

Linda S. Payne
Chapter 7 Bankruptcy Trustee
12770 Coit Road, Suite 541
Dallas, TX 75251
972 628 3695
linda@paynetrustee.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
THORN, CHRISTOPHER B. § Case No. 08-40054
THORN, KIMBERLY D. §
§
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/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: 08-40054 BTR Judge: Brenda T. Rhoades
Case Name: THORN, CHRISTOPHER B.
THORN, KIMBERLY D.
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 01/10/08 (f)
341(a) Meeting Date: 02/11/08
Claims Bar Date: 06/30/08

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. HOMESTEAD 5921 CHATHAM LANE, THE COLONY, TX 7505	219,857.00	0.00	DA	0.00	FA
2. 1/9 710 Rowland Rd Debtor testified that uncle lives in house. Remote part of Louisiana, little value	22,222.00	1,000.00		1,000.00	FA
3. Percertage of acreage leased Debtor owns 1/9th of 75%. His portion may be worth about \$1,000.00	14,000.00	1,000.00		1,000.00	FA
4. LOT #41 Debtor owns 1/9th of 75% in Monroe Lousiana Sun valley Estates	500.00	50.00		500.00	FA
5. LOTS 43-46 1/9TH OF 75% INTEREST Debtor owns 1/9th of 75% in Monroe, Louisiana Sun Valley Estates	2,000.00	500.00		500.00	FA
6. 533&535 SIGNAL HILL CT Wachovia has MLS and is cross collateralized with store CK Wines notes	105,700.00	0.00		1,000.00	FA
7. VACANT LOT 1.5 ACRES Debtor owns 1/3 - lot in Monroe, Lousiana. Located on Rowland Road.	5,000.00	1,000.00		1,000.00	FA
8. CASH ON HAND	0.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 08-40054 BTR Judge: Brenda T. Rhoades
Case Name: THORN, CHRISTOPHER B.
THORN, KIMBERLY D.

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 01/10/08 (f)
341(a) Meeting Date: 02/11/08
Claims Bar Date: 06/30/08

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
9. BANK ACCOUNTS 5 ACCOUNTS - Washington mutual is the only one with money.	1,596.92	1,596.92		2,379.36	FA
10. HOUSEHOLD GOODS AND FURNISHINGS	5,095.00	0.00	DA	0.00	FA
11. BOOKS, ART, ANTIQUES AND COLLECTIBLES	1,500.00	0.00	DA	0.00	FA
12. WEARING APPAREL	500.00	0.00	DA	0.00	FA
13. FURS AND JEWELRY	2,000.00	0.00	DA	0.00	FA
14. 401 K	139,267.97	0.00	DA	0.00	FA
15. PEPSICO 401K	212.31	0.00	DA	0.00	FA
16. IPROFIT SHARING PLAN	85,116.65	0.00	DA	0.00	FA
17. 2003 NISSAN ALTIMA	9,995.00	0.00	DA	0.00	FA
18. 2005 TOYOTA	13,680.00	0.00	DA	0.00	FA
19. ANIMALS	0.00	0.00	DA	0.00	FA
20. TAX REFUND Tax return in quikdocs	9,000.00	9,000.00		2,766.62	FA

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 08-40054 BTR Judge: Brenda T. Rhoades
Case Name: THORN, CHRISTOPHER B.
THORN, KIMBERLY D.

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 01/10/08 (f)
341(a) Meeting Date: 02/11/08
Claims Bar Date: 06/30/08

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
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		7.97	Unknown

TOTALS (Excluding Unknown Values)	\$637,242.85	\$14,146.92		\$10,153.95	Gross Value of Remaining Assets \$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:

Initial Projected Date of Final Report (TFR): 08/01/09 Current Projected Date of Final Report (TFR): 07/01/10

