

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
FABER, JEFFREY LLOYD § Case No. 12-43127  
FABER, MARY JO §  
Debtor(s) §

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**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 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

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<sup>1</sup>The 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 \$ \_\_\_\_\_<sup>2</sup>. 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 \$ \_\_\_\_\_<sup>2</sup>.

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/CHRISTOPHER J. MOSER  
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.

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<sup>2</sup> 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: 12-43127 BTR Judge: BRENDA T. RHOADES  
Case Name: FABER, JEFFREY LLOYD  
FABER, MARY JO  
For Period Ending: 01/06/15

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 11/15/12 (f)  
341(a) Meeting Date: 12/28/12  
Claims Bar Date: 04/04/13

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. burial plots. Debtor Claimed 100% Exemption on Schedule C	1,000.00	0.00		0.00	FA
2. Home & Property Paris, TX Lot Ten (10) in Block B of the Eastfield Estates Addition, Phase One, to the City of Paris, TX Debtor Claimed 100% Exemption on Schedule C	125,000.00	0.00		0.00	FA
3. Cash on hand.	50.00	50.00		50.00	FA
4. Financial Accts	500.00	500.00		500.00	FA
5. Household Goods Debtor Claimed 100% Exemption on Schedule C	9,500.00	0.00		0.00	FA
6. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	300.00	0.00		0.00	FA
7. Clothing	500.00	0.00		0.00	FA
8. Furs and Jewelry Debtor Claimed 100% Exemption on Schedule C	1,000.00	0.00		0.00	FA
9. Firearms & Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	400.00	0.00		0.00	FA
10. Retirement Plans Debtor Claimed 100% Exemption on Schedule C	11,472.01	0.00		0.00	FA
11. 2007 Chevy Tahoe Debtor Claimed 100% Exemption on Schedule C	9,600.00	0.00		0.00	FA
12. Animals	0.00	0.00		0.00	FA
13. Tools - Saws	900.00	0.00		0.00	FA
14. Property in Brazoria County, TX (u) 1/6 interest in real property .	120.00	0.00		0.00	FA
15. Mineral Rights, Madison County, TX (u)	Unknown	0.00		0.00	FA

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Trustee Name: CHRISTOPHER J. MOSER  
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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
Debtor's interest 0.011397; On March 4, 2013, Order Authorizing Trustee to Sell Property of the Estate was entered, items # 15 & # 16, with proceeds posted to item # 16.					
16. 304 N. Main St., Paris, TX (u)  1/4 interest; Property is being condemned by Paris Fire Dept. Property has 2 gas tanks that need to be removed from the ground. On March 4, 2013, Order Authorizing Trustee to Sell Property of the Estate was entered, items # 15 & # 16, with proceeds posted to item # 16. Trustee will consider the amounts paid as paid in full.	38,930.00	5,500.00		5,256.77	FA
17. 2012 Tax Refund (u)  Gross Tax Refund = \$871.00; Estate's portion = \$761.23 applied to item # 17; Debtor's portion = \$109.77 applied to payments due under item # 16.	871.00	761.23		761.23	FA
<b>TOTALS (Excluding Unknown Values)</b>	<b>\$200,143.01</b>	<b>\$6,811.23</b>		<b>\$6,568.00</b>	<b>\$0.00</b>
				Gross Value of Remaining Assets	(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:

Quilling, Selander, Lownds, Winslett & Moser P.C. is employed to represent the trustee. The trustee is a partner in the same firm. On March 4, 2013, Order Authorizing Trustee to Sell Property of the Estate was entered, items # 15 & # 16, with proceeds posted to item # 16.

Initial Projected Date of Final Report (TFR): 06/30/14      Current Projected Date of Final Report (TFR): 01/06/15

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 12-43127  
Case Name: FABER, JEFFREY LLOYD  
FABER, MARY JO  
Taxpayer ID No: 61-6467062  
For Period Ending: 01/06/15

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*2508 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
01/16/13	3, 4	MARY & JEFF FABER PARIS FRAMING AND DESIGNS 820 32ND ST NE PARIS, TX 75460	Financial Acct Balance + Cash	1129-000	550.00		550.00
02/12/13	16	MARY OR JEFF FABER PARIS FRAMING & DESIGNS 820 32nd St. NE PARIS, TX 75460	Real Estate Sold to Debtor	1210-000	125.00		675.00
02/12/13	16	CAPITAL ONE BANK CASHIER'S CHECK NORTHEAST TX - LAMAR BRANCH RE: JEFF FABER	Real Estate Sold to Debtor	1210-000	4,000.00		4,675.00
03/05/13	16	MARY OR JEFF FABER PARIS FRAMING AND DESIGNS 820 32ND ST NE PARIS, TX 75460	REAL ESTATE SOLD TO DEBTOR	1210-000	125.00		4,800.00
03/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.90	4,796.10
04/04/13	16	MARY OR JEFF FABER 820 32ND ST. NE PARIS, TX 75460	Real Estate Sold to Debtor	1210-000	125.00		4,921.10
04/12/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		7.10	4,914.00
04/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	4,904.00
05/06/13	16	MARY OR JEFF FABER PARIS FRAMING AND DESIGNS 820 32ND ST. NE PARIS, TX 75460	REAL ESTATE SOLD TO DEBTOR	1210-000	125.00		5,029.00
05/29/13	16, 17	U.S. Treasury San Francisco, CA	Tax Refund Gross Tax Refund = \$871.00; Estate's portion = \$761.23 applied to item # 17 2012 Tax Refund;	1224-000	871.00		5,900.00

