

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

In re:	§	
	§	
RAMIREZ, CARLOS G.	§	Case No. 14-10047 BP1
RAMIREZ, ROSE L.	§	
	§	
Debtor(s)	§	

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 01/28/2014 . The undersigned trustee was appointed on 01/29/2014 .
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 \$ 7,114.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1,806.01
Bank service fees	150.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 5,157.99

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 06/11/2014 and the deadline for filing governmental claims was 09/09/2014 . 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 \$ 1,461.40 . 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 \$ 1,461.40 , for a total compensation of \$ 1,461.40 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 \$ 402.78 , for total expenses of \$ 402.78 ².

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

Date: 08/06/2015 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: 14-10047 BP1 Judge: BILL PARKER
Case Name: RAMIREZ, CARLOS G.
RAMIREZ, ROSE L.
For Period Ending: 08/05/16

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/28/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 06/11/14

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. 2008 Avenue K, Nederland, TX 77627	137,150.00	0.00		0.00	FA
2. 2711 & 2715 Florida Ave., Port Arthur, TX	469.00	0.00	OA	0.00	FA
3. 5125 10th St., Port Arthur, TX	16,270.00	16,270.00	OA	5,310.00	FA
4. 62nd St., Port Arthur, TX	1,000.00	0.00	OA	0.00	FA
5. Cash	25.00	25.00		0.00	FA
6. Community Bank	50.00	50.00		0.00	FA
7. Chase	55.00	55.00		0.00	FA
8. Capital One	50.00	50.00		0.00	FA
9. Five Point FCU	87.00	87.00		0.00	FA
10. MCT Credit Union	80.00	80.00		0.00	FA
11. Compass	451.00	0.00		0.00	FA
12. Living Room	1,000.00	0.00		0.00	FA
13. Dining Room	400.00	0.00		0.00	FA
14. 3-Bedroom Suites	300.00	0.00		0.00	FA
15. 2-Televisions	600.00	0.00		0.00	FA
16. 2-VCRs/DVDs	200.00	0.00		0.00	FA
17. Washer	350.00	0.00		0.00	FA
18. 2-Refrigerators	600.00	0.00		0.00	FA
19. Stove/Oven	400.00	0.00		0.00	FA
20. Freezer	300.00	0.00		0.00	FA
21. Clothes	1,000.00	0.00		0.00	FA
22. Jewelry	200.00	0.00		0.00	FA
23. 100% Ramirez Enterprises	1.00	1.00		0.00	FA
24. 2013 Tax Refund	1,000.00	1,000.00		1,804.00	FA
25. 2006 Toyota Avalon	7,000.00	0.00		0.00	FA
26. 2009 Dodge Pickup	6,500.00	0.00		0.00	FA

**FORM 1- EXHIBIT A
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ASSET CASES**

Case No: 14-10047 BP1 Judge: BILL PARKER
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RAMIREZ, ROSE L.

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/28/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 06/11/14

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
27. Lawn Equipment	500.00	0.00		0.00	FA
28. 40% Evening Starr Builders, LLC (u) Company is dormant No assets/No income	1.00	1.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$176,039.00	\$17,619.00		\$7,114.00	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): 12/31/20 Current Projected Date of Final Report (TFR): 12/31/15

/s/ Stephen J. Zayler

Date: 08/06/15

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-10047 BP1
Case Name: RAMIREZ, CARLOS G.
RAMIREZ, ROSE L.
Taxpayer ID No: *****7216
For Period Ending: 08/05/16

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1770 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	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD			0.00
03/14/14	3	HOUSING AUTHORITY OF CITY OF PORT ARTHUR SECTION 8 EH P. O. Box 2295 Port Arthur, TX 77643-2295	RENT	565.00		565.00
03/24/14	3	HOUSING AUTHORITY OF CITY OF PORT ARTHUR Section 8 EH P. O. Box 2295 Port Arthur, TX 77643-2295	RENT	565.00		1,130.00
03/24/14	3	LASAUNDRY YOUAMAN 5125 10th Street Port Arthur, TX 77640	RENT	70.00		1,200.00
04/17/14	24	UNITED STATES TREASURY	TAX REFUND	1,548.00		2,748.00
04/17/14	24	STATE OF LOUISIANA DEPARTMENT OF REVENUE	TAX REFUND	256.00		3,004.00
04/17/14	3	HOUSING AUTHORITY OF CITY OF PORT ARTHUR P. O. Box 2295 Port Arthur, TX 77643-2295	RENT	565.00		3,569.00
05/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	3,559.00
05/14/14	3	HOUSING AUTHORITY OF CITY OF PORT ARTHUR P. O. Box 2295 Port Arthur, TX 77643	RENT	565.00		4,124.00
06/05/14	3	HOUSING AUTHORITY OF THE CITY OF PORT ARTHUR P. O. Box 2295 Port Arthur, TX 77643-2295	RENT	565.00		4,689.00
06/06/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	4,679.00
06/30/14	3	LASAUNDRY YOUAMAN 5125 10th Street	RENT	120.00		4,799.00

