IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION

FILED
EASTERN DISTRICT OF TEXAS
2001 MAR -7 PM 3:39
CLERK, U.S. BANKRUPTCY COURT
BY _____ DEPUTY

IN RE:	§	
	§	CASE NO. 98-62698
JAMES RICHARD CUMBY	§	
AND	§	
BETTY JOYCE CUMBY	§	
	§	CHAPTER 7
DEBTORS	§	

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

Bob Anderson, Trustee of the estate of the above-named Debtor(s), 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: 2-1-01

Trustee

****

REVIEWED BY THE UNITED STATES TRUSTEE

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

United States Trustee

Date: 3-1-01

By: _____

55

SCHEDULE A-1

FINAL ACCOUNT AS OF: 02/01/01

A.	RECEIPTS		$9,621.69
B.	DISBURSEMENTS		
	(1) Secured Creditors	0.00	
	(2) Administrative Expenses	0.00	
	(3) Priority Creditors	0.00	
	(4) Other	4,719.49	
	TOTAL DISBURSEMENTS		$4,719.49
C.	BALANCE ON HAND		$4,902.20

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE: **ANDERSON**

CASE NAME: CUMBY, JAMES/BETTY

CASE NUMBER: 98-62698

DATE UST APPROVED: 03-01-01

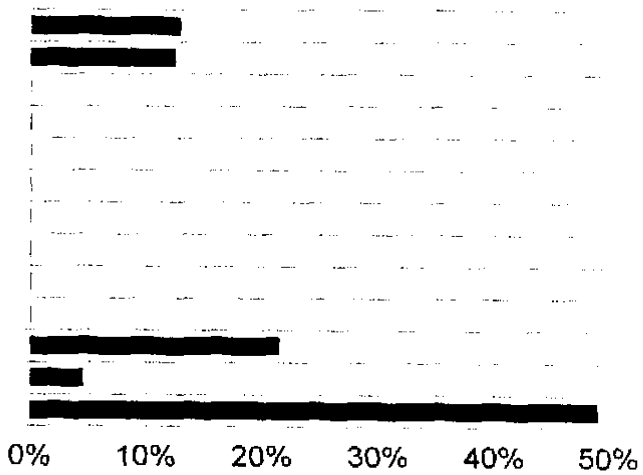
COMMENTS:

ESTATE INCOME:

TOTAL RECEIPTS:	$9,621.69	100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION	1,225.55	12.74%
TRUSTEE'S EXPENSES	1,186.06	12.33%
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	2,056.82	21.38%
UNSECURED CLAIMS PAID	433.77	4.51%
OTHER(RETURN TO DEBTOR, ETC)	4,719.49	49.05%



UNSECURED CLAIMS ALLOWED	UNSECURED CLAIMS PAID	PERCENT RECOVERED FOR UNSECURED
33,049.01	433.77	1.31%

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 98-62698 BP
Case Name: Cumby, James & Betty

Period Ending: 02/01/01

Trustee: (631490) Bob Anderson
Filed (f) or Converted (c): 11/24/98 (f)
§341(a) Meeting Date: 12/21/98
Claims Bar Date: 01/06/00

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	Interest Earned (u)	0.00	N/A		182.70	FA
2	1872 Kings Canyon Cir., Ft. Worth, TX	65,000.00	376.90	DA	0.00	FA
3	1876 Kings Canyon Cir., Ft. Worth, TX	67,000.00	0.00		0.00	FA
4	1877 Kings Canyon Cir. Lot 24, Block 8, Willow Creek	55,000.00	936.74	DA	0.00	FA
5	Homestead, Rt. 2, Block 2112, Murchison	70,000.00	0.00		0.00	FA
6	Checking Acct. #1457764	25.00	25.00	DA	0.00	FA
7	Checking Acct. (C&L) #142032480	126.58	126.58	DA	0.00	FA
8	Household Goods & Furnishings	2,000.00	0.00		0.00	FA
9	Lawn Mower	50.00	0.00		0.00	F..
10	Mobile Phone	10.00	0.00		0.00	FA
11	Books, family pictures	50.00	0.00		0.00	FA
12	Clothing	200.00	0.00		0.00	FA
13	Jewelry	500.00	0.00		0.00	FA
14	2 - 357 Magnums	300.00	0.00		0.00	FA
15	Administrative Concepts accident policy	0.00	0.00		0.00	FA
16	J.C. Penneys Term Life Insurance	0.00	0.00		0.00	FA
17	401 K with Parkway Construction	1,600.00	0.00		0.00	FA

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Asset Cases

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Period Ending: 02/01/01

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Filed (f) or Converted (c): 11/24/98 (f)
§341(a) Meeting Date: 12/21/98
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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
18	1/2 Interest in C & L Contracting, Inc. Corporation also filed a Chapter 7.	Unknown	0.00		0.00	FA
19	1/2 Interest in C & L Contracting Partnership Trustee received monthly payments on a Note Receivable owned by C & L Contracting Partnership, of which 50% interest is determined to be Estate's. The other 50% is determined to be owned by D. Harrison Lane. Order #34 EOD 1/4/2000 authorizing Trustee to distribute 1/2 of receipts to D. Harrison Lane. Note is paid in full as of 5/8/00. Balance of Lane's portion paid to him on 5/16/00.	Unknown	0.00		9,438.99	FA
20	1996 Eurow 26' Travel Trailer	5,000.00	0.00		0.00	
21	1997 Ford Expedition	10,000.00	0.00		0.00	FA
22	1997 Ford F250	12,000.00	0.00		0.00	FA
23	Mobile Home	13,900.00	0.00		0.00	FA
23	**Assets** **Totals** (Excluding unknown values)	**$302,761.58**	**$1,465.22**		**$9,621.69**	**$0.00**

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 98-62698 BP
Case Name: Cumby, James & Betty

Period Ending: 02/01/01

Trustee: (631490) Bob Anderson
Filed (f) or Converted (c): 11/24/98 (f)
§341(a) Meeting Date: 12/21/98
Claims Bar Date: 01/06/00

