

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re: §
§
EASLEY, TIMOTHY L § Case No. 14-42058
EASLEY, KONNIE K §
§
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 09/30/2014 . The undersigned trustee was appointed on 09/30/2014 .
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 \$ 1,935.00

Funds were disbursed in the following amounts:

| | |
|--|-------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 0.00 |
| Bank service fees | 60.00 |
| 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 \$ 1,875.00

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 06/30/2015 and the deadline for filing governmental claims was 09/28/2015 . 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 \$ 401.82 . 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 \$ 401.82 , for a total compensation of \$ 401.82². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 194.92 , for total expenses of \$ 194.92².

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: 14-42058 BTR Judge: BRENDA T. RHOADES
Case Name: EASLEY, TIMOTHY L
EASLEY, KONNIE K
For Period Ending: 10/08/15

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 09/30/14 (f)
341(a) Meeting Date: 11/10/14
Claims Bar Date: 06/30/15

| 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. 324 CR 4593 Boyd, TX Homestead 8.3 acres with 28 x 60 Doublewide mobile home Debtor Claimed 100% Exemption on Schedule C | 70,000.00 | 0.00 | | 0.00 | FA |
| 2. Cash | 40.00 | 40.00 | | 40.00 | FA |
| 3. Financial Accts Debtor Claimed 100% Exemption on Schedule C | 120.00 | 120.00 | | 120.00 | FA |
| 4. Household Goods Debtor Claimed 100% Exemption on Schedule C | 1,800.00 | 0.00 | | 0.00 | FA |
| 5. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C | 200.00 | 0.00 | | 0.00 | FA |
| 6. Clothing Debtor Claimed 100% Exemption on Schedule C | 200.00 | 0.00 | | 0.00 | FA |
| 7. Jewelry Debtor Claimed 100% Exemption on Schedule C | 725.00 | 0.00 | | 0.00 | FA |
| 8. Insurance Policies Debtor Claimed 100% Exemption on Schedule C | 0.00 | 0.00 | | 0.00 | FA |
| 9. Retirement Plans Debtor Claimed 100% Exemption on Schedule C | 135,316.11 | 0.00 | | 0.00 | FA |
| 10. 2006 Pontiac Gran Prix - 158,000 miles Debtor Claimed 100% Exemption on Schedule C | 1,500.00 | 0.00 | | 0.00 | FA |
| 11. 2006 GMC Canyon - 130,000 miles Debtor Claimed 100% Exemption on Schedule C | 2,500.00 | 0.00 | | 0.00 | FA |
| 12. Pets Debtor Claimed 100% Exemption on Schedule C | 150.00 | 0.00 | | 0.00 | FA |
| 13. TAX REFUND (u) 2014 Tax Refund: \$1,935.00; Estate's portion = \$1,447.27 + cash of | 1,935.00 | 1,447.27 | | 1,775.00 | FA |

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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EASLEY, KONNIE K

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 09/30/14 (f)
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Claims Bar Date: 06/30/15

| 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 |
| \$40.00 + financial accts of \$120.00 = \$1,607.27. Debtors' portion of tax refund = \$327.73 | | | | | |

| | | | | | |
|-----------------------------------|--------------|------------|--|------------|--|
| TOTALS (Excluding Unknown Values) | \$214,486.11 | \$1,607.27 | | \$1,935.00 | Gross Value of Remaining Assets \$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:

Trustee collected the debtors' tax refund, item # 13. The debtors' portion of the tax refund will be paid out along with the final distributions.

Initial Projected Date of Final Report (TFR): 06/30/16 Current Projected Date of Final Report (TFR): 10/08/15

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-42058
Case Name: EASLEY, TIMOTHY L
EASLEY, KONNIE K
Taxpayer ID No: 61-6540782
For Period Ending: 10/08/15

