

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
Tyler Division

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
2003 MAR 13 PM 12:52
CLERK, U.S. BANKRUPTCY
COURT
BY _____ PER. TV

IN RE:) CASE NO. 98-62886
Ross, Lena Ruth)
)
)
)
) CHAPTER 7
DEBTOR(S))

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

Bob Anderson, the Trustee of the estate of the above-named debtor(s), certifies under penalty of perjury, to the Court and United States Trustee, that the trustee has faithfully and properly fulfilled the duties of his office, that the trustee has examined all proofs of claim as appropriate in preparation for 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 the 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: 1-20-03

By [Signature]
Bob Anderson, 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: 3-7-03

By: [Signature]

SCHEDULE A-1

FINAL ACCOUNT AS OF: 01/20/03

A.	RECEIPTS		\$6,310.63
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.	BALANCE ON HAND		<u>\$6,310.63</u>



TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ANDERSON

COMMENTS:

CASE NAME:

ROSS, LENA

CASE NUMBER:

98-62886

DATE UST APPROVED:

03-06-03

ESTATE INCOME:

TOTAL RECEIPTS:

\$6,310.63

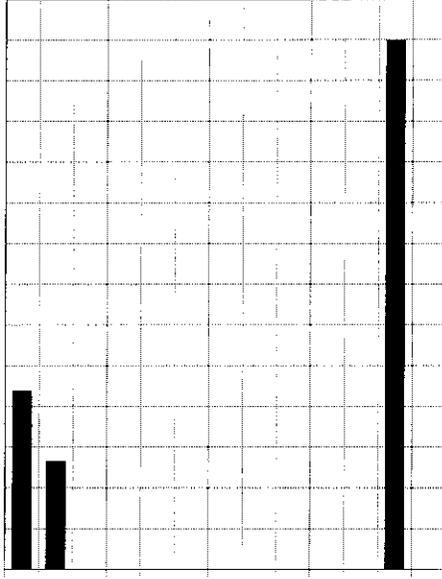
100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION
 TRUSTEE'S EXPENSES
 FIRM'S PROFESSIONAL FEES
 FIRM'S PROFESSIONAL EXPENSES
 OTHER ATTORNEY FEES
 OTHER PROFESSIONAL FEES
 COURT COSTS
 ESTATE EXPENSES(TAXES, ETC)
 PRIOR CHAPTER COSTS
 SECURED CLAIMS PAID
 PRIORITY CLAIMS PAID
 UNSECURED CLAIMS PAID
 OTHER(RETURN TO DEBTOR, ETC)

1,381.06
 832.60
 0.00
 0.00
 0.00
 0.00
 0.00
 0.00
 0.00
 0.00
 0.00
 0.00
 0.00
 0.00
 4,096.97
 0.00

21.88%
 13.19%
 0.00%
 0.00%
 0.00%
 0.00%
 0.00%
 0.00%
 0.00%
 0.00%
 0.00%
 0.00%
 64.92%
 0.00%



0% 10% 20% 30% 40% 50% 60% 70%

UNSECURED CLAIMS ALLOWED

29,937.14

UNSECURED CLAIMS PAID

4,096.97

PERCENT RECOVERED FOR UNSECURED

13.69%

Form 2

Cash Receipts And Disbursements Record

Case Number: 98-62886 BP
 Case Name: Ross, Lena Ruth
 Taxpayer ID #: 13-7302318
 Period Ending: 01/20/03

Trustee: Bob Anderson (631490)
 Bank Name: JPMORGAN CHASE BANK
 Account: 312-8337768-65 - 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	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balan
10/26/01	{3}	Lena Ruth Ross	Purchase interest in acreage	1110-000	6,250.00		6,250.00
10/31/01	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.1500%	1270-000	0.39		6,250.39
11/30/01	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.0500%	1270-000	5.52		6,255.91
12/31/01	Int	THE CHASE MANHATTAN BANK	Interest posting at 1.0500%	1270-000	5.58		6,261.49
01/31/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.9500%	1270-000	5.29		6,266.78
02/28/02	Int	THE CHASE MANHATTAN BANK	Interest posting at 0.8500%	1270-000	4.29		6,271.07
03/29/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8500%	1270-000	4.53		6,275.60
04/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8500%	1270-000	4.39		6,279.99
05/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	4.38		6,284.37
06/28/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	4.13		6,288.50
07/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.8000%	1270-000	4.27		6,292.77
08/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	4.01		6,296.78
09/30/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	3.88		6,300.66
10/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.7500%	1270-000	4.01		6,304.67
11/29/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	2.62		6,307.29
12/31/02	Int	JPMORGAN CHASE BANK	Interest posting at 0.4300%	1270-000	2.30		6,309.59
01/15/03	Int	JPMORGAN CHASE BANK	Current Interest Rate is 0.4300%	1270-000	1.04		6,310.63
01/15/03		To Account #312833776866	Transfer to checking for Final Report	9999-000		6,310.63	0.00

