

Linda S. Payne  
Chapter 7 Bankruptcy Trustee  
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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re: §  
§  
BOWIE, DOLLIE M § Case No. 07-41611  
§  
Debtor(s) §

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**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 3<sup>rd</sup> Parties  
Payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

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

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<sup>1</sup>The 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/LINDA PAYNE, 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: 07-41611 BTR Judge: Brenda T. Rhoades  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Date Filed (f) or Converted (c): 07/25/07 (f)  
341(a) Meeting Date: 08/20/07  
Claims Bar Date: 01/01/08

For Period Ending: 03/18/10

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. NOTE BY VISSAGE AND WILLIAMS Secured by property at 915 West 12th Street, Bonham., Note not collectible and house has 1st lien. Not worth value of first lien.	12,006.63	2,340.00	DA	2,340.00	FA
2. 9570 LIPSCOMB - BONHAM - HOMESTEAD	107,940.00	0.00	DA	0.00	FA
3. CASH AND CHECKING Social security deposits - used for everyday living.	491.41	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS	3,755.00	0.00	DA	0.00	FA
5. BOOKS, ETC.	130.00	0.00	DA	0.00	FA
6. CLOTHING AND JEWELRY	1,191.00	0.00	DA	0.00	FA
7. 1998 MERCURY GRAND MARQUIS	3,365.00	0.00	DA	0.00	FA
8. 2003 MUSTANG Deceased husband's vehicle - repossessed	0.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		5.05	Unknown

TOTALS (Excluding Unknown Values)	\$128,879.04	\$2,340.00		\$2,345.05	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 07-41611 BTR Judge: Brenda T. Rhoades  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Date Filed (f) or Converted (c): 07/25/07 (f)  
341(a) Meeting Date: 08/20/07  
Claims Bar Date: 01/01/08

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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:

Initial Projected Date of Final Report (TFR): 12/01/09

Current Projected Date of Final Report (TFR): 12/01/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-41611 -BTR  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*2534 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*7626  
For Period Ending: 03/18/10

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
C 09/30/09	1	Karan Williams	Note Payment	1121-000	180.00		180.00
C 10/01/09		Transfer from Acct #*****9165	Bank Funds Transfer	9999-000	1,984.03		2,164.03
C 10/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.24		2,164.27
C 11/23/09	1	Karen Williams	Note payment	1121-000	180.00		2,344.27
C 11/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.25		2,344.52
C 12/31/09	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.28		2,344.80
C 01/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.11		2,344.91
C 02/26/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.08		2,344.99
03/18/10	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.06		2,345.05
03/18/10		Transfer to Acct #*****3029	Final Posting Transfer	9999-000		2,345.05	0.00

Page Subtotals 2,345.05 2,345.05

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-41611 -BTR  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*2534 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*7626  
For Period Ending: 03/18/10

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 (\$)
COLUMN TOTALS					2,345.05	2,345.05	0.00
Less: Bank Transfers/CD's					1,984.03	2,345.05	
Subtotal					361.02	0.00	
Less: Payments to Debtors						0.00	
Net					361.02	0.00	

Page Subtotals 0.00 0.00

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

Case No: 07-41611 -BTR  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*3029 Checking Account

Taxpayer ID No: \*\*\*\*\*7626  
For Period Ending: 03/18/10

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
03/18/10		Transfer from Acct #*****2534	Transfer In From MMA Account	9999-000	2,345.05		2,345.05

COLUMN TOTALS	2,345.05	0.00	2,345.05
Less: Bank Transfers/CD's	<u>2,345.05</u>	<u>0.00</u>	
Subtotal	0.00	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	0.00	0.00	

Page Subtotals                      2,345.05                      0.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 07-41611 -BTR  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: JPMorgan Chase Bank, N.A.  
Account Number / CD #: \*\*\*\*\*9165 Money Market Account

