

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
TYLER DIVISION

In re:	§	
	§	
STEPHENSON, AMY INEZ	§	Case No. 15-60854
	§	
Debtor	§	

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**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 12/18/2015 . The undersigned trustee was appointed on 12/22/2015 .
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 \$ 7,013.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	765.44
Bank service fees	30.00
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> \$ 6,217.56

The remaining funds are available for distribution.

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<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 05/05/2016 and the deadline for filing governmental claims was 08/03/2016 . 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 \$ 1,451.30 . 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 \$ 1,451.30 , for a total compensation of \$ 1,451.30 <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 \$ 658.63 , for total expenses of \$ 658.63 <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: 08/17/2016 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.

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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**

Page: 1  
**Exhibit A**

Case No: 15-60854 BP Judge: BILL PARKER  
Case Name: STEPHENSON, AMY INEZ

Trustee Name: Michael J. McNally  
Date Filed (f) or Converted (c): 12/18/15 (f)  
341(a) Meeting Date: 01/29/16  
Claims Bar Date: 05/05/16

For Period Ending: 08/17/16

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	73,641.00	0.00		0.00	FA
2. VEHICLES 2000 Chevrolet Malibu	1,075.00	0.00		0.00	FA
3. VEHICLES 1996 GMC Pickup	1,000.00	0.00		0.00	FA
4. OTHER 1993 Dutchman RV Abandoned on record at 341a meeting	500.00	0.00		0.00	FA
5. FIREARMS AND HOBBY EQUIPMENT .25 Semi Automatic	50.00	0.00		0.00	FA
6. WEARING APPAREL Clothes	200.00	0.00		0.00	FA
7. FURS AND JEWELRY Jewelry	500.00	0.00		0.00	FA
8. FINANCIAL ACCOUNTS Texas Bank & Trust No. 4565	35.00	35.00		35.00	FA
9. FINANCIAL ACCOUNTS Texas Bank & Trust No. 6528	210.00	210.00		210.00	FA
10. RETIREMENT PLANS Teachers Retirement System of Tex	9,745.11	0.00		0.00	FA
11. OTHER MISCELLANEOUS Tax refund (u) Gross IRS refund was \$7,123, less Debtor's CPA fees of \$355 = net IRS refund of \$6,768 collected by trustee	0.00	6,768.00		6,768.00	FA
12. INVENTORY & shelving (u) Abandoned on record at 341a meeting	500.00	0.00		0.00	FA
<b>TOTALS (Excluding Unknown Values)</b>	<b>\$87,456.11</b>	<b>\$7,013.00</b>		<b>\$7,013.00</b>	<b>\$0.00</b> (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:

Tax refund collected. Govt bar date is 8/3/16.

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

Page: 2  
Exhibit A

Case No: 15-60854 BP Judge: BILL PARKER  
Case Name: STEPHENSON, AMY INEZ

Trustee Name: Michael J. McNally  
Date Filed (f) or Converted (c): 12/18/15 (f)  
341(a) Meeting Date: 01/29/16  
Claims Bar Date: 05/05/16

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

Current Projected Date of Final Report (TFR): 09/15/16

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-60854 -BP  
Case Name: STEPHENSON, AMY INEZ

Trustee Name: Michael J. McNally  
Bank Name: FIRST NATIONAL BANK OF VINITA  
Account Number / CD #: \*\*\*\*\*1792 Checking Account (Non-Interest Earn)

Taxpayer ID No: \*\*\*\*\*6074  
For Period Ending: 08/17/16

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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 05/02/16		AMY INEZ STEPHENSON 18871 FM 2089 OVERTON, TX 75684	Cking Acct.Refund -355.00 for CPA	1224-000	7,013.00		7,013.00
05/02/16	8	Asset Sales Memo:	FINANCIAL ACCOUNTS Texas Bank & Trust No. 4565 \$35.00				7,013.00
05/02/16	9	Asset Sales Memo:	FINANCIAL ACCOUNTS Texas Bank & Trust No. 6528 \$210.00				7,013.00
05/02/16	11	Asset Sales Memo:	OTHER MISCELLANEOUS Tax refund \$6,768.00				7,013.00
C 06/07/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	7,003.00
C 07/08/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	6,993.00
C 08/03/16	030001	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney Fees for Trustee	3110-000		761.50	6,231.50
C 08/03/16	030002	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney Expenses for Trustee	3120-000		3.94	6,227.56
C 08/05/16		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	6,217.56

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-60854 -BP  
Case Name: STEPHENSON, AMY INEZ

Trustee Name: Michael J. McNally  
Bank Name: FIRST NATIONAL BANK OF VINITA  
Account Number / CD #: \*\*\*\*\*1792 Checking Account (Non-Interest Earn)

