

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

FILED  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF TX

IN RE: )  
FENTROY, MICHAEL R. ) CASE NO. 98-10396  
FENTROY, SHIRLEY J. )  
DEBTOR(S) ) CHAPTER 7  
BY \_\_\_\_\_ TRUSTY

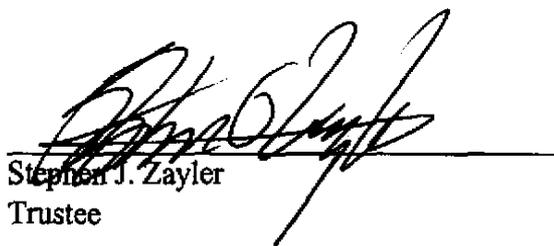
Nov 22 12 30 PM '00

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION,  
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper and consistent with the law and rules of the court. The trustee applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the trustee requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: November 3, 2000

  
\_\_\_\_\_  
Stephen J. Zayler  
Trustee

\*\*\*\*\*

**REVIEWED BY THE UNITED STATES TRUSTEE:**

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution and have no objection.

United States Trustee

Date: 11-16-00

By: 



UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
FENTROY, MICHAEL R. ) CASE NO. 98-10396  
FENTROY, SHIRLEY J. )  
DEBTOR(S) ) CHAPTER 7

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION  
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: November 3, 2000

  
Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF November 3, 2000

A. RECEIPTS		\$6,061.18
B. DISBURSEMENTS		
(1) Secured creditors	0.00	
(2) Administrative	788.71	
(3) Priority	0.00	
(4) Other	0.00	
TOTAL DISBURSEMENTS		\$788.71
		<hr/>
BALANCE OF FUNDS		\$5,272.47

**TRUSTEES FINAL REPORT CASE SUMMARY**

**TRUSTEE: ZAYLER**

**CASE NAME: FENTROY, MICHAEL/SHIRLEY**

**COMMENTS:**

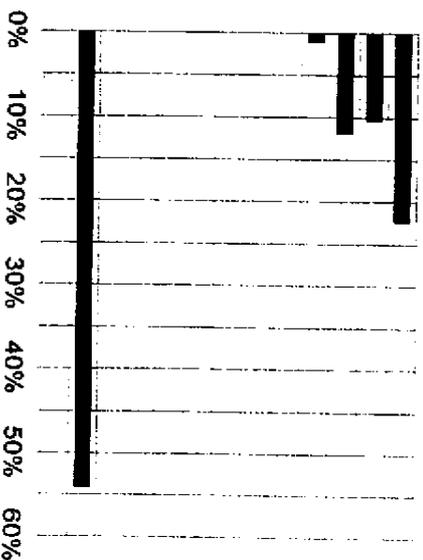
**CASE NUMBER: 98-10396**

**DATE UST APPROVED: 11-16-00**

**ESTATE INCOME: TOTAL RECEIPTS: \$6,061.18 100.00%**

**ESTATE EXPENSES:**

TRUSTEE'S COMMISSION	1,356.12	22.37%
TRUSTEE'S EXPENSES	633.84	10.46%
FIRM'S PROFESSIONAL FEES	725.00	11.96%
FIRM'S PROFESSIONAL EXPENSES	63.71	1.05%
OTHER ATTORNEY FEES	0.00	0.00%
OTHER PROFESSIONAL FEES	0.00	0.00%
COURT COSTS	0.00	0.00%
ESTATE EXPENSES(TAXES, ETC)	0.00	0.00%
PRIOR CHAPTER COSTS	0.00	0.00%
SECURED CLAIMS PAID	0.00	0.00%
PRIORITY CLAIMS PAID	0.00	0.00%
UNSECURED CLAIMS PAID	3,282.51	54.16%
OTHER(RETURN TO DEBTOR, ETC)	0.00	0.00%



**UNSECURED CLAIMS ALLOWED 11,537.13**

**UNSECURED CLAIMS PAID 3,282.51**

**PERCENT RECOVERED FOR UNSECURED 28.45%**

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

Case No: 98-10396 BPI Judge: BILL PARKER  
Case Name: FENTROY, MICHAEL R.  
FENTROY, SHIRLEY J.  
For Period Ending: 11/03/00

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 02/26/98 (f)  
341(a) Meeting Date: 05/01/98  
Claims Bar Date: 12/02/98

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 Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
1. HOMESTEAD	45,000.00	0.00		0.00	FA
CASH ON HAND	10.00	0.00	DA	0.00	FA
3. CKG. & SAV. ACCT.	56.00	5,952.32		5,952.32	FA
4. HOUSEHOLD GOODS	4,970.00	0.00		0.00	FA
5. BOOKS, & PICTURES	525.00	0.00		0.00	FA
6. WEARING APPAREL	800.00	0.00		0.00	FA
7. JEWELRY	400.00	0.00		0.00	FA
8. RETIREMENT	6,500.00	0.00		0.00	FA
9. '96 CHEVROLET S10	12,000.00	0.00		0.00	FA
10. '96 TOYOTA CAMRY	15,000.00	0.00		0.00	FA
11. Post-Petition Interest Deposits (u)	Unknown	N/A		108.86	FA

TOTALS (Excluding Unknown Values)

\$85,261.00

\$5,952.32

\$6,061.18

\$0.00

(Total Dollar Amount in Column 6)

Gross Value of Remaining Assets

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/99

Current Projected Date of Final Report (TFR): / /

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

Case No: 98-10396 BPI  
 Case Name: FENTROY, MICHAEL R.  
 FENTROY, SHIRLEY J.  
 Taxpayer ID No: 75-6529373  
 For Period Ending: 11/03/00

