

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re:	§	
	§	
FOWLER, RICHARD M	§	Case No. 14-41709
FOWLER, ANDREINA R	§	
	§	
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 08/08/2014 . The undersigned trustee was appointed on 08/08/2014 .
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 \$ 9,683.76

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	5,000.00
Bank service fees	185.88
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 \$ 4,497.88

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 12/15/2014 and the deadline for filing governmental claims was 03/16/2015 . 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 \$ 9,925.00 . 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 \$ 1,100.00 , for a total compensation of \$ 1,100.00 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: 10/18/2016 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: 14-41709 BTR Judge: BRENDA T. RHOADES
Case Name: FOWLER, RICHARD M
FOWLER, ANDREINA R
For Period Ending: 10/18/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 08/08/14 (f)
341(a) Meeting Date: 09/12/14
Claims Bar Date: 12/15/14

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. 756 Ladner Drive Pensacola, FL Gross Sale = \$132,500.00 less First Mortgage of \$110,000.00 (T= 4110) less Second Mortgage of \$1,000.00 (T= 4110) less Realtor's Commission of \$7,950.00 (T= 3510) less Closing Costs of \$3,681.62 (T= 2500) less Taxes \$1,184.62 (T= 5800) = Net Proceeds to the Estate of \$8,683.76	116,692.00	8,683.76		132,500.00	FA
2. Financial Accounts Debtor Claimed 100% Exemption on Schedule C	247.32	0.00		0.00	FA
3. Security Deposits Debtor Claimed 100% Exemption on Schedule C	2,050.00	0.00		0.00	FA
4. Household Goods Debtor Claimed 100% Exemption on Schedule C	8,845.00	0.00		0.00	FA
5. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	640.00	0.00		0.00	FA
6. VOID (u)	Unknown	0.00		0.00	FA
7. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	500.00	0.00		0.00	FA
8. Jewlery Debtor Claimed 100% Exemption on Schedule C	3,500.00	0.00		0.00	FA
9. Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	20.00	0.00		0.00	FA
10. Retirement Debtor Claimed 100% Exemption on Schedule C	31,302.20	0.00		0.00	FA
11. 2005 Nissan Murano- Good Condition- 83,171 miles Debtor Claimed 100% Exemption on Schedule C	10,922.00	0.00		0.00	FA
12. 2011 Toyota Corolla- Good Condition- 59,720 miles	10,167.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 14-41709 BTR Judge: BRENDA T. RHOADES
Case Name: FOWLER, RICHARD M
FOWLER, ANDREINA R

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 08/08/14 (f)
341(a) Meeting Date: 09/12/14
Claims Bar Date: 12/15/14

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
Debtor Claimed 100% Exemption on Schedule C					
13. 1969 Pontiac GTO- Not Running- 61,551 miles no equity Debtor Claimed 100% Exemption on Schedule C	4,000.00	0.00		0.00	FA
14. Pets	0.00	0.00		0.00	FA
15. Accts Recvble - Earnest Money (u) relating to Mr. and Mrs. Jarvis deposit on the unsuccessful attempt to purchase 756 Ladner Dr., Pensacola, FL	1,000.00	1,000.00		1,000.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$189,885.52	\$9,683.76		\$133,500.00
				\$0.00
				(Total Dollar Amount in Column 6)

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. Robert Justice and Connell & Manziak Realty, Inc. are employed as a real estate broker. Sheldon E. Levy, CPA is employed as an accountant. On Feb. 24, 2015, Order Authorizing Trustee to Sell Real Property located at 756 Ladner Dr., Pensacola, FL was entered, item # 1. On Aug. 18, 2015, Agreed Order Directing Turnover of Property of the Estate was entered, item #15. On May 9, 2015, Estate Tax Returns were filed with the IRS, and no taxes were due.

