

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 09/14/2015 and the deadline for filing governmental claims was 12/14/2015 . 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 \$ 1,445.87 . 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 \$ 1,445.87 , for a total compensation of \$ 1,445.87 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 \$ 110.29 , for total expenses of \$ 110.29 ² .

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

Date: 02/17/2016 By: /s/Michelle H. Chow, 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: 14-42658 BTR Judge: BRENDA T. RHOADES
Case Name: KARAYIANNIS, MARGARET ANA

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/29/14 (f)
341(a) Meeting Date: 01/23/15
Claims Bar Date: 09/14/15

For Period Ending: 02/17/16

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. HOMESTEAD REAL PROPERTY Per Debtor's schedules: "2726 Creek Crossing Drive, McKinney, TX 75070 Creek Crossing #1 (CMC), Block C, Lot 13, an addition to the City of McKinney, Collin County, Texas aka 2726 Creek Crossing Drive, McKinney, Texas". Debtor lists no lien and exempts full value of house, less taxes owed. Debtor selects TEXAS PROPERTY CODE EXEMPTIONS	234,483.00	0.00		0.00	FA
2. CASH ON HAND Trustee does not administer this minimal cash on hand.	1.00	0.00		0.00	FA
3. FINANCIAL ACCOUNTS Per Debtor's schedules: "Chase Bank, N.A. - checking account number ending in 0462 (\$0.00); savings account tied to same account (\$254.16)". Trustee does not administer these minimal amounts.	254.16	0.00		0.00	FA
4. ITEMIZED HOUSEHOLD GOODS Itemized household goods by Debtor and fully exempted: "Console table (\$205); Dining room table and eight chairs (\$2050); Buffet (\$1230); Sofa (\$985); Coffee table (\$180); End tables (2) (\$245); Side chairs (\$860); liquor cabinet (\$115); kitchen table and six chairs (\$480); stressless chair and ottoman (\$2675); sectional (\$910); cocktail ottoman (\$690); wingback chair (\$440); television cabinet (\$1775); console table (\$1100); LG 60" television (\$990); 40" hd television (\$330); 32" led television (\$250); king bed and mattress (\$770) with night stands (\$290); dresser (\$400); desk (\$280); desk chair (\$325); sofabed (\$800); queen bed and mattress with headboard (\$415); night stand and dresser (\$390); queen bed and mattress, night stand and dresser (\$1125); refrigerator (\$770); freezer (\$485); washer/dryer (\$600); refrigerator (came with home - \$250)"	22,410.00	0.00		0.00	FA
5. WEARING APPAREL Per Debtor's schedules: "Woman's apparel (\$1350); children clothing (\$2300)". Fully exempted.	3,650.00	0.00		0.00	FA

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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
6. LIFE INSURANCE Per Debtor's schedules: "Debtor - \$1000.00 (face value upon maturity) - current value listed." Fully exempted.	515.00	0.00		0.00	FA
7. 2010 HYUNDAI ELANTRA SEDAN - APPROXIMATE MILEAGE 4 Per Debtor's schedules: "2010 Hyundai Elantra Sedan - approximate mileage 42000 - value determined by Edmunds.com" Lien of USAA Federal Savings Bank listed on schedule D; net equity is exempted.	10,118.00	0.00		0.00	FA
8. LAPTOP Fully exempted.	1,000.00	0.00		0.00	FA
9. GOLDEN RETRIEVER Exempted the dog.	350.00	0.00		0.00	FA
10. TAX REFUND (u) Trustee received Debtor's 2014 tax refund from the IRS. This will be administered.	0.00	6,500.00		6,997.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$272,781.16	\$6,500.00		\$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:

As of date TFR submitted to UST: 02/17/16: The one asset administered in this case is the Debtor's 2014 tax refund. The Debtor took Texas Property Code Exemptions and thus the tax refund is not exempt. Trustee received the refund from the IRS in June, 2015. Bar dates requested and expired. After a review of the claims docket, no objections were required.

