

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
SMITH, DEBRA JANE § Case No. 12-10519 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
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 \$

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: 12-10519 BP1 Judge: BILL PARKER
Case Name: SMITH, DEBRA JANE

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 08/16/12 (f)
341(a) Meeting Date: 09/14/12
Claims Bar Date: 12/20/12

For Period Ending: 11/25/13

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. 386 Abst. 386 Elijah Lewis, Tract 099, Acres 0.48;	164,145.00	0.00		0.00	FA
2. 1/5 Interest in Houseman Park, Lot E 150' of 1, ac	11,276.80	9,576.24		3,500.00	FA
3. Cash on Hand	10.00	0.00		0.00	FA
4. Living Room: 2 Side Chairs \$100.00; Rocking Chair	545.00	0.00		0.00	FA
5. Bedroom: Bed \$300.00; Dresser \$25.00; Chest of Dr	675.00	0.00		0.00	FA
6. Kitchen/Dining: Stove \$400.00; Refrigerator \$200.	1,770.00	0.00		0.00	FA
7. Bathroom: Towels and Linens \$50.00; Toilette arti	120.00	0.00		0.00	FA
8. Garage/Utility: Washer \$350.00; Dryer \$350.00; Ga	1,055.00	0.00		0.00	FA
9. Paperback Books \$50.00; Antique Table \$200.00	250.00	0.00		0.00	FA
10. Woman's Clothing	1,000.00	0.00		0.00	FA
11. 5 Watches \$200.00; Wedding Band \$200.00; Costume J	600.00	0.00		0.00	FA
12. Camera \$50.00; IPOD \$50.00; DVD \$25.00	125.00	0.00		0.00	FA
13. \$75,000.00 Life Insurance Policy (payroll deducted	1.00	0.00		0.00	FA
14. Fidelity Investments 401K	7,449.88	0.00		0.00	FA
15. 2012 Chevy Cruze	29,256.00	0.00		0.00	FA
16. Christmas Tree \$25.00; Christmas Ornaments \$50.00;	310.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$218,588.68	\$9,576.24		\$3,500.00	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): 12/31/13

Current Projected Date of Final Report (TFR): 12/31/13

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

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Exhibit A

Case No: 12-10519 BP1 Judge: BILL PARKER
Case Name: SMITH, DEBRA JANE

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 08/16/12 (f)
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Claims Bar Date: 12/20/12

/s/ Stephen J. Zayler

_____ Date: 11/25/13

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-10519 BP1
Case Name: SMITH, DEBRA JANE

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1660 Checking - Non Interest

Taxpayer ID No: *****9687
For Period Ending: 11/25/13

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 (\$)
07/23/13	2	LINDSAY, LINDSAY & PARSONS 710 North 11th STreet Beaumont, TX 77702	BALANCE FORWARD PURCHASE DEBTOR'S INT IN REAL EST	3,500.00		0.00 3,500.00
09/09/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	3,490.00
10/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	3,480.00
11/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	3,470.00
11/14/13	010001	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FEES & EXPENSES		1,975.45	1,494.55

COLUMN TOTALS	3,500.00	2,005.45	1,494.55
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	3,500.00	2,005.45	
Less: Payments to Debtors		0.00	
Net	3,500.00	2,005.45	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking - Non Interest - *****1660	3,500.00	2,005.45	1,494.55
	3,500.00	2,005.45	1,494.55
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 3,500.00 2,005.45

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-10519 BP1

Case Name: SMITH, DEBRA JANE

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: STEPHEN J. ZAYLER	\$	\$	\$
Attorney for Trustee Expenses: 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
000001A	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	\$ _____	\$ _____	\$ _____

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

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

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