ACCOUNT TOTALS	
6,310.63	\$0.00
Less: Bank Transfers	6,310.63
Subtotal	0.00
Less: Payments to Debtors	0.00
NET Receipts / Disbursements	\$0.00

Form 2

Cash Receipts And Disbursements Record

Trustee: Bob Anderson (631490)
Bank Name: JPMORGAN CHASE BANK
Account: 312-8337768-66 - Checking Account
Blanket Bond: \$300,000.00 (per case limit)
Separate Bond: N/A

Case Number: 98-62886 BP
Case Name: Ross, Lena Ruth
Taxpayer ID #: 13-7302318
Period Ending: 01/20/03

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balan
01/15/03		From Account #312833776865	Transfer to checking for Final Report	9999-000	6,310.63		6,310.63
ACCOUNT TOTALS					6,310.63	0.00	\$6,310.63
Less: Bank Transfers					6,310.63	0.00	
Subtotal					0.00	0.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 312-8337768-65	6,310.63	0.00	0.00
Checking # 312-8337768-66	0.00	0.00	6,310.63
	\$6,310.63	\$0.00	\$6,310.63

SCHEDULE B
APPLICATION FOR COMPENSATION

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

Total Receipts	<u>\$6,310.63</u>	25% of First \$5,000	\$ <u>1,250.00</u>
Less	<u>(5,000.00)</u>		
Balance	<u>1,310.63</u>	10% of next \$45,000	\$ <u>131.06</u>
Less	<u>(45,000.00)</u>		
Balance	<u>0.00</u>	5% of next \$950,000	\$ <u>0.00</u>
Less	<u>(950,000.00)</u>		
Balance	<u>0.00</u>	3% of Remaining Balance	\$ <u>0.00</u>

TOTAL COMMISSIONS \$ 1,381.06

UNREIMBURSED EXPENSES

Recording Fees	\$ <u>0.00</u>
Necessary Travel (@ .35/mile)	\$ <u>0.00</u>
Paraprofessional (exhibit attached)	\$ <u>564.00</u>
Clerical and Stenographic (exhibit attached)	\$ <u>82.00</u>
Photocopies (@ .25/each)	\$ <u>137.00</u>
Postage	\$ <u>48.85</u>
Long Distance Telephone Charges	\$ <u>0.75</u>
Other Expenses	\$ <u>0.00</u>
TOTAL UNREIMBURSED EXPENSES	\$ <u>832.60</u>

Records:

- Trustee did not take possession of business or personal records of the debtor.
- Notice given debtor on _____ to pick up business or personal records in hands of Trustee.

Re: Case No. 98-62886
Lena Ruth Ross
 In the United States Bankruptcy Court
 Eastern District of Texas, Division

Secretarial & Paralegal Exhibit
 Page 1

Date	Service Performed	Who	Time	Copy	Pstg	LD
	SECRETARIAL SERVICES					
10/26/2001	Set up notebook file; Post assets, values, liens, exemptions and other case information to management system	s	.50	0	0	0
10/26/2001	Open bank account and set up financial file; obtain taxpayer ID number; preparation of Form W-9 for bank; preparation of deposit and post same	s	.50	6	0	0
10/31/2001	Obtain Matrix via Pacer and revise for use with Motion to Sell Estate's Interest in Realty	s	.30	0	0	0
11/1/2001	Copy and postage expenses incurred in filing of Motion to Sell Estate's interest in real property and mailout to all parties	s	.50	142	24.42	0
11/12/2001	Reconciliation of bank statement	s	.10	0	0	0
12/14/2001	Reconciliation of bank statement	s	.10	0	0	0
1/13/2002	Reconciliation of bank statement	s	.10	0	0	0
2/13/2002	Reconciliation of bank statement	s	.10	0	0	0
3/8/2002	Reconciliation of bank statement	s	.10	0	0	0
4/8/2002	Reconciliation of bank statement	s	.10	0	0	0
5/7/2002	Preparation of Request for Clerk to Release Claim File to Trustee	s	.20	4	1.11	0
5/18/2002	Reconciliation of bank statement	s	.10	0	0	0
6/18/2002	Reconciliation of bank statement	s	.10	0	0	0
7/11/2002	Reconciliation of bank statement	s	.10	0	0	0
8/12/2002	Reconciliation of bank statement	s	.10	0	0	0
9/12/2002	Reconciliation of bank statement	s	.10	0	0	0
10/9/2002	Reconciliation of bank statement	s	.10	0	0	0
11/13/2002	Reconciliation of bank statement	s	.10	0	0	0
11/20/2002	Expenses in re: filing objections to proofs of claim	s	.00	144	10.74	0
12/12/2002	Reconciliation of bank statement	s	.10	0	0	0

