

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
TYLER DIVISION

In re:	§	
	§	
HARDIN, RICHARD BOYD	§	Case No. 14-60626
HARDIN, LINDA SUE	§	
	§	
Debtors	§	

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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 09/04/2014 . The undersigned trustee was appointed on 09/05/2014 .
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 \$ 18,117.76

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1,612.50
Bank service fees	103.03
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	5,500.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 10,902.23

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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.

The remaining funds are available for distribution.

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 01/15/2015 and the deadline for filing governmental claims was 04/15/2015 . 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 \$ 2,011.78 . 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 \$ 2,011.78 , for a total compensation of \$ 2,011.78 <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 \$ 897.44 , for total expenses of \$ 897.44 <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: 08/17/2016 By: /s/Michael J. McNally  
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: 14-60626 BP Judge: BILL PARKER  
Case Name: HARDIN, RICHARD BOYD  
HARDIN, LINDA SUE  
For Period Ending: 08/17/16

Trustee Name: Michael J. McNally  
Date Filed (f) or Converted (c): 09/04/14 (f)  
341(a) Meeting Date: 10/03/14  
Claims Bar Date: 01/15/15

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. DEBTORS' HOMESTEAD 11.2 ACRES WITH IMPROVEMENTS, L	187,930.00	0.00		0.00	FA
2. TEXAS BANK & TRUST; ACCT NO. XXX9118	700.00	0.00		0.00	FA
3. STOVE	100.00	0.00		0.00	FA
4. MICROWAVE	25.00	0.00		0.00	FA
5. REFRIGERATOR/FREEZER	300.00	0.00		0.00	FA
6. LARGE FREEZER	100.00	0.00		0.00	FA
7. DISHWASHER	50.00	0.00		0.00	FA
8. WASHER/DRYER	200.00	0.00		0.00	FA
9. LIVING ROOM FURNITURE	300.00	0.00		0.00	FA
10. SILVERWARE	10.00	0.00		0.00	FA
11. BEDROOM FURNITURE	400.00	0.00		0.00	FA
12. LAWNMOWER	100.00	0.00		0.00	FA
13. TELEVISIONS	50.00	0.00		0.00	FA
14. STEREO	50.00	0.00		0.00	FA
15. HOUSEHOLD TOOLS	200.00	0.00		0.00	FA
16. COMPUTER	100.00	0.00		0.00	FA
17. PLATES, CHINA	50.00	0.00		0.00	FA
18. DINING ROOM FURNITURE	25.00	0.00		0.00	FA
19. DVD PLAYER	50.00	0.00		0.00	FA
20. CENTURY GUN SAFE	100.00	0.00		0.00	FA
21. CLOTHING	200.00	0.00		0.00	FA
22. PERSONAL JEWELRY	500.00	0.00		0.00	FA
23. 12 G. SHOTGUN	100.00	0.00		0.00	FA
24. 30.30 RIFLE	75.00	0.00		0.00	FA
25. 22 RIFLE, 4.10 SHOTGUN, .32 H&R PISTOL	125.00	0.00		0.00	FA
26. AMERICAN INCOME LIFE INSURANCE CO. POLICY NO. 2627	4,465.00	0.00		0.00	FA

**FORM 1**  
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HARDIN, LINDA SUE

Trustee Name: Michael J. McNally  
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Claims Bar Date: 01/15/15

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
27. 2004 PONTIAC AZTEC	2,550.00	0.00		0.00	FA
28. 2004 GMC PICKUP	4,300.00	0.00		0.00	FA
29. 1985 FORD VAN (NOT RUNNING)	200.00	0.00		0.00	FA
30. 12FT. ALUMINUM BOAT (HAS HOLES)	25.00	0.00		0.00	FA
31. GOODS & MATERIALS USED FOR "FIRST MONDAY"	2,044.00	0.00		0.00	FA
32. HOUSEHOLD PETS: 1 MULE 5 DOGS	500.00	0.00		0.00	FA
33. 2011 CUB TILLER, AIR COMPRESSOR, CHAIN SAW	150.00	0.00		0.00	FA
34. 16FT. SHOP TRAILER (HOME MADE)	300.00	0.00		0.00	FA
35. HAY BUGGY	50.00	0.00		0.00	FA
36. Joint-debtor's contingent interest in Estate-Inher	5,500.00	18,117.76		18,117.76	FA

	\$211,924.00	\$18,117.76	\$18,117.76	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
TOTALS (Excluding Unknown Values)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/15      Current Projected Date of Final Report (TFR): 09/01/16

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 14-60626 -BP  
 Case Name: HARDIN, RICHARD BOYD  
 HARDIN, LINDA SUE  
 Taxpayer ID No: \*\*\*\*\*1299  
 For Period Ending: 08/17/16

