

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re:	§	
	§	
BYERS, JANE A.	§	Case No. 15-40730 BTR
	§	
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 04/23/2015 . The undersigned trustee was appointed on 04/24/2015 .
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 \$ 3,812.59

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	50.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 3,762.59

The remaining funds are available for distribution.

¹The 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 10/12/2015 and the deadline for filing governmental claims was 01/09/2016 . 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 \$ 953.15 . 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 \$ 953.15 , for a total compensation of \$ 953.15² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 75.82 , for total expenses of \$ 75.82² .

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: 15-40730 BTR Judge: BRENDA T. RHOADES
Case Name: BYERS, JANE A.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 04/23/15 (f)
341(a) Meeting Date: 05/22/15
Claims Bar Date: 10/12/15

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. 106 GLASGOW COURT, HIGHLAND VILLAGE, TX 75077 Debtor lists lien of \$109,367.42 and exempts equity of \$160,632.58. Debtor selects Texas Property Code exemptions. Per debtor's testimony, she wants/intends to move back into the house when she can afford it.	270,000.00	0.00		0.00	FA
2. CHASE CHECKING ENDING 0106 (u) Original schedule showed \$1,322.58 balance Amended schedule B 07/23/15 #8 and Balance per bank statement provided by Debtor: \$456.56 All bank balances deposited to this line item.	456.56	3,762.59		3,762.59	FA
3. CHASE SAVINGS ACCOUNT ENDING 8141 (u) Original schedule showed balance of \$129.62 Amended schedule B 07/23/15 #8 and Balance per bank statement provided by Debtor: \$1,752.75	1,752.75	0.00		0.00	FA
4. CHASE BUSINESS CHECKING ENDING 0246 (u) Original schedules showed balance of \$2,860.45 Amended schedule B 07/23/15 #8 and Balance per bank statement provided by Debtor: \$1,500.01	1,500.01	0.00		0.00	FA
5. USAA SAVINGS ENDING 3599 Original schedules showed balance of \$83.00 Amended schedule B 07/23/15 #8 and Balance per statement provided by Debtor: \$53.27	53.27	0.00		0.00	FA
6. SECURITY DEPOSIT HELD FOR TENANT	1,725.00	0.00		0.00	FA
7. HOUSEHOLD GOODS Fully exempted. Asset lines #7-13 inclusive: no change from original to amended schedules.	1,000.00	0.00		0.00	FA
8. DEBTOR APPAREL Fully exempted.	200.00	0.00		0.00	FA
9. SEP EDWARD JONES ENDING 4618 Fully exempted.	28,313.01	0.00		0.00	FA
10. IRA EDWARD JONES ENDING 9718	143,687.50	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
Fully exempted.					
11. 2010 RAV-4 Debtor lists no lien on schedule D and exempts full value of vehicle.	8,000.00	0.00		0.00	FA
12. COPY MACHINE	45.00	0.00		0.00	FA
13. DOG	50.00	0.00		0.00	FA
14. UNCLAIMED MONEY FUND (u) Unscheduled funds from the Texas Comptroller for unclaimed funds. Trustee will administer this amount.	0.00	50.00		50.00	FA

TOTALS (Excluding Unknown Values)

\$456,783.10

\$3,812.59

\$3,812.59

Gross Value of Remaining Assets

\$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 main assets administered in this modest case are the bank balance on the date of filing and a small amount from the Texas Comptroller for unclaimed funds. Trustee collected these amounts. Bar dates expired and a review of the claims docket shows no objections 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

Date: 02/17/16

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40730 -BTR
 Case Name: BYERS, JANE A.

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****1388 Checking Account (Non-Interest Earn)

Exhibit B

Taxpayer ID No: *****5435
 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
08/13/15	2	Bank of America	nonexempt bank balance	1129-000	3,762.59		3,762.59
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,752.59
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,742.59
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,732.59
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,722.59
12/08/15	14	Texas Comptroller of Public Accounts	TX Comptroller - unclaimed funds	1290-000	50.00		3,772.59
		Unclaimed Funds					
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,762.59

COLUMN TOTALS	3,812.59	50.00	3,762.59
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	3,812.59	50.00	
Less: Payments to Debtors		0.00	
Net	3,812.59	50.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****1388	3,812.59	50.00	3,762.59
	3,812.59	50.00	3,762.59
	(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: 15-40730

Claim Number Sequence

Debtor Name: BYERS, JANE A.

Joint Debtor:

Claims Bar Date: 10/12/15

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001A 040 5800-00	IRS CENTRALIZED INSOLVENCY PO BOX 7346 PHILADELPHIA, PA 19101-7348	Priority	Filed 07/20/15 Priority portion of claim 2012, 2013, and portion 2014 tax periods last amended 09/29/2015	\$0.00	\$10,422.97	\$10,422.97
000001B 070 7100-00	IRS CENTRALIZED INSOLVENCY	Unsecured	Unsecured portion of claim last amended claim 09/25/15	\$0.00	\$3,205.81	\$3,205.81
000002 070 7100-00	AMERICAN INFOSOURCE LP AS AGENT FOR FIRST DATA GLOBAL LEASING PO BOX 248838 OKLAHOMA CITY, OK 73124-8838	Unsecured	Filed 08/25/15 x000 First Data Global Leasing	\$0.00	\$695.19	\$695.19
000003 070 7100-00	QUANTUM3 GROUP LLC AS AGENT FOR COMENITY BANK PO BOX 788 KIRKLAND, WA 98083-0788	Unsecured	Filed 09/08/15 (3-1) UNSECURED DEBT x7215 Comenity Bank Talbot's	\$0.00	\$1,051.58	\$1,051.58
000004 070 7100-00	CAPITAL ONE, N.A. C O BECKETT AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured	Filed 10/09/15 (4-1) CREDIT CARD DEBT x6621 Kohls	\$0.00	\$581.16	\$581.16
000005 070 7100-00	USAA SAVINGS BANK C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured	Filed 10/12/15 x4894 USAA Federal Savings Bank	\$0.00	\$20,581.20	\$20,581.20
Case Totals:				\$0.00	\$36,537.91	\$36,537.91

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-40730 BTR

Case Name: BYERS, JANE A.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$ 3,762.59

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	\$ 953.15	\$ 0.00	\$ 953.15
Trustee Expenses: Michelle H. Chow, Trustee	\$ 75.82	\$ 0.00	\$ 75.82

Total to be paid for chapter 7 administrative expenses \$ 1,028.97

Remaining Balance \$ 2,733.62

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 \$ 10,422.97 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
000001A	IRS CENTRALIZED INSOLVENCY	\$ 10,422.97	\$ 0.00	\$ 2,733.62

Total to be paid to priority creditors \$ 2,733.62

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 \$ 26,114.94 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	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 695.19	\$ 0.00	\$ 0.00
000003	QUANTUM3 GROUP LLC AS AGENT FOR	\$ 1,051.58	\$ 0.00	\$ 0.00
000001B	IRS CENTRALIZED INSOLVENCY	\$ 3,205.81	\$ 0.00	\$ 0.00
000004	CAPITAL ONE, N.A.	\$ 581.16	\$ 0.00	\$ 0.00
000005	USAA SAVINGS BANK	\$ 20,581.20	\$ 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