Re: Case No. 98-62886
Lena Ruth Ross
 In the United States Bankruptcy Court
 Eastern District of Texas, Division

Secretarial & Paralegal Exhibit
 Page 2

Date	Service Performed	Who	Time	Copy	Pstg	LD
1/13/2003	Reconciliation of bank statement	s	.10	0	0	0
1/15/2003	Update claim information in management system with orders, allowed amounts and other information; Telephone conference with Kay Brock, attorney for Comptroller's office, regarding balance of claim remaining after payments by Chapter 13 Trustee	s	.50	0	0	0
1/17/2003	Telephone conference with Kay Brock regarding balance on Comptroller's claim and update claim information per same	s	.10	0	0	5
	TOTAL SECRETARIAL SERVICES		4.1	0	0	0
				0	0	0
	PARALEGAL SERVICES			0	0	0
10/31/2001	Draft Motion to Asset (Real Property) and proposed Order for Trustee's Review and signature	p	.50	0	0	0
10/31/2001	Preparation of Motion to Sell Estate's Interest in Realty for Trustee's review and signature	p	.80	8	0	0
12/17/2001	Prepare for Trustee's review and signature Trustee's Deed conveying Estate's interest in real property in Upshur County, Texas, to Ruth Ross per Court's Order, and letter to Ruth Ross for Trustee's review and signature regarding recordation of Trustee's Deed	p	.50	15	.83	0
2/28/2002	Telephone conference with Glenda Godwin, interested party, regarding status of case and remaining assets; Receipt and review of fax from Glenda Godwin	p	.30	0	0	0
3/1/2002	Telephone conference with party interested regarding status of case and regarding assets left in former business location	p	.10	0	0	0
4/29/2002	Update Form 1 and Form 2, confirm balance	p	.20	0	0	0

Re: Case No. 98-62886
Lena Ruth Ross
 In the United States Bankruptcy Court
 Eastern District of Texas, Division

Date	Service Performed	Who	Time	Copy	Pstg	LD
11/13/2002	Obtain claim data and import to management system; Review Chapter 13 docket for orders affecting claims and obtain copies of same; Review Chapter 13 Trustee's Final Report for payments to claims; Update claim information with prior orders and payments	p	1.00	0	0	0
11/15/2002	Draft for Trustee's review and signature objections to claim Nos. 2, 6, 7, 9, 10, 11 and 14	p	2.00	0	0	0
1/20/2003	Preparation of Final Report and Proposed Distribution and attached schedules, including review of claims and posting/confirming same; preparation of secretarial and paralegal exhibit; tally expenses; post final interest to money market account and transfer to deposit account; 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	p	2.00	135	5.57	0
99/99/9999	Anticipated time in preparation of checks for final distribution; transmittal letter to payees; monitoring file for all checks to clear; preparation of final report and report of distribution; preparation of itemization of distributions; return claim file to Clerk; letter for Trustee's signature to United States Trustee; monitor file for payment of fee and archive file after closing.	p	2.00	94	6.18	0
	TOTAL PARALEGAL SERVICES		9.4	0	0	0
				0	0	0
	TOTAL EXPENSES			548	48.85	5

SCHEDULE C

EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. <u>11 U.S.C. Sec. 507(a) (1)</u> <u>Court Costs and Fees</u>	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
2. <u>11 U.S.C. Sec. 503(b) (1) (A)</u> <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. <u>11 U.S.C. Sec. 503(b) (2)</u> <u>Post-Petition taxes and related penalties</u>	0.00	0.00	0.00	0.00
4. <u>11 U.S.C. Sec. 503(b) (2)</u> <u>Compensation and Reimbursement</u>				
A. Compensation of Trustee	1,381.06	1,381.06	0.00	1,381.06
B. Expenses of Trustee	832.60	832.60	0.00	832.60
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>\$ 2,213.66</u>	<u>\$ 2,213.66</u>	<u>\$ 0.00</u>	<u>\$ 2,213.66</u>

