

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

In re: §  
§  
STEWART, CAMI KAY § Case No. 14-42373 BTR  
§  
Debtor §

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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 11/04/2014 . The undersigned trustee was appointed on 11/04/2014 .
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 \$ 65,668.63

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	9,854.27
Bank service fees	1,358.32
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 54,456.04

The remaining funds are available for distribution.

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<sup>1</sup>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 04/20/2015 and the deadline for filing governmental claims was 07/20/2015 . 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 \$ 6,500.67 . 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 \$ 6,500.67 , for a total compensation of \$ 6,500.67 <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 \$ 276.47 , for total expenses of \$ 276.47 <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: 10/20/2016 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: 14-42373 BTR Judge: BRENDA T. RHOADES  
Case Name: STEWART, CAMI KAY

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 11/04/14 (f)  
341(a) Meeting Date: 12/08/14  
Claims Bar Date: 04/20/15

For Period Ending: 10/20/16

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. 5898 Saddle Court, Justin, Texas 76247 Debtor Claimed 100% Exemption on Schedule C	231,678.00	0.00		0.00	FA
2. Financial Accounts 2014 Tax Refund = \$5,668.63; Estate's Portion of Tax Refund (item #10) is \$4,783.39 + Financial Accts (item # 2) of \$229.93 = \$5,013.32; The remaining balance of \$655.31 belongs to the Debtor.	229.93	229.93		229.93	FA
3. Household Goods Debtor Claimed 100% Exemption on Schedule C	1,800.00	0.00		0.00	FA
4. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA
5. Retirement Accts Debtor Claimed 100% Exemption on Schedule C	31,411.47	0.00		0.00	FA
6. Wood 'N Wood, Inc. d/b/a American Fireworks 10% interest; 50 shares	0.00	5,000.00		5,000.00	FA
7. 2014 Nissan Altima No Equity Debtor Claimed 100% Exemption on Schedule C	17,400.00	0.00		0.00	FA
8. 2008 Pontiac G5 Debtor Claimed 100% Exemption on Schedule C	2,783.00	0.00		0.00	FA
9. Wilder Wood Enterprises, Inc d/b/a Dairy Queen (u) of Durant, OK; 37% interest; 62.5 shares	8,000.00	55,000.00		55,000.00	FA
10. 2014 Tax Refund (u) 2014 Tax Refund = \$5,668.63; Estate's Portion of Tax Refund (item #10) is \$4,783.39 + Financial Accts (item # 2) of \$229.93 = \$5,013.32; The remaining balance of \$655.31 belongs to the Debtor.	5,524.00	4,000.00		5,438.70	FA

Gross Value of Remaining Assets

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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
TOTALS (Excluding Unknown Values)	\$299,026.40	\$64,229.93		\$65,668.63	\$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. Dohmeyer Valuation Corp. is employed as a valuation expert. Sheldon E. Levy, CPA is employed as an accountant. On March 18, 2015, Order Authorizing Motion to Sell Stock was entered, items # 6 and # 9. On Aug. 27, 2015, the estate's tax return was filed with the IRS, and no taxes were due. Trustee has reviewed proofs of claim and no objections are necessary. On Oct. 18, 2016, the IRS mailed the debtor's 2014 tax refund directly to the Trustee, item # 10.

Initial Projected Date of Final Report (TFR): 12/31/15      Current Projected Date of Final Report (TFR): 10/20/16

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 14-42373  
Case Name: STEWART, CAMI KAY

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*4026 Checking Account (Non-Interest Earn)

Taxpayer ID No: 61-6528555  
For Period Ending: 10/20/16

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
03/24/15	6	William S. Wood 185 Berrywood Lane Durant, OK 74701	Stock Sale Proceeds	1129-000	5,000.00		5,000.00
03/26/15	9	WELLS FARGO BANK, N.A. 2540 MAIN ST, IRVINE, CA 92614 CASHIER'S CHECK RE: JEROME FINK	SALE PROCEEDS	1229-000	55,000.00		60,000.00
03/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	59,990.00
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		86.28	59,903.72
05/11/15	003001	Dohmeyer Valuation Corp. 2374 Aspermount Frisco, TX 75034	Per Order Entered on 5/08/15 Valuation Expert's Fees	3711-000		1,550.00	58,353.72
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		88.14	58,265.58
06/30/15	003002	QSLWM 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Per Order Entered on 6/30/15 Attorney's Fees			6,893.14	51,372.44
			Fees	6,580.00	3110-000		
			Expenses	313.14	3120-000		
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		83.80	51,288.64
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		76.56	51,212.08
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		76.11	51,135.97
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		73.55	51,062.42
10/13/15	003003	Sheldon E. Levy, CPA 6320 Southwest Blvd., Ste. 204 Ft. Worth, TX 76109	Per Order Entered on 10/13/15 Accountant's Fees			1,411.13	49,651.29
			Fees	1,250.00	3410-000		
			Expenses	161.13	3420-000		
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		75.21	49,576.08

Page Subtotals 60,000.00 10,423.92

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Taxpayer ID No: 61-6528555  
For Period Ending: 10/20/16

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 (\$)
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		71.30	49,504.78
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		73.57	49,431.21
01/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		73.26	49,357.95
02/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		68.44	49,289.51
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		73.05	49,216.46
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		70.59	49,145.87
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		72.84	49,073.03
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		70.39	49,002.64
07/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		72.63	48,930.01
08/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		72.52	48,857.49
09/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		70.08	48,787.41
10/18/16	2, 10	UNITED STATES TREASURY KANSAS CITY, MO	2014 TAX REFUND  2014 Tax Refund = \$5,668.63; Estate's Portion of Tax Refund (item #10) is \$4,783.39 + Financial Accts (item # 2) of \$229.93 = \$5,013.32; The remaining balance of \$655.31 belongs to the Debtor.	1224-000	5,668.63		54,456.04

COLUMN TOTALS	65,668.63	11,212.59	54,456.04
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	65,668.63	11,212.59	
Less: Payments to Debtors		0.00	
Net	65,668.63	11,212.59	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****4026	65,668.63	11,212.59	54,456.04
	65,668.63	11,212.59	54,456.04
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	
Page Subtotals	5,668.63	788.67	

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Taxpayer ID No: 61-6528555  
 For Period Ending: 10/20/16

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 (\$)

Checking Account (Non-Interest Earn - \*\*\*\*\*4026

Page Subtotals 0.00 0.00



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42373 BTR

Case Name: STEWART, CAMI KAY

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 54,456.04

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	\$ 6,500.67	\$ 0.00	\$ 6,500.67
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	\$ 276.47	\$ 0.00	\$ 276.47

Total to be paid for chapter 7 administrative expenses \$ 6,777.14

Remaining Balance \$ 47,678.90

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 \$ 172,260.46 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 27.3 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	NuCO2	\$ 542.71	\$ 0.00	\$ 148.15
000002	US Small Business Administration	\$ 171,717.75	\$ 0.00	\$ 46,875.44
Total to be paid to timely general unsecured creditors			\$	<u>47,023.59</u>
Remaining Balance			\$	<u>655.31</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  
\$ 655.31 .