

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re: §
TOMPKINS, GEORGE M. § Case No. 15-41039-BTR
TOMPKINS, SARAH B. §
Debtors(s) §

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 06/04/2015. The undersigned trustee was appointed on 06/05/2015.

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 \$ 5,800.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative Expenses	0.00
Bank Service Fees	100.00
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 Debtor	0.00

Leaving a balance on hand of ¹ \$ 5,700.00

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.

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 12/08/2015 and the deadline for filing governmental claims was 03/07/2016. 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 \$1,330.00. 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 \$1,330.00, for a total compensation of \$1,330.00. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$121.90 for total expenses of \$121.90

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 10/17/2016

By : /s/ Michelle H. Chow
Michelle H. Chow, 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.

²If 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: 15-41039
Case Name: TOMPKINS, GEORGE M.
TOMPKINS, SARAH B.
For Period Ending: 10/17/2016

Judge: Brenda Rhoades

Trustee Name: Michelle H. Chow
Date Filed (f) or Converted (c): 06/04/2015 (f)
341(a) Meeting Date: 07/17/2015
Claims Bar Date: 12/08/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. RESIDENCE HOMESTEAD	175,000.00	0.00		0.00	FA
2. CASH	45.00	0.00		0.00	FA
3. FINANCIAL ACCOUNTS	1,950.72	0.00		0.00	FA
4. HOUSEHOLD GOODS	6,710.00	0.00		0.00	FA
5. BOOKS / COLLECTIBLES	185.00	0.00		0.00	FA
6. WEARING APPAREL	830.00	0.00		0.00	FA
7. FURS AND JEWELRY	1,300.00	0.00		0.00	FA
8. FIREARMS AND HOBBY EQUIPMENT	1,150.00	0.00		0.00	FA
9. EDUCATION IRA	16,800.00	0.00		0.00	FA
10. PENSION / PROFIT SHARING	31,088.00	0.00		0.00	FA
11. STOCK	659.00	0.00		0.00	FA
12. EQUITABLE OR FUTURE INTERESTS	2,000.00	0.00		0.00	FA
13. VEHICLES	6,300.00	0.00		0.00	FA
14. VEHICLES	3,000.00	0.00		0.00	FA
15. OFFICE EQUIPMENT	60.00	0.00		0.00	FA
16. MACHINERY AND SUPPLIES	1,500.00	0.00		0.00	FA
17. PREFERENCE PAYMENT - BOA CREDIT CARD	5,800.00	5,800.00		5,800.00	FA

**FORM 1
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					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	254,377.72	5,800.00		5,800.00	0.00

Re Prop. #1 Per Debtors' schedules: "1124 Sophia St Allen, TX 75013" Lien of \$155,331 listed; exempts \$19,669.00. Debtors select FEDERAL EXEMPTIONS

Re Prop. #2 Per Debtors' schedules, "Cash". Fully exempted.

Re Prop. #3 Per Debtors' schedules: Total Bank accounts \$1,950.72 fully exempted;"Bank of America 0806 \$109.00;Wells Fargo 8765 \$195;BOA x1610 \$100.00;BOA Truste Iolta \$101.00;BOA 47.00;BOA 13.00;BOA x7639 \$686.00;BB&T 72.24;BB&T 627.48"

Re Prop. #4 Per Debtors' schedules (schedule B pages 9-10 and schedule C 15-17): Itemized household goods fully exempted.

Re Prop. #5 Per Debtors' schedules: "Books and pictures" fully exempted.

Re Prop. #6 Per Debtors' schedules, "Clothing and personal items" \$465 and \$365 fully exempted.

Re Prop. #7 Per Debtors' schedules: "Ring, ring, and misc. jewelry" totaling \$1,300 fully exempted.

Re Prop. #8 Per Debtors; schedules; totaling \$1,150.00 and fully exempted;:"Winchester 500.00;Pistol \$250.00;AR - 15 \$400.00"

Re Prop. #9 Per Debtors' schedules: "New York 529 College Savings FMV \$16,800.00" fully exempted.

Re Prop. #10 Per Debtors' schedules, "IRA TD Ameritrade" fully exempted.

Re Prop. #11 Per Debtors' schedules: "Stocks" fully exempted.

Re Prop. #12 Per Debtors' schedules: "Acct's Receivable" fully exempted.

