

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
BOWERS, EDITH D. § Case No. 05-10052 BP1
§
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹The 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.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Stephen J. Zayler
Trustee

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.

**FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 05-10052 BP1 Judge: BILL PARKER
Case Name: BOWERS, EDITH D.

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/13/05 (f)
341(a) Meeting Date: 03/04/05
Claims Bar Date: 06/06/05

For Period Ending: 07/19/10

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. HOMESTEAD 2 LOTS @ 1132 NEDERLAND, TEXAS	175,000.00	0.00	DA	0.00	FA
2. HOUSEHOLD GOODS	525.00	0.00	DA	0.00	FA
3. WEARING APPAREL	500.00	0.00	DA	0.00	FA
4. FURS & JEWELRY	300.00	0.00	DA	0.00	FA
5. LAWSUIT--ASBESTOS Column 2 and 6 has been given a value for reporting requirements. The Trustee value may or may not be accurate.	Unknown	25,000.00		12,484.30	FA
6. 1991 CHEVY CAMARO	1,360.00	0.00	DA	0.00	FA
7. MACHINERY, FIXTURES, EQUIPMENT	108.00	0.00	DA	0.00	FA
8. Post-Petition Interest Deposits (u)	Unknown	N/A		75.49	Unknown

TOTALS (Excluding Unknown Values)	\$177,793.00	\$25,000.00		\$12,559.79	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 09/30/07 Current Projected Date of Final Report (TFR): 09/30/10

/s/ Stephen J. Zayler

Date: 07/28/10

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-10052 -BP1
Case Name: BOWERS, EDITH D.

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****7181 Money Market - Interest Bearing

Taxpayer ID No: *****4642
For Period Ending: 07/19/10

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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
10/17/05	5	WALTER UMPHREY, TRUSTEE ASBESTOS	PARTIAL SETTLEMENT PROCEEDS	1149-000	3,000.00		3,000.00
10/31/05	8	BANK OF AMERICA	Interest Rate 0.600	1270-000	0.64		3,000.64
11/30/05	8	BANK OF AMERICA	Interest Rate 0.600	1270-000	1.48		3,002.12
12/30/05	8	BANK OF AMERICA	Interest Rate 0.600	1270-000	1.52		3,003.64
01/31/06	8	BANK OF AMERICA	Interest Rate 0.600	1270-000	1.54		3,005.18
02/28/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.14		3,007.32
03/31/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.55		3,009.87
04/28/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.47		3,012.34
05/31/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.56		3,014.90
06/30/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.48		3,017.38
07/31/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.56		3,019.94
08/31/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.56		3,022.50
09/29/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.48		3,024.98
10/31/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.57		3,027.55
11/30/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.49		3,030.04
12/29/06	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.57		3,032.61
01/31/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.58		3,035.19
02/28/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.33		3,037.52
03/30/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.58		3,040.10
04/30/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.50		3,042.60
05/31/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.58		3,045.18
06/29/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.50		3,047.68
07/31/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.59		3,050.27
08/31/07	8	BANK OF AMERICA	Interest Rate 1.000	1270-000	2.59		3,052.86
09/21/07	5	WALTER UMPHREY	PARTIAL SETTLEMENT PROCEEDS	1149-000	2,737.50		5,790.36
09/28/07	8	BANK OF AMERICA	Interest Rate 0.750	1270-000	2.21		5,792.57
10/31/07	8	BANK OF AMERICA	Interest Rate 0.750	1270-000	3.70		5,796.27

Page Subtotals 5,796.27 0.00

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-10052 -BP1
Case Name: BOWERS, EDITH D.

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****7181 Money Market - Interest Bearing

Taxpayer ID No: *****4642
For Period Ending: 07/19/10

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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/28/07	000101	COLIN D. MOORE PROVOST & UMPHREY P. O. BOX 4905 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES PER COURT ORDER 8/10/07			1,421.33	4,374.94
			Fees 1,400.02	3210-000			4,374.94
			Expenses 21.31	3220-000			4,374.94
11/30/07	8	BANK OF AMERICA	Interest Rate 0.650	1270-000	3.10		4,378.04
12/31/07	8	BANK OF AMERICA	Interest Rate 0.500	1270-000	2.32		4,380.36
01/31/08	8	BANK OF AMERICA	Interest Rate 0.400	1270-000	1.74		4,382.10
02/29/08	8	BANK OF AMERICA	Interest Rate 0.300	1270-000	1.04		4,383.14
03/11/08	000102	COLIN D. MOORE PROVOST & UMPHREY P. O. BOX 4905 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES			516.30	3,866.84
			Fees 512.33	3210-000			3,866.84
			Expenses 3.97	3220-000			3,866.84
03/31/08	8	BANK OF AMERICA	Interest Rate 0.250	1270-000	1.02		3,867.86
04/30/08	8	BANK OF AMERICA	Interest Rate 0.250	1270-000	0.79		3,868.65
05/30/08	8	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.49		3,869.14
06/30/08	8	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.48		3,869.62
07/31/08	8	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.49		3,870.11
08/29/08	8	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.49		3,870.60
09/30/08	8	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.48		3,871.08
10/31/08	8	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.38		3,871.46
11/28/08	8	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.32		3,871.78
12/31/08	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.20		3,871.98
01/30/09	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.03		3,872.01
02/27/09	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.03		3,872.04
03/31/09	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.03		3,872.07

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FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-10052 -BP1
Case Name: BOWERS, EDITH D.

