

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

IN RE:)
PHILLIPS, JOHNNIE R)
PHILLIPS, RHONDA L)
DEBTOR(S))

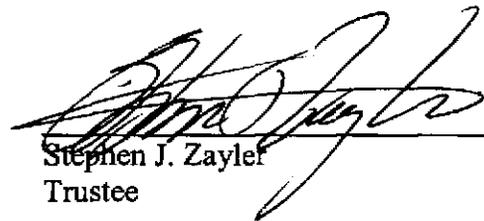
CASE NO. 98-92257 JAN 7 12 00 PM '02
CHAPTER 7

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

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

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

DATE: November 9, 2001


Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

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

United States Trustee

Date: 1-3-02

By: 

35
AW

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

IN RE:)
PHILLIPS, JOHNNIE R) CASE NO. 98-92257
PHILLIPS, RHONDA L)
DEBTOR(S)) CHAPTER 7

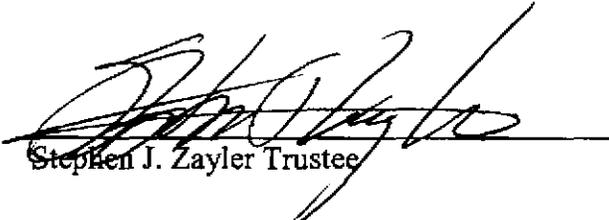
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

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

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

Dated: November 9, 2001


Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF November 9, 2001

A. RECEIPTS \$2,940.03

B. DISBURSEMENTS

(1) Secured creditors 0.00

(2) Administrative 0.00

(3) Priority 0.00

(4) Other 0.00

TOTAL DISBURSEMENTS \$300.00

BALANCE OF FUNDS \$2,640.03

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ZAYLER

COMMENTS:

CASE NAME:

PHILLIPS, JOHNNIE/RHONDA

CASE NUMBER:

98-92257

DATE UST APPROVED:

01-03-02

ESTATE INCOME:

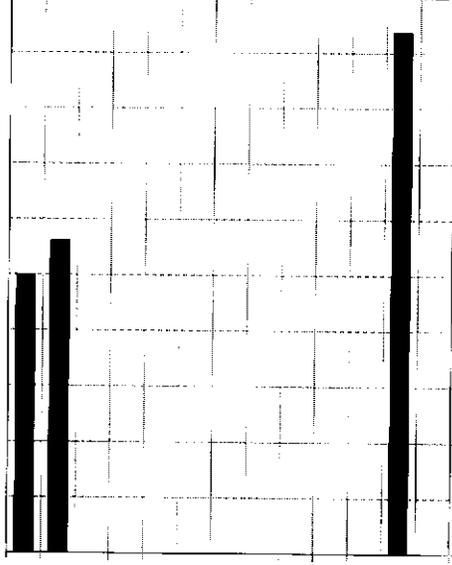
TOTAL RECEIPTS:

\$2,640.03

100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION	660.01	25.00%
TRUSTEE'S EXPENSES	740.97	28.07%
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	0.00	0.00%
COURT COSTS	0.00	0.00%
ESTATE EXPENSES(TAXES, ETC)	0.00	0.00%
PRIOR CHAPTER COSTS	0.00	0.00%
SECURED CLAIMS PAID	0.00	0.00%
PRIORITY CLAIMS PAID	0.00	0.00%
UNSECURED CLAIMS PAID	1,239.05	46.93%
OTHER(RETURN TO DEBTOR, ETC)	0.00	0.00%



UNSECURED CLAIMS ALLOWED

5,306.77

UNSECURED CLAIMS PAID

1,239.05

PERCENT RECOVERED FOR UNSECURED

23.35%

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

Case No: 98-92257 BP1 Judge: BILL PARKER
 Case Name: PHILLIPS, JOHNNIE R
 PHILLIPS, RHONDA L
 For Period Ending: 12/18/01

Trustee Name: Stephen J. Zayler
 Date Filed (f) or Converted (c): 12/17/98 (f)
 341(a) Meeting Date: 02/04/99
 Claims Bar Date: 01/04/00

