

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 06/03/2015 and the deadline for filing governmental claims was 09/01/2015 . 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 \$ 924.50 . 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 \$ 924.50 , for a total compensation of \$ 924.50² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 185.28 , for total expenses of \$ 185.28² .

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

Date: 12/15/2015 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: 14-41473 BTR Judge: BRENDA T. RHOADES
Case Name: CHAPEL, SEAN P
CHAPEL, JENNIFER R
For Period Ending: 12/15/15

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 07/09/14 (f)
341(a) Meeting Date: 08/01/14
Claims Bar Date: 06/03/15

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. 6360 Snowberry Avenue Firestone, CO 80504 Debtor Claimed 100% Exemption on Schedule C	210,000.00	0.00		0.00	FA
2. Chase Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
3. Financial Accts Debtor Claimed 100% Exemption on Schedule C	400.00	0.00		0.00	FA
4. Security Deposit With Landlord Debtor Claimed 100% Exemption on Schedule C	1,450.00	0.00		0.00	FA
5. Household Goods Debtor Claimed 100% Exemption on Schedule C	2,500.00	0.00		0.00	FA
6. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	105.00	0.00		0.00	FA
7. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	300.00	0.00		0.00	FA
8. Jewelry Debtor Claimed 100% Exemption on Schedule C	125.00	0.00		0.00	FA
9. Firearms and Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	250.00	0.00		0.00	FA
10. Retirement Debtor Claimed 100% Exemption on Schedule C	1,846.00	0.00		0.00	FA
11. 2004 Chevy Tahoe Debtor Claimed 100% Exemption on Schedule C	10,000.00	0.00		0.00	FA
12. 2004 Chevy Silverado Debtor Claimed 100% Exemption on Schedule C	5,000.00	0.00		0.00	FA
13. Dog	0.00	0.00		0.00	FA
14. Video Game System Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 14-41473 BTR Judge: BRENDA T. RHOADES
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Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 07/09/14 (f)
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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
15. 2014 Tax Refund (u)	3,698.00	1,924.99		3,698.00	FA

	\$235,874.00	\$1,924.99	\$3,698.00	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:

Quilling, Selander, Lownds, Winslett & Moser P.C. is employed to represent the trustee. The trustee is a partner in the same firm. Debtors claimed Colorado state exemptions. On May 12, 2015, Agreed Order on Trustee's Objections to Amended Exemptions was entered, item # 15 - tax refund is deemed property of the estate.

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

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41473
Case Name: CHAPEL, SEAN P
CHAPEL, JENNIFER R
Taxpayer ID No: 61-6535906
For Period Ending: 12/15/15

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****4202 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
03/04/15	15	U.S. TREASURY KANSAS CITY, MO	2014 Tax Refund	1224-000	3,698.00		3,698.00
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,688.00
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,678.00
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,668.00
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,658.00
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,648.00
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,638.00
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,628.00
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,618.00
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,608.00
12/08/15	003001	QSLWM 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Per Order Entered on 12/08/15 Attorney's Fee	3110-000		800.00	2,808.00

COLUMN TOTALS	3,698.00	890.00	2,808.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	3,698.00	890.00	
Less: Payments to Debtors		0.00	
Net	3,698.00	890.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****4202)	3,698.00	890.00	2,808.00
	-----	-----	-----
	3,698.00	890.00	2,808.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 3,698.00 890.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41473
 Case Name: CHAPEL, SEAN P
 CHAPEL, JENNIFER R
 Taxpayer ID No: 61-6535906
 For Period Ending: 12/15/15

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****4202 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 (\$)

Checking Account (Non-Interest Earn - *****4202

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: December 15, 2015

Case Number: 14-41473
Debtor Name: CHAPEL, SEAN P

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Navient Solutions, Inc. 220 Lasley Ave Wilkes-Barre, PA 18706	Unsecured		\$10,145.27	\$0.00	\$10,145.27
000002 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$2,815.64	\$0.00	\$2,815.64
000003 070 7100-00	US Department of Education c/o VSAC Federal Loans PO Box 777 Winooski, VT 05404	Unsecured		\$12,209.78	\$0.00	\$12,209.78
000004 070 7100-00	American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Unsecured		\$1,598.83	\$0.00	\$1,598.83
000005 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		\$2,205.37	\$0.00	\$2,205.37
000006 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$4,606.26	\$0.00	\$4,606.26
000007 070 7100-00	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$2,351.50	\$0.00	\$2,351.50
000008 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$2,373.74	\$0.00	\$2,373.74
Case Totals:				\$38,306.39	\$0.00	\$38,306.39

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-41473

Case Name: CHAPEL, SEAN P

CHAPEL, JENNIFER R

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$ 2,808.00

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	\$ 924.50	\$ 0.00	\$ 924.50
Trustee Expenses: CHRISTOPHER J. MOSER	\$ 185.28	\$ 0.00	\$ 185.28

Total to be paid for chapter 7 administrative expenses \$ 1,109.78

Remaining Balance \$ 1,698.22

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 \$ 38,306.39 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 4.4 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	Navient Solutions, Inc.	\$ 10,145.27	\$ 0.00	\$ 449.77
000002	Capital One Bank (USA), N.A.	\$ 2,815.64	\$ 0.00	\$ 124.82
000003	US Department of Education	\$ 12,209.78	\$ 0.00	\$ 541.29
000004	American InfoSource LP as agent for	\$ 1,598.83	\$ 0.00	\$ 70.88
000005	PYOD, LLC its successors and assigns as	\$ 2,205.37	\$ 0.00	\$ 97.77
000006	Synchrony Bank	\$ 4,606.26	\$ 0.00	\$ 204.21
000007	Capital One, N.A.	\$ 2,351.50	\$ 0.00	\$ 104.25
000008	Capital One Bank (USA), N.A.	\$ 2,373.74	\$ 0.00	\$ 105.23

Total to be paid to timely general unsecured creditors \$ 1,698.22

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