

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

| | | |
|---------------------|---|-------------------|
| In re: | § | |
| | § | |
| CHRISTIAN, JONATHAN | § | Case No. 14-41240 |
| CHRISTIAN, INDIRA | § | |
| | § | |
| 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 06/09/2014 . The undersigned trustee was appointed on 06/09/2014 .
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 \$ 72,500.00

Funds were disbursed in the following amounts:

| | |
|--|-----------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 36,523.30 |
| Bank service fees | 495.69 |
| 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 \$ 35,481.01

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 10/27/2014 and the deadline for filing governmental claims was 01/26/2015 . 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 \$ 6,875.00 . 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 \$ 6,875.00 , for a total compensation of \$ 6,875.00 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 \$ 312.52 , for total expenses of \$ 312.52 ² .

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

Date: 08/10/2015 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: 14-41240 BTR Judge: BRENDA T. RHOADES
Case Name: CHRISTIAN, JONATHAN
CHRISTIAN, INDIRA
For Period Ending: 08/10/15

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 06/09/14 (f)
341(a) Meeting Date: 07/11/14
Claims Bar Date: 10/27/14

| 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. 3504 San Patricio, Plano, TX Debtor Claimed 100% Exemption on Schedule C | 215,000.00 | 0.00 | | 0.00 | FA |
| 2. Financial Accts | 650.00 | 0.00 | | 0.00 | FA |
| 3. Household Goods Debtor Claimed 100% Exemption on Schedule C | 4,000.00 | 0.00 | | 0.00 | FA |
| 4. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C | 300.00 | 0.00 | | 0.00 | FA |
| 5. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C | 1,000.00 | 0.00 | | 0.00 | FA |
| 6. Furs and Jewelry Debtor Claimed 100% Exemption on Schedule C | 2,000.00 | 0.00 | | 0.00 | FA |
| 7. 2 Annuities | 50,000.00 | 20,000.00 | | 20,000.00 | FA |
| 8. Stock: Indira good Wind Travel, Inc. | Unknown | 0.00 | | 0.00 | FA |
| 9. Claim against Sangeeta and Sanwal Sarraf | Unknown | 0.00 | | 0.00 | FA |
| 10. 2007 Honda Debtor Claimed 100% Exemption on Schedule C | 2,500.00 | 0.00 | | 0.00 | FA |
| 11. Fraudulent Transfer - Winter & Snehal Christian (u) Adv. 14-04083 | 52,500.00 | 52,500.00 | | 52,500.00 | FA |

| | | | | | |
|-----------------------------------|--------------|-------------|--|-------------|--|
| | \$327,950.00 | \$72,500.00 | | \$72,500.00 | 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:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 14-41240 BTR Judge: BRENDA T. RHOADES
Case Name: CHRISTIAN, JONATHAN
CHRISTIAN, INDIRA

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 06/09/14 (f)
341(a) Meeting Date: 07/11/14
Claims Bar Date: 10/27/14

Quilling, Selander, Lownds, Winslett & Moser P.C. is employed to represent the trustee. The trustee is a partner in the same firm. The Bufkin Law Firm, LP is employed as special counsel. Sheldon E. Levy, CPA is employed as an accountant. On Aug. 19, 2014, Order Extending Time for Objecting to a Claim for Exemption was entered. On Oct. 9, 2014, Adv. 14-04083 was filed, item # 11. On Dec. 2, 2014, Order Approving Settlement was entered, item # 11. On Dec. 16, 2014, Order Approving Settlement was entered, item # 7. The estate tax returns were mailed to the IRS on Feb. 2, 2015 - no taxes were due.

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

Current Projected Date of Final Report (TFR): 08/10/15

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41240
Case Name: CHRISTIAN, JONATHAN
CHRISTIAN, INDIRA
Taxpayer ID No: 61-6526060
For Period Ending: 08/10/15

