



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 02/12/2015 and the deadline for filing governmental claims was 05/13/2015 . 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 \$ 652.25 . 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 \$ 652.25 , for a total compensation of \$ 652.25<sup>2</sup> . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 199.44 , for total expenses of \$ 199.44<sup>2</sup> .

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

Date: 10/19/2016 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.

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<sup>2</sup> 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: 14-42111 BTR Judge: BRENDA T. RHOADES  
Case Name: JAMES, RUSSELL G.  
JAMES, CHERYL A.  
For Period Ending: 10/19/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 10/03/14 (f)  
341(a) Meeting Date: 11/10/14  
Claims Bar Date: 02/12/15

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. 4903 Waterside Ln. Sachse, TX 75048 Debtor Claimed 100% Exemption on Schedule C	177,040.00	0.00		0.00	FA
2. Nacadoches County .00075 Acers fractional oil & gas interest in Nacogdoches, TX	0.00	1,001.00		1,001.00	FA
3. Financial Accts 2014 Tax Refund = \$1,624.00. Estate's portion of tax refund = \$1,228.01 (item # 16) + Financial Acct balance = \$380.00 (item # 3). Debtors' portion of tax refund = \$15.99.	380.00	0.00		380.00	FA
4. Household Goods Debtor Claimed 100% Exemption on Schedule C	4,630.00	0.00		0.00	FA
5. Books/ Collectibles Debtor Claimed 100% Exemption on Schedule C	1,850.00	0.00		0.00	FA
6. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	600.00	0.00		0.00	FA
7. Furs and Jewelry Debtor Claimed 100% Exemption on Schedule C	2,050.00	0.00		0.00	FA
8. Firearms and Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	1,000.00	0.00		0.00	FA
9. Insurance Policies Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
10. Retirement Plans Debtor Claimed 100% Exemption on Schedule C	18,892.70	0.00		0.00	FA
11. 2014 Chevy Equinox Debtor Claimed 100% Exemption on Schedule C	20,000.00	0.00		0.00	FA
12. 2007 Ford Taurus Debtor Claimed 100% Exemption on Schedule C	2,700.00	0.00		0.00	FA

**FORM 1**  
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Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 10/03/14 (f)  
341(a) Meeting Date: 11/10/14  
Claims Bar Date: 02/12/15

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
13. 2006 Chevy Cobalt Debtor Claimed 100% Exemption on Schedule C	2,000.00	0.00		0.00	FA
14. 1974 Ouchita Mercury 9.9 - motor	400.00	0.00		0.00	FA
15. Animals Debtor Claimed 100% Exemption on Schedule C	10.00	0.00		0.00	FA
16. 2014 Tax Refund (u) 2014 Tax Refund = \$1,624.00. Estate's portion of tax refund = \$1,228.01 (item # 16) + Financial Acct balance = \$380.00 (item # 3). Debtors' portion of tax refund = \$15.99.	1,624.00	1,228.01		1,244.00	FA

TOTALS (Excluding Unknown Values)

\$233,176.70

\$2,229.01

\$2,625.00

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:

Quilling, Selander, Lownds, Winslett & Moser P.C. is employed to represent the trustee. The trustee is a partner in the same firm. On Dec. 15, 2014, Order Authorizing Sale of Property of the Estate was entered, item # 2. QSLWM will not be filing a fee application. Debtors' portion of the tax refund in the amount of \$15.99 will be paid along with the final distributions.

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

Current Projected Date of Final Report (TFR): 10/19/16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-42111  
 Case Name: JAMES, RUSSELL G.  
 JAMES, CHERYL A.  
 Taxpayer ID No: 61-6528234  
 For Period Ending: 10/19/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*3993 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
12/29/14	2	BANK OF THE WEST CASHIER'S CHECK RE: PAUL L McCULLISS	Sale Proceeds - Mineral Interests	1129-000	1,001.00		1,001.00
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	991.00
11/02/15	3, 16	United States Treasury Kansas City, MO	2014 Tax Refund = \$1,624.00. Estate's portion of tax refund = \$1,228.01 (item # 16) + Financial Acct balance = \$380.00 (item # 3). Debtors' portion of tax refund = \$15.99.	1224-000	1,624.00		2,615.00
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,605.00
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,595.00
01/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,585.00
02/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,575.00
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,565.00
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,555.00
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,545.00
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,535.00
07/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,525.00
08/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,515.00
09/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,505.00

