

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
FRENCH, MARILYN BIGHAM § Case No. 05-44115
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

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

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
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 gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

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

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.

6. The deadline for filing claims in this case was . 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 \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

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

Date: _____ By: /s/Michelle H. Chow, Trustee
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.

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

Case No: 05-44115 BTR Judge: BRENDA T. RHOADES
Case Name: FRENCH, MARILYN BIGHAM

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 08/03/05 (f)
341(a) Meeting Date: 08/29/05
Claims Bar Date: 03/03/08

For Period Ending: 01/26/10

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. RESIDENCE 6604 Murfield Cir, Plano TX Block B, Lot 1, Prestonwood Country Club Estates, Collin County, Plano, TX (tax value \$521,962) Per schedules, debtor is not exempting, claims ex-husband received in divorce. Debtor lists FMV 300,000 lien of \$280,000	300,000.00	0.00	DA	0.00	FA
2. FINANCIAL ACCOUNTS Compass Bank checking acct. \$350 EDS Credit Union savings acct. \$100 Compass Bank savings acct. \$15 Debtor Claimed 100% Exemption on Schedule C	465.00	0.00	DA	0.00	FA
3. SECURITY DEPOSITS Apartment security deposit Debtor Claimed 100% Exemption on Schedule C	450.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS Itemized list per debtor's schedule Debtor Claimed 100% Exemption on Schedule C	2,615.00	0.00	DA	0.00	FA
5. BOOKS/COLLECTIBLES Itemized list per debtor's schedule Debtor Claimed 100% Exemption on Schedule C	4,310.00	0.00	DA	0.00	FA
6. WEARING APPAREL Itemized list per debtor's schedule Debtor Claimed 100% Exemption on Schedule C	857.00	0.00	DA	0.00	FA
7. FURS AND JEWELRY Diamond ring \$400 Gold earrings \$100	940.00	0.00	DA	0.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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Trustee Name: Michelle H. Chow, Trustee
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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
Semi-precious jewelry \$400 Costume jewelry \$40 Debtor Claimed 100% Exemption on Schedule C					
8. INSURANCE POLICIES	2,300.00	0.00	DA	0.00	FA
USAA whole life policy \$25,000 coverage) Debtor Claimed 100% Exemption on Schedule C					
9. ACCOUNTS RECEIVABLE	20,300.00	0.00	DA	0.00	FA
Note for repayment of loan to ex-husband who is paying \$100/mo until 8/2022 (remaining value \$20,300 with default provision placing a lien on ex-husband's land). Trustee investigating this asset. Debtor exempts \$5,000 but has exhausted her wildcard. Remainder of \$15,300 non-discounted is left as non-exempt. Trustee initial value of \$5,000 was a very rough estimate of what estate would be willing to settle for in today's dollars. This amount was ultimately abandoned since there were no buyers for the Note above the exemption amount, and the ex-husband could not buy it. This case was originally closed after this asset investigated, but reopened upon information regarding the unscheduled Itasca property.					
10. VEHICLES	11,700.00	0.00	DA	0.00	FA
2004 Ford Focus SE sedan, 4-door (8,000 miles) Lien of \$13,000 listed on schedules. No equity.					
11. ANIMALS	30.00	0.00	DA	0.00	FA
3 cats Debtor Claimed 100% Exemption on Schedule C					
12. OTHER MISCELLANEOUS	33,435.00	0.00	DA	0.00	FA
1994 Palm Harbor Mobile Home located at 16738 Carey Rd. Prosper, TX 75078-5516; Thompson Tract 1, serial PH170790A (tax value \$33,435)					

