

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION

In re:	§	
	§	
RUMFELT, CINDY LOU	§	Case No. 15-60631
RUMFELT, RICKEY LYNN	§	
	§	
Debtors	§	

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 09/29/2015 . The undersigned trustee was appointed on 10/06/2015 .
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 \$ 7,333.33

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	893.50
Bank service fees	40.00
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 \$ 6,399.83

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 02/10/2016 and the deadline for filing governmental claims was 05/10/2016 . 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 \$ 1,483.33 . 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 \$ 1,483.33 , for a total compensation of \$ 1,483.33 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 668.52 , for total expenses of \$ 668.52 ².

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

Date: 06/14/2016 By: /s/Michael J. McNally
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**

Case No: 15-60631 BP Judge: BILL PARKER
Case Name: RUMFELT, CINDY LOU
RUMFELT, RICKEY LYNN
For Period Ending: 06/14/16

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 09/29/15 (f)
341(a) Meeting Date: 11/06/15
Claims Bar Date: 02/10/16

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. REAL PROPERTY Homestead	50,710.00	0.00		0.00	FA
2. CASH	10.00	0.00		0.00	FA
3. FINANCIAL ACCOUNTS Capital One Checking Acct **505	114.19	114.19		0.00	FA
4. HOUSEHOLD GOODS Appliance, Cookware and Utensils,	1,290.00	0.00		0.00	FA
5. WEARING APPAREL Normal Clothing at Used Clothing	500.00	0.00		0.00	FA
6. FIREARMS AND HOBBY EQUIPMENT One (1) 410 Shotgun &	250.00	0.00		0.00	FA
7. VEHICLES 1997 Chevrolet C1500 Pickup	4,575.00	0.00		0.00	FA
8. ANIMALS 3 Domestic dogs and 1 cat	0.00	0.00		0.00	FA
9. OTHER MISCELLANEOUS 2004 Wilderness 5th Wheel	11,400.00	0.00		0.00	FA
10. ACCOUNTS RECEIVABLE Corbitt (u)	0.00	7,333.33		7,333.33	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$68,849.19	\$7,447.52		\$7,333.33
				\$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:

Assets liquidated.

Initial Projected Date of Final Report (TFR): 10/01/16 Current Projected Date of Final Report (TFR): 08/01/16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-60631 -BP
 Case Name: RUMFELT, CINDY LOU
 RUMFELT, RICKEY LYNN
 Taxpayer ID No: *****4619
 For Period Ending: 06/14/16

Trustee Name: Michael J. McNally
 Bank Name: FIRST NATIONAL BANK OF VINITA
 Account Number / CD #: *****1726 Checking Account (Non-Interest Earn)

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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 02/08/16		CINDY LOU RUMFELT 2919 S. FM 17 ALBA, TX 75410	Accts Rec-Corbitt	1221-000	7,333.33		7,333.33
02/08/16	10	Asset Sales Memo:	ACCOUNTS RECEIVABLE Corbitt \$7,333.33				7,333.33
C 03/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	7,323.33
C 04/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	7,313.33
C 05/03/16	030001	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney Fees for Trustee Firm	3110-000		893.50	6,419.83
C 05/06/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	6,409.83
C 06/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	6,399.83

* Reversed
 t Funds Transfer
 C Bank Cleared

Account *****1726	Balance Forward	0.00		
	2 Deposits	7,333.33	1 Checks	893.50
	0 Interest Postings	0.00	4 Adjustments Out	40.00
			0 Transfers Out	0.00
	Subtotal	\$ 7,333.33		
	0 Adjustments In	0.00	Total	\$ 933.50
	0 Transfers In	0.00		
	Total	\$ 7,333.33		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-60631 -BP
 Case Name: RUMFELT, CINDY LOU
 RUMFELT, RICKEY LYNN
 Taxpayer ID No: *****4619
 For Period Ending: 06/14/16

Trustee Name: Michael J. McNally
 Bank Name: FIRST NATIONAL BANK OF VINITA
 Account Number / CD #: *****1726 Checking Account (Non-Interest Earn)

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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Claims Register
ANALYSIS OF CLAIMS REGISTER

Date: June 14, 2016

Case Number: 15-60631 Claim Class Sequence (No Pay Hold)
Debtor Name: RUMFELT, CINDY LOU

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
999-1 001 3110-00	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Administrative		\$0.00	\$893.50	\$893.50
Subtotal for Class Administrative				\$0.00	\$893.50	\$893.50
000002 070 7100-90	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$5,397.57	\$5,397.57
000003 070 7100-90	LVNV Funding, LLC its successors and assigns as assignee of GE Money Bank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$0.00	\$2,094.25	\$2,094.25
000004 070 7100-90	Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541	Unsecured		\$0.00	\$1,214.51	\$1,214.51
000005 070 7100-90	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Unsecured		\$0.00	\$6,751.60	\$6,751.60
000006 070 7100-90	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Unsecured		\$0.00	\$5,703.21	\$5,703.21
000007 070 7100-90	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$1,619.46	\$1,619.46
000008 070 7100-90	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$0.00	\$5,593.78	\$5,593.78
000009 070 7100-90	Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541	Unsecured		\$0.00	\$2,729.93	\$2,729.93
000010 070 7100-90	Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541	Unsecured		\$0.00	\$644.93	\$644.93

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-60631

Case Name: RUMFELT, CINDY LOU

RUMFELT, RICKEY LYNN

Trustee Name: Michael J. McNally

Balance on hand \$ 6,399.83

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: Michael J. McNally	\$ 1,483.33	\$ 0.00	\$ 1,483.33
Trustee Expenses: Michael J. McNally	\$ 668.52	\$ 0.00	\$ 668.52
Attorney for Trustee Fees: McNally & Patrick, L.L.P.	\$ 893.50	\$ 893.50	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 2,151.85

Remaining Balance \$ 4,247.98

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 \$ 32,971.20 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 12.9 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	Discover Bank	\$ 5,397.57	\$ 0.00	\$ 695.42
000003	LVNV Funding, LLC its successors and	\$ 2,094.25	\$ 0.00	\$ 269.82
000004	Portfolio Recovery Associates, LLC	\$ 1,214.51	\$ 0.00	\$ 156.48
000005	Midland Credit Management, Inc. as	\$ 6,751.60	\$ 0.00	\$ 869.87
000006	Midland Credit Management, Inc. as	\$ 5,703.21	\$ 0.00	\$ 734.80
000007	Synchrony Bank	\$ 1,619.46	\$ 0.00	\$ 208.65
000008	PYOD, LLC its successors and assigns as	\$ 5,593.78	\$ 0.00	\$ 720.69
000009	Portfolio Recovery Associates, LLC	\$ 2,729.93	\$ 0.00	\$ 351.72
000010	Portfolio Recovery Associates, LLC	\$ 644.93	\$ 0.00	\$ 83.09
000011	Portfolio Recovery Associates, LLC	\$ 1,221.96	\$ 0.00	\$ 157.44

Total to be paid to timely general unsecured creditors \$ 4,247.98

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