

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

In re:	§	
	§	
GOZA, ROBERT	§	Case No. 12-50225 BTR
GOZA, DIANE	§	
	§	
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> \$

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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.

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 \_\_\_\_\_ 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/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.

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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: 12-50225 BTR Judge: Brenda T. Rhoades  
Case Name: GOZA, ROBERT  
GOZA, DIANE  
For Period Ending: 11/15/13

Trustee Name: LINDA PAYNE, TRUSTEE  
Date Filed (f) or Converted (c): 12/19/12 (f)  
341(a) Meeting Date: 01/28/13  
Claims Bar Date: 04/29/13

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. 503 Forestburg Drive, Wake Village	160,000.00	0.00		0.00	FA
2. Cash and bank accounts	166.80	0.00		0.00	FA
3. Household Goods	7,390.00	0.00		0.00	FA
4. Clothing	750.00	0.00		0.00	FA
5. Jewelry	4,500.00	0.00		0.00	FA
6. H - 401(k) through employer	10,000.00	0.00		0.00	FA
7. W - 401(k) through employer	50,000.00	0.00		0.00	FA
8. '05 Ford Mustang	8,925.00	0.00		0.00	FA
9. '08 Honda CRV	16,625.00	0.00		0.00	FA
10. '94 Lincoln Towncar	1,810.00	0.00		0.00	FA
11. Three dogs	150.00	0.00		0.00	FA
12. Possible 2012 tax refund (u)	0.00	5,000.00		7,693.00	FA
<b>TOTALS (Excluding Unknown Values)</b>	<b>\$260,316.80</b>	<b>\$5,000.00</b>		<b>\$7,693.00</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:

Waiting on bar date 4/29/13 then ready to begin closing process.

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



**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 12-50225 -BTR  
 Case Name: GOZA, ROBERT  
 GOZA, DIANE  
 Taxpayer ID No: \*\*\*\*\*6122  
 For Period Ending: 11/15/13

Trustee Name: LINDA PAYNE, TRUSTEE  
 Bank Name: First National Bank of Vinita  
 Account Number / CD #: \*\*\*\*\*1946 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 (\$)

Checking Account - \*\*\*\*\*1946

Page Subtotals                      0.00                      0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: November 15, 2013

Case Number: 12-50225  
Debtor Name: GOZA, ROBERT

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	\$677.42	\$677.42
000002 050 4210-00	Ford Motor Credit Company LLC Drawer 55-953 P.O. Box 55000 Detroit, MI 48255-0953	Secured		\$0.00	\$8,385.33	\$0.00
000001 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$3,901.00	\$3,990.32	\$3,990.32
000003 070 7100-00	Commercial National Bank 224 E. 4th Texarkana, AR 71854	Unsecured		\$2,000.00	\$2,133.67	\$2,133.67
000004 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$1,449.00	\$1,610.86	\$1,610.86
000005 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$1,450.00	\$1,450.49	\$1,450.49
000006 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$1,334.00	\$1,333.86	\$1,333.86
000007 070 7100-00	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$363.00	\$285.99	\$285.99
000008 070 7100-00	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$7,187.00	\$7,186.71	\$7,186.71
000009 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$1,486.00	\$1,521.47	\$1,521.47

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: November 15, 2013

Case Number: 12-50225  
Debtor Name: GOZA, ROBERT

Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000010 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$1,133.00	\$1,054.45	\$1,054.45
000011 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$6,598.00	\$6,597.69	\$6,597.69
000012 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$1,187.00	\$1,221.87	\$1,221.87
000013 070 7100-00	Wells Fargo Bank NA PO Box 10438 Des Moines IA 50306-0438	Unsecured		\$8,090.00	\$8,458.56	\$8,458.56
000014 070 7100-00	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541	Unsecured		\$0.00	\$560.30	\$560.30
000015 070 7100-00	eCAST Settlement Corporation, assignee of Chase Bank USA, N.A. POB 29262 New York, NY 10087-9262	Unsecured		\$5,446.00	\$5,345.79	\$5,345.79
Case Totals:				\$41,624.00	\$51,814.78	\$43,429.45

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



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	\$	\$	\$
000003	Commercial National Bank	\$	\$	\$
000004	Quantum3 Group LLC as agent for	\$	\$	\$
000005	Quantum3 Group LLC as agent for	\$	\$	\$
000006	Quantum3 Group LLC as agent for	\$	\$	\$
000007	GE Capital Retail Bank	\$	\$	\$
000008	GE Capital Retail Bank	\$	\$	\$
000009	Capital Recovery V, LLC	\$	\$	\$
000010	Capital Recovery V, LLC	\$	\$	\$
000011	Capital Recovery V, LLC	\$	\$	\$
000012	Capital Recovery V, LLC	\$	\$	\$
000013	Wells Fargo Bank NA	\$	\$	\$
000014	Portfolio Recovery Associates, LLC	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000015	eCAST Settlement Corporation, assignee	\$	\$	\$

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