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

Case No: 05-44115 BTR Judge: BRENDA T. RHOADES
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Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 08/03/05 (f)
341(a) Meeting Date: 08/29/05
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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
Debtor lists lien of 28,800. No equity.					
13. RENTAL PROPERTY Unscheduled house in Itasca, Texas. The case was reopened to administer this asset. Order on the second motion to sell was granted April 1, 2008. Proceeds deposited to bank account on 05/30/08. See Form 2 for allocations.	0.00	45,000.00		54,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		44.20	FA
TOTALS (Excluding Unknown Values)	\$377,402.00	\$45,000.00		\$54,044.20	\$0.00
					Gross Value of Remaining Assets (Total Dollar Amount in Column 6)

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

As of date TFR submitted to UST: 01/26/10

As of 03/31/09 reporting period: The sale proceeds of the house were received during this reporting period. The 2008 final tax return was accepted as filed with the IRS on 03/06/09. Remaining activity of professionals' fee applications and claims objections filed and orders granted in December, 2009.

Case Background: This case was reopened per Order 04/27/07 based on information about an unscheduled property in Itasca, Texas. This is the one property to administer in this case. This case was previously held open to investigate selling a Note Receivable, but due to long and small collection amounts, there was no value and no buyers for above the exemption amount.

Trustee moved to reopen, get reappointed, and then administer the property at 404 E. Main, Itasca, TX 76055. In early

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 4
Exhibit A

Case No: 05-44115 BTR Judge: BRENDA T. RHOADES
Case Name: FRENCH, MARILYN BIGHAM

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 08/03/05 (f)
341(a) Meeting Date: 08/29/05
Claims Bar Date: 03/03/08

2008, a first motion to sell was filed (\$59,500 gross sales price), and then a second motion to sell filed (reduced to \$54,500 gross sales price) based on the poor condition of the property once the prospective buyer viewed the home. On April 1, 2008, the Order was granted to sell, and trustee and professionals spend considerable hours with title issues and coordinating with various parties to ultimately complete the sale. Trustee secured insurance on the property through Trustee Insurance Agency while the house was marketed.

Attorney for Trustee: Mark Agee

Accountant for Trustee: Sheldon Levy

Realtor for Trustee:

Remax - Patricia A. Baker Sulak

PO Box 1309 111 N. Colorado Street

Whitney, TX 76692

254-694-2269 1-800-MALONEY

254-694-1707 fax

254-580-3048 cell

Initial Projected Date of Final Report (TFR): 12/31/10

Current Projected Date of Final Report (TFR): 12/31/10

/s/ Michelle H. Chow, Trustee

Date: 01/26/10

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-44115 -BTR
Case Name: FRENCH, MARILYN BIGHAM

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3821 BofA - Money Market Account

Taxpayer ID No: *****6361
For Period Ending: 01/26/10

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

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
05/29/08	13	LandAmerica Commonwealth Title of Dallas 12801 N. Central Expwy. Ste. 150 Dallas TX 75243	Sale of Itasca property		48,063.99		48,063.99
			Memo Amount: 54,000.00	1210-000			
			GROSS SALE PROCEEDS				
			CLOSING COSTS ON REAL ESTATE				
			Memo Amount: (879.50)	2500-000			
			CLOSING COSTS ON REAL ESTATE SOLD				
			Memo Amount: (3,240.00)	3510-000			
			Memo Amount: (1,816.51)	4800-000			
06/04/08	000101	TRUSTEE INSURANCE AGENCY 2813 WEST MAIN STREET KALAMAZOO, MI 49006	Per Final Invoice 06/04/2008 Insurance on house. No Order required - Cost to secure property	2420-000		936.07	47,127.92
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	5.43		47,133.35
07/02/08	000102	US BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS 660 N. CENTRAL EXPWY SUITE 300 DALLAS, TX 75074	Per Order dated 04/27/07 Deferral of Filing Fee until funds collected in estate	2700-000		260.00	46,873.35
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	5.96		46,879.31
08/24/08	000103	MARILYN BIGHAM FRENCH 1001 W. PARK #154 PLANO, TX 75075	Per Order dated 08/20/08 Debtor's administrative expenses for sale of real property	2420-000		2,890.28	43,989.03
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	5.91		43,994.94
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	5.41		44,000.35
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	4.27		44,004.62
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	3.61		44,008.23
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	2.21		44,010.44
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.37		44,010.81
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.34		44,011.15

