

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/Michelle H. Chow, 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: 07-42679 BTR Judge: BRENDA T. RHOADES
Case Name: ESTLER, KELCEY JOHN
ESTLER, KAREN LYNN
For Period Ending: 10/30/09

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 11/14/07 (f)
341(a) Meeting Date: 12/14/07
Claims Bar Date: 04/08/08

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. 429 COPPERAS TRAIL, HIGHLAND VILLAGE, TX 75077 SIN Debtor lists lien of \$165,981.61 Debtors select TEXAS PROPERTY CODE EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C	210,000.00	0.00	DA	0.00	FA
2. BOA Checking xxx6369 The 3 bank accounts (asset numbers 2, 3, and 4) will be administered under this line item. 3 bank accounts: \$20 + \$20 + \$1,250 = \$1,290.00	20.00	1,290.00		1,290.00	FA
3. BOA checking xx3654 See note on asset above.	20.00	0.00	DA	0.00	FA
4. Compass Bank xx0165 See asset #2 above.	1,250.00	0.00	DA	0.00	FA
5. ITEMIZED HOUSEHOLD GOODS PER SCHEDULES	5,400.00	0.00	DA	0.00	FA
6. CDS, BOOKS	200.00	0.00	DA	0.00	FA
7. HUSBAND'S & WIFE'S CLOTHING	1,000.00	0.00	DA	0.00	FA
8. HUSBAND'S AND WIFE'S JEWELRY	700.00	0.00	DA	0.00	FA
9. SPORTING EQUIPMENT, CAMERAS, 3 BIKES	800.00	0.00	DA	0.00	FA
10. GENERAL AMERICAN TERM LIFE	0.00	0.00	DA	0.00	FA
11. GENERAL AMERICAN TERM LIFE	0.00	0.00	DA	0.00	FA
12. ING KAREN 401 K ACCOUNT #: XXX378	7,076.00	0.00	DA	0.00	FA
13. FIDELITY KAREN 401 K	1,470.00	0.00	DA	0.00	FA
14. OPPENNEIMER FUNDS 401 K ACCOUNT #: XXX0047	9,356.00	0.00	DA	0.00	FA
15. 2007 SATURN MILEAGE: 14,000 Debtors list lien of \$17,964.96 Exempted at \$0 but no equity.	16,000.00	0.00	DA	0.00	FA
16. 2007 SATURN AURA MILEAGE: 1200	23,000.00	0.00	DA	0.00	FA

FORM 1
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ASSET CASES

Case No: 07-42679 BTR Judge: BRENDA T. RHOADES
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ESTLER, KAREN LYNN

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 11/14/07 (f)
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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
FMV and lien listed as \$23,000. Appears to be new car; 1200 miles on petition date, and first payment was due after date of filing. Exempted at \$0 but no equity.					
17. BOX ENCLOSED 10' TRAILER	1,200.00	0.00	DA	0.00	FA
18. MECHANICS TOOL BOX	500.00	0.00	DA	0.00	FA
19. MISC MECHANIC TOOLS (WRENCHES, DIAGNOSTIC TOOLS, E	1,000.00	0.00	DA	0.00	FA
20. VARIOUS HOME TOOLS (POWER DRILL, SAWS, ETC)	500.00	0.00	DA	0.00	FA
21. HAND TOOLS	500.00	0.00	DA	0.00	FA
22. 2 COMPUTERS (1 LAPTOP & 1 DESKTOP)	600.00	0.00	DA	0.00	FA
23. TAX REFUND (u)	0.00	0.00	DA	0.00	FA
Trustee intends to administer 87% (318/365) of any 2007 tax refund. No refund to administer.					
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		2.59	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$280,592.00	\$1,290.00	\$1,292.59	\$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:

As of date TFR submitted to UST: 10/30/09

The assets administered in this case were the cash and bank balances. Trustee investigated but did not administer any tax refund.

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

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

/s/ Michelle H. Chow, Trustee

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 07-42679 BTR Judge: BRENDA T. RHOADES
Case Name: ESTLER, KELCEY JOHN
ESTLER, KAREN LYNN

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 11/14/07 (f)
341(a) Meeting Date: 12/14/07
Claims Bar Date: 04/08/08

Date: 10/30/09

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-42679 -BTR
 Case Name: ESTLER, KELCEY JOHN
 ESTLER, KAREN LYNN
 Taxpayer ID No: *****8445
 For Period Ending: 10/30/09

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****3656 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
01/07/08	2	Karen Estler Kelcey J Estler 429 Copperas Tr. Highland Village TX 75077	nonexempt bank balances	1129-000	1,290.00		1,290.00
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	0.37		1,290.37
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.31		1,290.68
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.31		1,290.99
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.26		1,291.25
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.16		1,291.41
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.16		1,291.57
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.16		1,291.73
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.16		1,291.89
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.16		1,292.05
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.13		1,292.18
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.10		1,292.28
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.07		1,292.35
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,292.36
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,292.37
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,292.38
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.03		1,292.41
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.03		1,292.44
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.03		1,292.47
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.03		1,292.50
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.03		1,292.53
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.03		1,292.56
10/30/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		1,292.59
10/30/09		Transfer to Acct #*****2626	Final Posting Transfer	9999-000		1,292.59	0.00

Page Subtotals 1,292.59 1,292.59

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-42679 -BTR
 Case Name: ESTLER, KELCEY JOHN
 ESTLER, KAREN LYNN
 Taxpayer ID No: *****8445
 For Period Ending: 10/30/09

