



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 05/30/2016 and the deadline for filing governmental claims was 08/29/2016 . 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 \$ 428.29 . 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 \$ 428.29 , for a total compensation of \$ 428.29<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 \$ 162.49 , for total expenses of \$ 162.49<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: 10/25/2016 By: /s/CHRISTOPHER J. MOSER, 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.

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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: 15-40939 BTR Judge: BRENDA T. RHOADES  
Case Name: MELCHIORRE, KIMBERLEY JEANNE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 05/21/15 (f)  
341(a) Meeting Date: 06/15/15  
Claims Bar Date: 05/30/16

For Period Ending: 10/25/16

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. 3605 South Echo Trail Plano, TX Debtor Claimed 100% Exemption on Schedule C	254,520.00	0.00		0.00	FA
2. Cash on hand Gross Tax Refund = \$4,282.00; Estate's portion of tax refund = \$1,654.14 + Cash (item #2) \$50.00 + Financial Accts (item # 3) \$9.00 = \$1,713.14 total of estate's portion. Debtor's portion of tax refund = \$2,568.86.	50.00	50.00		50.00	FA
3. Financial Accts Gross Tax Refund = \$4,282.00; Estate's portion of tax refund = \$1,654.14 + Cash (item #2) \$50.00 + Financial Accts (item # 3) \$9.00 = \$1,713.14 total of estate's portion. Debtor's portion of tax refund = \$2,568.86.	9.00	9.00		9.00	FA
4. Household Goods Debtor Claimed 100% Exemption on Schedule C	1,855.00	0.00		0.00	FA
5. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	1,120.00	0.00		0.00	FA
6. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	200.00	0.00		0.00	FA
7. Jewelry Debtor Claimed 100% Exemption on Schedule C	75.00	0.00		0.00	FA
8. 401k Debtor Claimed 100% Exemption on Schedule C	14,593.47	0.00		0.00	FA
9. 2011 Kia Sorento EX- Fair Condition- 45,000 miles Debtor Claimed 100% Exemption on Schedule C	14,000.00	0.00		0.00	FA
10. Pets	100.00	0.00		0.00	FA
11. Carpenter Tools/Yard Tools/Equipmt	95.00	0.00		0.00	FA

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
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Case No: 15-40939 BTR Judge: BRENDA T. RHOADES  
Case Name: MELCHIORRE, KIMBERLEY JEANNE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 05/21/15 (f)  
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Claims Bar Date: 05/30/16

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
Debtor Claimed 100% Exemption on Schedule C 12. 2015 Tax Refund (u) Gross Tax Refund = \$4,282.00; Estate's portion of tax refund = \$1,654.14 + Cash (item #2) \$50.00 + Financial Accts (item # 3) \$9.00 = \$1,713.14 total of estate's portion. Debtor's portion of tax refund = \$2,568.86.	4,282.00	1,713.14		4,223.00	FA

TOTALS (Excluding Unknown Values)	\$290,899.47	\$1,772.14		\$4,282.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee collected debtor's tax refund, item #12. On May 21, 2015, Agreed Order Approving Settlement with Trustee was entered, item #12.

Initial Projected Date of Final Report (TFR): 12/31/16      Current Projected Date of Final Report (TFR): 10/25/16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40939  
 Case Name: MELCHIORRE, KIMBERLEY JEANNE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*4884 Checking Account (Non-Interest Earn)

Taxpayer ID No: 37-6614733  
 For Period Ending: 10/25/16

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
03/01/16	2, 3, 12	United States Treasury Kansas City, MO	2015 Tax Refund Gross Tax Refund = \$4,282.00; Estate's portion of tax refund = \$1,654.14 + Cash (item #2) \$50.00 + Financial Accts (item # 3) \$9.00 = \$1,713.14 total of estate's portion. Debtor's portion of tax refund = \$2,568.86.	1224-000	4,282.00		4,282.00
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,272.00
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,262.00
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,252.00
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,242.00
07/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,232.00
08/25/16	003001	KIMBERLEY MELCHIORRE 3605 SOUTH ECHO TRAIL PLANO, TX 75023	Per Order Entered on 8/15/16 Debtor's Exempt Property	8100-000		2,568.86	1,663.14
08/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,653.14
09/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,643.14

COLUMN TOTALS	4,282.00	2,638.86	1,643.14
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	4,282.00	2,638.86	
Less: Payments to Debtors		2,568.86	
Net	4,282.00	70.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****4884	4,282.00	70.00	1,643.14
	4,282.00	70.00	1,643.14
(Excludes Account	(Excludes Payments	Total Funds	

Page Subtotals 4,282.00 2,638.86



EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: October 25, 2016

Case Number: 15-40939 Claim Class Sequence  
Debtor Name: MELCHIORRE, KIMBERLEY JEANNE

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	PYOD, LLC its successors and assigns of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$327.48	\$0.00	\$327.48
000003 070 7100-00	Navient Solutions, Inc. Department of Education Servicing PO Box 740351 Atlanta, GA 30374-0351	Unsecured		\$4,887.84	\$0.00	\$4,887.84
000004 070 7100-00	USB ELT BELA American Education Services PO Box 8183 Harrisburg, PA 17105	Unsecured		\$2,387.23	\$0.00	\$2,387.23
000005 070 7100-00	BRAZOS/US BANK NATNL American Education Services PO Box 8183 Harrisburg, PA 17105	Unsecured		\$1,955.82	\$0.00	\$1,955.82
000006 070 7100-00	PNC BANK American Education Services PO Box 8183 Harrisburg, PA 17105	Unsecured		\$4,058.46	\$0.00	\$4,058.46
000002 050 4110-00	Capital One Auto Finance, division Capital One NA P.O. Box 201347 Arlington, TX 76006	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$13,616.83	\$0.00	\$13,616.83

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

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-40939 BTR

Case Name: MELCHIORRE, KIMBERLEY JEANNE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 1,643.14

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	Capital One Auto Finance, division	\$ 12,101.89	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 1,643.14

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: CHRISTOPHER J. MOSER, TRUSTEE	\$ 428.29	\$ 0.00	\$ 428.29
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	\$ 162.49	\$ 0.00	\$ 162.49

Total to be paid for chapter 7 administrative expenses \$ 590.78

Remaining Balance \$ 1,052.36

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 \$ 13,616.83 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 7.7 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	PYOD, LLC its successors and assigns	\$ 327.48	\$ 0.00	\$ 25.31
000003	Navient Solutions, Inc.	\$ 4,887.84	\$ 0.00	\$ 377.75
000004	USB ELT BELA	\$ 2,387.23	\$ 0.00	\$ 184.49
000005	BRAZOS/US BANK NATNL	\$ 1,955.82	\$ 0.00	\$ 151.15
000006	PNC BANK	\$ 4,058.46	\$ 0.00	\$ 313.66

Total to be paid to timely general unsecured creditors \$ 1,052.36

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