

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
RINGGENBERG, CASSANDRA J. § Case No. 08-42294
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/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: 08-42294 BTR Judge: BRENDA T. RHOADES
Case Name: RINGGENBERG, CASSANDRA J.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 08/28/08 (f)
341(a) Meeting Date: 10/03/08
Claims Bar Date: 01/05/09

For Period Ending: 03/26/10

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. 4360 N. Colony Blvd. The Colony TX 75056 Debtors homestead; lists lien of \$145,609.75; selects TEXAS PROPERTY CODE EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C	153,600.00	0.00	DA	0.00	FA
2. OTHER 4802 March Ave. Dallas TX; lien of \$82,859.53 listed; no equity; trustee does not administer.	75,820.00	0.00	DA	0.00	FA
3. OTHER 10630 Coogan Dr. Dallas TX; lien of \$104,380.65 listed; debtor testified although marked as exempt on schedules, this is not claimed to be exempt. Trustee determined after costs of sale, no equity. Creditor filed stay relief and Order granted (#11, 20)	122,100.00	0.00	DA	0.00	FA
4. OTHER 2549 Rialto Way Grand Prairie TX; lien of \$116,859.38 listed; no equity; trustee abandons; creditor filed stay relief, order granted (#19, 27)	114,700.00	0.00	DA	0.00	FA
5. OTHER 709 Savoy St. Dallas TX; lien of \$80,029.40; no equity; trustee abandons; creditor filed stay relief, order granted (17, 25)	77,840.00	0.00	DA	0.00	FA
6. OTHER 5406 Sand Piper Garland TX; lien of \$110,566.96; no equity; trustee abandons; creditors filed stay relief, order granted (#15, 26)	108,820.00	0.00	DA	0.00	FA
7. CASH Cash on Hand	15.00	0.00	DA	0.00	FA
8. FINANCIAL ACCOUNTS Wells Fargo Checking - 1156319653	0.00	0.00	DA	0.00	FA
9. FINANCIAL ACCOUNTS	4.80	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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Money Market Savings					
10. HOUSEHOLD GOODS	825.00	0.00	DA	0.00	FA
Itemized list per debtor's schedules					
Debtor Claimed 100% Exemption on Schedule C					
11. WEARING APPAREL	700.00	0.00	DA	0.00	FA
Clothing & shoes					
Debtor Claimed 100% Exemption on Schedule C					
12. FURS AND JEWELRY	20.00	0.00	DA	0.00	FA
Watch					
Debtor Claimed 100% Exemption on Schedule C					
13. FIREARMS AND HOBBY EQUIPMENT	600.00	0.00	DA	0.00	FA
Octane Elliptical Machine					
Debtor Claimed 100% Exemption on Schedule C					
14. VEHICLES	8,435.00	0.00	DA	0.00	FA
2004 Chevy Trailblazer - vehicle leased; no equity					
15. OFFICE EQUIPMENT	65.00	0.00	DA	0.00	FA
Folding table, filing cabinet, bookcase					
Debtor Claimed 100% Exemption on Schedule C					
16. ANIMALS	20.00	0.00	DA	0.00	FA
Dog					
17. RENT RECEIVABLES (u)	0.00	0.00		6,700.00	FA
Various rent checks turned over the Trustee at the 341 meeting or soon thereafter. See Form 2 for details.					
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		3.38	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$663,564.80	\$0.00		\$6,703.38
				\$0.00

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

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(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: 03/26/10: The assets collected in this case were the turnover of rent checks the debtor received post petition and brought to the 341 creditors meeting and rent checks sent to the Trustee. Given the Debtor's testimony, the fair values listed on the schedules, and tax considerations, the trustee did not intend to administer the rental properties, since the costs to sell would very likely be more than the proceeds 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: 03/26/10

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42294 -BTR
Case Name: RINGGENBERG, CASSANDRA J.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7646 BofA - Money Market Account

Taxpayer ID No: *****3165
For Period Ending: 03/26/10

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
10/06/08	17	F. Murchason 4802 March Ave. Dallas tX	rental payment	1222-000	750.00		750.00
10/06/08	17	Michael Weston 2705 Pinewood Dr. Garland TX 75044	rental payment	1222-000	1,100.00		1,850.00
10/06/08	17	Camelia Briseno	rental payment	1222-000	750.00		2,600.00
10/07/08	17	Cassandra Ringgenberg	rental payment	1222-000	700.00		3,300.00
10/07/08	17	Cassandra Ringgenberg	rental payment	1222-000	750.00		4,050.00
10/07/08	17	Cassandra Ringgenberg	rental payment	1222-000	100.00		4,150.00
10/07/08	17	Cassandra Ringgenberg	rental payment	1222-000	1,000.00		5,150.00
10/14/08	17	Claudia Soto Acevedo	rental payment	1222-000	800.00		5,950.00
10/14/08	17	Camelia Briseno 1619 Savoy St. Dallas TX 75224	rental payment	1222-000	750.00		6,700.00
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.36		6,700.36
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.54		6,700.90
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.34		6,701.24
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,701.30
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		6,701.35
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,701.41
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		6,701.56
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,701.73
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,701.90
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,702.07
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,702.24
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,702.41
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,702.58

