

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
GILL, III, CURTIS LEE § Case No. 12-10126
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Stephen J. Zayler, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

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

Dated: _____ 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.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America PO Box 650070 Dallas, Texas 75265- 0070					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America PO Box 650070 Dallas, Texas 75265- 0070					
	Bank of America PO Box 650070 Dallas, Texas 75265- 0070					
	Chase PO Box 24696 Columbus, OH 43224					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEPHEN J. ZAYLER					
STEPHEN J. ZAYLER					
PERSONAL TOUCH CLEANING					
BANK OF AMERICA					
BANK OF AMERICA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
FIRST NATIONAL BANK OF VINITA					
STEPHEN J. ZAYLER					
STEPHEN J. ZAYLER					
SANDRA D. SORRELL, CPA					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	CBE Group 131 Tower Park Drive Waterloo, IA 22651					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Bank USA PO Box 15298 Wilmington, DE 19850					
	Chase Bank USA PO Box 15298 Wilmington, DE 19850					
	Citibank/Sears PO Box 6282 Sioux Falls, SD 57117					
	Entergy PO Box 2589 Columbus, OH 43216					
	GECRB/Home Furniture PO Box 965036 Orlando, FL 32896					
	Home Depot/Citibank PO Box 6497 Sioux Falls, SD 57117					
	Kay Jewelers 375 Ghent Road Fairlawn, OH 44333					
	Representing: Chase Bank USA					
	Representing: Chase Bank USA					
	Representing: Citibank/Sears					
	Representing: Discover Financial Services LLC					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Representing: Entergy					
	Representing: Universal Card					
	T-Mobile c/o Receivables Performance 20816 44th Ave W Lynnwood, WA 98036					
	US Small Business Administration 801 Tom Martin Drive, Ste. 120 Birmingham, AL 35211					
000003	BMW FINANCIAL SERVICES NA, LLC					
000002	DISCOVER BANK					
000004	MIDLAND CREDIT MANAGEMENT, INC.					
000005	MIDLAND CREDIT MANAGEMENT, INC.					
000001	MIDLAND FUNDING LLC					
000006	PYOD, LLC ITS SUCCESSORS AND ASSIGN					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

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

Case No: 12-10126 BP1 Judge: BILL PARKER
Case Name: GILL, III, CURTIS LEE

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 02/27/12 (f)
341(a) Meeting Date: 03/23/12
Claims Bar Date: 08/15/12

For Period Ending: 12/03/13

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. 3980 Pradice Street, Beaumont, Texas 77705 Legal D	71,780.00	0.00		0.00	FA
2. 1735 Fairway, Beaumont, Texas 77708 Legal Descript	29,050.00	16,081.15	OA	0.00	FA
3. 1855 Delaware, Beaumont, Texas Legal Description:	21,720.00	9,701.49	OA	0.00	FA
4. 680 Lavaca E Street, Beaumont, Texas Legal Descrip	22,110.00	0.00	OA	0.00	FA
5. 2370 Lynwood, Beaumont, Texas Legal Description: L	47,730.00	3,933.00	OA	0.00	FA
6. Bank of America Checking Account	0.00	0.00		0.00	FA
7. City of Beaumont	150.00	150.00		0.00	FA
8. 2 Sofas \$100; Loveseat \$25; Coffee Table \$50; 2 En	1,751.00	0.00		0.00	FA
9. Set of Encyclopedias \$25; Wall Hangings/Mirrors \$5	75.00	0.00		0.00	FA
10. Men's Clothes and Shoes	100.00	0.00		0.00	FA
11. 4 Watches	40.00	0.00		0.00	FA
12. Outdoor Cooking Equipment \$10; Weight Set \$50; Gol	85.00	0.00		0.00	FA
13. Farmer's Term Insurance Policy Face Value \$70,000	0.00	0.00		0.00	FA
14. Contract for Deed - 820 Stillwell, Beaumont, Texas	51,995.00	51,995.00		12,881.10	FA
15. 2005 GMC	10,000.00	0.00		0.00	FA
16. 1973 Cadillac Eldorado	5,000.00	5,000.00	OA	0.00	FA
17. Toy Poodle	100.00	0.00		0.00	FA
18. Fax Machine \$10; Computer \$25; Printer \$10	45.00	45.00		0.00	FA
19. Post-Petition Interest Deposits (u)	Unknown	N/A		0.01	Unknown