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:

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

Current Projected Date Of Final Report (TFR): February 1, 2001 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 98-62698 BP
Case Name: Cumby, James & Betty

Taxpayer ID #: 13-7192995
Period Ending: 02/01/01

Trustee: Bob Anderson (631490)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7746970-65 - 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 <Ledger Category>	5 Receipts $	6 Disbursements $	7 Money Market Account Balan
05/06/99	{19}	Joy Detergent Mfg.	Payment on Note <COLLECTION OF NOTES/TRUST DEED>	500.00		500.00
05/06/99	{19}	SAD Escrow Account	Note Payments <COLLECTION OF NOTES/TRUST DEED>	3,096.07		3,596.07
05/28/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.0000% <INTEREST EARNED>	4.14		3,600.21
06/03/99	{19}	Joy Detergent Mfg.	payment on note <COLLECTION OF NOTES/TRUST DEED>	500.00		4,100.21
06/30/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 1.9000% <INTEREST EARNED>	6.48		4,106.69
07/15/99	{19}	Joy Detergent Mfg.	Payment on Mortgage <COLLECTION OF NOTES/TRUST DEED>	500.00		4,606.69
07/30/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 1.9000% <INTEREST EARNED>	6.97		4,613.66
08/19/99	{19}	Joy Detergent Mfg.	note payment <COLLECTION OF NOTES/TRUST DEED>	500.00		5,113.
08/31/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 1.9000% <INTEREST EARNED>	7.69		5,121.35
09/16/99	{19}	Joy Detergent Mfg.	Payment on Mortgage <COLLECTION OF NOTES/TRUST DEED>	500.00		5,621.35
09/30/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 1.9000% <INTEREST EARNED>	8.29		5,629.64
10/22/99	{19}	Joy Detergent Mfg.	mortgage payment <COLLECTION OF NOTES/TRUST DEED>	500.00		6,129.64
10/29/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.0000% <INTEREST EARNED>	9.43		6,139.07
			Subtotals :	**$6,139.07**	**$0.00**	

{} Asset reference(s)

Form 2
Cash Receipts And Disbursements Record

Case Number: 98-62698 BP
Case Name: Cumby, James & Betty

Taxpayer ID #: 13-7192995
Period Ending: 02/01/01

Trustee: Bob Anderson (631490)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7746970-65 - 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 <Ledger Category>	5 Receipts $	6 Disbursements $	7 Money Market Account Balar
11/05/99	{19}	Joy Detergent Mfg.	mortgage payment <COLLECTION OF NOTES/TRUST DEED>	500.00		6,639.07
11/30/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.0000% <INTEREST EARNED>	10.67		6,649.74
12/27/99	{19}	Joy Detergent Mfg.	mortgage payment 12/99 <COLLECTION OF NOTES/TRUST DEED>	500.00		7,149.74
12/31/99	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.0000% <INTEREST EARNED>	11.33		7,161.07
01/14/00	{19}	Joy Detergent Mfg.	1/00 mortgage payment <COLLECTION OF NOTES/TRUST DEED>	500.00		7,661.07
01/14/00	101	D. Harrison Lane	50% interest in C&L Partnership per Order #34 EOD 1/4/2000 <NON-ESTATE FUNDS PAID TO 3RD PARTIES>		3,798.03	3,863.04
01/31/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.0000% <INTEREST EARNED>	11.22		3,874.26
02/01/00						3,874.26
02/10/00	{19}	Joy Detergent Mfg.	2/00 mortgage payment <COLLECTION OF NOTES/TRUST DEED>	500.00		4,374.26
02/29/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.1000% <INTEREST EARNED>	6.58		4,380.84
03/16/00	{19}	Joy Detergent Mfg.	Mortgage Payment 3/00 <COLLECTION OF NOTES/TRUST DEED>	500.00		4,880.84
03/31/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.1000% <INTEREST EARNED>	7.76		4,888.60
04/04/00	{19}	Joy Detergent Mfg.	mortgage payment - 4/00 <COLLECTION OF NOTES/TRUST DEED>	500.00		5,388.60
			Subtotals :	**$3,047.56**	**$3,798.03**	

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Case Name: Cumby, James & Betty

Taxpayer ID #: 13-7192995
Period Ending: 02/01/01

Trustee: Bob Anderson (631490)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7746970-65 - 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 <Ledger Category>	5 Receipts $	6 Disbursements $	7 Money Market Account Balan
04/28/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.2000% <INTEREST EARNED>	9.26		5,397.86
05/08/00	{19}	Joy Detergent Mfg.	final payment on mortgage <COLLECTION OF NOTES/TRUST DEED>	342.92		5,740.78
05/16/00	102	D. Harrison Lane	50% interest in C & L Partnership per Order #34 EOD 1/4/00 <NON-ESTATE FUNDS PAID TO 3RD PARTIES>		921.46	4,819.32
05/31/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.3000% <INTEREST EARNED>	9.97		4,829.29
06/30/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.3000% <INTEREST EARNED>	9.11		4,838.40
07/31/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.3000% <INTEREST EARNED>	9.43		4,847.83
08/31/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.3000% <INTEREST EARNED>	9.45		4,857.28
09/29/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.3000% <INTEREST EARNED>	9.17		4,866.45
10/31/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.3000% <INTEREST EARNED>	9.49		4,875.94
11/30/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.3000% <INTEREST EARNED>	9.20		4,885.14
12/29/00	{1}	THE CHASE MANHATTAN BANK	Interest posting at 2.1500% <INTEREST EARNED>	9.12		4,894.26
01/30/01	{1}	Interest Posting	Current Interest Rate is 2.0000% <INTEREST EARNED>	7.94		4,902.20
01/30/01		To Account #312774697066	Close money market account, transfer to deposit		4,902.20	0.00
			Subtotals :	**$435.06**	**$5,823.66**	

