.82**	
Description:		
Remarks:		

Claim No: 2	*Creditor Name:* Worldwide Asset Purchasing, LLC c/o Worldwide Asset Management, LLC PO Box 672047 Marietta, GA 30006	*Last Date to File Claims:* *Last Date to File (Govt):* *Filing Status:* *Docket Status:* *Late:* N
Claim Date: 03/13/2003	*Amends Claim No:* *Amended By Claim No:*	*Duplicates Claim No:* *Duplicated By Claim No:*
Class	**Amount Claimed**	**Amount Allowed**
Unsecured	$3471.37	
Total	**$3471.37**	
Description:		
Remarks:		

Claim No: 3	*Creditor Name:* T-Mobile PO Box 20907 Tampa, FL 33622	*Last Date to File Claims:* *Last Date to File (Govt):* *Filing Status:* *Docket Status:* *Late:* N
Claim Date: 03/21/2003	*Amends Claim No:* *Amended By Claim No:*	*Duplicates Claim No:* *Duplicated By Claim No:*
Class	**Amount Claimed**	**Amount Allowed**
Unsecured	$388.00	
Total	**$388.00**	
Description:		
Remarks:		

Claim No: 4	*Creditor Name:* Monogram Credit Card Bank of Georgia 25 SE 2nd Ave., Ste. 1120 Miami, FL 33131	*Last Date to File Claims:* *Last Date to File (Govt):* *Filing Status:* *Docket Status:* *Late:* N
Claim Date: 03/31/2003	*Amends Claim No:* *Amended By Claim No:*	*Duplicates Claim No:* *Duplicated By Claim No:*
Class	**Amount Claimed**	**Amount Allowed**
Unsecured	$417.98	
Total	**$417.98**	
Description:		
Remarks:		

Claim No: 5	*Creditor Name:* Citibank/CHOICE Exception Payment Processing PO Box 6305 The Lakes, NV 88901-6305	*Last Date to File Claims:* *Last Date to File (Govt):* *Filing Status:* *Docket Status:* *Late:* N
Claim Date: 04/14/2003	*Amends Claim No:* *Amended By Claim No:*	*Duplicates Claim No:* *Duplicated By Claim No:*
Class	**Amount Claimed**	**Amount Allowed**
Unsecured	$1303.94	
Total	**$1303.94**	
Description:		
Remarks:		

Claims Register Summary

Case Name: Patricia Jean Anderson
Case Number: 2002-45496
Chapter: 7
Date Filed: 10/16/2002
Total Number Of Claims: 5

	Total Amount Claimed	Total Amount Allowed
Unsecured	$11823.11	
Secured		
Priority		
Unknown		
Administrative		
Total	**$11823.11**	

PACER Service Center

Transaction Receipt

05/13/2004 11:47:38

PACER Login:	cm1174	**Client Code:**	
Description:	SearchClaims	**Case Number:**	02-45496
Billable Pages:	1	**Cost:**	0.07

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

IN RE:	§	
	§	CASE NO. 02-45496
PATRICIA JEAN ANDERSON	§	(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.

PATRICIA ANDERSON 02-45496

1	Balance on hand		$2,338.29
2	Administrative Expenses to be paid (see attached schedule of payees and amounts)	$680.00	
3	Priority Claims to be paid (see attached schedule of payees and amounts)	$0.00	
4	Secured Claims to be paid (see attached schedule of payees and amounts)	$0.00	
5	Unsecured Claims to be paid (see attached schedule of payees and amounts)	$1,658.29	
6	Miscellaneous distributions to be paid (see attached schedule of payees and amounts) Surplus to Debtor		
7	Total Distributions to be made.	$2,338.29	
8	Zero Balance		$0.00

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Christopher J. Moser
2001 Bryan Street, Suite 1800
Dallas, Texas 75201

