

United States Bankruptcy Court
Eastern District of CaliforniaIn re:
Donald Clyde Willis
DebtorCase No. 10-53326-C
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0972-2

User: admin
Form ID: pdf003Page 1 of 3
Total Noticed: 30

Date Rcvd: Jan 23, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2012.

db +Donald Clyde Willis, 12197 S. Stoneridge Circle, Paradise, CA 95969-4750
 aty +Hieu T. Pham, 4375 Jutland Dr #200, PO Box 17933, San Diego, CA 92177-7921
 aty +Kendal E. Cornell, 686 Rio Lindo Ave, Chico, CA 95926-1818
 aty +Mark D. Estle, 12520 High Bluff Dr #265, San Diego, CA 92130-3011
 tr +John W. Reger, 280 Hemsted #C, Redding, CA 96002-0934
 cr Bank of The West, PO Box 829009, Dallas, TX 75382-9009
 cr +GMAC Mortgage, LLC, c/o Hieu T. Pham, 4375 Jutland Dr #200, PO Box 17933,
 San Diego, CA 92177-7921
 18741574 +Association of Apartment Owners of White Sands Vil, c/o Porter Tom Quitiquit Chee and Watts,,
 841 Bishop St #2125, Honolulu HI 96813-3987
 18259784 +Bank of the West, PO Box 727, Omaha NE 68101-0727
 18259785 Capital One, PO Box 30285, Salt Lake City UT 84130-0285
 18469302 Capital One Bank (USA), N.A., PO Box 248839, Oklahoma City OK 73124-8839
 18259786 Chase, PO Box 15298, Wilmington DE 19850-5298
 18259787 +Chase, 3415 Vision Drive OHA-7164, Columbus OH 43219-6009
 18484580 +Chase Bank USA, N.A., PO Box 15145, Wilmington DE 19850-5145
 18259788 Citi MasterCard, PO Box 6000, Pullman WA 99163
 18317637 +Citifinancial, 420 N 11th Ave #107, Hanford CA 93230-4698
 18259789 Citifinancial Services Inc, 420 N 11th Ave Ste 107, Hanford CA 93230-4698
 18259790 +Direct Loans, U S Department of Education, P O Box 530560, Atlanta GA 30353-0560
 18717945 Franchise Tax Board, Bankruptcy Section MS A340, PO Box 2952, Sacramento CA 95812-2952
 18259791 Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento CA 95812-2952
 18686073 +U.S. Department of Education, PO Box 5609, Greenville TX 75403-5609
 18761676 +USAA, PO Box 829009, Dallas TX 75382-9009
 18259793 USAA Credit Card Payments, PO Box 65020, San Antonio TX 78265-5020
 18259794 USAA Savings Bank, PO Box 205, Waterloo IA 50704-0205
 18259795 +White Sands Village, Hawaiiana Management Company Ltd, 711 Kapiolani Boulevard Suite 700,
 Honolulu HI 96813-5249

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jan 24 2012 05:19:06
 Ascension Capital Group, Inc., Attn: JP Morgan Chase Bank, N.A. Dept., PO Box 201347,
 Arlington, TX 76006-1347
 cr E-mail/PDF: gecsedl@recoverycorp.com Jan 24 2012 05:26:39 GE MONEY BANK,
 c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Ave #1120,
 Miami, FL 33131-1605
 18774003 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 24 2012 05:37:44 FIA Card Services, N.A.,
 FIA Card Services, NA/Bank of America, PO Box 248809, Oklahoma City OK 73124-8809
 18259792 E-mail/Text: cio.bncmail@irs.gov Jan 24 2012 05:08:11 Internal Revenue Service, PO BOX 7346,
 Philadelphia PA 19101-7346
 18709422 +E-mail/Text: resurgentbknotifications@resurgent.com Jan 24 2012 05:09:37 PYOD LLC,
 c/o Resurgent Capital Services, PO Box 19008, Greenville SC 29602-9008
 TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

18259783 ##Bank of America, PO Box 15026, Wilmington DE 19850-5026

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0972-2

User: admin
Form ID: pdf003

Page 2 of 3
Total Noticed: 30

Date Rcvd: Jan 23, 2012

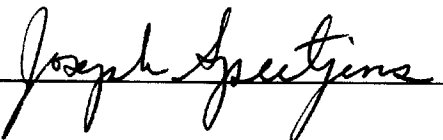
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0972-2

User: admin
Form ID: pdf003

Page 3 of 3
Total Noticed: 30

Date Rcvd: Jan 23, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2012 at the address(es) listed below:

NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re: §
§
WILLIS, DONALD CLYDE § Case No. 10-53326
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that John W. Reger, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk, US Bankruptcy Court
501 I St., Ste 3-200
Sacramento, CA 95814

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/26/2011

By: John W. Reger
Trustee

John W. Reger
280 Hemsted, Suite #C
Redding, CA 96002

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA**

In re: §
§
WILLIS, DONALD CLYDE § Case No. 10-53326
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 2,500.00
and approved disbursements of \$ 9.84
leaving a balance on hand of¹ \$ 2,490.16

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Citifinancial	\$ 3,359.27	\$ 3,359.27	\$ 0.00	\$ 0.00
000011	Association of Apartment Owners of White Sands Vil	\$ 4,347.34	\$ 4,347.34	\$ 0.00	\$ 0.00
000012	USAA	\$ 140,845.52	\$ 140,845.52	\$ 0.00	\$ 0.00
Total to be paid to secured creditors				\$	0.00
Remaining Balance				\$	2,490.16

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

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: John W. Reger	\$ 625.00	\$ 0.00	\$ 625.00
Trustee Expenses: John W. Reger	\$ 43.04	\$ 0.00	\$ 43.04
Total to be paid for chapter 7 administrative expenses		\$	668.04

¹The 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.

Remaining Balance \$ 1,822.12

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

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 25,222.54 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000009B	Franchise Tax Board	\$ 777.58	\$ 0.00	\$ 56.17
000016	Internal Revenue Service	\$ 24,444.96	\$ 0.00	\$ 1,765.95
Total to be paid to priority creditors			\$	<u>1,822.12</u>
Remaining Balance			\$	<u>0.00</u>

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 \$ 229,248.06 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 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000002	Capital One Bank (USA), N.A.	\$ 601.06	\$ 0.00	\$ 0.00
000003	Chase Bank USA, N.A.	\$ 9,060.18	\$ 0.00	\$ 0.00
000004	U.S. Department of Education	\$ 30,075.88	\$ 0.00	\$ 0.00
000005	U.S. Department of Education	\$ 32,900.51	\$ 0.00	\$ 0.00
000006	U.S. Department of Education	\$ 39,308.98	\$ 0.00	\$ 0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000007	U.S. Department of Education	\$ 32,038.48	\$ 0.00	\$ 0.00
000009A	Franchise Tax Board	\$ 700.23	\$ 0.00	\$ 0.00
000010	PYOD LLC	\$ 26,227.32	\$ 0.00	\$ 0.00
000013	FIA Card Services, N.A.	\$ 19,286.22	\$ 0.00	\$ 0.00
000014	FIA Card Services, N.A.	\$ 27,098.04	\$ 0.00	\$ 0.00
000015	FIA Card Services, N.A.	\$ 5,934.45	\$ 0.00	\$ 0.00
000016A	IRS	\$ 6,016.71	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

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:

NONE

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:

NONE

Prepared By: /s/ John W. Reger

Trustee

John W. Reger
 280 Hemsted, Suite #C
 Redding, CA 96002

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.