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 10 ACRE TRACT	8,000.00	0.00		0.00	FA
2. MOBILE HOME	30,000.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	2,160.50	0.00		0.00	FA
4. WEARING APPAREL	750.00	0.00		0.00	FA
5. JEWELRY	300.00	0.00		0.00	FA
6. FIREARMS	400.00	0.00		0.00	FA
7. IRA	900.00	0.00		0.00	FA
8. '95 CHEVROLET TRUCK	12,000.00	0.00		0.00	FA
9. TAX REFUND (u)	0.00	2,585.00		2,585.00	FA
10. Post-Petition Interest Deposits (u)	Unknown	N/A		55.03	FA

Gross Value of Remaining Assets
 (Total Dollar Amount in Column 6)

TOTALS (Excluding Unknown Values)

\$54,510.50

\$2,585.00

\$2,640.03

\$0.00

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

Initial Projected Date of Final Report (TFR): 12/31/00

Current Projected Date of Final Report (TFR): 12/31/01

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-92257 RPI
 Case Name: PHILLIPS, JOINNIE R
 PHILLIPS, RHONDA L
 Taxpayer ID No: 75-6554576
 For Period Ending: 11/09/01

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3753856809 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Deposits (\$)	6 Disbursements (\$)	7 Account Balance (\$)
10/06/99	9	JOHNNIE R. PHILLIPS	BALANCE FORWARD	200.00		0.00
10/29/99	10	BANK OF AMERICA	REFUND OF TAX REFUND REC'D POST PETITION.			200.00
11/30/99	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	0.28		200.28
12/31/99	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	0.41		200.69
01/31/00	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	0.40		201.09
02/29/00	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	0.40		201.49
03/31/00	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	0.38		201.87
04/26/00	9	RHONDA PHILLIPS	INTEREST REC'D FROM BANK	0.40		202.27
			REIMBURSEMENT TO ESTATE OF TAX	75.00		277.27
04/28/00	10	BANK OF AMERICA	REFUND REC'D. AND SPENT POST-PETITION. Interest Rate 2.350	0.37		277.64
05/04/00	9	JOHNNIE PHILLIPS	REIMBURSEMENT TO ESTATE OF TAX	75.00		352.64
05/22/00	9	JOHNNIE R. PHILLIPS	REFUND RECEIVED AND SPENT POST PETITION. REIMBURSEMENT TO ESTATE OF TAX	150.00		502.64
05/31/00	10	BANK OF AMERICA	REFUND RECEIVED AND SPENT POST-PETITION. Interest Rate 2.350	0.78		503.42
06/30/00	10	BANK OF AMERICA	Interest Rate 2.350	0.97		504.39
07/31/00	10	BANK OF AMERICA	Interest Rate 2.350	1.00		505.39
08/31/00	10	BANK OF AMERICA	Interest Rate 2.350	1.01		506.40
09/21/00	9	RHONDA PHILLIPS	REIMBURSEMENT TO ESTATE OF TAX	300.00		806.40
09/29/00	10	BANK OF AMERICA	REFUND REC'D. POST-PETITION. Interest Rate 2.350	1.04		807.44
10/31/00	10	BANK OF AMERICA	Interest Rate 2.350	1.66		809.10
11/30/00	10	BANK OF AMERICA	Interest Rate 2.350	1.56		810.66
12/29/00	10	BANK OF AMERICA	Interest Rate 2.350	1.51		812.17
01/22/01	9	JOHNNIE R. PHILLIPS	REIMBURSEMENT TO ESTATE OF TAX	300.00		1,112.17
01/26/01		NATIONSBANK	REFUND REC'D. POST-PETITION.		300.00	812.17
01/31/01	10	BANK OF AMERICA	INSUFFICIENT CHECK. Interest Rate 2.350	1.67		813.84
02/26/01	9	BEARD OIL PIPELINE SUPPLY	PARTIAL REIMBURSEMENT TO ESTATE OF	750.00		1,563.84

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-92257 BP1
 Case Name: PHILLIPS, JOHNNIE R
 Taxpayer ID No: 75-6554576
 For Period Ending: 11/09/01

