

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
WILCOX, WALTER W.	§	Case No. 08-40736
WILCOX, SANDRA J.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed 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:

- Payments made under an interim disbursement
- Administrative expenses
- Other payments to creditors
- Non-estate funds paid to 3rd Parties
- Exemptions paid to the debtor
- Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

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.

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

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims 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 \$ _____². 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/Mark A. Weisbart
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.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 08-40736 BTR Judge: BRENDA T. RHOADES
Case Name: WILCOX, WALTER W.
WILCOX, SANDRA J.
For Period Ending: 11/29/10

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 03/28/08 (f)
341(a) Meeting Date: 04/25/08
Claims Bar Date: 07/29/08

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. 4508 Saddlebrook Dr, Carrollton-Homestead	175,000.00	0.00	DA	0.00	FA
2. Bank accounts	230.00	0.00	DA	0.00	FA
3. Household Goods	3,040.00	0.00	DA	0.00	FA
4. Books, etc.	450.00	0.00	DA	0.00	FA
5. Clothing and jewelry	1,000.00	0.00	DA	0.00	FA
6. Sporting equipment	50.00	0.00	DA	0.00	FA
7. Term Life Insurance	0.00	0.00	DA	0.00	FA
8. 401 K	70,000.00	0.00	DA	0.00	FA
9. Kroger retirements	70,000.00	0.00	DA	0.00	FA
Wife's 40,000.00					
Husband 30,000.00.					
10. Class Action Lawsuit	10.00	0.00	DA	0.00	FA
11. 2002 Toyota Camry	5,000.00	0.00	DA	0.00	FA
12. 2002 Ford Focus	4,000.00	0.00	DA	0.00	FA
13. 1999 Chevy Blazer	1,500.00	0.00	DA	0.00	FA
14. Ebay sale items	400.00	0.00	DA	0.00	FA
15. 2008 Tax Refund (u)	0.00	2,145.00		2,145.00	FA
16. VOID (u)	Unknown	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.28	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$330,680.00	\$2,145.00	\$2,145.28	\$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:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 08-40736 BTR Judge: BRENDA T. RHOADES
Case Name: WILCOX, WALTER W.
WILCOX, SANDRA J.

Trustee Name: Mark A. Weisbart
Date Filed (f) or Converted (c): 03/28/08 (f)
341(a) Meeting Date: 04/25/08
Claims Bar Date: 07/29/08

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

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

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40736 -BTR
Case Name: WILCOX, WALTER W.
WILCOX, SANDRA J.
Taxpayer ID No: *****8374
For Period Ending: 11/29/10

Trustee Name: Mark A. Weisbart
Bank Name: Union Bank of California
Account Number / CD #: *****8185 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
01/15/10	15	Walter Wilcox	Payment on Tax Refund - January	1224-000	200.00		200.00
02/11/10	15	Walter Wilcox	Payment on Tax Refund - February	1224-000	200.00		400.00
04/05/10	15	Walter Wilcox	Payment on Tax Refund - March	1224-000	200.00		600.00
05/07/10	15	Walter Wilcox	Payment on Tax Refund - April	1224-000	200.00		800.00
05/28/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.02		800.02
06/03/10	15	Walter Wilcox	Payment on Tax Refund - May	1224-000	200.00		1,000.02
06/22/10	15	Walter Wilcox	Payment on Tax Refund - June	1224-000	200.00		1,200.02
06/30/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.03		1,200.05
07/26/10	15	Walter Wilcox	Payment on Tax Refund - July	1224-000	200.00		1,400.05
07/30/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.03		1,400.08
08/31/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.03		1,400.11
09/09/10	15	Walter Wilcox	Payment on Tax Refund-August	1224-000	200.00		1,600.11
09/30/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.05		1,600.16
10/05/10	15	Walter Wilcox	Payment on Tax Refund-September	1224-000	200.00		1,800.16
10/29/10	INT	Union Bank of California	Interest Rate 0.050	1270-000	0.06		1,800.22
11/08/10	15	Walter Wilcox	Payment on Tax Refund-October	1224-000	345.00		2,145.22
11/29/10	INT	Union Bank of California	INTEREST REC'D FROM BANK	1270-000	0.06		2,145.28
11/29/10		Transfer to Acct #*****9530	Final Posting Transfer	9999-000		2,145.28	0.00

Page Subtotals 2,145.28 2,145.28

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40736 -BTR
 Case Name: WILCOX, WALTER W.
 WILCOX, SANDRA J.
 Taxpayer ID No: *****8374
 For Period Ending: 11/29/10

Trustee Name: Mark A. Weisbart
 Bank Name: Union Bank of California
 Account Number / CD #: *****8185 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	2,145.28	2,145.28	0.00
					Less: Bank Transfers/CD's	0.00	2,145.28	
					Subtotal	2,145.28	0.00	
					Less: Payments to Debtors	0.00		
					Net	2,145.28	0.00	

