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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: GALLAGHER, PATRICIA ANN

§ Case No. 14-82297

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 25, 2014. The undersigned trustee was appointed on August 29, 2014.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 13,676.02

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>37.99</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 13,638.03</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.


6. The deadline for filing governmental claims in this case was 04/14/2015 and the deadline for filing governmental claims was 04/14/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,025.21. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,025.21, for a total compensation of \$2,025.21.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$16.84, for total expenses of \$16.84.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/26/2015 By: /s/MEGAN G. HEEG 
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 14-82297

Case Name: GALLAGHER, PATRICIA ANN

Period Ending: 08/26/15

Trustee: (330490) MEGAN G. HEEG

Filed (f) or Converted (c): 07/25/14 (f)

§341(a) Meeting Date: 08/28/14

Claims Bar Date: 04/14/15

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	checking account with - Blackhawk Bank, Rockford Imported from original petition Doc# 1	92.00	0.00		0.00	FA
2	checking account with - First National Bank, Roc Imported from original petition Doc# 1	126.00	0.00		0.00	FA
3	Security Deposit with Corn Ed Imported from original petition Doc# 1	0.00	0.00		0.00	FA
4	Security Deposit with Nicor Imported from original petition Doc# 1	0.00	0.00		0.00	FA
5	Security Deposit with current landlord Imported from original petition Doc# 1	807.00	0.00		0.00	FA
6	Household Goods; tv, vcr, stereo, couch, utensil Imported from original petition Doc# 1	700.00	0.00		0.00	FA
7	Books, CD's, DVD's, Tapes/Records, Family Pictur Imported from original petition Doc# 1	100.00	0.00		0.00	FA
8	Necessary wearing apparel. Imported from original petition Doc# 1	100.00	0.00		0.00	FA
9	Earrings, watch, costume jewelry Imported from original petition Doc# 1	50.00	0.00		0.00	FA
10	Potential Claim against Son (several of Debtors Imported from original petition Doc# 1	0.00	0.00		0.00	FA
11	First National BANK AN - 2002 Oldsmobile Bravada Imported from original petition Doc# 1	4,650.00	2,024.00		0.00	FA
12	OTHER CONTINGENT AND UNLIQUIDATED CLAIMS (u) Potential claim from wrongful death suit (Debtor's deceased brother's estate is pursuing, represented by Jo ellen Vork, Case No. CV 201400148, Cila County Superior Court, Payson, Arizona) First disclosed in Amended Schedule B	Unknown	18,676.02		13,676.02	FA
12	Assets Totals (Excluding unknown values)	\$6,625.00	\$20,700.02		\$13,676.02	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 14-82297

Case Name: GALLAGHER, PATRICIA ANN

Period Ending: 08/26/15

Trustee: (330490) MEGAN G. HEEG

Filed (f) or Converted (c): 07/25/14 (f)

§341(a) Meeting Date: 08/28/14

Claims Bar Date: 04/14/15

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2015

Current Projected Date Of Final Report (TFR): August 26, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 14-82297
Case Name: GALLAGHER, PATRICIA ANN

Trustee: MEGAN G. HEEG (330490)
Bank Name: Rabobank, N.A.
Account: *****1966 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5859
Period Ending: 08/26/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/02/15	{12}	Law Offices of Jo Ellen Vork	wrongful death suit proceeds due Debtor	1210-000	13,676.02		13,676.02
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.70	13,658.32
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		20.29	13,638.03

ACCOUNT TOTALS	13,676.02	37.99	\$13,638.03
Less: Bank Transfers	0.00	0.00	
Subtotal	13,676.02	37.99	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$13,676.02	\$37.99	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****1966	13,676.02	37.99	13,638.03
	\$13,676.02	\$37.99	\$13,638.03

Exhibit C CLAIMS PROPOSED DISTRIBUTION**Case: 14-82297 GALLAGHER, PATRICIA ANN****Case Balance: \$13,638.03 Total Proposed Payment: \$13,638.03 Remaining Balance: \$0.00**

