

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

In re:	§	
	§	
CASON, CINDY LATRICE	§	Case No. 15-41641 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 09/11/2015 . The undersigned trustee was appointed on 09/11/2015 .
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 \$ 2,408.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	80.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 2,328.00

The remaining funds are available for distribution.

---

<sup>1</sup>The 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 05/16/2016 and the deadline for filing governmental claims was 08/15/2016 . 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 \$ 418.93 . 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 \$ 418.93 , for a total compensation of \$ 418.93<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 \$ 177.79 , for total expenses of \$ 177.79<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.

---

<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: 15-41641 BTR Judge: BRENDA T. RHOADES  
Case Name: CASON, CINDY LATRICE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 09/11/15 (f)  
341(a) Meeting Date: 10/19/15  
Claims Bar Date: 05/16/16

For Period Ending: 10/26/16

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. FINANCIAL ACCOUNTS Debtor Claimed 100% Exemption on Schedule C	125.00	0.00		0.00	FA
2. DEPOSITS -APTMT Debtor Claimed 100% Exemption on Schedule C	150.00	0.00		0.00	FA
3. HIOUSEHOLD Debtor Claimed 100% Exemption on Schedule C	545.00	0.00		0.00	FA
4. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	100.00	0.00		0.00	FA
5. INSURANCE POLICIES Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
6. Maryland State College Fund for Daughter Debtor Claimed 100% Exemption on Schedule C	500.00	0.00		0.00	FA
7. RETIREMENT Debtor Claimed 100% Exemption on Schedule C	435.00	0.00		0.00	FA
8. CHILD SUPPORT Debtor Claimed 100% Exemption on Schedule C	800.00	0.00		0.00	FA
9. 2001 Acura CL Debtor Claimed 100% Exemption on Schedule C	1,000.00	0.00		0.00	FA
10. 2015 TAX REFUND (u) Tax Refund of \$2,408.00 less debtor's portion of \$732.30 = \$1,675.70 proceeds for the estate	2,408.00	1,675.70		2,408.00	FA
11. Life Insurance from Death of Mother (u) Debtor's mother, Elizabeth Cason died. Debtor Claimed 100% Exemption on Schedule C	12,000.00	0.00		0.00	FA

Gross Value of Remaining Assets

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Case No: 15-41641 BTR Judge: BRENDA T. RHOADES  
Case Name: CASON, CINDY LATRICE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
Date Filed (f) or Converted (c): 09/11/15 (f)  
341(a) Meeting Date: 10/19/15  
Claims Bar Date: 05/16/16

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
TOTALS (Excluding Unknown Values)	\$18,063.00	\$1,675.70		\$2,408.00	\$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 debtor's 2015 tax refund, item # 10. The debtor's portion of the tax refund in the amount of \$732.30 will be paid to the debtor along with the final distributions to creditors.

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: 15-41641  
 Case Name: CASON, CINDY LATRICE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*4829 Checking Account (Non-Interest Earn)

Taxpayer ID No: 37-6614390  
 For Period Ending: 10/26/16

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
02/15/16	10	United States Treasury Kansas City, MO	2015 Tax Refund Tax Refund of \$2,408.00 less debtor's portion of \$732.30 = \$1,675.70 proceeds for the estate	1224-000	2,408.00		2,408.00
02/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,398.00
03/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,388.00
04/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,378.00
05/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,368.00
06/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,358.00
07/29/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,348.00
08/31/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,338.00
09/30/16		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,328.00

COLUMN TOTALS	2,408.00	80.00	2,328.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	2,408.00	80.00	
Less: Payments to Debtors		0.00	
Net	2,408.00	80.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS	2,408.00	80.00	2,328.00
Checking Account (Non-Interest Earn - *****4829)	2,408.00	80.00	2,328.00
	2,408.00	80.00	2,328.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,408.00 80.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 15-41641  
Debtor Name: CASON, CINDY LATRICE