TOTALS (Excluding Unknown Values)

\$261,731.00

\$86,905.64

\$12,881.11

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

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

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

Page: 2
Exhibit 8

Case No: 12-10126 BP1 Judge: BILL PARKER
Case Name: GILL, III, CURTIS LEE

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 02/27/12 (f)
341(a) Meeting Date: 03/23/12
Claims Bar Date: 08/15/12

Initial Projected Date of Final Report (TFR): 12/31/14 Current Projected Date of Final Report (TFR): 12/31/14

/s/ Stephen J. Zayler

Date: 01/07/14

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-10126 BP1
Case Name: GILL, III, CURTIS LEE

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number / CD #: *****8499 Money Market Account (Interest Earn

Taxpayer ID No: *****4091
For Period Ending: 12/03/13

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	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/11/12	14	MAIDA LAW FIRM 4320 CALDER AVE BEAUMONT, TX 77706	BALANCE FORWARD NOTE RECEIVABLE	576.22		0.00 576.22
06/22/12	14	ROSHANDA GUIDRY 820 STILWELL BLVD. BEAUMONT, TX 77701	NOTE RECEIVABLE	288.11		864.33
07/24/12	14	ROSHANDA GUIDRY 820 Stillwell Bld. Beaumont, Texas 77701	NOTE RECEIVABLE	288.11		1,152.44
07/31/12	19	BANK OF AMERICA	Interest Rate 0.010	0.01		1,152.45
07/31/12		BANK OF AMERICA	BANK SERVICE FEE		1.19	1,151.26
08/14/12		BANK OF AMERICA 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES		0.61	1,150.65
08/14/12		Trsf To FIRST NATIONAL BANK OF VINI	FINAL TRANSFER		1,150.65	0.00

COLUMN TOTALS	1,152.45	1,152.45	0.00
Less: Bank Transfers/CD's	0.00	1,150.65	
Subtotal	1,152.45	1.80	
Less: Payments to Debtors		0.00	
Net	1,152.45	1.80	

Page Subtotals 1,152.45 1,152.45

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-10126 BP1
Case Name: GILL, III, CURTIS LEE

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1352 Checking - Non Interest

Taxpayer ID No: *****4091
For Period Ending: 12/03/13

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	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD			0.00
08/14/12		Trsf In From BANK OF AMERICA	INITIAL WIRE TRANSFER IN	1,150.65		1,150.65
08/23/12	14	ROSHANDA GUIDRY 829 STILLWELL BLVD. BEAUMONT, TX	NOTE RECEIVABLE	288.11		1,438.76
09/24/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		0.47	1,438.29
09/26/12	14	ROSHANDA GUIDRY 820 STILWELL BLVD BEAUMONT, TX 77701	NOTE RECEIVABLE	288.11		1,726.40
10/16/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		0.91	1,725.49
10/24/12	14	ROSHANDA GUIDRY 820 STILWELL BLVD. BEAUMONT, TX	NOTE RECEIVABLE	288.11		2,013.60
11/06/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		1.14	2,012.46
11/26/12	14	ROSHANDA GUIDRY 820 STILWELL BLVD. BEAUMONT, TX 77701	NOTE RECEIVABLE	288.11		2,300.57
12/07/12		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		1.26	2,299.31
01/04/13	14	ROSHANDA GUIDRY 820 STILLWELL BLVD. BEAUMONT, TX	NOTE RECEIVABLE	288.11		2,587.42
01/08/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		1.46	2,585.96
01/25/13	14	ROSHANDA GUIDRY 820 Stilwell Blvd. Beaumont, TX 77701	NOTE RECEIVABLE	288.11		2,874.07
02/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	2,864.07
02/20/13	14	GOLDEN TRIANGLE TITLE SERVICES, INC. dba JEFFERSON COUNTY TITLE COMPANY 80 IH-10 North	TRANSFER OF DEED OF TRUST	10,000.00		12,864.07