Trustee Name: Michael J. McNally  
 Bank Name: FIRST NATIONAL BANK OF VINITA  
 Account Number / CD #: \*\*\*\*\*1660 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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 10/05/15		Ray, Thatcher, Attorneys At Law 300 S Trade Days Blvd Canton, Tx 75103	Joint Debtor Int in Est	1129-000	10,000.00		10,000.00
10/05/15	36	Asset Sales Memo:	Joint-debtor's contingent interest in Estate-Inher \$10,000.00				10,000.00
C 10/12/15	030001	Linda Sue Hardin	Payment of Exempt portion of inheritance of Est. of Paul Watson	8100-002		5,500.00	4,500.00
C 11/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,490.00
C 12/07/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,480.00
C 01/08/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,470.00
C 02/05/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,460.00
C 03/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,450.00
C 04/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,440.00
C 05/06/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,430.00
C 06/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	4,420.00
C 06/27/16		Ray & Thatcher Attorneys at Law 300 S Trade Days Blvd. Canton, Tx 75103	Inheritance	1129-000	8,117.76		12,537.76
06/27/16	36	Asset Sales Memo:	Joint-debtor's contingent interest in Estate-Inher				12,537.76

**FORM 2**

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Case No: 14-60626 -BP  
 Case Name: HARDIN, RICHARD BOYD  
 HARDIN, LINDA SUE  
 Taxpayer ID No: \*\*\*\*\*1299  
 For Period Ending: 08/17/16

Trustee Name: Michael J. McNally  
 Bank Name: FIRST NATIONAL BANK OF VINITA  
 Account Number / CD #: \*\*\*\*\*1660 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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			\$8,117.76				
C 07/08/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	12,527.76
C 07/25/16	030002	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney Fees for Trustee Firm	3110-000		1,612.50	10,915.26
C 08/05/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		13.03	10,902.23

\* Reversed  
 t Funds Transfer  
 C Bank Cleared

Account *****1660	Balance Forward	0.00		
	4 Deposits	18,117.76	2 Checks	7,112.50
	0 Interest Postings	0.00	10 Adjustments Out	103.03
			0 Transfers Out	0.00
	Subtotal	\$ 18,117.76		
	0 Adjustments In	0.00	Total	\$ 7,215.53
	0 Transfers In	0.00		
	Total	\$ 18,117.76		

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 14-60626 -BP  
 Case Name: HARDIN, RICHARD BOYD  
 HARDIN, LINDA SUE  
 Taxpayer ID No: \*\*\*\*\*1299  
 For Period Ending: 08/17/16

Trustee Name: Michael J. McNally  
 Bank Name: FIRST NATIONAL BANK OF VINITA  
 Account Number / CD #: \*\*\*\*\*1660 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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Claims Register  
ANALYSIS OF CLAIMS REGISTER

Date: August 17, 2016

Case Number: 14-60626 Claim Class Sequence (No Pay Hold)  
Debtor Name: HARDIN, RICHARD BOYD

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
999-2 001 3110-00	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Administrative		\$0.00	\$1,612.50	\$1,612.50
Subtotal for Class Administrative				\$0.00	\$1,612.50	\$1,612.50
000001 070 7100-90	Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$750.00	\$125.09	\$125.09
000002 070 7100-90	American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Unsecured		\$3,382.00	\$3,381.84	\$3,381.84
000004 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$434.79	\$869.58	\$869.58
000005 070 7100-90	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$0.00	\$2,976.36	\$2,976.36
000006 070 7100-90	Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541	Unsecured		\$0.00	\$4,172.47	\$4,172.47
000007 070 7100-90	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$3,832.59	\$3,832.59
999-1 999 8100-00	Linda Sue Hardin	Unsecured		\$0.00	\$5,500.00	\$5,500.00
Subtotal for Class Unsecured				\$4,566.79	\$20,857.93	\$20,857.93
Case Totals:				\$4,566.79	\$22,470.43	\$22,470.43

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

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-60626

Case Name: HARDIN, RICHARD BOYD

HARDIN, LINDA SUE

Trustee Name: Michael J. McNally

Balance on hand \$ 10,902.23

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: Michael J. McNally	\$ 2,011.78	\$ 0.00	\$ 2,011.78
Trustee Expenses: Michael J. McNally	\$ 897.44	\$ 0.00	\$ 897.44
Attorney for Trustee Fees: McNally & Patrick, L.L.P.	\$ 1,612.50	\$ 1,612.50	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 2,909.22

Remaining Balance \$ 7,993.01

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 \$ 15,357.93 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 52.0 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	Quantum3 Group LLC as agent for	\$ 125.09	\$ 0.00	\$ 65.10
000002	American InfoSource LP as agent for	\$ 3,381.84	\$ 0.00	\$ 1,760.07
000004	American InfoSource LP as agent for	\$ 869.58	\$ 0.00	\$ 452.57
000005	PYOD, LLC its successors and assigns as	\$ 2,976.36	\$ 0.00	\$ 1,549.04
000006	Portfolio Recovery Associates, LLC	\$ 4,172.47	\$ 0.00	\$ 2,171.56
000007	Synchrony Bank	\$ 3,832.59	\$ 0.00	\$ 1,994.67

Total to be paid to timely general unsecured creditors \$ 7,993.01

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