

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: 08-40909 BTR Judge: BRENDA T. RHOADES
Case Name: BROWN, BRYCE LAWRENCE
BROWN, SUSAN WENDY
For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 04/09/08 (f)
341(a) Meeting Date: 05/09/08
Claims Bar Date: 12/24/08

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. 2188 CORTE SAN SIMEON, CHULA VISTA, CA PARCEL NO. Lien of \$640,000 Debtors select FEDERAL EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C	600,000.00	0.00	DA	0.00	FA
2. CASH Debtor Claimed 100% Exemption on Schedule C	10.00	0.00	DA	0.00	FA
3. WELLS FARGO 800 WALMET DES MOINES, IA 50309 Debtor Claimed 100% Exemption on Schedule C	30.00	0.00	DA	0.00	FA
4. COMPASS BANK 300 W. 7 TH STREET FORT WORTH, TX 761 Debtor Claimed 100% Exemption on Schedule C	25.00	0.00	DA	0.00	FA
5. SCOTTRADE ACCOUNT Debtor Claimed 100% Exemption on Schedule C	530.00	0.00	DA	0.00	FA
6. LINDA HOLBROOK (LANDLORD) 2019 HERALD DRIVE HARKER Debtor Claimed 100% Exemption on Schedule C	2,800.00	0.00	DA	0.00	FA
7. BOOKS (25), TAPES & CD'S (30), MIRRORS & ARTWORK (Debtor Claimed 100% Exemption on Schedule C	385.00	0.00	DA	0.00	FA
8. GOLF CLUBS (150), BASKETBALL GOAL (25), BICYCLES (Debtor Claimed 100% Exemption on Schedule C	545.00	0.00	DA	0.00	FA
9. THE HARTFORD P.O. BOX 2999 HARTFORD, CT 06104 TERM Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
10. AETNA HEALTH INSURANCE POLICY INSURED: FAMILY POLI Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
11. BOOZ ALLEN HAMILTON 401(K) Debtor Claimed 100% Exemption on Schedule C	740.00	0.00	DA	0.00	FA
12. MYHOUSE LENDING LLC VENTURA, CALIFORNIA (SETTLEMEN	21,650.00	2,125.00		2,162.50	FA

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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
Settlement proceeds - exempted amount \$19,515.00; full value as estimated by Debtors was \$21,650.00. Amount over wildcard of \$2,162.50 actually administered.					
13. ESTIMATED IRS REBATE AND TAX REFUND Amount over wildcard of \$1,200.00 collected.	3,500.00	3,500.00		5,983.00	FA
14. 2006 FORD F 150 MILEAGE: 30,000 No equity above lien. Debtor Claimed 100% Exemption on Schedule C	14,805.00	0.00	DA	0.00	FA
15. 2005 ACURA TL MILEAGE: 30,000 No equity above lien. Debtor Claimed 100% Exemption on Schedule C	22,900.00	0.00	DA	0.00	FA
16. 2 DOGS & 2 RABBITS Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
17. CURRENT WAGES Debtor Claimed 100% Exemption on Schedule C	1,110.00	0.00	DA	0.00	FA
18. HOUSEHOLD GOODS Itemized list per debtor's schedule Debtor Claimed 100% Exemption on Schedule C	4,560.00	0.00	DA	0.00	FA
19. WEARING APPAREL Itemized list per debtor's schedule Debtor Claimed 100% Exemption on Schedule C	475.00	0.00	DA	0.00	FA
20. FURS AND JEWELRY Itemized list per debtor's schedule Debtor Claimed 100% Exemption on Schedule C	2,200.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		3.41	FA

Gross Value of Remaining Assets

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

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BROWN, SUSAN WENDY

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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
TOTALS (Excluding Unknown Values)	\$676,265.00	\$5,625.00		\$8,148.91	\$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 11/03/09: The two main assets administered in this case were the tax refund and settlement funds over the Federal wildcard limits. Debtors allocated their wildcard to various asset classes, and the amounts over the exemptions for the tax refund and the settlement proceeds from a failed investment were turned over to the estate.

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

/s/ Michelle H. Chow, Trustee

Date: 11/03/09

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40909 -BTR
 Case Name: BROWN, BRYCE LAWRENCE
 BROWN, SUSAN WENDY
 Taxpayer ID No: *****2851
 For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****7633 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
09/29/08		Bryce L Brown Susan W Brown 2185 Corte San Simeon Chula Vista CA 91914-4447	Over wildcard: lawsuit & Tax refund		8,145.50		8,145.50
	12	LAWSUIT SETTLEMENT OVER WILDCARD	Memo Amount: 2,162.50 lawsuit	1149-000			
	13	TAX REFUND OVER WILDCARD	Memo Amount: 5,983.00 tax refund	1124-000			
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.72		8,146.22
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.66		8,146.88
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.41		8,147.29
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.07		8,147.36
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		8,147.42
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.07		8,147.49
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		8,147.67
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,147.87
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,148.07
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,148.28
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,148.49
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,148.69
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,148.89
11/03/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		8,148.91
11/03/09		Transfer to Acct #*****2707	Final Posting Transfer	9999-000		8,148.91	0.00