{} Asset reference(s)

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Cash Receipts And Disbursements Record

Case Number: 98-62698 BP
Case Name: Cumby, James & Betty

Taxpayer ID #: 13-7192995
Period Ending: 02/01/01

Trustee: Bob Anderson (631490)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7746970-65 - 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 <Ledger Category>	5 Receipts $	6 Disbursements $	7 Money Market Account Balar
			account			
			ACCOUNT TOTALS	**9,621.69**	**9,621.69**	**$0.00**
			Less: Bank Transfers	0.00	4,902.20	
			Subtotal	**9,621.69**	**4,719.49**	
			Less: Payments to Debtors		0.00	
			NET Receipts / Disbursements	**$9,621.69**	**$4,719.49**	

{} Asset reference(s)

Form 2

Cash Receipts And Disbursements Record

Case Number: 98-62698 BP
Case Name: Cumby, James & Betty

Taxpayer ID #: 13-7192995
Period Ending: 02/01/01

Trustee: Bob Anderson (631490)
Bank Name: THE CHASE MANHATTAN BANK
Account: 312-7746970-66 - 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 <Ledger Category>	5 Receipts $	6 Disbursements $	7 Checking Account Balan.
01/30/01		From Account #312774697065	Close money market account, transfer to deposit account	4,902.20		4,902.20

ACCOUNT TOTALS	**4,902.20**	**0.00**	**$4,902.20**
Less: Bank Transfers	4,902.20	0.00	
Subtotal	**0.00**	**0.00**	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	**$0.00**	**$0.00**	

Net Receipts :	9,621.69
Less Other Noncompensable Disburse. :	4,719.49
Net Estate :	$4,902.20

TOTAL - ALL ACCOUNTS	**Net Receipts**	**Net Disbursements**	**Account Balances**
MMA # 312-7746970-65	**9,621.69**	**4,719.49**	**0.00**
Checking # 312-7746970-66	**0.00**	**0.00**	**4,902.20**
	$9,621.69	**$4,719.49**	**$4,902.20**

{} Asset reference(s)

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION

IN RE:	§	
	§	CASE NO. 98-62698
JAMES RICHARD CUMBY	§	
AND	§	
BETTY JOYCE CUMBY	§	EOD JAN 4 '00
	§	CHAPTER 7
DEBTORS	§	

ORDER AUTHORIZING DISTRIBUTION OF PROCEEDS BELONGING TO D. HARRISON LANE

Trustee's Motion to Distribute Proceeds Belonging to D. Harrison Lane having been presented to the Court, and the Court finding that notice having been properly given and that no objection having been timely made, and it further appearing that the Motion should be granted;

IT IS HEREBY ORDERED AND DECREED that Trustee, Bob Anderson, is authorized to distribute ½ of the total note payments received to date as well as ½ of any future note payments received by Trustee to D. Harrison Lane.

DATE SIGNED: January 3, 2000.

Bill Parker
BILL PARKER
UNITED STATES BANKRUPTCY JUDGE

Prepared and Submitted By:

Bob Anderson
Smead, Anderson, Wilcox & Dunn
Century Plaza, Suite 412
911 NW Loop 281
Longview, Texas 75604
903.295.2830 (phone)
903.295.2808 (facsimile)

Check # 101, 1/14/00, $3,798.03
Check # 102, 5/16/00, $921.46

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER WITH THE "CHASE" LOGO FADING IN THE BACKGROUND

THE CHASE MANHATTAN BANK
450 W. 33rd Street, New York, NY 10001

VOID AFTER 90 DAYS

101

1-2/21

Case: 98-62698 BP
Estate of: Cumby, James & Betty
312774697065

50% interest in C&L Partnership per Order #34 EOD 1/4/2000

TID # 631490
Bob Anderson
Century Plaza, Suite 412
911 NW Loop 281
Longview TX 75604

Date 01/14/2000

$ *******3,798.03

~~~Three Thousand Seven Hundred Ninety-Eight Dollars and 03/100

Pay to the Order of D. Harrison Lane

Trustee

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

⑈00000101⑈ ⑆021000021⑆312774697065⑈ ⑈0000379803⑈

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER WITH THE "CHASE" LOGO FADING IN THE BACKGROUND

THE CHASE MANHATTAN BANK
450 W. 33rd Street, New York, NY 10001

VOID AFTER 90 DAYS

102

1-2/21

Case: 98-62698 BP
Estate of: Cumby, James & Betty
312774697065

50% interest in C & L Partnership per Order #34 EOD 1/4/00

TID # 631490
Bob Anderson
Century Plaza, Suite 412
911 NW Loop 281
Longview TX 75604

Date 05/16/2000

$ *********921.46

~~~Nine Hundred Twenty-One Dollars and 46/100

Pay to the Order of D. Harrison Lane
2320 S. Park
Springfield IL 62704

Trustee

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

⑈00000102⑈ ⑆021000021⑆312774697065⑈ ⑈0000092146⑈

SCHEDULE B
APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS (cases filed after 10/22/94)

Total Receipts	$4,902.20	25% of First $5,000	$ 1,225.55
Less	(5,000.00)		
Balance	0.00	10% of next $45,000	$ 0.00
Less	(45,000.00)		
Balance	0.00	5% of next $950,000	$ 0.00
Less	(950,000.00)		
Balance	0.00	3% of Remaining Balance	$ 0.00

TOTAL COMMISSIONS $ 1,225.55

UNREIMBURSED EXPENSES

Recording Fees	$ 0.00
Premium on Trustee's Bond	$ 0.00
Necessary Travel	$ 0.00
Paraprofessional	$ 0.00
Clerical and Stenographic (exhibit attached)	$ 931.50
Photocopy (@ .25 each)	$ 191.50
Supplies/Stationery	$ 0.00
Delivery Costs (actual postage)	$ 43.56
Distribution Expenses	$ 0.00
Long Distance Telephone Charges	$ 19.50
Parking and Toll	$ 0.00
Other Expenses	$ 0.00
TOTAL UNREIMBURSED EXPENSES	$ 1,186.06

