

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

IN RE: §
TEST DEBTOR 1 § CASE NO. 05-00001-R
TEST DEBTOR 2 § CHAPTER 13
DEBTOR(S) §

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS
(WITH NOTICE OF BAR DATE FOR ADDITIONAL OBJECTIONS TO CLAIMS)**

Notice Regarding Trustee's Recommendation Concerning Claims:

THIS DOCUMENT SHALL CONSTITUTE AN **OBJECTION TO YOUR CLAIM** UNLESS THE RECOMMENDATION IN THIS DOCUMENT CONCERNING YOUR CLAIM ACCEPTS YOUR PROOF OF CLAIM PRECISELY AS FILED.

NO HEARING WILL BE CONDUCTED ON THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AND SERVED UPON THE TRUSTEE WITHIN **THIRTY (30) DAYS** FROM DATE OF SERVICE, UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH RESPONSE OR OBJECTION.

IF NO OBJECTION IS TIMELY SERVED AND FILED TO THIS DOCUMENT, THE TRUSTEE'S RECOMMENDATION CONCERNING YOUR CLAIM SHALL BE SUSTAINED AS UNOPPOSED AND YOUR CLAIM SHALL BE ALLOWED ONLY AS SET FORTH IN THIS DOCUMENT. IF AN OBJECTION IS FILED AND SERVED IN A TIMELY MANNER, THE COURT WILL THEREAFTER SET A HEARING. IF YOU FAIL TO APPEAR AT THE HEARING, YOUR OBJECTION MAY BE STRICKEN. THE COURT RESERVES THE RIGHT TO SET A HEARING ON ANY MATTER.

Notice of Deadline for Filing Objections to Claim:

YOU ARE FURTHER NOTIFIED that the **deadline for filing an objection** to the allowance of any proof of claim filed in this case, or to avoid or otherwise challenge the validity of any security interest claimed in any proof of claim in this case, is the **twenty-first (21st) day** following the date of service of this document.

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, Janna L. Countryman, Trustee in these proceedings, and making this her recommendation concerning claims, would respectfully show the Court as follows:

1. All parties are specifically advised that, among others, LBR 3015 shall apply to this Trustee's Recommendation Concerning Claims.
2. The time for filing claims in this proceeding has expired. The Trustee has reviewed all of the claims filed in this proceeding. Attached are Schedules I and II containing the Trustee's recommendations as to various matters concerning claims, including the amount of each creditor's claim, as well as the extent and validity of each creditor's security interest, if any.
3. If a party in interest disagrees with any of the Trustee's recommendations, such party may file a response to the Trustee's objections or other recommendations, or may file an objection to any claim disputed. However, responses to the Trustee's recommendations **MUST BE FILED** within thirty (30) days from the date of service hereof, and objections to claims **MUST BE FILED** within twenty-one (21) days from service hereof. Each claim for which there is no timely filed response or objection will be treated as listed in the attached Schedules, **AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES WITHOUT FURTHER ORDER OF THE COURT.**

VALUATION OF COLLATERAL

4. The Court has previously made a final and binding determination of the value of certain property, which may constitute collateral securing certain creditors' claims. These valuations are of the collateral specified and provided for under the Debtor's Plan as of the confirmation, as well as any other collateral valued at the confirmation hearing or other hearing held by the Court. All such valuations have been given effect in the treatment of such creditor's claims as set forth in Schedules I and II.
5. Certain creditors may have timely filed proofs of claim which evidenced a perfected security interest in additional collateral not previously valued by the Court. The Trustee has made a recommendation to the Court in Schedules I and II concerning the value of such collateral and the treatment of each such creditor's claim herein. Such recommendation is deemed to be a motion to determine the value of such creditor's secured claim. UNLESS A RESPONSE IS FILED TO SUCH VALUATION AND TREATMENT OF SUCH CREDITOR'S CLAIM WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE HEREOF, SUCH VALUATION OF COLLATERAL AND TREATMENT OF THE CREDITOR'S CLAIM WILL BE FINAL AND BINDING ON ALL PARTIES WITHOUT FURTHER ORDER OF THE COURT.

