



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/CHRISTOPHER J. MOSER  
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: 05-47952 BTR Judge: BRENDA T. RHOADES  
Case Name: KOINER, LEE WAYNE  
KOINER, KAREN LEE  
For Period Ending: 12/07/09

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 10/14/05 (f)  
341(a) Meeting Date: 01/06/06  
Claims Bar Date: 06/12/06

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. FINANCIAL ACCOUNTS 3/7/06 Order applies to items # 1 & # 2, with proceeds posted to item # 1. Trustee will abandon remaining \$6.00 due to the estate.	736.73	3,750.00		3,744.00	FA
2. Koiner Bros., LLC (u) 50% interest 3/7/06 Order applies to items # 1 & # 2, with proceeds posted to item # 1.	3,750.00	0.00	DA	0.00	FA
3. 42 N. SHARON DR., KRUM, TX Debtor Claimed 100% Exemption on Schedule C	111,000.00	0.00	DA	0.00	FA
4. CASH	25.00	0.00	DA	0.00	FA
5. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	1,355.00	0.00	DA	0.00	FA
6. BOOKS/COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	80.00	0.00	DA	0.00	FA
7. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	250.00	0.00	DA	0.00	FA
8. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	200.00	0.00	DA	0.00	FA
9. FIREARMS AND HOBBY EQUIPMENT Debtor Claimed 100% Exemption on Schedule C	80.00	0.00	DA	0.00	FA
10. 22 RIFLE	20.00	0.00	DA	0.00	FA
11. RETIREMENT PLANS Debtor Claimed 100% Exemption on Schedule C	674.22	0.00	DA	0.00	FA
12. 1978 DODGE PICKUP Debtor Claimed 100% Exemption on Schedule C	500.00	0.00	DA	0.00	FA
13. 1985 PLYMOUTH VOYAGER	600.00	0.00	DA	0.00	FA

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

Case No: 05-47952 BTR Judge: BRENDA T. RHOADES  
Case Name: KOINER, LEE WAYNE  
KOINER, KAREN LEE

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 10/14/05 (f)  
341(a) Meeting Date: 01/06/06  
Claims Bar Date: 06/12/06

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 Claimed 100% Exemption on Schedule C 14. 2000 DODGE INTREPID	6,500.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C 15. ANIMALS	0.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C INT. Post-Petition Interest Deposits (u)	Unknown	N/A		46.28	Unknown

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$125,770.95	\$3,750.00		\$3,790.28	\$0.00
					(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:

Dohmeyer Valuation Corp. is employed as a valuation expert. On Feb. 10, 2006, Order Granting Trustee's Motion to Obtain Turnover of Property of the Estate was entered, item # 1. On March 7, 2006, Order Authorizing Sale of Property, items # 1 & # 2.

Initial Projected Date of Final Report (TFR): 12/31/07      Current Projected Date of Final Report (TFR): 12/07/09

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 05-47952 -BTR  
 Case Name: KOINER, LEE WAYNE  
 KOINER, KAREN LEE  
 Taxpayer ID No: \*\*\*\*\*7136  
 For Period Ending: 12/07/09

Trustee Name: CHRISTOPHER J. MOSER  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*4716 BofA - Money Market Account

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
03/13/06	1	LEE OR KAREN KOINER 42 N SHARON DR KRUM, TX 76249	Bank Balance	1129-000	312.00		312.00
03/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.14		312.14
04/13/06	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		624.14
04/28/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.37		624.51
05/12/06	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BANK BALANCE	1129-000	312.00		936.51
05/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.66		937.17
06/15/06	1	LEE OR KAREN KOINER 42 N SHARON DR KRUM, TX 76249	BUSINESS	1129-000	312.00		1,249.17
06/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.87		1,250.04
07/18/06	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		1,562.04
07/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.16		1,563.20
08/16/06	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		1,875.20
08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.45		1,876.65
09/18/06	1	LEE OR KAREN KOINER 42 N SHARON DR KRUM, TX 76249	BUSINESS	1129-000	312.00		2,188.65
09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.63		2,190.28

Page Subtotals 2,190.28 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47952 -BTR  
Case Name: KOINER, LEE WAYNE  
KOINER, KAREN LEE  
Taxpayer ID No: \*\*\*\*\*7136  
For Period Ending: 12/07/09

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4716 BofA - Money Market Account

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 (\$)
10/16/06	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		2,502.28
10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.99		2,504.27
11/14/06	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		2,816.27
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.19		2,818.46
12/19/06	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		3,130.46
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.49		3,132.95
01/22/07	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		3,444.95
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.73		3,447.68
02/16/07	1	LEE OR KAREN KOINER 42 N. SHARON DR. KRUM, TX 76249	BUSINESS	1129-000	312.00		3,759.68
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.71		3,762.39
03/20/07	000301	Dohmeyer Valuation Corp. 2374 Aspermount Frisco, TX 75034	Per Order Entered on 3/19/07 Valuation Expert	3711-000		900.00	2,862.39
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	3.06		2,865.45
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.36		2,867.81
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.44		2,870.25
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.35		2,872.60
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.45		2,875.05
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.44		2,877.49

Page Subtotals 1,587.21 900.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 05-47952 -BTR  
Case Name: KOINER, LEE WAYNE  
KOINER, KAREN LEE  
Taxpayer ID No: \*\*\*\*\*7136  
For Period Ending: 12/07/09