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****3927 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 |
| 11/12/14 | 11 | Bank Wire Deposit Recvd on 11/12/14 | Fraudulent Transfer | 1241-000 | 52,500.00 | | 52,500.00 |
| 11/28/14 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 47.82 | 52,452.18 |
| 12/02/14 | 7 | Chase Bank- Cashier's Check Re: Jonathan Y. Christian | Settlement | 1149-000 | 20,000.00 | | 72,452.18 |
| 12/02/14 | 003001 | Richard Bufkin 3811 Turtle Creek Blvd, Ste. 800 Dallas, TX 75219-4558 | Per Order Entered on 12/02/14 Attorney's Fees | 3210-000 | | 21,000.00 | 51,452.18 |
| 12/02/14 | 003002 | U.S. Bankruptcy Court 660 N. Central Expressway Ste. 300B Plano, Texas 75074 | Per Order on 12/02/14 Adv. 14-04083 Filing Fee | 2700-000 | | 350.00 | 51,102.18 |
| 12/17/14 | 003003 | Richard Bufkin 3811 Turtle Creek Blvd, Ste. 800 Dallas, TX 75219-4558 | Per Order Entered on 12/16/14 Attorney's Fees | 3210-000 | | 8,000.00 | 43,102.18 |
| 12/31/14 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 74.75 | 43,027.43 |
| 01/07/15 | 003004 | QSLWM 2001 Bryan Street, Suite 1800 Dallas, Texas 75201 | Per Order Entered 1/06/15 Attorney's Fees | | | 5,100.77 | 37,926.66 |
| | | | Fees | 3110-000 | 5,037.50 | | |
| | | | Expenses | 3120-000 | 63.27 | | |
| 01/30/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 60.00 | 37,866.66 |
| 02/27/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 50.83 | 37,815.83 |
| 03/03/15 | 003005 | Sheldon E. Levy, CPA 6320 Southwest Blvd., Ste. 204 Ft. Worth, TX 76109 | Per Order Entered on 3/02/15 Accountant's Fees | | | 2,072.53 | 35,743.30 |
| | | | Fees | 3410-000 | 1,875.00 | | |
| | | | Expenses | 3420-000 | 197.53 | | |
| 03/31/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 54.01 | 35,689.29 |

Page Subtotals 72,500.00 36,810.71

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41240
 Case Name: CHRISTIAN, JONATHAN
 CHRISTIAN, INDIRA
 Taxpayer ID No: 61-6526060
 For Period Ending: 08/10/15

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****3927 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 (\$) |
| 04/30/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 51.33 | 35,637.96 |
| 05/29/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 52.96 | 35,585.00 |
| 06/30/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 51.18 | 35,533.82 |
| 07/31/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 52.81 | 35,481.01 |

| | | | |
|---------------------------|-----------|-----------|-----------|
| COLUMN TOTALS | 72,500.00 | 37,018.99 | 35,481.01 |
| Less: Bank Transfers/CD's | 0.00 | 0.00 | |
| Subtotal | 72,500.00 | 37,018.99 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 72,500.00 | 37,018.99 | |

| | | | |
|---|------------------------------|--------------------------------|---------------------|
| | | NET | ACCOUNT |
| TOTAL - ALL ACCOUNTS | NET DEPOSITS | DISBURSEMENTS | BALANCE |
| Checking Account (Non-Interest Earn - *****3927 | 72,500.00 | 37,018.99 | 35,481.01 |
| | ----- | ----- | ----- |
| | 72,500.00 | 37,018.99 | 35,481.01 |
| | ===== | ===== | ===== |
| | (Excludes Account Transfers) | (Excludes Payments To Debtors) | Total Funds On Hand |

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-41240
Debtor Name: CHRISTIAN, JONATHAN

Claim Class Sequence

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------------------|---|-------------|-------|----------------|--------------|---------------|
| 000001 070 7100-00 | Discover Bank DB Servicing Corp PO Box 3025 New Albany, OH 43054-3025 | Unsecured | | \$13,152.23 | \$0.00 | \$13,152.23 |
| 000002 070 7100-00 | Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083 | Unsecured | | \$4,698.92 | \$0.00 | \$4,698.92 |
| 000003 070 7100-00 | American Express Bank, FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 | Unsecured | | \$1,843.79 | \$0.00 | \$1,843.79 |
| 000004 070 7100-00 | American Express Bank, FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 | Unsecured | | \$1,709.08 | \$0.00 | \$1,709.08 |
| 000006 070 7100-00 | State Farm Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 | Unsecured | | \$9,848.33 | \$0.00 | \$9,848.33 |
| 000007 070 7100-00 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Unsecured | | \$19,614.25 | \$0.00 | \$19,614.25 |
| 000008 070 7100-00 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Unsecured | | \$979.07 | \$0.00 | \$979.07 |
| 000009 070 7100-00 | Ashley Funding Services, LLC its successors/assigns of Laboratory Corp of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured | | \$12.00 | \$0.00 | \$12.00 |
| 000010 070 7100-00 | Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corp of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured | | \$9.70 | \$0.00 | \$9.70 |

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-41240
Debtor Name: CHRISTIAN, JONATHAN