SCHEDULE D

SECURED CLAIMS

<u>Claim No.</u>	<u>Amount Claimed</u>	<u>Amount Not Determined</u>	<u>Amount Allowed</u>	<u>Previously Paid</u>	<u>Due</u>
2	13,227.79	13,227.79	0.00	0.00	0.00
4S	33,592.32	33,592.32	0.00	0.00	0.00
6	75.30	75.30	0.00	0.00	0.00
7	6,474.76	6,474.76	0.00	0.00	0.00
8	49,887.09	49,887.09	0.00	0.00	0.00
9	1,985.53	1,985.53	0.00	0.00	0.00
10	107.03	107.03	0.00	0.00	0.00
11	49,887.09	49,887.09	0.00	0.00	0.00
14	7,065.57	7,065.57	0.00	0.00	0.00
	<u>162,302.48</u>	<u>162,302.48</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

IDENTIFICATION OF SECURED PARTIES AFFECTED:

<u>Claim Number</u>	<u>Name of Creditor</u>
2	White Oak State Bank
4S	Texas Comptroller of Public Accounts
6	Longview ISD
7	First Federal Savings
8	Ridgeway, Inc.
9	Gregg County
10	Upshur County
11	Ridgeway, Inc.
14	Regions Bank

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

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Amount 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)	0.00	0.00	0.00	0.00
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:	0.00	0.00	0.00	0.00

FILED UNSECURED CLAIMS TOTAL: \$ 7,926.53

SUBORDINATED UNSECURED CLAIMS: \$ 0.00

Claims Register

Case: 98-62886 Ross, Lena Ruth

Claims Bar Date: 01/14/02

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	Longview Glass 524 N. Second Street Longview, TX 75601 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 01/12/99		\$151.00 \$151.00	\$0.00	\$151.00
2	White Oak State Bank 800 Gilmer Road Longview, TX 75603 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100	Secured 01/26/99	981877-2021560 Disallowed per Order signed 12/14/02.	\$13,227.79* \$0.00	\$0.00	\$0.00
3	Prime Bank P. O. Box 21622 Houston, TX 77226-1522 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/08/99	20503958115 Filed as secured claim; Judgment Lien, Abstract of Judgment recorded in Gregg County under Clerk's File #9814255, copy attached to Proof of Claim. Agreed Order allowing only as unsecured claim (Docket #48) entered on 1/24/00.	\$2,025.66 \$2,025.66	\$0.00	\$2,025.66
4P	Texas Comptroller of Public Accounts Revenue Accounting Division, Bankruptcy P.O. Box 13528 Austin, TX 78711-3528 <5800-00 Claims of Governmental Units--§ 507(a)(8)>, 570	Priority 02/08/99	1-75-2404870-3 Secured claim to extent of collateral value; unsecured priority claim to extent of any shortfall in collateral. \$17,037.43 - tax; \$10,222.43 - penalty; \$ 6,332.46 - interest. Debtor filed objection; Agreed Order (Docket #52) entered on 2/2/00 allowing as follows: Secured - \$5,255.83 Priority - \$3,175.53 Unsecured - \$25,160.96 This represents the PRIORITY portion. See Claims 4S and 4U for other portions. Note: Kay Brock with Texas Attorney General's office confirmed on 1/17/2003 that the Comptroller has received payments totaling \$10,422.36, leaving a balance of \$23,169.96 which is a general, unsecured claim.	\$0.00 \$0.00	\$0.00	\$0.00
4S	Texas Comptroller of Public Accounts Revenue Accounting Division, Bankruptcy P.O. Box 13528 Austin, TX 78711-3528	Secured 02/08/99	1-75-2404870-3 Secured claim to extent of collateral value; unsecured priority claim to extent of any shortfall in collateral. \$17,037.43 - tax; \$10,222.43 - penalty; \$ 6,332.46 - interest. Debtor filed objection; Agreed Order (Docket #52) entered on 2/2/00 allowing as follows: Secured - \$5,255.83 Priority - \$3,175.53 Unsecured - \$25,160.96 This is the SECURED portion. See 4P and 4U for other portions. Chapter 13 Trustee paid \$4,089.28.	\$33,592.32 \$0.00	\$0.00	\$0.00

