

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
SMART, CARL A. § Case No. 07-41912
SMART, JULIA MALLOY §
§
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: 07-41912 BTR Judge: BRENDA T. RHOADES
Case Name: SMART, CARL A.
SMART, JULIA MALLOY
For Period Ending: 08/11/10

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 08/25/07 (f)
341(a) Meeting Date: 09/17/07
Claims Bar Date: 12/17/07

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. 3536 HIGH VISTA DRIVE, CARROLLTON, TX Gross Sale = \$280,000.00 plus \$31.65 HOA assessment less \$13,387.52 commission less \$250.00 Settlement Fee less \$150.00 Document Preparation less \$1,804.00 Title Insurance less \$5.00 Guaranty Fee less \$48.95 Tax Certificate less \$20.00 Courier/Overnight Delivery Fee less \$32.00 Recording Fees less \$ 1,430.65 HOA Due/Resale Cert/Transfer less \$362.64 Utility Billing less \$3,216.89 Denton Co Taxes less \$244,824.00 First Mortgage payoff less \$1,500.00 Second Mortgage Payoff = net proceeds for estate of \$13,000.00. Earnest money of \$5,000.00 + remaining sale proceeds of \$8,000.00 = \$13,000.00.+ \$50.00 reduced charge = \$13,050.00.	371,000.00	13,050.00		280,000.00	FA
2. 1600 MISSION RIDGE TRAIL, CARROLLTON, TX Debtor Claimed 100% Exemption on Schedule C	152,000.00	0.00	DA	0.00	FA
3. CASH ON HAND	99.42	0.00	DA	0.00	FA
4. FINANCIAL ACCOUNTS	92.85	0.00	DA	0.00	FA
5. SECURITY DEPOSITS	275.00	0.00	DA	0.00	FA
6. HOUSEHOLD GOODS Debtor exempted a value of \$4,737.00. Trustee will abandon the remaining value.	4,837.00	0.00	DA	0.00	FA
7. BOOKS / COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	75.00	0.00	DA	0.00	FA
8. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	100.00	0.00	DA	0.00	FA
9. FURS AND JEWELRY	2,300.00	0.00	DA	0.00	FA
10. 2 PISTOLS Debtor Claimed 100% Exemption on Schedule C	200.00	0.00	DA	0.00	FA
11. ACCTS RECVBLE: JUDGMENT AGAINST LETITIA WILLAMS	2,600.00	0.00	DA	0.00	FA

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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
12. 1999 JEEP CHEROKEE Debtor Claimed 100% Exemption on Schedule C	4,200.00	0.00	DA	0.00	FA
13. 2005 JEEP GRAND CHEROKEE No Equity	21,000.00	0.00	DA	0.00	FA
14. 2007 TAX REFUND (u)	0.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		14.41	Unknown

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$558,779.27	\$13,050.00		\$280,014.41	\$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:

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the trustee. The trustee is a partner in the same firm. Michael Crane is employed as a real estate broker. Sheldon E. Levy, CPA is employed as an accountant. On May 21, 2008, Order Authorizing Trustee to Sell Real Property was entered, item # 1. Quilling, Selander, Cummiskey & Lownds, P.C. will not be filing a fee application.

Initial Projected Date of Final Report (TFR): 12/31/08 Current Projected Date of Final Report (TFR): 08/11/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-41912 -BTR
 Case Name: SMART, CARL A.
 SMART, JULIA MALLOY
 Taxpayer ID No: *****0430
 For Period Ending: 08/11/10

