

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

99 NOV 22 PM 2:04

IN RE:

TERRILL, JAMES CARROLL

TERRILL, MARY JO

DEBTOR(S)

FILED
U.S. BANKRUPTCY
COURT)
BY _____ DEPUTY)
)

CASE NO. 99-90061

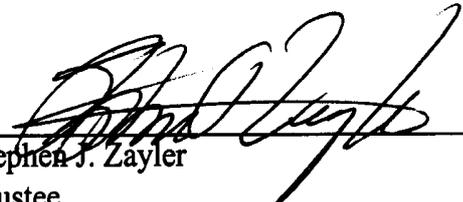
CHAPTER 7

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

Stephen J. Zayler, trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper and consistent with the law and rules of the court. The trustee applies for commission 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: November 2, 1999



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 and have no objection.

United States Trustee

Date: 11-17-99

By: 



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

IN RE:)
TERRILL, JAMES CARROLL) CASE NO. 99-90061
TERRILL, MARY JO)
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 2, 1999



Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF November 2, 1999

A. RECEIPTS \$2,233.07

B. DISBURSEMENTS

(1) Secured creditors 0.00

(2) Administrative 373.15

(3) Priority 0.00

(4) Other 0.00

TOTAL DISBURSEMENTS \$373.15

BALANCE OF FUNDS \$1,859.92

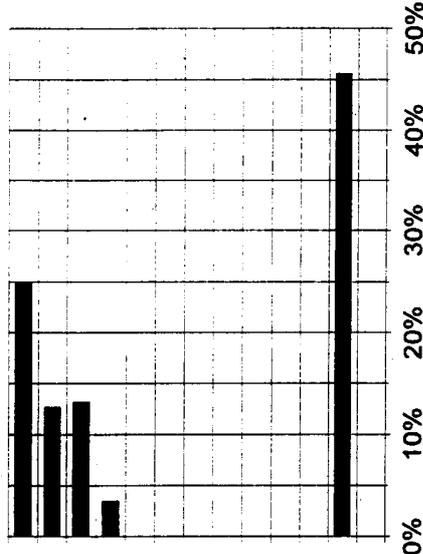
TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE: ZAYLER

CASE NAME: TERRILL, JAMES/MARY COMMENTS:
 CASE NUMBER: 99-90061
 DATE UST APPROVED: 11-17-99

ESTATE INCOME: \$2,233.07 100.00%
 TOTAL RECEIPTS:

ESTATE EXPENSES:	AMOUNT	PERCENT
TRUSTEE'S COMMISSION	558.27	25.00%
TRUSTEE'S EXPENSES	283.55	12.70%
FIRM'S PROFESSIONAL FEES	294.50	13.19%
FIRM'S PROFESSIONAL EXPENSES	78.65	3.52%
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	1,018.10	45.59%
OTHER(RETURN TO DEBTOR, ETC)	0.00	0.00%



UNSECURED CLAIMS ALLOWED 7,989.48

UNSECURED CLAIMS PAID 1,018.10

PERCENT RECOVERED FOR UNSECURED 12.74%

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 99-90061 BPI Judge: BILL PARKER
 Case Name: TERRILL, JAMES CARROLL
 TERRILL, MARY JO
 For Period Ending: 11/02/99

Trustee Name: Stephen J. Zayler
 Date Filed (f) or Converted (c): 01/13/99 (f)
 341(a) Meeting Date: 03/04/99
 Claims Bar Date: 06/09/99

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. TAX REFUND (u)	0.00	396.00		396.00	FA
2. CKG. & SAV. ACCT.	200.00	1,804.00		1,804.00	FA
3. HOMESTEAD	60,000.00	0.00		0.00	FA
4. HOUSEHOLD GOODS	3,000.00	0.00		0.00	FA
5. WEARING APPAREL	600.00	0.00		0.00	FA
6. FIREARMS	400.00	0.00		0.00	FA
7. RETIREMENT	10,000.00	0.00		0.00	FA
8. '79 FORD PICKUP	300.00	0.00		0.00	FA
9. '85 FLEETWOOD MOBILE HOME	5,000.00	0.00		0.00	FA
10. '93 CADILLAC	9,000.00	0.00		0.00	FA
11. '93 GEO TRACKER	3,000.00	0.00		0.00	FA
12. '97 MERCURY AUTO	19,000.00	0.00		0.00	FA
13. Post-Petition Interest Deposits (u)	Unknown	24.77		33.07	FA
TOTALS (Excluding Unknown Values)		\$110,500.00		\$2,224.77	
				\$2,233.07	\$0.00
				(Total Dollar Amount in Column 6)	