(*) Denotes objection to Amount Filed

Claims Register

Case: 98-62886 Ross, Lena Ruth

Claims Bar Date: 01/14/02

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
			Note: Kay Brock with Texas Attorney General's office confirmed on 1/17/2003 that the Comptroller has received payments totaling \$10,422.36, leaving a balance of \$23,169.96 which is a general, unsecured claim.			
	<4800-00 State and Local Tax Liens (pre-pet. income, sales, pers. prop. - not real prop.)>, 100					
4U	Texas Comptroller of Public Accounts Revenue Accounting Division, Bankruptcy P.O. Box 13528 Austin, TX 78711-3528	Unsecured 02/08/99	1-75-2404870-3	\$0.00 \$23,169.96	\$0.00	\$23,169.96
			Secured claim to extent of collateral value; unsecured priority claim to extent of any shortfall in collateral. \$17,037.43 - tax; \$10,222.43 - penalty; \$ 6,332.46 - interest. Debtor filed objection; Agreed Order (Docket #52) entered on 2/2/00 allowing as follows: Secured - \$5,255.83 Priority - \$3,175.53 Unsecured - \$25,160.96 This represents the UNSECURED portion. See Claims 4S and 4P for other portions. Note: Kay Brock with Texas Attorney General's office confirmed on 1/17/2003 that the Comptroller has received payments totaling \$10,422.36, leaving a balance of \$23,169.96 which is a general, unsecured claim.			
	<7100-00 General Unsecured § 726(a)(2)>, 610					
5	Source Data LTD 3415 Custer #114 Plano, TX 75023	Unsecured 02/24/99	SPORTS WEST END	\$1,147.89 \$1,147.89	\$0.00	\$1,147.89
	<7100-00 General Unsecured § 726(a)(2)>, 610					
6	Longview ISD c/o Michael Reed P. O. Box 26990 Austin, TX 78755	Secured 02/26/99	P103753899746 9	\$75.30* \$0.00	\$0.00	\$0.00
			Secured, collateral "personal property at 217 Tyler Street." Paid \$75.30 by Chapter 13 Trustee. Claim balance -0-. Disallowed by Order signed 12/14/02.			
	<4700-00 Real Property Tax Liens (pre-petition)>, 100					
7	First Federal Savings P.O. Box 69 Denton, TX 76202	Secured 03/01/99	100139774	\$6,474.76* \$0.00	\$0.00	\$0.00
			Secured, collateral real property, D. Ferguson Survey, Gregg County, Texas. Disallowed by Order signed 12/14/02.			
	<4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100					

(*) Denotes objection to Amount Filed

Claims Register

Case: 98-62886 Ross, Lena Ruth

Claims Bar Date: 01/14/02

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
8	Ridgeway, Inc. c/o Michael McNally P O Box 1080 Tyler, Tx 75710-1080	Secured 03/01/99	Secured, collateral real estate, Gregg County, Texas. Amended by Claim #11.	\$49,887.09 \$0.00	\$0.00	\$0.00
<4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100						
9	Gregg County Attn: Lee Gordon P.O. Box 17428 Longview, TX 78760-7777	Secured 03/11/99	R331858991834 Secured, collateral real property and personality. Disallowed by Order signed 12/14/02.	\$1,985.53 * \$0.00	\$0.00	\$0.00
<4700-00 Real Property Tax Liens (pre-petition)>, 100						
10	Upshur County c/o Lee Gordon P.O. Box 17428 Austin, TX 78760-7777	Secured 03/11/99	R65825 Secured, collateral real property, Davenport, Upshur County. This collateral was sold by Chapter 7 Trustee "subject to any liens" pursuant to Court's Order of 11/28/01. Paid \$107.03 by Chapter 13 Trustee. Disallowed by Order signed 12/14/02.	\$107.03 * \$0.00	\$0.00	\$0.00
<4700-00 Real Property Tax Liens (pre-petition)>, 100						
11	Ridgeway, Inc. c/o Michael McNally P O Box 1080 Tyler, Tx 75710-1080	Secured 03/11/99	Amendment of Claim #8. Secured; collateral real estate, Gregg County, Texas. Disallowed by Order signed 12/14/02.	\$49,887.09 * \$0.00	\$0.00	\$0.00
<4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100						
12	Westinghouse Security Sys P. O. Box 740933 Dallas, TX 75374	Unsecured 03/31/99	25199938-0365	\$1,623.66 \$1,623.66	\$0.00	\$1,623.66
<7100-00 General Unsecured § 726(a)(2)>, 610						
13	FNANB - Circuit City First North American Natl Bank P.O. Box 42395 Richmond, VA 23286-5689	Unsecured 04/05/99	1523003164685 422 Partially secured, collateral desktop computers, monitor; partially unsecured, non-priority. \$1,159.35 - secured (by property not administered by Trustee, and this portion not allowed for distribution purposes). \$1,818.97 - unsecured.	\$2,978.32 \$1,818.97	\$0.00	\$1,818.97
<7100-90 Payments to Unsecured Credit Card Holders>, 610						

(* Denotes objection to Amount Filed)

Claims Register

Case: 98-62886 Ross, Lena Ruth

Claims Bar Date: 01/14/02

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
14	Regions Bank PO Box 12111 Birmingham, AL 35202	Secured 02/22/00	9650000372101 835 Secured, collateral - 1994 Ford F150. Paid \$4,883.09 by Chapter 13 Trustee, leaving balance of \$2,416.91. Disallowed per Order signed 12/14/02.	\$7,065.57 * \$0.00	\$0.00	\$0.00
<4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100						
TTEE-E	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 01/20/03	8545	\$832.60 \$832.60	\$0.00	\$832.60
TTEE-F	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 01/20/03	8545	\$1,381.06 \$1,381.06	\$0.00	\$1,381.06
Case Total:					\$0.00	\$32,150.80

(*) Denotes objection to Amount Filed

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
Tyler Division**

IN RE:)	CASE NO. 98-62886
Ross, Lena Ruth)	
)	
)	
)	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.

