

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
Dyer, Marta M. § Case No. 08-42262 BTR
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/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.

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: 08-42262 BTR Judge: BRENDA T. RHOADES
Case Name: Dyer, Marta M.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 08/27/08 (f)
341(a) Meeting Date: 10/03/08
Claims Bar Date: 11/24/09

For Period Ending: 12/03/10

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. TEXAS HOMESTEAD 2812 ROSEWOOD BLVD. MCKINNEY, TEXA Lien of \$134,520 Debtor selects TEXAS PROPERTY CODE exemptions Debtor Claimed 100% Exemption on Schedule C	160,435.00	0.00	DA	0.00	FA
2. HOUSE IN KANSAS 330 S. EVERGREEN LANE WICHITA, KS Debtor's ex-husband lives in this house. House is still in Debtor's name. Trustee and counsel investigated if any value can be received for this property. Lien of \$80,555 listed. After months of attempting to get ex-husband to pay and trustee was unable to market for a net recovery of more than the liens and associated chapter 7 costs, trustee abandons this property.	106,000.00	0.00	DA	0.00	FA
3. CHASE BANK BUSINESS CHECKING \$5.59 BUSINESS SAVING Trustee abandons this amount.	111.73	0.00	DA	0.00	FA
4. ITEMIZED LIST PER DEBTOR'S SCHEDULES Debtor Claimed 100% Exemption on Schedule C	3,815.00	0.00	DA	0.00	FA
5. 20 MISC. BOOKS \$400 Debtor Claimed 100% Exemption on Schedule C	400.00	0.00	DA	0.00	FA
6. WOMEN'S CLOTHING \$500 Debtor Claimed 100% Exemption on Schedule C	500.00	0.00	DA	0.00	FA
7. ITEMIZED LIST PER DEBTOR'S SCHEDULES Jewelry Debtor Claimed 100% Exemption on Schedule C	300.00	0.00	DA	0.00	FA
8. TERM LIFE INSURANCE POLICY WITH SYMETRA FINANCIAL Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
9. 401(K) WITH FIDELITY INVESTMENTS THROUGH ALCATEL-L Debtor Claimed 100% Exemption on Schedule C	212,824.07	0.00	DA	0.00	FA
10. 80% OWNERSHIP INTEREST IN STOCK OF DELISH, INC. \$	0.00	0.00	DA	0.00	FA

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

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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
Failed Red Brick Pizza restaurant. Buisness closed 7/28/08. No value to stock; trustee abandons.					
11. 2002 BMW 325I Lien of 12,369; no equity. Debtor Claimed 100% Exemption on Schedule C	11,995.00	0.00	DA	0.00	FA
12. 2004 FORD FOCUS **DEBTOR'S SON DRIVES VEHICLE AND Debtor Claimed 100% Exemption on Schedule C	4,400.00	0.00	DA	0.00	FA
13. 2005 ROAD KING Harley Davidson lien of \$13,867; no equity. Debtor surrenders per SOI	10,000.00	0.00	DA	0.00	FA
14. 2006 CHEVROLET HHR Debtor surrenders per SOI; lien of \$13,278.87; no equity.	8,385.00	0.00	DA	0.00	FA
15. TAX REFUND (u) Collection of 2008 tax refund, and motion/order to pay Debtor her exempt portion (see Form 2). DOP; 240th day of year, 65%, 10/08/08. Trustee value of \$7,354.09 reflects amount retained by estate.	0.00	7,354.09		11,215.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		3.12	Unknown

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$519,165.80	\$7,354.09		\$11,218.12	\$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: 12/03/2010: The two assets investigated were the portion of the 2008 tax refund (collected and administered as the sole asset in this case; also note trustee compensation reduced by Debtor portion),

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 08-42262 BTR Judge: BRENDA T. RHOADES
Case Name: Dyer, Marta M.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 08/27/08 (f)
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and a possible collection from the ownership of the second property in the Debtor's name. Counsel for Trustee had contacted the ex-husband repeatedly and attempted to negotiate a settlement which would have eliminated costs of sale. Trustee determined property could not be sold at a current fair market value in excess of the lien, costs of sale, and chapter 7 administrative costs.

Trustee Attorney: Marc Taubenfeld/Erin Marino, McGuire, Craddock & Strother PC

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

/s/ Michelle H. Chow, Trustee

_____ Date: 12/03/10

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42262 -BTR
Case Name: Dyer, Marta M.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7963 BofA - Money Market Account

Taxpayer ID No: *****7084
For Period Ending: 12/03/10

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
05/21/09	15	United States Treasury Austin TX	tax refund	1224-000	11,215.00		11,215.00
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		11,215.05
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.28		11,215.33
07/16/09	001001	MARTA DYER 2812 ROSEWOOD BLVD. MCKINNEY, TX 75071	PER ORDER DATED 07/10/09 ORDER GRANTING TRUSTEE'S MOTION TO PAY \$3,860.91 TO THE DEBTOR FOR HER PORTION OF THE 2008 TAX REFUND	8100-002		3,860.91	7,354.42
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.26		7,354.68
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,354.87
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		7,355.05
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		7,355.23
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,355.42
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,355.61
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,355.80
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		7,355.97
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,356.16
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		7,356.34
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		7,356.52
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,356.71
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		7,356.89
08/17/10	001002	MCGUIRE, CRADDOCK & STROTHER, PC ATTN: J. MARK CHEVALLIER 2501 N. HARWOOD SUITE 1800 DALLAS, TX 75201	Per order 08/16/10 Trustee attorney fees and expenses	3210-000		4,690.45	2,666.44
08/17/10	001003	MCGUIRE, CRADDOCK & STROTHER, PC ATTN: J. MARK CHEVALLIER 2501 N. HARWOOD SUITE 1800	Per order 08/16/10 Trustee attorney fees and expenses	3220-000		309.55	2,356.89