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40054 -BTR
Case Name: THORN, CHRISTOPHER B.
THORN, KIMBERLY D.
Taxpayer ID No: *****6385
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****1890 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
C 10/01/09		Transfer from Acct #*****2465	Bank Funds Transfer	9999-000	10,149.21		10,149.21
C 10/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	1.23		10,150.44
C 11/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	1.27		10,151.71
C 12/17/09	000101	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Attorney Fees	3210-000		700.00	9,451.71
C 12/17/09	000102	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Attorney Expenses	3220-000		8.64	9,443.07
C 12/31/09	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	1.24		9,444.31
C 01/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.43		9,444.74
C 02/26/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.34		9,445.08
03/18/10	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.23		9,445.31
03/18/10		Transfer to Acct #*****3045	Final Posting Transfer	9999-000		9,445.31	0.00

Page Subtotals 10,153.95 10,153.95

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40054 -BTR
 Case Name: THORN, CHRISTOPHER B.
 THORN, KIMBERLY D.
 Taxpayer ID No: *****6385
 For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****1890 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 (\$)
		Memo Allocation Receipts:	0.00				
		Memo Allocation Disbursements:	0.00				
		Memo Allocation Net:	0.00				
			COLUMN TOTALS		10,153.95	10,153.95	0.00
			Less: Bank Transfers/CD's		10,149.21	9,445.31	
			Subtotal		4.74	708.64	
			Less: Payments to Debtors			0.00	
			Net		4.74	708.64	

Page Subtotals 0.00 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40054 -BTR
 Case Name: THORN, CHRISTOPHER B.
 THORN, KIMBERLY D.
 Taxpayer ID No: *****6385
 For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****3045 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 (\$)
			BALANCE FORWARD				0.00
03/18/10		Transfer from Acct #*****1890	Transfer In From MMA Account	9999-000	9,445.31		9,445.31

Memo Allocation Receipts:	0.00	COLUMN TOTALS	9,445.31	0.00	9,445.31
Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's	<u>9,445.31</u>	<u>0.00</u>	
Memo Allocation Net:	<u>0.00</u>	Subtotal	0.00	0.00	
		Less: Payments to Debtors		<u>0.00</u>	
		Net	0.00	0.00	

Page Subtotals 9,445.31 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40054 -BTR
Case Name: THORN, CHRISTOPHER B.
THORN, KIMBERLY D.
Taxpayer ID No: *****6385
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: JPMorgan Chase Bank, N.A.
Account Number / CD #: *****2465 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
C 11/13/08	20	Christopher Thorn	Payment for non exempt assets DEPOSIT CHECK #2968 Memo Amount: 2,766.62	1129-000	5,145.98		5,145.98
	9		Tax Refund Memo Amount: 2,379.36 Bank account	1129-000			
C 11/28/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.21		5,146.19
C 12/31/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		5,146.55
C 01/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		5,146.75
C 02/27/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		5,146.94
C 03/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,147.16
C 04/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		5,147.37
C 05/29/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		5,147.57
C 06/04/09	2	Lawrence Thorn	Court approved sale of property. Memo Amount: 1,000.00	1110-000	5,000.00		10,147.57
	3		Sale of debtor's interest Memo Amount: 1,000.00	1110-000			
	4		Sale of debtor's interest Memo Amount: 500.00	1110-000			

Page Subtotals 10,147.57 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40054 -BTR
Case Name: THORN, CHRISTOPHER B.
THORN, KIMBERLY D.
Taxpayer ID No: *****6385
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: JPMorgan Chase Bank, N.A.
Account Number / CD #: *****2465 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 (\$)
	6		Sale of debtor's interest Memo Amount: 1,000.00	1110-000			
	7		Sale of debtor's interest Memo Amount: 1,000.00	1110-000			
	5		Sale of debtor's interest Memo Amount: 500.00	1110-000			
C 06/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.40		10,147.97
C 07/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.42		10,148.39
C 08/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.42		10,148.81
C 09/30/09	INT	JPMorgan Chase Bank, N.A.	INTEREST REC'D FROM BANK	1270-000	0.40		10,149.21
C 10/01/09		Transfer to Acct #*****1890	Bank Funds Transfer	9999-000		10,149.21	0.00

