

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re:	§	
	§	
CHARLES JAMES RISNER	§	Case No. 12-43077
JANETTE LEE RISNER	§	
	§	
Debtor(s)	§	

TRUSTEE’S FINAL REPORT (TFR)

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

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/08/2012 . The undersigned trustee was appointed on 11/08/2012 .
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 \$ 4,024.08

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1,129.95
Bank service fees	210.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 2,684.13

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 03/21/2013 and the deadline for filing governmental claims was 06/19/2013 . 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 \$ 1,006.02 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,006.02 , for a total compensation of \$ 1,006.02 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 296.57 , for total expenses of \$ 296.57 ².

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

Date: 07/13/2015 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**

Exhibit A

Case No: 12-43077 BTR Judge: Brenda T. Rhoades Trustee Name: LINDA PAYNE, TRUSTEE
Case Name: CHARLES JAMES RISNER Date Filed (f) or Converted (c): 11/08/2012 (f)
JANETTE LEE RISNER 341(a) Meeting Date: 12/07/2012
For Period Ending: 07/13/2015 Claims Bar Date: 03/21/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1606 Monterrey Dr, Garland, TX 75042 Golden Meadow	140,450.00	0.00		0.00	FA
2. Restland Cemetery, 13005 Greenville Ave Dallas, TX	200.00	0.00		0.00	FA
3. Bank accounts	8,055.00	4,024.08		4,024.08	FA
4. Household Goods	3,125.00	0.00		0.00	FA
5. Books and pictures	500.00	0.00		0.00	FA
6. Wearing apparel	800.00	0.00		0.00	FA
7. Jewelry	4,300.00	0.00		0.00	FA
8. Sports and hobby equipment	350.00	0.00		0.00	FA
9. 2010 Ford F-150 truck	14,000.00	0.00		0.00	FA
10. 2002 Harley Davidson FLHTCUI Ultra Classic motorcy	8,000.00	0.00		0.00	FA
11. Pet	100.00	0.00		0.00	FA
12. Funeral trust certificate	1,197.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

TOTALS (Excluding Unknown Values)	\$181,077.00	\$4,024.08		Gross Value of Remaining Assets \$4,024.08	\$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:

2 payments left as of 3/31/15

RE PROP # 3 -- Social Security is about 4,000.00. Agreement with debtor to pay back.
Objected to exemptions.
Agreement with debtor to pay back \$4,024.08

Initial Projected Date of Final Report (TFR): 09/01/2013

Current Projected Date of Final Report (TFR): 09/01/2015

Exhibit A

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-43077
Case Name: CHARLES JAMES RISNER
JANETTE LEE RISNER

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number/CD#: XXXXXX1968
Checking Account

Exhibit B

Taxpayer ID No: XX-XXX2147
For Period Ending: 07/13/2015

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 (\$)
04/26/13	3	RISNER, CHARLES	Payout on bank account	1129-000	\$167.67		\$167.67
07/23/13	3	RISNER, CHARLES	Payment on bank accounts	1129-000	\$503.01		\$670.68
09/05/13	3	RISNER, CHARLES	Payment on bank accounts	1129-000	\$166.67		\$837.35
09/05/13	3	RISNER, CHARLES	Payment on bank accounts	1129-000	\$167.67		\$1,005.02
09/05/13	3	Reverses Deposit # 3	Payment on bank accounts SHould of been 167.67	1129-000	(\$166.67)		\$838.35
09/25/13	3	RISNER, CHARLES	Payment on bank accounts	1129-000	\$167.67		\$1,006.02
10/21/13	3	RISNER, CHARLES	Pyament on bank accounts	1129-000	\$167.67		\$1,173.69
11/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$1,163.69
12/06/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$1,153.69
12/11/13	3	RISNER, CHARLES	Payment on bank account	1129-000	\$167.67		\$1,321.36
12/30/13	3	RISNER, CHARLES	Payment on bank accounts	1129-000	\$167.67		\$1,489.03
01/08/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$1,479.03
01/23/14	3	RISNER, CHARLES	Payment on bank accounts	1129-000	\$167.67		\$1,646.70
02/07/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$1,636.70
03/03/14	3	RISNER, CHARLES	Payment on bank account	1129-000	\$167.67		\$1,804.37
03/07/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$1,794.37
04/02/14	3	RISNER, CHARLES	Repayment on bank account	1129-000	\$167.67		\$1,962.04

