

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

In re: §
§
FAULK, REGINA G. § Case No. 14-10030 BP1
§
Debtor §

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 01/14/2014 . The undersigned trustee was appointed on 01/14/2014 .
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 \$ 45,114.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	15,101.87
Bank service fees	417.70
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	13,360.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 16,234.43

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 08/11/2014 and the deadline for filing governmental claims was 11/10/2014 . 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 \$ 3,925.40 . 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 \$ 3,925.40 , for a total compensation of \$ 3,925.40 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 498.61 , for total expenses of \$ 498.61 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/01/2016 By: /s/Stephen J. Zayler
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- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 14-10030 BP1 Judge: BILL PARKER
Case Name: FAULK, REGINA G.

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/14/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 08/11/14

For Period Ending: 06/01/16

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. Cash	25.00	25.00		0.00	FA
2. MCTFCU	75.00	75.00		0.00	FA
3. Brighton Bank	72.00	72.00		0.00	FA
4. Clothes	500.00	0.00		0.00	FA
5. Jewelry	300.00	0.00		0.00	FA
6. Money owed from ex-spouse From final decree of divorce from ex-spouse, Charles Faulk (case #30,407)	10,000.00	4,140.00		10,000.00	FA
7. 2006 Scion	3,840.00	0.00		0.00	FA
8. TAX REFUND (u) 2013 IRS Refund	0.00	1,114.00		1,114.00	FA
9. PERSONAL INJURY CLAIM - AUTO ACCIDENT (u) This asset has been given a value for reporting purposes only. It may or may not be accurate	0.00	42,500.00		34,000.00	FA

TOTALS (Excluding Unknown Values)	\$14,812.00	\$47,926.00		\$45,114.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 09/30/16

/s/ Stephen J. Zayler

Date: 06/01/16

STEPHEN J. ZAYLER

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 14-10030 BP1 Judge: BILL PARKER
Case Name: FAULK, REGINA G.

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/14/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 08/11/14

FORM 2 - EXHIBIT B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-10030 -BP1
Case Name: FAULK, REGINA G.

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1803 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****3735
For Period Ending: 06/01/16

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
04/10/14	6	REGINA G. FAULK 1655 Wooten Rd. Beaumont, TX 77707	SETTLEMENT PROCEEDS	1129-000	10,000.00		10,000.00
05/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	9,990.00
05/23/14	8	REGINA FAULK 1655 Wooten Road Beaumont, TX 77707	TAX REFUND	1224-000	1,114.00		11,104.00
06/04/14	010001	REGINA G. FAULK 1655 Wooten Road Beaumont, Texas 77707	EXEMPTION AMOUNT BACK TO DEBTOR Per Order 06/02/2014	8100-000		5,860.00	5,244.00
06/06/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.95	5,233.05
07/09/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	5,223.05
08/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	5,213.05
08/27/14	9	WELLER, GREEN, TOUPS & TERRELL, LLP P. O. Box 350 Beaumont, TX 77704	SETTLEMENT PROCEEDS	1242-000	18,928.21		24,141.26
09/08/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	24,131.26
09/11/14	9	WELLER, GREEN, TOUPS & TERRELL, L.L.P. P. O. Box 350 Beaumont, TX 77704	SETTLEMENT PROCEEDS DEFENDANTS	1142-000	11,071.79		35,203.05
10/06/14	010002	WELLER, GREEN, TOUPS & TERRELL, LLP P. O. BOX 350 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES Per Order 10/03/2014			11,071.79	24,131.26
			Fees 10,500.00	3210-000			
			Expenses 571.79	3220-000			
10/06/14	010003	REGINA G. FAULK 1655 Wooten Road Beaumont, Texas 77707	EXEMPTION AMOUNT BACK TO DEBTOR Per Order 10/03/2014	8100-000		7,500.00	16,631.26

Page Subtotals 41,114.00 24,482.74

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-10030 -BP1
Case Name: FAULK, REGINA G.

