



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 06/16/2016 and the deadline for filing governmental claims was 09/14/2016 . 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 \$ 515.01 . 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 \$ 515.01 , for a total compensation of \$ 515.01 <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 \$ 180.58 , for total expenses of \$ 180.58 <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: 10/26/2016 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: 15-40984 BTR Judge: BRENDA T. RHOADES  
Case Name: SMITH, CHARLES D.  
DECOURSIN, MARILYN J.  
For Period Ending: 10/26/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 05/31/15 (f)  
341(a) Meeting Date: 07/10/15  
Claims Bar Date: 06/16/16

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. 740 Monticello Allen, TX Debtor Claimed 100% Exemption on Schedule C	170,000.00	0.00		0.00	FA
2. Financial Accounts Actual bank balance on stmt = \$316.28, instead of scheduled amount of \$900.00 Gross 2015 Tax Refund = \$4,215.00; Estate's portion of tax refund = \$1,743.74 (item #14) + cash balance of \$316.28 (item # 2) = \$2,060.02; Remaining balance of \$2,154.98 belongs to the Debtors.	900.00	900.00		316.28	FA
3. Household Goods Debtor Claimed 100% Exemption on Schedule C	2,930.00	0.00		0.00	FA
4. Books/Collectibles Debtor Claimed 100% Exemption on Schedule C	150.00	0.00		0.00	FA
5. Clothing Debtor Claimed 100% Exemption on Schedule C	450.00	0.00		0.00	FA
6. Wedding Rings Debtor Claimed 100% Exemption on Schedule C	800.00	0.00		0.00	FA
7. Insurance Policies -Term Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
8. Fidelity IRA Debtor Claimed 100% Exemption on Schedule C	21,125.85	0.00		0.00	FA
9. Child Support - Uncollectible Debtor Claimed 100% Exemption on Schedule C	30,000.00	0.00		0.00	FA
10. 2012 Dodge Ram Truck Debtor Claimed 100% Exemption on Schedule C	20,000.00	0.00		0.00	FA
11. 2011 Nissan Maxima Debtor Claimed 100% Exemption on Schedule C	18,000.00	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
12. 2012 Nissan Maxima - daughter's car Debtor Claimed 100% Exemption on Schedule C	18,500.00	0.00		0.00	FA
13. 2006 Mustang Debtor Claimed 100% Exemption on Schedule C	5,000.00	0.00		0.00	FA
14. 2015 Tax Refund (u) Gross 2015 Tax Refund = \$4,215.00; Estate's portion of tax refund = \$1,743.74 (item #14) + cash balance of \$316.28 (item # 2) = \$2,060.02; Remaining balance of \$2,154.98 belongs to the Debtors.	4,215.00	1,743.74		3,898.72	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$292,070.85	\$2,643.74		\$4,215.00	\$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:

Trustee collected the debtor's 2015 tax refund, item # 14. On July 6, 2016, Order Granting the Trustee Authority to Pay the Debtors' Portion of Tax Refund was entered, item #14.

Initial Projected Date of Final Report (TFR): 12/31/16      Current Projected Date of Final Report (TFR): 10/26/16

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-40984  
 Case Name: SMITH, CHARLES D.  
 DECOURSIN, MARILYN J.  
 Taxpayer ID No: 37-6618716  
 For Period Ending: 10/26/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*5005 Checking Account

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
04/15/16	2, 14	United States Treasury Kansas City, MO	Tax Refund Gross 2015 Tax Refund = \$4,215.00; Estate's portion of tax refund = \$1,743.74 (item #14) + cash balance of \$316.28 (item # 2) = \$2,060.02; Remaining balance of \$2,154.98 belongs to the Debtors.	1224-000	4,215.00		4,215.00
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,205.00
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,195.00
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,185.00
* 07/07/16	003001	CHARLES SMITH & MARILYN DECOURSIN  ALLEN, TX 75002	Entered in Error T =8200				4,185.00
* 07/07/16	003001	CHARLES SMITH & MARILYN DECOURSIN  ALLEN, TX 75002	Entered in Error T =8200				4,185.00
07/07/16	003002	CHARLES SMITH & MARILYN DECOURSIN 740 MONTICELLO CIRCLE ALLEN, TX 75002	Per Order Entered on 7/06/16 Debtors' Portion of Tax Refund	8200-000		2,154.98	2,030.02
07/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,020.02
08/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,010.02
09/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,000.02