Records:

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

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

Date	Service Performed	Time	C	P	LD
1/7/1999	Letter to First State Bank, Denton, for Trustee's signature, requesting turnover of account balance	.20	2	1	0
1/13/1999	(Trustee's letter to Harrison Lane)	.00	1	1	0
1/21/1999	(Trustee's letter to Trey Yarbrough)	.00	8	2	0
2/10/1999	(Mailout of Trustee's Response to Motion to Modify Stay per certificate of service)	.00	21	8	0
4/15/1999	Review of pleadings, documents and schedules and post assets and other case information to management system	1.00	0	0	0
5/6/1999	Request check from SAWD Escrow to deposit to Estate account; Open bank account and set up financial file; Preparation of deposit and post same; Obtain federal identification number; Prepare Form W-9 for bank;	.80	4	0	0
6/3/1999	Preparation of deposit and post same	.20	1	0	0
6/11/1999	Reconciliation of bank statement	.10	0	0	0
7/2/1999	Preparation of Request for Clerk to Set Bar Date for Claims;	.20	4	3	0
7/2/1999	Set up notebook file for administration as asset case;	.30	0	0	0
7/8/1999	Reconciliation of bank statement	.10	0	0	0
7/15/1999	Preparation of deposit and post same	.20	1	0	0
8/10/1999	Reconciliation of bank statement	.10	0	0	0
8/19/1999	Preparation of deposit and post same	.20	1	0	0
8/31/1999	Update status of case; Review remaining assets; Discussion with Trustee and posting adjustments and/or memos to same; Review of Trustee's Handbook and new requirement on original values to estate;	.70	0	0	0
9/10/1999	Reconcile bank statement	.10	0	0	0
9/16/1999	Preparation of deposit and post same	.20	1	0	0
10/11/1999	Reconcile bank statement	.10	0	0	0
10/14/1999	Update Form 1 and Form 2 and confirm balance	.20	0	0	0
10/22/1999	Preparation of deposit and post same	.20	1	0	0
10/29/1999	(Letter by Trustee to Harrison Lane regarding settlement)	.00	1	1	0

Date	Service Performed	Time	C	P	LD
11/5/1999	Preparation of deposit and post same	.20	1	0	0
11/8/1999	Reconcile bank statement	.10	0	0	0
11/22/1999	Download matrix via Pacer and revise for use with Motion to Distribute Proceeds Belonging to D. Harrison Lane; Draft for Trustee's review Motion to Distribute Proceeds Belonging to D. Harrison Lane and proposed Order; Telephone conference with Dick of Joy Detergent Manufacturing regarding original Promissory Note or specifics on same for use in Motion to Distribute	1.00	0	0	20
12/2/1999	Telephone conference with D. Harrison Lane regarding distribution of portion of note payments;	.20	0	0	10
12/2/1999	Extensive telephone conferences with D. Harrison Lane and Mrs. Lane regarding documents needed for distribution of 50% of note proceeds and process of obtaining court authority to make distribution;	.40	0	0	30
12/2/1999	Telephone conference with Dick at Joy Detergent regarding note;	.10	0	0	5
12/2/1999	Telephone conference with Joy Detergent Manufacturing to determine if they were able to locate note; Attempts to contact Betty Cumby regarding location of original note and calendar follow ups;	.20	0	0	10
12/3/1999	(Mailout of Trustee's Motion to Distribute Proceeds to D. Harrison Lane) (Trustee's various long distance telephone calls with D. Harrison Lane)	.00	100	64	45
12/10/1999	Reconcile bank statement	.10	0	0	0
1/10/2000	Reconcile bank statement	.10	0	0	0
1/14/2000	Receipt of court order authorizing ½ of proceeds turned over to D. Harrison Lane; Preparation of check for same	.20	0	0	0
1/14/2000	Preparation of deposit and post same	.20	1	0	0
1/17/2000	Letter for Trustee's signature to D. Harrison Lane forwarding check for his ½ of C & L Partnership receipts per Court order	.20	1	1	0
1/20/2000	Telephone conference with D. Harrison Lane regarding turnover of monies to him and status of case	.20	0	0	10
1/24/2000	Preparation of Request for Clerk to release claim files to Trustee and forward same to Clerk	.20	4	3	0

Date	Service Performed	Time	C	P	LD
2/4/2000	Receive and process claim file from Clerk	.20	3	0	0
2/10/2000	Reconcile bank statement	.10	0	0	0
2/10/2000	Preparation of deposit and post same	.20	1	0	0
3/10/2000	Reconcile bank statement	.10	0	0	0
3/16/2000	Preparation of deposit and post same	.20	1	0	0
4/4/2000	Preparation of deposit and post same	.20	1	0	0
4/12/2000	Reconcile bank statement	.10	0	0	0
4/14/2000	Review cash receipts; Discussion with Trustee confirming no tax return is required and memo file of same	.20	0	0	0
4/18/2000	Update Form 1 and Form 2 and confirm balance	.20	0	0	0
5/8/2000	Preparation of deposit and post same	.20	1	0	0
5/10/2000	Reconcile bank statement	.10	0	0	0
5/16/2000	Preparation of check to D. Harrison Lane for his 50% of payments received since last distribution to him; Letter to D. Harrison lane regarding same; Update case status and other information based on final payment received on deed of trust note	.50	1	1	0
5/23/2000	Download claims register and docket report via Pacer; Review claims, docket, and three withdrawals of claims to determine which claims were withdrawn; Review schedules and claims filed and notations to claims register in preparation for objections to claims	1.00	0	0	0
6/12/2000	Reconcile bank statement	.10	0	0	0
7/13/2000	Reconcile bank statement	.10	0	0	0
8/16/2000	Reconcile bank statement	.10	0	0	0
9/13/2000	Reconcile bank statement	.10	0	0	0
10/13/2000	Reconcile bank statement	.10	0	0	0
10/15/2000	Update Form 1 and Form 2, confirm balance	.20	0	0	0
11/14/2000	Reconcile bank statement	.10	0	0	0

