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

FILED
U.S. BANKRUPTCY COURT
EASTERN DIST. OF TX
2000 JUN 29 AM 10:50
CLERK, U.S. BANKRUPTCY COURT
BY DEPUTY

IN RE:	)	
WILLIAM & POLLY MCCRARY	)	CASE NO.98-53705-S
	)	CHAPTER 7
	)	
	)	
DEBTORS	)	

TRUSTEE'S
FINAL REPORT AND PROPOSED DISTRIBUTION

LINDA PAYNE, trustee of the estate of the above-named Debtors, 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 court.

Therefore, the trustee requests that the Final Report and Proposed Distribution be accepted.

Date: 6/1/00

Linda Payne
Linda Payne, Trustee

++

REVIEW BY UNITED STATES TRUSTEE

I have reviewed the Trustee's Final Report and Proposed Distribution.

William T. Neary
United States Trustee
Eastern District of Texas

Dated: 6-21-00

By:

44

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

IN RE:	)	
	)	
WILLIAM & POLLY MCCRARY	)	**CASE # 98-53705-S**
	)	**CHAPTER 7**
	)	
DEBTOR	)	

TRUSTEE'S FINAL REPORT 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. 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 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 moneys 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: 6/1/00

Linda Payne

Linda Payne, Trustee
100 North Main Street
Paris, TX 75460-4171
903 784 4393

SCHEDULE A-1

Case Name: MCCRARY

Case Number: 98-53705-S

A:	Receipts		$ 1,323.96
B.	Disbursements		
	1. Secured Creditors	$	0
	2. Administrative	$	230.00
	3. Priority	$	0
	4. Other	$	0
	TOTAL DISBURSEMENTS		$ 230.00
C.	Current Balance		$ 1,093.96

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE: **PAYNE**

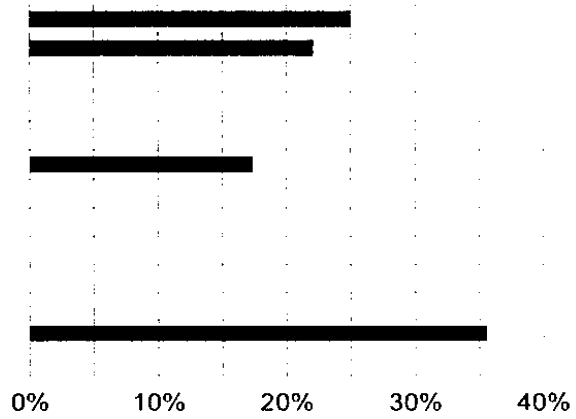
CASE NAME: **MCCRARY, WILLIAM/POLLY**

CASE NUMBER: **98-53705**

DATE UST APPROVED: **06-21-00**

COMMENTS:

ESTATE INCOME:		
TOTAL RECEIPTS:	$1,323.96	100.00%
ESTATE EXPENSES:		
TRUSTEE'S COMMISSION	330.99	25.00%
TRUSTEE'S EXPENSES	292.14	22.07%
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	230.00	17.37%
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	470.83	35.56%
OTHER(RETURN TO DEBTOR, ETC)	0.00	0.00%



UNSECURED CLAIMS ALLOWED	UNSECURED CLAIMS PAID	PERCENT RECOVERED FOR UNSECURED
47,027.11	470.83	1.00%

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 98-53705 DS
Case Name: MCCRARY, WILLIAM & POLLY

Period Ending: 06/01/00

Trustee: (631540) LINDA S. PAYNE
Filed (f) or Converted (c): 10/27/98 (f)
§341(a) Meeting Date: 12/04/98
Claims Bar Date: 06/01/99

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	House & Lot 4 S. Watlington	40,000.00	0.00	DA	0.00	FA
2	Cash	200.00	0.00	DA	0.00	FA
3	Household Goods	3,500.00	0.00	DA	0.00	FA
4	BOOKS AND ART OBJECTS	1,000.00	0.00	DA	0.00	FA
5	WEARING APPAREL AND JEWELRY	2,500.00	0.00	DA	0.00	FA
6	1991 Mercury Topaz	2,500.00	0.00	DA	0.00	FA
7	Septic Pump Truck	3,500.00	1,300.00		1,300.00	FA
8	Misc Plumbing Equipment	750.00	0.00	DA	0.00	FA
9	Checking Account	250.00	0.00	DA	0.00	[illegible]
10	1983 GMC Pickup	750.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		23.96	Unknown
11	**Assets** **Totals** (Excluding unknown values)	**$54,950.00**	**$1,300.00**		**$1,323.96**	**$0.00**

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 98-53705 DS
Case Name: MCCRARY, WILLIAM & POLLY

Period Ending: 06/01/00

Trustee: (631540) LINDA S. PAYNE
Filed (f) or Converted (c):
§341(a) Meeting Date: 12/04/98
Claims Bar Date: 06/01/99