Trustee Name: Stephen J. Zayler  
 Bank Name: BANK OF AMERICA  
 Account Number: 3753856252 Money Market - Interest Bearing  
 Blanket Bond (per case limit): \$ 300,000.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
09/15/98	3	SHIRLEY J. FENTROY	BALANCE FORWARD	200.00					0.00
09/30/98	3	NATIONS BANK	FUNDS ON DEPOSIT		0.15				200.00
10/14/98	3	SHIRLEY FENTROY	INTEREST RECD FROM BANK	200.00					200.15
10/30/98		NATIONS BANK	INTEREST RECD FROM BANK		0.62				400.15
11/30/98	3	SHIRLEY FENTROY	INTEREST RECD FROM BANK	200.00					400.77
			CKG. & SAVINGS ACCT.						600.77
			REIMBURSEMENT TO ESTATE OF FUNDS ON HAND ON DATE OF FILING.						
			REIMBURSEMENT TO ESTATE OF FUNDS ON DEPOSIT ON DATE OF FILING.						
11/30/98		NationsBank, N.A.	INTEREST RECD FROM BANK		0.85				601.62
12/31/98		NationsBank, N.A.	INTEREST RECD FROM BANK		1.24				602.86
01/21/99	3	SHIRLEY FENTROY	REIMBURSEMENT TO ESTATE OF FUNDS ON DEPOSIT ON DATE OF FILING.	200.00					802.86
01/29/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		1.24				804.10
02/26/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		1.54				805.64
03/12/99	3	SHIRLEY FENTROY	CKG. & SAV. ACCT.	200.00					1,005.64
03/31/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		2.04				1,007.68
04/30/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		2.07				1,009.75
05/28/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		1.94				1,011.69
06/30/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		2.16				1,013.85
07/30/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		1.96				1,015.81
08/31/99	11	NationsBank, N.A.	INTEREST RECD FROM BANK		2.09				1,017.90
09/30/99	11	BANK OF AMERICA	INTEREST RECD FROM BANK		1.97				1,019.87
10/29/99	11	BANK OF AMERICA	INTEREST RECD FROM BANK		1.91				1,021.78
11/30/99	11	BANK OF AMERICA	INTEREST RECD FROM BANK		2.11				1,023.89
12/31/99	11	BANK OF AMERICA	INTEREST RECD FROM BANK		2.05				1,025.94
01/31/00	11	BANK OF AMERICA	INTEREST RECD FROM BANK		2.04				1,027.98
02/29/00	11	BANK OF AMERICA	INTEREST RECD FROM BANK		1.92				1,029.90
03/31/00	11	BANK OF AMERICA	INTEREST RECD FROM BANK		2.05				1,031.95
04/13/00	3	MICHAEL FENTROY	REIMBURSEMENT TO ESTATE OF BALANCE OF FUNDS ON DEPOSIT ON DATE OF FILING.	4,952.32					5,984.27

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-10396 BP1  
 Case Name: FENTROY, MICHAEL R  
 FENTROY, SHEPLEY J.  
 Taxpayer ID No: 75-6529373  
 For Period Ending: 11/03/00

Trustee Name: Stephen J. Zayler  
 Bank Name: BANK OF AMERICA  
 Account Number: 3753856252 Money Market - Interest Bearing  
 Blanket Bond (per case limit): \$ 300,000.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
04/28/00	11	BANK OF AMERICA	Interest Rate 2.350		4.70				5,988.97
05/31/00	11	BANK OF AMERICA	Interest Rate 2.350		12.70				6,001.67
07/31/00	11	BANK OF AMERICA	Interest Rate 2.350		11.57				6,013.24
08/31/00	11	BANK OF AMERICA	Interest Rate 2.350		11.98				6,025.22
09/29/00	11	BANK OF AMERICA	Interest Rate 2.350		12.00				6,037.22
10/23/00	000101	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	PAYMENT OF ATTORNEY FEES per Order dated 10-19-00		11.25	725.00			6,048.47
10/23/00	000102	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	PAYMENT OF ATTORNEY EXPENSES PER ORDER DATED 10-19-00.			63.71			5,259.76
10/31/00	11	BANK OF AMERICA	Interest Rate 2.350		12.03				5,271.79
11/03/00	11	BANK OF AMERICA	INTEREST RECD FROM BANK		0.68				5,272.47
11/03/00	11	Transfer to acct #375423790	Final Posting Transfer					-5,272.47	0.00

Account 3753856252	
6 Balance Forward	0.00
27 Deposits	5,952.32
27 Interest Postings	108.86
Subtotal	\$ 6,061.18
0 Adjustments In	0.00
0 Transfers In	0.00
Total	\$ 6,061.18
2 Checks	788.71
0 Adjustments Out	0.00
1 Transfers Out	5,272.47
Total	\$ 6,061.18

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

Case No: 98-10396 BP1  
 Case Name: FENTROY, MICHAEL R.  
 FENTROY, SHIRLEY J.  
 Taxpayer ID No: 75-6529373  
 For Period Ending: 11/03/00

Trustee Name: Stephen J. Zayler  
 Bank Name: BANK OF AMERICA  
 Account Number: 3754223790 Checking - Non Interest  
 Blanket Bond (per case limit): \$ 300,000.00  
 Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Deposits (\$)	6 Interest (\$)	7 Checks (\$)	8 Adjustments (\$)	9 Transfers (\$)	10 Account Balance (\$)
11/03/00		Transfer from Acct #3753856252	BALANCE FORWARD Transfer In From MMA Account					5,272.47	0.00 5,272.47

Account 3754223790	
Balance Forward	0.00
0 Deposits	0.00
0 Interest Postings	0.00
Subtotal	\$ 0.00
0 Adjustments In	0.00
1 Transfers In	5,272.47
Total	\$ 5,272.47

Report Totals	
Balance Forward	0.00
6 Deposits	5,952.32
27 Interest Postings	108.86
Subtotal	\$ 6,061.18
0 Adjustments In	0.00
1 Transfers In	5,272.47
Total	\$ 11,333.65
2 Checks	788.71
0 Adjustments Out	0.00
1 Transfers Out	5,272.47
Total	\$ 6,061.18
Net Total Balance	\$ 5,272.47

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

FILED  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
OCT 19 2000  
A.M.  
P.M.  
CLERK, U.S. BANKRUPTCY COURT  
BY: DEPUTY

IN RE:

MICHAEL & SHIRLEY FENTROY

Debtors

§  
§  
§  
§  
§  
§

Case No. 98-10396

Chapter 7

EOD OCT 19 '00

**ORDER GRANTING IN PART AND DENYING IN PART  
APPLICATION FOR COMPENSATION AND EXPENSES FOR  
STEPHEN J. ZAYLER, ATTORNEY FOR CHAPTER 7 TRUSTEE**

The Court has heard and considered the "Application for Compensation and Reimbursement of Expenses Pursuant to 11 U.S.C. Section 330" filed by Stephen J. Zayler ("Applicant"), attorney for the Chapter 7 Trustee, Stephen J. Zayler, in the above-referenced Chapter 7 case. Based upon the Court's consideration of the pleadings, the evidence admitted at the hearing, and the argument of counsel, and for the reasons expressed in a Memorandum of Decision entered by the Court on this date pursuant to Fed. R. Civ. P. 52, made applicable to contested matters in bankruptcy cases by Fed. R. Bankr. P. 7052 and 9014, the Court finds that good cause exists for the entry of the following order.