Date	Service Performed	Time	C	P	LD
11/28/2000	Post claims; additional review of claims; review of docket via Pacer for withdrawals and/or notices of appearance, other pleadings affecting claims	1.00	0	0	0
11/29/2000	Preparation of six objections to proofs of claim for Trustee's review and signature with Affidavit attached to each; Preparation of six proposed Orders disallowing claims; Memo to Trustee regarding same	1.50	325	22	0
12/14/2000	Reconcile bank statement	.10	0	0	0
1/09/2001	Reconcile bank statement	.10	0	0	0
1/30/2001	Open deposit account; transfer funds to deposit account and close money market account	.10	0	0	0
02/01/2001	Preparation of Final Report and Proposed Distribution and attached schedules, including posting notations to Claims for Orders Disallowing Claims; preparation of clerical and stenographic exhibit; update property record and cash receipts and disbursements and confirm balance; calculation of Trustee's compensation and post same; preparation of Order approving proposed distribution; letter for Trustee's signature to United States Trustee	2.50	280	25	0
	Anticipated time in preparation of checks for final distribution; transmittal letter to payees; monitoring file for all checks to clear; possible calculation of redistribution and motion to redistribute and possible preparation of motion to deposit unclaimed funds in registry of the court; preparation of final report and report of distribution; preparation of itemization of distributions; return claim file(s) to Clerk; letter for Trustee's signature to United States Trustee; monitor file for payment of fee and archive file after closing.	3.00	0	0	0
	TOTALS	20.7	766	132	130

Clerical and Stenographic 20.7 Hours @ $45 =	$ 931.50
Copies 766 @ .25 =	191.50
Postage 132 @ .33 =	43.56
Long Distance 130 @ .15 =	19.50
TOTAL TRUSTEE'S EXPENSES	$ 1,186.06

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				
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) 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 Reimbursement				
A. Compensation of Trustee	1,225.55	1,225.55	0.00	1,225.55
B. Expenses of Trustee	1,186.06	1,186.06	0.00	1,186.06
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:	$ 2,411.61	$ 2,411.61	$ 0.00	$ 2,411.61

SCHEDULE D

SECURED CLAIMS

Claim No.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
2	9,857.54	9,857.54	0.00	0.00	0.00
3	16,062.53	16,062.53	0.00	0.00	0.00
4	55,437.84	55,437.84	0.00	0.00	0.00
5	12,796.23	12,796.23	0.00	0.00	0.00
6	461.67	461.67	0.00	0.00	0.00
7	8,183.48	8,183.48	0.00	0.00	0.00
8	1,804.85	1,804.85	0.00	0.00	0.00
9	1,014.88	1,014.88	0.00	0.00	0.00
10	638.60	638.60	0.00	0.00	0.00
11	1,591.84	1,591.84	0.00	0.00	0.00
17	1,384.13	1,384.13	0.00	0.00	0.00
	109,233.59	109,233.59	0.00	0.00	0.00

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No.	Name of Creditor	Claim No.	Name of Creditor
2	Associates RV Finance Co. / Fleetwood Credit Corp.		
3	Projects American Corporation		
4	First State Bank of Texas (fka Burleson State Bank)		
5	Bank One, Western Region		
6	County of Henderson		
7	County of Henderson		
8	Van Zandt Co. Appraisal District		
9	Van Zandt Co. Appraisal District		
10	Van Zandt County Appraisal District		
11	Van Zandt County Appraisal District		
17	City of Fort Worth		

SCHEDULE E

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

		(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1.	For Credit extended Sec. 364(e)(1)	$0.00	$0.00	$0.00	$0.00
2.	Claims for failure of "adequate protection" Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3.	"Gap Claims" Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4.	Wages, etc. Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5.	Contributions to benefit plans Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6.	Consumer deposits Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7.	Alimony Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8.	Taxes Sec. 507(a)(8)	2,056.82	2,056.82	0.00	2,056.82
9.	Depository Institutions Sec. 507(a)(9)	0.00	0.00	0.00	0.00
10.	Other: No Basis	0.00	0.00	0.00	0.00
	Totals:	2,056.82	2,056.82	0.00	2,056.82

PARTIES AFFECTED:

Claim No.	Name of Creditor	Claim No.	Name of Creditor
16	Virginia Department of Taxation		

FILED UNSECURED CLAIMS TOTAL: $ 45,368.31

SUBORDINATED UNSECURED CLAIMS: $ 0.00

Claims Register

Trustee: Bob Anderson (631490)

Case: 98-62698 Cumby, James & Betty

Claim Number	Date Filed	Claim Type	Claimant Name / (Category, Priority)	Amount Filed	Amount Allowed
1	07/16/99	Unsecured	Shaw Witherspoon & Co. P.O. Box 1087 Ennis, TX 75120-1087 (UNSEC. TIMELY FILED CLAIMS, 610)	$465.00	$465.00
2	07/16/99	Secured	Associates RV Finance Co. / Fleetwood Credit Corp. (SECURED, 100)	$9,857.54 *	$0.00
		Claim Memo:	Secured by 1996 Euroway Travel Trailer. Disallowed per Order #43 EOD 12/28/00.		
3	12/07/98	Secured	Projects American Corporation (SECURED, 100)	$16,062.53 *	$0.00
		Claim Memo:	Secured by Lot 8, Block 36, Hickory Hills, Van Zandt Co. Disallowed per Order #48 EOD 12/28/00.		
4	01/04/99	Secured	First State Bank of Texas (fka Burleson State Bank) (SECURED, 100)	$55,437.84 *	$0.00
		Claim Memo:	Secured by Lot 24, Block 8, Willow Creek Addition, Fort Worth, Tarrant Co., TX. Disallowed per Order #47 EOD 12/28/00.		
5	01/26/99	Secured	Bank One, Western Region (SECURED, 100)	$12,796.23 *	$0.00
		Claim Memo:	Secured by Lot 2, Block 2, Hickory Hills, Van Zandt Co., TX. Disallowed per Order #46 EOD 12/28/00.		
6	03/15/99	Secured	County of Henderson (SECURED, 100)	$461.67	$0.00
		Claim Memo:	RELEASED per #26 EOD 4/5/99		
7	03/15/99	Secured	County of Henderson (SECURED, 100)	$8,183.48	$0.00
		Claim Memo:	RELEASED per #25 EOD 4/5/99.		
8	03/15/99	Secured	Van Zandt Co. Appraisal District (EXEMPT. PD TO DEBTOR, 100)	$1,804.85	$0.00
		Claim Memo:	Amended by Claim #10.		