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
060 8200-00	CINDY LATRICE CASON 6255 FRISCO SQUARE BLVD., APT. 1302 FRISCO, TX 75034-3746	Administrative		\$732.30	\$0.00	\$732.30
000007A 058 5800-00	Comptroller of Maryland 301 West Preston Street Room 409 Baltimore, Maryland 21201	Priority		\$1,095.00	\$0.00	\$1,095.00
000001 070 7100-00	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$708.54	\$0.00	\$708.54
000002 070 7100-00	Discover Bank Discover Products Inc POB 3025 New Albany Ohio 43054	Unsecured		\$14.12	\$0.00	\$14.12
000003 070 7100-00	Ditech Financial LLC 7340 S. Kyrene Rd. Recovery Dept - T120 Tempe, AZ 85283	Unsecured		\$28,054.04	\$0.00	\$28,054.04
000004 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$532.17	\$0.00	\$532.17
000005 070 7100-00	American InfoSource LP as agent for Verizon PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$796.57	\$0.00	\$796.57
000006 070 7100-00	Capital One Auto Finance, division Capital One NA P.O. Box 201347 Arlington, TX 76006	Unsecured		\$12,712.92	\$0.00	\$12,712.92
000007B 070 7100-00	Comptroller of Maryland 301 West Preston Street Room 409 Baltimore, Maryland 21201	Unsecured		\$102.00	\$0.00	\$102.00
000008 070 7100-00	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601	Unsecured		\$1,159.38	\$0.00	\$1,159.38
000009 080 7200-00	Cottonwood Financial Texas, LLC. 1901 Gateway Drive, Ste 200 Irving TX 75038	Unsecured		\$1,572.82	\$0.00	\$1,572.82

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 15-41641 Claim Class Sequence  
Debtor Name: CASON, CINDY LATRICE

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$47,479.86	\$0.00	\$47,479.86

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

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-41641 BTR

Case Name: CASON, CINDY LATRICE

Trustee Name: CHRISTOPHER J. MOSER, TRUSTEE

Balance on hand \$ 2,328.00

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: CHRISTOPHER J. MOSER, TRUSTEE	\$ 418.93	\$ 0.00	\$ 418.93
Trustee Expenses: CHRISTOPHER J. MOSER, TRUSTEE	\$ 177.79	\$ 0.00	\$ 177.79

Total to be paid for chapter 7 administrative expenses \$ 596.72

Remaining Balance \$ 1,731.28

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 \$ 1,095.00 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
000007A	Comptroller of Maryland	\$ 1,095.00	\$ 0.00	\$ 998.98

Total to be paid to priority creditors \$ 998.98

Remaining Balance \$ 732.30

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 \$ 44,079.74 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
000001	American InfoSource LP as agent for	\$ 708.54	\$ 0.00	\$ 0.00
000002	Discover Bank	\$ 14.12	\$ 0.00	\$ 0.00
000003	Ditech Financial LLC	\$ 28,054.04	\$ 0.00	\$ 0.00
000004	Capital One Bank (USA), N.A.	\$ 532.17	\$ 0.00	\$ 0.00
000005	American InfoSource LP as agent for	\$ 796.57	\$ 0.00	\$ 0.00
000006	Capital One Auto Finance, division	\$ 12,712.92	\$ 0.00	\$ 0.00
000008	Atlas Acquisitions LLC	\$ 1,159.38	\$ 0.00	\$ 0.00
000007B	Comptroller of Maryland	\$ 102.00	\$ 0.00	\$ 0.00

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

Remaining Balance \$ 732.30

Tardily filed claims of general (unsecured) creditors totaling \$ 1,572.82 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:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000009	Cottonwood Financial Texas, LLC.	\$ 1,572.82	\$ 0.00	\$ 0.00
Total to be paid to tardy general unsecured creditors			\$	0.00
Remaining Balance			\$	732.30

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

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 732.30 .