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****4257 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 (\$) |
| 04/14/15 | 2, 3, 13 | UNITED STATES TREASURY KANSAS CITY, MO | BALANCE FORWARD 2014 TAX REFUND 2014 Tax Refund: \$1,935.00; Estate's portion = \$1,447.27 + cash of \$40.00 + financial accts of \$120.00 = \$1,607.27. Debtors' portion of tax refund = \$327.73 | 1223-000 | 1,935.00 | | 0.00 1,935.00 |
| 04/30/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 10.00 | 1,925.00 |
| 05/29/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 10.00 | 1,915.00 |
| 06/30/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 10.00 | 1,905.00 |
| 07/31/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 10.00 | 1,895.00 |
| 08/31/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 10.00 | 1,885.00 |
| 09/30/15 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 10.00 | 1,875.00 |

| | | | |
|---------------------------|----------|-------|----------|
| COLUMN TOTALS | 1,935.00 | 60.00 | 1,875.00 |
| Less: Bank Transfers/CD's | 0.00 | 0.00 | |
| Subtotal | 1,935.00 | 60.00 | |
| Less: Payments to Debtors | | 0.00 | |
| Net | 1,935.00 | 60.00 | |

| | | | |
|--|--------------|--------------------------------|---------------------|
| TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| Checking Account (Non-Interest Earn - *****4257) | 1,935.00 | 60.00 | 1,875.00 |
| | ----- | ----- | ----- |
| | 1,935.00 | 60.00 | 1,875.00 |
| | ===== | ===== | ===== |
| (Excludes Account Transfers) | | (Excludes Payments To Debtors) | Total Funds On Hand |

Page Subtotals 1,935.00 60.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 08, 2015

Case Number: 14-42058
Debtor Name: EASLEY, TIMOTHY L

Claim Class Sequence

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------------------|--|----------------|-------|----------------|--------------|---------------|
| 999 8200-00 | TIMOTHY & KONNIE EASLEY 324 CR 4593 BOYD, TX 76023 | Administrative | | \$327.73 | \$0.00 | \$327.73 |
| 000001 070 7100-00 | American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866 | Unsecured | | \$12,305.31 | \$0.00 | \$12,305.31 |
| 000002 070 7100-00 | Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | Unsecured | | \$11,656.77 | \$0.00 | \$11,656.77 |
| 000003 070 7100-00 | WORLD'S FOREMOST BANK CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609 | Unsecured | | \$2,183.09 | \$0.00 | \$2,183.09 |
| 000004 070 7100-00 | Citibank, N.A. c/o American InfoSource LP PO Box 248840 Oklahoma City, OK 73124-8840 | Unsecured | | \$10,867.17 | \$0.00 | \$10,867.17 |
| 000005 070 7100-00 | Wells Fargo Card Services PO Box 9210 Des Moines, IA 50306 | Unsecured | | \$3,721.79 | \$0.00 | \$3,721.79 |
| 000006 070 7100-00 | CAPITAL ONE, N.A. c/o BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701 | Unsecured | | \$2,908.07 | \$0.00 | \$2,908.07 |
| 000007 070 7100-00 | Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 | Unsecured | | \$5,133.69 | \$0.00 | \$5,133.69 |
| Case Totals: | | | | \$49,103.62 | \$0.00 | \$49,103.62 |

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42058

Case Name: EASLEY, TIMOTHY L

EASLEY, KONNIE K

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$ 1,875.00

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 | \$ 401.82 | \$ 0.00 | \$ 401.82 |
| Trustee Expenses: CHRISTOPHER J. MOSER | \$ 194.92 | \$ 0.00 | \$ 194.92 |

Total to be paid for chapter 7 administrative expenses \$ 596.74

Remaining Balance \$ 1,278.26

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 \$ 48,775.89 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 2.0 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 | American InfoSource LP as agent for | \$ 12,305.31 | \$ 0.00 | \$ 239.80 |
| 000002 | Discover Bank | \$ 11,656.77 | \$ 0.00 | \$ 227.16 |
| 000003 | WORLD'S FOREMOST BANK | \$ 2,183.09 | \$ 0.00 | \$ 42.54 |
| 000004 | Citibank, N.A. | \$ 10,867.17 | \$ 0.00 | \$ 211.78 |
| 000005 | Wells Fargo Card Services | \$ 3,721.79 | \$ 0.00 | \$ 72.53 |
| 000006 | CAPITAL ONE, N.A. | \$ 2,908.07 | \$ 0.00 | \$ 56.67 |
| 000007 | Portfolio Recovery Associates, LLC | \$ 5,133.69 | \$ 0.00 | \$ 100.05 |
| Total to be paid to timely general unsecured creditors | | | \$ | 950.53 |
| Remaining Balance | | | \$ | 327.73 |

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 \$ 327.73 .