Taxpayer ID No: \*\*\*\*\*7626  
For Period Ending: 03/18/10

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
C 09/13/07	1	Dollie Bowie	Note payment DEPOSIT CHECK #7622	1121-000	180.00		180.00
C 09/13/07	1	Moss and Cox	Note payment DEPOSIT CHECK #3844	1121-000	180.00		360.00
C 09/28/07	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	0.07		360.07
C 10/11/07	1	Karan Williams	Note payment DEPOSIT CHECK #687	1121-000	180.00		540.07
C 10/31/07	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	0.26		540.33
C 11/15/07	1	Karan Williams	Note payment DEPOSIT CHECK #4949	1121-000	180.00		720.33
C 11/30/07	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	0.31		720.64
C 12/31/07	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	0.36		721.00
C 01/17/08	1	Karen Williams	Note payment DEPOSIT CHECK #6992	1121-000	180.00		901.00
C 01/31/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	0.35		901.35
C 02/12/08	1	Karan Williams	Payment on note DEPOSIT CHECK #635	1121-000	180.00		1,081.35

Page Subtotals 1,081.35 0.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 07-41611 -BTR  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: JPMorgan Chase Bank, N.A.  
Account Number / CD #: \*\*\*\*\*9165 Money Market Account

Taxpayer ID No: \*\*\*\*\*7626  
For Period Ending: 03/18/10

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 (\$)
C 02/29/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	0.19		1,081.54
C 03/31/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.20		1,081.74
C 04/30/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.15		1,081.89
C 05/30/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.13		1,082.02
C 06/30/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.13		1,082.15
C 07/10/08	1	Karen Williams	Catch up on note payment	1121-000	900.00		1,982.15
C 07/31/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.20		1,982.35
C 08/29/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.23		1,982.58
C 09/30/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.26		1,982.84
C 10/31/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.21		1,983.05
C 11/28/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.15		1,983.20
C 12/31/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		1,983.34
C 01/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		1,983.42
C 02/27/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		1,983.49

Page Subtotals 902.14 0.00

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

Case No: 07-41611 -BTR  
Case Name: BOWIE, DOLLIE M

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: JPMorgan Chase Bank, N.A.  
Account Number / CD #: \*\*\*\*\*9165 Money Market Account

Taxpayer ID No: \*\*\*\*\*7626  
For Period Ending: 03/18/10

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 (\$)
C 03/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		1,983.57
C 04/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		1,983.65
C 05/29/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		1,983.72
C 06/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		1,983.80
C 07/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		1,983.88
C 08/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		1,983.96
C 09/30/09	INT	JPMorgan Chase Bank, N.A.	INTEREST REC'D FROM BANK	1270-000	0.07		1,984.03
C 10/01/09		Transfer to Acct #*****2534	Bank Funds Transfer	9999-000		1,984.03	0.00

COLUMN TOTALS	1,984.03	1,984.03	0.00
Less: Bank Transfers/CD's	0.00	1,984.03	
Subtotal	1,984.03	0.00	
Less: Payments to Debtors		0.00	
Net	1,984.03	0.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****2534	361.02	0.00	0.00
Checking Account - *****3029	0.00	0.00	2,345.05
Money Market Account - *****9165	1,984.03	0.00	0.00
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Page Subtotals 0.54 1,984.03



EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-41611

Page 1

Date: March 18, 2010

Debtor Name: BOWIE, DOLLIE M

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
1 610 7100-00	DISCOVER BANK/DFS SERVICES LLC POB 3025 NEW ALBANY, OH 43054	Unsecured		\$13,414.03	\$0.00	\$13,414.03
2 070 7100-00	CHARMING SHOPPES - BEDFORD FAIR FIRST EXPRESS PO BOX 856750 LOUISVILLE, KY 40285	Unsecured		\$31.74	\$0.00	\$31.74
3 070 7100-00	CHARMING SHOPPES - ARIZONA MAIL ORDER FIRST EXPRESS PO BOX 856750 LOUISVILLE, KY 40285	Unsecured		\$123.03	\$0.00	\$123.03
Case Totals:				\$13,568.80	\$0.00	\$13,568.80

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

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 07-41611  
 Case Name: BOWIE, DOLLIE M  
 Trustee Name: LINDA PAYNE, 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: LINDA PAYNE, 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>
	<i>DISCOVER BANK/DFS</i>		
<u>1</u>	<u>SERVICES LLC</u>	\$ _____	\$ _____
	<i>CHARMING SHOPPES -</i>		
<u>2</u>	<u>BEDFORD FAIR</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>CHARMING SHOPPES -</i>		
<u>3</u>	<u>ARIZONA MAIL ORDER</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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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  
\$ .