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
NOTFILE D	1 First National BANK AN	Secured	0.00	0.00	0.00	0.00	0.00	13,638.03
	MEGAN G. HEEG	Admin Ch. 7	16.84	16.84	0.00	16.84	16.84	13,621.19
	<2200-00 Trustee Expenses>							
	MEGAN G. HEEG	Admin Ch. 7	2,025.21	2,025.21	0.00	2,025.21	2,025.21	11,595.98
	<2100-00 Trustee Compensation>							
	Claim Memo: [Updated by Surplus to Debtor Report based on Net Estate Value: 12752.11]							
5P	IRS Priority Debt	Priority	2,312.48	2,312.48	0.00	2,312.48	2,312.48	9,283.50
1	Quantum3 Group LLC as agent for	Unsecured	709.59	709.59	0.00	709.59	709.59	8,573.91
2	Capital One Bank (USA), N.A.	Unsecured	648.46	648.46	0.00	648.46	648.46	7,925.45
3	Capital One Bank (USA), N.A.	Unsecured	2,822.50	2,822.50	0.00	2,822.50	2,822.50	5,102.95
4	Capital One, N.A.	Unsecured	2,149.64	2,149.64	0.00	2,149.64	2,149.64	2,953.31
5U	IRS Priority Debt	Unsecured	24.99	24.99	0.00	24.99	24.99	2,928.32
6	Capital One, N.A.	Unsecured	451.32	451.32	0.00	451.32	451.32	2,477.00
7	Capital Recovery V, LLC	Unsecured	538.55	538.55	0.00	538.55	538.55	1,938.45
8	Capital Recovery V, LLC	Unsecured	1,001.78	1,001.78	0.00	1,001.78	1,001.78	936.67
1I	Quantum3 Group LLC as agent for	Unsecured	0.85	0.85	0.00	0.85	0.85	935.82
2I	Capital One Bank (USA), N.A.	Unsecured	0.78	0.78	0.00	0.78	0.78	935.04
3I	Capital One Bank (USA), N.A.	Unsecured	3.38	3.38	0.00	3.38	3.38	931.66
4I	Capital One, N.A.	Unsecured	2.57	2.57	0.00	2.57	2.57	929.09
6I	Capital One, N.A.	Unsecured	0.54	0.54	0.00	0.54	0.54	928.55
7I	Capital Recovery V, LLC	Unsecured	0.64	0.64	0.00	0.64	0.64	927.91
8I	Capital Recovery V, LLC	Unsecured	1.20	1.20	0.00	1.20	1.20	926.71
5PI	IRS Priority Debt	Unsecured	2.77	2.77	0.00	2.77	2.77	923.94
5UI	IRS Priority Debt	Unsecured	0.03	0.03	0.00	0.03	0.03	923.91
SURPLUS	GALLAGHER, PATRICIA ANN	Unsecured	923.91	923.91	0.00	923.91	923.91	0.00

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Exhibit C CLAIMS PROPOSED DISTRIBUTION

Case: 14-82297 GALLAGHER, PATRICIA ANN

Case Balance: \$13,638.03 Total Proposed Payment: \$13,638.03 Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
Total for Case 14-82297 :			\$13,638.03	\$13,638.03	\$0.00	\$13,638.03	\$13,638.03	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$2,042.05	\$2,042.05	\$0.00	\$2,042.05	100.000000%
Total Priority Claims :	\$2,312.48	\$2,312.48	\$0.00	\$2,312.48	100.000000%
Total Secured Claims :	\$0.00	\$0.00	\$0.00	\$0.00	0.000000%
Total Unsecured Claims :	\$9,283.50	\$9,283.50	\$0.00	\$9,283.50	100.000000%

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-82297

Case Name: GALLAGHER, PATRICIA ANN

Trustee Name: MEGAN G. HEEG

Balance on hand: \$ 13,638.03

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 13,638.03

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	2,025.21	0.00	2,025.21
Trustee, Expenses - MEGAN G. HEEG	16.84	0.00	16.84

Total to be paid for chapter 7 administration expenses: \$ 2,042.05

Remaining balance: \$ 11,595.98

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 11,595.98

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,312.48 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5P	IRS Priority Debt	2,312.48	0.00	2,312.48

Total to be paid for priority claims: \$ 2,312.48

Remaining balance: \$ 9,283.50

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,346.83 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group LLC as agent for	709.59	0.00	709.59
2	Capital One Bank (USA), N.A.	648.46	0.00	648.46
3	Capital One Bank (USA), N.A.	2,822.50	0.00	2,822.50
4	Capital One, N.A.	2,149.64	0.00	2,149.64
5U	IRS Priority Debt	24.99	0.00	24.99
6	Capital One, N.A.	451.32	0.00	451.32
7	Capital Recovery V, LLC	538.55	0.00	538.55
8	Capital Recovery V, LLC	1,001.78	0.00	1,001.78

Total to be paid for timely general unsecured claims: \$ 8,346.83

Remaining balance: \$ 936.67

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 936.67

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 936.67

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.1% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$12.76. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$923.91.