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For Period Ending: 07/13/2015

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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 (\$)
04/07/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$1,952.04
04/25/14	3	RISNER, CHARLES	Payment on bank account	1129-000	\$167.67		\$2,119.71
05/07/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$2,109.71
05/30/14	3	RISNER, CHARLES	Repayment of bank account	1129-000	\$167.67		\$2,277.38
06/06/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$2,267.38
06/26/14	3	RISNER, CHARLES	Repayment of Bk Acct	1129-000	\$167.67		\$2,435.05
07/08/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		\$10.00	\$2,425.05
08/07/14		First National Bank of Vinita	BANK SERVICE FEE	2600-000		\$10.00	\$2,415.05
08/27/14	3	Charles Risner	Repayment of bank account	1129-000	\$167.67		\$2,582.72
09/08/14		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,572.72
09/17/14	3	Charles Risner	Payment on bank account	1129-000	\$167.67		\$2,740.39
10/07/14		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,730.39
10/28/14	3	Charles Risner	Payment on non exempt assets	1129-000	\$167.67		\$2,898.06
11/07/14		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,888.06
11/20/14	3	Charles Risner	Payment on bank account	1129-000	\$167.67		\$3,055.73
12/05/14		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,045.73

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Exhibit B

Taxpayer ID No: XX-XXX2147
For Period Ending: 07/13/2015

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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 (\$)
01/08/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,035.73
01/16/15	3	Charles Risner	Payment on bank account	1129-000	\$167.67		\$3,203.40
02/04/15	3	Charles Risner	Repayment of bank account	1129-000	\$167.67		\$3,371.07
02/06/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,361.07
03/02/15	3	CHarles Risner	Repayment of bank account	1129-000	\$167.67		\$3,528.74
03/06/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,518.74
04/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,508.74
04/08/15	3	Charles Risner	Payment on bank account Check dated 2/28/15. Envelope postmarked March 26	1129-000	\$167.67		\$3,676.41
05/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,666.41
06/03/15	3	Charles Risner	Final payment on bank account Check dated 3/31/15, but postmarked 5/29/15	1129-000	\$167.67		\$3,834.08
06/05/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,824.08
07/07/15		First National Bank of Vinita 102 W. Illinois Avenue Vinita, OK 74301	Bank service fee	2600-000		\$10.00	\$3,814.08
07/09/15	3001	PAYNE, BILL 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Court approved fees			\$1,129.95	\$2,684.13

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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 (\$)
		PAYNE, BILL	(\$1,129.00)	3110-000			
		PAYNE, BILL	(\$0.95)	3120-000			

COLUMN TOTALS	\$4,024.08	\$1,339.95
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	<u>\$4,024.08</u>	<u>\$1,339.95</u>
Less: Payments to Debtors	\$0.00	\$0.00
Net	<u>\$4,024.08</u>	<u>\$1,339.95</u>

Exhibit B

TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1968 - Checking Account	\$4,024.08	\$1,339.95	\$2,684.13
	-----	-----	-----
	\$4,024.08	\$1,339.95	\$2,684.13
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$4,024.08		
<u>Total Gross Receipts:</u>	<u>\$4,024.08</u>		

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-43077

Case Name: CHARLES JAMES RISNER

JANETTE LEE RISNER

Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand \$ 2,684.13

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	\$ 1,006.02	\$ 0.00	\$ 1,006.02
Trustee Expenses: LINDA PAYNE	\$ 296.57	\$ 0.00	\$ 296.57
Attorney for Trustee Fees: BILL PAYNE	\$ 1,129.00	\$ 1,129.00	\$ 0.00
Attorney for Trustee Expenses: BILL PAYNE	\$ 0.95	\$ 0.95	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,302.59

Remaining Balance \$ 1,381.54

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 \$ 0.00 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 \$ 27,176.74 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 5.1 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
1	DISCOVER BANK	\$ 4,253.77	\$ 0.00	\$ 216.24
2	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 2,511.58	\$ 0.00	\$ 127.68
3	FIA CARD SERVICES, N. A.	\$ 18,147.39	\$ 0.00	\$ 922.53
4	PORTFOLIO RECOVERY ASSOCIATES LLC	\$ 2,264.00	\$ 0.00	\$ 115.09
Total to be paid to timely general unsecured creditors			\$	<u>1,381.54</u>
Remaining Balance			\$	<u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 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.

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 \$ 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.

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

NONE