

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

1999 NOV 15 AM 9:33
CLERK OF BANKRUPTCY COURT
BY *mb* DEPUTY

IN RE:)
HARDY, ANABEL,)
DEBTOR.)

CASE NO. 98-41092
(CHAPTER 7)

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

JOYCE W. LINDAUER, Trustee of the estate of the above-named Debtor, certifies to the Court and 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 claim 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 commissions 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: 9/25/99

J. Lindauer

Joyce W. Lindauer, Trustee

REVIEWED BY THE UNITED STATES TRUSTEE

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution.

Date: 10-13-99

UNITED STATES TRUSTEE

By: *Bill*

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

IN RE:)
HARDY, ANABEL,) CASE NO. 98-41092
) (CHAPTER 7)
)
DEBTOR.)

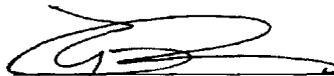
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION AND
APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth in Schedule A and states: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced moneys from personal funds for expenses, and the Trustee has not been reimbursed.
2. The Trustee submits Form I as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. § 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. § 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 Form II 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 her approval of claims as filed, or she 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 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: 9/25/99



Joyce W. Lindauer, Trustee
12900 Preston Road, Suite #900
Dallas, Texas 75230
(972) 503-4033

SCHEDULE A-1

FINAL ACCOUNT AS OF:

A.	RECEIPTS		\$ 8,005.42
B.	DISBURSEMENTS		
	(1)	Secured Creditors	\$ 0.00
	(2)	Administrative Expenses	\$ 0.00
	(3)	Priority Creditors	\$ 0.00
	(4)	Other	\$ 0.00
	TOTAL DISBURSEMENTS:		<u>0.00</u>
C.	CURRENT BALANCE:		<u>\$ 8,005.42</u>

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

LINDAUER

COMMENTS:

CASE NAME:

HARDY, ANABEL

CASE NUMBER:

98-41092

DATE UST APPROVED:

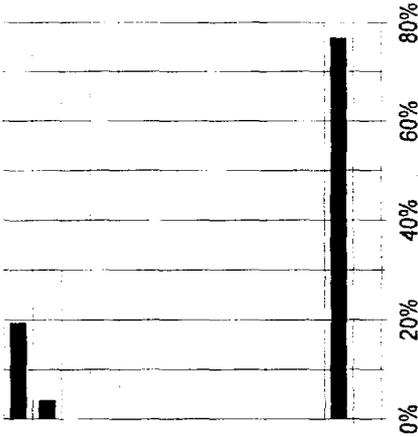
10-13-99

ESTATE INCOME:

TOTAL RECEIPTS: \$8,005.42 100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION	1,550.54	19.37%
TRUSTEE'S EXPENSES	292.10	3.65%
FIRM'S PROFESSIONAL FEES	0.00	0.00%
FIRM'S PROFESSIONAL EXPENSES	0.00	0.00%
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	6,162.78	76.98%
OTHER(RETURN TO DEBTOR, ETC)	0.00	0.00%



UNSECURED CLAIMS ALLOWED

66,701.90

UNSECURED CLAIMS PAID

6,162.78

PERCENT RECOVERED FOR UNSECURED

9.24%

Form 1

Individual Estate Property Record and Report

Asset Cases

JOYCE LINDAUER

Trustee: (631680)
 Filed (f) or Converted (c): 03/27/98 (f)
 §341(a) Meeting Date: 05/15/98
 Claims Bar Date:

Case Number: 98-41092 DRS
 Case Name: HARDY, ANABEL B.

Period Ending: 09/25/99

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) Gross Value of Remaining Assets
1	HOMESTEAD	320,000.00	0.00		0.00	FA
2	CEMETARY PLOT	1,000.00	0.00		0.00	FA
3	HOUSEHOLD GOODS & FURNISHINGS	10,000.00	0.00		0.00	FA
4	WEARING APPAREL	500.00	0.00		0.00	FA
5	IRA	400,000.00	0.00		0.00	FA
6	1992 LEXUS LC400	100.00	0.00	OA	0.00	FA
7	CASH ON HAND	100.00	100.00	OA	0.00	FA
8	BANK ACCOUNT - NORTH DALLAS BANK	100.00	100.00	OA	0.00	FA
9	STOCK - RPR PLUS	0.00	0.00		0.00	FA
10	STOCK - PRIME TIME VIDEO	500.00	500.00	OA	0.00	FA
11	CAMBRIDGE PROPERTY (10% INTEREST)	Unknown	8,000.00		8,000.00	0.00
12	FUNDS TRANSFERRED PRE-PETITION (u)	Unknown	N/A		5.42	Unknown
Int	INTEREST (u)	Unknown	\$8,800.00		\$8,005.42	\$0.00
13	Assets	Totals (Excluding unknown values)				
		\$742,300.00	\$8,800.00			\$0.00

Form 1 Individual Estate Property Record and Report Asset Cases

Case Number: 98-41092 DRS
Case Name: HARDY, ANABEL B.

