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

IN RE:	§	
	§	
YEARY JR., RICHARD CANTRELL	§	Case No. 07-42036
YEARY, DENISE FRANKE	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATION FOR COMPENSATION AND DEADLINE TO OBJECT TO TFR

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that CHRISTOPHER J. MOSER, trustee of the above styled estate, has filed a Trustee's Final Report which is summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The Trustee's Final Report and Application for Compensation referenced in the Notice (NFR) is available for public inspection in the office of the United States Bankruptcy Court, at the following address:

Tyler & Marshall Divisions	Sherman & Texarkana Divisions	Beaumont & Lufkin Divisions
Plaza Tower	Wells Fargo Bank Building	Jack Brooks Federal Buildings
110 N. College Avenue, 9th Floor	660 N. Central Expressway, 3rd Floor	300 Willow Street, 1st Floor
Tyler, TX 75702	Plano, TX 75074	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: 05/24/2011 By: KIM HILL
Paralegal

UNITED STATES BANKRUPTCY COURT
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SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	$	15,939.68
and approved disbursements of	$	5,925.36
leaving a balance on hand of[1]	$	10,014.32

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 Payment to Date	Proposed Payment
Trustee Fees: CHRISTOPHER J. MOSER	$ 2,237.01	$ 0.00	$ 2,237.01
Trustee Expenses: CHRISTOPHER J. MOSER	$ 378.22	$ 0.00	$ 378.22
Charges: U.S. Bankruptcy Court	$ 250.00	$ 0.00	$ 250.00

Total to be paid for chapter 7 administrative expenses	$	2,865.23
Remaining Balance	$	7,149.09

[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.

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 $ 1,069.57 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 $ 154,350.30 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 3.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank/DFS Services LLC	$ 9,043.68	$ 0.00	$ 356.21
000002	Discover Bank/DFS Services LLC	$ 13,585.61	$ 0.00	$ 535.11
000003	Discover Bank/DFS Services LLC	$ 8,606.55	$ 0.00	$ 338.99
000004	CHASE BANK USA, NA	$ 9,416.37	$ 0.00	$ 370.89
000005	CHASE BANK USA, NA	$ 16,419.72	$ 0.00	$ 646.74
000006	CHASE BANK USA, NA	$ 9,410.67	$ 0.00	$ 370.67
000007	CHASE BANK USA, NA	$ 6,515.22	$ 0.00	$ 256.62
000008	American Express Centurion Bank	$ 1,059.88	$ 0.00	$ 41.75

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000009	American Express Centurion Bank	$ 12,397.55	$ 0.00	$ 488.31
000010	American Express Centurion Bank	$ 4,431.80	$ 0.00	$ 174.56
000011	American Express Bank FSB	$ 46,499.97	$ 0.00	$ 1,831.53
000012	USAA Federal Savings Bank	$ 14,463.28	$ 0.00	$ 569.68
000016	American Express Centurion Bank	$ 2,500.00	$ 0.00	$ 98.46

Total to be paid to timely general unsecured creditors $ 6,079.52

Remaining Balance $ 1,069.57

Tardily filed claims of general (unsecured) creditors totaling $ 39,355.17 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 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000013	LVNV Funding LLC its successors and assigns as	$ 6,472.94	$ 0.00	$ 0.00
000014	AMERICAN INFOSOURCE LP AS AGENT FOR	$ 9,633.50	$ 0.00	$ 0.00
000015	AMERICAN INFOSOURCE LP AS AGENT FOR	$ 23,248.73	$ 0.00	$ 0.00

Total to be paid to tardy general unsecured creditors $ 0.00

Remaining Balance $ 1,069.57

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, plus interest (if applicable).

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

NONE

The amount of surplus returned to the debtor after payment of all claims and interest is $ 1,069.57 .

Prepared By: /s/ Christopher J. Moser
Chapter 7 Trustee

CHRISTOPHER J. MOSER
2001 BRYAN STREET, SUITE 1800
DALLAS, TX 75201

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.