

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
MCCOMBS, RHONDA J.	§	Case No. 12-60123
KELLEY, BRYAN DUWAYNE	§	
	§	
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 case was converted to one under Chapter 7 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 \$

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 _____ 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/Michael J. McNally
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: 12-60123 BP Judge: BILL PARKER
Case Name: MCCOMBS, RHONDA J.
KELLEY, BRYAN DUWAYNE
For Period Ending: 06/05/13

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 07/11/12 (c)
341(a) Meeting Date: 08/03/12
Claims Bar Date: 11/15/12

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. 925 MARYLAND, ATHENS, TX	98,630.00	0.00		0.00	FA
2. 11613 FM 59 7 ACRES	24,680.00	23,000.00		23,000.00	FA
3. CHECKING ACCOUNT	145.51	0.00		0.00	FA
4. HOUSEHOLD GOODS (NO ONE ITEM VALUED OVER \$500)	13,000.00	0.00		0.00	FA
5. BOOKS, PICTURES, ANTIQUES, COLLECTIONS	1,500.00	0.00		0.00	FA
6. WEARING APPAREL	1,000.00	0.00		0.00	FA
7. MISC JEWELRY	75.00	0.00		0.00	FA
8. 45 CAL PISTOL AND 22 RIFLE	400.00	0.00		0.00	FA
9. TEXAS STATE RETIREMENT ANNUITY PER YEAR	29,073.72	0.00		0.00	FA
10. 401(K)	16,000.00	0.00		0.00	FA
11. PENSION PLAN	94,000.00	0.00		0.00	FA
12. 2001 TAHOE	5,000.00	0.00		0.00	FA
13. 98 CHEVROLET TRUCK	4,000.00	0.00		0.00	FA
14. MOTORCYCLE (NOT RUNNING)	800.00	0.00		0.00	FA
15. JEEP	200.00	0.00		0.00	FA
16. 1985 BOAT	500.00	0.00		0.00	FA
17. TRACTOR - \$1500, WELDER - \$300, AUGER - \$100, MOWE	2,400.00	0.00		0.00	FA
18. MISC HAND TOOLS	300.00	0.00		0.00	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$291,704.23	\$23,000.00		\$23,000.00	\$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:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 12-60123 BP Judge: BILL PARKER
Case Name: MCCOMBS, RHONDA J.
KELLEY, BRYAN DUWAYNE

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 07/11/12 (c)
341(a) Meeting Date: 08/03/12
Claims Bar Date: 11/15/12

Assets liquidated; ready for TFR after accountants paid.

Initial Projected Date of Final Report (TFR): 06/01/13

Current Projected Date of Final Report (TFR): 06/01/13

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-60123 -BP
 Case Name: MCCOMBS, RHONDA J.
 KELLEY, BRYAN DUWAYNE
 Taxpayer ID No: *****2202
 For Period Ending: 06/05/13

Trustee Name: Michael J. McNally
 Bank Name: FIRST NATIONAL BANK OF VINITA
 Account Number / CD #: *****1165 Checking Account (Non-Interest Earn)

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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 02/13/13		East Texas Title Co. 214 East College St Athens, Tx 75751	Sale of 7 acres	1110-000	20,573.78		20,573.78
02/13/13	2	Asset Sales Memo:	11613 FM 59 7 ACRES \$23,000.00 Memo Amount: 23,000.00	1110-000			20,573.78
			Sale of 7 acres Memo Amount: (2,417.84)	2500-000			
			Settlement charges to seller Memo Amount: (8.38)	2820-000			
			County Taxes				
C 03/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.57	20,563.21
C 03/14/13	030001	Ralph E Allen Attorney & Counselor At Law 901 First Place Tyler, Tx 75710	Special Counsel for Trustee	3210-000		525.00	20,038.21
C 04/05/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		21.58	20,016.63
C 04/24/13	030002	Gollob Morgan Peddy PC 100 ESE Loop 323, Suite 300 Tyler, Tx 75701	Prep. 2012 Form 1041 for Estates of Bryan Kelly and Rhonda McCombs Invoice No. 97742	3410-000		1,414.00	18,602.63
C 05/06/13	030003	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney fees for Trustee Firm	3110-000		3,993.50	14,609.13
C 05/06/13	030004	McNally & Patrick, L.L.P.	Attorney Expense for Trustee Firm	3120-000		70.75	14,538.38

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-60123 -BP
 Case Name: MCCOMBS, RHONDA J.
 KELLEY, BRYAN DUWAYNE
 Taxpayer ID No: *****2202
 For Period Ending: 06/05/13