(*) Denotes objection to Amount Filed

Claims Register

Trustee: Bob Anderson (631490)

Case: 98-62698 Cumby, James & Betty

Claim Number	Date Filed	Claim Type	Claimant Name / (Category, Priority)	Amount Filed	Amount Allowed
9	03/15/99	Secured	Van Zandt Co. Appraisal District (SECURED, 100)	$1,014.88	$0.00
		Claim Memo:	Amended by Claim #11.		
10	03/19/99	Secured	Van Zandt County Appraisal District (SECURED, 100)	$638.60 *	$0.00
		Claim Memo:	Amendment of Claim #8. Disallowed per Order #45 EOD 12/28/00.		
11	03/25/99	Secured	Van Zandt County Appraisal District (SECURED, 100)	$1,591.84	$0.00
		Claim Memo:	Amendment of Claim #9. RELEASED per #24 EOD 4/5/99.		
12	07/28/99	Unsecured	Greenwood Trust Company Discover Financial Services P.O. Box 8003 Hilliard, OH 43026 (UNSEC. TIMELY FILED CLAIMS, 610)	$2,878.56	$2,878.56
13	08/02/99	Unsecured	Bank of America / NationsBank c/o P.O. Box 2278 Norfolk, VA 23501-2278 (UNSEC. TIMELY FILED CLAIMS, 610)	$2,988.29	$2,988.29
14	08/04/99	Unsecured	First Bankcard Center First National Bank South Dakota P.O. Box 3773 Omaha, NE 68103-0773 (UNSEC. TIMELY FILED CLAIMS, 610)	$7,484.69	$7,484.69
15	08/23/99	Unsecured	First USA Bank, N.A. P.O.Box 149265 Austin, TX 78714-9713 (UNSEC. TIMELY FILED CLAIMS, 610)	$2,937.58	$2,937.58
16	08/23/99	Priority	Virginia Department of Taxation P.O. Box 2156 Richmond, VA 23218-2156 (PRIOR. TAX CLAIMS, 560)	$2,056.82	$2,056.82

(*) Denotes objection to Amount Filed

Claims Register

Trustee: Bob Anderson (631490)

Case: 98-62698 Cumby, James & Betty

Claim Number	Date Filed	Claim Type	Claimant Name / (Category, Priority)	Amount Filed	Amount Allowed
17	09/15/99	Secured	City of Fort Worth (SECURED, 100)	$1,384.13*	$0.00
		Claim Memo:	Bl. 7, Lot 20, 21, Willow Creek, '99. Disallowed per Order #44 EOD 12/28/00.		
18	09/16/99	Unsecured	MBNA America Bank, N.A. P.O. Box 15725 MS 1423 Wilmington, DE 19885-5725 (UNSEC. TIMELY FILED CLAIMS, 610)	$4,399.56	$4,399.56
19	09/24/99	Unsecured	Citibank/CHOICE Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305 (UNSEC. TIMELY FILED CLAIMS, 610)	$3,150.18	$3,150.18
20	09/30/99	Unsecured	American Express Travel Related Services c/o Becket & Lee LLP P.O. Box 3001 Malvern, PA 19355-0701 (UNSEC. TIMELY FILED CLAIMS, 610)	$8,745.15	$8,745.15
21	10/06/99	Unsecured	RLI Insurance Company (UNSEC. TIMELY FILED CLAIMS, 610)	$12,319.30	$0.00
		Claim Memo:	Withdrawn per #32 EOD 10/14/99.		
TTEE-E	02/01/01	Admin Ch. 7	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 (EXP.-TRUSTEE (CH7), 200)	$1,186.06	$1,186.06
TTEE-F	02/01/01	Admin Ch. 7	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 (FEES-TRUSTEE (CH7), 200)	$1,225.55	$1,225.55
			Case Total:	**$159,070.33**	**$37,517.44**

(*) Denotes objection to Amount Filed

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION

IN RE:	§	
	§	CASE NO. 98-62698
JAMES RICHARD CUMBY	§	
AND	§	
BETTY JOYCE CUMBY	§	
	§	CHAPTER 7
DEBTORS	§	

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			$ 4,902.20
2. ADMINISTRATIVE EXPENSES TO BE PAID * (NOTE)	$ 2,411.61		
3. SECURED CLAIMS TO BE PAID * (NOTE)	0.00		
4. PRIORITY CLAIMS TO BE PAID * (NOTE)	2,056.82		
5. UNSECURED CLAIMS TO BE PAID * (NOTE)	433.77		
6. OTHER DISTRIBUTIONS TO BE PAID * (NOTE)	0.00		
7. TOTAL DISTRIBUTIONS TO BE MADE (SUM OF LINES 2 THROUGH 6)			$ 4,902.20

8. ZERO BALANCE AFTER ALL DISTRIBUTIONS - 0 -
(LINE 1 LESS LINE 7)

* (SEE ATTACHED SCHEDULE OF PAYEES AND AMOUNTS)

Date: 2-1-01

Bob Anderson, Trustee

Claims Distribution Register

Trustee: Bob Anderson (631490)