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1803 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****3735
For Period Ending: 06/01/16

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 (\$)
10/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		32.38	16,598.88
11/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		22.97	16,575.91
12/05/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.03	16,558.88
01/08/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.58	16,541.30
02/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.57	16,523.73
03/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		15.85	16,507.88
04/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.53	16,490.35
05/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		16.95	16,473.40
06/05/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.49	16,455.91
07/07/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		16.91	16,439.00
08/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.46	16,421.54
09/08/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.44	16,404.10
10/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		16.86	16,387.24
10/19/15	9	WELLER, GREEN, TOUPS & TERRELL, LLP P. O. Box 350 Beaumont, TX 77704	PARTIAL SETTLEMENT PROCEEDS DEFENDANTS	1142-000	4,000.00		20,387.24
10/19/15	010004	WELLER, GREEN, TOUPS & TERRELL, LLP P. O. BOX 350 BEAUMONT, TX 77704	SPECIAL COUNSEL FEES & EXPENSES Per Order 10/03/2014	3210-000		1,400.00	18,987.24
11/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		18.99	18,968.25
11/18/15	010005	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FEES Per Order 11-18-2015			2,630.08	16,338.17
			Fees	2,515.00	3110-000		
			Expenses	115.08	3120-000		
12/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		18.95	16,319.22
01/08/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.33	16,301.89
02/05/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.31	16,284.58

Page Subtotals 4,000.00 4,346.68

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-10030 -BP1
 Case Name: FAULK, REGINA G.

Trustee Name: Stephen J. Zayler
 Bank Name: FIRST NATIONAL BANK OF VINITA
 Account Number / CD #: *****1803 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****3735
 For Period Ending: 06/01/16

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 (\$)
03/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		16.18	16,268.40
04/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		17.27	16,251.13
05/06/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		16.70	16,234.43

COLUMN TOTALS	45,114.00	28,879.57	16,234.43
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	45,114.00	28,879.57	
Less: Payments to Debtors		13,360.00	
Net	45,114.00	15,519.57	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account (Non-Interest Earn - *****1803	45,114.00	15,519.57	16,234.43
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	45,114.00	15,519.57	16,234.43
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-10030 Claim Class Sequence
Debtor Name: FAULK, REGINA G.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 SAF	WELLER, GREEN, TOUPS & TERRELL, LLP P. O. BOX 350 BEAUMONT, TX 77704	Administrative		\$12,471.79	\$12,471.79	\$0.00
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative		\$2,630.08	\$2,630.08	\$0.00
999 EX	REGINA G. FAULK 1655 Wooten Road Beaumont, Texas 77707	Unsecured		\$13,360.00	\$13,360.00	\$0.00
000001 070 UC	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$8,865.86	\$0.00	\$8,865.86
000002 070 UC	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$989.79	\$0.00	\$989.79
000003 070 UC	Acadian Ambulance P.O. Box 92970 Lafayette, LA 70509	Unsecured		\$1,186.50	\$0.00	\$1,186.50
000004 070 UC	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$7,204.45	\$0.00	\$7,204.45
000005 070 UC	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$22,252.74	\$0.00	\$22,252.74
000006 070 UC	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$7,530.12	\$0.00	\$7,530.12
Case Totals:				\$76,491.33	\$28,461.87	\$48,029.46

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-10030 BP1
 Case Name: FAULK, REGINA G.
 Trustee Name: Stephen J. Zayler

Balance on hand \$ 16,234.43

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: Stephen J. Zayler	\$ 3,925.40	\$ 0.00	\$ 3,925.40
Trustee Expenses: Stephen J. Zayler	\$ 498.61	\$ 0.00	\$ 498.61
Attorney for Trustee Fees: WELLER, GREEN, TOUPS & TERRELL, LLP	\$ 11,900.00	\$ 11,900.00	\$ 0.00
Attorney for Trustee Expenses: WELLER, GREEN, TOUPS & TERRELL, LLP	\$ 571.79	\$ 571.79	\$ 0.00
Other: STEPHEN J. ZAYLER	\$ 2,515.00	\$ 2,515.00	\$ 0.00
Other: STEPHEN J. ZAYLER	\$ 115.08	\$ 115.08	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 4,424.01

Remaining Balance \$ 11,810.42

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 \$ 48,029.46 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 24.6 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 DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	\$ 8,865.86	\$ 0.00	\$ 2,180.11
000002	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	\$ 989.79	\$ 0.00	\$ 243.39
000003	Acadian Ambulance P.O. Box 92970 Lafayette, LA 70509	\$ 1,186.50	\$ 0.00	\$ 291.76
000004	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 7,204.45	\$ 0.00	\$ 1,771.57

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$ 22,252.74	\$ 0.00	\$ 5,471.94
000006	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 7,530.12	\$ 0.00	\$ 1,851.65

Total to be paid to timely general unsecured creditors \$ 11,810.42

Remaining Balance \$ 0.00

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