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

/s/ Michelle H. Chow, Trustee

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 14-42658 BTR Judge: BRENDA T. RHOADES
Case Name: KARAYIANNIS, MARGARET ANA

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/29/14 (f)
341(a) Meeting Date: 01/23/15
Claims Bar Date: 09/14/15

Exhibit A

_____ Date: 02/17/16
MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-42658 -BTR
 Case Name: KARAYIANNIS, MARGARET ANA

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****1377 Checking Account (Non-Interest Earn)

Exhibit B

Taxpayer ID No: *****4882
 For Period Ending: 02/17/16

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
06/17/15	10	United States Treasury	2014 tax refund	1224-000	6,997.00		6,997.00
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,987.00
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.38	6,976.62
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.36	6,966.26
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.01	6,956.25
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.33	6,945.92
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,935.92
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.30	6,925.62

COLUMN TOTALS	6,997.00	71.38	6,925.62
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	6,997.00	71.38	
Less: Payments to Debtors		0.00	
Net	6,997.00	71.38	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account (Non-Interest Earn - *****1377	6,997.00	71.38	6,925.62
	6,997.00	71.38	6,925.62
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

/s/ Michelle H. Chow, Trustee
 Trustee's Signature: _____ Date: 02/17/16
 MICHELLE H. CHOW, TRUSTEE

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 17, 2016

Case Number: 14-42658

Claim Number Sequence

Debtor Name: KARAYIANNIS, MARGARET ANA

Joint Debtor:

Claims Bar Date: 09/14/15

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	MEDICAL CENTER OF MCKINN RESURGENT CAPITAL SERVICES PO BOX 1927 GREENVILLE, SC 29602	Unsecured x9557	Filed 06/22/15	\$0.00	\$248.94	\$248.94
000002 070 7100-00	MEDICAL CENTER OF MCKINN RESURGENT CAPITAL SERVICES PO BOX 1927 GREENVILLE, SC 29602	Unsecured x8398	Filed 06/22/15	\$0.00	\$164.09	\$164.09
000003 070 7100-00	MEDICAL CENTER OF MCKINN RESURGENT CAPITAL SERVICES PO BOX 1927 GREENVILLE, SC 29602	Unsecured x8373	Filed 06/22/15	\$0.00	\$1,835.60	\$1,835.60
000004 070 7100-00	BAYLOR MEDICAL-MCKINNEY C/O CREDITORS BANKRUPTCY SERVICE P.O. BOX 800849 DALLAS, TX 75380	Unsecured x6999 Medical Services	Filed 07/29/15	\$0.00	\$100,720.72	\$100,720.72
DTR 001 8100-00	MARGARET ANA KARAYIANNIS 2726 CREEK CROSSING MCKINNEY, TX 75070	Unsecured	Debtor portion of 2014 tax refund DOP 12/29/14 2/365 x \$6,997.00 = \$38.34	\$0.00	\$38.34	\$38.34
Case Totals:				\$0.00	\$103,007.69	\$103,007.69

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-42658 BTR

Case Name: KARAYIANNIS, MARGARET ANA

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$ 6,925.62

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: Michelle H. Chow, Trustee	\$ 1,445.87	\$ 0.00	\$ 1,445.87
Trustee Expenses: Michelle H. Chow, Trustee	\$ 110.29	\$ 0.00	\$ 110.29

Total to be paid for chapter 7 administrative expenses \$ 1,556.16

Remaining Balance \$ 5,369.46

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 \$ 103,007.69 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 5.2 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	MEDICAL CENTER OF MCKINN	\$ 248.94	\$ 0.00	\$ 12.89
000002	MEDICAL CENTER OF MCKINN	\$ 164.09	\$ 0.00	\$ 8.50
000003	MEDICAL CENTER OF MCKINN	\$ 1,835.60	\$ 0.00	\$ 95.04
000004	BAYLOR MEDICAL-MCKINNEY	\$ 100,720.72	\$ 0.00	\$ 5,214.69
DTR EXEMPT	MARGARET ANA KARAYIANNIS	\$ 38.34	\$ 0.00	\$ 38.34

Total to be paid to timely general unsecured creditors \$ 5,369.46

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