Page Subtotals 48,097.50 4,086.35

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-44115 -BTR
Case Name: FRENCH, MARILYN BIGHAM

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3821 BofA - Money Market Account

Taxpayer ID No: *****6361
For Period Ending: 01/26/10

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

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.38		44,011.53
04/29/09	000104	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Per order 04/20/09 Trustee accountant fees and expenses	3310-000		1,330.00	42,681.53
04/29/09	000105	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Per order 04/20/09 Trustee accountant fees and expenses	3320-000		62.00	42,619.53
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.96		42,620.49
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.09		42,621.58
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.05		42,622.63
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.09		42,623.72
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.09		42,624.81
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.05		42,625.86
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.08		42,626.94
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.06		42,628.00
12/18/09	000106	MARK IAN AGEE 5401 N. CENTRAL EXPRESSWAY SUITE 220 DALLAS, TX 75205	PER ORDER 12/16/09 TRUSTEE ATTORNEY FEES AND EXPENSES	3110-000		6,908.50	35,719.50
12/18/09	000107	MARK IAN AGEE 5401 N. CENTRAL EXPRESSWAY SUITE 220 DALLAS, TX 75205	PER ORDER 12/16/09 TRUSTEE ATTORNEY FEES AND EXPENSES	3120-000		116.82	35,602.68
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.09		35,603.77
01/26/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.75		35,604.52
01/26/10		Transfer to Acct #*****2794	Final Posting Transfer	9999-000		35,604.52	0.00

Page Subtotals 10.69 44,021.84

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-44115 -BTR
Case Name: FRENCH, MARILYN BIGHAM

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3821 BofA - Money Market Account

Taxpayer ID No: *****6361
For Period Ending: 01/26/10

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

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	54,000.00				
		Memo Allocation Disbursements:	5,936.01				
		Memo Allocation Net:	48,063.99				
				COLUMN TOTALS	48,108.19	48,108.19	0.00
				Less: Bank Transfers/CD's	0.00	<u>35,604.52</u>	
				Subtotal	48,108.19	12,503.67	
				Less: Payments to Debtors		<u>0.00</u>	
				Net	48,108.19	12,503.67	

Page Subtotals 0.00 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-44115 Page 1 Date: January 26, 2010
 Debtor Name: FRENCH, MARILYN BIGHAM Claim Number Sequence
 Claims Bar Date: 03/03/08

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 2700-00	US BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS 660 N. CENTRAL EXPWY SUITE 300 DALLAS, TX 75074	Administrative	fee scale as of 01/07 to reopen is 260 4429183821	07/02/08 102	\$0.00 \$260.00 260.00	\$260.00 \$260.00
050 4800-00	TAXES - REAL ESTATE PAID AT CLOSING	Secured	4429183821	05/29/08 20	\$0.00 \$1,816.51 1,816.51	\$1,816.51 \$1,816.51
999 2420-00	TRUSTEE INSURANCE AGENCY 2813 WEST MAIN STREET KALAMAZOO, MI 49006	Administrative	4429183821	06/04/08 101	\$0.00 \$936.07 936.07	\$936.07 \$936.07
001 3110-00	MARK IAN AGEE 5401 N. CENTRAL EXPRESSWAY SUITE 220 DALLAS, TX 75205	Administrative	4429183821	12/18/09 106	\$0.00 \$6,908.50 6,908.50	\$6,908.50 \$6,908.50
001 3120-00	MARK IAN AGEE 5401 N. CENTRAL EXPRESSWAY SUITE 220 DALLAS, TX 75205	Administrative	4429183821	12/18/09 107	\$0.00 \$116.82 116.82	\$116.82 \$116.82
001 3310-00	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Administrative	4429183821	04/29/09 104	\$0.00 \$1,330.00 1,330.00	\$1,330.00 \$1,330.00
001 3320-00	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Administrative	4429183821	04/29/09 105	\$0.00 \$62.00 62.00	\$62.00 \$62.00
999 2420-00	MARILYN BIGHAM FRENCH 1001 W. PARK #154 PLANO, TX 75075	Administrative	4429183821	08/24/08 103	\$0.00 \$2,890.28 2,890.28	\$2,890.28 \$2,890.28
001 3510-00	REALTOR FOR TRUSTEE	Administrative	4429183821	05/29/08 15	\$0.00 \$3,240.00 3,240.00	\$3,240.00 \$3,240.00
999 2500-00	CLOSING COSTS ON REAL ESTATE	Administrative	4429183821	05/29/08 10	\$0.00 \$879.50 879.50	\$879.50 \$879.50
000001 070 7100-00	EDS Credit Union PO Box 250169 Dallas, TX 75024	Unsecured	Filed 12/12/07		\$0.00 \$8,569.39	\$8,569.39

