

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
DHESI, GURMEET § Case No. 13-42585 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/Michelle H. Chow, 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: 13-42585 BTR Judge: BRENDA T. RHOADES
Case Name: DHESI, GURMEET

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 10/25/13 (f)
341(a) Meeting Date: 11/22/13
Claims Bar Date: 07/14/14

For Period Ending: 01/14/15

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. 509 CAVE RIVER DRIVE, MURPHY, TX "509 Cave River Drive, Murphy, TX" Debtor lists lien of \$190,592.00, exempts \$53,537.00. Debtor selects Texas Property Code exemptions.	244,129.00	0.00		0.00	FA
2. CASH ON HAND	100.00	0.00		0.00	FA
3. CHECKING ACCOUNT WITH COMPASS BANK	150.00	0.00		0.00	FA
4. Itemized household goods	6,800.00	0.00		0.00	FA
5. Itemized books and collectibles	375.00	0.00		0.00	FA
6. Wearing apparel, shoes, and accessories	850.00	0.00		0.00	FA
7. WEDDING RING (1) \$200.00 WATCH (1) \$15.00	215.00	0.00		0.00	FA
8. TERM LIFE THROUGH EMPLOYER	0.00	0.00		0.00	FA
9. 401K THROUGH SELECT MEDICAL HOSPITAL	2,708.16	0.00		0.00	FA
10. 50% INTEREST IN RAJ AND TARN CORPORATION Convenience stores closed in 2011	0.00	0.00		0.00	FA
11. 2011 FORD F250 PICKUP TRUCK 35,000 MILES Lien of \$35,000 listed; no equity	30,750.00	0.00		0.00	FA
12. COMPUTER TABLE (1) \$350.00	350.00	0.00		0.00	FA
13. DOGS (2)	0.00	0.00		0.00	FA
14. TRACTOR No lien; fully exempted.	5,000.00	0.00		0.00	FA
15. TAX REFUND (u) Administered % of 2013 tax refund at 298/365 or 81% of the tax refund. Based on Debtor's prior tax refunds of \$12k refund in 2012; \$17k refund in 2011. 2013 refund turned over by IRS and portion due back to Debtors paid. \$231.29 debtor portion \$1,028.71 estate portion	0.00	1,000.00		1,260.00	FA

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					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$291,427.16	\$1,000.00		\$1,260.00	\$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:

As of date TFR submitted to UST: 01/14/15: The one asset administered was a modest portion of the 2013 tax refund. Due to the Debtors' selection of Texas Property Code exemptions and petition date, a significant portion of the 2013 tax refund would not be exempt. Trustee awaited tax return and whether there would be a refund. According to tax returns provided by the Debtor, in 2012 and 2011, debtor received refunds of \$12k and \$17k respectively. The 2013 was relatively modest and administered.

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 12/31/15

/s/ Michelle H. Chow, Trustee

Date: 01/14/15

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-42585 -BTR
Case Name: DHESI, GURMEET

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****1179 Checking Account

Taxpayer ID No: *****8514
For Period Ending: 01/14/15

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
04/22/14	15	US Department of the Treasury Bureau of the Fiscal Service P.O. Box 51320 Philadelphia, Penn 19115-6320	tax refund	1224-000	1,260.00		1,260.00
04/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,250.00
05/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,240.00
06/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,230.00
07/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,220.00
08/29/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,210.00
09/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,200.00
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,190.00
11/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,180.00

COLUMN TOTALS	1,260.00	80.00	1,180.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	1,260.00	80.00	
Less: Payments to Debtors		0.00	
Net	1,260.00	80.00	
		NET	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****1179	1,260.00	80.00	1,180.00
	1,260.00	80.00	1,180.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 1,260.00 80.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: January 14, 2015

Case Number: 13-42585

Claim Number Sequence

Debtor Name: DHESI, GURMEET

Joint Debtor:

Claims Bar Date: 07/14/14

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	DISCOVER BANK DB SERVICING CORPORATION PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured x1633	Filed 04/18/14	\$0.00	\$10,914.24	\$10,914.24
000002 050 4210-00	FORD MOTOR CREDIT COMPANY LLC P O BOX 6275 DEARBORN, MI 48121	Secured Order 12/03/14 #9 Disallowed in entirety	Filed 04/22/14	\$0.00	\$31,569.01	\$0.00
000003 070 7100-00	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured x3582 x6049	Filed 05/05/14	\$0.00	\$1,927.93	\$1,927.93
000004 070 7100-00	JC PENNEY CONSUMER C/O MILLENNIUM FINANCIAL GROUP 5770 NW EXPRESSWAY, SUITE 102 OKLAHOMA CITY, OK 73132	Unsecured (4-1) CREDIT CARD	Filed 06/02/14	\$0.00	\$909.71	\$909.71
000005 070 7100-00	AMERICAN EXPRESS CENTURION BANK C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured (5-1) CREDIT CARD DEBT	Filed 06/18/14	\$0.00	\$5,170.10	\$5,170.10
000006 070 7100-00	AMERICAN INFOSOURCE LP AS AGENT FOR DIRECTV, LLC MAIL STATION N387 2230 E IMPERIAL HWY EL SEGUNDO, CA 90245	Unsecured DirectTV	Filed 07/07/14	\$0.00	\$554.05	\$554.05
000007 070 7100-00	SYNCHRONY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE SUITE 1120 MIAMI FL 33131-1605	Unsecured (7-1) SAM'S CLUB PERSONAL CRED OR GEMB OR GEGRB Sam's Club	Filed 07/14/14	\$0.00	\$1,187.86	\$1,187.86
DTR 999 8100-00	GURMEET DHESI 509 CAVE RIVER DRIVE MURPHY, TX 75094	Unsecured Debtor portion of tax refund 298/365 estate portion 67/365 debtor portion Address of record on 01/14/15		\$0.00	\$231.29	\$231.29
Case Totals:				\$0.00	\$52,464.19	\$20,895.18

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 13-42585 BTR

Case Name: DHESI, GURMEET

Trustee Name: Michelle H. Chow, 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: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

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	\$ _____	\$ _____	\$ _____
000003	CAPITAL ONE BANK (USA), N.A.	\$ _____	\$ _____	\$ _____
000004	JC PENNEY CONSUMER	\$ _____	\$ _____	\$ _____
000005	AMERICAN EXPRESS CENTURION BANK	\$ _____	\$ _____	\$ _____
000006	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ _____	\$ _____	\$ _____
000007	SYNCHRONY BANK	\$ _____	\$ _____	\$ _____
DTR EXEMPT	GURMEET DHESI	\$ _____	\$ _____	\$ _____

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