

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 09/10/2015 and the deadline for filing governmental claims was 12/09/2015 . 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 \$ 1,056.79 . 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 \$ 1,056.79 , for a total compensation of \$ 1,056.79 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 \$ 158.99 , for total expenses of \$ 158.99 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: 15-40340 BTR Judge: BRENDA T. RHOADES
 Case Name: MILLER, CONSTANCE MARIE

Trustee Name: Michelle H. Chow, Trustee
 Date Filed (f) or Converted (c): 02/27/15 (f)
 341(a) Meeting Date: 04/06/15
 Claims Bar Date: 09/10/15

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: "residence and 20 acres 6360 Miller Rd, Krum, TX 76249". Debtor lists lien of \$239,000 and exempts \$290,000 under TEXAS PROPERTY CODE EXEMPTIONS.	529,000.00	0.00		0.00	FA
2. PERSONAL CHECKING ACCOUNT NORTH STAR BANK Trustee reviewed bank account balances and determined the amount on the day of filing to be \$3,966.17. Debtor turned over these funds. These include asset lines #2 through #5.	770.00	0.00		3,966.17	FA
3. BAB 1UNB SBA ACCOUNT FIRST UNITED BANK See asset line #2	1,200.00	0.00		0.00	FA
4. MTR CHECKING ACCOUNT NORTHSTAR BANK, KRUM, TX See asset line #2	678.00	0.00		0.00	FA
5. SAVINGS ACCOUNT NORTHSTAR BANK, TX See asset line #2	500.00	0.00		0.00	FA
6. HOUSEHOLD GOODS Per Debtor's schedules: "household items, furniture, kitchen ware 6360 Miller Rd, Krum, TX 76249" fully exempted.	2,000.00	0.00		0.00	FA
7. WEARING APPAREL Per Debtor's schedules: "Women's personal belongings 6360 Miller Rd, Krum, TX 76249" Fully exempted.	1,000.00	0.00		0.00	FA
8. 22 RIFLE MY HOME Fully exempted.	100.00	0.00		0.00	FA
9. HORSE TACK MY BARN Fully exempted.	100.00	0.00		0.00	FA
10. LIFE INSURANCE POLICY Per Debtor's schedules: "Allstate Term Life Policy Face value \$150,000.00 cash value \$0.00"	0.00	0.00		0.00	FA
11. LIFE INSURANCE POLICY Per Debtor's schedules: "Jackson National Life Policy \$50,000.00 face	850.00	0.00		0.00	FA

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value whole life policy \$850.00 cash value This policy also has a \$250,000.00 term policy that is security for the SBA loan". Fully exempted.					
12. ALIMONY DUE BUT NOT PAID FROM EX-HUSBAND Trustee investigated this asset, reviewing the divorce decree citing contractual agreed support, court docket, and deposit to Debtor's bank account post petition. Debtor exempts this amount.	92,900.00	0.00		0.00	FA
13. 2005 F250 TRUCK MY HOME No lien listed. Fully exempted.	12,000.00	0.00		0.00	FA
14. MORTISON TOOL This asset and asset lines #14-18 exempted.	250.00	0.00		0.00	FA
15. BOOT RACK PARTS INVENTORY	1,000.00	0.00		0.00	FA
16. 2 HORSES	1,000.00	0.00		0.00	FA
17. HAY BALES MY HOME	400.00	0.00		0.00	FA
18. TRACTOR + IMPLEMENTS MY HOME	8,000.00	0.00		0.00	FA
19. 16X40 PORTABLE BUILDING Trustee investigated this asset. Intitially this was not exempted and trustee moved to administer and hired auctioneer Rosen Systems. There was no title to this portable structure, and Debtor testified and listed this asset as "hers". Upon motion to sell filed on 08/25/15 #14, a secured creditor objected and provided documents to support that they had a lien AND the building had originally been purchased in the name of her former business (which was not a dba, but a separate taxable entity). The trustee withdrew the motion to sell 09/30/15 #19).	12,000.00	0.00		0.00	FA
20. TAX REFUND (u) Unscheduled 2014 tax refund received directly from the IRS on 10/13/15. Fully nonexempt so trustee will administer this refund.	0.00	261.00		261.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$663,748.00	\$261.00	\$4,227.17	\$0.00
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**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

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(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 submitted to UST: 02/17/16: The main assets administered in the is case were the bank balances and a modest tax refund. Debtor selected TEXAS PROPERTY CODE EXEMPTIONS, so these assets were not exempt. Trustee also investigated and attempted to sell a portable building, but that asset was not in the name of the filing individual Debtor. See note on asset line #19, and court docket entries from 08/25/15 #13 through 09/30/15 #19. Bar dates expired and a review of the claims docket shows no objections required.