Page Subtotals 4,819.00 20.00

FORM 2 - EXHIBIT B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-10047 BP1
Case Name: RAMIREZ, CARLOS G.
RAMIREZ, ROSE L.
Taxpayer ID No: *****7216
For Period Ending: 08/05/16

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1770 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	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/08/14	3	Port Arthur, TX 77640 HOUSING AUTHORITY OF CITY OF PORT ARTHUR P. O. BOX 2295	RENT	565.00		5,364.00
07/09/14		Port Arthur, TX 77643-2295 FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,354.00
08/06/14	3	HOUSING AUTHORITY OF CITY OF PORT ARTHUR P. O. BOX 2295	RENT	565.00		5,919.00
08/07/14		Port Arthur, TX 77643-2295 FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,909.00
09/08/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,899.00
09/10/14	3	HOUSING AUTHORITY CITY OF PORT ARTHUR P. O. BOX 2295	RENT	565.00		6,464.00
10/06/14	3	PORT ARTHUR, TX 77643-2295 HOUSING AUTHORITY OF CITY OF PORT ARTHUR P. O. Box 2295	RENT	600.00		7,064.00
10/07/14		Port Arthur, TX 77643-2295 FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,054.00
11/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,044.00
12/05/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,034.00
01/08/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,024.00
02/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,014.00
03/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,004.00
04/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	6,994.00
05/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	6,984.00
06/02/15	010001	Stephen J. Zayler Attorney at Law P. O. Box 150743 Lufkin, TX	ATTORNEY FEES & EXPENSES Per Order 06/01/2015		1,806.01	5,177.99
06/05/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,167.99

Page Subtotals 2,295.00 1,926.01

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-10047
Debtor Name: RAMIREZ, CARLOS G.

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 TAF	Stephen J. Zayler Attorney at Law P. O. Box 150743 Lufkin, TX	Administrative		\$1,806.01	\$1,806.01	\$0.00
000001 050 SC	Jefferson County Tax Office c/o Clayton E. Mayfield Linebarger Goggan Blair & Sampson 1148 Park St Beaumont, TX 77701	Secured		\$5,122.08	\$0.00	\$5,122.08
000002 070 UC	CommunityBank of Texas, N.A. c/o Lindsay, Lindsay & Parsons 710 North 11th Street Beaumont, TX 77702-1502	Unsecured		\$22,686.93	\$0.00	\$22,686.93
000003 070 UC	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$1,314.39	\$0.00	\$1,314.39
000004 070 UC	Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$1,391.37	\$0.00	\$1,391.37
000005 070 UC	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$4,499.19	\$0.00	\$4,499.19
000006 070 UC	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$2,461.40	\$0.00	\$2,461.40
000007 070 UC	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$7,665.33	\$0.00	\$7,665.33
000008 070 UC	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$3,462.04	\$0.00	\$3,462.04
000009 070 UC	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$588.05	\$0.00	\$588.05
000010 070 UC	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$270.58	\$0.00	\$270.58

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-10047 BP1

Case Name: RAMIREZ, CARLOS G.

RAMIREZ, ROSE L.

Trustee Name: Stephen J. Zayler

Balance on hand \$ 5,157.99

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	\$ 1,461.40	\$ 0.00	\$ 1,461.40
Trustee Expenses: Stephen J. Zayler	\$ 402.78	\$ 0.00	\$ 402.78
Attorney for Trustee Fees: Stephen J. Zayler	\$ 1,695.00	\$ 1,695.00	\$ 0.00
Attorney for Trustee Expenses: Stephen J. Zayler	\$ 111.01	\$ 111.01	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,864.18

Remaining Balance \$ 3,293.81

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 \$ 98,848.94 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 3.3 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	CommunityBank of Texas, N.A. c/o Lindsay, Lindsay & Parsons 710 North 11th Street Beaumont, TX 77702-1502	\$ 22,686.93	\$ 0.00	\$ 755.97
000003	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	\$ 1,314.39	\$ 0.00	\$ 43.80
000004	Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083-0788	\$ 1,391.37	\$ 0.00	\$ 46.36
000005	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	\$ 4,499.19	\$ 0.00	\$ 149.92
000006	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	\$ 2,461.40	\$ 0.00	\$ 82.02

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000007	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	\$ 7,665.33	\$ 0.00	\$ 255.42
000008	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	\$ 3,462.04	\$ 0.00	\$ 115.36
000009	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124- 8866	\$ 588.05	\$ 0.00	\$ 19.59
000010	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 270.58	\$ 0.00	\$ 9.02
000011	Wells Fargo Bank, N.A. Business Direct Division P.O. Box 29482 Phoenix, AZ 85038-8650	\$ 29,605.53	\$ 0.00	\$ 986.51
000012	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 8,660.22	\$ 0.00	\$ 288.57
000013	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 3,422.58	\$ 0.00	\$ 114.05
000014	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 632.14	\$ 0.00	\$ 21.06

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000015	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 1,710.02	\$ 0.00	\$ 56.98
000016	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 4,818.32	\$ 0.00	\$ 160.55
000017	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$ 3,371.46	\$ 0.00	\$ 112.34
000018	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$ 2,289.39	\$ 0.00	\$ 76.29

Total to be paid to timely general unsecured creditors \$ 3,293.81

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