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3753856809 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Deposits (\$)	6 Disbursements (\$)	7 Account Balance (\$)
02/26/01	9	RHONDA PHILLIPS	TAX REFUND REC'D. POST-PETITION BY DEBTORS. BALANCE OF TAX REFUND REC'D. POST PETITION BY DEBTORS.	1,035.00		2,598.84
02/28/01	10	BANK OF AMERICA	Interest Rate 2.350	1.45		2,600.29
03/30/01	10	BANK OF AMERICA	Interest Rate 2.350	4.97		2,605.26
04/30/01	10	BANK OF AMERICA	Interest Rate 2.350	5.20		2,610.46
05/31/01	10	BANK OF AMERICA	Interest Rate 2.350	5.22		2,615.68
06/29/01	10	BANK OF AMERICA	Interest Rate 2.100	4.37		2,620.05
07/31/01	10	BANK OF AMERICA	Interest Rate 2.100	4.83		2,624.88
08/31/01	10	BANK OF AMERICA	Interest Rate 2.100	4.69		2,629.57
09/28/01	10	BANK OF AMERICA	Interest Rate 2.100	4.24		2,633.81
10/31/01	10	BANK OF AMERICA	Interest Rate 2.100	5.01		2,638.82
11/09/01	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	1.21		2,640.03
11/09/01		Transfer to acct #3754224223	Final Posting Transfer		2,640.03	0.00

COLUMN TOTALS	2,940.03	2,940.03	0.00
Less: Bank Transfers	0.00	2,640.03	
Subtotal	2,940.03	300.00	
Less: Payments to Debtors		0.00	
Net	2,940.03	300.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-92257 BP1
 Case Name: PHILLIPS, JOHNNIE R
 PHILLIPS, RHONDA L
 Taxpayer ID No: 75-6554576
 For Period Ending: 11/09/01

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3754224223 Checking - Non Interest

Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Deposits (\$)	6 Disbursements (\$)	7 Account Balance (\$)
11/09/01		Transfer from Acct #3753856809	BALANCE FORWARD Transfer In From MMA Account	2,640.03		0.00 2,640.03

COLUMN TOTALS 2,640.03 0.00 2,640.03
 Less: Bank Transfers 0.00
 Subtotal 2,640.03
 Less: Payments to Debtors 0.00
 Net 0.00

TOTAL - ALL ACCOUNTS
 Money Market - Interest Bearing - 3753856809 300.00
 Checking - Non Interest - 3754224223 0.00
 NET DISBURSEMENTS 300.00
 NET DEPOSITS 2,940.03
 ACCOUNT BALANCE 2,640.03

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

Receipts	\$2,640.03	25% of First \$5,000	\$660.01
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$0.00	10% of Next \$45,000	\$0.00
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3% of Balance	\$0.00

TOTAL COMPENSATION REQUESTED **\$660.01**

TRUSTEE EXPENSES:

Premium on Trustee's Bond	\$0.00
Travel (0.00 at 0.00cents per mile)	\$0.00
Copies (1,063.00 page at 0.25 cents per copy)	\$265.75
Postage	\$35.85
Telephone Charges	\$12.00
Clerical/Secretarial (7.90 hrs. at 15.00 per hour)	\$118.50
Paralegal/Assistance (5.40 hrs. at 50.00 per hour)	\$270.00
Supplies/Stationary	\$2.12
Distribution Expenses	\$0.00
Miscellaneous	\$36.75

TOTAL EXPENSES **\$740.97**

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

X

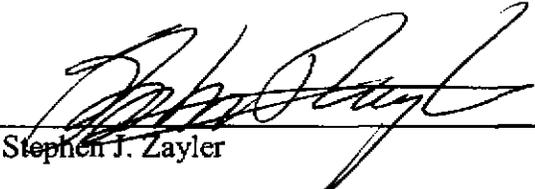
Notice given debtor on
to pick up business or personal records
in hands of Trustee.

THE STATE OF TEXAS)

COUNTY OF)

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

"I, Stephen J. Zayler, am the duly appointed Trustee in the JOHNNIE R. and RHONDA PHILLIPS bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, prepared Motion for Turnover of Income Tax Refund Proceeds, prepare Motion for Contempt, and had numerous conferences and correspondence with the debtor, the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.



Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 9th day of November, 2001.