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	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

Major Activities Affecting Case Closing:

Ready to Close

Initial Projected Date Of Final Report (TFR): May 31, 2000

Current Projected Date Of Final Report (TFR): May 31, 2000

Form 2

Cash Receipts And Disbursements Record

Case Number: 98-53705 DS
Case Name: MCCRARY, WILLIAM & POLLY

Taxpayer ID #: 75-6537050
Period Ending: 06/01/00

Trustee: LINDA S. PAYNE (631540)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7391321-65 - Money Market Account
Blanket Bond: $300,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts $	6 Disbursements $	7 Money Market Account Balanc
05/11/99	{7}	Bill Watson	Auction proceeds.	1,300.00		1,300.00
05/28/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	1.43		1,301.43
06/30/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	2.11		1,303.54
07/30/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	2.11		1,305.65
08/04/99	1001	Bill Watson	Court approved auctioneers fees $130 and expenses $100		230.00	1,075.65
08/31/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	1.88		1,077.53
09/30/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	1.68		1,079.21
10/29/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	1.78		1,080.99
11/30/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	1.78		1,082.77
12/31/99	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	1.84		1,084.61
01/31/00	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	1.84		1,086.45
02/29/00	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.1000%	1.72		1,088.17
03/31/00	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.1000%	1.84		1,090.
04/28/00	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.2000%	1.91		1,091.92
05/31/00	Int	THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	2.04		1,093.96
06/01/00	Int	Interest Posting	Current Interest Rate is 2.3000%	0.00		1,093.96
06/01/00		To Account #312739132166	Final Report		1,093.96	0.00
			ACCOUNT TOTALS	**1,323.96**	**1,323.96**	**$0.00**
			Less: Bank Transfers	0.00	1,093.96	
			Subtotal	**1,323.96**	**230.00**	
			Less: Payments to Debtors		0.00	
			NET Receipts / Disbursements	**$1,323.96**	**$230.00**	

{} Asset reference(s)

Form 2

Cash Receipts And Disbursements Record

Case Number: 98-53705 DS
Case Name: MCCRARY, WILLIAM & POLLY

Taxpayer ID #: 75-6537050
Period Ending: 06/01/00

Trustee: LINDA S. PAYNE (631540)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7391321-66 - Checking Account
Blanket Bond: $300,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts $	6 Disbursements $	7 Checking Account Balanc
06/01/00		From Account #312739132165	Final Report	1,093.96		1,093.96
			ACCOUNT TOTALS	**1,093.96**	**0.00**	**$1,093.96**
			Less: Bank Transfers	1,093.96	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 # 312-7391321-65	1,323.96	230.00	0.00
Checking # 312-7391321-66	0.00	0.00	1,093.96
	$1,323.96	$230.00	$1,093.96

{} Asset reference(s)

FILED

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

99 JUN 15 AM 9:46

CLERK, U.S. BANKRUPTCY COURT

BY _____ DEPUTY

IN RE:	)	
	)	
WILLIAM & POLLY MCCRARY	)	**CASE NO. 98-53705-S**
	)	**CHAPTER 7**
	)	
DEBTOR	)	

EOD JUN 16 '99

ORDER
APPROVING COMPENSATION OF AUCTIONEER

After consideration of the Application for Compensation of Auctioneer filed by the trustee in the above referenced case and all parties of interest being noticed and no objections being filed and the Court having considered the same, finds that such is meritorious and should be granted. It is therefore:

ORDERED, ADJUDGED AND DECREED that the trustee is to pay Mr. Bill Watson $130.00 in fees and $100.00 in expenses for services rendered to the estate.

Dated June 15, 1999

Honorable Donald Sharp
U. S. Bankruptcy Judge

25

SCHEDULE B

TRUSTEE COMPENSATION:

Total Receipts $ 1,323.96

25% of first $5,000.00	=	$ 330.99
10% over $5,000.00 and under $50,000	=	0
5% over $50,000.00 and under $1,000,000.00	=	0
3% over $1,000,000.00	=	0

Total Trustee Fees = $ 330.99

UNREIMBURSED EXPENSES:

Recording Fees----------$		
Premium on bond----------$		
Travel----------$	154.00	See Exhibit "A"
Clerical & Stenographic----------$	74.50	"
Postage----------$	12.89	"
Copies----------$	50.75	"
Long Distance----------$		"
Copy Service----------$		"
Federal Express----------$		"

TOTAL UNREIMBURSED EXPENSES-$ 292.14

RECORDS:

Trustee did not take possession of business or personal records of the debtor. ____X____

Trustee did take possession of business or personal records of the debtor. _____

Notice given to debtor on
to pick up business or personal records in hands of trustee. If not picked up within 30 days such records or work files may be destroyed. _____