Taxpayer ID No: \*\*\*\*\*6074  
For Period Ending: 08/17/16

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

\* Reversed  
t Funds Transfer  
C Bank Cleared

Account *****1792	Balance Forward	0.00		
	4 Deposits	7,013.00	2	Checks 765.44
	0 Interest Postings	0.00	3	Adjustments Out 30.00
			0	Transfers Out 0.00
	Subtotal	\$ 7,013.00		
				Total \$ 795.44
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 7,013.00		

Claims Register  
ANALYSIS OF CLAIMS REGISTER

Date: August 17, 2016

Case Number: 15-60854 Claim Class Sequence (No Pay Hold)  
Debtor Name: STEPHENSON, AMY INEZ

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	\$761.50	\$761.50
999-2 001 3120-00	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Administrative		\$0.00	\$3.94	\$3.94
Subtotal for Class Administrative				\$0.00	\$765.44	\$765.44
000009A 040 5800-00	Comptroller of Public Accounts c/o Office of the Attorney General Bankruptcy - Collections Division MC-008 PO Box 12548 Austin TX 78711-2548 (512) 463-2173	Priority		\$0.00	\$1,558.32	\$1,558.32
Subtotal for Class Priority				\$0.00	\$1,558.32	\$1,558.32
000001 070 7100-90	BB&T Bankruptcy PO Box 1847 Wilson, NC 27894 bankruptcy@bbandt.com 866-813-1624	Unsecured		\$0.00	\$6,589.57	\$6,589.57
000003 070 7100-90	Alliant Credit Union 11545 W. Touhy Avenue Chicago, IL 60666	Unsecured		\$0.00	\$14,144.00	\$14,144.00
000004 070 7100-00	UMB BANK N.A. PO BOX 419734 KANSAS CITY, MO 64141	Unsecured		\$0.00	\$10,421.76	\$10,421.76
000005 070 7100-90	American Express Bank, FSB c o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701	Unsecured		\$0.00	\$8,145.45	\$8,145.45
000006 070 7100-90	American InfoSource LP as agent for Verizon PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$0.00	\$268.17	\$268.17
000007 070 7100-00	American InfoSource LP as agent for Verizon PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$0.00	\$564.89	\$564.89
000008 070 7100-00	Pentagon Federal Credit Union PO Box 1432 Alexandria, VA 22313	Unsecured		\$0.00	\$12,910.07	\$12,910.07
000010 070 7100-90	WORLD'S FOREMOST BANK CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	Unsecured		\$0.00	\$10,469.72	\$10,469.72



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-60854

Case Name: STEPHENSON, AMY INEZ

Trustee Name: Michael J. McNally

Balance on hand \$ 6,217.56

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	\$ 1,451.30	\$ 0.00	\$ 1,451.30
Trustee Expenses: Michael J. McNally	\$ 658.63	\$ 0.00	\$ 658.63
Attorney for Trustee Fees: McNally & Patrick, L.L.P.	\$ 761.50	\$ 761.50	\$ 0.00
Other: McNally & Patrick, L.L.P.	\$ 3.94	\$ 3.94	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 2,109.93

Remaining Balance \$ 4,107.63

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 \$ 1,558.32 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
000009A	Comptroller of Public Accounts	\$ 1,558.32	\$ 0.00	\$ 1,558.32

Total to be paid to priority creditors \$ 1,558.32

Remaining Balance \$ 2,549.31

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 \$ 79,431.67 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 3.2 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	BB&T Bankruptcy	\$ 6,589.57	\$ 0.00	\$ 211.49
000003	Alliant Credit Union	\$ 14,144.00	\$ 0.00	\$ 453.94
000004	UMB BANK N.A.	\$ 10,421.76	\$ 0.00	\$ 334.48
000005	American Express Bank, FSB	\$ 8,145.45	\$ 0.00	\$ 261.42
000006	American InfoSource LP as agent for	\$ 268.17	\$ 0.00	\$ 8.61
000007	American InfoSource LP as agent for	\$ 564.89	\$ 0.00	\$ 18.13
000008	Pentagon Federal Credit Union	\$ 12,910.07	\$ 0.00	\$ 414.34
000010	WORLD'S FOREMOST BANK	\$ 10,469.72	\$ 0.00	\$ 336.02
000011	Portfolio Recovery Associates, LLC	\$ 15,122.70	\$ 0.00	\$ 485.35

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000012	Portfolio Recovery Associates, LLC	\$ 795.34	\$ 0.00	\$ 25.53

Total to be paid to timely general unsecured creditors \$ 2,549.31

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