Trustee: (631680) JOYCE LINDAUER
Filed (f) or Converted (c):
§341(a) Meeting Date: 05/15/98
Claims Bar Date:

Period Ending: 09/25/99

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property -Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) Gross Value of Remaining Assets
1						

Major Activities Affecting Case Closing:

Taking Debtor's 2004 examination to determine what happened to pre-petition funds. Determined from records that a number of funds were transferred pre-petition in the amount of \$10,000 plus. Settlement in the works with debtor to pay estate \$8,000 rather than Trustee having to pursue litigation to recover funds from third parties.

Initial Projected Date Of Final Report (TFR): December 31, 1999

Current Projected Date Of Final Report (TFR): December 31, 1999

Form 2 Cash Receipts And Disbursements Record

Case Number: 98-41092 DRS
Case Name: HARDY, ANABEL B.

Trustee: JOYCE LINDAUER (631680)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7514985-65 - Money Market Account
Blanket Bond: \$0.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7208943
Period Ending: 09/25/99

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/10/99	{12}	Anabel Hardy		8,000.00		8,000.00
09/25/99	Int	Interest Posting		5.42		8,005.42
09/25/99		To Account #312751498566	Current Interest Rate is 1.9000%		8,005.42	0.00
ACCOUNT TOTALS				8,005.42	8,005.42	\$0.00
				Less: Bank Transfers	0.00	
				Subtotal	8,005.42	0.00
				Less: Payments to Debtors	0.00	
				NET Receipts / Disbursements	\$8,005.42	\$0.00

Form 2

Cash Receipts And Disbursements Record

Trustee: JOYCE LINDAUER (631680)
 Bank Name: THE CHASE MANHATTAN BANK
 Account: 312-7514985-66 - Checking Account
 Blanket Bond: \$0.00 (per case limit)
 Separate Bond: N/A

Case Number: 98-41092 DRS
 Case Name: HARDY, ANABEL B.

Taxpayer ID #: 13-7208943
 Period Ending: 09/25/99

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/25/99		From Account #312751498565		8,005.42		8,005.42
ACCOUNT TOTALS				8,005.42	0.00	\$8,005.42
Less: Bank Transfers				8,005.42	0.00	
Subtotal				0.00	0.00	
Less: Payments to Debtors					0.00	
NET Receipts / Disbursements				\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # 312-7514985-65	8,005.42	0.00	0.00
Checking # 312-7514985-66	0.00	0.00	8,005.42
	\$8,005.42	\$0.00	\$8,005.42

Form 3 Summary Interim Asset Report

Trustee: JOYCE LINDAUER (631680)
 Period Ending: 09/25/99

Blanket Bond Amount: \$300,000.00
 Per Case Limit: \$0.00

1 Case Number	2 Case Name	3 Date Filled (f) or Converted (c) to Chapter 7	4 Total Funds on Deposit or Invested (from Form 2)	5 Amount of Separate Bond (if any)	6 Gross Value of Remaining Assets (from Form 1)	7 Date of Disposition by: TFR, TFR(e), TDR, NDR, C, D, R
98-41092 DRS	HARDY, ANABEL B.	03/27/98 (f)	8,005.42		0.00	12/31/99 TFR(e)
Totals (Column 6 excludes unknown values)			\$8,005.42		\$0.00	

I certify that I have filed and reviewed Forms 1 and 2 for all cases listed above and that they are accurate and correct to the best of my knowledge.

Trustee's signature: _____ Date signed: 09/25/99

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS (cases filed after 10/22/95)

Total Receipts	<u>8,005.42</u>	25% of First \$5,000	\$ 1,250.00
Less	(5,000.00)		
Balance	<u>3,005.42</u>	10% of next \$45,000	300.54
Less	(45,000.00)		
Balance	<u>0.00</u>	5% of next \$950,000	0.00
Less	(950,000.00)		
Balance	<u>0.00</u>	3% of Remaining Balance	<u>0.00</u>

TOTAL COMMISSIONS \$ 1,550.54

UNREIMBURSED EXPENSES

Recording Fees	\$ 0.00
Premium on Trustee's Bond	0.00
Copy Costs (See Exhibit "A")	82.50
Postage Costs (See Exhibit "A")	9.60
Secretarial Time (See Exhibit "A")	<u>200.00</u>

TOTAL UNREIMBURSED EXPENSES: \$ 292.10

EXHIBIT "A"

TRUSTEE EXPENSES

Secretarial, Copies, Postage:	# Copies	Postage
Trustee's Application to Settle Controversy	80	\$ 3.20
Final Report	220	\$ 3.20
Supplemental Final Report	30	\$ 3.20

TOTALS:	
Secretarial Time = 4.0 hours @ \$ 50.00/hour	\$ 200.00
Copies = 330 @ \$ 0.25/page	82.50
Postage	9.60

SECRETARIAL TIME

Description of Services	Total Hours
Preparation of Trustee's Application to Settle Controversy	1.0
Draft Final Report	1.5
Revise Final Report	.5
Finalize Final Report	.5
Preparation of Supplemental Final Report	.5
Total Hours:	4.0