Exhibit "A"
Expenses of McCrary 98-53705-S

Travel:

341(a)- Texarkana - 180 miles
Hearing on Objections to Claims - Plano - 220 miles

440 miles @ 0.35 per mile = $ 140.00

Secretarial, Copies & Postage:	Copies	Postage
Application to Employ Auctioneer 0.50	36	1.54
Trustee's Application to Sell Property of the Estate 1.45	37	6.16
Trustee's Report of Sale and Notice to Creditors 1.20	45	6.16
Application for Compensation of Auctioneer 1.00	45	(Mailed with other Notice)
Request for Claims File 0.20	3	.33
Objections to Claims 2.50	84	3.52
Final Report 3.00	120	3.20
Distribution Checks 1.00	8	1.89
Supplemental Final Report 2.00	45	3.20

Totals:

Travel =440 miles @ 0.35 per mile----------	$ 154.00
Secretarial = 7.45 hrs @ $10.00 per hour -------	74.50
Copies =203 @ $0.25 each ----------	50.75
Postage----------	12.89
Copy Service----------	0

Total = $292.14

SCHEDULE C
EXPENSES OF ADMINISTRATION

		AMOUNT CLAIMED	AMOUNT PAID	AMOUNT DUE
1.	11 U.S.C. Sec 507(a)(1)			
	Court Cost and Fees			
	A. Notice & Claim Fees $			
	B. Adv. filing fees			
	C. Quarterly Chapt 11			
2.	11 U.S.C. Sec 503(b)(1)(a)			
	Preservation of estate			
	A. Transportation			
	B. Storage			
	C. Wages			
	D. Estates share FICA			
	E. Watchman			
	F. Insurance			
	G. Upkeep			
	H. Advertising			
	I. Expenses in Sale of Real Estate			
	J. Trustee's Bond			
3.	11 U.S.C. Sec.503(b)(2)			
	Post-Petition Taxes and related penalties			
4.	11 U.S.C. Sec.503(b)(2)			
	Compensation and Reimbursement			
	A. Trustee Fees $	330.99	0	330.99
	B. Trustee Expenses	292.14	0	292.14
	C. Attorney to Trustee	0	0	0
	D. Expenses for Attorney	0	0	0
	E. Attorney to Debtor	0	0	0
	F. Expenses for Attorney	0	0	0
	G. Auctioneers	230.00	230.00	0
	H. Appraiser	0	0	0
	H. Appraisers	0	0	0
	I. Accountant	0	0	0
5.	11 U.S.C. Sec.503(b)(3)			

Expenses of Creditors
or Committees

6. 11 U.S.C. Sec 503(b)(4)
Compensation of professionals
for creditors or committees

7. Other

TOTAL----------	$	853.13	230.00	623.13

SCHEDULE D

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 Sec364(e)(1)					
2. Claims from failure of adequate protection Sec.307(a)(b)					
3. "Gap Claims" Sec.507(a)(2)					
4. Wages, etc. Sec.507(a)(3)					
5. Contributions to benefit plans Sec.507(a)(4)					
6. Consumer deposits Sec.507(a)(6)					
7. Taxes Sec.507(a)(8)					

SCHEDULE E

SECURED CLAIMS

Claim No.	Creditor	(1) Amt of Claim	(2) Amt. Not Determined	(3) Amt. Allowed	(4) Amt. Paid	(5) Amt Due

Total of ALLOWED Secured Claims $0

Total UNSECURED CLAIMS Allowed: $ 47,027.11

Payne, L.

Eastern District of Texas
CLAIMS REGISTER

10/15/99 Last Date to File Claims: 06/01/99 98-53705 drs Page 1
Last Date to File Claims for Governmental Unit: 08/30/99
William McCrary
Polly McCrary

Name and Address of Claimant	Amount of Claims Filed and Allowed	Remarks
No: 1 Filed: 11/16/98 Hibernia National Bank Creditor: Accubanc Mortgage Bankruptcy Division P. O. Box 481 Baton Rouge, LA 70821	Filed Amt: 15,281.32 s	Homestead
No: 2 Filed: 12/16/98 Hibernia National Bank 321 N. Central Expwy, Ste 250 McKinney, Tx 75070	Filed Amt: 1,616.99 s	
No: 3 Filed: 12/16/98 Hibernia National Bank 321 N. Central Expwy, Ste 250 McKinney, Tx 75070	Filed Amt: 3,592.59 g	
No: 4 Filed: 12/16/98 Hibernia National Bank 321 N. Central Expwy, Ste 250 McKinney, Tx 75070	Filed Amt: 25,477.07 g	Amended #6
No: 5 Filed: 01/04/99 Hibernia National Bank Lending Law Department 225 Baronne St, 11th Floor New Orleans, LA 70112	Filed Amt: 15,082.45 s	Homestead (Home Improvement)
No: 6 Filed: 02/08/99 Hibernia National Bank Commercial Recovery Dept 225 Baronne St, 10th Floort New Orleans, LA 70112	Filed Amt: 25,770.89 g	See #4
No: 7 Filed: 03/12/99 Buhrman Pharr Hardware Box 1818 Texarkana, AR 71854	Filed Amt: 1,485.11 g	

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

IN RE:	)	
	)	
WILLIAM & POLLY MCCRARY	)	**CASE NO. 98-53705-S**
	)	**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 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 upon certification by the U. S. Trustee unless written objection thereto is filed and served on the trustee and on the U. S. Trustee.