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-44115 Page 2 Date: January 26, 2010
 Debtor Name: FRENCH, MARILYN BIGHAM Claim Number Sequence
 Claims Bar Date: 03/03/08

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000002 070 7100-00	EDS Credit Union PO Box 815909 Dallas, TX 75381	Unsecured	Filed 12/21/07 Order dated 12/04/09 disallow in entirety. vehicle not administered.	\$0.00	\$8,569.39	\$0.00
000003 080 7200-00	USAA Federal Savings Bank c/o Stephen C. Caspers, Attorney 12451 Starcrest Drive, Suite 100 San Antonio, TX 78216-2988	Unsecured	Filed 11/10/09 credit card ending 9095	\$0.00	\$7,639.03	\$7,639.03
000004 080 7200-00	Capital One Bank (USA), N.A. c/o Steinberg, Fineo, Berger & Fischhoff 40 Crossways Park Drive Woodbury, NY 11797	Unsecured	Filed 11/20/09 x0257	\$0.00	\$1,514.57	\$1,514.57
000005 080 7200-00	Capital One Bank (USA), N.A. c/o Steinberg, Fineo, Berger & Fischhoff 40 Crossways Park Drive Woodbury, NY 11797	Unsecured	Filed 11/20/09 x4068	\$0.00	\$7,963.96	\$7,963.96
Case Totals:				\$0.00	\$52,696.02	\$44,126.63

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 05-44115
 Case Name: FRENCH, MARILYN BIGHAM
 Trustee Name: Michelle H. Chow, Trustee

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$ _____
	\$ _____
	\$ _____

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

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: Michelle H. Chow, Trustee</i>	\$ _____	\$ _____
<i>Attorney for trustee:</i>	\$ _____	\$ _____
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____
<i>Charges:</i>	\$ _____	\$ _____
<i>Fees:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____

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

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$ _____	\$ _____
<u>Attorney for:</u>	\$ _____	\$ _____
<u>Accountant for:</u>	\$ _____	\$ _____
<u>Appraiser for:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

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

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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 \$ _____ 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 _____ percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>EDS Credit Union</u>	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ 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 _____ percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000003</u>	<u>USAA Federal Savings Bank</u>	<u>\$ _____</u>	<u>\$ _____</u>
<u>000004</u>	<u>Capital One Bank (USA), N.A.</u>	<u>\$ _____</u>	<u>\$ _____</u>
<u>000005</u>	<u>Capital One Bank (USA), N.A.</u>	<u>\$ _____</u>	<u>\$ _____</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ 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 _____ percent.

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

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>_____</u>	<u>_____</u>	<u>\$ _____</u>	<u>\$ _____</u>
<u>_____</u>	<u>_____</u>	<u>\$ _____</u>	<u>\$ _____</u>
<u>_____</u>	<u>_____</u>	<u>\$ _____</u>	<u>\$ _____</u>

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