UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re:	§	
	§	
CRADDUCK, GARY ALAN	§	Case No. 14-42322
	§	
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 10/31/2014 . The undersigned trustee was appointed on 10/31/2014 .

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 $ 1,200.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement		0.00
Administrative expenses		0.00
Bank service fees		30.00
Other payments to creditors		0.00
Non-estate funds paid to 3rd Parties		0.00
Exemptions paid to the debtor		0.00
Other payments to the debtor		0.00
Leaving a balance on hand of[1]	$	1,170.00

The remaining funds are available for distribution.

[1] The 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 07/14/2015 and the deadline for filing governmental claims was 10/12/2015 . 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 $ 300.00 . 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 $ 300.00 , for a total compensation of $ 300.00 [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 $ 316.24 , for total expenses of $ 316.24 [2].

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

Date: 07/12/2016 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

Exhibit A

Case No: 14-42322 BTR Judge: BRENDA T. RHOADES
Case Name: CRADDUCK, GARY ALAN

For Period Ending: 07/12/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 10/31/14 (f)
341(a) Meeting Date: 12/08/14
Claims Bar Date: 07/14/15

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. 520 CR 3370 Ladonia, TX 75449	143,980.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
2. Finanacial Accts	200.00	0.00		0.00	FA
3. Household Goods	1,180.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
4. Wearing Apparel	350.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
5. Firearms	135.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
6. 2012 Nissan Frontier	12,000.00	0.00		0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
7. 12' Big Tex Trailer Single Axle Trash Trailer	700.00	0.00		0.00	FA
8. TAX REFUND (u)	1,231.00	1,200.00		1,200.00	FA
4/6/15 Agreed Order, Debtor will pay $1,200.00 to the estate.					
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	$159,776.00	$1,200.00		$1,200.00	$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. The IRS sent the tax refund directly to the debtor by mistake. On April 6, 2015, Agreed Order on Motion to Obtain Turnover of Property of the Estate was filed, item # 8. QSLWM will not be filing a fee application. Trustee reviewed proofs of claim and no objections are needed.

Exhibit A

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 14-42322 BTR Judge: BRENDA T. RHOADES
Case Name: CRADDUCK, GARY ALAN

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Date Filed (f) or Converted (c): 10/31/14 (f)
341(a) Meeting Date: 12/08/14
Claims Bar Date: 07/14/15

Initial Projected Date of Final Report (TFR): 09/30/16 Current Projected Date of Final Report (TFR): 07/12/16

Exhibit B

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-42322
Case Name: CRADDUCK, GARY ALAN

Taxpayer ID No: 61-6540919
For Period Ending: 07/12/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *******4323 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 ($)
			BALANCE FORWARD				0.00
04/23/15	8	CAROL CRADDUCK 8645 ANGORA ST. DALLAS, TX 75218	TAX REFUND	1224-000	100.00		100.00
05/01/15	8	Gary Cradduck 520 CR 3370 Ladonia, TX 75449-3607	TAX REFUND	1224-000	150.00		250.00
05/07/15	8	GARY CRADDUCK 520 CR 3370 Ladonia, TX 75449-3607	TAX REFUND	1224-000	50.00		300.00
06/11/15	8	GARY CRADDUCK . 520 CR 3370 LADONIA, TX 75449	TAX REFUND	1224-000	75.00		375.00
07/20/15	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	TAX REFUND	1224-000	25.00		400.00
08/10/15	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	TAX REFUND	1224-000	50.00		450.00
08/17/15	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	TAX REFUND	1224-000	50.00		500.00
09/10/15	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	TAX REFUND	1224-000	50.00		550.00
09/15/15	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	TAX REFUND	1224-000	50.00		600.00
10/19/15	8	GARY CRADDUCK 520 CR 3370	TAX REFUND	1224-000	100.00		700.00
			Page Subtotals		700.00	0.00	

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For Period Ending: 07/12/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *******4323 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 ($)
		LADONIA, TX 75449-3607					
12/14/15	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	TAX REFUND	1224-000	100.00		800.00
01/12/16	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	Tax Refund	1224-000	50.00		850.00
02/09/16	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	Tax Refund	1224-000	50.00		900.00
02/17/16	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	Tax Refund	1224-000	50.00		950.00
03/15/16	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449-3607	Tax Refund	1224-000	100.00		1,050.00
04/25/16	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449	Tax Refund	1224-000	50.00		1,100.00
04/25/16	8	GARY CRADDUCK 520 CR 3370 LADONIA, TX 75449	TAX REFUND	1224-000	100.00		1,200.00
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,190.00
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,180.00
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,170.00

Page Subtotals 500.00 30.00

Exhibit B

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Taxpayer ID No: 61-6540919
For Period Ending: 07/12/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *******4323 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 ($)
			COLUMN TOTALS		1,200.00	30.00	1,170.00
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		1,200.00	30.00	
			Less: Payments to Debtors			0.00	
			Net		1,200.00	30.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - ********4323	1,200.00	30.00	1,170.00
	1,200.00	30.00	1,170.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: July 12, 2016

Case Number: 14-42322
Debtor Name: CRADDUCK, GARY ALAN

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Credit First FNA PO Box 818011 Cleveland, OH 44181	Unsecured		$1,023.25	$0.00	$1,023.25
000002 070 7100-00	PYOD, LLC its successors/assigns of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		$5,018.60	$0.00	$5,018.60
000003 070 7100-00	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		$4,477.95	$0.00	$4,477.95
	Case Totals:			$10,519.80	$0.00	$10,519.80

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42322
Case Name: CRADDUCK, GARY ALAN
Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand $ 1,170.00

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	$ 300.00	$ 0.00	$ 300.00
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	$ 316.24	$ 0.00	$ 316.24

Total to be paid for chapter 7 administrative expenses $ 616.24

Remaining Balance $ 553.76

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 $ 10,519.80 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 5.3 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	Credit First FNA	$ 1,023.25	$ 0.00	$ 53.86
000002	PYOD, LLC its successors/assigns	$ 5,018.60	$ 0.00	$ 264.18
000003	Synchrony Bank	$ 4,477.95	$ 0.00	$ 235.72

Total to be paid to timely general unsecured creditors $ 553.76

Remaining Balance $ 0.00

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