TRUSTEE'S OBJECTIONS TO CLAIMS

6. The Trustee contests the amounts or the validity or extent of the security interest listed in the proofs of claim in the attached Schedule I to the Trustee's Recommendation Concerning Claims. If no response or objection is timely filed, such claim will be treated in the manner and amount listed on the attached Schedules to the Trustee's Recommendation Concerning Claims
7. Parties in interest should carefully examine the attached Schedules to the Trustee's Recommendation Concerning Claims. If any party disagrees with the Trustee's recommendation concerning the amount or status of any claim, such party must file a response within thirty (30) days from the date of service hereof, or the Trustee's recommendation will become final and binding.
8. If the Trustee's recommendation concerning any claim differs from the amount indicated in the creditor's Proof of Claim, the recommendation is deemed to be an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount listed in the attached Schedules to the Trustee's Recommendation Concerning Claims.
9. If the Trustee's recommendation concerning a creditor's claim indicates that such creditor is not a secured creditor, the recommendation is deemed to be an action to determine the validity of such creditor's security interest or to avoid such creditor's security interest. Unless a timely response or objection is filed contesting the Trustee's recommendation, the security interest will be avoided or disallowed in accordance with the attached Schedules to the Trustee's Recommendation Concerning Claims.

CREDITORS SHOULD TAKE NOTICE THAT THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS MAY INCLUDE AN OBJECTION TO THE AMOUNT OF A CREDITOR'S PROOF OF CLAIM OR TO A CREDITOR'S SECURED STATUS. PARTIES MUST RESPOND WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE HEREOF OR THE ATTACHED TREATMENT OF SUCH CLAIM WILL BE FINAL.

10. The amounts in the attached Schedule II to the Trustee's Recommendation Concerning Claims were taken directly from the proofs of claims. The Trustee does not contest these claims. If the Debtors or any creditors contest any of these claims, an objection to each claim must be filed within twenty-one (21) days from the date of service hereof.

NOTICE OF BAR DATE FOR OBJECTIONS TO CLAIMS

DEBTORS AND CREDITORS SHOULD TAKE NOTICE THAT THE COURT HAS SET A BAR DATE FOR OBJECTIONS TO CLAIMS. ANY ADDITIONAL OBJECTIONS TO CLAIMS MUST BE FILED WITHIN TWENTY-ONE (21) DAYS FROM THE DATE OF SERVICE HEREOF OR THE ATTACHED TREATMENT OF CLAIMS WILL BE FINAL.

11. Responses to the Trustee's recommendation must be filed within thirty (30) days from the date of service hereof, and additional objections to claims must be filed within twenty-one (21) days from the date of service hereof, with the United States Bankruptcy Clerk, 660 North Central Expressway, Plano, TX 75074, and served on the appropriate parties in accordance with the Bankruptcy Rules.

Respectfully submitted,

/s/ Janna L. Countryman

Janna L. Countryman, TBN 04888050

Greg R. Arno, TBN 00783562

Office of the Standing Chapter 13 Trustee

500 North Central Expressway, Suite 350

Plano, Texas 75074

(972) 943-2580 / Fax (972) 943-8050

SCHEDULE I

CREDITOR	AMOUNT	INTEREST RATE MONTHLY PAYMENT	CLAIM TYPE DESCRIPTION TREATMENT
ADVANCIAL 1845 WOODALL RODGERS FREEWAY SUITE 1300 DALLAS, TX 75201-2260	20,449.64	0.00	SURRENDER
		0.00	COURT CLAIM REGISTRY #1 04 KIA SURRENDERED, CLAIM NOT TO BE PAID (COURT DOCKET #34)
AMERICAN HONDA P. O. BOX 1027 ALPHARETTA, GA 30009	3,500.00	0.00	SECURED
		0.00	COURT CLAIM REGISTRY #2 04 CIVIC CLAIM WITHDRAWN, CLAIM NOT TO BE PAID (COURT DOCKET #28)
ATTORNEY GENERAL CHILD SUPPORT DIVISION 5201 E RL THORNTON FRWY #210 DALLAS, TX 75223-2235	0.00	0.00	NOTICE ONLY
		0.00	NOTICE ONLY
BROCK, GOODING & MOWERY 1945 MOORES LANE TEXARKANA, TX 75503	500.00	0.00	POST-CONFIRMATION ATTORNEY FEE
		50.00	MODIFICATION FEE TO BE PAID AS ADMINISTRATIVE (COURT DOCKET #38)
CAPITAL ONE 1957 WESTMORELAND ROAD P. O. BOX 85167 RICHMOND, VA 23285-5167	678.89	0.00	UNSECURED/LATE FILED
		0.00	COURT CLAIM REGISTRY #10 CREDIT CARD LATE FILED CLAIM NOT ALLOWED
CHILD SUPPORT ENFORCEMENT P. O. BOX 904 NEW CASTLE, DE 19720	245.50	0.00	PRIORITY/NOT PROVIDED IN PLAN
		0.00	COURT CLAIM REGISTRY #3 CHILD SUPPORT TO BE PAID AS PRIORITY
CITY OF COLLINSVILLE % GRAYSON COUNTY TAX P. O. BOX 2107 SHERMAN, TX 75091-2107	220.00	8.00	TAXES/SECURED
		12.00	COURT CLAIM REGISTRY #11 AMENDED TAXES TO BE PAID AS AMENDED SECURED
COLLIN COUNTY TAX % GAY, MCCALL, ISSACKS, GORDON 777 EAST 15TH STREET PLANO, TX 75074	1,487.08	8.00	TAXES/SECURED
		23.00	COURT CLAIM REGISTRY #4 PROPERTY TAXES TO BE PAID AS FULLY SECURED