Memo Allocation Receipts: 10,145.98
Memo Allocation Disbursements: 0.00

Memo Allocation Net: 10,145.98

COLUMN TOTALS 10,149.21 10,149.21 0.00
Less: Bank Transfers/CD's 0.00 10,149.21
Subtotal 10,149.21 0.00
Less: Payments to Debtors 0.00
Net 10,149.21 0.00

Total Allocation Receipts: 10,145.98
Total Allocation Disbursements: 0.00

Total Memo Allocation Net: 10,145.98

TOTAL - ALL ACCOUNTS NET DEPOSITS NET DISBURSEMENTS ACCOUNT BALANCE
Money Market Account - *****1890 4.74 708.64 0.00
Checking Account - *****3045 0.00 0.00 9,445.31
Money Market Account - *****2465 10,149.21 0.00 0.00

Page Subtotals 1.64 10,149.21

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-40054 Page 1
 Debtor Name: THORN, CHRISTOPHER B. Date: March 18, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3210-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$700.00	\$700.00	\$0.00
001 3220-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$8.64	\$8.64	\$0.00
1 040 5800-00	FORT WORTH ISD C/O ELIZABETH BANDA, ESQ.,PERDUE, BRANDON, FIELDER, ET AL,P. O. BOX 13430 ARLINGTON, TX 76094	Priority		\$0.00	\$0.00	\$0.00
3 040 5800-00	GRAYSON COUNTY C/O LAURIE SPINDLER,LINEBARGER GOGGAN BLAIR & SAMPSON, LLP,2323 BRYAN ST., SUI DALLAS, TX 75201	Priority		\$0.00	\$0.00	\$0.00
7 040 5800-00	TARRANT COUNTY C/O LAURIE SPINDLER,LINEBARGER GOGGAN BLAIR & SAMPSON, LLP,2323 BRYAN ST., SUI DALLAS, TX 75201	Priority		\$0.00	\$0.00	\$0.00
5 610 7100-00	DISCOVER BANK/DFS SERVICES LLC POB 3025 NEW ALBANY, OH 43054	Unsecured		\$13,919.65	\$0.00	\$13,919.65
6 610 7100-00	JWP LEWISVILLE CENTER C/O OF FIRST COMMERCIAL 2016 JUSTIN ROAD, SUITE 300 LEWISVILLE, TX 75077	Unsecured		\$2,120.01	\$0.00	\$2,120.01
8 610 7100-00	Advanta Bank Corp c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$11,232.00	\$0.00	\$11,232.00
9 610 7100-00	STEVEN D. SKOLNIK, TRUSTEE C/O MICHELLE E. SHRIRO, ESQ.,SINGER & LEVICK, P.C.,16200 ADDISON RD. #140 ADDISON, TX 75001	Unsecured		\$59,869.60	\$0.00	\$59,869.60

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-40054 Page 2
 Debtor Name: THORN, CHRISTOPHER B. Date: March 18, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
10 610 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA BY AMERICAN INFOSOURCE L.P. AS ITS AGENT 4515 N SANTA FE AVE OKLAHOMA CITY, OK 73118	Unsecured		\$28,870.29	\$0.00	\$28,870.29
2 100 4110-00	WACHOVIA SMALL BUSINESS CAPITAL C/O MICHAEL P. MENTON SETTLEPOU,3333 LEE PARKWAY, EIGHTH FLOOR DALLAS, TX 75219	Secured		\$0.00	\$0.00	\$0.00
4 050 4210-00	SST, INC. POST OFFICE BOX 3999 ST. JOSEPH, MO 64503	Secured		\$16,754.36	\$0.00	\$16,754.36
Case Totals:				\$133,474.55	\$708.64	\$132,765.91

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-40054
 Case Name: THORN, CHRISTOPHER B.
 THORN, KIMBERLY D.
 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>
<u>3</u>	<u>GRAYSON COUNTY</u>	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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>5</u>	<u>SERVICES LLC</u>	\$ _____	\$ _____
<u>6</u>	<u>JWP LEWISVILLE CENTER</u>	\$ _____	\$ _____

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