Page Subtotals 0.00 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40736 -BTR
 Case Name: WILCOX, WALTER W.
 WILCOX, SANDRA J.
 Taxpayer ID No: *****8374
 For Period Ending: 11/29/10

Trustee Name: Mark A. Weisbart
 Bank Name: Union Bank of California
 Account Number / CD #: *****9530 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 (\$)
11/29/10		Transfer from Acct #*****8185	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,145.28		0.00 2,145.28

COLUMN TOTALS	2,145.28	0.00	2,145.28
Less: Bank Transfers/CD's	2,145.28	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
Money Market Account - *****8185	2,145.28	0.00	0.00
Checking Account - *****9530	0.00	0.00	2,145.28
	2,145.28	0.00	2,145.28
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,145.28 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-40736 Page 1
 Debtor Name: WILCOX, WALTER W. Date: November 29, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$3,306.48	\$0.00	\$3,306.48
000002 070 7100-00	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$449.25	\$0.00	\$449.25
000003 070 7100-00	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$1,354.95	\$0.00	\$1,354.95
000004 070 7100-00	Wells Fargo Bank, N.A. c/o Wells Fargo Card Services Recovery Department P.O. Box 9210 Des Moines, IA 50306	Unsecured		\$6,651.40	\$0.00	\$6,651.40
000005 070 7100-00	Discover Bank/DFS Services LLC PO Box 3025 New Albany OH 43054-3025	Unsecured		\$6,534.19	\$0.00	\$6,534.19
000006 070 7100-00	Discover Bank/DFS Services LLC PO Box 3025 New Albany OH 43054-3025	Unsecured		\$16,645.57	\$0.00	\$16,645.57
000007 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$4,262.91	\$0.00	\$4,262.91
000008 070 7100-00	Wells Fargo Bank, N.A. c/o Wells Fargo Card Services Recovery Department P.O. Box 9210 Des Moines, IA 50306	Unsecured		\$7,626.32	\$0.00	\$7,626.32
000009 070 7100-00	Credit First NA P O Box 818011 Cleveland, OH 44181	Unsecured		\$1,110.03	\$0.00	\$1,110.03
000010 070 7100-00	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured		\$4,416.35	\$0.00	\$4,416.35
000011 070 7100-00	CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured		\$10,352.51	\$0.00	\$10,352.51
000012 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$2,750.05	\$0.00	\$2,750.05

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-40736 Page 2
 Debtor Name: WILCOX, WALTER W. Date: November 29, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000013 070 7100-00	PYOD LLC its successors and assigns as assignee of Washington Mutual Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$8,866.63	\$0.00	\$8,866.63
000014 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$15,375.24	\$0.00	\$15,375.24
000015 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$449.08	\$0.00	\$449.08
000016 070 7100-00	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$3,473.56	\$0.00	\$3,473.56
000017 070 7100-00	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$8,117.66	\$0.00	\$8,117.66
000018 070 7100-00	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark NJ 07193-5480	Unsecured		\$808.40	\$0.00	\$808.40
000019 070 7100-00	Wells Fargo Bank, N.A. P O Box 53476 Phoenix AZ 85072-9955	Unsecured		\$3,842.88	\$0.00	\$3,842.88
000020 070 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		\$7,866.63	\$0.00	\$7,866.63
Case Totals:				\$114,260.09	\$0.00	\$114,260.09

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-40736

Case Name: WILCOX, WALTER W.

WILCOX, SANDRA J.

Trustee Name: Mark A. Weisbart

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Mark A. Weisbart	\$	\$	\$
Trustee Expenses: Mark A. Weisbart	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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:

NONE

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, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Capital Recovery One	\$	\$	\$
000002	Capital Recovery One	\$	\$	\$
000003	Capital Recovery II	\$	\$	\$
000004	Wells Fargo Bank, N.A.	\$	\$	\$
000005	Discover Bank/DFS Services LLC	\$	\$	\$
000006	Discover Bank/DFS Services LLC	\$	\$	\$
000007	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000008	Wells Fargo Bank, N.A.	\$	\$	\$
000009	Credit First NA	\$	\$	\$
000010	CHASE BANK USA, NA	\$	\$	\$
000011	CHASE BANK USA, NA	\$	\$	\$
000012	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000013	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000014	PYOD LLC its successors and assigns as assignee of	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000015	PYOD LLC its successors and assigns as assignee of	\$	\$	\$
000016	American Express Centurion Bank	\$	\$	\$
000017	American Express Centurion Bank	\$	\$	\$
000018	eCAST Settlement Corporation assignee of	\$	\$	\$
000019	Wells Fargo Bank, N.A.	\$	\$	\$
000020	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

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:

NONE

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:

NONE