Page Subtotals 8,148.91 8,148.91

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40909 -BTR
 Case Name: BROWN, BRYCE LAWRENCE
 BROWN, SUSAN WENDY
 Taxpayer ID No: *****2851
 For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****7633 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 (\$)
		Memo Allocation Receipts:	8,145.50				
		Memo Allocation Disbursements:	0.00				
		Memo Allocation Net:	8,145.50				
				COLUMN TOTALS	8,148.91	8,148.91	0.00
				Less: Bank Transfers/CD's	0.00	8,148.91	
				Subtotal	8,148.91	0.00	
				Less: Payments to Debtors		0.00	
				Net	8,148.91	0.00	

Page Subtotals 0.00 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-40909 -BTR
 Case Name: BROWN, BRYCE LAWRENCE
 BROWN, SUSAN WENDY
 Taxpayer ID No: *****2851
 For Period Ending: 11/03/09

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2707 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 (\$)
11/03/09		Transfer from Acct #*****7633	BALANCE FORWARD Transfer In From MMA Account	9999-000	8,148.91		0.00 8,148.91

Memo Allocation Receipts:	0.00	COLUMN TOTALS	8,148.91	0.00	8,148.91
Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's	8,148.91	0.00	
Memo Allocation Net:	0.00	Subtotal	0.00	0.00	
		Less: Payments to Debtors		0.00	
		Net	0.00	0.00	

Total Allocation Receipts:	8,145.50	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:	0.00	BofA - Money Market Account - *****7633	8,148.91	0.00	0.00
Total Memo Allocation Net:	8,145.50	BofA - Checking Account - *****2707	0.00	0.00	8,148.91
			8,148.91	0.00	8,148.91
			(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: 11/03/09
 MICHELLE H. CHOW, TRUSTEE

Page Subtotals 8,148.91 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-40909 Page 1 Date: November 03, 2009
 Debtor Name: BROWN, BRYCE LAWRENCE Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	Ford Motor Credit Company LLC P O Box 537901 Livonia MI 48153-9905	Unsecured	Filed 05/05/08 Amended for deficiency balance.	\$0.00	\$8,690.93	\$8,690.93
000002 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 10/02/08 x8325	\$0.00	\$25,935.97	\$25,935.97
000003 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 10/02/08 x8478	\$0.00	\$3,005.71	\$3,005.71
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	Filed 10/03/08	\$0.00	\$10,192.97	\$10,192.97
000005 070 7100-00	AAFES/MIL STAR/EXCHANGE P O Box 740933 Dallas, Tx 75374	Unsecured	Filed 10/10/08	\$0.00	\$4,014.69	\$4,014.69
000006 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington DE 19850-5145	Unsecured	Filed 10/10/08 1040	\$0.00	\$1,511.00	\$1,511.00
000007 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington DE 19850-5145	Unsecured	Filed 10/13/08 x2442	\$0.00	\$16,102.75	\$16,102.75
000008 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba LOWES CONSUMER 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured	Filed 12/05/08	\$0.00	\$3,021.73	\$3,021.73
000009 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba JCPENNEY CREDIT SERVICES 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured	Filed 12/05/08	\$0.00	\$2,491.40	\$2,491.40
000010 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba CHEVRON TEXACO PLCC 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured	Filed 12/05/08	\$0.00	\$701.99	\$701.99

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-40909 Page 2 Date: November 03, 2009
Debtor Name: BROWN, BRYCE LAWRENCE Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000011 070 7100-00	FIA CARD SERVICES, NA/BANK OF AMERICA by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured	Filed 12/16/08	\$0.00	\$6,053.93	\$6,053.93
Case Totals:				\$0.00	\$81,723.07	\$81,723.07

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-40909
 Case Name: BROWN, BRYCE LAWRENCE
 BROWN, SUSAN WENDY
 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>
	<i>Ford Motor Credit Company</i>		
<u>000001</u>	<u>LLC</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000002</u>	<i>PYOD LLC its successors and assigns as assignee of</i>	\$ _____	\$ _____
<u>000003</u>	<i>PYOD LLC its successors and assigns as assignee of</i>	\$ _____	\$ _____
<u>000004</u>	<i>Wells Fargo Bank, N.A.</i>	\$ _____	\$ _____
<u>000005</u>	<i>AAFES/MIL STAR/EXCHANGE</i>	\$ _____	\$ _____
<u>000006</u>	<i>Chase Bank USA NA</i>	\$ _____	\$ _____
<u>000007</u>	<i>Chase Bank USA NA</i>	\$ _____	\$ _____
<u>000008</u>	<i>Recovery Management Systems Corporation</i>	\$ _____	\$ _____
<u>000009</u>	<i>Recovery Management Systems Corporation</i>	\$ _____	\$ _____
<u>000010</u>	<i>Recovery Management Systems Corporation</i>	\$ _____	\$ _____
<u>000011</u>	<i>FIA CARD SERVICES, NA/BANK OF AMERICA</i>	\$ _____	\$ _____

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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

<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 \$ _____.