

Linda S. Payne
Chapter 7 Bankruptcy Trustee
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
GARRISON, GARY L. § Case No. 11-41866 BTR
GARRISON, BRENDA F. §
§
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
Bank service fees
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 \$

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.

The remaining funds are available for distribution.

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/LINDA PAYNE, TRUSTEE
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
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 11-41866 BTR Judge: Brenda T. Rhoades
Case Name: GARRISON, GARY L.
GARRISON, BRENDA F.
For Period Ending: 02/28/14

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 06/13/11 (f)
341(a) Meeting Date: 07/08/11
Claims Bar Date: 10/12/11

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 Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Homestead, 1766 Jewel Lane, Whitesboro, Texas	129,000.00	0.00		0.00	FA
2. Undivided 1/4 interest in 280 Old Shawnee Trail 1/4 of \$50,000 value. He inherited.	12,500.00	5,000.00		4,000.08	FA
3. Cash and checking	300.00	0.00		0.00	FA
4. Household Goods	4,150.00	0.00		0.00	FA
5. Books, etc.	200.00	0.00		0.00	FA
6. Wearing apparel	400.00	0.00		0.00	FA
7. Jewelry	600.00	0.00		0.00	FA
8. Sporting equipment 2 guns and camera	750.00	0.00		0.00	FA
9. Lincoln Heritage Life Insurance	0.00	0.00		0.00	FA
10. Sun America Annuity Rollover from Retirement Plan	193,989.41	0.00		0.00	FA
11. LPL Financial	10,105.54	0.00		0.00	FA
12. LPL Financial	101,832.76	0.00		0.00	FA
13. 2001 Grand Am	1,500.00	0.00		0.00	FA
14. 2000 Chevy Blazer	2,000.00	0.00		0.00	FA
15. 1968 Plymouth Roadrunner (not running)	500.00	0.00		0.00	FA
16. 4 dogs	10.00	0.00		0.00	FA
17. horse	100.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$457,937.71	\$5,000.00		\$4,000.08
				\$0.00
				(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 11-41866 BTR Judge: Brenda T. Rhoades
Case Name: GARRISON, GARY L.
GARRISON, BRENDA F.

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 06/13/11 (f)
341(a) Meeting Date: 07/08/11
Claims Bar Date: 10/12/11

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

Paying out sale of land. 166.67 for 24 months. Should be paid in full October 2013.

Initial Projected Date of Final Report (TFR): 12/01/12 Current Projected Date of Final Report (TFR): 09/01/14

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-41866 -BTR
Case Name: GARRISON, GARY L.
GARRISON, BRENDA F.
Taxpayer ID No: *****8587
For Period Ending: 02/28/14

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number / CD #: *****1418 Checking 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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/08/12		Trsf In From Union Bank	INITIAL WIRE TRANSFER IN	9999-000	1,822.50		1,822.50
08/17/12	2	Brenda Garrison	Payment on land	1110-000	166.67		1,989.17
09/24/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		0.94	1,988.23
09/26/12	2	Brenda Garrison	Payment on land	1110-000	166.67		2,154.90
10/16/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		1.24	2,153.66
11/05/12	2	Brenda Garrison	Payment on land	1110-000	166.67		2,320.33
11/06/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		1.37	2,318.96
12/03/12	2	Brenda Garrison	Payment on interest in land	1110-000	166.67		2,485.63
12/07/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		1.41	2,484.22
12/20/12	2	Brenda Garrison	Payment on land	1110-000	166.67		2,650.89
01/08/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		1.61	2,649.28
02/04/13	2	Brenda Garrison	Payment on land	1110-000	166.67		2,815.95
02/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	2,805.95
02/27/13	2	Brenda Garrison	Payment on land	1110-000	166.67		2,972.62
03/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	2,962.62
04/04/13	2	Brenda Garrison	Payment on property	1110-000	166.67		3,129.29
04/05/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,119.29
04/26/13	2	Brenda Garrison	Payment on interest in land	1110-000	166.67		3,285.96
05/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,275.96
06/03/13	2	Brenda Garrison	Payment on land	1110-000	166.67		3,442.63
06/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,432.63
06/19/13	2	Brenda Garrison	Payment on land	1110-000	166.67		3,599.30
07/08/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,589.30
07/23/13	2	Brenda Garrison	Payment on land	1110-000	166.67		3,755.97
07/23/13	2	Brenda Garrison	Final payment on land	1110-000	166.67		3,922.64
08/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,912.64
09/09/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,902.64

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FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-41866 -BTR
 Case Name: GARRISON, GARY L.
 GARRISON, BRENDA F.
 Taxpayer ID No: *****8587
 For Period Ending: 02/28/14

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: First National Bank of Vinita
 Account Number / CD #: *****1418 Checking 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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,892.64
11/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,882.64
12/06/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,872.64
12/13/13	003001	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Atty fees and exp court approved			587.42	3,285.22
			Fees	585.00	3110-000		
			Expenses	2.42	3120-000		
01/08/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,275.22
02/07/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,265.22

COLUMN TOTALS	3,989.21	723.99	3,265.22
Less: Bank Transfers/CD's	1,822.50	0.00	
Subtotal	2,166.71	723.99	
Less: Payments to Debtors		0.00	
Net	2,166.71	723.99	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-41866 -BTR
 Case Name: GARRISON, GARY L.
 GARRISON, BRENDA F.
 Taxpayer ID No: *****8587
 For Period Ending: 02/28/14