COMMUNITY CREDIT UNION 4560 BELTLINE ROAD ADDISON, TX 75001	13,000.00	8.00	SECURED/DEBTOR FILED CLAIM
		100.00	COURT CLAIM REGISTRY #5 POOL TO BE PAID AS SECURED, COLLATERAL VALUED (COURT DOCKET #15)
COUNTRYWIDE HOME LOANS MAIL STOP: PTX-B32 7105 CORPORATE DRIVE PLANO, TX 75024-1319	230,000.00	0.00	SECURED
		0.00	COURT CLAIM REGISTRY #6 STAY LIFTED STAY LIFTED, CLAIM NOT TO BE PAID (COURT DOCKET #40)
COVINGTON CREDIT % SOUTHERN MANAGEMENT CORP. P. O. BOX 1947 GREENVILLE, SC 29602-9033	556.13	6.00	SECURED/NOT PROVIDED IN PLAN
		0.00	COURT CLAIM REGISTRY #16 LINE OF CREDIT TO BE PAID AS FULLY SECURED
COVINGTON CREDIT % SOUTHERN MANAGEMENT CORP. P. O. BOX 1947 GREENVILLE, SC 29602-9033	556.13	0.00	SECURED/NOT PROVIDED IN PLAN
		0.00	COURT CLAIM REGISTRY #18 DUPLICATE #16 DUPLICATE CLAIM, CLAIM NOT TO BE PAID
DAIMLER CHRYSLER CORPORATION % WILL GUERRANT, ATTORNEY 300 WEST SIXTH STREET AUSTIN, TX 78767	12,336.43	0.00	SECURED
		0.00	COSIGN LOAN FOR SON TO BE PAID DIRECT BY THIRD PARTY
DAVID S. KOHM & ASSOCIATES 14131 MIDWAY ROAD, SUITE 120 ADDISON, TX 75001	500.00	0.00	ORIGINAL ATTORNEY
		50.00	TO BE PAID AS ADMINISTRATIVE
DIRECT LOANS P. O. BOX 530260 ATLANTA, GA 30353-0260	14,800.00	0.00	UNSECURED SPECIAL CLASS
		100.00	COURT CLAIM REGISTRY #7 STUDENT LOAN TO BE PAID AS SPECIAL UNSECURED
EDS CREDIT UNION P. O. BOX 250169 PLANO, TX 75025-0169	18,711.05	0.00	SECURED/LATE FILED
		0.00	COURT CLAIM REGISTRY #8 96 SAAB LATE FILED CLAIM NOT ALLOWED
GUADALUPE ARCINIEGA 70 BEECHWOOD PLANO, TX 75074	15,000.00	0.00	CHILD SUPPORT ON-GOING PAYMENT
		0.00	TO BE PAID DIRECT BY DEBTOR

HOME DEPOT P. O. BOX 689100 DES MOINES, IA 50368	630.00	6.00	SCHEDULED UNSECURED, FILED SECURED
		0.00	COURT CLAIM REGISTRY #9 RIDING MOWER TO BE PAID AS FULLY SECURED
HOUSEHOLD FINANCE P. O. BOX 17602 BALTIMORE, MD 21297	425.00	6.00	SECURED
		0.00	COURT CLAIM REGISTRY #12 FREEZER TO BE PAID AS FULLY SECURED
HOUSEHOLD FINANCE P. O. BOX 17602 BALTIMORE, MD 21297	326.00	0.00	SECURED
		0.00	COURT CLAIM REGISTRY #24 LIEN AVOIDED LIEN AVOIDED, TO BE PAID AS UNSECURED (COURT DOCKET #13)
INTERNAL REVENUE SERVICE P. O. BOX 21125 PHILADELPHIA, PA 19114	3,000.00	0.00	PRIORITY
		0.00	COURT CLAIM REGISTRY #13 2005 TAXES DEBT TO BE OFFSET
INTERNAL REVENUE SERVICE P. O. BOX 21125 PHILADELPHIA, PA 19114	2,500.00	0.00	PRIORITY
		0.00	COURT CLAIM REGISTRY #25 AMENDED 04 TAXES TO BE PAID AS AMENDED PRIORITY
INTERNAL REVENUE SERVICE P. O. BOX 21125 PHILADELPHIA, PA 19114	10,000.00	0.00	PRIORITY
		75.00	COURT CLAIM REGISTRY #13 2003 TAXES TO BE PAID AS PRIORITY
LAURIE A JOHNSON % LARRY L BAILEY 621 SCHILLING BAYTOWN, TX 77520	1,500.00	0.00	PRIORITY/DEBTOR FILED CLAIM
		15.00	COURT CLAIM REGISTRY #14 ALIMONY TO BE PAID AS PRIORITY
LAURIE A JOHNSON % LARRY L BAILEY 621 SCHILLING BAYTOWN, TX 77520	1,410.00	0.00	PRIORITY/LATE FILED
		0.00	COURT CLAIM REGISTRY #17 CHILD SUPPORT LATE FILED CLAIM NOT ALLOWED
LOWES P. O. BOX 105980 DEPT. 79 DES MOINES, IA 30353-5980	425.00	0.00	SECURED/DISALLOWED BY ORDER
		0.00	COURT CLAIM REGISTRY #15 DISALLOWED, CLAIM NOT TO BE PAID (COURT DOCKET #17)