Claim Class Sequence

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------------------|---|-------------|-------|----------------|--------------|---------------|
| 000011 070 7100-00 | Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corp of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured | | \$12.00 | \$0.00 | \$12.00 |
| 000012 070 7100-00 | Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corp of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured | | \$12.00 | \$0.00 | \$12.00 |
| 000013 070 7100-00 | Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corp of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured | | \$13.00 | \$0.00 | \$13.00 |
| 000014 070 7100-00 | Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corp of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured | | \$13.00 | \$0.00 | \$13.00 |
| 000015 070 7100-00 | Ashley Funding Services, LLC its successors and assigns as assignee of Laboratory Corp of America Holdings Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Unsecured | | \$13.00 | \$0.00 | \$13.00 |
| 000016 070 7100-00 | PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Unsecured | | \$21,099.59 | \$0.00 | \$21,099.59 |
| 000017 070 7100-00 | PYOD, LLC its successors/assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 | Unsecured | | \$13,809.84 | \$0.00 | \$13,809.84 |
| 000018 070 7100-00 | Capital Recovery V, LLC c/o Recovery Mgmt Systems Corp 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605 | Unsecured | | \$1,915.56 | \$0.00 | \$1,915.56 |

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-41240

Case Name: CHRISTIAN, JONATHAN

CHRISTIAN, INDIRA

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$ 35,481.01

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payment to Date | Proposed Payment |
|-----------|---------------------------------------|----------------|-------------------------|-------------------------|------------------|
| 000005 | COLLIN COUNTY TAX ASSESSOR/COLL ECTOR | \$ 3,661.80 | \$ 0.00 | \$ 0.00 | \$ 0.00 |

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 35,481.01

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 | \$ 6,875.00 | \$ 0.00 | \$ 6,875.00 |
| Trustee Expenses: CHRISTOPHER J. MOSER | \$ 312.52 | \$ 0.00 | \$ 312.52 |

Total to be paid for chapter 7 administrative expenses \$ 7,187.52

Remaining Balance \$ 28,293.49

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 \$ 106,153.19 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 26.7 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 | \$ 13,152.23 | \$ 0.00 | \$ 3,505.52 |
| 000002 | Capital One Bank (USA), N.A. | \$ 4,698.92 | \$ 0.00 | \$ 1,252.42 |
| 000003 | American Express Bank, FSB | \$ 1,843.79 | \$ 0.00 | \$ 491.44 |
| 000004 | American Express Bank, FSB | \$ 1,709.08 | \$ 0.00 | \$ 455.53 |
| 000006 | State Farm Bank | \$ 9,848.33 | \$ 0.00 | \$ 2,624.92 |
| 000007 | PYOD, LLC its successors and assigns as | \$ 19,614.25 | \$ 0.00 | \$ 5,227.87 |
| 000008 | PYOD, LLC its successors and assigns as | \$ 979.07 | \$ 0.00 | \$ 260.96 |
| 000009 | Ashley Funding Services, LLC its | \$ 12.00 | \$ 0.00 | \$ 3.20 |

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|--|---|-------------------------|--------------------------|------------------|
| 000010 | Ashley Funding Services, LLC its | \$ 9.70 | \$ 0.00 | \$ 2.59 |
| 000011 | Ashley Funding Services, LLC its | \$ 12.00 | \$ 0.00 | \$ 3.20 |
| 000012 | Ashley Funding Services, LLC its | \$ 12.00 | \$ 0.00 | \$ 3.20 |
| 000013 | Ashley Funding Services, LLC its | \$ 13.00 | \$ 0.00 | \$ 3.46 |
| 000014 | Ashley Funding Services, LLC its | \$ 13.00 | \$ 0.00 | \$ 3.46 |
| 000015 | Ashley Funding Services, LLC its | \$ 13.00 | \$ 0.00 | \$ 3.46 |
| 000016 | PYOD, LLC its successors and assigns as | \$ 21,099.59 | \$ 0.00 | \$ 5,623.77 |
| 000017 | PYOD, LLC its successors/assigns as | \$ 13,809.84 | \$ 0.00 | \$ 3,680.80 |
| 000018 | Capital Recovery V, LLC | \$ 1,915.56 | \$ 0.00 | \$ 510.56 |
| 000019 | Capital Recovery V, LLC | \$ 1,267.64 | \$ 0.00 | \$ 337.87 |
| 000020 | Capital Recovery V, LLC | \$ 5,170.35 | \$ 0.00 | \$ 1,378.08 |
| 000021 | Capital Recovery V, LLC | \$ 765.42 | \$ 0.00 | \$ 204.01 |
| 000022 | Capital Recovery V, LLC | \$ 10,194.42 | \$ 0.00 | \$ 2,717.17 |
| Total to be paid to timely general unsecured creditors | | | \$ | 28,293.49 |
| 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