**IT IS THEREFORE ORDERED** that Stephen J. Zayler, as attorney for the Chapter 7 Trustee in the above-referenced case, is hereby awarded the sum of \$725.00 as reasonable compensation for actual and necessary services rendered to the Chapter 7 estate in this case, plus reimbursement for actual and necessary expenses in the amount of \$63.71, for a total award of \$788.71 which the Chapter 7 Trustee shall pay from available funds to Stephen J. Zayler.

SIGNED this 19<sup>th</sup> day of October, 2000.

A handwritten signature in cursive script that reads "Bill Parker". The signature is written in black ink and is positioned above a horizontal line.

**BILL PARKER**  
**UNITED STATES BANKRUPTCY JUDGE**

**SCHEDULE B**

**APPLICATION FOR COMPENSATION**

**COMPUTATION OF COMMISSIONS**

Receipts	\$6,061.18	25% of First \$5,000	\$1,250.00
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$1,061.18	10% of Next \$45,000	\$106.12
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3% of Balance	\$0.00

**TOTAL COMPENSATION REQUESTED** **\$1,356.12**

**TRUSTEE EXPENSES:**

Premium on Trustee's Bond			\$0.00
Travel (0.00 at 0.00cents per mile)			\$0.00
Copies (732.00 page at 0.25 cents per copy)			\$183.00
Postage			\$45.34
Telephone Charges			\$1.00
Clerical/Secretarial (8.30 at 15.00 per hour)	SEE ATTACHED		\$124.50
Paralegal/Assistance (5.60 at 50.00 per hour)	SEE ATTACHED		\$280.00
Supplies/Stationary			\$0.00
Distribution Expenses			\$0.00
Miscellaneous			\$0.00

**TOTAL EXPENSES** **\$633.84**

Records : Trustee did not take possession of  
business or personal records of Debtor.

X

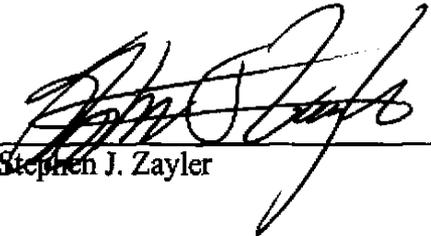
Notice given debtor on  
to pick up business or personal records  
in hands of Trustee.

THE STATE OF TEXAS )

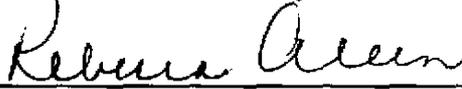
COUNTY OF ANGELINA )

BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the MICHAEL R. FENTROY AND SHIRLEY J. FENTROY bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, collected funds on deposit on date of filing which were not turned over voluntarily by the debtor after numerous attempts by the Trustee and required the filing of a Motion to Compel Turnover and a Motion for Contempt against the debtors, reviewed claims and had numerous conferences and correspondence with the debtors. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

  
\_\_\_\_\_  
Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 3rd day of November, 2000.

  
\_\_\_\_\_  
NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF TRUSTEE TIME

March 2, 1998 - Initial review of Schedules and Statement of Financial Affairs;  
(SJZ - .20)

March 2, 1998 - Correspondence to debtor's attorney, Rory Olsen, requesting additional information prior to 341a hearing and execute same;  
(SJZ - .40)

March 2, 1998- Receipt of Notice of Appointment;  
(SJZ - .10)

March 2, 1998 - Receipt and review of Notice of 341a meeting;  
(SJZ - .10)

March 20, 1998 - Receive and review Notice of Appearance from Mel Shelander for GMAC;  
(SJZ - .10)

March 20, 1998 - Receive and review proof of claim of GMAC;  
(SJZ - .10)

March 20, 1998 - Receive and review proof of claim of Conn's;  
(SJZ - .10)

March 20, 1998 - Telephone conference with Rory Olsen requesting rescheduling of 341a hearing;  
(SJZ - .10)

March 23, 1998 - Receive and review correspondence from Rory Olsen regarding rescheduling 341a hearing;  
(SJZ - .10)

March 31, 1998 - Review of file prior to conducting 341a hearing;  
(SJZ - .10)

March 31, 1998 - Prepare sign-in sheet;  
(SJZ - .10)

April 3, 1998 - Conduct 341a hearing - hearing continued;  
(SJZ - .10)

April 9, 1998 - Prepare Proceeding Memo - hearing continued;  
(SJZ - .10)

April 9, 1998 - Review of typed proceeding memo and execute same;  
(SJZ - .10)

April 9, 1998 - Correspondence to Court transmitting proceeding memo and execute same;  
(SJZ - .20)

May 1, 1998 - Conduct 341a hearing;  
(SJZ - .30)

May 4, 1998 - Prepare Proceeding Memo;  
(SJZ - .10)

May 4, 1998 - Review of typed proceeding memo and execute same;  
(SJZ - .10)

May 4, 1998 - Correspondence to Court transmitting proceeding memo and execute same;  
(SJZ - .20)

May 5, 1998 - Receive and review Reaffirmation Agreement submitted by Mel Shelander on behalf of GMAC;  
(SJZ - .10)

May 5, 1998 - Conference with Rebecca Allen regarding results of 341a hearing and assets of case;  
(SJZ - .10)

May 13, 1998 - Prepare correspondence to Rory Olsen, attorney for debtor, regarding funds on deposit on date of filing, review and execute same;  
(SJZ - .40)

