

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re: §
§
URETSKY, JESSICA L § Case No. 14-40803
§
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 04/14/2014 . The undersigned trustee was appointed on 04/14/2014 .
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 \$ 11,863.24

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1,500.30
Bank service fees	258.58
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 of ¹	\$ 10,104.36

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 09/02/2014 and the deadline for filing governmental claims was 12/01/2014 . 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 \$ 10,000.00 . 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 \$ 6,000.00 , for a total compensation of \$ 6,000.00 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 \$ 0.00 , for total expenses of \$ 0.00 ² .

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

Date: 06/29/2016 By: /s/CHRISTOPHER J. MOSER, 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: 14-40803 BTR Judge: BRENDA T. RHOADES
Case Name: URETSKY, JESSICA L

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 04/14/14 (f)
341(a) Meeting Date: 05/09/14
Claims Bar Date: 09/02/14

For Period Ending: 06/29/16

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. 130 Price Circle Frisco, TX 75034 Gross Sale = \$135,000.00 + taxes \$25.82 (T= 5800) less Mortgage of \$109,500.00 (T= 4110) less Realtor's Commission of \$8,100.00 (T= 3510) less Closing Costs of \$5,562.58 (T= 2500) = Net Proceeds to the Estate of \$11,863.24	112,617.00	0.00		135,000.00	FA
2. Wells Fargo Debtor Claimed 100% Exemption on Schedule C	288.00	0.00		0.00	FA
3. Household Goods Debtor Claimed 100% Exemption on Schedule C	2,200.00	0.00		0.00	FA
4. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	100.00	0.00		0.00	FA
5. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	600.00	0.00		0.00	FA
6. Costume Jewelry Debtor Claimed 100% Exemption on Schedule C	50.00	0.00		0.00	FA
7. Teacher Retirement System Debtor Claimed 100% Exemption on Schedule C	9,286.00	0.00		0.00	FA
8. 2008 Ford Expedition Debtor Claimed 100% Exemption on Schedule C	15,000.00	0.00		0.00	FA
9. Animals	0.00	0.00		0.00	FA
10. (2) TVs, Computer, CD Player, Cell Phone Debtor Claimed 100% Exemption on Schedule C	500.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$140,641.00	\$0.00		\$135,000.00
				\$0.00
				(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit A

Case No: 14-40803 BTR Judge: BRENDA T. RHOADES
Case Name: URETSKY, JESSICA L

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 04/14/14 (f)
341(a) Meeting Date: 05/09/14
Claims Bar Date: 09/02/14

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. Michael Crane is employed as a real estate broker. Sheldon E. Levy, CPA is employed as an accountant. On Dec. 15, 2014, Order Authorizing Trustee to Sell Real Property Located at 130 Price Circle, Hackberry, TX was entered, item # 1. On Feb. 5, 2015, the estate's tax return was filed with the IRS - no taxes were due. QSLWM will not be filing a fee application.

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 06/29/16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-40803
 Case Name: URETSKY, JESSICA L

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****4004 Checking Account

Taxpayer ID No: 61-6528256
 For Period Ending: 06/29/16

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 (\$)
12/31/14	1	STEWART TITLE COMPANY 7800 PRESTON RD, STE. 202 PLANO, TX 75024	BALANCE FORWARD SALES PROCEEDS Gross Sale = \$135,000.00 + taxes \$25.82 (T= 5800) less Mortgage of \$109,500.00 (T= 4110) less Realtor's Commission of \$8,100.00 (T= 3510) less Closing Costs of \$5,562.58 (T= 2500) = Net Proceeds to the Estate of \$11,863.24	1110-000	11,863.24		0.00 11,863.24
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		16.80	11,846.44
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.90	11,830.54
03/09/15	003001	Sheldon E. Levy, CPA 6320 Southwest Blvd., Ste. 204 Ft. Worth, TX 76109	Per Order 3/06/15 Accountant's Fees			1,500.30	10,330.24
			Fees 1,250.00	3410-000			
			Expenses 250.30	3420-000			
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		17.00	10,313.24
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.83	10,298.41
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.30	10,283.11
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.79	10,268.32
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.26	10,253.06
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.23	10,237.83
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.72	10,223.11
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.19	10,207.92
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.68	10,193.24
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.15	10,178.09
01/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.08	10,163.01
02/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.09	10,148.92
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.04	10,133.88
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.53	10,119.35
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.99	10,104.36

Page Subtotals 11,863.24 1,758.88

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-40803
 Case Name: URETSKY, JESSICA L

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****4004 Checking Account

Taxpayer ID No: 61-6528256
 For Period Ending: 06/29/16

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 (\$)
					11,863.24	1,758.88	10,104.36
			COLUMN TOTALS		11,863.24	1,758.88	
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		11,863.24	1,758.88	
			Less: Payments to Debtors			0.00	
			Net		11,863.24	1,758.88	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****4004		11,863.24	1,758.88	10,104.36
					11,863.24	1,758.88	10,104.36
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-40803

Case Name: URETSKY, JESSICA L

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 10,104.36

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000008	TD Auto Finance LLC	\$ 15,104.17	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 10,104.36

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, TRUSTEE	\$ 6,000.00	\$ 0.00	\$ 6,000.00

Total to be paid for chapter 7 administrative expenses \$ 6,000.00

Remaining Balance \$ 4,104.36

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 \$ 73,781.75 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 5.6 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	American Honda Finance Corporation	\$ 10,150.42	\$ 0.00	\$ 564.65
000002	Quantum3 Group LLC as agent for	\$ 1,098.06	\$ 0.00	\$ 61.08
000003	Quantum3 Group LLC as agent for	\$ 857.48	\$ 0.00	\$ 47.70
000004	Capital One Bank (USA), N.A.	\$ 451.60	\$ 0.00	\$ 25.12
000005	TEXAS HIGHER EDUCATION	\$ 3,279.95	\$ 0.00	\$ 182.46
000007	Nelnet	\$ 39,320.23	\$ 0.00	\$ 2,187.32
000009	Jefferson Capital Systems.LLC	\$ 948.10	\$ 0.00	\$ 52.74
000010	American Express Bank, FSB	\$ 1,310.97	\$ 0.00	\$ 72.93
000011	American Express Centurion Bank	\$ 1,041.18	\$ 0.00	\$ 57.92
000012	Capital Recovery V, LLC	\$ 5,235.74	\$ 0.00	\$ 291.26
000013	Capital Recovery V, LLC	\$ 2,103.38	\$ 0.00	\$ 117.01
000014	Capital Recovery V, LLC	\$ 3,403.81	\$ 0.00	\$ 189.35

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000015	Capital Recovery V, LLC	\$ 741.69	\$ 0.00	\$ 41.26
000016	Capital Recovery V, LLC	\$ 1,416.14	\$ 0.00	\$ 78.78
000017	Capital Recovery V, LLC	\$ 2,423.00	\$ 0.00	\$ 134.78
Total to be paid to timely general unsecured creditors			\$	<u>4,104.36</u>
Remaining Balance			\$	<u>0.00</u>

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