NOTARY PUBLIC, THE STATE OF TEXAS



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ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

September 29, 1998 - Load assets, lien and exemption information;
(RA - .40)

April 15, 1999 - Receive and review Order Granting Motion to Lift Stay by
Bank America Housing Service, Inc. ;
(RA - .10)

July , 1999 - Correspondence to Debtors' attorney regeesting the debtors' tax
refund be forwarded to this office;
(BH - .20)

September 29, 1999 - Receive and review executed Agreed Order on Trunovero f
tax refund;
(RA - .10)

October 4, 1999 - Prepare Notice to Set Bar Date;
(BH - .10)

October 5, 1999 - Receive and review Granting Motion to Turnover of Tax
Refund;
(RA - .10)

October 6, 1999 - Open new account and load new account inforamtion ;
(RA - .20)

October 6, 1999 - Prepare deposit, post, and transmit;
(RA - .20)

October 6, 1999 - Prepare W-9 Form;
(RA - .10)

Ocotber 6, 1999 - Preparation of Receipt of Funds;
(CP - .10)

October 13, 1999 - Receive and calendar bar date;
(RA - .10)

October 14, 1999 - Receive and review Notice of Entry of Order Grainting
Motion for Turnover of tax refund proceeds;
(RA - .10)

October 27, 1999 - Receive and review correspondence from IRS regarding Tax ID
Number;
(RA - .10)

November 15, 1999 - Reconcile Bank Statement;
(BH - .10)

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December 15, 1999 - Reconcile Bank Statement;
(SC - .10)

January 18, 2000 - Reconcile Bank Statement;
(JW - .10)

February 16, 2000 - Reconcile Bank Statement;
(RA - .10)

February 22, 2000 - Correspondence to Debtor's regarding delinquent payme on reimbursement to estate;
(RA - .20)

March 6, 2000 - Receive and review correspondence from Debtor's Attorney, Pete Ryba, to Debtor's reminding them of their duty to reimburse estate;
(RA - .10)

March 22, 2000 - Reconile Bank Statement;
(RA - .10)

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

April 13, 2000 - Reconcile Bank Statement;
(SB - .10)

April 21, 2000 - Receive and review Order Granting Trustee's Motion for Contempt;
(RA - .10)

April 26, 2000 - Prepare deposit, post, and transmit;
(RA - .20)

April 26, 2000 - Preparation of receipt of funds;
(CP - .10)

May 3, 2000 - Prepare deposit, post, and tranmsit;
(RA - .20)

May 3, 2000 - Preparation of receipt of funds;
(CP - .10)

May 16, 2000 - Reconcile Bank Statement;
(SB - .10)

May 22, 2000 - Prepare deposit, post, and transmit;
(RA - .20)

May 22, 2000 - Preparation of receipt of funds;
(CP - .10)

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June 16, 2000 - Reconcile Bank Statement;
(SB - .10)

July 14, 2000 - Reconcile Bank Statement;
(SB - .10)

August 11, 2000 - Reconcile Bank Statements;
(SB - .10)

August 31, 2000 - Correspondence to Debtors in reference to last two letters
requesting and demanding response;
(SB - .20)

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

September 21, 2000 - Prepare deposit, post, and transmit;
(RA - .20)

September 21, 2000 - Preparation of receipt of funds;
(CP - .10)

October 20, 2000 - Reconcile Bank Statements;
(SB - .10)

November 15, 2000 - Reconcile Bank Statement;
(SB - .10)

December 11, 2000 - Receive and review correspondence from Pete Ryba to
clients regarding Trustee's Motion for Contempt;
(RA - .10)

December 13, 2000 - Reconcile Bank Statement;
(SB - .10)

January 16, 2001 - Reconcile Bank Statements;
(MR - .10)

January 22, 2001 - Conference with Trustee regarding confirmation with debtor;
(RA - .10)

January 22, 2001 - Prepare deposit, post, and transmit;
(RA - .20)

January 22, 2001 - Preparation of receipt of funds;
(CP - .10)

January 22 - 2001 - Receive an dreview fax from Pete Ryba regarding hearing on
1/23/01 and Motion to Withdraw;
(RA - .10)

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January 22, 2001 - Telephone conference with Pete Ryba's office no need to attend hearing;
(RA - .10)

January 22, 2001 - Telephone conference with Mrs. Phillips regarding balance due;
(RA - .10)

January 24, 2001 - Telephone conference with Patti at Bankruptcy Court regarding Claims;
(RA - .10)