Case: 98-62698 - Cumby, James & Betty

Claim #	Date	Claimant	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Claim Type: Secured							
Priority: 100		**Percent Paid:** 100.00000					
2	07/16/99	Associates RV Finance Co. / Fleetwood Credit Corp.	9,857.54	0.00 *	0.00	0.00	0.00
		Category: SECURED **Memo:** Secured by 1996 Euroway Travel Trailer. Disallowed per Order #43 EOD 12/28/00.					
3	12/07/98	Projects American Corporation	16,062.53	0.00 *	0.00	0.00	0.00
		Category: SECURED **Memo:** Secured by Lot 8, Block 36, Hickory Hills, Van Zandt Co. Disallowed per Order #48 EOD 12/28/00.					
4	01/04/99	First State Bank of Texas (fka Burleson State Bank)	55,437.84	0.00 *	0.00	0.00	0.00
		Category: SECURED **Memo:** Secured by Lot 24, Block 8, Willow Creek Addition, Fort Worth, Tarrant Co., TX. Disallowed per Order #47 EOD 12/28/00.					
5	01/26/99	Bank One, Western Region	12,796.23	0.00 *	0.00	0.00	0.00
		Category: SECURED **Memo:** Secured by Lot 2, Block 2, Hickory Hills, Van Zandt Co., TX. Disallowed per Order #46 EOD 12/28/00.					
6	03/15/99	County of Henderson	461.67	0.00	0.00	0.00	0.00
		Category: SECURED **Memo:** RELEASED per #26 EOD 4/5/99					
7	03/15/99	County of Henderson	8,183.48	0.00	0.00	0.00	0.00
		Category: SECURED **Memo:** RELEASED per #25 EOD 4/5/99.					

(*) Denotes objection to Amount Filed

Claims Distribution Register

Trustee: Bob Anderson (631490)

Case: 98-62698 - Cumby, James & Betty

Claim #	Date	Claimant	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
8	03/15/99	Van Zandt Co. Appraisal District	1,804.85	0.00	0.00	0.00	0.00
		Category: EXEMPT. PD TO DEBTOR **Memo:** Amended by Claim #10.					
9	03/15/99	Van Zandt Co. Appraisal District	1,014.88	0.00	0.00	0.00	0.00
		Category: SECURED **Memo:** Amended by Claim #11.					
10	03/19/99	Van Zandt County Appraisal District	638.60	0.00 *	0.00	0.00	0.00
		Category: SECURED **Memo:** Amendment of Claim #8. Disallowed per Order #45 EOD 12/28/00.					
11	03/25/99	Van Zandt County Appraisal District	1,591.84	0.00	0.00	0.00	0.00
		Category: SECURED **Memo:** Amendment of Claim #9. RELEASED per #24 EOD 4/5/99.					
17	09/15/99	City of Fort Worth	1,384.13	0.00 *	0.00	0.00	0.00
		Category: SECURED **Memo:** Bl. 7, Lot 20, 21, Willow Creek, '99. Disallowed per Order #44 EOD 12/28/00.					
		Total for Priority 100 :	**$109,233.59**	**$0.00**	**$0.00**	**$0.00**	**$0.00**
		Total for Type Secured :	**$109,233.59**	**$0.00**	**$0.00**	**$0.00**	**$0.00**

Claim Type: Admin Ch. 7

Priority: 200 **Percent Paid:** 100.00000

TTEE-E	02/01/01	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 **Category:** EXP.-TRUSTEE (CH7)	1,186.06	1,186.06	0.00	1,186.06	1,186.06

(*) Denotes objection to Amount Filed

Claims Distribution Register

Trustee: Bob Anderson (631490)

Case: 98-62698 - Cumby, James & Betty

Claim #	Date	Claimant	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
TTEE-F	02/01/01	Bob Anderson 911 West Loop 281, Suite 412 Longview, TX 75604 **Category:** FEES-TRUSTEE (CH7)	1,225.55	1,225.55	0.00	1,225.55	1,225.55
		Total for Priority 200 :	**$2,411.61**	**$2,411.61**	**$0.00**	**$2,411.61**	**$2,411.61**
		Total for Type Admin Ch. 7 :	**$2,411.61**	**$2,411.61**	**$0.00**	**$2,411.61**	**$2,411.61**

Claim Type: Priority

Priority: 560 **Percent Paid:** 100.00000

16	08/23/99	Virginia Department of Taxation P.O. Box 2156 Richmond, VA 23218-2156 **Category:** PRIOR. TAX CLAIMS	2,056.82	2,056.82	0.00	2,056.82	2,056.82

Claim Type: Unsecured

Priority: 610 **Percent Paid:** 1.31251

1	07/16/99	Shaw Witherspoon & Co. P.O. Box 1087 Ennis, TX 75120-1087 **Category:** UNSEC. TIMELY FILED CLAIMS	465.00	465.00	0.00	465.00	6.10
12	07/28/99	Greenwood Trust Company Discover Financial Services P.O. Box 8003 Hilliard, OH 43026 **Category:** UNSEC. TIMELY FILED CLAIMS	2,878.56	2,878.56	0.00	2,878.56	37.78
13	08/02/99	Bank of America / NationsBank c/o P.O. Box 2278 Norfolk, VA 23501-2278 **Category:** UNSEC. TIMELY FILED CLAIMS	2,988.29	2,988.29	0.00	2,988.29	39.23
14	08/04/99	First Bankcard Center First National Bank South Dakota P.O. Box 3773 Omaha, NE 68103-0773 **Category:** UNSEC. TIMELY FILED CLAIMS	7,484.69	7,484.69	0.00	7,484.69	98.23

(*) Denotes objection to Amount Filed

Claims Distribution Register

Trustee: Bob Anderson (631490)