Page Subtotals 6,702.58 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42294 -BTR
Case Name: RINGGENBERG, CASSANDRA J.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7646 BofA - Money Market Account

Taxpayer ID No: *****3165
For Period Ending: 03/26/10

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 (\$)
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,702.75
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,702.92
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,703.09
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		6,703.24
03/26/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.14		6,703.38
03/26/10		Transfer to Acct #*****3049	Final Posting Transfer	9999-000		6,703.38	0.00

COLUMN TOTALS	6,703.38	6,703.38	0.00
Less: Bank Transfers/CD's	0.00	6,703.38	
Subtotal	6,703.38	0.00	
Less: Payments to Debtors		0.00	
Net	6,703.38	0.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42294 -BTR
Case Name: RINGGENBERG, CASSANDRA J.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3049 BofA - Checking Account

Taxpayer ID No: *****3165
For Period Ending: 03/26/10

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 (\$)
03/26/10		Transfer from Acct #*****7646	BALANCE FORWARD Transfer In From MMA Account	9999-000	6,703.38		0.00 6,703.38

COLUMN TOTALS	6,703.38	0.00	6,703.38
Less: Bank Transfers/CD's	6,703.38	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 - *****7646	6,703.38	0.00	0.00
BofA - Checking Account - *****3049	0.00	0.00	6,703.38
	6,703.38	0.00	6,703.38
(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: 03/26/10
MICHELLE H. CHOW, TRUSTEE

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42294 Page 1 Date: March 26, 2010
 Debtor Name: RINGGENBERG, CASSANDRA J. Claim Number Sequence
 Claims Bar Date: 01/05/09

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	Discover Bank/DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured	Filed 10/18/08	\$0.00	\$10,957.18	\$10,957.18
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 10/20/08	\$0.00	\$17,738.93	\$17,738.93
000003 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba CARE CREDIT/GEMB 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured	Filed 11/03/08	\$0.00	\$4,878.13	\$4,878.13
000004 050 4210-00	Dallas County c/o Laurie Spindler Linebarger Goggan Blair & Sampson, LLP 2323 Bryan St., Suite 1600 Dallas, TX 75201	Secured Claim withdrawn 02/17/10	Filed 11/10/08	\$0.00	\$9,011.07	\$0.00
000005 050 4210-00	Tarrant County c/o Laurie Spindler Linebarger Goggan Blair & Sampson, LLP 2323 Bryan St., Suite 1600 Dallas, TX 75201	Secured Claim withdrawn 02/17/10	Filed 11/10/08	\$0.00	\$816.29	\$0.00
000006A 070 7100-00	GMAC PO BOX 130424 Roseville, MN 55113	Unsecured Order 03/16/10 docket #42 Disallow in entirety	Filed 11/15/08	\$0.00	\$582.30	\$0.00
000006B 050 4210-00	GMAC PO BOX 130424 Roseville, MN 55113	Secured Order 03/16/10 Docket #42 Disallow in entirety	Filed 11/15/08	\$0.00	\$10,725.00	\$0.00
000007 070 7100-00	PHEAA Loan Asset Management Attn: 4th Floor 1200 N 7th St. Harrisburg, PA 17102	Unsecured x0001	Filed 11/17/08	\$0.00	\$5,359.17	\$5,359.17
000008 070 7100-00	PHEAA Loan Asset Management Attn: 4th Floor 1200 N 7th St. Harrisburg, PA 17102	Unsecured x0002	Filed 11/17/08	\$0.00	\$18,449.79	\$18,449.79

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42294 Page 2 Date: March 26, 2010
Debtor Name: RINGGENBERG, CASSANDRA J. Claim Number Sequence
Claims Bar Date: 01/05/09

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000009	Wells Fargo Bank, N.A.	Unsecured	Filed 02/12/09	\$0.00	\$20,256.67	\$20,256.67
080	MAC S4101-08C					
7200-00	100 W. Washington St. Phoenix, AZ 85003					
Case Totals:				\$0.00	\$98,774.53	\$77,639.87

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-42294

Case Name: RINGGENBERG, CASSANDRA J.

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>Discover Bank/DFS Services</i>		
<u>000001</u>	<u>LLC</u>	\$ _____	\$ _____
	<i>PYOD LLC its successors and</i>		
<u>000002</u>	<u>assigns as assignee of</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Recovery Management</i>		
<u>000003</u>	<u>Systems Corporation</u>	<u>\$</u>	<u>\$</u>
<u>000007</u>	<u>PHEAA</u>	<u>\$</u>	<u>\$</u>
<u>000008</u>	<u>PHEAA</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>000009</u>	<u>Wells Fargo Bank, N.A.</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>
<u> </u>	<u> </u>	<u>\$</u>	<u>\$</u>
<u> </u>	<u> </u>	<u>\$</u>	<u>\$</u>
<u> </u>	<u> </u>	<u>\$</u>	<u>\$</u>

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