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FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-10126 BP1
Case Name: GILL, III, CURTIS LEE

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1352 Checking - Non Interest

Taxpayer ID No: *****4091
For Period Ending: 12/03/13

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	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/07/13		Beaumont, TX 77702 FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	12,854.07
04/05/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		13.65	12,840.42
05/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		13.19	12,827.23
06/05/13	010001	Personal Touch Cleaning 198 Rolling Hills Lumberton, TX 77657=	Repair to Real Property Per Order 06/04/2013		250.00	12,577.23
06/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		13.62	12,563.61
06/26/13	010002	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915	ATTORNEY FEES & EXPENSES Per Order 06/26/13		4,244.58	8,319.03
06/27/13	010003	SANDRA D. SORRELL, CPA 5036 CHAMPIONS DRIVE LUFKIN, TX 75901	ACCOUNTANT FEES Per Order 06/27/13		525.00	7,794.03
07/08/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		12.41	7,781.62
10/21/13	010004	Stephen J. Zayler P. O. Box 150743 Lufkin, TX 75901	Chapter 7 Compensation/Fees		2,038.11	5,743.51
10/21/13	010005	Stephen J. Zayler P. O. Box 150743 Lufkin, TX 75901	Chapter 7 Expenses		477.37	5,266.14
10/21/13	010006	Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami, FL 33131-1605	Claim 000001, Payment 10.69169%		73.16	5,192.98
10/21/13	010007	Discover Bank DB Servicing Corporation PO Box 3025	Claim 000002, Payment 10.69122%		1,369.67	3,823.31

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FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-10126 BP1
Case Name: GILL, III, CURTIS LEE

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1352 Checking - Non Interest

Taxpayer ID No: *****4091
For Period Ending: 12/03/13

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	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/21/13	010008	New Albany, OH 43054-3025 BMW Financial Services NA, LLC P.O. Box 201347 Arlington, TX 76006	Claim 000003, Payment 10.69109%		341.73	3,481.58
10/21/13	010009	Midland Credit Manangement, Inc. 8875 Aero Drive, Suite 200 San Diego CA 92123	Claim 000004, Payment 10.69125%		1,001.05	2,480.53
10/21/13	010010	Midland Credit Manangement, Inc. 8875 Aero Drive, Suite 200 San Diego CA 92123	Claim 000005, Payment 10.69118%		995.97	1,484.56
10/21/13	010011	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Claim 000006, Payment 10.69122%		1,484.56	0.00

COLUMN TOTALS	12,879.31	12,879.31	0.00
Less: Bank Transfers/CD's	1,150.65	0.00	
Subtotal	11,728.66	12,879.31	
Less: Payments to Debtors		0.00	
Net	11,728.66	12,879.31	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market Account (Interest Earn - *****8499)	1,152.45	1.80	0.00
Checking - Non Interest - *****1352	11,728.66	12,879.31	0.00
	-----	-----	-----
	12,881.11	12,881.11	0.00
	=====	=====	=====
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 3,823.31

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-10126 BP1
 Case Name: GILL, III, CURTIS LEE

Trustee Name: Stephen J. Zayler
 Bank Name: FIRST NATIONAL BANK OF VINITA
 Account Number / CD #: *****1352 Checking - Non Interest

Taxpayer ID No: *****4091
 For Period Ending: 12/03/13

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	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Money Market Account (Interest Earn - *****8499
 Checking - Non Interest - *****1352

Page Subtotals 0.00 0.00