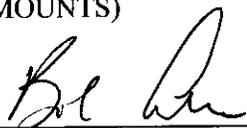
1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the Trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

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		\$	6,310.63
2. ADMINISTRATIVE EXPENSES TO BE PAID *	\$ 2,213.66		
3. SECURED CLAIMS TO BE PAID *	0.00		
4. PRIORITY CLAIMS TO BE PAID *	0.00		
5. UNSECURED CLAIMS TO BE PAID *	4,096.97		
6. OTHER DISTRIBUTIONS TO BE PAID *	0.00		
7. TOTAL DISTRIBUTIONS TO BE MADE (SUM OF LINES 2 THROUGH 6)		\$	6,310.63
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (LINE 1 LESS LINE 7)			- 0 -

* (SEE ATTACHED SCHEDULE OF PAYEES AND AMOUNTS)

Date: 1-20-03



 Bob Anderson, Trustee

Claims Distribution Register

Case: 98-62886 Ross, Lena Ruth

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
2	01/26/99	100	White Oak State Bank 800 Gilmer Road Longview, TX 75603 / <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Disallowed per Order signed 12/14/02.	13,227.79	0.00 *	0.00	0.00	0.00
4S	02/08/99	100	Texas Comptroller of Public Accounts Revenue Accounting Division, Bankruptcy P.O. Box 13528 Austin, TX 78711-3528 <4800-00 State and Local Tax Liens (pre-pet. income, sales, pers. prop. - not real prop.)> Secured claim to extent of collateral value; unsecured priority claim to extent of any shortfall in collateral. \$17,037.43 - tax; \$10,222.43 - penalty; \$ 6,332.46 - interest. Debtor filed objection; Agreed Order (Docket #52) entered on 2/2/00 allowing as follows: Secured - \$5,255.83 Priority - \$3,175.53 Unsecured - \$25,160.96 This is the SECURED portion. See 4P and 4U for other portions. Chapter 13 Trustee paid \$4,089.28. Note: Kay Brock with Texas Attorney General's office confirmed on 1/17/2003 that the Comptroller has received payments totaling \$10,422.36, leaving a balance of \$23,169.96 which is a general, unsecured claim.	33,592.32	0.00	0.00	0.00	0.00
6	02/26/99	100	Longview ISD c/o Michael Reed P. O. Box 26990 Austin, TX 78755 / <4700-00 Real Property Tax Liens (pre-petition)> Secured, collateral "personal property at 217 Tyler Street." Paid \$75.30 by Chapter 13 Trustee. Claim balance -0-. Disallowed by Order signed 12/14/02.	75.30	0.00 *	0.00	0.00	0.00
7	03/01/99	100	First Federal Savings P.O. Box 69 Denton, TX 76202 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Secured, collateral real property, D. Ferguson Survey, Gregg County, Texas. Disallowed by Order signed 12/14/02.	6,474.76	0.00 *	0.00	0.00	0.00
8	03/01/99	100	Ridgeway, Inc. c/o Michael McNally P O Box 1080 Tyler, Tx 75710-1080 / <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Secured, collateral real estate, Gregg County, Texas. Amended by Claim #11.	49,887.09	0.00	0.00	0.00	0.00

