

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS**

In re: Spencer Sr., Roger Dale	§	Case No. 04-20114
Spencer, Cynthia J.	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that Bob Anderson, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Tyler & Marshall Divisions Plaza Tower 110 N. College Ave., 9th Floor Tyler, TX 75702	Sherman & Texarkana Divisions Wells Fargo Bank Building 660 N. Central Expressway, 3rd Floor Plano, TX 75074	Beaumont & Lufkin Divisions Jack Brooks Federal Building 300 Willow Street, 1st Floor Beaumont, TX 77701
---	--	--

The Trustee's Final Report also may be viewed at the Court's website at www.txeb.uscourts.gov. To view the document, click on "Trustee Reports and Data" under the Online Services tab and then click the hyperlink entitled "Chapter 7 Asset Case Trustee Final Reports." Scroll down through the list of cases and click on the case number of the Final Report you wish to view. The documents are listed by date of filing, beginning with the most recently filed report. There is no charge to view, print or download this document from the website. The Trustee's Final Report is also available through PACER, appropriate charges for this service will be assessed.

Any person wishing to object to the Trustee's Final Report or the Application for Compensation contained therein must file a written objection with the Clerk of the United States Bankruptcy Court and serve a copy of such objection upon the trustee and the United States Trustee within thirty (30) days of the date of this notice. If no objection to the Final Report is timely filed and served, the Trustee may pay dividends contemplated by the Final Report pursuant to FRBP 3009 without further order of the Court. In such event, the notice required under FRBP 5009 shall be deemed satisfied and the presumption contemplated by that rule shall be invoked

upon the filing of the Trustee's certification that the estate has been fully administered in the Trustee Distribution Report.

If a written objection is filed in either instance, a hearing shall be scheduled and the Court will send notice of the scheduled hearing to you.

Date Mailed: 07/19/2010 By: /s/Bob Anderson
Trustee

Bob Anderson
2110 Horseshoe Lane
Longview, TX 75605-5628
(903) 232-1880

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS**

In re: Spencer Sr., Roger Dale § Case No. 04-20114
 Spencer, Cynthia J. §
 §

Debtor(s) _____ §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 149,383.94
and approved disbursements of \$ 114,771.63
leaving a balance on hand of ¹ \$ 34,612.31

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>Bob Anderson</u>	\$ <u>8,494.45</u>	\$ _____
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges, Fees, Other</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<u>United States Trustee</u>	\$ _____	\$ _____
<u>Bob Anderson, Ch. 7 Trustee</u>	\$ _____	\$ <u>3,904.44</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 2,149.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	eCast Settlement Corporation, assignee of _____	\$ <u>983.39</u>	\$ <u>983.39</u>
<u>2</u>	eCAST Settlement Corporation, assignee of _____	\$ <u>420.78</u>	\$ <u>420.78</u>
<u>3</u>	eCAST Settlement Corporation, assignee of _____	\$ <u>745.46</u>	\$ <u>745.46</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 37,002.52 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 54.2 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>4</u>	<u>Wadley Regional Medical Center</u>	<u>\$ 1,520.59</u>	<u>\$ 824.51</u>
<u>5</u>	<u>Vanderbilt Mortgage and Finance, Inc.</u>	<u>\$ 29,790.97</u>	<u>\$ 16,153.48</u>
<u>6</u>	<u>Regions Bank</u>	<u>\$ 3,539.67</u>	<u>\$ 1,919.31</u>
<u>7</u>	<u>Capital One Bank</u>	<u>\$ 735.86</u>	<u>\$ 399.00</u>
<u>8</u>	<u>Capital One Bank</u>	<u>\$ 917.56</u>	<u>\$ 497.53</u>
<u>9</u>	<u>Capital One Bank</u>	<u>\$ 497.87</u>	<u>\$ 269.96</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/Bob Anderson

Trustee

Bob Anderson
2110 Horseshoe Lane
Longview, TX 75605-5628
(903) 232-1880

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.