1.	Balance on hand		$ 1,093.96
2.	Administrative Expenses to be paid (see attached schedule of payees and amounts)	$ 623.13	
3.	Priority Claims to be paid (see attached schedule of payees and amounts)	$ 0	
4.	Secured Claims to be paid (see attached schedule of payees and amounts)	$ 0	
5.	Unsecured Claims to be paid (see attached schedule of payees and amounts)	$ 470.83	
6.	Miscellaneous distributions to be paid (see attached schedule of payees and amounts)	$ 0	
7.	Total Distributions to be made		$ 1,093.96
8.	Zero Balance		

Linda Payne

Linda Payne, Trustee
100 North Main St
Paris, TX 75460

Claims Proposed Distribution

Trustee: LINDA S. PAYNE (631540)

Case: 98-53705 MCCRARY, WILLIAM & POLLY

Case Balance: $1,093.96 **Total Proposed Payment:** $1,093.96 **Remaining Balance:** $0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
1	Hibernia National Bank	Secured	15,281.32	0.00	0.00	0.00	0.00	1,093.96
2	Hibernia National Bank	Secured	1,616.99	0.00	0.00	0.00	0.00	1,093.96
5	Hibernial National Bank	Secured	15,082.45	0.00	0.00	0.00	0.00	1,093.96
	LINDA S. PAYNE FEES-TRUSTEE (CH7)	Admin Ch. 7	330.99	330.99	0.00	330.99	330.99	762.97
	LINDA S. PAYNE EXP.-TRUSTEE (CH7)	Admin Ch. 7	292.14	292.14	0.00	292.14	292.14	470.83
	Bill Watson Auction Service EXP.-AUCTIONEER (CH 7)	Admin Ch. 7	100.00	100.00	100.00	0.00	0.00	470.83
	Bill Watson Auction Service FEES-AUCTIONEER (CH 7)	Admin Ch. 7	130.00	130.00	130.00	0.00	0.00	470.83
3	Hibernia National Bank	Unsecured	3,592.59	3,592.59	0.00	3,592.59	35.97	434.86
4	Hibernia National Bank	Unsecured	25,477.07	0.00	0.00	0.00	0.00	434.86
6	Hibernia National Bank	Unsecured	25,770.89	25,770.89	0.00	25,770.89	258.01	176.85
7	Buhrman Pharr Hardware	Unsecured	1,485.11	1,485.11	0.00	1,485.11	14.87	161.98
8	Sears	Unsecured	2,151.60	2,151.60	0.00	2,151.60	21.54	140.44
9	Greenwood Trust Co.	Unsecured	4,920.68	4,920.68	0.00	4,920.68	49.27	91.17
10	GTE Services	Unsecured	9,106.24	9,106.24	0.00	9,106.24	91.17	0.00
	Total for Case 98-53705 :		**$105,338.07**	**$47,880.24**	**$230.00**	**$47,650.24**	**$1,093.96**	**$0.00**

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment
Total Administrative Claims :	$853.13	$853.13	$230.00	$623.13
Total Priority Claims :	$0.00	$0.00	$0.00	$0.00
Total Secured Claims :	$31,980.76	$0.00	$0.00	$0.00
Total Unsecured Claims :	$72,504.18	$47,027.11	$0.00	$470.83

(*) Denotes objection to Amount Filed

IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:	)	
	)	
WILLIAM & POLLY MCCRARY	)	CASE NO. 98-53705-S
	)	CHAPTER 7
	)	
DEBTORS	)	

ORDER APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION

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, and it is further,

ORDERED that the Trustee, Linda Payne, is to pay the following:

Linda Payne, Fees----------$	330.99
Linda Payne, Expenses----------	292.14
Hibernia National Bank----------	35.97
Hibernia National Bank----------	258.01
Buhrman Pharr Hardware----------	14.87
Sears----------	21.54
Greenwood Trust Co.----------	49.27
GTE Services----------	91.17

ORDERED that the Trustee shall make final distribution to all claimants as set out above upon entry of this order and file a Supplemental Final Report and Account with zero bank statement, after the requirements under Bankruptcy Rule 3011 and Sec 347(a) of the Bankruptcy Code have been complied with, if applicable.

Dated:

Honorable Donald S. Sharp