Initial Projected Date of Final Report (TFR): 06/30/17 Current Projected Date of Final Report (TFR): 06/30/17

/s/ Michelle H. Chow, Trustee

Date: 02/17/16

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40340 -BTR
 Case Name: MILLER, CONSTANCE MARIE

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****1366 Checking Account (Non-Interest Earn)

Exhibit B

Taxpayer ID No: *****1994
 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 (\$)
06/17/15	2	Constance M. Miller 6360 Miller Road Krum, TX 76249-3635	BALANCE FORWARD Nonexempt bank balances	1129-000	3,966.17		0.00 3,966.17
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,956.17
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,946.17
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,936.17
08/31/15		EDTX BANKRUPTCY COURT	REMIT TO COURT Payment to Court ACH wire out for Motion to Sell 08/25/15 #14 Cleared bank on 08/28/15 ref: 082815 6KONQ	2700-000		176.00	3,760.17
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,750.17
10/14/15	20	UNITED STATES TREASURY OGDEN, UT	2014 tax refund	1224-000	261.00		4,011.17
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,001.17
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,991.17
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,981.17

COLUMN TOTALS	4,227.17	246.00	3,981.17
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	4,227.17	246.00	
Less: Payments to Debtors		0.00	
Net	4,227.17	246.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****1366)	4,227.17	246.00	3,981.17
	4,227.17	246.00	3,981.17
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 17, 2016

Case Number: 15-40340

Claim Number Sequence

Debtor Name: MILLER, CONSTANCE MARIE

Joint Debtor:

Claims Bar Date: 09/10/15

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 040 5800-00	INTERNAL REVENUE SERVICE P.O. BOX 7346 PHILADELPHIA, PA 19101-7346	Priority Taxes 2012-2014 FUTA FICA	Filed 06/17/15	\$0.00	\$6,500.00	\$6,500.00
000002 070 7100-00	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured x2571	Filed 06/17/15	\$0.00	\$30,417.98	\$30,417.98
000003 070 7100-00	DENTON REGIONAL MEDICAL RESURGENT CAPITAL SERVICES PO BOX 1927 GREENVILLE, SC 29602	Unsecured x3675	Filed 07/13/15	\$0.00	\$140.90	\$140.90
000004 070 7100-00	FIRST UNITED BANK & TRUST COMPANY C/O WILLIAM RILEY NIX, ITS ATTORNEY 717 N. CROCKETT STREET SHERMAN, TEXAS 75090	Unsecured (4-1) UNSECURED CLAIM ON PERSONAL GUARANTY OF SBA LOAN unsecured claim personal guaranty of SBA loan 7984	Filed 09/08/15	\$0.00	\$191,743.40	\$191,743.40
Case Totals:				\$0.00	\$228,802.28	\$228,802.28

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-40340 BTR

Case Name: MILLER, CONSTANCE MARIE

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$ 3,981.17

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	\$ 1,056.79	\$ 0.00	\$ 1,056.79
Trustee Expenses: Michelle H. Chow, Trustee	\$ 158.99	\$ 0.00	\$ 158.99

Total to be paid for chapter 7 administrative expenses \$ 1,215.78

Remaining Balance \$ 2,765.39

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 \$ 6,500.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	INTERNAL REVENUE SERVICE	\$ 6,500.00	\$ 0.00	\$ 2,765.39

Total to be paid to priority creditors \$ 2,765.39

Remaining Balance \$ 0.00

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 \$ 222,302.28 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 0.0 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
000002	DISCOVER BANK	\$ 30,417.98	\$ 0.00	\$ 0.00
000003	DENTON REGIONAL MEDICAL	\$ 140.90	\$ 0.00	\$ 0.00
000004	FIRST UNITED BANK & TRUST COMPANY	\$ 191,743.40	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

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