

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
SOMERS, STANLEY J § Case No. 06-42252
SOMERS, JENNIFER L §
§
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/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: 06-42252 BTR Judge: BRENDA T. RHOADES
Case Name: SOMERS, STANLEY J
SOMERS, JENNIFER L
For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 12/26/06 (f)
341(a) Meeting Date: 01/19/07
Claims Bar Date: 07/12/07

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. 931 Oak Street, Celina, Texas Debtor Claimed 100% Exemption on Schedule C	171,439.00	0.00	DA	0.00	FA
2. FINANCIAL ACCOUNTS Debtor Claimed 100% Exemption on Schedule C	686.99	0.00	DA	0.00	FA
3. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	20,515.00	0.00	DA	0.00	FA
4. BOOKS/COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	1,500.00	0.00	DA	0.00	FA
5. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	4,500.00	0.00	DA	0.00	FA
6. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	220.00	0.00	DA	0.00	FA
7. FIREARMS AND HOBBY EQUIPMENT Debtor Claimed 100% Exemption on Schedule C	475.00	0.00	DA	0.00	FA
8. INSURANCE POLICIES Debtor Claimed 100% Exemption on Schedule C	1.00	0.00	DA	0.00	FA
9. 2006 Ford Expedition Debtor Claimed 100% Exemption on Schedule C	47,266.64	0.00	DA	0.00	FA
10. 2006 Ford F150 Debtor Claimed 100% Exemption on Schedule C	31,836.39	0.00	DA	0.00	FA
11. 1997 Ford F150 Debtor Claimed 100% Exemption on Schedule C	5,750.00	0.00	DA	0.00	FA
12. ANIMALS Debtor Claimed 100% Exemption on Schedule C	125.00	0.00	DA	0.00	FA
13. 2006 TAX REFUND (u)	2,000.00	2,000.00		2,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		12.78	Unknown

FORM 1
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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

TOTALS (Excluding Unknown Values)	\$286,315.02	\$2,000.00		\$2,012.78	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee collected debtors' tax refund, item # 13.

Initial Projected Date of Final Report (TFR): 06/30/08 Current Projected Date of Final Report (TFR): 02/24/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-42252 -BTR
Case Name: SOMERS, STANLEY J
SOMERS, JENNIFER L
Taxpayer ID No: *****7897
For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6397 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
06/21/07	13	JENNIFER SOMERS CASHIER'S CHECK NO. 302222169 WASHINGTON MUTUAL BANK	TAX REFUND	1224-000	2,000.00		2,000.00
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.32		2,000.32
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.70		2,002.02
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.70		2,003.72
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.27		2,004.99
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.28		2,006.27
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	1.07		2,007.34
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	0.96		2,008.30
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	0.80		2,009.10
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.48		2,009.58
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.47		2,010.05
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.41		2,010.46
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.25		2,010.71
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.26		2,010.97
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.26		2,011.23
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.25		2,011.48
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.25		2,011.73
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.20		2,011.93
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.16		2,012.09
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.10		2,012.19
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,012.21
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,012.23
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,012.25
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.04		2,012.29
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.34

Page Subtotals 2,012.34 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-42252 -BTR
 Case Name: SOMERS, STANLEY J
 SOMERS, JENNIFER L
 Taxpayer ID No: *****7897
 For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****6397 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 (\$)
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.39
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.44
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.49
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.54
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.59
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.64
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.69
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,012.74
02/24/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.04		2,012.78
02/24/10		Transfer to Acct #*****1740	Final Posting Transfer	9999-000		2,012.78	0.00

COLUMN TOTALS	2,012.78	2,012.78	0.00
Less: Bank Transfers/CD's	0.00	2,012.78	
Subtotal	2,012.78	0.00	
Less: Payments to Debtors		0.00	
Net	2,012.78	0.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-42252 -BTR
 Case Name: SOMERS, STANLEY J
 SOMERS, JENNIFER L
 Taxpayer ID No: *****7897
 For Period Ending: 02/24/10

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****1740 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 (\$)
02/24/10		Transfer from Acct #*****6397	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,012.78		0.00 2,012.78

COLUMN TOTALS	2,012.78	0.00	2,012.78
Less: Bank Transfers/CD's	2,012.78	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 - *****6397	2,012.78	0.00	0.00
BofA - Checking Account - *****1740	0.00	0.00	2,012.78
	2,012.78	0.00	2,012.78
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,012.78 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 06-42252 Page 1
 Debtor Name: SOMERS, STANLEY J Date: February 24, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000004 070 7100-00	Portfolio Recovery Associates, LLC Successor Interest Providian Natl Bank PO Box 41067 Norfolk, VA 23541	Unsecured		\$7,406.01	\$0.00	\$7,406.01
000005 070 7100-00	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$595.42	\$0.00	\$595.42
000001 050 4110-00	Celina ISD c/o Perdue, Brandon, Fielder, et al P. O. Box 13430 Arlington, Texas 76094	Secured		\$0.00	\$0.00	\$0.00
000002 050 4210-00	Ford Motor Credit Company P.O. Box 537901 Livonia, MI 48153-7901	Secured		\$0.00	\$0.00	\$0.00
000003 050 4210-00	Ford Motor Credit Company P.O. Box 537901 Livonia, MI 48153-7901	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$8,001.43	\$0.00	\$8,001.43

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 06-42252

Case Name: SOMERS, STANLEY J

SOMERS, JENNIFER L

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>Portfolio Recovery Associates,</i>		
<u>000004</u>	<u>LLC</u>	\$ _____	\$ _____
<u>000005</u>	<u>Capital Recovery One</u>	\$ _____	\$ _____

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

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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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