Gross Value of Remaining Assets
\$0.00

\$2,233.07

\$2,224.77

\$110,500.00

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): 03/31/00 Current Projected Date of Final Report (TFR): 12/31/99

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 99-90061 BP1
 Case Name: TERRILL, JAMES CARROLL
 TERRILL, MARY JO
 Taxpayer ID No: 75-6541469
 For Period Ending: 11/02/99

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3753856511 Money Market - Interest Bearing

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

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
03/12/99	1, 2	JAMES TERRILL	BALANCE FORWARD	2,200.00					0.00
03/12/99		JAMES TERRILL	TAX REFUND AND DEPOSITS ON DATE OF FILING.						2,200.00
03/12/99		JAMES TERRILL	MEMO AMOUNT: 1,804.00 FUNDS ON DEPOSIT ON DATE OF FILING						2,200.00
03/31/99	13	NationsBank, N.A.	MEMO AMOUNT: 396.00 TAX REFUND						2,200.00
04/30/99	13	NationsBank, N.A.	INTEREST REC'D FROM BANK		2.41				2,202.41
05/28/99	13	NationsBank, N.A.	INTEREST REC'D FROM BANK		4.53				2,206.94
06/30/99	13	NationsBank, N.A.	INTEREST REC'D FROM BANK		4.24				2,211.18
07/30/99	13	NationsBank, N.A.	INTEREST REC'D FROM BANK		4.73				2,215.91
08/31/99	13	NationsBank, N.A.	INTEREST REC'D FROM BANK		4.28				2,220.19
09/30/99	13	NationsBank, N.A.	INTEREST REC'D FROM BANK		4.58				2,224.77
10/07/99	000101	BANK OF AMERICA STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	INTEREST REC'D FROM BANK PAYMENT OF ATTORNEY FEES		4.30	294.50			2,229.07
10/07/99	000102	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	PAYMENT OF ATTORNEY EXPENSES PER ORDER DATED 10-1-99.			78.65			1,855.92
10/29/99	13	BANK OF AMERICA	INTEREST REC'D FROM BANK		3.64				1,859.56
11/02/99	13	BANK OF AMERICA	INTEREST REC'D FROM BANK		0.36				1,859.92
11/02/99		Transfer to acct #3753856854	Final Posting Transfer					-1,859.92	0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 99-90061 BP1
 Case Name: TERRILL, JAMES CARROLL
 TERRILL, MARY JO
 Taxpayer ID No: 75-6541469
 For Period Ending: 11/02/99

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3753856511 Money Market - Interest Bearing

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

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)

Account 3753856511	
Balance Forward	0.00
1 Deposits	2,200.00
9 Interest Postings	33.07
Subtotal	\$ 2,233.07
0 Adjustments In	0.00
0 Transfers In	0.00
Total	\$ 2,233.07
2 Checks	373.15
0 Adjustments Out	0.00
1 Transfers Out	1,859.92
Total	\$ 2,233.07

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 99-90061 BP1
 Case Name: TERRILL, JAMES CARROLL
 TERRILL, MARY JO
 Taxpayer ID No: 75-6541469
 For Period Ending: 11/02/99

Trustee Name: Stephen J. Zayler
 Bank Name: BANK OF AMERICA
 Account Number: 3753856854 Cheating - Non Interest
 Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
11/02/99		Transfer from Acct #3753856511	BALANCE FORWARD Transfer In From MMA Account					1,859.92	1,859.92

Account 3753856854	
Balance Forward	0.00
0 Deposits	0.00
0 Interest Postings	0.00
Subtotal	\$ 0.00
0 Adjustments In	0.00
1 Transfers In	1,859.92
Total	\$ 1,859.92

0 Checks	0.00
0 Adjustments Out	0.00
0 Transfers Out	0.00
Total	\$ 0.00

Report Totals	
Balance Forward	0.00
1 Deposits	2,200.00
9 Interest Postings	33.07
Subtotal	\$ 2,233.07
0 Adjustments In	0.00
1 Transfers In	1,859.92
Total	\$ 4,092.99

2 Checks	373.15
0 Adjustments Out	0.00
1 Transfers Out	1,859.92
Total	\$ 2,233.07

Net Total Balance	\$ 1,859.92
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UNITED STATES BANKRUPTCY COURT
Eastern District of Texas
Lufkin Division

IN RE:
James Carroll Terrill and Mary Jo Terrill
Debtor(s).