May 18, 1998 - Receive and review of Amended Schedules B & C and compare to original filing for changes;  
(SJZ - .30)

June 12, 1998 - Receipt and review of Discharge of Debtor;  
(SJZ - .10)

June 15, 1998 - Review of follow-up correspondence to Rory Olsen requesting additional information and execute same;  
(SJZ - .10)

June 18, 1998 - Receive and review correspondence from Rory Olsen regarding their contact with debtor;  
(SJZ - .10)

June 29, 1998 - Receipt and review debtors' 1997 tax return and bank statements;  
(SJZ - .20)

June 29, 1998 - Conference with paralegal regarding administration;  
(SJZ - .10)

June 29, 1998 - Correspondence to Mike Fentroy acknowledging receipt of 1997 tax return and bank statements and request for additional statements and funds on deposit, review and execute;  
(SJZ - .40)

July 6, 1998 - Review Motion to Employ Attorney for Trustee, Affidavit of Disinterestedness and proposed Order and execute;

(SJZ - .20)

July 6, 1998 - Correspondence to Court transmitting Motion to Employ Attorney for Trustee and Motion for Turnover and execute same;

(SJZ - .20)

July 6, 1998 - Review of Request for Production of Documents for service on the debtor and execute same;

(SJZ - .20)

August 20, 1998 - Receive and review Notice of Entry of Order Employing Attorney for Trustee;

(SJZ - .10)

August 20, 1998 - Research on revoking debtors discharge;

(SJZ - .80)

August 24, 1998 - Receive and review Notice of Entry of Order To Turnover Funds;

(SJZ - .10)

August 24, 1998 - Review of correspondence to Rory Olsen regarding Court's Order of Turnover of Funds and execute same;

(SJZ - .10)

September 2, 1998 - Conference with paralegal regarding status of administration;

(SJZ - .10)

September 2, 1998 - Review of Trustee's Notice to Set Bar Date and execute same;

(SJZ - .10)

September 2, 1998 - Correspondence to Court transmitting Trustee's Notice to Set Bar Date and execute same;

(SJZ - .20)

September 9, 1998 - Receipt and review of Notice Setting Bar Date;

(SJZ - .10)

September 15, 1998 - Receive and review correspondence from Shirley Fentroy regarding payment on funds on deposit;

(SJZ - .10)

September 15, 1998 - Review of deposit and initial deposit;

(SJZ - .10)

September 15, 1998 - Correspondence to NationsBank transmitting deposit, notice of appointment and request for tax identification number and execute;

(SJZ - .30)

September 15, 1998 - Telephone conference with Shirley Fentroy regarding turnover of funds on deposit;

(SJZ - .10)

September 15, 1998 - Correspondence to Michael Fentroy again demanding payment to estate in accordance with Court's turnover Order, review and execute same;  
(SJZ - .30)

September 17, 1998 - Search of file at Bankruptcy Court and make copies of Order for Turnover and Employing attorney for Trustee;  
(SJZ - .30)

September 17, 1998 - Telephone conference with Gail at NationsBank advising tax identification number;  
(SJZ - .10)

September 18, 1998 - Review of W-9 for NationsBank and execute same;  
(SJZ - .10)

September 18, 1998 - Receive and review bank stamped deposit slip;  
(SJZ - .10)

September 18, 1998 - Correspondence to NationsBank transmitting W-9 form and execute same;  
(SJZ - .20)

October 14, 1998 - Receive and review correspondence from Shirley Fentroy regarding payment on funds on deposit;  
(SJZ - .10)

October 14, 1998 - Review of deposit and initial deposit;  
(SJZ - .10)

October 14, 1998 - Correspondence to NationsBank transmitting deposit and execute;  
(SJZ - .20)

October 19, 1998 - Receive and review bank stamped deposit slip;  
(SJZ - .10)

October 19, 1998 - Prepare Form 1 and Form 2;  
(SJZ - .30)

October 20, 1998 - Receive and review proof of claim of First Nationwide Mortgage;  
(SJZ - .10)

October 20, 1998 - Receipt and review of bank statement;  
(SJZ - .10)

October 20, 1998 - Telephone conference with Julie Koenig regarding possible retaining her to revoke debtors discharge and collect funds from debtor in connection with discharge;  
(SJZ - .40)

October 22, 1998 - Receive and review correspondence from Julie Koenig to Rory Olsen, attorney for debtors, regarding her possible retention to file a Complaint to Revoke Debtors discharge;  
(SJZ - .10)

November 5, 1998 - Receive and review Motion to Withdraw as Counsel for Debtors filed by Rory Olsen;  
(SJZ - .10)

November 11, 1998 - Receipt and review of bank statement;  
(SJZ - .10)

November 11, 1998 - Receipt of correspondence from IRS;  
(SJZ - .10)

November 23, 1998 - Receive and review Amended Motion to Withdraw as Counsel for Debtors filed by Rory Olsen;  
(SJZ - .10)

November 25, 1998 - Review of correspondence to Shirley Fentroy regarding funds paid and execute same;  
(SJZ - .10)

November 30, 1998 - Review of deposit and initial deposit;  
(SJZ - .10)

November 30, 1998 - Correspondence to NationsBank transmitting deposit and execute;  
(SJZ - .20)

December 8, 1998 - Receive and review bank stamped deposit slip;  
(SJZ - .10)

December 14, 1998 - Receipt and review of bank statement;  
(SJZ - .10)

December 29, 1998 - Receive and review Notice of Entry of Order Granting Amended Motion to Withdraw as Attorney filed by Rory Olsen;  
(SJZ - .10)

December 30, 1998 - Prepare Request for Clerk to Release Claims Folder to Trustee and execute same;  
(SJZ - .20)

December 30, 1998 - Correspondence to the Court transmitting Request for Clerk to Release Claims Folder;  
(SJZ - .20)

January 7, 1999 - Review claims with paralegal for legal sufficiency and necessary objections;  
(SJZ - 1.30)

January 12, 1999 - Correspondence to Court transmitting objections to claims, review and execute same;

(SJZ - .40)

January 13, 1999 - Receipt and review of bank statement;

(SJZ - .10)

January 21, 1999 - Review of deposit and initial deposit;

