

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re: §
§
GRAHAM, LARRY S. § Case No. 14-40630
GRAHAM, SHARON G. §
§
Debtors §

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 03/23/2014 . The undersigned trustee was appointed on 03/23/2014 .
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 \$ 2,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	120.00
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 \$ 1,880.00

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 07/31/2014 and the deadline for filing governmental claims was 10/29/2014 . 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 \$ 6,855.25 . 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 \$ 900.00 , for a total compensation of \$ 900.00² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00² .

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

Date: 10/07/2015 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.

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: 14-40630 BTR Judge: BRENDA T. RHOADES
Case Name: GRAHAM, LARRY S.
GRAHAM, SHARON G.
For Period Ending: 10/07/15

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 03/23/14 (f)
341(a) Meeting Date: 04/18/14
Claims Bar Date: 07/31/14

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. 294 Sheryl Ln. Denison, TX 75021	120,000.00	0.00		0.00	FA
2. 605 West Day, Denison, TX Gross Sales = \$72,105.00 + \$18,039.04 (cash from co-owner) less 1st mortgage payoff of \$71,367.06 (T= 4110) less 2nd mortgage payoff of \$4,265.93 (T= 4110) less Taxes of \$5,079.95 (T= 5500) less Realtor's Commission of \$4,326.30 (T= 3510) less Closing Costs of \$3,104.80 (T= 2500) = proceeds paid to Bankruptcy Estate of \$2,000.00.	70,000.00	0.00		72,105.00	FA
3. 1121 Oakridge Denison, TX	38,000.00	0.00		0.00	FA
4. 731 S. Murich, Denison, TX	33,000.00	0.00		0.00	FA
5. Cash Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA
6. Financial Accts Debtor Claimed 100% Exemption on Schedule C	1,120.00	0.00		0.00	FA
7. Household Goods Debtor Claimed 100% Exemption on Schedule C	3,870.00	0.00		0.00	FA
8. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA
9. Clothing Debtor Claimed 100% Exemption on Schedule C	850.00	0.00		0.00	FA
10. Jewelry Debtor Claimed 100% Exemption on Schedule C	400.00	0.00		0.00	FA
11. Firearms, sports, and hobby equipment Debtor Claimed 100% Exemption on Schedule C	400.00	0.00		0.00	FA
12. Insurance - Term Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
13. Retirement Plans	37,000.00	0.00		0.00	FA

**FORM 1
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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
Debtor Claimed 100% Exemption on Schedule C					
14. 2002 Ford Truck	3,000.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
15. 2002 Cheverolet Truck	3,000.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
16. Dogs	10.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$311,050.00	\$0.00		\$72,105.00	\$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:

Quilling, Selander, Lownds, Winslett & Moser P.C. is employed to represent the trustee. The trustee is a partner in the same firm. Dean Gilbert, Jr. is employed as a real estate broker. On June 9, 2014, Agreed Order on Trustee's Objection to Exemptions was entered, items # 2, 3 & 4. On Aug. 13, 2014, Order Authorizing Sale of Real Properties was entered, items # 2, 3 & 4.

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 10/07/15

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-40630
 Case Name: GRAHAM, LARRY S.
 GRAHAM, SHARON G.
 Taxpayer ID No: 61-6522982
 For Period Ending: 10/07/15

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****3839 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
10/01/14	2	Red River Title Co. Escrow Account 421 N. Crockett Street Sherman, TX 75090	Sale Proceeds Gross Sales = \$72,105.00 + \$18,039.04 (cash from co-owner) less 1st mortgage payoff of \$71,367.06 (T= 4110) less 2nd mortgage payoff of \$4,265.93 (T= 4110) less Taxes of \$5,079.95 (T= 5500) less Realtor's Commission of \$4,326.30 (T= 3510) less Closing Costs of \$3,104.80 (T= 2500) = proceeds paid to Bankruptcy Estate of \$2,000.00.	1110-000	2,000.00		2,000.00
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,990.00
11/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,980.00
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,970.00
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,960.00
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,950.00
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,940.00
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,930.00
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,920.00
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,910.00
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,900.00
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,890.00
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,880.00

Page Subtotals 2,000.00 120.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-40630
 Case Name: GRAHAM, LARRY S.
 GRAHAM, SHARON G.
 Taxpayer ID No: 61-6522982
 For Period Ending: 10/07/15

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****3839 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 (\$)
					2,000.00	120.00	1,880.00
			COLUMN TOTALS		2,000.00	120.00	1,880.00
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		2,000.00	120.00	
			Less: Payments to Debtors		0.00	0.00	
			Net		2,000.00	120.00	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****3839		2,000.00	120.00	1,880.00
					2,000.00	120.00	1,880.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 07, 2015

Case Number: 14-40630
Debtor Name: GRAHAM, LARRY S.

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000003 070 7100-00	Jefferson Capital Systems LLC PO Box 953185 St Louis, MO 63195-3185	Unsecured		\$25,925.63	\$0.00	\$25,925.63
000005 070 7100-00	American InfoSource LP as agent for DIRECTV, LLC Mail Station N387 2230 E Imperial Hwy El Segundo, CA 90245	Unsecured		\$177.90	\$0.00	\$177.90
000006 070 7100-00	American InfoSource LP as agent for DIRECTV, LLC Mail Station N387 2230 E Imperial Hwy El Segundo, CA 90245	Unsecured		\$530.37	\$0.00	\$530.37
000007 070 7100-00	Wells Fargo Bank Card Services P.O. Box 54349 Los Angeles, CA 90054	Unsecured		\$10,450.35	\$0.00	\$10,450.35
000008 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corp 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$4,158.80	\$0.00	\$4,158.80
000009 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corp 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$575.16	\$0.00	\$575.16
000010 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corp 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured		\$1,101.35	\$0.00	\$1,101.35
000012 070 7100-00	LVNV Funding, LLC its successors and assignee of FIA Card Services, N.A. Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$10,544.83	\$0.00	\$10,544.83
000004 050 4110-00	Grayson County c/o Laurie Spindler Huffman Linebarger Goggan Blair & Sampson, LLP 2777 N Stemmons Freeway Suite 1000 Dallas, TX 75207	Secured		\$0.00	\$0.00	\$0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-40630

Case Name: GRAHAM, LARRY S.

GRAHAM, SHARON G.

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$ 1,880.00

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: CHRISTOPHER J. MOSER	\$ 900.00	\$ 0.00	\$ 900.00

Total to be paid for chapter 7 administrative expenses \$ 900.00

Remaining Balance \$ 980.00

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 \$ 53,464.39 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
000003	Jefferson Capital Systems LLC	\$ 25,925.63	\$ 0.00	\$ 475.22
000005	American InfoSource LP as agent for	\$ 177.90	\$ 0.00	\$ 3.26
000006	American InfoSource LP as agent for	\$ 530.37	\$ 0.00	\$ 9.72
000007	Wells Fargo Bank	\$ 10,450.35	\$ 0.00	\$ 191.55
000008	Capital Recovery V, LLC	\$ 4,158.80	\$ 0.00	\$ 76.23
000009	Capital Recovery V, LLC	\$ 575.16	\$ 0.00	\$ 10.54
000010	Capital Recovery V, LLC	\$ 1,101.35	\$ 0.00	\$ 20.19
000012	LVNV Funding, LLC its successors and	\$ 10,544.83	\$ 0.00	\$ 193.29
Total to be paid to timely general unsecured creditors			\$	980.00
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