Trustee Name: Michael J. McNally
 Bank Name: FIRST NATIONAL BANK OF VINITA
 Account Number / CD #: *****1165 Checking Account (Non-Interest Earn)

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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		100 E Ferguson, Suite 400 Tyler, Tx 75702					
C 05/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		20.57	14,517.81

* Reversed
 t Funds Transfer
 C Bank Cleared

Memo Allocation Receipts: 23,000.00
 Memo Allocation Disbursements: 2,426.22
 Memo Allocation Net: 20,573.78

Account *****1165	Balance Forward	0.00		
	2 Deposits	20,573.78	4 Checks	6,003.25
	0 Interest Postings	0.00	3 Adjustments Out	52.72
			0 Transfers Out	0.00
	Subtotal	\$ 20,573.78	Total	\$ 6,055.97
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 20,573.78		

Claims Register
ANALYSIS OF CLAIMS REGISTER

Date: June 05, 2013

Case Number: 12-60123
Debtor Name: MCCOMBS, RHONDA J.

Claimant's Name Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
999-1 001 3210-00	Ralph E Allen Attorney & Counselor At Law 901 First Place Tyler, Tx 75710	Administrative		\$0.00	\$525.00	\$525.00
000007 070 7100-90	American InfoSource LP as agent for InSolve Recovery, LLC PO Box 269093 Oklahoma City, OK 73126-9093	Unsecured		\$0.00	\$18,890.75	\$18,890.75
000018 070 7100-90	Asset Acceptance LLC P.O. Box 2036 Warren Mi 48090	Unsecured		\$1,492.00	\$1,687.12	\$1,687.12
000010 070 7100-90	Dell Financial Services, LLC Resurgent Capital Services PO Box 10390 Greenville, SC 29603-0390	Unsecured		\$1,557.00	\$1,972.26	\$1,972.26
000016 070 7100-90	Discover P.O. Box 30954 Salt Lake City, UT 84130	Unsecured		\$15,660.00	\$15,925.55	\$15,925.55
000003 070 7100-90	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$9,691.00	\$9,681.18	\$9,681.18
000004 070 7100-90	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$1,985.00	\$2,169.33	\$2,169.33
000006 070 7100-90	Discover Personal Loan PO Box 30954 Salt Lake City, UT 84130	Unsecured		\$0.00	\$15,385.08	\$0.00
000005 070 7100-90	FIA Card Services NA as successor in interest to Bank of America NA (USA) and MBNA America Bank NA c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$0.00	\$127.16	\$127.16
000002 070 7100-90	First National Bank of Omaha 1620 Dodge Street Stop Code 3105 Omaha Ne 68197	Unsecured		\$83.00	\$95.35	\$95.35
000015 050 4110-00	GMAC Mortgage, LLC ATTN: Bankruptcy Department 1100 Virginia Drive Ft. Washington, PA 19034	Secured		\$45,070.00	\$44,888.07	\$0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-60123

Case Name: MCCOMBS, RHONDA J.

KELLEY, BRYAN DUWAYNE

Trustee Name: Michael J. McNally

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: Michael J. McNally	\$	\$	\$
Trustee Expenses: Michael J. McNally	\$	\$	\$
Attorney for Trustee Fees: McNally & Patrick, L.L.P.	\$	\$	\$
Accountant for Trustee Fees: Gollob Morgan Peddy PC	\$	\$	\$
Other: McNally & Patrick, L.L.P.	\$	\$	\$
Other: Ralph E Allen	\$	\$	\$

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	Wells Fargo Card Services	\$	\$	\$
000002	First National Bank of Omaha	\$	\$	\$
000003	Discover Bank	\$	\$	\$
000004	Discover Bank	\$	\$	\$
000005	FIA Card Services NA as successor in interest to	\$	\$	\$
000007	American InfoSource LP as agent for	\$	\$	\$
000008	Portfolio Recovery Associates, LLC	\$	\$	\$
000009	OAK HARBOR CAPITAL IV, LLC	\$	\$	\$
000010	Dell Financial Services, LLC	\$	\$	\$
000011	Portfolio Recovery Associates, LLC	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000012	Quantum3 Group LLC as agent for	\$	\$	\$
000013	Jefferson Capital Systems LLC	\$	\$	\$
000014	Portfolio Recovery Associates, LLC	\$	\$	\$
000016	Discover	\$	\$	\$
000018	Asset Acceptance LLC	\$	\$	\$

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