Page Subtotals 5,921.00 21.00

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For Period Ending: 01/06/15

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Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*2508 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 (\$)
			Debtor's portion = \$109.77 applied to payments due under item # 16 - Per Order 3/4/13.				
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,890.00
06/28/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,880.00
07/11/13	16	MARY JO AND JEFFREY FABER 820 32ND ST. NE PARIS, TX 75460	Real Estate Sold to DR	1210-000	125.00		6,005.00
07/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,995.00
08/06/13	16	MARY & JEFFREY FABER PARIS FRAMING AND DESIGNS 820 32ND ST. NE PARIS, TX 75460	Real Estate Sold to Debtor	1210-000	125.00		6,120.00
08/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,110.00
09/04/13	16	MARY & JEFF FABER 820 32ND ST. NE PARIS, TX 75460	Real Estate Sold to Debtor	1210-000	125.00		6,235.00
09/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,225.00
10/03/13	16	MARY OR JEFF FABER PARIS FRAMING AND DESIGNS 820 32ND ST NE PARIS, TX 75460	Real Estate Sold to Debtor	1210-000	272.00		6,497.00
10/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,487.00
11/29/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,477.00
12/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,467.00
01/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,457.00
02/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,447.00
03/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,437.00
04/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,427.00
05/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,417.00

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 For Period Ending: 01/06/15

Trustee Name: CHRISTOPHER J. MOSER  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*2508 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 (\$)
06/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,407.00
07/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,397.00
08/29/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,387.00
09/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,377.00
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,367.00
11/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,357.00
12/02/14	003001	QSLWM 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Per Order Entered on 12/01/2014 Attorney's Fees			2,179.91	4,177.09
			Fees 2,112.50	3110-000			
			Expenses 67.41	3120-000			
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,167.09

COLUMN TOTALS	6,568.00	2,400.91	4,167.09
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	6,568.00	2,400.91	
Less: Payments to Debtors		0.00	
Net	6,568.00	2,400.91	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****2508	6,568.00	2,400.91	4,167.09
	6,568.00	2,400.91	4,167.09
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 0.00 2,249.91

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 12-43127  
Debtor Name: FABER, JEFFREY LLOYD

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Discover Bank DB Servicing Corp PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$7,785.26	\$0.00	\$7,785.26
000002 070 7100-00	PYOD, LLC its successors/assigns as Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$27,625.02	\$0.00	\$27,625.02
000003 070 7100-00	American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Unsecured		\$6,738.83	\$0.00	\$6,738.83
000004 070 7100-00	FIA CARD SERVICES, N.A. PO BOX 15102 WILMINGTON, DE 19886-5102	Unsecured		\$14,670.40	\$0.00	\$14,670.40
000005 070 7100-00	FIA CARD SERVICES, N.A. PO BOX 15102 WILMINGTON, DE 19886-5102	Unsecured		\$6,725.79	\$0.00	\$6,725.79
000006 070 7100-00	State Farm Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$12,484.12	\$0.00	\$12,484.12
000007 070 7100-00	eCAST Settlement Corporation assignee of Chase Bank USA, N.A. POB 29262 New York, NY 10087-9262	Unsecured		\$12,816.15	\$0.00	\$12,816.15
000008 070 7100-00	American InfoSource LP as agent for DIRECTV, LLC Mail Station N387 2230 E Imperial Hwy El Segundo, CA 90245	Unsecured		\$100.00	\$0.00	\$100.00
Case Totals:				\$88,945.57	\$0.00	\$88,945.57

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

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 12-43127

Case Name: FABER, JEFFREY LLOYD

FABER, MARY JO

Trustee Name: CHRISTOPHER J. MOSER

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: CHRISTOPHER J. MOSER	\$	\$	\$
Trustee Expenses: CHRISTOPHER J. MOSER	\$	\$	\$

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	PYOD, LLC its successors/assigns as	\$ _____	\$ _____	\$ _____
000003	American InfoSource LP as agent for	\$ _____	\$ _____	\$ _____
000004	FIA CARD SERVICES, N.A.	\$ _____	\$ _____	\$ _____
000005	FIA CARD SERVICES, N.A.	\$ _____	\$ _____	\$ _____
000006	State Farm Bank	\$ _____	\$ _____	\$ _____
000007	eCAST Settlement Corporation	\$ _____	\$ _____	\$ _____
000008	American InfoSource LP as agent for	\$ _____	\$ _____	\$ _____

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