(SJZ - .10)

January 21, 1999 - Correspondence to NationsBank transmitting deposit and execute;

(SJZ - .20)

January 27, 1999 - Receive and review bank stamped deposit slip;

(SJZ - .10)

February 16, 1999 - Receipt and review of bank statement;

(SJZ - .10)

February 17, 1999 - Receive and review Notices of Entry of Orders on Trustee's Objection to Claims;

(SJZ - .10)

March 4, 1999 - Review of and sign correspondence to Court returning claims folder;

(SJZ - .10)

March 5, 1999 - Deliver claims folder to Clerk's Office in Beaumont;

(SJZ - .10)

March 5, 1999 - Search of file at Bankruptcy Court and make copies of Order on Trustee's Objections to Claims;

(SJZ - .30)

March 11, 1999 - Receipt and review of bank statement;

(SJZ - .10)

March 12, 1999 - Receive and review correspondence from Shirley Fentroy regarding payment on funds on deposit;

(SJZ - .10)

March 12, 1999 - Review of deposit and initial deposit;

(SJZ - .10)

March 12, 1999 - Correspondence to Bank of America transmitting deposit and execute;

(SJZ - .20)

March 12, 1999 - Review of correspondence to Michael and Shirley Fentroy acknowledging receipt of payment and request to increase monthly payment and execute same;

(SJZ - .10)

March 23, 1999 - Receive and review bank stamped deposit slip;

(SJZ - .10)

April 12, 1999 - Prepare Form 1 and Form 2;  
(SJZ - .30)

April 12, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

April 21, 1999 - Review of correspondence to Michael and Shirley Fentroy  
demanding reimbursement to estate and execute same;  
(SJZ - .10)

May 18, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

June 16, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

July 14, 1999 - Conference with paralegal regarding status of administration;  
(SJZ - .10)

July 14, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

July 20, 1999 - Receive and review correspondence from First Nationwide  
Mortgage, review of schedules and execute abandoning any interest of estate in  
property;  
(SJZ - .30)

July 20, 1999 - Review of correspondence to Michael and Shirley Fentroy again  
demanding reimbursement to estate and execute same;  
(SJZ - .10)

August 16, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

September 3, 1999 - Conference with Rebecca Allen regarding status of  
administration;  
(SJZ - .10)

September 13, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

October 12, 1999 - Prepare Form 1 and Form 2;  
(SJZ - .30)

October 14, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

October 25, 1999 - Review of correspondence to Michael and Shirley Fentroy  
again demanding reimbursement to estate and execute same;  
(SJZ - .10)

November 15, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

December 15, 1999 - Receipt and review of bank statement;  
(SJZ - .10)

January 18, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

February 16, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

March 6, 2000 - Research for information on Motion to for Contempt on turnover request;  
(SJZ - .30)

March 8, 2000 - Correspondence to Court transmitting Motion for Contempt, Order to Show Case and Order for Contempt;  
(SJZ - .30)

March 22, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

April 3, 2000 - Receive and calendar Notice of Hearing on Motion to Contempt;  
(SJZ - .10)

April 13, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

April 13, 2000 - Receive and review correspondence from Shirley Fentroy regarding final payment on funds on deposit;  
(SJZ - .10)

April 13, 2000 - Review of deposit and initial deposit;  
(SJZ - .10)

April 13, 2000 - Correspondence to Bank of America transmitting deposit and execute;  
(SJZ - .20)

April 20, 2000 - Receive and review bank stamped deposit slip;  
(SJZ - .10)

April 20, 2000 - Prepare Form 1 and Form 2;  
(SJZ - .30)

May 10, 2000 - Execute Trustee's Application for Compensation to Attorney for Trustee and Summary;  
(SJZ - .20)

May 10, 2000 - Correspondence to the Court transmitting Trustee's Application for Compensation to Attorney for Trustee;  
(SJZ - .20)

May 16, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

May 19, 2000 - Receive and review Objection filed by U. S. Trustee to Application for Compensation for attorney for Trustee;  
(SJZ - .10)

May 30, 2000 - Receive and calendar Notice of Hearing on Application for Compensation to Attorney for Trustee;  
(SJZ - .10)

June 12, 2000 - Prepare Response to Objection to U. S. Trustee of Application for Compensation;  
(SJZ - .40)

June 16, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

July 14, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

August 11, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

September 14, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

October 16, 2000 - Prepare Form 1 and Form 2;  
(SJZ - .30)

October 19, 2000 - Receive and review Order Allowing Compensation to Attorney for Trustee and the Court's Memorandum of Decision as to Compensation to Attorney for Trustee;  
(SJZ - .30)

October 20, 2000 - Receipt and review of bank statement;  
(SJZ - .10)

October 23, 2000 - Receive and review Notice of Entry of Order to Pay Attorney Fees;  
(SJZ - .10)

October 23, 2000 - Execute disbursement checks for attorney fees and expenses;  
(SJZ - .10)

October 25, 2000 - Review of correspondence to Court requesting Court costs and execute same;  
(SJZ - .10)

October 31, 2000 - Receive and review Bill of Court costs and docket;  
(SJZ - .10)

November 2, 2000 - Prepare itemization of Trustee's time;  
(SJZ - 3.60)

November 3, 2000 - Prepare Trustee's Final Report and execute same;

(SJZ - 1.80)

November 3, 2000 - Correspondence to U. S. Trustee transmitting final report;  
(SJZ - .20)

TOTAL ITEMIZED TRUSTEE TIME: 27.50 hrs.

**Additional Trustee time to be incurred:**

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

Preparation of disbursement checks to creditors and Trustee fees and expenses;

Preparation of dividend letter to creditors;

Review additional bank statements;

Preparation of additional Form 1's and 2's as necessary;

Preparation of Trustee's Supplemental Final Report.

