

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
FRISBY, HEATHER EMILY § Case No. 06-41160
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.
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

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.

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: 06-41160 BTR Judge: BRENDA T. RHOADES
Case Name: FRISBY, HEATHER EMILY

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 07/27/06 (f)
341(a) Meeting Date: 08/21/06
Claims Bar Date: 07/04/07

For Period Ending: 01/11/10

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. FINANCIAL ACCOUNTS	51.77	0.00	DA	0.00	FA
2. HOUSEHOLD GOODS	800.00	0.00	DA	0.00	FA
3. WEARING APPAREL	500.00	0.00	DA	0.00	FA
4. FURS AND JEWELRY	200.00	0.00	DA	0.00	FA
5. 1991 Kia Sportage	3,000.00	0.00	DA	0.00	FA
6. 12608 Baltimore, Jacksonville, FL (u) Gross Sales = \$200,000.00 + Assessments of \$89.59 less earnest money of \$5,000.00 less payoff of \$177,091.57 less 2nd lien payoff of \$1,000.00 less County taxes of \$2,616.52 less commission of \$7,000.00 less title insurance of \$1,075.00 less recording fees of \$20.00 less State Tax of \$1,400.00 less Imaging Fee of \$25.00 less Courier Fee of \$30.00 less Association Dues of \$767.24 less Closing Support Fee of \$35.00 = Net Proceeds for estate of \$4,029.26; total value for estate = \$4,029.26 + \$5,000.00 = \$9,029.26	0.00	9,029.29		200,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		36.58	Unknown

	\$4,551.77	\$9,029.29	\$200,036.58	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
TOTALS (Excluding Unknown Values)				

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

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the trustee. The trustee is a partner in the same firm. Litzler, Segner, Shaw, & McKenney, LLP is employed as accountants. Michael Crane is employed as a real estate broker. On Sept. 4, 2007, Order Authorizing Trustee to Sell Real Property was entered, item # 6. Quilling, Selander, Cummiskey & Lownds, P.C. will not be filing a fee application. On Sept. 2, 2008, the estate tax returned was mailed to

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 06-41160 BTR Judge: BRENDA T. RHOADES
Case Name: FRISBY, HEATHER EMILY

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 07/27/06 (f)
341(a) Meeting Date: 08/21/06
Claims Bar Date: 07/04/07

the IRS.

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

Current Projected Date of Final Report (TFR): 01/11/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-41160 -BTR
Case Name: FRISBY, HEATHER EMILY

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4801 BofA - Money Market Account

Taxpayer ID No: *****2550
For Period Ending: 01/11/10

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
09/14/07	6	BRIDGET POGUE CASHIER'S CHECK SERIAL NO. 0422702967 NAVY FEDERAL CREDIT UNION	EARNEST MONEY	1210-000	5,000.00		5,000.00
09/19/07	6	Wire In - 9/18/07 - Sale Proceeds	Sale Proceeds	1210-000	4,029.26		9,029.26
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	2.20		9,031.46
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	5.75		9,037.21
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	4.83		9,042.04
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	4.32		9,046.36
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	3.58		9,049.94
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	2.15		9,052.09
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	2.14		9,054.23
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.86		9,056.09
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.14		9,057.23
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.12		9,058.35
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.15		9,059.50
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.15		9,060.65
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.12		9,061.77
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.88		9,062.65
11/19/08	000301	Litzler, Segner, Shaw, & McKenney, LLP Attn. Jim Shaw 1412 Main Street, Suite 2400 Dallas, Texas 75202	Per Order Entered on 11/17/08 Accountant's Fees			1,040.29	8,022.36
			Fees 981.00	3410-000			8,022.36
			Expenses 59.29	3420-000			8,022.36
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.73		8,023.09
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.42		8,023.51
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.07		8,023.58

Page Subtotals 9,063.87 1,040.29

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-41160 -BTR
Case Name: FRISBY, HEATHER EMILY

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4801 BofA - Money Market Account

Taxpayer ID No: *****2550
For Period Ending: 01/11/10

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 (\$)
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		8,023.64
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.07		8,023.71
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		8,023.89
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,024.09
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,024.29
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,024.49
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,024.69
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,024.89
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,025.09
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,025.29
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,025.49
01/11/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.06		8,025.55
01/11/10		Transfer to Acct #*****6748	Final Posting Transfer	9999-000		8,025.55	0.00

COLUMN TOTALS	9,065.84	9,065.84	0.00
Less: Bank Transfers/CD's	0.00	<u>8,025.55</u>	
Subtotal	9,065.84	1,040.29	
Less: Payments to Debtors		<u>0.00</u>	
Net	9,065.84	1,040.29	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-41160 -BTR
 Case Name: FRISBY, HEATHER EMILY
 Taxpayer ID No: *****2550
 For Period Ending: 01/11/10

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****6748 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 (\$)
01/11/10		Transfer from Acct #*****4801	BALANCE FORWARD Transfer In From MMA Account	9999-000	8,025.55		0.00 8,025.55

COLUMN TOTALS	8,025.55	0.00	8,025.55
Less: Bank Transfers/CD's	8,025.55	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 - *****4801	9,065.84	1,040.29	0.00
BofA - Checking Account - *****6748	0.00	0.00	8,025.55
	-----	-----	-----
	9,065.84	1,040.29	8,025.55
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 8,025.55 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 06-41160 Page 1
 Debtor Name: FRISBY, HEATHER EMILY Date: January 11, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Discover Bank/Discover Financial Svcs PO Box 3025 New Albany OH 43054-3025	Unsecured		\$8,557.35	\$0.00	\$8,557.35
000002 070 7100-00	Household Bank (SB), N.A. eCAST Settlement Corporation c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured		\$933.58	\$0.00	\$933.58
000003 070 7100-00	eCAST Settlement Corporation assignee of Household Finance Corporation/Beneficial POB 35480 Newark NJ 07193-5480	Unsecured		\$10,766.46	\$0.00	\$10,766.46
000004 080 7200-00	JEA Electric PO Box 44297 Jacksonville, FL	Unsecured		\$369.90	\$0.00	\$369.90
Case Totals:				\$20,627.29	\$0.00	\$20,627.29

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 06-41160
 Case Name: FRISBY, HEATHER EMILY
 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>
	<i>Discover Bank/Discover</i>		
<u>000001</u>	<u>Financial Svcs</u>	\$ _____	\$ _____
<u>000002</u>	<u>Household Bank (SB), N.A.</u>	\$ _____	\$ _____
	<i>eCAST Settlement Corporation</i>		
<u>000003</u>	<u>assignee of</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>000004</u>	<u>JEA Electric</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>
<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 \$ _____.