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****7181 Money Market - Interest Bearing

Taxpayer ID No: *****4642
For Period Ending: 07/19/10

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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/03/09	5	PROVOST & UMPHREY LAW FIRM	PARTIAL SETTLEMENT PROCEEDS	1149-000	6,683.05		10,555.12
04/30/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.22		10,555.34
05/29/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.26		10,555.60
06/29/09	000103	COLIN D. MOORE PROVOST & UMPHREY P. O. BOX 4905 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES			2,238.63	8,316.97
			Fees 2,227.68	3210-000			8,316.97
			Expenses 10.95	3220-000			8,316.97
06/30/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.27		8,317.24
07/31/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.24		8,317.48
08/31/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,317.69
09/30/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,317.90
10/30/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,318.11
11/30/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,318.32
12/31/09	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,318.53
01/29/10	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,318.74
02/26/10	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.19		8,318.93
03/10/10	5	PROVOST UMPHREY LAW FIRM, LLP P. O. Box 4905 Beaumont, TX 77704-4905	PARTIAL SETTLEMENT PROCEEDS	1142-000	63.75		8,382.68
03/31/10	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.22		8,382.90
04/15/10	000104	COLIN D. MOORE PROVOST & UMPHREY P. O. BOX 4905 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES Per Order dtd. 4/14/10	3210-000		21.25	8,361.65
04/30/10	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,361.86
05/28/10	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,362.07
06/30/10	8	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,362.28

Page Subtotals 6,750.09 2,259.88

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-10052 -BP1
Case Name: BOWERS, EDITH D.

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****7181 Money Market - Interest Bearing

Taxpayer ID No: *****4642
For Period Ending: 07/19/10

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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/30/10	000105	STEPHEN J. ZAYLER P. O. BOX 150743 LUFKIN, TX 75915	ATTORNEY FEES & EXPENSE Per Order dated 06/28/10			1,568.03	6,794.25
			Fees 1,455.00	3110-000			6,794.25
			Expenses 113.03	3120-000			6,794.25

COLUMN TOTALS	12,559.79	5,765.54	6,794.25
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	12,559.79	5,765.54	
Less: Payments to Debtors		0.00	
Net	12,559.79	5,765.54	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market - Interest Bearing - *****7181	12,559.79	5,765.54	6,794.25
	-----	-----	-----
	12,559.79	5,765.54	6,794.25
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 1,568.03

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-10052 Page 1 Date: July 19, 2010
 Debtor Name: BOWERS, EDITH D. Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 SAF	COLIN D. MOORE PROVOST & UMPHREY P. O. BOX 4905 BEAUMONT, TX 77704	Administrative		\$4,197.51	\$4,197.51	\$0.00
025 TAF	STEPHEN J. ZAYLER P. O. BOX 150743 LUFKIN, TX 75915	Administrative		\$1,568.03	\$1,568.03	\$0.00
000001 070 UC	Nuvell Credit Corporation c/o Nuvell Financial Services Corp PO Box 7100 Little Rock, AR 72223-7100	Unsecured		\$5,894.01	\$0.00	\$5,894.01
000002 070 UC	ChaseManhttnBankUSA,NA as successor in interest to Bank One Delaware, NA c/o Weinstein & Riley, P.S. 2101 4th Ave., Suite 900 Seattle, WA 98121	Unsecured		\$2,141.00	\$0.00	\$2,141.00
000003 072 UL	CAPITAL ONE C/O TSYS DEBT MGMT PO BOX 5155 NORCROSS, GA 30091	Unsecured		\$787.88	\$0.00	\$787.88
000004 072 UL	CAPITAL ONE C/O TSYS DEBT MGMT PO BOX 5155 NORCROSS, GA 30091	Unsecured		\$1,751.45	\$0.00	\$1,751.45
Case Totals:				\$16,339.88	\$5,765.54	\$10,574.34

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 05-10052 BP1
 Case Name: BOWERS, EDITH D.
 Trustee Name: Stephen J. Zayler

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

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: Stephen J. Zayler</i>	\$ _____	\$ _____
<i>Attorney for trustee:</i>	\$ _____	\$ _____
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____
<i>Charges:</i>	\$ _____	\$ _____
<i>Fees:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____

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

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other:</u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ 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>
_____	_____	<u>\$</u> _____	<u>\$</u> _____
_____	_____	<u>\$</u> _____	<u>\$</u> _____
_____	_____	<u>\$</u> _____	<u>\$</u> _____

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 \$ _____ 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 _____ 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>000001</u>	<u>Nuvell Credit Corporation</u>	<u>\$</u> _____	<u>\$</u> _____
	<u>ChaseManhtrnBankUSA,NA as</u>		
<u>000002</u>	<u>successor in interest to</u>	<u>\$</u> _____	<u>\$</u> _____
<u>000003</u>	<u>CAPITAL ONE</u>	<u>\$</u> _____	<u>\$</u> _____
<u>000004</u>	<u>CAPITAL ONE</u>	<u>\$</u> _____	<u>\$</u> _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ 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 _____ 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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ 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 _____ 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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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