

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 04/28/2015 and the deadline for filing governmental claims was 07/27/2015 . 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 \$ 1,304.47 . 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 \$ 1,304.47 , for a total compensation of \$ 1,304.47 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 \$ 182.03 , for total expenses of \$ 182.03 ² .

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

Date: 10/08/2015 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: 14-41631 BTR Judge: BRENDA T. RHOADES
Case Name: CRONINGER, ELIZABETH DIANNE

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 07/31/14 (f)
341(a) Meeting Date: 09/12/14
Claims Bar Date: 04/28/15

For Period Ending: 10/08/15

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. 125 Bowie Drive Lake Kiowa, TX Debtor Claimed 100% Exemption on Schedule C	109,179.00	0.00		0.00	FA
2. Cash on hand Tax Refund = \$4,622.52; Estate's Portion of Tax Refund = \$2,684.86 (item # 12) + \$200.00 Cash (item # 2) + Financial Accts \$250.00 (item # 3) = \$3,134.86; Debtor's Poriton of Tax Refund = \$1,487.66	200.00	0.00		200.00	FA
3. Financial Accts Tax Refund = \$4,622.52; Estate's Portion of Tax Refund = \$2,684.86 (item # 12) + \$200.00 Cash (item # 2) + Financial Accts \$250.00 (item # 3) = \$3,134.86; Debtor's Poriton of Tax Refund = \$1,487.66	250.00	0.00		250.00	FA
4. Household Goods Debtor Claimed 100% Exemption on Schedule C	2,380.00	0.00		0.00	FA
5. Books/Collectibles	150.00	0.00		0.00	FA
6. Clothes Debtor Claimed 100% Exemption on Schedule C	100.00	0.00		0.00	FA
7. Jewelry Debtor Claimed 100% Exemption on Schedule C	250.00	0.00		0.00	FA
8. Camera Debtor Claimed 100% Exemption on Schedule C	20.00	0.00		0.00	FA
9. Retirement Plans Debtor Claimed 100% Exemption on Schedule C	100.00	0.00		0.00	FA
10. 2013 Ford Fusion no equity Debtor Claimed 100% Exemption on Schedule C	19,287.00	0.00		0.00	FA
11. Accts Recvble: Chase (u)	2,409.79	2,409.79		2,409.79	FA
12. 2014 TAX REFUND (u)	4,567.00	2,684.86		4,172.52	FA

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 14-41631 BTR Judge: BRENDA T. RHOADES
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Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 07/31/14 (f)
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Claims Bar Date: 04/28/15

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
Tax Refund = \$4,622.52; Estate's Portion of Tax Refund = \$2,684.86 (item # 12) + \$200.00 Cash (item # 2) + Financial Accts \$250.00 (item # 3) = \$3,134.86; Debtor's Poriton of Tax Refund = \$1,487.66					

TOTALS (Excluding Unknown Values)	\$138,892.79	\$5,094.65		\$7,032.31	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

On Jan. 27, 2015, Order Reopening Case was entered. Trustee collected an unscheduled accounts receivable, item # 11, and a tax refund, item # 12.

Initial Projected Date of Final Report (TFR): 03/31/16 Current Projected Date of Final Report (TFR): 10/07/15

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41631
Case Name: CRONINGER, ELIZABETH DIANNE

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****4048 Checking Account (Non-Interest Earn)

Taxpayer ID No: 61-6528633
For Period Ending: 10/08/15

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
01/21/15	11	CHASE	ACCTS RECVBLE	1221-000	2,409.79		2,409.79
		Cashier's Check	Refund of Chase Paymt Protector fees				
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,399.79
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,389.79
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,379.79
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,369.79
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,359.79
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,349.79
* 07/13/15		UNITED STATES TREASURY KANSAS CITY, MO	2014 TAX REFUND Check lost by UPS.	1224-003	4,567.00		6,916.79
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,906.79
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,896.79
* 09/15/15		UNITED STATES TREASURY KANSAS CITY, MO	2014 TAX REFUND UPS LOST THIS DEPOSIT	1224-003	-4,567.00		2,329.79
09/15/15	2, 3, 12	UNITED STATES TREASURY KANSAS CITY, MO RE: ELIZABETH D. CRONINGER 2014 TAX REFUND	Tax Refund = \$4,622.52; Estate's Portion of Tax Refund = \$2,684.86 (item # 12) + \$200.00 Cash (item # 2) + Financial Accts \$250.00 (item # 3) = \$3,134.86; Debtor's Poriton of Tax Refund = \$1,487.66	1224-000	4,622.52		6,952.31
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,942.31

Page Subtotals 7,032.31 90.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41631
Case Name: CRONINGER, ELIZABETH DIANNE

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****4048 Checking Account (Non-Interest Earn)

Taxpayer ID No: 61-6528633
For Period Ending: 10/08/15

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 (\$)
COLUMN TOTALS					7,032.31	90.00	6,942.31
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					7,032.31	90.00	
Less: Payments to Debtors						0.00	
Net					7,032.31	90.00	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****4048					7,032.31	90.00	6,942.31
					-----	-----	-----
					7,032.31	90.00	6,942.31
					=====	=====	=====
					(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 08, 2015

Case Number: 14-41631 Claim Class Sequence
Debtor Name: CRONINGER, ELIZABETH DIANNE

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
060 8200-00	ELIZABETH DIANNE CRONINGER 125 BOWIE DRIVE LAKE KIOWA, TX 76240-9459	Administrative		\$1,487.66	\$0.00	\$1,487.66
000001 070 7100-00	Capital One Bank (USA), N.A. By American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$4,153.28	\$0.00	\$4,153.28
000002 070 7100-00	U.S. Department of Education c/o FedLoan Servicing P.O. Box 530210 Atlanta, GA 30353-0210	Unsecured		\$10,450.17	\$0.00	\$10,450.17
000003 070 7100-00	Wells Fargo Bank N.A. 1 Home Campus, 3rd Floor Des Moines, IA 50328	Unsecured		\$5,438.92	\$0.00	\$5,438.92
Case Totals:				\$21,530.03	\$0.00	\$21,530.03

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-41631

Case Name: CRONINGER, ELIZABETH DIANNE

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$ 6,942.31

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	\$ 1,304.47	\$ 0.00	\$ 1,304.47
Trustee Expenses: CHRISTOPHER J. MOSER	\$ 182.03	\$ 0.00	\$ 182.03

Total to be paid for chapter 7 administrative expenses \$ 1,486.50

Remaining Balance \$ 5,455.81

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 \$ 20,042.37 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 19.8 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
000001	Capital One Bank (USA), N.A.	\$ 4,153.28	\$ 0.00	\$ 822.30
000002	U.S. Department of Education	\$ 10,450.17	\$ 0.00	\$ 2,069.01
000003	Wells Fargo Bank N.A.	\$ 5,438.92	\$ 0.00	\$ 1,076.84
Total to be paid to timely general unsecured creditors			\$	3,968.15
Remaining Balance			\$	1,487.66

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

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 1,487.66 .