

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

In re: §
§
ETHRIDGE, JAMES COY § Case No. 12-43080 BTR
§
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/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: 12-43080 BTR Judge: Brenda T. Rhoades
Case Name: ETHRIDGE, JAMES COY

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 11/08/12 (f)
341(a) Meeting Date: 12/07/12
Claims Bar Date: 03/21/13

For Period Ending: 11/15/13

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. Checking accounts	1,936.00	0.00		0.00	FA
2. Household Goods	1,080.00	0.00		0.00	FA
3. Books, etc	100.00	0.00		0.00	FA
4. Clothing	50.00	0.00		0.00	FA
5. Life Insurance Cash value of two whole life insurance policies with State Farm	1,664.75	0.00		0.00	FA
6. 401K	10,124.00	0.00		0.00	FA
7. Promissory Note due and payable from Adam & Joseph Note on sale of 2416 Richland Street, Farmers Branch.	21,000.00	0.00		22,000.00	FA
8. 2005 Chevy Truck	5,000.00	0.00		0.00	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$40,954.75	\$0.00		\$22,000.00	\$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:

Filed motion to forward exempt funds to debtor on 3/22/13. Need tax return and objection to claims.

Initial Projected Date of Final Report (TFR): 12/01/13 Current Projected Date of Final Report (TFR): 12/01/13

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-43080 -BTR
Case Name: ETHRIDGE, JAMES COY

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number / CD #: *****1924 Checking Account

Taxpayer ID No: *****2241
For Period Ending: 11/15/13

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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
03/21/13	7	Adan Trevino	Sale of note	1121-000	6,000.00		6,000.00
03/21/13	7	Adam Trevino	Sale of Note	1121-000	13,500.00		19,500.00
03/21/13	7	Adam Trevino	Sale of Note	1121-000	2,500.00		22,000.00
04/05/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	21,990.00
04/23/13	003001	James Ethridge c/o Louis Shaff 1518 Legacy Drive, Suite 620 Frisco, TX 75034	Payment of exempt funds	8100-000		6,824.25	15,165.75
05/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		22.13	15,143.62
06/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		16.08	15,127.54
07/08/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		15.55	15,111.99
08/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		16.05	15,095.94
08/29/13	003002	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Ct approved atty fees	3110-000		2,025.00	13,070.94
09/09/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		15.89	13,055.05
10/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		13.42	13,041.63
10/30/13	003003	Sheldon Levy, CPA 6320 Southwestern Blvd Suite 204 Ft Worth, TX 76109	Court approved fees			1,298.00	11,743.63
			Fees	3410-000	1,250.00		
			Expenses	3420-000	48.00		
11/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		13.85	11,729.78

Page Subtotals 22,000.00 10,270.22

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-43080 -BTR
Case Name: ETHRIDGE, JAMES COY

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number / CD #: *****1924 Checking Account

Taxpayer ID No: *****2241
For Period Ending: 11/15/13

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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					22,000.00	10,270.22	11,729.78
			COLUMN TOTALS		22,000.00	10,270.22	11,729.78
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		22,000.00	10,270.22	
			Less: Payments to Debtors			6,824.25	
			Net		22,000.00	3,445.97	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****1924		22,000.00	3,445.97	11,729.78
					22,000.00	3,445.97	11,729.78
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: November 15, 2013

Case Number: 12-43080
Debtor Name: ETHRIDGE, JAMES COY

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	\$2,025.00	\$2,025.00
001 3410-00	Sheldon Levy, CPA 6320 Southwestern Blvd Suite 204 Ft Worth, TX 76109	Administrative		\$0.00	\$1,298.00	\$1,298.00
000001 070 7100-00	Cavalry Portfolio Services 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595	Unsecured		\$0.00	\$13,708.89	\$13,708.89
000002 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as Agent P.O. Box 71083 Charlotte, NC 28272-1083	Unsecured		\$5,719.00	\$5,951.86	\$5,951.86
000003 070 7100-00	American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Unsecured		\$4,000.00	\$4,250.13	\$4,250.13
000004 070 7100-00	National Debt Resolution c/o CFS II Inc 2488 E 81st Street, Suite 500 Tulsa, Oklahoma 74137-4214	Unsecured		\$0.00	\$13,469.50	\$13,469.50
000005 070 7100-00	Capital Recovery V, LLVC c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$1,918.75	\$1,918.75
000006 070 7100-00	LVNV Funding, LLC its successors and assigns as assignee of Capital One Bank (USA), N.A. Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$5,720.00	\$6,868.37	\$6,868.37
999 8100-00	James Ethridge c/o Louis Shaff 1518 Legacy Drive, Suite 620 Frisco, TX 75034	Unsecured		\$0.00	\$6,824.25	\$6,824.25
Case Totals:				\$15,439.00	\$56,314.75	\$56,314.75

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-43080 BTR

Case Name: ETHRIDGE, JAMES COY

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	\$	\$	\$
Accountant for Trustee Fees: Sheldon Levy, CPA	\$	\$	\$

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	Cavalry Portfolio Services	\$ _____	\$ _____	\$ _____
000002	Capital One Bank (USA), N.A.	\$ _____	\$ _____	\$ _____
000003	American InfoSource LP as agent for	\$ _____	\$ _____	\$ _____
000004	National Debt Resolution	\$ _____	\$ _____	\$ _____
000005	Capital Recovery V, LLVC	\$ _____	\$ _____	\$ _____
000006	LVNV Funding, LLC its successors and assigns as	\$ _____	\$ _____	\$ _____

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