Page Subtotals 2,625.00 120.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 14-42111  
 Case Name: JAMES, RUSSELL G.  
 JAMES, CHERYL A.  
 Taxpayer ID No: 61-6528234  
 For Period Ending: 10/19/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*3993 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 (\$)
			COLUMN TOTALS		2,625.00	120.00	2,505.00
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		2,625.00	120.00	
			Less: Payments to Debtors			0.00	
			Net		2,625.00	120.00	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****3993		2,625.00	120.00	2,505.00
					2,625.00	120.00	2,505.00
					(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 19, 2016

Case Number: 14-42111  
Debtor Name: JAMES, RUSSELL G.

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
060 8200-00	RUSSELL & CHERYL JAMES 4903 WATERSIDE LANE. SACHSE, TX 75048	Administrative		\$15.99	\$0.00	\$15.99
000001 070 7100-00	U.S. Department of Education PO Box 740283 Atlanta, GA 30374-2083	Unsecured		\$59,680.93	\$0.00	\$59,680.93
000002 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$2,155.82	\$0.00	\$2,155.82
000003 070 7100-00	Capital One, N.A. c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$3,314.58	\$0.00	\$3,314.58
000004 070 7100-00	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$36,563.87	\$0.00	\$36,563.87
000005 070 7100-00	Navient Solutions, Inc. P.O. Box 13611 Philadelphia, PA 19101-3611	Unsecured		\$6,225.30	\$0.00	\$6,225.30
000006 070 7100-00	Navient Solutions, Inc. P.O. Box 13611 Philadelphia, PA 19101-3611	Unsecured		\$2,766.79	\$0.00	\$2,766.79
000007 070 7100-00	Navient Solutions, Inc. P.O. Box 13611 Philadelphia, PA 19101-3611	Unsecured		\$6,502.52	\$0.00	\$6,502.52
000008 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured		\$2,484.37	\$0.00	\$2,484.37
000009 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured		\$5,634.80	\$0.00	\$5,634.80
000010 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		\$15,233.56	\$0.00	\$15,233.56

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-42111 Claim Class Sequence  
Debtor Name: JAMES, RUSSELL G.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000011 070 7100-00	PYOD, LLC its successors/assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$1,243.21	\$0.00	\$1,243.21
Case Totals:				\$141,821.74	\$0.00	\$141,821.74

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

### TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42111

Case Name: JAMES, RUSSELL G.

JAMES, CHERYL A.

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 2,505.00

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, TRUSTEE	\$ 652.25	\$ 0.00	\$ 652.25
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	\$ 199.44	\$ 0.00	\$ 199.44

Total to be paid for chapter 7 administrative expenses \$ 851.69

Remaining Balance \$ 1,653.31

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 \$ 141,805.75 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 1.2 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	U.S. Department of Education	\$ 59,680.93	\$ 0.00	\$ 689.09
000002	Capital One Bank (USA), N.A. by	\$ 2,155.82	\$ 0.00	\$ 24.89
000003	Capital One, N.A.	\$ 3,314.58	\$ 0.00	\$ 38.27
000004	American Express Centurion Bank	\$ 36,563.87	\$ 0.00	\$ 422.17
000005	Navient Solutions, Inc.	\$ 6,225.30	\$ 0.00	\$ 71.88
000006	Navient Solutions, Inc.	\$ 2,766.79	\$ 0.00	\$ 31.95
000007	Navient Solutions, Inc.	\$ 6,502.52	\$ 0.00	\$ 75.08
000008	Capital Recovery V, LLC	\$ 2,484.37	\$ 0.00	\$ 28.69
000009	Capital Recovery V, LLC	\$ 5,634.80	\$ 0.00	\$ 65.06
000010	PYOD, LLC its successors and assigns as	\$ 15,233.56	\$ 0.00	\$ 175.89
000011	PYOD, LLC its successors/assigns as	\$ 1,243.21	\$ 0.00	\$ 14.35

Total to be paid to timely general unsecured creditors	\$	<u>1,637.32</u>
Remaining Balance	\$	<u>15.99</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

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 15.99 .