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ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

March 2, 1998 - Setting up file;  
(RA - .10)

September 9, 1998 - Receipt of and calendar bar date;  
(RA - .10)

September 9, 1998 - Organize file;  
(RA - .10)

September 15, 1998 - Telephone conference with NationsBank opening new account  
with and load account information;  
(RA - .20)

September 15, 1998 - Preparation of receipt of funds;  
(CP - .10)

September 15, 1998 - Prepare deposit and post;  
(RA - .20)

September 17, 1998 - Prepare W-9 for transmittal to NationsBank;  
(RA - .10)

September 18, 1998 - Organize file;  
(RA - .20)

October 14, 1998 - Preparation of receipt of funds;  
(CP - .10)

October 14, 1998 - Prepare deposit and post;  
(RA - .20)

October 14, 1998 - Prepare payment checklist as to amounts owed to estate;  
(RA - .20)

October 20, 1998 - Reconcile bank statement;  
(BH - .10)

November 11, 1998 - Reconcile bank statement;  
(BH - .10)

November 25, 1998 - Correspondence to Shirley Fentroy acknowledging receipt of  
payments;  
(RA - .20)

November 30, 1998 - Preparation of receipt of funds;  
(CP - .10)

November 30, 1998 - Prepare deposit and post;  
(RA - .20)

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December 14, 1998 - Reconcile bank statement;  
(BH - .10)

January 12, 1999 - Service of objections to claims on proper parties;  
(CP - .50)

January 13, 1999 - Reconcile bank statement;  
(BH - .10)

January 15, 1999 - Organize file;  
(RA - .20)

January 21, 1999 - Preparation of receipt of funds;  
(CP - .10)

January 21, 1999 - Prepare deposit and post;  
(RA - .20)

February 16, 1999 - Reconcile bank statement;  
(BH - .10)

March 5, 1999 - Correspondence to Court returning claims folder;  
(RA - .20)

March 11, 1999 - Reconcile bank statement;  
(BH - .10)

March 12, 1999 - Preparation of receipt of funds;  
(CP - .10)

March 12, 1999 - Prepare deposit and post;  
(RA - .20)

March 12, 1999 - Organize file;  
(RA - .10)

April 12, 1999 - Reconcile bank statement;  
(BH - .10)

May 18, 1999 - Reconcile bank statement;  
(BH - .10)

June 16, 1999 - Reconcile bank statement;  
(BH - .10)

July 14, 1999 - Reconcile bank statement;  
(BH - .10)

August 16, 1999 - Reconcile bank statement;  
(RA - .20)

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September 14, 1999 - Reconcile bank statement;  
(BH - .10)

October 14, 1999 - Reconcile bank statement;  
(BH - .10)

November 15, 1999 - Reconcile bank statement;  
(BH - .10)

December 15, 1999 - Reconcile bank statement;  
(SC - .10)

January 18, 2000 - Reconcile bank statement;  
(SC - .10)

February 16, 2000 - Reconcile bank statement;  
(SC - .10)

March 22, 2000 - Reconcile bank statement;  
(SC - .10)

April 13, 2000 - Preparation of receipt of funds;  
(CP - .10)

April 13, 2000 - Prepare deposit and post;  
(RA - .20)

April 13, 2000 - Reconcile bank statement;  
(SB - .10)

May 10, 2000 - Copying, stapling and folding of Summary of Trustee's Application for Allowance of Compensation to Attorney, sealing, addressing and stamping of notices for mailing to creditors and interested parties;  
(SB - .40)

May 16, 2000 - Reconcile bank statement;  
(SB - .10)

June 16, 2000 - Reconcile bank statement;  
(SB - .10)

July 14, 2000 - Reconcile bank statement;  
(SB - .10)

August 11, 2000 - Reconcile bank statement;  
(SB - .10)

September 14, 2000 - Reconcile bank statement;  
(SB - .10)

October 20, 2000 - Reconcile bank statement;  
(SB - .10)

Itemization of Secretarial & Clerical Time - Page 3

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ITEMIZATION OF PARALEGAL TIME

June 15, 1998 Follow-up correspondence to Rory Olsen requesting additional information, bank statements and funds on deposit from debtor;  
(SC - .30)

July 6, 1998 - Prepare Application to Employ Attorney for Trustee, Affidavit of Disinterestedness and proposed Order;  
(SC - .90)

July 6, 1998 - Prepare Request for Production of Documents for service on the debtors;  
(SC - .80)

August 24, 1998 - Correspondence to Rory Olsen regarding Court's Order for Turnover of Funds;  
(RA - .30)

September 2, 1998 - Prepare Request for Clerk to Set Bar Date;  
(RA - .10)

September 15, 1998 - Load asset, lien information and exemption information into computer;  
(RA - .60)

February 23, 1999 - Load claim information;  
(RA - 1.30)

March 12, 1999 - Correspondence to Michael and Shirley Fentroy acknowledging receipt of payment and the need to increase monthly payment in order to pay amount off;  
(RA - .30)

April 21, 1999 - Correspondence to Michael and Shirley Fentroy demanding reimbursement to estate;  
(RA - .20)

July 20, 1999 - Follow-up correspondence to Michael and Shirley Fentroy again demanding reimbursement to estate;  
(RA - .20)

October 25, 1999 - Follow-up correspondence to Michael and Shirley Fentroy again demanding reimbursement to estate;  
(RA - .20)

May 10, 2000 - Prepare Summary of Application for Compensation of Attorney for Trustee for service on all creditors;  
(RA - .40)

RECAP OF PARALEGAL TIME:

REBECCA ALLEN (RA) - 3.60 hrs. @ \$50.00/per hr. = \$ 180.00  
SHERRY CARNLEY (SC) - 2.00 hrs. @ \$50.00/per hr. = 100.00

TOTAL: 5.60 hrs. @ \$50.00/per hr. = \$ 280.00

SCHEDULE C  
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C. Sec. 507(a)(1) Court Costs and Fees -----	0.00	0.00	0.00	0.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate -----	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties -----	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements -----				
A. Trustee - Compensation	1,356.12	1,356.12	0.00	1,356.12
B. Trustee - Expense	633.84	633.84	0.00	633.84
C. TRUSTEE ATTORNEY EXPENSES	63.71	63.71	63.71	0.00
D. TRUSTEE ATTORNEY FEES	1,012.50	725.00	725.00	0.00
5. Court Special Charges (Excess Notices) -----	0.00	0.00	0.00	0.00
6. United States Trustee Fees -----	0.00	0.00	0.00	0.00
BkMk6 TOTALS:	\$3,066.17	\$2,778.67	\$788.71	\$1,989.96

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS

form.Bill

In Re: Case No: 98-10396 bp  
Michael R. Fentroy Chapter: 7  
Shirley J. Fentroy  
Debtor(s)

**BILL OF COURT COSTS**

To: Stephen Zayler  
PO Box 150743  
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are due and owing, pursuant to 28 USC Section 1930, in the above case in the amount of \$0.00.