PROPOSED DISTRIBUTION

Case Number: 02-45496 BTR

Date: May 13, 2004

Debtor Name: ANDERSON, PATRICIA JEAN

Claim #	Payee Name	Class	Priority	Amt Claimed * Amt Allowed	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								$2,338.29
Claim Type -								
	CHRISTOPHER J. MOSER COMPENSATION	Admin		$680.00* $680.00	$0.00	$680.00	$680.00	$1,658.29
			Percent Paid:	100.00000 %				
	CHRISTOPHER J. MOSER EXPENSES	Admin		$0.00* $0.00	$0.00	$0.00	$0.00	$1,658.29
	Subtotal For Claim Type			$680.00* $680.00	$0.00	$680.00	$680.00	
Subtotals For Class Administrative	100.00000 %			$680.00* $680.00	$0.00	$680.00	$680.00	
Claim Type 400 - General Unsecured Claims								
000001	Chase Manhattan Bank USA, NA	Unsec	400	$6,241.82* $6,241.82	$0.00	$6,241.82	$875.47	$782.82
			Percent Paid:	14.02588 %				
000002	Worldwide Asset Purchasing, LLC	Unsec	400	$3,471.37* $3,471.37	$0.00	$3,471.37	$486.89	$295.93
			Percent Paid:	14.02587 %				
000003	T-Mobile	Unsec	400	$388.00* $388.00	$0.00	$388.00	$54.42	$241.51
			Percent Paid:	14.02577 %				
000004	Monogram Credit Card Bank of Georgia	Unsec	400	$417.98* $417.98	$0.00	$417.98	$58.63	$182.88
			Percent Paid:	14.02699 %				
000005	Citibank/CHOICE	Unsec	400	$1,303.94* $1,303.94	$0.00	$1,303.94	$182.88	$0.00
			Percent Paid:	14.02519 %				
	Subtotal For Claim Type 400			$11,823.11* $11,823.11	$0.00	$11,823.11	$1,658.29	
Subtotals For Class Unsecured	14.02584 %			$11,823.11* $11,823.11	$0.00	$11,823.11	$1,658.29	
<< Totals >>				$12,503.11 $12,503.11	$0.00	$12,503.11	$2,338.29	$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.

A. SETTLEMENT STATEMENT

U.S. Department of Housing and Urban Development OMB NO. 2502-0265

B. TYPE OF LOAN

1. ☐ FHA 2. ☐ FMHA 3. ☐ CONV. UNINS.
4. ☐ VA 5. ☒ CONV. INS.

6. FILE NUMBER	7. LOAN NUMBER	8. MORTGAGE INSURANCE CASE NUMBER
AR02157059 CAT	DAL1963CARR	

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.

D. NAME AND ADDRESS OF BORROWER
Jesus G. Carranza

3618 Alexandria Drive
Arlington, TX 76015

E. NAME AND ADDRESS OF SELLER
Patricia Anderson

F. NAME AND ADDRESS OF LENDER
BNC Mortgage, Inc.
P.O. Box 19656
Irvine, CA 92623

G. PROPERTY LOCATION
3618 Alexandria Drive
Arlington, TX
Lot 19 Block 6
Waverly Place
Tarrant County, Texas

H. SETTLEMENT AGENT
Hexter-Fair Title Company
Carol A. Terry

PLACE OF SETTLEMENT
1205 W. Green Oaks Blvd., Ste A
Arlington, TX 76013

I. SETTLEMENT DATE
1/20/2003
Disbursed: 1/22/2003

SUMMARY OF BORROWER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract sales price	
102. Personal property	
103. Settlement Charges to Borrower (Line 1400)	
104.	
105.	
Adjustments for items paid by seller in advance	
106. City, town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	
113.	
114.	
120. GROSS AMOUNT DUE FROM BORROWER	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City, town taxes	
211. County Taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	
300. CASH AT SETTLEMENT FROM/TO BORROWER	
301. Gross amount due from borrower (line 120)	
302. Less amount paid by/for borrower(line 220)	
303. CASH (☐FROM) (☐TO) BORROWER	

SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract sales price	84,500.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City, town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
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414.	
420. GROSS AMOUNT DUE TO SELLER	84,500.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess deposits (see instructions)	
502. Settlement charges to seller (line 1400)	6,681.11
503. Existing loan(s) taken subject to	
504. Payoff-MIDLAND MORTGAGE CO.	60,727.22
505. Payoff	
506. OPTION FEE	30.00
507. SELLER PD CLOSING COSTS	3,500.00
508.	
509.	
Adjustments for items unpaid by seller:	
510. City, town taxes 1/ 1/2003 to 1/21/2003	27.94
511. County Taxes 1/ 1/2003 to 1/21/2003	28.39
512. Assessments	
513. School Tax 1/ 1/2003 to 1/21/2003	76.71
514.	
515.	
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517.	
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519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	71,071.37
600. CASH AT SETTLEMENT TO/FROM SELLER	
601. Gross amount due to seller (line 420)	84,500.00
602. Less reduction amount due seller(line 520)	(71,071.37)
603. CASH (☒TO) (☐FROM) SELLER	13,428.63