Re Prop. #13 Per Debtors' schedules: "2005 Toyota Sienna LE" No lien listed; exempts full value using d2 and d5 wildcard.

Re Prop. #14 Per Debtors' schedules: "1986 Military Surplus M934-A-1" No lien and exempts full value using d2.

Re Prop. #15 Per Debtors' schedules: "3 Monitors: fully exempted. Computers and printer listed with and included with household goods.

Re Prop. #16 Per Debtors' schedules: "Camera and Lens" fully exempted.

Re Prop. #17 Per Debtors' originally filed SOFA 3A - payment made with 90 days of filing;:"Bank of America 05/11/15 \$5,800.00";Trustee to administer this asset. Demand letter sent 08/11/15; check cut to trustee and deposited on 09/08/15 for exact amount of \$5,800.00

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: 10/17/16: The one asset administered in this case is the full repayment of a possible credit card preference from Bank of America. On the Debtors' Statement of Financial Affairs, they paid BOA \$5,800 within the 90 days of filing. Trustee sent demand letter in August 2015, and a full payment was mailed to the Trustee and deposited in September 2015. Claim bar dates of 12/08/15 and 03/07/16 expired, trustee reviewed claims and no objections were necessary.

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ASSET CASES**

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 TOMPKINS, SARAH B.
For Period Ending: 10/17/2016

Judge: Brenda Rhoades

Trustee Name: Michelle H. Chow
Date Filed (f) or Converted (c): 06/04/2015 (f)
341(a) Meeting Date: 07/17/2015
Claims Bar Date: 12/08/2015

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

Initial Projected Date of Final Report(TFR) : 12/31/2016

Current Projected Date of Final Report(TFR) : 12/31/2016

Trustee's Signature /s/Michelle H. Chow
 Michelle H. Chow
 6318 E. Lovers Lane
 Dallas, TX 75214-2016
 Phone : (214) 521-6627

Date: 10/17/2016

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-41039
 Case Name: TOMPKINS, GEORGE M.
 TOMPKINS, SARAH B.
 Taxpayer ID No: **.***6549
 For Period Ending: 10/17/2016

Trustee Name: Michelle H. Chow
 Bank Name: Bank of Kansas City
 Account Number/CD#: *****1454 Checking Account
 Blanket bond (per case limit): 300,000.00
 Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
07/14/2016		TEXAS CAPITAL BANK	TRANSFER OF FUNDS	9999-000		5,700.00	0.00

Page Subtotals 0.00 5,700.00

COLUMN TOTALS	5,800.00	5,800.00
Less: Bank Transfer/CD's	0.00	5,700.00
SUBTOTALS	5,800.00	100.00
Less: Payments to Debtors		0.00
Net	5,800.00	100.00

**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-41039
 Case Name: TOMPKINS, GEORGE M.
 TOMPKINS, SARAH B.
 Taxpayer ID No: **-***6549
 For Period Ending: 10/17/2016

Trustee Name: Michelle H. Chow
 Bank Name: Texas Capital Bank
 Account Number/CD#: *****4487 Checking Account
 Blanket bond (per case limit): 300,000.00
 Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
07/14/2016		BANK OF KANSAS CITY	TRANSFER OF FUNDS	9999-000	5,700.00		5,700.00

Page Subtotals 5,700.00 0.00

COLUMN TOTALS	5,700.00	0.00
Less: Bank Transfer/CD's	5,700.00	0.00
SUBTOTALS	<u>0.00</u>	<u>0.00</u>
Less: Payments to Debtors		0.00
Net	<u>0.00</u>	<u>0.00</u>

All Accounts Gross Receipts:	5,800.00
All Accounts Gross Disbursements:	<u>100.00</u>
All Accounts Net:	5,700.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****1454 Checking Account	5,800.00	100.00	
*****4487 Checking Account	<u>0.00</u>	<u>0.00</u>	
NetTotals	5,800.00	100.00	5,700.00

Case: 15-41039
TOMPKINS, GEORGE M.
TOMPKINS, SARAH B.