NISSAN MOTOR ACCEPTANCE CORP. P. O. BOX 650680 DALLAS, TX 75265	1,373.56	0.00	UNSECURED
		0.00	COURT CLAIM REGISTRY #17 SPLIT CLAIM UNSECURED PORTION OF CLAIM
NISSAN MOTOR ACCEPTANCE CORP. P. O. BOX 650680 DALLAS, TX 75265	12,500.00	8.00	SECURED
		130.00	COURT CLAIM REGISTRY #19 01 MAXIMA TO BE PAID AS SECURED, COLLATERAL VALUED
PAYDAY LOANS 1613 MACARTHUR DRIVE ALEXANDRIA, LA 71301	150.00	0.00	SECURED
		0.00	PAID IN FULL BALANCE DUE ON CLAIM IS ZERO
RAMSEY LAW FIRM, PC P. O. BOX 201347 ARLINGTON, TX 76006-1347	0.00	0.00	NOTICE OF APPEARANCE
		0.00	PROSPER ISD NOTICE ONLY
SEARS P. O. BOX 810007 CLEVELAND, OH 44181	300.00	0.00	SECURED
		0.00	COURT CLAIM REGISTRY #20 WASHER/DRYER TO BE PAID AS UNSECURED, IMPROPER OR NO ATTACHMENTS FILED
TEXAS CHILD SUPPORT DISBURSEMENT UNIT P. O. BOX 659791 SAN ANTONIO, TX 78265-9791	2,514.00	0.00	SUPPORT/ALIMONY ARREARAGE
		45.00	COURT CLAIM REGISTRY #26 TO BE PAID AS PRIORITY
WASHINGTON MUTUAL P. O. BOX 78148 PHOENIX, AZ 85062-8148	5,858.75	8.00	MORTGAGE ARREARS
		80.00	COURT CLAIM REGISTRY #21 TO BE PAID AS FULLY SECURED
WASHINGTON MUTUAL P. O. BOX 78148 PHOENIX, AZ 85062-8148	163,500.00	0.00	MORTGAGE ON-GOING PAYMENT
		0.00	COURT CLAIM REGISTRY #21 TO BE PAID DIRECT BY DEBTOR

SCHEDULE II

CREDITOR	AMOUNT	INTEREST RATE MONTHLY PAYMENT	CLAIM TYPE DESCRIPTION TREATMENT
DRIVE TIME 821 EAST DIVISION ARLINGTON, TX 76011	3,000.00	0.00 0.00	UNSECURED COURT CLAIM REGISTRY #23 DEFICIENCY 98 TAURUS TO BE PAID AS UNSECURED
INTERNAL REVENUE SERVICE P. O. BOX 21125 PHILADELPHIA, PA 19114	500.00	0.00 0.00	UNSECURED PENALTY COURT CLAIM REGISTRY #13 2000 TAXES TO BE PAID AS UNSECURED
NCO FINANCIAL SYSTEMS, INC. 2360 CAMPBELL CREEK BLVD. #500 RICHARDSON, TX 75082-4422	739.00	0.00 0.00	UNSECURED COURT CLAIM REGISTRY #22 MEDICAL BILLS TO BE PAID AS UNSECURED

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

IN RE: §
TEST DEBTOR 1 § CASE NO. 05-00001-R
TEST DEBTOR 2 § CHAPTER 13
DEBTOR(S) §
§
§
§

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS (WITH NOTICE OF BAR DATE FOR ADDITIONAL OBJECTIONS TO CLAIMS) has been served upon the following parties in interest on or before the date set forth below by electronic mail and/or by mailing a copy of same to them via first class mail:

JOHN F. WILLIAMS, JR., PC
18111 PRESTON ROAD
SUITE 810
DALLAS, TX 75252-5470

TEST DEBTOR 1
TEST DEBTOR 2
123 MAIN STREET
PLANO, TX 75074

and to the parties on the attached mailing matrix.