Case No.: 99 - 90061

Chapter: 7

Notice of Entry of Order

Please Take Notice that an Order (document 24) was entered on the docket on **October 1, 1999**.

Order Granting [18-1] Application For Compensation: \$
294.50 And Expenses: \$ 78.65 by Stephen J. Zayler.

Dated: 10/01/99

James D. Tokoph
Clerk, U.S. Bankruptcy Court

NOTICE

Please be informed that noticing procedures have changed for this court. This notice is being served in lieu of the actual order. Should any further action be contemplated on this matter, the actual order should be referenced.

Copies of the actual order may be obtained by contacting one of the following:

Intranet, Inc.	(800)333-8818
Legal Document Retrieval	(800)487-2245
Nightrider	(409)838-2922
Professional Filing Service	(409)832-6304

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

Receipts	\$2,233.07	25% of First \$5,000	\$558.27
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 **\$558.27**

TRUSTEE EXPENSES:

Premium on Trustee's Bond			\$0.00
Travel (0.00 at 0.00cents per mile)			\$0.00
Copies (255.00 page at 0.25 cents per copy)			\$63.75
Postage			\$13.18
Telephone Charges			\$2.00
Clerical/Secretarial (3.30 hrs. at 15.00 per hour)	SEE ATTACHED		\$49.50
Paralegal/Assistance (2.40 hrs. at 50.00 per hour) (1.10 hrs. at 30.00 per hour)	SEE ATTACHED		\$153.00
Supplies/Stationary			\$2.12
Distribution Expenses			\$0.00
Miscellaneous			\$0.00
TOTAL EXPENSES			\$283.55

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

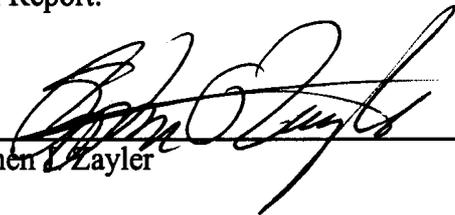
Notice given debtor on
to pick up business or personal records
in hands of Trustee.

THE STATE OF TEXAS)

COUNTY OF ANGELINA)

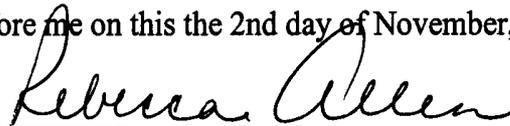
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the JAMES CARROLL TERRILL 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 and collected assets. 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.

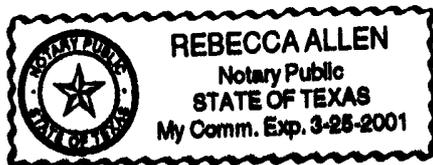


Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 2nd day of November, 1999.



NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF TRUSTEE TIME

January 15, 1999 - Initial review of Schedules and Statement of Financial Affairs;
(SJZ - .20)

January 15, 1999- Receipt of Notice of Appointment;
(SJZ - .10)

January 15, 1999 - Review of correspondence to debtor's attorney and execute same;
(SJZ - .10)

January 22, 1999 - - Review of Notice of 341a meeting;
(SJZ - .10)

February 5, 1999 - Receive and review proof of claim and Notice of Appearance from Craig Denum for First State Bank of Livingston;
(SJZ - .20)

February 26, 1999 - Review of file prior to conducting 341a hearing;
(SJZ - .10)

March 2, 1999 - Prepare sign-in sheet;
(SJZ - .10)

March 4, 1999 - Conduct 341a hearing;
(SJZ - .30)

March 4, 1999 - Prepare Proceeding Memo;
(SJZ - .10)

March 8, 1999 - Review of typed proceeding memo and execute same;
(SJZ - .10)

March 8, 1999 - Correspondence to Court transmitting proceeding memo and execute same;
(SJZ - .20)

March 10, 1999 - Conference with Rebecca Allen regarding results of 341a hearing and assets of case;
(SJZ - .10)

March 12, 1999 - Receipt of and review of Notice Setting Bar Date;
(SJZ - .10)

March 12, 1999 - Receipt of check from debtor;
(SJZ - .10)

March 12, 1999 - Review of deposit, initial and execute transmittal;
(SJZ - .10)

March 12, 1999 - Review of W-9 for NationsBank and execute same;

(SJZ - .10)

March 17, 1999 - Receive and review bank stamped deposit slip;
(SJZ - .10)