Michelle H. Chow
CLAIMS REGISTER

Claim No.	Creditors	UTC	Scheduled	Claimed	Allowed	Paid	Balance
	Michelle H. Chow 6318 E. Lovers Lane Dallas, TX 75214-2016	2100	0.00	1,330.00	1,330.00	0.00	1,330.00
	Michelle H. Chow 6318 E. Lovers Lane Dallas, TX 75214-2016	2200	0.00	96.90	121.90	0.00	121.90
ADMINISTRATIVE TOTAL			0.00	1,426.90	1,451.90	0.00	1,451.90
000001	PYOD, LLC ITS SUCCESSORS ASSIGNEE OF CITIBANK, NA RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE , SC 29602 x4046 Citibank	7100	0.00	48,707.99	48,707.99	0.00	48,707.99
000002	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY , OH 43054-3025 x8607 Sarah	7100	0.00	16,405.08	16,405.08	0.00	16,405.08
000003	NELNET 3015 SOUTH PARKER ROAD SUITE 400 AURORA , CO 80014 Student Loan x5624	7100	0.00	23,103.06	23,103.06	0.00	23,103.06
000004	CAPITAL ONE, N.A. C O BECKET AND LEE LLP POB 3001 MALVERN , PA 19355-0701 x1338 Kohl's	7100	0.00	224.37	224.37	0.00	224.37
000005	ASHLEY FUNDING SERVICES, ASSIGNS AS ASSIGNEE OF LABORATORY CORPORATION OF AMERICA HOLDINGS PO BOX 10587 GREENVILLE , SC 29603-0587 Laboratory Corp. of America Holdings x4944	7100	0.00	336.00	336.00	0.00	336.00
000006	ASHLEY FUNDING SERVICES, ASSIGNS AS ASSIGNEE OF LABORATORY CORPORATION OF AMERICA HOLDINGS PO BOX 10587 GREENVILLE , SC 29603-0587 Laboratory Corp of America x4975	7100	0.00	198.00	198.00	0.00	198.00

Case: 15-41039
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TOMPKINS, SARAH B.

Michelle H. Chow
CLAIMS REGISTER

Claim No.	Creditors	UTC	Scheduled	Claimed	Allowed	Paid	Balance
000007	WELLS FARGO CARD 1 HOME CAMPUS 3RD FLOOR DES MOINES , IA 50328 x7344	7100	0.00	3,700.34	3,700.34	0.00	3,700.34
000008	WELLS FARGO CARD 1 HOME CAMPUS 3RD FLOOR DES MOINES , IA 50328 x0707	7100	0.00	1,754.90	1,754.90	0.00	1,754.90
000009	TEXAS DOW EMPLOYEES 1001 FM 2004 LAKE JACKSON , TX 77566 x1348Filed on POC bar date for timely claim.	7100	0.00	24,501.90	24,501.90	0.00	24,501.90
UNSECURED TOTAL			0.00	118,931.64	118,931.64	0.00	118,931.64
REPORT TOTALS			0.00	120,358.54	120,383.54	0.00	120,383.54

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-41039

Case Name: TOMPKINS, GEORGE M.

TOMPKINS, SARAH B.

Trustee Name: Michelle H. Chow

Balance on Hand

\$5,700.00

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	\$ 1,330.00	\$ 0.00	\$ 1,330.00
Trustee, Expenses: Michelle H. Chow	\$ 121.90	\$ 0.00	\$ 121.90

Total to be paid for chapter 7 administrative expenses \$ 1,451.90

Remaining Balance \$ 4,248.10

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 \$118,931.64 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 3.6 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	PYOD, LLC ITS SUCCESSORS AND	\$ 48,707.99	\$ 0.00	\$ 1,739.80
000002	DISCOVER BANK	\$ 16,405.08	\$ 0.00	\$ 585.98
000003	NELNET	\$ 23,103.06	\$ 0.00	\$ 825.21
000004	CAPITAL ONE, N.A.	\$ 224.37	\$ 0.00	\$ 8.01
000005	ASHLEY FUNDING SERVICES, LLC ITS SU	\$ 336.00	\$ 0.00	\$ 12.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000006	ASHLEY FUNDING SERVICES, LLC ITS SU	\$ 198.00	\$ 0.00	\$ 7.07
000007	WELLS FARGO CARD SERVICES	\$ 3,700.34	\$ 0.00	\$ 132.17
000008	WELLS FARGO CARD SERVICES	\$ 1,754.90	\$ 0.00	\$ 62.68
000009	TEXAS DOW EMPLOYEES CREDIT	\$ 24,501.90	\$ 0.00	\$ 875.18
Total to be paid to timely general unsecured creditors				\$ 4,248.10
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 %.

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 %.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE