

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

In re:	§	
	§	
COCKERHAM, RONNIE DEAN	§	Case No. 13-40125
COCKERHAM, GLORIA JEAN	§	
	§	
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 7 of the United States Bankruptcy Code was filed on 01/15/2013 . The undersigned trustee was appointed on 01/15/2013 .
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 \$ 1,739.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	280.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 1,459.00

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 08/27/2013 and the deadline for filing governmental claims was 11/25/2013 . 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 \$ 434.75 . 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 \$ 434.75 , for a total compensation of \$ 434.75 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 229.07 , for total expenses of \$ 229.07 <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: 09/29/2015 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: 13-40125 BTR Judge: BRENDA T. RHOADES  
Case Name: COCKERHAM, RONNIE DEAN  
COCKERHAM, GLORIA JEAN  
For Period Ending: 09/29/15

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 01/15/13 (f)  
341(a) Meeting Date: 02/08/13  
Claims Bar Date: 08/27/13

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. 8305 Thatcher Road Lantana TX 76226 Debtor Claimed 100% Exemption on Schedule C	330,090.00	0.00		0.00	FA
2. Cash on hand	65.00	0.00		0.00	FA
3. Financial Accounts	163.61	0.00		0.00	FA
4. Household Goods Debtor Claimed 100% Exemption on Schedule C	11,080.00	0.00		0.00	FA
5. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
6. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	1,000.00	0.00		0.00	FA
7. Furs and Jewelry Debtor Claimed 100% Exemption on Schedule C	2,100.00	0.00		0.00	FA
8. Firearms and Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	225.00	0.00		0.00	FA
9. Life insurance Policies Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
10. Retirement Plans Debtor Claimed 100% Exemption on Schedule C	295,974.27	0.00		0.00	FA
11. 30,000 shares of VEI Miller Acquisition I, LLC company is in bankruptcy	0.00	0.00		0.00	FA
12. 2006 Ford Explorer	13,000.00	0.00		0.00	FA
13. 2010 Ford Escape No Equity Debtor Claimed 100% Exemption on Schedule C	11,700.00	0.00		0.00	FA
14. 2012 Tax Refund (u)	1,739.00	1,739.00		1,739.00	FA

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 13-40125 BTR Judge: BRENDA T. RHOADES  
Case Name: COCKERHAM, RONNIE DEAN  
COCKERHAM, GLORIA JEAN

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 01/15/13 (f)  
341(a) Meeting Date: 02/08/13  
Claims Bar Date: 08/27/13

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
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$667,136.88	\$1,739.00		\$1,739.00	\$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:

Trustee collected the debtors' tax refund, item # 14.

Initial Projected Date of Final Report (TFR): 11/30/14

Current Projected Date of Final Report (TFR): 09/29/15

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

Case No: 13-40125  
Case Name: COCKERHAM, RONNIE DEAN  
COCKERHAM, GLORIA JEAN  
Taxpayer ID No: 61-6483360  
For Period Ending: 09/29/15

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*2904 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
05/29/13	14	U.S. Treasury San Francisco, CA	Tax Refund	1224-000	1,739.00		1,739.00
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,729.00
06/28/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,719.00
07/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,709.00
08/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,699.00
09/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,689.00
10/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,679.00
11/29/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,669.00
12/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,659.00
01/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,649.00
02/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,639.00
03/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,629.00
04/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,619.00
05/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,609.00
06/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,599.00
07/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,589.00
08/29/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,579.00
09/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,569.00
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,559.00
11/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,549.00
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,539.00
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,529.00
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,519.00
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,509.00
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,499.00
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,489.00
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,479.00

Page Subtotals 1,739.00 260.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 13-40125  
 Case Name: COCKERHAM, RONNIE DEAN  
 COCKERHAM, GLORIA JEAN  
 Taxpayer ID No: 61-6483360  
 For Period Ending: 09/29/15

Trustee Name: CHRISTOPHER J. MOSER  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*2904 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 (\$)
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,469.00
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,459.00

COLUMN TOTALS	1,739.00	280.00	1,459.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	1,739.00	280.00	
Less: Payments to Debtors		0.00	
Net	1,739.00	280.00	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****2904	1,739.00	280.00	1,459.00
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	1,739.00	280.00	1,459.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand





**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 13-40125  
 Case Name: COCKERHAM, RONNIE DEAN  
 COCKERHAM, GLORIA JEAN  
 Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$ 1,459.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Denton Independent School District	\$ 4,667.88	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 1,459.00

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	\$ 434.75	\$ 0.00	\$ 434.75
Trustee Expenses: CHRISTOPHER J. MOSER	\$ 229.07	\$ 0.00	\$ 229.07

Total to be paid for chapter 7 administrative expenses \$ 663.82

Remaining Balance \$ 795.18

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 \$ 45,019.87 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 1.8 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
000002	American InfoSource LP as agent for	\$ 975.44	\$ 0.00	\$ 17.23
000003	GE Capital Retail Bank	\$ 1,307.09	\$ 0.00	\$ 23.09
000004	GE Capital Retail Bank	\$ 3,726.98	\$ 0.00	\$ 65.83
000005	GE Capital Retail Bank	\$ 4,975.08	\$ 0.00	\$ 87.87
000006	GE Capital Retail Bank	\$ 6,763.15	\$ 0.00	\$ 119.46
000007	GE Capital Retail Bank	\$ 2,549.79	\$ 0.00	\$ 45.04
000008	GE Capital Retail Bank	\$ 4,556.22	\$ 0.00	\$ 80.47
000009	eCAST Settlement Corporation	\$ 851.19	\$ 0.00	\$ 15.03
000010	eCAST Settlement Corp	\$ 274.98	\$ 0.00	\$ 4.86
000011	Portfolio Recovery Associates, LLC	\$ 10,958.36	\$ 0.00	\$ 193.56
000012	Portfolio Recovery Associates, LLC	\$ 5,363.47	\$ 0.00	\$ 94.73
000013	Capital One, N.A.	\$ 2,718.12	\$ 0.00	\$ 48.01

Total to be paid to timely general unsecured creditors	\$ <u>795.18</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