March 19, 1999 - Review of Trustee's Motion to Employ Attorney for Trustee and execute same;
(SJZ - .10)

March 19, 1999 - Correspondence to the Court transmitting Motion to Employ Attorney;
(SJZ - .20)

April 12, 1999 - Receipt and review of bank statement;
(SJZ - .10)

April 19, 1999 - Receipt of correspondence from IRS;
(SJZ - .10)

April 19, 1999 - Prepare Form 1 and Form 2;
(SJZ - .30)

April 19, 1999 - Receive and review Reaffirmation Agreement between debtor and KeyBank National Association;
(SJZ - .10)

April 19, 1999 - Receive and review Notice of Entry of Order Employing Attorney for Trustee;
(SJZ - .10)

May 11, 1999 - Receive and review Notice of Entry of Order Employing Attorney for Trustee;
(SJZ - .10)

May 18, 1999 - Receipt and review of bank statement;
(SJZ - .10)

June 16, 1999 - Receipt and review of bank statement;
(SJZ - .10)

July 14, 1999 - Conference with Rebecca Allen regarding status of administration;
(SJZ - .10)

July 14, 1999 - Prepare Request for Clerk to Release Claims Folder to Trustee and execute same;
(SJZ - .20)

July 14, 1999 - Correspondence to the Court transmitting Request for Clerk to Release Claims Folder;
(SJZ - .20)

July 15, 1999 - Receipt and review of bank statement;
(SJZ - .10)

August 3, 1999 - Correspondence to the Court transmitting Trustee's Objection to Claims;

(SJZ - .20)

August 16, 1999 - Receipt and review of bank statement;

(SJZ - .10)

August 27, 1999 - Execute Trustee's Application for Compensation to Attorney for Trustee and Summary;

(SJZ - .10)

August 27, 1999 - Correspondence to the Court transmitting Trustee's Application for Compensation to Attorney for Trustee;

(SJZ - .20)

September 3, 1999 - Review and execute correspondence to Court returning claims folder;

(SJZ - .10)

September 3, 1999 - Deliver claims folder to Clerk's Office in Beaumont;

(SJZ - .10)

September 13, 1999 - Receipt and review of bank statement;

(SJZ - .10)

September 13, 1999 - Receive and review Notice of Entry of Order on Trustee's Objection to Claims;

(SJZ - .10)

October 12, 1999 - Prepare Form 1 and Form 2;

(SJZ - .30)

October 7, 1999 - Receive and review Notice of Entry of Order to Pay Stephen J. Zayler as attorney for Trustee;

(SJZ - .10)

October 7, 1999 - Execute disbursement check for attorney fees and expenses;

(SJZ - .10)

October 14, 1999 - Receipt and review of bank statement;

(SJZ - .10)

October 29, 1999 - Conference with paralegal regarding status of administration;

(SJZ - .10)

October 29, 1999 - Review of correspondence to Court requesting Court costs and execute same;

(SJZ - .10)

October 29, 1999 - Review of Clerk's file in an attempt to obtain a copy of Order Allowing Compensation to Stephen J. Zayler, as Attorney for Trustee - Order not docketed yet;
(SJZ - .20)

November 3, 1999 - Receive and review Bill of Court costs and docket;
(SJZ - .10)

November 3, 1999 - Prepare Trustee's Final Report and execute same;
(SJZ - 1.20)

November 3, 1999 - Correspondence to U. S. Trustee transmitting final report;
(SJZ - .20)

TOTAL ITEMIZED TRUSTEE TIME: 7.6 hrs.

Additional Trustee time to be incurred:

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

Preparation of disbursement checks to creditors and Trustee fees and expenses;

Preparation of dividend letter to creditors;

Review additional bank statements;

Preparation of additional Form 1's and 2's as necessary;

Preparation of Trustee's Supplemental Final Report.

ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

January 15, 1999 - Setting up file;
(RA - .10)

March 12, 1999 - Telephone conference with debtor to make an appointment;
(RA - .10)

March 12, 1999 - Open new account with NationsBank and load account information;
(RA - .20)

March 12, 1999 - Preparation of receipt of fund;
(CP - .10)

March 12, 1999 - Prepare deposit, post and transmit;
(RA - .20)

March 12, 1999 - Prepare W-9 for transmittal to NationsBank;
(RA - .10)

March 12, 1999 - Organize file;
(RA - .10)

March 12, 1999 - Receipt of and calendar bar date;
(RA - .10)

April 12, 1999 - Reconcile bank statement;
(BH - .10)