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) <u>Court Costs and Fees</u>	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
2. 11 U.S.C. Sec. 503(b) (1) (A) <u>Preservation of Estate</u>				
A. Transportation	0.00	0.00	0.00	0.00
B. Storage	0.00	0.00	0.00	0.00
C. Wages	0.00	0.00	0.00	0.00
D. Estates share FICA	0.00	0.00	0.00	0.00
E. Insurance	0.00	0.00	0.00	0.00
F. Upkeep	0.00	0.00	0.00	0.00
G. Other (itemize)	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b) (2) <u>Post-Petition taxes and related penalties</u>	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b) (2) <u>Compensation and Reimbursement</u>				
A. Compensation of Trustee	1,550.54	1,550.54	0.00	1,550.54
B. Expenses of Trustee	292.10	292.10	0.00	292.10
C. Expenses of Auctioneer			0.00	
5. Court Special Charges (Excess Notices)	0.00	0.00	0.00	0.00
6. U.S. Trustee fees	0.00	0.00	0.00	0.00
7. Other (itemize)	0.00	0.00	0.00	0.00
Totals:	<u>\$ 1,842.64</u>	<u>\$ 1,842.64</u>	<u>\$ 0.00</u>	<u>\$ 1,842.64</u>

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES
IN THE FOLLOWING ORDER OF PRIORITY

	(1) Claim No.	(2) Amt. Claimed	(3) Amt. Allowed	(4) Amt. Paid	(5) Due
1. For Credit Extended Section 364(e)(1)					
2. Claims for failure of adequate protection Section 307(a)(b)					
3. "Gap Claims" Section 507(a)(2)					
4. Wages, etc. Section 507(a)(3)					
5. Contributions to Benefit Plans Section 507(a)(4)					
6. Consumer Deposits Section 507(a)(6)					
7. Taxes Section 507(a)(7)					
TOTAL:		\$0.00			

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

IN RE:)
)
HARDY, ANABEL,) CASE NO. 98-41092
) (CHAPTER 7)
DEBTOR.)

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 Distribution.

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 upon certification by the U.S. Trustee unless written objection thereto is filed and served on the trustee and on the U.S. Trustee.

i.	Balance on Hand	\$ 8,005.42
ii.	Administrative Expenses to be paid	1,842.64
iii.	Priority Claims to be paid	0.00
iv.	Secured Claims to be paid	0.00
v.	Unsecured Claims to be paid	6,162.78
vi.	Miscellaneous distributions to be paid	<u>0.00</u>
vii.	Total Distributions to be made	\$ <u>8,005.42</u>
viii.	Zero Balance	\$ <u>0.00</u>

Dated: 9/25/99



Joyce W. Lindauer, Trustee
12900 Preston Road, Suite 900
Dallas, Texas 75230
(972) 503-4033

Claims Proposed Distribution
Trustee: Joyce W. Lindauer

Case: 98-41092
Case Balance: \$8,005.42

Total Proposed Payment: \$8,005.42

Remaining Balance: \$0.00

Claim No.	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Joyce W. Lindauer Exp - Trustee (Ch 7)	Admin Ch 7	\$292.10	\$292.10	\$0.00	\$292.10	\$292.10	\$7,713.32
	Clerk, U.S. Bankruptcy Court	Admin Ch 7	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,713.32
	Joyce W. Lindauer Fees - Trustee (Ch 7)	Admin Ch 7	\$1,550.54	\$1,550.54	\$0.00	\$1,550.54	\$1,550.54	\$6,162.78
	Fees - Trustee's Atty (Ch 7)	Admin Ch 7	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,162.78
1	Farmers & Merchants	Unsecured	\$66,701.90	\$66,701.90	\$0.00	\$66,701.90	\$6,162.78	\$0.00
2	Farmers & Merchants (duplicate - withdrawn)	Unsecured	\$66,701.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	Countrywide Homes	Secured	\$130,889.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total for Case No. 98-41092			\$199,433.17	\$68,544.00	\$0.00	\$68,544.00	\$8,005.42	\$0.00

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Balance
Total Administrative Claims:	\$1,842.64	\$1,842.64	\$0.00	\$1,842.64
Total Priority Claims:	\$0.00	\$0.00	\$0.00	\$0.00
Total Secured Claims:	\$130,889.17	\$0.00	\$0.00	\$0.00
Total Unsecured Claims:	\$130,889.17	\$66,701.90	\$0.00	\$66,701.90

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

IN RE:

HARDY, ANABEL,

DEBTOR.

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CASE NO. 98-41092
(CHAPTER 7)

ORDER APPROVING TRUSTEE'S FINAL REPORT,
PROPOSED DISTRIBUTION AND ALLOWING COMPENSATION

The Trustee having filed an Application for Compensation and Reimbursement of Expenses, and the Trustee having filed a Final Report and Report of Proposed Distribution, after hearing and due consideration, it is hereby:

ORDERED that the Trustee's Final Report and Proposed Distribution are hereby approved. It is further

ORDERED that the Trustee, Joyce W. Lindauer, is authorized to make the proposed distributions as set forth therein.

DATED: _____.

UNITED STATES BANKRUPTCY JUDGE

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

IN RE:

HARDY, ANABEL,

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DATED: _____

UNITED STATES BANKRUPTCY JUDGE