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4716 BofA - Money Market Account

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 (\$)
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.82		2,879.31
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.84		2,881.15
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	1.54		2,882.69
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	1.38		2,884.07
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	1.14		2,885.21
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.69		2,885.90
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.68		2,886.58
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.59		2,887.17
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.36		2,887.53
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.36		2,887.89
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.37		2,888.26
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.36		2,888.62
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.36		2,888.98
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.28		2,889.26
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.23		2,889.49
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.15		2,889.64
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,889.66
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,889.68
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		2,889.71
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,889.77
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,889.84
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		2,889.92
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,889.99
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,890.06
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,890.13
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,890.20
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,890.27
12/07/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		2,890.28

Page Subtotals 12.79 0.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 05-47952 -BTR  
 Case Name: KOINER, LEE WAYNE  
 KOINER, KAREN LEE  
 Taxpayer ID No: \*\*\*\*\*7136  
 For Period Ending: 12/07/09

Trustee Name: CHRISTOPHER J. MOSER  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*4716 BofA - Money Market Account

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 (\$)
12/07/09		Transfer to Acct #*****6489	Final Posting Transfer	9999-000		2,890.28	0.00

COLUMN TOTALS	3,790.28	3,790.28	0.00
Less: Bank Transfers/CD's	0.00	2,890.28	
Subtotal	3,790.28	900.00	
Less: Payments to Debtors		0.00	
Net	3,790.28	900.00	

Page Subtotals                      0.00                      2,890.28

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-47952 -BTR  
 Case Name: KOINER, LEE WAYNE  
 KOINER, KAREN LEE  
 Taxpayer ID No: \*\*\*\*\*7136  
 For Period Ending: 12/07/09

Trustee Name: CHRISTOPHER J. MOSER  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*6489 BofA - Checking Account

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 (\$)
12/07/09		Transfer from Acct #*****4716	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,890.28		0.00 2,890.28

COLUMN TOTALS	2,890.28	0.00	2,890.28
Less: Bank Transfers/CD's	2,890.28	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
BofA - Money Market Account - *****4716	3,790.28	900.00	0.00
BofA - Checking Account - *****6489	0.00	0.00	2,890.28
	-----	-----	-----
	3,790.28	900.00	2,890.28
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,890.28 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-47952 Page 1 Date: December 07, 2009  
 Debtor Name: KOINER, LEE WAYNE Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	First United Bank & Trust Co. c/o Royce Coleman, Esq. PO Box 218 Krum, TX 76249	Unsecured		\$11,317.01	\$0.00	\$11,317.01
000003 070 7100-00	Chevron USA PO Box 5010 Sect. 230 Concord, CA 94524-0010	Unsecured		\$1,017.41	\$0.00	\$1,017.41
000004 070 7100-00	eCAST Settlement Corporation POB 35480 Newark NJ 07193-5480	Unsecured		\$16,901.42	\$0.00	\$16,901.42
000005 070 7100-00	IRS Austin, TX 73301-0030	Unsecured		\$0.00	\$0.00	\$0.00
000006 070 7100-00	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$226.97	\$0.00	\$226.97
000007 070 7100-00	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$582.76	\$0.00	\$582.76
000008 070 7100-00	Discover Bank/Discover Financial Svcs PO Box 8003 Hilliard, OH 43026	Unsecured		\$8,650.49	\$0.00	\$8,650.49
000009 070 7100-00	Citibank/ CHOICE Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305	Unsecured		\$4,418.24	\$0.00	\$4,418.24
000010 070 7100-00	Citibank/ CHOICE Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305	Unsecured		\$5,241.73	\$0.00	\$5,241.73
000002 070 7100-00	Hibernia National Bank Post Office Box 61680 New Orleans, Louisiana 70161-1680	Secured		\$8,612.87	\$0.00	\$8,612.87
Case Totals:				\$56,968.90	\$0.00	\$56,968.90

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

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 05-47952

Case Name: KOINER, LEE WAYNE

KOINER, KAREN LEE

Trustee Name: CHRISTOPHER J. MOSER

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: CHRISTOPHER J. MOSER</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>First United Bank &amp; Trust Co.</u>	\$ _____	\$ _____
<u>000003</u>	<u>Chevron USA</u>	\$ _____	\$ _____
<u>000004</u>	<u>eCAST Settlement Corporation</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000005</u>	<u>IRS</u>	\$ <u>                    </u>	\$ <u>                    </u>
<u>000006</u>	<u>Capital Recovery One</u>	\$ <u>                    </u>	\$ <u>                    </u>
<u>000007</u>	<u>Capital Recovery One</u>	\$ <u>                    </u>	\$ <u>                    </u>
	<u>Discover Bank/Discover</u>		
<u>000008</u>	<u>Financial Svcs</u>	\$ <u>                    </u>	\$ <u>                    </u>
<u>000009</u>	<u>Citibank/ CHOICE</u>	\$ <u>                    </u>	\$ <u>                    </u>
<u>000010</u>	<u>Citibank/ CHOICE</u>	\$ <u>                    </u>	\$ <u>                    </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>                    </u>	<u>                    </u>	\$ <u>                    </u>	\$ <u>                    </u>
<u>                    </u>	<u>                    </u>	\$ <u>                    </u>	\$ <u>                    </u>
<u>                    </u>	<u>                    </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>

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

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