These costs are itemized as follows:

**NOTICES**

\$ .25 per notice in excess of 50 notices mailed prior to 1/1/87. \$0.00  
\$ .50 per notice for all notices mailed 1/1/87 between 1/1/98. \$0.00

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES.  
(Do Not Bill for \$.50 per notice)

NOTE: For all other chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$.50 per notice)

**PROCESSING CLAIMS**

NOTE: Eliminated is the fee of \$.25 for clerical processing of each claim in excess of 10 in cases filed under the Act or Code.

**DEFERRED ADVERSARY FILING FEES**

0 Chapter 7 Adversary Proceeding filed @ \$120.00/150.00 each. \$0.00

NOTE: For all Adversary Proceedings filed after 12/18/96 the filing fee is \$150.00.

**TOTAL AMOUNT DUE \$0.00**

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: 10/30/00

JAMES D. TOKOPH  
Clerk of Court

By: Sandy Romanis  
Deputy Clerk

NOTE: For Chapter 11 Cases Only: Court costs are due on or before the confirmation hearing. The Judge will confirm that these cases have been paid at the hearing.

SCHEDULE D

SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

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IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No.	Name of Creditor	Claim No.	Name of Creditor
10	FIRST NATIONWIDE MORTGAGE CORP.	11	CONN CREDIT CORPORATION
12	GMAC		



EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 98-10396

Page 1

Date: November 03, 2000

Debtor Name: FENTROY, MICHAEL R.

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
10 000 SC	FIRST NATIONWIDE MORTGAGE CORP. 5280 CORPORATE DRIVE FREDERICK, MD 21701	Secured	CLAIM DISALLOWED PER ORDER DATED 2-11-99.	\$0.00	\$35,603.25	\$0.00
11 000 SC	CONN CREDIT CORPORATION P. O. BOX 2358 BEAUMONT, TX 77704	Secured	CLAIM DISALLOWED PER ORDER DATED 2-11-99.	\$0.00	\$1,276.19	\$0.00
12 000 SC	GMAC P. O. BOX 2887 HOUSTON, TX 77251	Secured	CLAIM DISALLOWED PER ORDER DATED 2-11-99.	\$0.00	\$15,201.12	\$0.00
Subtotal For Claim Type SC SECURED CLAIMS				\$0.00	\$52,080.56	\$0.00
025 TAE	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative	PER ORDER DATED 10-19-00.	\$0.00	\$63.71	\$63.71
Subtotal For Claim Type TAE TRUSTEE ATTORNEY EXPENSES				\$0.00	\$63.71	\$63.71
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative	Per Order dated 10-19-00.	\$0.00	\$1,012.50	\$725.00
Subtotal For Claim Type TAF TRUSTEE ATTORNEY FEES				\$0.00	\$1,012.50	\$725.00
1 070 UC	EDUARDO HERNANDEZ MD 2001 9TH AVE. SUITE 201 PT. ARTHUR, TX 77642	Unsecured		\$0.00	\$80.00	\$80.00
13 070 UC	MERCANTILE/MAISON BLANCHE P. O. BOX 740933 DALLAS, TX 75374	Unsecured		\$0.00	\$365.29	\$365.29
2 070 UC	NATIONSBANK OF DELAWARE, N.A. P. O. BOX 2278 NORFOLK, VA 23501-2278	Unsecured		\$0.00	\$811.95	\$811.95
3 000 UC	CHAS S. NACOL 6220 PHELAN BLVD. BEAUMONT, TX 77706	Unsecured	DISALLOWED PER ORDER DATED 2-11-99.	\$0.00	\$499.97	\$0.00
4 070 UC	GULF COAST CARDIOLOGY 3787 DOCTORS DR. #305 PT. ARTHUR, TX 77642	Unsecured		\$0.00	\$667.40	\$667.40
5 070 UC	DIRECTV, INC. ACCT. NO. 1459173 P. O. BOX 1077 EL SEGUNDO, CA 90245	Unsecured		\$0.00	\$800.11	\$800.11
6 070 UC	AMERICAN EXPRESS TRAVEL RELATED SERVICES C/O BECKET & LEE P. O. BOX 3001 MALVERN, PA 19355-0701	Unsecured		\$0.00	\$642.04	\$642.04
7 070 UC	DILLARD NATIONAL BANK 3000 EAST PIONEER PARKWAY ARLINGTON, TX 76010	Unsecured		\$0.00	\$2,061.89	\$2,061.89
8 070 UC	CITIBANK (SOUTH DAKOTA), N.A. EXCEPTION PAYMENT PROCESSING P. O. BOX 6305 THE LAKES, NV 89117-6305	Unsecured		\$0.00	\$1,550.76	\$1,550.76

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 98-10396

Page 2

Date: November 03, 2000

Debtor Name: FENTROY, MICHAEL R.

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
9	MHEAC	Unsecured		\$0.00	\$4,557.69	\$4,557.69
070	AMERICAN STUDENT ASSISTANCE					
UC	330 STUART STREET BOSTON, MA 02116-5292 ATTN: JOHN MCGILLICUDDY					
Subtotal For Claim Type UC UNSECURED CLAIMS				\$0.00	\$12,037.10	\$11,537.13
Case Totals:				\$0.00	\$65,193.87	\$12,325.84

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

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE:	)	
FENTROY, MICHAEL R.	)	CASE NO. 98-10396
FENTROY, SHIRLEY J.	)	
	)	CHAPTER 7
DEBTOR(S)	)	

TRUSTEE'S REPORT OF  
PROPOSED FINAL DISTRIBUTIONS

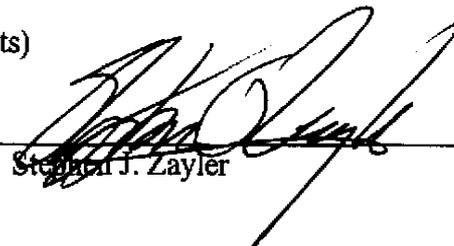
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$5,272.47
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$1,989.96
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$3,282.51
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$5,272.47
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

\* (See attached schedule of payees and amounts)

  
 \_\_\_\_\_ (Trustee)  
 Stephen J. Zayler

**PROPOSED DISTRIBUTION**

Case Number: 98-10396

Page 1

Date: November 3, 2000

Debtor Name: FENTROY, MICHAEL R. \ FENTROY, SHIRLEY J.