Page Subtotals 4,215.00 2,214.98

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-40984  
 Case Name: SMITH, CHARLES D.  
 DECOURSIN, MARILYN J.  
 Taxpayer ID No: 37-6618716  
 For Period Ending: 10/26/16

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*5005 Checking Account

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 (\$)
					4,215.00	2,214.98	2,000.02
			COLUMN TOTALS		4,215.00	2,214.98	
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		4,215.00	2,214.98	
			Less: Payments to Debtors			2,154.98	
			Net		4,215.00	60.00	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****5005		4,215.00	60.00	2,000.02
					4,215.00	60.00	2,000.02
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 15-40984 Claim Class Sequence  
Debtor Name: SMITH, CHARLES D.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$789.14	\$0.00	\$789.14
000002 070 7100-00	PYOD, LLC its successors and assigns as assignee of FNBM, LLC Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$730.90	\$0.00	\$730.90
000003 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$9,297.25	\$0.00	\$9,297.25
000004 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$2,828.31	\$0.00	\$2,828.31
000005 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$3,429.89	\$0.00	\$3,429.89
000006 070 7100-00	CREDIT FIRST N A PO BOX 818011 CLEVELAND, OH 44181-8011	Unsecured		\$1,439.82	\$0.00	\$1,439.82
000007 070 7100-00	Wells Fargo Bank NA PO Box 660553 Dallas, TX 75266-0553	Unsecured		\$236.81	\$0.00	\$236.81
000008 070 7100-00	Wells Fargo Bank NA PO Box 660553 Dallas, TX 75266-0553	Unsecured		\$8,802.77	\$0.00	\$8,802.77
000009 070 7100-00	Wells Fargo Bank NA PO Box 660553 Dallas, TX 75266-0553	Unsecured		\$1,574.51	\$0.00	\$1,574.51
000010 070 7100-00	Capital One NA c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Unsecured		\$1,561.39	\$0.00	\$1,561.39



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-40984 BTR

Case Name: SMITH, CHARLES D.

DECOURSIN, MARILYN J.

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 2,000.02

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: CHRISTOPHER J. MOSER, TRUSTEE	\$ 515.01	\$ 0.00	\$ 515.01
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	\$ 180.58	\$ 0.00	\$ 180.58

Total to be paid for chapter 7 administrative expenses \$ 695.59

Remaining Balance \$ 1,304.43

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 \$ 30,960.79 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 4.2 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	PYOD, LLC its successors and assigns as	\$ 789.14	\$ 0.00	\$ 33.25
000002	PYOD, LLC its successors and assigns as	\$ 730.90	\$ 0.00	\$ 30.79
000003	PYOD, LLC its successors and assigns as	\$ 9,297.25	\$ 0.00	\$ 391.71
000004	PYOD, LLC its successors and assigns as	\$ 2,828.31	\$ 0.00	\$ 119.16
000005	Capital One Bank (USA), N.A.	\$ 3,429.89	\$ 0.00	\$ 144.51
000006	CREDIT FIRST N A	\$ 1,439.82	\$ 0.00	\$ 60.66
000007	Wells Fargo Bank NA	\$ 236.81	\$ 0.00	\$ 9.98
000008	Wells Fargo Bank NA	\$ 8,802.77	\$ 0.00	\$ 370.88
000009	Wells Fargo Bank NA	\$ 1,574.51	\$ 0.00	\$ 66.34
000010	Capital One NA	\$ 1,561.39	\$ 0.00	\$ 65.78
000011	Portfolio Recovery Associates, LLC	\$ 270.00	\$ 0.00	\$ 11.37

Total to be paid to timely general unsecured creditors	\$	<u>1,304.43</u>
Remaining Balance	\$	<u>0.00</u>

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