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****4522 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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
09/28/11	2	Brenda Garrison	Payment on land	1110-000	166.67		166.67
10/27/11	2	GARRISON, BRENDA	Payment on land	1110-000	166.67		333.34
12/01/11	2	Brenda Garrison	Payment on land	1110-000	166.67		500.01
01/03/12	2	Brenda Garrison	Land payment	1110-000	166.67		666.68
01/13/12	2	Brenda Garrison	Payment on land	1110-000	166.67		833.35
03/01/12	2	Brenda Garrison	Payment on land	1110-000	166.67		1,000.02
03/22/12	2	Brenda Garrison	Payment on land	1110-000	166.67		1,166.69
04/23/12	2	Brenda Garrison	Payment on land	1110-000	166.67		1,333.36
04/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,330.90
05/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,328.44
06/04/12	2	Brenda Garrison	Payment on land	1110-000	166.67		1,495.11
06/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,492.65
06/28/12	2	Brenda Garrison	Payment on land	1110-000	166.67		1,659.32
07/25/12	2	Brenda Garrison	Payment on land	1110-000	166.67		1,825.99
07/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,823.53
08/08/12		Union Bank	BANK FEES	2600-000		1.03	1,822.50
		1980 Saturn Street Monterey Park, CA 91755					
08/08/12		Trsf To First National Bank of Vini	FINAL TRANSFER	9999-000		1,822.50	0.00

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FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-41866 -BTR
 Case Name: GARRISON, GARY L.
 GARRISON, BRENDA F.
 Taxpayer ID No: *****8587
 For Period Ending: 02/28/14

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****4522 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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			COLUMN TOTALS		1,833.37	1,833.37	0.00
			Less: Bank Transfers/CD's		0.00	1,822.50	
			Subtotal		1,833.37	10.87	
			Less: Payments to Debtors			0.00	
			Net		1,833.37	10.87	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****1418		2,166.71	723.99	3,265.22
			Money Market Account - *****4522		1,833.37	10.87	0.00
					4,000.08	734.86	3,265.22
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 28, 2014

Case Number: 11-41866
Debtor Name: GARRISON, GARY L.

Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 3110-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$0.00	\$587.42	\$587.42
000015A 050 4210-00	Springleaf Financial Services P O Box 971 Evansville, IN 47706-0971	Secured		\$0.00	\$350.00	\$0.00
000001 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$7,103.64	\$7,103.64
000002 070 7100-00	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$0.00	\$533.42	\$533.42
000003 070 7100-00	B-Line, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$0.00	\$659.79	\$659.79
000004 070 7100-00	Capital One, N.A. c/o Creditors Bankruptcy Service P O Box 740933 Dallas, Tx 75374	Unsecured		\$0.00	\$391.00	\$391.00
000005 070 7100-00	Dell Financial Services L.L.C. c/o Resurgent Capital Services PO Box 10390 Greenville, SC 29603-0390	Unsecured		\$0.00	\$1,402.37	\$1,402.37
000006 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$0.00	\$1,558.26	\$1,558.26
000007 070 7100-00	Sallie Mae c/o Sallie Mae Inc. 220 Lasley Ave. Wilkes-Barre, PA 18706	Unsecured		\$0.00	\$45,040.36	\$45,040.36
000008 070 7100-00	Qualtrust Credit Union 2601 Loop 306 San Angelo, Tx 76904-9962 325-944-3535	Unsecured		\$0.00	\$1,850.74	\$1,850.74
000009 070 7100-00	World Financial Network National Bank Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$0.00	\$194.29	\$194.29

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 28, 2014

Case Number: 11-41866
Debtor Name: GARRISON, GARY L.

Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000010 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$0.00	\$411.49	\$411.49
000011 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$0.00	\$722.71	\$722.71
000012 070 7100-00	VERIZON WIRELESS PO BOX 3397 BLOOMINGTON, IL 61702-3397	Unsecured		\$0.00	\$205.38	\$205.38
000013 070 7100-00	GE Money Bank c/o Midland Funding LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$572.14	\$572.14
000014 070 7100-00	GE Money Bank c/o Midland Funding LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$1,042.20	\$1,042.20
000015B 070 7100-00	SPRINGLEAF FINANCIAL SERVICES P.O. BOX 971 EVANSVILLE, IN 47706-0971	Unsecured		\$0.00	\$598.03	\$948.03
Case Totals:				\$0.00	\$63,223.24	\$63,223.24

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-41866 BTR

Case Name: GARRISON, GARY L.

GARRISON, BRENDA F.

Trustee Name: LINDA PAYNE, TRUSTEE

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: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$
Attorney for Trustee Fees: BILL PAYNE	\$	\$	\$
Attorney for Trustee Expenses: BILL PAYNE	\$	\$	\$

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	Discover Bank	\$	\$	\$
000002	TARGET NATIONAL BANK	\$	\$	\$
000003	B-Line, LLC	\$	\$	\$
000004	Capital One,N.A	\$	\$	\$
000005	Dell Financial Services L.L.C.	\$	\$	\$
000006	Chase Bank USA, N.A.	\$	\$	\$
000007	Sallie Mae	\$	\$	\$
000008	Qualtrust Credit Union	\$	\$	\$
000009	World Financial Network National Bank	\$	\$	\$
000010	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000011	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000012	VERIZON WIRELESS	\$	\$	\$
000013	GE Money Bank	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000014	GE Money Bank	\$	\$	\$
000015B	SPRINGLEAF FINANCIAL SERVICES	\$	\$	\$

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