Dated October 31, 2005

/s/ Janna L. Countryman
Office of the Standing Chapter 13 Trustee

CASE NUMBER: 05-00001-R

ADVANCIAL
1845 WOODALL RODGERS
SUITE 1300
DALLAS, TX 75201-2260

AMERICAN HONDA
P. O. BOX 1027
ALPHARETTA, GA 30009

ATTORNEY GENERAL
CHILD SUPPORT DIVISION
5201 E RL THORNTON FRWY #210
DALLAS, TX 75223-2235

BROCK, GOODING & MOWERY
1945 MOORES LANE
TEXARKANA, TX 75503

CAPITAL ONE
1957 WESTMORELAND ROAD
P. O. BOX 85167
RICHMOND, VA 23285-5167

CHILD SUPPORT ENFORCEMENT
P. O. BOX 904
NEW CASTLE, DE 19720

CITY OF COLLINSVILLE
% GRAYSON COUNTY TAX
COLLECTOR
P. O. BOX 2107
SHERMAN, TX 75091-2107

COLLIN COUNTY TAX
% GAY, MCCALL, ISSACKS,
777 EAST 15TH STREET
PLANO, TX 75074

COMMUNITY CREDIT UNION
4560 BELTLINE ROAD
ADDISON, TX 75001

COUNTRYWIDE HOME LOANS
MAIL STOP: PTX-B32
7105 CORPORATE DRIVE
PLANO, TX 75024-1319

COVINGTON CREDIT
% SOUTHERN MANAGEMENT CORP.
P. O. BOX 1947
GREENVILLE, SC 29602-9033

DAIMLER CHRYSLER CORPORATION
% WILL GUERRANT, ATTORNEY
300 WEST SIXTH STREET
AUSTIN, TX 78767

DAVID S. KOHM & ASSOCIATES
14131 MIDWAY ROAD, SUITE 120
ADDISON, TX 75001

DIRECT LOANS
P. O. BOX 530260
ATLANTA, GA 30353-0260

DRIVE TIME
821 EAST DIVISION
ARLINGTON, TX 76011

EDS CREDIT UNION
P. O. BOX 250169
PLANO, TX 75025-0169

GUADALUPE ARCINIEGA
70 BEECHWOOD
PLANO, TX 75074

HOME DEPOT
P. O. BOX 689100
DES MOINES, IA 50368

HOUSEHOLD FINANCE
P. O. BOX 17602
BALTIMORE, MD 21297

INTERNAL REVENUE SERVICE
P. O. BOX 21125
PHILADELPHIA, PA 19114

LAURIE A JOHNSON
% LARRY L BAILEY
621 SCHILLING
BAYTOWN, TX 77520

LOWES
P. O. BOX 105980 DEPT. 79
DES MOINES, IA 50353-5980

NCO FINANCIAL SYSTEMS, INC.
2360 CAMPBELL CREEK BLVD. #500
RICHARDSON, TX 75082-4422

NISSAN MOTOR ACCEPTANCE
P. O. BOX 650680
DALLAS, TX 75265

PAYDAY LOANS
1613 MACARTHUR DRIVE
ALEXANDRIA, LA 71301

RAMSEY LAW FIRM, PC
P. O. BOX 201347
ARLINGTON, TX 76006-1347

SEARS
P. O. BOX 810007
CLEVELAND, OH 44181

TEXAS CHILD SUPPORT
DISBURSEMENT UNIT
P. O. BOX 659791
SAN ANTONIO, TX 78265-9791

WASHINGTON MUTUAL
P. O. BOX 78148
PHOENIX, AZ 85062-8148

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

IN RE:	§	
	§	CASE NO. 05-00001-R
TEST DEBTOR 1	§	
	§	CHAPTER 13
TEST DEBTOR 2	§	
	§	
	§	
DEBTOR(S)	§	

ORDER APPROVING TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS

CAME ON FOR CONSIDERATION the Trustee's Recommendation Concerning Claims. The Court hereby approves such recommendation.

It is therefore ORDERED, ADJUDGED and DECREED that the Trustee's Recommendation Concerning Claims is hereby approved.