Initial Projected Date of Final Report (TFR): 06/30/16 Current Projected Date of Final Report (TFR): 10/18/16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41709
 Case Name: FOWLER, RICHARD M
 FOWLER, ANDREINA R
 Taxpayer ID No: 61-6533956
 For Period Ending: 10/18/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****4136 Checking Account

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
07/30/15	1	FIRST INTERNATIONAL TITLE PENSACOLA ESCROW ACCOUNT 4300 BAYOU BLVD., STE. 7 PENSACOLA, FL 32503	SALE PROCEEDS Gross Sale = \$132,500.00 less First Mortgage of \$110,000.00 (T= 4110) less Second Mortgage of \$1,000.00 (T= 4110) less Realtor's Commission of \$7,950.00 (T= 3510) less Closing Costs of \$3,681.62 (T= 2500) less Taxes \$1,184.62 (T= 5800) = Net Proceeds to the Estate of \$8,683.76	1110-000	8,683.76		8,683.76
08/25/15	15	T.A. BOROWSKI, JR., P.A. IOTA TRUST ACCOUNT PO BOX 12651 PENSACOLA, FL 32591-2651	ACCTS. RECVBLE - EARNEST MONEY	1221-000	1,000.00		9,683.76
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		12.05	9,671.71
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.91	9,657.80
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.35	9,643.45
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.87	9,629.58
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.31	9,615.27
01/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.25	9,601.02
02/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.31	9,587.71
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.21	9,573.50
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.73	9,559.77
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		14.16	9,545.61
06/15/16	003001	Sheldon E. Levy, CPA 6320 Southwest Blvd., Ste. 204 Ft. Worth, TX 76109	Per Order Entered on 6/13/16 Accountant's Fee	3410-000		1,500.00	8,045.61
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		12.97	8,032.64
07/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		11.90	8,020.74
08/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		11.88	8,008.86
09/27/16	003002	QSLWM	Per Order Entered 9/26/16	3110-000		3,500.00	4,508.86

Page Subtotals 9,683.76 5,174.90

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-41709
 Case Name: FOWLER, RICHARD M
 FOWLER, ANDREINA R
 Taxpayer ID No: 61-6533956
 For Period Ending: 10/18/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****4136 Checking Account

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 (\$)
09/30/16		2001 Bryan Street, Suite 1800 Dallas, Texas 75201 BANK OF KANSAS CITY	Attorney's Fees BANK SERVICE FEE	2600-000		10.98	4,497.88

COLUMN TOTALS	9,683.76	5,185.88	4,497.88
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	9,683.76	5,185.88	
Less: Payments to Debtors		0.00	
Net	9,683.76	5,185.88	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****4136	9,683.76	5,185.88	4,497.88
	-----	-----	-----
	9,683.76	5,185.88	4,497.88
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 10.98

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 18, 2016

Case Number: 14-41709 Claim Class Sequence
Debtor Name: FOWLER, RICHARD M

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Army & Air Force Exchange Services c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite #200 Tucson, AZ 85712	Unsecured		\$2,574.22	\$0.00	\$2,574.22
000002 070 7100-00	NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD, VA 22119-3000	Unsecured		\$23,954.78	\$0.00	\$23,954.78
000004 070 7100-00	TD Retail Card Services c/o Creditors Bankruptcy Service P O Box 800849 Dallas, TX 75380	Unsecured		\$1,385.00	\$0.00	\$1,385.00
000005 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems CorP 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$503.60	\$0.00	\$503.60
000003 050 4110-00	NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD, VA 22119	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$28,417.60	\$0.00	\$28,417.60

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-41709

Case Name: FOWLER, RICHARD M
FOWLER, ANDREINA R

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 4,497.88

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, TRUSTEE	\$ 1,100.00	\$ 0.00	\$ 1,100.00

Total to be paid for chapter 7 administrative expenses \$ 1,100.00

Remaining Balance \$ 3,397.88

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 \$ 28,417.60 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 12.0 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	Army & Air Force Exchange Services	\$ 2,574.22	\$ 0.00	\$ 307.80
000002	NAVY FEDERAL CREDIT UNION	\$ 23,954.78	\$ 0.00	\$ 2,864.26
000004	TD Retail Card Services	\$ 1,385.00	\$ 0.00	\$ 165.60
000005	Capital Recovery V, LLC	\$ 503.60	\$ 0.00	\$ 60.22
Total to be paid to timely general unsecured creditors			\$	<u>3,397.88</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