UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re:	§	
	§	
James Weinbender	§	Case No. 14-42620
	§	
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 12/19/2014 . The undersigned trustee was appointed on 12/19/2014 .

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 $ 4,834.02

Funds were disbursed in the following amounts:

Payments made under an interim disbursement		0.00
Administrative expenses		0.00
Bank service fees		80.00
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]	$	4,754.02

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 07/06/2015 and the deadline for filing governmental claims was 10/05/2015 . 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 $ 1,208.51 . 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 $ 1,208.51 , for a total compensation of $ 1,208.51 [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 $ 115.97 , for total expenses of $ 115.97 [2].

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

Date: 02/09/2016 By: /s/LINDA PAYNE, 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:	14-42620	BTR	Judge:	Brenda T. Rhoades	Trustee Name:	LINDA PAYNE, TRUSTEE
Case Name:	James Weinbender				Date Filed (f) or Converted (c):	12/19/2014 (f)
					341(a) Meeting Date:	02/06/2015
For Period Ending:	02/09/2016				Claims Bar Date:	07/06/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4505 Sharps Dr McKinney, Tx 75070 (u)	365,000.00	0.00		0.00	FA
2. Cash and Bank accounts (u)	4,879.56	4,879.56		4,834.02	FA
3. Household Goods	4,160.00	4,160.00		0.00	FA
4. Books And Pictures	165.00	0.00		0.00	FA
5. Clothing And Personal Items	460.00	0.00		0.00	FA
6. Jewelry	1,325.00	1,325.00		0.00	FA
7. 2012 Audi	19,850.00	0.00		0.00	FA
8. 2014 Subaru	22,250.00	0.00		0.00	FA
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	$418,089.56	$10,364.56		$4,834.02	$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:

Debtor paying out funds in bank account. - Linda S. Payne 3/31/2015

RE PROP # 1 -- Listed house with a value of $295,936.00 and a debt of $306,000. After questioning at creditors meeting house is worth $365,000. Amended schedule A & C. Therefore switched from scheduled to unscheduled asset.

RE PROP # 2 -- Original schedules showed a value of $12,177.46. Debtor furnished bank statements and the actual amount in the bank is $4,829.56 and $50 cash. Therefore changed from scheduled to unscheduled. Will make 6 payments of $805.67

RE PROP # 7 -- Lien by Texans Credit Union

RE PROP # 8 -- Lien by Texans Credit U

Initial Projected Date of Final Report (TFR): 02/01/2016 Current Projected Date of Final Report (TFR):

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit B

Case No: 14-42620
Case Name: James Weinbender

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number/CD#: XXXXXX2419
Checking Account

Taxpayer ID No: XX-XXX8610
For Period Ending: 02/09/2016

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 ($)
03/16/15	2	James Weinbender	Repayment of bank account	1229-000	$805.67		$805.67
04/29/15	2	James Weinbender	Repayment of bank account	1229-000	$805.67		$1,611.34
05/14/15	2	James Weinbender	Payment on bank account	1229-000	$805.67		$2,417.01
06/05/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		$10.00	$2,407.01
07/02/15	2	James Weinbender	Payment on bank account	1229-000	$805.67		$3,212.68
07/07/15		First National Bank of Vinita 102 W. Illinois Avenue Vinita, OK 74301	Bank service fee	2600-000		$10.00	$3,202.68
07/23/15	2	James Weinbender	Repayment of bank account	1229-000	$805.67		$4,008.35
08/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		$10.00	$3,998.35
09/01/15	2	James Weinbender	Repayment of bank account	1229-000	$805.67		$4,804.02
09/08/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		$10.00	$4,794.02
10/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		$10.00	$4,784.02
11/06/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		$10.00	$4,774.02
12/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		$10.00	$4,764.02
01/08/16		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		$10.00	$4,754.02

Page Subtotals: $4,834.02 $80.00

Exhibit B

COLUMN TOTALS	$4,834.02	$80.00
Less: Bank Transfers/CD's	$0.00	$0.00
Subtotal	$4,834.02	$80.00
Less: Payments to Debtors	$0.00	$0.00
Net	$4,834.02	$80.00

Page Subtotals:	$0.00	$0.00

Exhibit B

TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2419 - Checking Account	$4,834.02	$80.00	$4,754.02
	$4,834.02	$80.00	$4,754.02
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand

Total Allocation Receipts:	$0.00
Total Net Deposits:	$4,834.02
Total Gross Receipts:	$4,834.02

Page Subtotals: $0.00 $0.00

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-42620
Debtor Name: James Weinbender
Claims Bar Date: 7/6/2015

Date: February 9, 2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	LINDA PAYNE 12770 Coit Road Dallas, TX 75251	Administrative		$0.00	$1,208.51	$1,208.51
100 2200	LINDA PAYNE 12770 Coit Road Dallas, TX 75251	Administrative		$0.00	$115.97	$115.97
1 300 7100	AMERICAN EXPRESS BANK, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	unsecured - okay to pay	$0.00	$20,193.08	$20,193.08
2 300 7100	Synchrony Bank C/O Recovery Management Systems Corp 25 Se 2Nd Ave Suite 1120 Miami Fl 33131-1605	Unsecured	unsecured - okay to pay	$0.00	$3,375.00	$3,375.00
	Case Totals			$0.00	$24,892.56	$24,892.56

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42620
Case Name: James Weinbender
Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand $ 4,754.02

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: LINDA PAYNE	$ 1,208.51	$ 0.00	$ 1,208.51
Trustee Expenses: LINDA PAYNE	$ 115.97	$ 0.00	$ 115.97

Total to be paid for chapter 7 administrative expenses $ 1,324.48

Remaining Balance $ 3,429.54

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 $ 23,568.08 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 14.6 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
1	AMERICAN EXPRESS BANK, FSB	$ 20,193.08	$ 0.00	$ 2,938.42
2	Synchrony Bank	$ 3,375.00	$ 0.00	$ 491.12

Total to be paid to timely general unsecured creditors $ 3,429.54

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