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****1068 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
06/03/08	1	CHICAGO TITLE INSURANCE CO. TRUSTEE ESCROW ACCT # 12 PRESTON CTR 8117 PRESTON RD, STE. 100 DALLAS, TX 75225	SALE PROCEEDS	1110-000	8,000.00		8,000.00
06/03/08	1	BANK OF AMERICA CASHIER'S CHECK 2933322 REMITTER: JAMES L. REID	EARNEST MONEY	1110-000	5,000.00		13,000.00
06/17/08	1	CHICAGO TITLE INSURANCE CO. TRUSTEE ESCROW ACCT #12 PRESTON CTR 8117 PRESTON RD., SUITE 100 DALLAS, TX 75225	REDUCED CHARGE TO SELLER	1110-000	50.00		13,050.00
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.41		13,051.41
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.66		13,053.07
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.65		13,054.72
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.61		13,056.33
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.27		13,057.60
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.07		13,058.67
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.66		13,059.33
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.11		13,059.44
01/30/09	000301	Sheldon E. Levy, CPA 6320 Southwest Blvd., Ste. 204 Ft. Worth, TX 76109	Per Order Entered on 1/29/09 Accountant's Fees			1,423.65	11,635.79
			Fees 1,330.00	3410-000			11,635.79
			Expenses 93.65	3420-000			11,635.79
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		11,635.88
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.10		11,635.98
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.26		11,636.24
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.29		11,636.53

Page Subtotals 13,060.18 1,423.65

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-41912 -BTR
 Case Name: SMART, CARL A.
 SMART, JULIA MALLOY
 Taxpayer ID No: *****0430
 For Period Ending: 08/11/10

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****1068 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	0.30		11,636.83
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		11,637.13
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		11,637.43
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.29		11,637.72
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.29		11,638.01
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		11,638.31
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		11,638.61
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.29		11,638.90
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.27		11,639.17
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.31		11,639.48
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.29		11,639.77
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.29		11,640.06
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.30		11,640.36
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.29		11,640.65
08/11/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.11		11,640.76
08/11/10		Transfer to Acct #*****6655	Final Posting Transfer	9999-000		11,640.76	0.00

COLUMN TOTALS	13,064.41	13,064.41	0.00
Less: Bank Transfers/CD's	0.00	11,640.76	
Subtotal	13,064.41	1,423.65	
Less: Payments to Debtors		0.00	
Net	13,064.41	1,423.65	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-41912 -BTR
 Case Name: SMART, CARL A.
 SMART, JULIA MALLOY
 Taxpayer ID No: *****0430
 For Period Ending: 08/11/10

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****6655 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 (\$)
08/11/10		Transfer from Acct #*****1068	BALANCE FORWARD Transfer In From MMA Account	9999-000	11,640.76		0.00 11,640.76

COLUMN TOTALS	11,640.76	0.00	11,640.76
Less: Bank Transfers/CD's	11,640.76	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 - *****1068	13,064.41	1,423.65	0.00
BofA - Checking Account - *****6655	0.00	0.00	11,640.76
	-----	-----	-----
	13,064.41	1,423.65	11,640.76
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 11,640.76 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-41912 Page 1
 Debtor Name: SMART, CARL A. Date: August 11, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Jeffrey R. Hacker, P.C. 16801 Addison Road, Suite 124 Addison, Texas 75001-5696	Unsecured		\$1,000.00	\$0.00	\$1,000.00
000002 070 7100-00	Asset Acceptance LLC Southwestern Bell Po Box 2036 Warren MI 48090	Unsecured		\$270.58	\$0.00	\$270.58
000003 070 7100-00	Asset Acceptance LLC Po Box 2036 Warren MI 48090	Unsecured		\$2,395.94	\$0.00	\$2,395.94
000005 070 7100-00	Vativ Recovery Solutions, LLC As Agent for Palisades/Asta P.O. Box 19249 Sugar Land, TX 77496	Unsecured		\$275.41	\$0.00	\$275.41
000004 070 7100-00	Wilserv Credit Union PO Box 949 Tulsa OK 74101-0949	Secured		\$32,344.67	\$0.00	\$32,344.67
Case Totals:				\$36,286.60	\$0.00	\$36,286.60

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-41912
 Case Name: SMART, CARL A.
 SMART, JULIA MALLOY
 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>000002</u>	<u>Asset Acceptance LLC</u>	\$ _____	\$ _____
<u>000003</u>	<u>Asset Acceptance LLC</u>	\$ _____	\$ _____
<u>000005</u>	<u>Vativ Recovery Solutions, LLC</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 \$ _____.