Claims Distribution Register

Case: 98-62886 Ross, Lena Ruth

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
9	03/11/99	100	Gregg County Attn: Lee Gordon P.O. Box 17428 Longview, TX 78760-7777 / <4700-00 Real Property Tax Liens (pre-petition)> Secured, collateral real property and personalty. Disallowed by Order signed 12/14/02.	1,985.53	0.00 *	0.00	0.00	0.00
10	03/11/99	100	Upshur County c/o Lee Gordon P.O. Box 17428 Austin, Tx 78760-7777 / <4700-00 Real Property Tax Liens (pre-petition)> Secured, collateral real property, Davenport, Upshur County. This collateral was sold by Chapter 7 Trustee "subject to any liens" pursuant to Court's Order of 11/28/01. Paid \$107.03 by Chapter 13 Trustee. Disallowed by Order signed 12/14/02.	107.03	0.00 *	0.00	0.00	0.00
11	03/11/99	100	Ridgeway, Inc. c/o Michael McNally P O Box 1080 Tyler, Tx 75710-1080 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Amendment of Claim #8. Secured; collateral real estate, Gregg County, Texas. Disallowed by Order signed 12/14/02.	49,887.09	0.00 *	0.00	0.00	0.00
14	02/22/00	100	Regions Bank PO Box 12111 Birmingham, AL 35202 / <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)> Secured, collateral - 1994 Ford F150. Paid \$4,883.09 by Chapter 13 Trustee, leaving balance of \$2,416.91. Disallowed per Order signed 12/14/02.	7,065.57	0.00 *	0.00	0.00	0.00
Total for Priority 100: 100% Paid				\$162,302.48	\$0.00	\$0.00	\$0.00	\$0.00
Total for Secured Claims:				\$162,302.48	\$0.00	\$0.00	\$0.00	\$0.00

Admin Ch. 7 Claims:

TTEE-E	01/20/03	200	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343 <2200-00 Trustee Expenses>	832.60	832.60	0.00	832.60	832.60
TTEE-F	01/20/03	200	Bob Anderson 2110 Horseshoe Lane (75605) P.O. Box 3343 Longview, TX 75606-3343 <2100-00 Trustee Compensation>	1,381.06	1,381.06	0.00	1,381.06	1,381.06
Total for Priority 200: 100% Paid				\$2,213.66	\$2,213.66	\$0.00	\$2,213.66	\$2,213.66

(* Denotes objection to Amount Filed)

Claims Distribution Register

Case: 98-62886 Ross, Lena Ruth

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Total for Admin Ch. 7 Claims:				\$2,213.66	\$2,213.66	\$0.00	\$2,213.66	\$2,213.66

Priority Claims:

4P	02/08/99	570	Texas Comptroller of Public Accounts Revenue Accounting Division, Bankruptcy P.O. Box 13528 Austin, TX 78711-3528 <5800-00 Claims of Governmental Units--§ 507(a)(8)> Secured claim to extent of collateral value; unsecured priority claim to extent of any shortfall in collateral. \$17,037.43 - tax; \$10,222.43 - penalty; \$ 6,332.46 - interest. Debtor filed objection; Agreed Order (Docket #52) entered on 2/2/00 allowing as follows: Secured - \$5,255.83 Priority - \$3,175.53 Unsecured - \$25,160.96 This represents the PRIORITY portion. See Claims 4S and 4U for other portions. Note: Kay Brock with Texas Attorney General's office confirmed on 1/17/2003 that the Comptroller has received payments totaling \$10,422.36, leaving a balance of \$23,169.96 which is a general, unsecured claim.	0.00	0.00	0.00	0.00	0.00
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Priority 570: 100% Paid

Unsecured Claims:

1	01/12/99	610	Longview Glass 524 N. Second Street Longview, TX 75601 / <7100-00 General Unsecured § 726(a)(2)>	151.00	151.00	0.00	151.00	20.66
3	02/08/99	610	Prime Bank P. O. Box 21622 Houston, TX 77226-1522 / <7100-00 General Unsecured § 726(a)(2)> Filed as secured claim; Judgment Lien, Abstract of Judgment recorded in Gregg County under Clerk's File #9814255, copy attached to Proof of Claim. Agreed Order allowing only as unsecured claim (Docket #48) entered on 1/24/00.	2,025.66	2,025.66	0.00	2,025.66	277.22
4U	02/08/99	610	Texas Comptroller of Public Accounts Revenue Accounting Division, Bankruptcy P.O. Box 13528 Austin, TX 78711-3528 <7100-00 General Unsecured § 726(a)(2)> Secured claim to extent of collateral value; unsecured priority claim to extent of any shortfall in collateral. \$17,037.43 - tax; \$10,222.43 - penalty; \$ 6,332.46 - interest. Debtor filed objection; Agreed Order (Docket #52) entered on 2/2/00 allowing as follows: Secured - \$5,255.83 Priority - \$3,175.53 Unsecured - \$25,160.96 This represents the UNSECURED portion. See Claims 4S and 4P for other portions. Note: Kay Brock with Texas Attorney General's office confirmed on 1/17/2003 that the Comptroller has received payments totaling \$10,422.36, leaving a balance of \$23,169.96 which is a general, unsecured claim.	0.00	23,169.96	0.00	23,169.96	3,170.87

