

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re: §
CASTALDO, JOSEPH JOHN § Case No. 14-42181
Debtor §

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 10/10/2014 . The undersigned trustee was appointed on 10/10/2014 .
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 \$ 8,215.63

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	3,071.62
Bank service fees	162.50
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 of ¹	\$ 4,981.51

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 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 \$ 1,464.47 . 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 \$ 1,464.47 , for a total compensation of \$ 1,464.47 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 \$ 313.10 , for total expenses of \$ 313.10 ² .

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

Date: 07/07/2016 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: 14-42181 BTR Judge: BRENDA T. RHOADES
Case Name: CASTALDO, JOSEPH JOHN

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

For Period Ending: 07/07/16

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. 6221 Flagstone Dr. McKinney, TX 75070 Per Divorce Decree house must be sold by June 2015 or house must be placed in debtor's name only by June 2015. 3/26/15 Order on Settlement, Debtor will pay the estate \$3,500.00. Debtor overpaid the estate by \$100.00 which will be returned on the Final Report.	275,000.00	3,500.00		3,600.00	FA
2. Financial Accts	984.39	970.97		293.63	FA
3. Household Goods Debtor Claimed 100% Exemption on Schedule C	2,160.00	0.00		0.00	FA
4. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	350.00	0.00		0.00	FA
5. Jewelry Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA
6. Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	70.00	0.00		0.00	FA
7. Insurance Policies Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
8. 33% Owner of Legacy Data Development, LLC	0.00	3,000.00		0.00	FA
9. 2013 Toyota Tacoma - lease Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
10. 2014 Tax Refund (u) 2014 Tax Refund = \$4,322.00; Estate's portion of the tax refund = \$3,351.03. Remaining balance of \$970.97 will be returned to the debtor with final distributions.	4,322.00	3,351.03		4,322.00	FA

TOTALS (Excluding Unknown Values)

\$283,086.39

\$10,822.00

\$8,215.63

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit A

Case No: 14-42181 BTR Judge: BRENDA T. RHOADES
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Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
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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:

Quilling, Selander, Lownds, Winslett & Moser P.C. is employed to represent the trustee. The trustee is a partner in the same firm. DeMarco-Mitchell, PLLC is employed to represent the trustee. On Feb. 4, 2015, Order on Motion to Sell Membership Interest was entered, item # 8, but buyer, Mark Youden backed out on the sale. On March 26, 2015, Order Approving Settlement Agreement was entered, item # 1. The debtor overpaid the estate by \$100.00 for item # 1, and the debtor is also due his portion of the tax refund (item # 10) in the amount of \$970.97, for a total of \$1,070.97, which will be paid to the debtor along with the final distributions. Trustee reviewed claims and no objections are necessary.

Initial Projected Date of Final Report (TFR): 12/31/16

Current Projected Date of Final Report (TFR): 07/07/16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-42181
Case Name: CASTALDO, JOSEPH JOHN

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****4037 Checking Account

Taxpayer ID No: 61-6528600
For Period Ending: 07/07/16

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
01/20/15	2	JOSEPH J. CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070	Financial Accts	1129-000	293.63		293.63
03/09/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070-7802	Settlement	1149-000	300.00		593.63
04/09/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070-7802	Settlement	1149-000	300.00		893.63
04/27/15	10	Internal Revenue Service	2014 Tax Refund = \$4,322.00; Estate's portion of the tax refund = \$3,351.03. Remaining balance of \$970.97 will be returned to the debtor with final distributions.	1224-000	4,322.00		5,215.63
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,205.63
05/14/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070-7802	Settlement	1149-000	300.00		5,505.63
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,495.63
06/10/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070	Settlement	1149-000	800.00		6,295.63
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,285.63
07/16/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070	Settlement	1149-000	800.00		7,085.63
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	7,075.63
08/25/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR.	Settlement	1149-000	300.00		7,375.63

Page Subtotals 7,415.63 40.00

FORM 2

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Case No: 14-42181
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Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****4037 Checking Account

Taxpayer ID No: 61-6528600
 For Period Ending: 07/07/16

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 (\$)
08/31/15		MCKINNEY, TX 75070-7802 BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.56	7,365.07
09/10/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070-7802	Settlement	1149-000	300.00		7,665.07
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.83	7,654.24
10/13/15	1	JOSEPH CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070-7802	Settlement	1149-000	500.00		8,154.24
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		11.74	8,142.50
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		11.71	8,130.79
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		12.08	8,118.71
01/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		12.03	8,106.68
02/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		11.24	8,095.44
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		11.99	8,083.45
04/04/16	003001	DeMarco-Mitchell, PLLC 1255 West 15th St., Suite 805 Plano, TX 75075	Per Order Entered on 3/24/15 Attorney's Fees	3210-000		1,400.00	6,683.45
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.32	6,673.13
05/11/16	003002	QSLWM 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Per Order Entered on 5/09/16 Attorney's Fees			1,671.62	5,001.51
			Fees 1,625.00	3110-000			
			Expenses 46.62	3120-000			
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,991.51
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,981.51

Page Subtotals 800.00 3,194.12

FORM 2

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Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****4037 Checking Account

Taxpayer ID No: 61-6528600
 For Period Ending: 07/07/16

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		8,215.63	3,234.12	4,981.51
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		8,215.63	3,234.12	
			Less: Payments to Debtors			0.00	
			Net		8,215.63	3,234.12	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****4037		8,215.63	3,234.12	4,981.51
					8,215.63	3,234.12	4,981.51
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: July 07, 2016

Case Number: 14-42181
Debtor Name: CASTALDO, JOSEPH JOHN

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
999 8200-00	JOSEPH JOHN CASTALDO 6221 FLAGSTONE DR. MCKINNEY, TX 75070	Administrative		\$1,070.97	\$0.00	\$1,070.97
000001 070 7100-00	LendingClub Corporation Dept#34268 PO Box 39000 San Francisco, CA 94139 San Francisco, CA 94105	Unsecured		\$17,968.54	\$0.00	\$17,968.54
000002 070 7100-00	American Express Bank, FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$2,038.29	\$0.00	\$2,038.29
000003 070 7100-00	CREDIT FIRST N A PO BOX 818011 CLEVELAND OHIO 44181	Unsecured		\$468.86	\$0.00	\$468.86
000004 070 7100-00	PYOD, LLC its successors/assigns assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$341.79	\$0.00	\$341.79
Case Totals:				\$21,888.45	\$0.00	\$21,888.45

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42181

Case Name: CASTALDO, JOSEPH JOHN

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 4,981.51

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	\$ 1,464.47	\$ 0.00	\$ 1,464.47
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	\$ 313.10	\$ 0.00	\$ 313.10

Total to be paid for chapter 7 administrative expenses \$ 1,777.57

Remaining Balance \$ 3,203.94

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 \$ 20,817.48 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 10.3 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	LendingClub Corporation	\$ 17,968.54	\$ 0.00	\$ 1,841.07
000002	American Express Bank, FSB	\$ 2,038.29	\$ 0.00	\$ 208.84
000003	CREDIT FIRST N A	\$ 468.86	\$ 0.00	\$ 48.04
000004	PYOD, LLC its successors/assigns	\$ 341.79	\$ 0.00	\$ 35.02
Total to be paid to timely general unsecured creditors			\$	<u>2,132.97</u>
Remaining Balance			\$	<u>1,070.97</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 \$ 1,070.97 .