February 13, 2001 - Reconcile Bank Statement;
(MR - .10)

February 21, 2001 - Receive and review correspondence from Bank of America regarding NSF Check;
(RA - .10)

February 21, 2001 - Telephone conference with Mrs. Phillips regarding NSF Check and Hearing on 2/27/01;
(RA .10)

February 26, 2001 - Prepare deposit, post, and transmit;
(RA - .20)

February 26, 2001 - Preparation of receipt of funds;
(CP - .10)

March 14, 2001 - Reconcile Bank Statement;
(MR - .10)

March 26, 2001 - Telephone conference with Bank One regarding Claim;
(RA - .10)

April 12, 2001 - Reconcile Bank Statement;
(MR - .10)

May 15, 2001 - Reconcile Bank Statement;
(MR - .10)

June 13, 2001 - Reconcile Bank Statements;
(MR - .10)

July 12, 2001 - Reconcile Bank Statement;
(MR - .10)

August 13, 2001 - Reconcile Bank Statement;
(MR - .10)

September 17, 2001 - Reconcile Bank Statement;

Itemization of Secretarial & Clerical Time - Page 4

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(MR - .10)

October 15, 2001 - Reconcile Bank Statement;

(MR - .10)

October 22, 2001 - Receive and review Amended Proof of Claim filed by Bank One;

(CP - .10)

October 22, 2001 - Telephone conference with Barbara Sanders at Bank One regarding do they have a file marked copy of Proof of Claim; She said it was filed 10/22/01;

(CP - .10)

November 9, 2001 - Transfer funds from MMA to checking account at Bank of America and post accrued interest;

(CP - .20)

RECAP OF SECRETARIAL & CLERICAL TIME:

REBECCA ALLEN -	4.30 hrs. @ \$15.00/per hr. =	\$ 64.50
SHERRY CARNLEY -	0.10 hrs. @ \$15.00/per hr. =	1.50
CARI PARRISH -	1.10 hrs. @ \$15.00/per hr. =	16.50
SANDY BELSCHNER -	1.10 hrs. @ \$15.00/per hr. =	16.50
BEVERLY HATCHER -	0.40hrs. @ \$15.00/per hr. =	6.00
MILLIE REEVES -	0.80 hrs. @ \$15.00/per hr. =	12.00
JANIE WINSLOW -	0.10 hrs. @ \$15.00/per hr. =	1.50
TOTAL:		7.90 hrs. @ \$15.00/per hr. = \$ 118.50

RESUMES OF PARALEGAL ASSISTANTS TO THE TRUSTEE

Sherry Carnley

Employed by the Trustee December 1, 1994. Has 18 years broad legal experience in all areas of law.

Her duties performed for the Trustee include organizing files, preparation of various pleadings including applications and motions in contested matters, principal assistant to the attorney for the Trustee in the preparation of adversary proceeding complaints, discovery, pre-trial and post-trial pleadings, preparing monthly reports in operating Chapter 7's, principally responsible for assisting with the location, collection, and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering general questions from creditors, preparation of correspondence, preparation of objections to claims, preparation of various miscellaneous and other legal documents.

Rebecca Allen

Employed by the Trustee September 1, 1990. Has 24 years bankruptcy and other legal experience and was formerly employed by another Chapter 7 Trustee.

Her duties performed for the Trustee include loading information into the case management system when files are received, preparation of Trustee's Report of No Distribution, preparation of various correspondence between Trustee and interested parties, answer telephone calls regarding routine questions, assisting with the location, collection and disposition of assets, assisting in the collection of sale proceeds and accounts receivable, answering questions from creditors, opening bank accounts, securing Tax ID Nos., preparing deposits and disbursement checks, posting deposits and disbursements into computer, reconciling bank statements, organizing files, preparation of objections to claims, preparation of various pleadings including applications and motions in contested matters, preparation of semi-annual reports, preparation of Trustee's Final Reports and Request for Compensation and preparation of Trustee's Supplemental Final Reports.