Claims Distribution Register

Case: 98-62886 Ross, Lena Ruth

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
5	02/24/99	610	Source Data LTD 3415 Custer #114 Plano, TX 75023 / <7100-00 General Unsecured § 726(a)(2)>	1,147.89	1,147.89	0.00	1,147.89	157.09
12	03/31/99	610	Westinghouse Security Sys P. O. Box 740933 Dallas, TX 75374 / <7100-00 General Unsecured § 726(a)(2)>	1,623.66	1,623.66	0.00	1,623.66	222.20
13	04/05/99	610	FNANB - Circuit City First North American Natl Bank P.O. Box 42395 Richmond, VA 23286-5689 / <7100-90 Payments to Unsecured Credit Card Holders> Partially secured, collateral desktop computers, monitor; partially unsecured, non-priority. \$1,159.35 - secured (by property not administered by Trustee, and this portion not allowed for distribution purposes). \$1,818.97 - unsecured.	2,978.32	1,818.97	0.00	1,818.97	248.93
Total for Priority 610: 13.68524% Paid				\$7,926.53	\$29,937.14	\$0.00	\$29,937.14	\$4,096.97
Total for Unsecured Claims:				\$7,926.53	\$29,937.14	\$0.00	\$29,937.14	\$4,096.97
Total for Case :				\$172,442.67	\$32,150.80	\$0.00	\$32,150.80	\$6,310.63

Claims Proposed Distribution

Case: 98-62886 Ross, Lena Ruth

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$6,310.63 Total Proposed Payment: \$6,310.63 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 <2200-00 Trustee Expenses>	Admin Ch. 7	832.60	832.60	0.00	832.60	832.60	5,478.03
TTEE-F	Bob Anderson <2100-00 Trustee Compensation>	Admin Ch. 7	1,381.06	1,381.06	0.00	1,381.06	1,381.06	4,096.97
SUBTOTAL FOR ADMIN CH. 7			2,213.66	2,213.66	0.00	2,213.66	2,213.66	
1	Longview Glass	Unsecured	151.00	151.00	0.00	151.00	20.66	4,076.31
3	Prime Bank Claim Memo: Filed as secured claim; Judgment Lien, Abstract of Judgment recorded in Gregg County under Clerk's File #9814255, copy attached to Proof of Claim. Agreed Order allowing only as unsecured claim (Docket #48) entered on 1/24/00.	Unsecured	2,025.66	2,025.66	0.00	2,025.66	277.22	3,799.09
4U	Texas Comptroller of Public Accounts Claim Memo: Secured claim to extent of collateral value; unsecured priority claim to extent of any shortfall in collateral. \$17,037.43 - tax; \$10,222.43 - penalty; \$ 6,332.46 - interest. Debtor filed objection; Agreed Order (Docket #52) entered on 2/2/00 allowing as follows: Secured - \$5,255.83 Priority - \$3,175.53 Unsecured - \$25,160.96 This represents the UNSECURED portion. See Claims 4S and 4P for other portions. Note: Kay Brock with Texas Attorney General's office confirmed on 1/17/2003 that the Comptroller has received payments totaling \$10,422.36, leaving a balance of \$23,169.96 which is a general, unsecured claim.	Unsecured	0.00	23,169.96	0.00	23,169.96	3,170.87	628.22
5	Source Data LTD	Unsecured	1,147.89	1,147.89	0.00	1,147.89	157.09	471.13
12	Westinghouse Security Sys	Unsecured	1,623.66	1,623.66	0.00	1,623.66	222.20	248.93
13	FNANB - Circuit City Claim Memo: Partially secured, collateral desktop computers, monitor; partially unsecured, non-priority. \$1,159.35 - secured (by property not administered by Trustee, and this portion not allowed for distribution purposes). \$1,818.97 - unsecured.	Unsecured	2,978.32	1,818.97	0.00	1,818.97	248.93	0.00
SUBTOTAL FOR UNSECURED			7,926.53	29,937.14	0.00	29,937.14	4,096.97	
Total for Case 98-62886 :			\$10,140.19	\$32,150.80	\$0.00	\$32,150.80	\$6,310.63	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$2,213.66	\$2,213.66	\$0.00	\$2,213.66	100.000000%
Total Unsecured Claims :	\$7,926.53	\$29,937.14	\$0.00	\$4,096.97	13.685242%

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

IN RE: LENA ROSS / BANKRUPTCY CASE: 98-62886
/
/ 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:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>BOB ANDERSON</u>	<u>1381.06</u>	<u>832.60</u>
Trustee	<u>0.00</u>	<u>0.00</u>
Attorney for Trustee	<u>0.00</u>	<u>0.00</u>
<u>U. S. Bankruptcy Court</u>	<u>0.00</u>	<u>0.00</u>

The trustee's account shows:

Total Receipts	Total Disbursements	Balance
<u>\$ 6310.63</u>	<u>\$ 0.00</u>	<u>\$ 6310.63</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 \$ 29937.14 .

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