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
	Beginning Balance							\$5,272.47
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$1,356.12	\$0.00	\$1,356.12	\$1,356.12	\$3,916.35
	Stephen J. Zayler - Exp EXPENSES	Admin		\$633.84	\$0.00	\$633.84	\$633.84	\$3,282.51
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$725.00	\$725.00	\$0.00	\$0.00	\$3,282.51
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$63.71	\$63.71	\$0.00	\$0.00	\$3,282.51
1	EDUARDO HERNANDEZ MD 2001 9TH AVE. SUITE 201 PT. ARTHUR, TX 77642	Unsec	070	\$80.00	\$0.00	\$80.00	\$22.76	\$3,259.75
13	MERCANTILE/MAISON BLANCHE P. O. BOX 740933 DALLAS, TX 75374	Unsec	070	\$365.29	\$0.00	\$365.29	\$103.93	\$3,155.82
2	NATIONSBANK OF DELAWARE, N.A. P. O. BOX 2278 NORFOLK, VA 23501-2278	Unsec	070	\$811.95	\$0.00	\$811.95	\$231.01	\$2,924.81
4	GULF COAST CARDIOLOGY 3787 DOCTORS DR. #305 PT. ARTHUR, TX 77642	Unsec	070	\$667.40	\$0.00	\$667.40	\$189.89	\$2,734.92
5	DIRECTV, INC. ACCT. NO. 1459173 P. O. BOX 1077 EL SEGUNDO, CA 90245	Unsec	070	\$800.11	\$0.00	\$800.11	\$227.64	\$2,507.28
6	AMERICAN EXPRESS TRAVEL RELATED SERVICES C/O BECKET & LEE P. O. BOX 3001 MALVERN, PA 19355-0701	Unsec	070	\$642.04	\$0.00	\$642.04	\$182.67	\$2,324.61
7	DILLARD NATIONAL BANK 3000 EAST PIONEER PARKWAY ARLINGTON, TX 76010	Unsec	070	\$2,061.89	\$0.00	\$2,061.89	\$586.64	\$1,737.97

PROPOSED DISTRIBUTION

Case Number: 98-10396

Page 2

Date: November 3, 2000

Debtor Name: FENTROY, MICHAEL R. \ FENTROY, SHIRLEY J.

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
8	CITIBANK (SOUTH DAKOTA), N.A. EXCEPTION PAYMENT PROCESSING P. O. BOX 6305 THE LAKES, NV 89117-6305	Unsec	070	\$1,550.76	\$0.00	\$1,550.76	\$441.22	\$1,296.75
9	MHEAC AMERICAN STUDENT ASSISTANCE 330 STUART STREET BOSTON, MA 02116-5292 ATTN: JOHN McGILLICUDDY	Unsec	070	\$4,557.69	\$0.00	\$4,557.69	\$1,296.75	\$0.00
<< Totals >>				\$14,315.80	\$788.71	\$13,527.09	\$5,272.47	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: MICHAEL & SHIRLEY / BANKRUPTCY CASE: 98-10396  
FENTROY /  
/ CHAPTER 7

**NOTICE OF FILING OF FINAL REPORT OF TRUSTEE.  
APPLICATION FOR COMPENSATION AND PROPOSED DISTRIBUTIONS**

NOTICE IS GIVEN that the Trustee's Final Report and Account, report of Proposed Final Distribution and Applications for Compensation have been filed. These documents are available for public inspection at the office of the Bankruptcy Clerk, 300 Willow, Suite 100, Beaumont, Texas 77701, or at the trustee's office whose name and address is as follows:

STEVE ZAYLER 123 E. LUFKIN PO BOX 150743 LUFKIN, TX 75915

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>STEVE ZAYLER</u> Trustee	<u>1356.12</u>	<u>633.84</u>
<u>STEVE ZAYLER</u> Attorney for Trustee	<u>0.00</u>	<u>0.00</u>
<u>U. S. Bankruptcy Court</u>	<u>0.00</u>	<u>                    </u>

The trustee's account shows:

<b>Total Receipts</b>	<b>Total Disbursements</b>	<b>Balance</b>
<u>\$ 6061.18</u>	<u>\$ 788.71</u>	<u>\$ 5272.47</u>

In addition to the commissions and fees that may be allowed by the Court, liens and priority claims which must be paid in advance of general creditors have been allowed in the total amount of \$ 0.00; general unsecured claims have been allowed in the amount of \$ 11537.13.  
The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 30 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on \_\_\_\_\_

at \_\_\_\_\_

Date: \_\_\_\_\_

**JAMES D. TOKOPH**, Clerk of Court

By: \_\_\_\_\_  
Deputy Clerk

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
FENTROY, MICHAEL R. ) CASE NO. 98-10396  
FENTROY, SHIRLEY J. )  
DEBTOR(S) ) CHAPTER 7

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION  
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

**IT IS THEREFORE ORDERED** that the Chapter 7 Trustee's final application for compensation in the amount of **\$1,356.12** and for reimbursement of expenses in the amount **\$633.84** is **Granted**.

**IT IS FURTHER ORDERED** that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

<b><u>FEES/CHARGES</u></b>	<b><u>PROPOSED PAYMENT</u></b>
Clerk Noticing/Claim Fees	\$0.00
Unpaid Adversary Filing Fees	\$0.00
Unpaid Quarterly Fees	\$0.00

**IT IS FURTHER ORDERED** that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the \_\_\_\_\_ day of \_\_\_\_\_, 2000.

\_\_\_\_\_  
BANKRUPTCY JUDGE