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****3656 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 (\$)
COLUMN TOTALS					1,292.59	1,292.59	0.00
Less: Bank Transfers/CD's					0.00	1,292.59	
Subtotal					1,292.59	0.00	
Less: Payments to Debtors						0.00	
Net					1,292.59	0.00	

Page Subtotals 0.00 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-42679 -BTR
 Case Name: ESTLER, KELCEY JOHN
 ESTLER, KAREN LYNN
 Taxpayer ID No: *****8445
 For Period Ending: 10/30/09

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2626 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 (\$)
10/30/09		Transfer from Acct #*****3656	BALANCE FORWARD Transfer In From MMA Account	9999-000	1,292.59		0.00 1,292.59

COLUMN TOTALS	1,292.59	0.00	1,292.59
Less: Bank Transfers/CD's	1,292.59	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 - *****3656	1,292.59	0.00	0.00
BofA - Checking Account - *****2626	0.00	0.00	1,292.59
	-----	-----	-----
	1,292.59	0.00	1,292.59
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 10/30/09
 MICHELLE H. CHOW, TRUSTEE

Page Subtotals 1,292.59 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-42679 Page 1 Date: October 30, 2009
Debtor Name: ESTLER, KELCEY JOHN Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 050 4700-00	City of Highland Village c/o Elizabeth Banda, Esq. Perdue, Brandon, Fielder, et al P. O. Box 13430 Arlington, Texas 76094	Secured	Filed 11/27/07 Order 10/29/09 #18 disallow in entirety	\$0.00	\$1,078.58	\$0.00
000002 070 7100-00	Tracy Campbell P.O. Box 6025 Parsippany, NJ 07054	Unsecured	Filed 12/27/07	\$0.00	\$227.48	\$227.48
000003 070 7100-00	Discover Bank/DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured	Filed 01/16/08	\$0.00	\$7,303.39	\$7,303.39
000004 070 7100-00	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured	Filed 01/25/08	\$0.00	\$1,038.19	\$1,038.19
000005 070 7100-00	Sallie Mae c/o Sallie Mae, Inc. 220 Lasley Ave. Wilkes-Barre, PA 18706	Unsecured	Filed 02/08/08	\$0.00	\$1,871.32	\$1,871.32
000006 070 7100-00	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 03/12/08	\$0.00	\$25,675.23	\$25,675.23
000007 070 7100-00	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured	Filed 03/12/08	\$0.00	\$1,651.91	\$1,651.91
000008 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured x 4983	Filed 03/12/08	\$0.00	\$971.77	\$971.77
000009 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured x5635	Filed 03/12/08	\$0.00	\$2,052.56	\$2,052.56
000010 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured x7725	Filed 03/12/08	\$0.00	\$4,708.22	\$4,708.22
000011 070 7100-00	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured	Filed 03/13/08	\$0.00	\$9,008.43	\$9,008.43

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-42679 Page 2 Date: October 30, 2009
 Debtor Name: ESTLER, KELCEY JOHN Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000012 070 7100-00	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark NJ 07193-5480	Unsecured	Filed 03/25/08	\$0.00	\$483.82	\$483.82
000013 070 7100-00	LVNV Funding LLC its successors and assigns as assignee of Washington Mutual Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 03/25/08	\$0.00	\$1,770.38	\$1,770.38
000014 070 7100-00	Citibank (South Dakota) N.A. DBA: HOME DEPOT P. O. Box 9025 Des Moines, IA 50368	Unsecured	Filed 03/26/08	\$0.00	\$8,820.13	\$8,820.13
Case Totals:				\$0.00	\$66,661.41	\$65,582.83

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-42679

Case Name: ESTLER, KELCEY JOHN

ESTLER, KAREN LYNN

Trustee Name: Michelle H. Chow, 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: Michelle H. Chow, 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>
<u>000002</u>	<u>Tracy Campbell</u>	\$ _____	\$ _____
	<u>Discover Bank/DFS Services</u>		
<u>000003</u>	<u>LLC</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000004</u>	<u>CHASE BANK USA</u>	\$ <u> </u>	\$ <u> </u>
<u>000005</u>	<u>Sallie Mae</u>	\$ <u> </u>	\$ <u> </u>
	<i>LVNV Funding LLC its</i>		
<u>000006</u>	<u>successors and assigns as</u>	\$ <u> </u>	\$ <u> </u>
	<i>American Express Centurion</i>		
<u>000007</u>	<u>Bank</u>	\$ <u> </u>	\$ <u> </u>
<u>000008</u>	<u>Roundup Funding, LLC</u>	\$ <u> </u>	\$ <u> </u>
<u>000009</u>	<u>Roundup Funding, LLC</u>	\$ <u> </u>	\$ <u> </u>
<u>000010</u>	<u>Roundup Funding, LLC</u>	\$ <u> </u>	\$ <u> </u>
<u>000011</u>	<u>CHASE BANK USA</u>	\$ <u> </u>	\$ <u> </u>
	<i>eCAST Settlement Corporation</i>		
<u>000012</u>	<u>assignee of</u>	\$ <u> </u>	\$ <u> </u>
	<i>LVNV Funding LLC its</i>		
<u>000013</u>	<u>successors and assigns as</u>	\$ <u> </u>	\$ <u> </u>
<u>000014</u>	<u>Citibank (South Dakota) N.A.</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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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