April 19, 1999 - Review of correspondence from IRS regarding tax identification number;
(RA - .10)

May 18, 1999 - Reconcile bank statement;
(BH - .10)

June 16, 1999 - Reconcile bank statement;
(BH - .10)

July 14, 1999 - Reconcile bank statement;
(BH - .10)

August 16, 1999 - Reconcile bank statement;
(BH - .10)

September 3, 1999 - Organize file;
(RA - .10)

September 3, 1999 - Correspondence to Bankruptcy Court returning claims folder;
(RA - .20)

bankrupt.trustee.sec.cla

September 14, 1999 - Reconcile bank statement;
(BH - .10)

October 14, 1999 - Reconcile bank statement;
(BH - .10)

October 29, 1999 - Correspondence to Court requesting Clerk's Bill of Cost and docket sheet;
(RA - .20)

November 2, 1999 - Organize file;
(RA - .20)

November 2, 1999 - Transfer funds from MMA to checking account at Bank of America and post accrued interest;
(RA - .20)

November 3, 1999 - Receive and review Bill of Costs and docket sheet;
(RA - .10)

November 3, 1999 - Copy all bank statements, deposit slips and canceled checks for delivery of originals to U. S. Trustee's office;
(BH - .20)

November 3, 1999 - Prepare and compile Trustee's Final Report for submission to U. S. Trustee;
(RA - .30)

RECAP OF SECRETARIAL & CLERICAL TIME:

REBECCA ALLEN -	2.30 hrs. @ \$15.00/per hr. =	\$ 34.50
CARI PARRISH -	.10 hrs. @ \$15.00/per hr. =	1.50
BEVERLY HATCHER -	.90 hrs. @ \$15.00/per hr. =	13.50
		<hr/>
TOTAL:	3.30 hrs. @ \$15.00/per hr. =	\$ 49.50

RESUMES OF THE PARALEGAL ASSISTANTS TO THE TRUSTEE

Rebecca Allen

Employed by the Trustee September 1, 1990. Has 22 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.

Beverly Hatcher

Employed by the Trustee June 1, 1998. Formerly employed by an attorney, but had no bankruptcy experience prior to coming to work for the Trustee.

Her duties include assisting in the set-up of files, filing, occasionally preparing receipts of checks, assisting in the mailing of notices, assisting in posting to ledger and reconciling bank statements, occasionally preparing deposits for mailing to NationsBank by Airborne Express, preparation of general correspondence and answering various telephone calls between the Trustee and interested parties regarding routine questions, verifying receipts against bank statements, assisting in the copying and mailing of notices, pleadings and general correspondence, preparation of objections to claims, preparation of various pleadings, assisting in the preparation of semi-annual reports, and preparation of Trustee's Supplemental Final Reports.

ITEMIZATION OF PARALEGAL TIME

January 15, 1999 - Review of Schedules and Statement of Financial Affairs as to possible assets, secured creditors and matters which need to be taken care of prior to the 341a hearing;

(RA - .20)

January 15, 1999 - Correspondence to debtors requesting additional information for the Trustee to review prior to 341a hearing;

(RA - .30)

March 10, 1999 - Conference with the Trustee results of 341a hearing and possible assets of case;

(RA - .20)

March 11, 1999 - Telephone conference with debtor regarding offer to clear up funds and discuss with the Trustee;

(RA - .10)

March 12, 1999 - Office conference with debtor regarding assets of case;

(RA - .10)

March 12, 1999 - Load asset, lien information and exemption information into computer;

(RA - .60)

March 12, 1999 - Prepare Motion to Employ Attorney for Trustee, affidavit of disinterestedness and proposed Order;

(BH - .80)

July 14, 1999 - Review file for status of administration and discuss with the Trustee;

(RA - .20)

August 3, 1999 - Review claims file with the Trustee;

(RA - .20)

August 27, 1999 - Prepare Summary of Application for Compensation and Reimbursement of Expenses to Attorney for Trustee for service on all creditors;

(BH - .30)

September 1, 1999 - Load claim information;

(RA - .40)

October 28, 1999 - Review file for status of administration;

(RA - .10)

RECAP OF PARALEGAL TIME:

REBECCA ALLEN (RA) - 2.4 hrs. @ \$50.00/per hr. = \$ 120.00
BEVERLY HATCHER (BH)- 1.1 hrs. @ \$30.00/per hr. = 33.00

