

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re:	§	
	§	
SAYWELL, JOHN G	§	Case No. 14-40780
SAYWELL, ELIZABETH A	§	
	§	
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 04/10/2014 . The undersigned trustee was appointed on 04/10/2014 .
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 \$ 7,200.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
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 \$ 7,050.00

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 08/07/2014 and the deadline for filing governmental claims was 11/05/2014 . 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 \$ 1,470.00 . 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 \$ 1,470.00 , for a total compensation of \$ 1,470.00 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 \$ 763.33 , for total expenses of \$ 763.33 ².

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

Date: 03/28/2016 By: /s/Mark A. Weisbart
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: 14-40780 BTR Judge: BRENDA T. RHOADES
Case Name: SAYWELL, JOHN G
SAYWELL, ELIZABETH A
For Period Ending: 03/28/16

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 04/10/14 (f)
341(a) Meeting Date: 05/05/14
Claims Bar Date: 08/07/14

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. 1716 Harvest Glen Drive, Allen TX	264,289.00	3,600.00		3,600.00	FA
2. Rental Property-110 Now Colorado D4 Breckenridge	150,000.00	3,600.00		3,600.00	FA
3. Chase Bank- Checking Account- 3833	200.00	0.00		0.00	FA
4. Wells Fargo Bank- Checking Account	300.00	0.00		0.00	FA
5. Stove/Cooking Unit	3,065.00	0.00		0.00	FA
6. Books	100.00	0.00		0.00	FA
7. Wearing Apparel	300.00	0.00		0.00	FA
8. Jewelry	600.00	0.00		0.00	FA
9. 2013 Tax Refund	1,547.00	0.00		0.00	FA
10. 1996 Honda Accord- Fair Condition- 190,000 miles	1,518.00	0.00		0.00	FA
11. 1997 Honda CRV- Fair Condition- 144,000 miles	1,924.00	0.00		0.00	FA
12. Pets	0.00	0.00		0.00	FA
13. Lawn Mower	10.00	0.00		0.00	FA
14. Yard Tools/ Equipment	50.00	0.00		0.00	FA
15. VOID (u)	Unknown	0.00		0.00	FA

	\$423,903.00	\$7,200.00	\$7,200.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
TOTALS (Excluding Unknown Values)				

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

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-40780 -BTR
 Case Name: SAYWELL, JOHN G
 SAYWELL, ELIZABETH A
 Taxpayer ID No: *****9028
 For Period Ending: 03/28/16

Trustee Name: Mark A. Weisbart
 Bank Name: First National Bank of Vinita
 Account Number / CD #: *****2760 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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
09/29/14	1, 2	John & Elizabeth Saywell	Pymt on Real Properties - September	1110-000	400.00		400.00
10/29/14	1, 2	John Saywell	Pymt on Real Properties - October	1110-000	400.00		800.00
11/25/14	1, 2	Elizabeth Saywell	Pymt on Real Properties - November	1110-000	400.00		1,200.00
01/07/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - December	1110-000	400.00		1,600.00
01/08/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	1,590.00
02/05/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - January	1110-000	400.00		1,990.00
02/06/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	1,980.00
03/06/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	1,970.00
03/09/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - February	1110-000	400.00		2,370.00
03/27/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - March	1110-000	400.00		2,770.00
04/07/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	2,760.00
04/10/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - April	1110-000	400.00		3,160.00
05/07/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,150.00
05/26/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - May	1110-000	400.00		3,550.00
06/05/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,540.00
06/15/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - June	1110-000	400.00		3,940.00
07/07/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	3,930.00
07/21/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - July	1110-000	400.00		4,330.00
08/07/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	4,320.00
08/17/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - August	1110-000	400.00		4,720.00
09/08/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	4,710.00
09/22/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - September	1110-000	400.00		5,110.00
10/07/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	5,100.00
10/22/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - October	1110-000	400.00		5,500.00
11/06/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	5,490.00
11/20/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - November	1110-000	400.00		5,890.00
12/04/15	1, 2	Elizabeth Saywell	Pymt on Real Properties - December	1110-000	400.00		6,290.00

Page Subtotals 6,400.00 110.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-40780 -BTR
 Case Name: SAYWELL, JOHN G
 SAYWELL, ELIZABETH A
 Taxpayer ID No: *****9028
 For Period Ending: 03/28/16

Trustee Name: Mark A. Weisbart
 Bank Name: First National Bank of Vinita
 Account Number / CD #: *****2760 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	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/07/15		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,280.00
01/08/16		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,270.00
01/15/16	1, 2	Elizabeth Saywell	Pymt on Real Properties - January	1110-000	400.00		6,670.00
02/05/16		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,660.00
03/07/16		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,650.00
03/18/16	1, 2	Elizabeth Saywell	Pymt on Real Properties - Final	1110-000	400.00		7,050.00

COLUMN TOTALS	7,200.00	150.00	7,050.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,200.00	150.00	
Less: Payments to Debtors		0.00	
Net	7,200.00	150.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account (Non-Interest Earn - *****2760	7,200.00	150.00	7,050.00
	-----	-----	-----
	7,200.00	150.00	7,050.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 800.00 40.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-40780

Case Name: SAYWELL, JOHN G

SAYWELL, ELIZABETH A

Trustee Name: Mark A. Weisbart

Balance on hand \$ 7,050.00

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: Mark A. Weisbart	\$ 1,470.00	\$ 0.00	\$ 1,470.00
Trustee Expenses: Mark A. Weisbart	\$ 763.33	\$ 0.00	\$ 763.33

Total to be paid for chapter 7 administrative expenses \$ 2,233.33

Remaining Balance \$ 4,816.67

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 \$ 27,594.95 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 17.5 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	\$ 4,097.70	\$ 0.00	\$ 715.25
000003	Credit First/CFNA	\$ 1,076.83	\$ 0.00	\$ 187.96
000004	PYOD, LLC its successors and assigns as	\$ 5,111.47	\$ 0.00	\$ 892.20
000005	Capital One, N.A.	\$ 362.10	\$ 0.00	\$ 63.20
000006	American Express Centurion Bank	\$ 11,515.10	\$ 0.00	\$ 2,009.95
000007	Synchrony Bank	\$ 4,119.43	\$ 0.00	\$ 719.04
000008	Synchrony Bank	\$ 1,312.32	\$ 0.00	\$ 229.07

Total to be paid to timely general unsecured creditors \$ 4,816.67

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