Page Subtotals 11,217.80 8,860.91

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42262 -BTR
Case Name: Dyer, Marta M.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7963 BofA - Money Market Account

Taxpayer ID No: *****7084
For Period Ending: 12/03/10

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 (\$)
08/31/10	INT	DALLAS, TX 75201 BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		2,357.03
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,357.09
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,357.15
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,357.21
12/03/10		Transfer to Acct #*****2551	Final Posting Transfer	9999-000		2,357.21	0.00

COLUMN TOTALS	11,218.12	11,218.12	0.00
Less: Bank Transfers/CD's	0.00	<u>2,357.21</u>	
Subtotal	11,218.12	8,860.91	
Less: Payments to Debtors		<u>3,860.91</u>	
Net	11,218.12	5,000.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42262 -BTR
Case Name: Dyer, Marta M.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2551 BofA - Checking Account

Taxpayer ID No: *****7084
For Period Ending: 12/03/10

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 (\$)
12/03/10		Transfer from Acct #*****7963	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,357.21		0.00 2,357.21

COLUMN TOTALS	2,357.21	0.00	2,357.21
Less: Bank Transfers/CD's	2,357.21	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
BofA - Money Market Account - *****7963	11,218.12	5,000.00	0.00
BofA - Checking Account - *****2551	0.00	0.00	2,357.21
	-----	-----	-----
	11,218.12	5,000.00	2,357.21
	=====	=====	=====
(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: 12/03/10
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 2,357.21 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42262 Page 1
 Debtor Name: Dyer, Marta M. Date: December 03, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3210-00	CRADDOCK & STROTHER MCGUIRE, PC ATTN: MARC TAUBENFELD 500 N. AKARD SUITE 3550 DALLAS, TX 75201	Administrative	Per order 08/16/10 Trustee attorney fees and expenses	\$4,690.45	\$4,690.45	\$0.00
			4429737963	08/17/10 1002	4,690.45	
001 3220-00	CRADDOCK & STROTHER MCGUIRE, PC ATTN: MARC TAUBENFELD 500 N. AKARD SUITE 3550 DALLAS, TX 75201	Administrative	Per order 08/16/10 Trustee attorney fees and expenses	\$309.55	\$309.55	\$0.00
			4429737963	08/17/10 1003	309.55	
999 8100-00	MARTA DYER 2812 ROSEWOOD BLVD. MCKINNEY, TX 75071	Unsecured		\$3,860.91	\$3,860.91	\$0.00
			4429737963	07/16/09 1001	3,860.91	
000001 070 7100-00	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured		\$8,844.18	\$0.00	\$8,844.18
000002 070 7100-00	McKinney Coral Reef LLC C/O Newman Davenport & Epstein P.C. 700 Pearl LB314 Suite 1650 Dallas, Texas 75201	Unsecured		\$79,127.18	\$0.00	\$79,127.18
000003 070 7100-00	Chase Bank USA,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas,Tx 75374	Unsecured		\$779.18	\$0.00	\$779.18
000004 070 7100-00	Sallie Mae c/o Sallie Mae Inc. 220 Lasley Ave Wilkes-Barre, PA 18706	Unsecured		\$3,156.79	\$0.00	\$3,156.79
000005 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba EMPIRE/GEMB 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$1,810.47	\$0.00	\$1,810.47
000006 070 7100-00	ATMOS ENERGY CORPORATION ATTN: BANKRUPTCY GROUP PO BOX 650205 DALLAS TX 75265-0205	Unsecured	(6-1) Natural Gas Usage	\$242.69	\$0.00	\$242.69
000007 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		\$12,827.56	\$0.00	\$12,827.56

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42262 Page 2 Date: December 03, 2010
 Debtor Name: Dyer, Marta M. Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000008 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		\$9,485.92	\$0.00	\$9,485.92
000009 070 7100-00	Chase Bank USA NA PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$1,504.63	\$0.00	\$1,504.63
Case Totals:				\$126,639.51	\$8,860.91	\$117,778.60

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-42262 BTR

Case Name: Dyer, Marta M.

Trustee Name: Michelle H. Chow, Trustee

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: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

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	DISCOVER BANK	\$ _____	\$ _____	\$ _____
000002	McKinney Coral Reef LLC	\$ _____	\$ _____	\$ _____
000003	Chase Bank USA,N.A	\$ _____	\$ _____	\$ _____
000004	Sallie Mae	\$ _____	\$ _____	\$ _____
000005	Recovery Management Systems Corporation	\$ _____	\$ _____	\$ _____
000006	ATMOS ENERGY CORPORATION	\$ _____	\$ _____	\$ _____
000007	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ _____	\$ _____	\$ _____
000008	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ _____	\$ _____	\$ _____
000009	Chase Bank USA NA	\$ _____	\$ _____	\$ _____

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