TOTAL: \$ 153.00

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	558.27	558.27	0.00	558.27
B. Trustee - Expense	283.55	283.55	0.00	283.55
C. TRUSTEE ATTORNEY EXPENSES	78.65	78.65	78.65	0.00
D. TRUSTEE ATTORNEY FEES	294.50	294.50	294.50	0.00
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:	\$1,214.97	\$1,214.97	\$373.15	\$841.82

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
3	FIRST STATE BANK OF LIVINGSTON	4	FIRST STATE BANK OF LIVINGSTON

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				
				7,989.48	7,989.48	0.00	7,989.48
				0.00	0.00	0.00	0.00

FILED UNSECURED CLAIMS TOTAL:

7,989.48

7,989.48

0.00

7,989.48

SUBORDINATED UNSECURED CLAIMS

TOTAL:

0.00

0.00

0.00

0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 99-90061

Page 1

Date: November 02, 1999

Debtor Name: TERRILL, JAMES CARROLL

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
3 000 SC	FIRST STATE BANK OF LIVINGSTON C/O CRAIG R. DENUM 11757 KATY FREEWAY, SUITE 1010 HOUSTON, TX 77079	Secured	DISALLOWED PER ORDER DATED 9-7-99.	\$0.00	\$8,751.16	\$0.00
4 000 SC	FIRST STATE BANK OF LIVINGSTON C/O CRAIG R. DENUM 11757 KATY FREEWAY, SUITE 1010 HOUSTON, TX 77049	Secured	CLAIM DISALLOWED PER ORDER DATED 9-7-99.	\$0.00	\$4,876.92	\$0.00
Subtotal For Claim Type SC SECURED CLAIMS				\$0.00	\$13,628.08	\$0.00
025 TAE	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative		\$0.00	\$78.65	\$78.65
Subtotal For Claim Type TAE TRUSTEE ATTORNEY EXPENSES				\$0.00	\$78.65	\$78.65
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative	PER ORDER DATED 10-1-99.	\$0.00	\$294.50	\$294.50
Subtotal For Claim Type TAF TRUSTEE ATTORNEY FEES				\$0.00	\$294.50	\$294.50
1 070 UC	FIRST NATIONAL BANK, S.D. C/O FIRST BANKCARD CENTER P. O. BOX 3773 OMAHA, NEBRASKA 68103-0773	Unsecured		\$0.00	\$3,286.65	\$3,286.65
2 070 UC	GREENWOOD TRUST COMPANY NOVUS SERVICES, INC. P. O. BOX 8003 HILLIARD, OH 43026	Unsecured		\$0.00	\$4,702.83	\$4,702.83
Subtotal For Claim Type UC UNSECURED CLAIMS				\$0.00	\$7,989.48	\$7,989.48
Case Totals:				\$0.00	\$21,990.71	\$8,362.63

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

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

IN RE:)
TERRILL, JAMES CARROLL) CASE NO. 99-90061
TERRILL, MARY JO)
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	\$1,859.92
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$841.82
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)	\$1,018.10
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$1,859.92
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: 99-90061

Page 1

Date: November 2, 1999

Debtor Name: TERRILL, JAMES CARROLL \ TERRILL, MARY JO

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
	Beginning Balance							\$1,859.92
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$558.27	\$0.00	\$558.27	\$558.27	\$1,301.65
	Stephen J. Zayler - Exp EXPENSES	Admin		\$283.55	\$0.00	\$283.55	\$283.55	\$1,018.10
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$294.50	\$294.50	\$0.00	\$0.00	\$1,018.10
	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Admin	025	\$78.65	\$78.65	\$0.00	\$0.00	\$1,018.10
1	FIRST NATIONAL BANK, S.D. C/O FIRST BANKCARD CENTER P. O. BOX 3773 OMAHA, NEBRASKA 68103-0773	Unsec	070	\$3,286.65	\$0.00	\$3,286.65	\$418.82	\$599.28
2	GREENWOOD TRUST COMPANY NOVUS SERVICES, INC. P. O. BOX 8003 HILLIARD, OH 43026	Unsec	070	\$4,702.83	\$0.00	\$4,702.83	\$599.28	\$0.00
<< Totals >>				\$9,204.45	\$373.15	\$8,831.30	\$1,859.92	\$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
LUFKIN DIVISION

IN RE:)
TERRILL, JAMES CARROLL) CASE NO. 99-90061
TERRILL, MARY JO)
DEBTOR(S)) CHAPTER 7

**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 **\$558.27** and for reimbursement of expenses in the amount **\$283.55** 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 _____, 1999.

BANKRUPTCY JUDGE