

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
HARVEY, MICHAEL TERRY § Case No. 07-10389 BP1
§
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

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

1. A petition under chapter of the United States Bankruptcy Code was filed 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:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

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.

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

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims 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 \$ _____². 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 \$ _____².

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.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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

Case No: 07-10389 BP1 Judge: BILL PARKER
Case Name: HARVEY, MICHAEL TERRY

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 07/26/07 (f)
341(a) Meeting Date: 09/07/07
Claims Bar Date: 12/10/07

For Period Ending: 03/31/11

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 78 COUNTY ROAD 6031 DAYTON, TEXAS	35,270.00	0.00	DA	0.00	FA
2. CASH ON HAND	20.00	20.00	DA	0.00	FA
3. HOUSEHOLD GOODS	1,260.00	0.00	DA	0.00	FA
4. BOOKS & PICTURES	100.00	0.00	DA	0.00	FA
5. WEARING APPAREL	200.00	0.00	DA	0.00	FA
6. FURS & JEWELRY	23.00	0.00	DA	0.00	FA
7. FIREARMS	230.00	0.00	DA	0.00	FA
8. INTEREST IN INSURANCE POLICIES PRE-NEED FUNERAL NO CASH VALUE MEMORIAL SERVICES LIF INSURANCE	Unknown	1.00	DA	0.00	FA
9. IRA, RETIREMENT, OR PENSION FUNDS	50,411.40	0.00	DA	0.00	FA
10. IRA, RETIREMENT, OR PENSION --DUPLICATE ENTRY VOID	0.00	0.00	DA	0.00	FA
11. 1989 DODGE TRUCK	140.00	140.00	DA	0.00	FA
12. 1987 DODGE RAM CHARGER	150.00	150.00	DA	0.00	FA
13. 2000 DODGE TRUCK	3,900.00	0.00	DA	0.00	FA
14. 1984 FLEETWOOD MOBILE HOME	5,000.00	0.00	DA	0.00	FA
15. COMPUTER	10.00	0.00	DA	0.00	FA
16. 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	DA	16,300.84	FA
17. Post-Petition Interest Deposits (u)	Unknown	N/A		5.92	Unknown

TOTALS (Excluding Unknown Values)

\$96,714.40

\$25,311.00

\$16,306.76

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

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

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Exhibit A

Case No: 07-10389 BP1 Judge: BILL PARKER
Case Name: HARVEY, MICHAEL TERRY

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 07/26/07 (f)
341(a) Meeting Date: 09/07/07
Claims Bar Date: 12/10/07

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): 12/31/09 Current Projected Date of Final Report (TFR): 09/30/11

/s/ Stephen J. Zayler

_____ Date: 05/04/11

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-10389 -BP1
Case Name: HARVEY, MICHAEL TERRY

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2058 Money Market - Interest Bearing

Taxpayer ID No: *****2212
For Period Ending: 03/31/11

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
04/03/09	16	PROVOST & UMPHREY LAW FIRM	PARTIAL SETTLEMENT PROCEEDS	1149-000	14,908.09		14,908.09
04/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.29		14,908.38
05/29/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.38		14,908.76
06/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.37		14,909.13
07/16/09	000101	PROVOST & UMPHREY, LLP P. O. BOX 4905 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES Per Court Order 7/15/09			5,956.54	8,952.59
			Fees 5,918.23	3210-000			
			Expenses 38.31	3220-000			
07/31/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.38		8,952.97
08/31/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.28		8,953.25
09/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.22		8,953.47
10/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.22		8,953.69
11/30/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.23		8,953.92
12/31/09	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.23		8,954.15
01/29/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.22		8,954.37
02/26/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.21		8,954.58
03/10/10	16	PROVOST UMPHREY LAW FIRM, LLP P. O. Box 4905 Beaumont, TX 77704-4905	PARTIAL SETTLEMENT PROCEEDS	1142-000	1,392.75		10,347.33
03/31/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.25		10,347.58
04/15/10	000102	PROVOST & UMPHREY, LLP P. O. BOX 4905 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES Per Order dtd. 4/11/10			562.77	9,784.81
			Fees 557.10	3210-000			
			Expenses 5.67	3220-000			
04/30/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.25		9,785.06
05/28/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.25		9,785.31

Page Subtotals 16,304.62 6,519.31

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-10389 -BP1
Case Name: HARVEY, MICHAEL TERRY

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2058 Money Market - Interest Bearing

Taxpayer ID No: *****2212
For Period Ending: 03/31/11

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	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.25		9,785.56
07/30/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.24		9,785.80
08/31/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.26		9,786.06
09/30/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.24		9,786.30
10/29/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.24		9,786.54
11/30/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.25		9,786.79
12/31/10	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.25		9,787.04
01/31/11	17	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.25		9,787.29
02/28/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.08		9,787.37
03/31/11	17	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.08		9,787.45

COLUMN TOTALS	16,306.76	6,519.31	9,787.45
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	16,306.76	6,519.31	
Less: Payments to Debtors		0.00	
Net	16,306.76	6,519.31	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market - Interest Bearing - *****2058	16,306.76	6,519.31	9,787.45
	16,306.76	6,519.31	9,787.45
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-10389 Page 1 Date: May 04, 2011
 Debtor Name: HARVEY, MICHAEL TERRY Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 SAF	PROVOST & UMPHREY, LLP P. O. BOX 4905 BEAUMONT, TX 77704	Administrative		\$6,519.31	\$6,519.31	\$0.00
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915	Administrative		\$1,379.28	\$1,379.28	\$0.00
000001 070 UC	Innovative Bank (SBA Loan) 360 14th Street Oakland, CA 94612-3200	Unsecured		\$11,387.46	\$0.00	\$11,387.46
000002 070 UC	Discover Bank/DFS Services LLC PO Box 3025 New Albany OH 43054-3025	Unsecured		\$1,219.21	\$0.00	\$1,219.21
000003 070 UC	B-Real, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$1,931.44	\$0.00	\$1,931.44
000004 070 UC	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$1,590.47	\$0.00	\$1,590.47
Case Totals:				\$24,027.17	\$7,898.59	\$16,128.58

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-10389 BP1
 Case Name: HARVEY, MICHAEL TERRY
 Trustee Name: Stephen J. Zayler

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stephen J. Zayler	\$	\$	\$
Trustee Expenses: Stephen J. Zayler	\$	\$	\$
Attorney for Trustee Fees: PROVOST & UMPHREY, LLP	\$	\$	\$
Attorney for Trustee Expenses: PROVOST & UMPHREY, LLP	\$	\$	\$
Other: STEPHEN J. ZAYLER	\$	\$	\$
Other: STEPHEN J. ZAYLER	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

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

NONE

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:

NONE

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, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Innovative Bank (SBA Loan) 360 14th Street Oakland, CA 94612-3200	\$ _____	\$ _____	\$ _____
000002	Discover Bank/DFS Services LLC PO Box 3025 New Albany OH 43054-3025	\$ _____	\$ _____	\$ _____
000004	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

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:

NONE

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:

NONE