Case: 98-62698 - Cumby, James & Betty

Claim #	Date	Claimant	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
15	08/23/99	First USA Bank, N.A. P.O.Box 149265 Austin, TX 78714-9713 **Category:** UNSEC. TIMELY FILED CLAIMS	2,937.58	2,937.58	0.00	2,937.58	38.56
18	09/16/99	MBNA America Bank, N.A. P.O. Box 15725 MS 1423 Wilmington, DE 19885-5725 **Category:** UNSEC. TIMELY FILED CLAIMS	4,399.56	4,399.56	0.00	4,399.56	57.74
19	09/24/99	Citibank/CHOICE Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305 **Category:** UNSEC. TIMELY FILED CLAIMS	3,150.18	3,150.18	0.00	3,150.18	41.35
20	09/30/99	American Express Travel Related Services c/o Becket & Lee LLP P.O. Box 3001 Malvern, PA 19355-0701 **Category:** UNSEC. TIMELY FILED CLAIMS	8,745.15	8,745.15	0.00	8,745.15	114.78
21	10/06/99	RLI Insurance Company **Category:** UNSEC. TIMELY FILED CLAIMS **Memo:** Withdrawn per #32 EOD 10/14/99.	12,319.30	0.00	0.00	0.00	0.00
		Total for Priority 610 :	**$45,368.31**	**$33,049.01**	**$0.00**	**$33,049.01**	**$433.77**
		Total for Type Unsecured :	**$45,368.31**	**$33,049.01**	**$0.00**	**$33,049.01**	**$433.77**
		Total for Case :	**$159,070.33**	**$37,517.44**	**$0.00**	**$37,517.44**	**$4,902.20**

(*) Denotes objection to Amount Filed

Claims Proposed Distribution

Trustee: Bob Anderson (631490)

Report Includes ONLY Claims with a Proposed Distribution

Case: 98-62698 Cumby, James & Betty

Case Balance: $4,902.20 **Total Proposed Payment:** $4,902.20 **Remaining Balance:** $0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
TTEE-E	Bob Anderson EXP.-TRUSTEE (CH7)	Admin Ch. 7	1,186.06	1,186.06	0.00	1,186.06	1,186.06	3,716.14
TTEE-F	Bob Anderson FEES-TRUSTEE (CH7)	Admin Ch. 7	1,225.55	1,225.55	0.00	1,225.55	1,225.55	2,490.59
16	Virginia Department of Taxation	Priority	2,056.82	2,056.82	0.00	2,056.82	2,056.82	433.77
1	Shaw Witherspoon & Co.	Unsecured	465.00	465.00	0.00	465.00	6.10	427.67
12	Greenwood Trust Company	Unsecured	2,878.56	2,878.56	0.00	2,878.56	37.78	389.89
13	Bank of America / NationsBank	Unsecured	2,988.29	2,988.29	0.00	2,988.29	39.23	350.66
14	First Bankcard Center	Unsecured	7,484.69	7,484.69	0.00	7,484.69	98.23	252.43
15	First USA Bank, N.A.	Unsecured	2,937.58	2,937.58	0.00	2,937.58	38.56	213.87
18	MBNA America Bank, N.A.	Unsecured	4,399.56	4,399.56	0.00	4,399.56	57.74	156.13
19	Citibank/CHOICE	Unsecured	3,150.18	3,150.18	0.00	3,150.18	41.35	114.78
20	American Express Travel Related Services	Unsecured	8,745.15	8,745.15	0.00	8,745.15	114.78	0.00
	Total for Case 98-62698 :		**$37,517.44**	**$37,517.44**	**$0.00**	**$37,517.44**	**$4,902.20**	**$0.00**

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment
Total Administrative Claims :	$2,411.61	$2,411.61	$0.00	$2,411.61
Total Priority Claims :	$2,056.82	$2,056.82	$0.00	$2,056.82
Total Secured Claims :	$109,233.59	$0.00	$0.00	$0.00
Total Unsecured Claims :	$45,368.31	$33,049.01	$0.00	$433.77

(*) Denotes objection to Amount Filed

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

IN RE: JAMES & BETTY CUMBY / BANKRUPTCY CASE: 98-62698
/
/ 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, 200 E. Ferguson, Tyler, Texas 75702, or at the trustee's office whose name and address is as follows:

BOB ANDERSON 911 N.W. LOOP 281, SUITE 412 LONGVIEW, TEXAS 75604

The following Applications for Compensation have been filed:

Applicants	Fees Requested	Expenses Requested
BOB ANDERSON Trustee	1225.55	1186.06
BOB ANDERSON Attorney for Trustee	0.00	0.00
U. S. Bankruptcy Court	0.00	

The trustee's account shows:

Total Receipts	**Total Disbursements**	**Balance**
$ 9621.69	$ 4719.49	$ 4902.20

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 $ 33049.01 .
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

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

U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
FILED
2001 MAR -7 PM 3:40
CLERK, U.S. BANKRUPTCY COURT
BY DEPUTY

IN RE: JAMES & BETTY CUMBY / BANKRUPTCY CASE: 98-62698
/
/ CHAPTER 7

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at_____.

Date:_____ **JAMES D. TOKOPH,** Clerk of Court

By: _____
Deputy Clerk

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
TYLER DIVISION

IN RE:	§	
	§	CASE NO. 98-62698
JAMES RICHARD CUMBY	§	
AND	§	
BETTY JOYCE CUMBY	§	
	§	CHAPTER 7
DEBTORS	§	

ORDER APPROVING TRUSTEE'S FINAL REPORT
AND ALLOWING COMPENSATION

The Trustee has filed a Final Report along with applications for compensation and a Report of Proposed Distribution. Notice of the filing of such report and applications were given to the creditors in this proceeding and any objections, if filed, have been resolved. After having reviewed said report and applications, it is hereby ordered that:

1. The Trustee's Final Report and Account is approved.

2. Bob Anderson, the Trustee is allowed reimbursement of expenses of $1,186.06 of which $0.00 has previously been paid.

3. Bob Anderson, the Trustee is allowed compensation of $1,225.55 of which $0.00 has previously been paid.

Date:_____

_____
United States Bankruptcy Judge