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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 $84,500.00 @ 6.00%=5,070.00		
Division of Commission (line 700) as follows:		
701. $ 2,535.00 to REMAX PINNACLE Paid to: ROBERTA CARLTON		
702. $ 2,535.00 to MILENIO REAL ESTATE Paid to: ROSA VALLADARES		
703. Commission paid at Settlement		5,070.00
704. TRANSACTION FEE to REMAX PINNACLE		395.00
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee % BNC Mortgage, Inc.	699.00	
802. Loan Discount %		
803. Appraisal Fee to AFFIRMATIVE MTG 325.00	(P.O.C.)	
804. Credit Report to BNC Mortgage, Inc.		
805. Lender's Inspection Fee to		
806. Mortgage Insurance Application Fee to		
807. Assumption Fee		
808. TAX SERVICE FEE to BNC Mortgage, Inc.	70.00	
809.		
810. PROCESSING FEE to AFFIRMATIVE MTG	350.00	
811. UNDERWRITING FEE to AFFIRMATIVE MTG	375.00	
812. FLOOD CERTIFICATION FEE to BNC Mortgage, Inc.	17.00	
813. MTG BROKER FEE to Affirmative Mtg	802.75	
814. MTG BKR FEE FR: BNC to AFFIRMATIVE MTG 802.75	(P.O.C.)	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Interest from 1/22/03 to 2/ 1/03 @$ 19.9573/day 10 days	199.57	
902. Mortgage Insurance Premium for months to		
903. Hazard Insurance Premium for 1 years to YOUR INSURANCE PLACE	1,121.65	
904. years to		
905.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. Hazard insurance 3 Mo @$ 93.47	280.41	
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1006. School Taxes		
1007. Flood Insurance		
1008. Water Tax		
1009. Aggregate Accounting Adjustment	192.71-	
1010.		
1011. ALL TAXES 4 Mo @$ 192.70	770.80	
1012.		
1100. TITLE CHARGES		
1101. Settlement or closing fee to		
1102. Abstract or title search to		
1103. Title examination to		
1104. Title insurance binder to		
1105. Document preparation to Fair & Watts, P.C.		150.00
1106. Notary fees to		
1107. Attorney's fees to AKIN GUMP ET AL	195.00	
(includes above items numbers:)		
1108. Title insurance to Hexter-Fair Title Company	239.25	816.00
(includes above items numbers: 75.00%/$791.44 to David L. Fair)		
1109. Lender's coverage $80,275.00 @ $239.25		
1110. Owner's coverage $84,500.00 @ $816.00		
1111. Courier/Doc. Printing to Hexter-Fair Title Company	58.00	
1112. Escrow Fee to Hexter-Fair Title Company	175.00	175.00
1113. Tax Certificates to Hexter-Fair Title Company		43.11
1114. Overnight Delivery to Hexter-Fair Title Company		15.00
1115. Restrictions to Hexter-Fair Title Company	21.66	
1116. Court Copies to Hexter-Fair Title Company		6.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. Recording fees: Deed $ 11.00 ;Mortgage $ 35.00 ;Releases $ 11.00	46.00	11.00
1202. City/county/stamps: Deed $;Mortgage $		
1203. State tax/stamps: Deed $;Mortgage $		
1204.		
1205.		
1300. ADDITIONAL SETTLEMENT CHARGES		

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Page 3 to be affixed to
HUD-1 Settlement Statement

CERTIFICATION

Seller's and Purchaser's signature(s) hereon acknowledges their approval of tax prorations, and signifies their understanding that prorations were based on figures for the preceding year, on estimates for the current year or on figures furnished by other parties. In the event of any differential between the actual taxes assessed for the current year and the figures on which the prorations were based, the Title Company is not responsible for the differential and all necessary adjustments must be made directly between Seller and Purchaser. Any DEFICIT in delinquent taxes for prior years is owed to Title Company by the Seller.

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 copy of the HUD-1 Settlement Statement.

Jesus G. Carranza
Jesus G. Carranza

Patricia J. Anderson
Patricia Anderson

1/20/2003
Date

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of of this transaction.

Settlement Agent

1/20/2003
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.