SCHEDULE C
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C. Sec. 507(a)(1) Court Costs and Fees	0.00	0.00	0.00	0.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements				
A. Trustee - Compensation	660.01	660.01	0.00	660.01
B. Trustee - Expense	740.97	740.97	0.00	740.97
BkMk3				
5. Court Special Charges (Excess Notices)	0.00	0.00	0.00	0.00
6. United States Trustee Fees	0.00	0.00	0.00	0.00
BkMk6				
TOTALS:	\$1,400.98	\$1,400.98	\$0.00	\$1,400.98

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

form bill

In Re:

Case No: 98-92257 bp

Johnnie R. Phillips

Chapter: 7

Rhonda L. Phillips

Debtor(s)

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
01 NOV -6 PM 4:41
CLERK, U.S. BANKRUPTCY
COURT
BY _____ DEPUTY

BILL OF COURT COSTS

To: **Stephen J. Zayler**
PO Box 150743
Lufkin TX 75915-0743

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

These costs are itemized as follows:

NOTICES

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

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

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

PROCESSING CLAIMS

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

DEFERRED ADVERSARY FILING FEES

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

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

TOTAL AMOUNT DUE \$0.00

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

Date: 11/6/01

JAMES D. TOKOPH
Clerk of Court

By: *James D. Tokoph*
Deputy Clerk

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

SCHEDULE D

SECURED CLAIMS

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

IDENTIFICATION OF SECURED PARTIES AFFECTED:

	Claim No.	Name of Creditor	Claim No.	Name of Creditor
1		BANK ONE		

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 from 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. Taxes - Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

SCHEDULE E

PARTIES AFFECTED:

Priority No.	Name of Creditor	Priority No.	Name of Creditor				
				5,306.77	5,306.77	0.00	5,306.77
				0.00	0.00	0.00	0.00

FILED UNSECURED CLAIMS TOTAL:
SUBORDINATED UNSECURED CLAIMS
TOTAL:

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 98-92257
Debtor Name: PHILLIPS, JOHNNIE R

Page 1
Claim Class Sequence

Date: November 09, 2001

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
1 000 SC	BANK ONE 8620 N. 22ND AVE, SUITE 806 PHOENIX, AZ 85021	Secured		\$0.00	\$0.00	\$0.00
2 070 UC	BANK ONE 8620 22ND AVE. SUITE 108 PHOENIX, AZ 85021 ATTN: BARBARA SANDERS	Unsecured		\$5,306.77	\$0.00	\$5,306.77
Case Totals:				\$5,306.77	\$0.00	\$5,306.77

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

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

IN RE:)
PHILLIPS, JOHNNIE R) CASE NO. 98-92257
PHILLIPS, RHONDA L)
DEBTOR(S)) CHAPTER 7

TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS

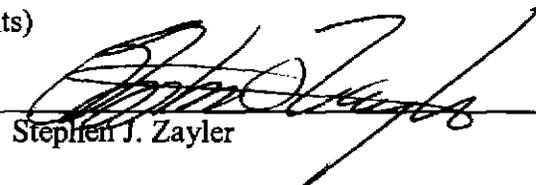
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

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	\$2,640.03
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$1,400.98
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$1,239.05
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$2,640.03
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

* (See attached schedule of payees and amounts)


Stephen J. Zayler (Trustee)

PROPOSED DISTRIBUTION

Case Number: 98-92257

Page 1

Date: December 18, 2001

Debtor Name: PHILLIPS, JOHNNIE R \ PHILLIPS, RHONDA L

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
	Beginning Balance							\$2,640.03
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$660.01	\$0.00	\$660.01	\$660.01	\$1,980.02
	Stephen J. Zayler - Exp EXPENSES	Admin		\$740.97	\$0.00	\$740.97	\$740.97	\$1,239.05
2	BANK ONE	Unsec	070	\$5,306.77	\$0.00	\$5,306.77	\$1,239.05	\$0.00
<< Totals >>				\$6,707.75	\$0.00	\$6,707.75	\$2,640.03	\$0.00

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

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

IN RE:)	
PHILLIPS, JOHNNIE R)	CASE NO. 98-92257
PHILLIPS, RHONDA L)	
)	CHAPTER 7
DEBTOR(S))	

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

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

IT IS THEREFORE ORDERED that the Chapter 7 Trustee's final application for compensation in the amount of \$660.01 and for reimbursement of expenses in the amount \$740.97 is **Granted**.

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

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

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

SIGNED this the _____ day of _____, 2001.

BANKRUPTCY JUDGE