

Linda S. Payne
Chapter 7 Bankruptcy Trustee
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
MORENO, ROBERTO § Case No. 08-42372 BTR
MORENO, LIZANNE §
§
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: 08-42372 BTR Judge: Brenda T. Rhoades
Case Name: MORENO, ROBERTO
MORENO, LIZANNE
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 09/01/08 (f)
341(a) Meeting Date: 10/06/08
Claims Bar Date: 01/07/09

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. 8713 Bluffcreek Lane, Plano, Homestead	269,651.00	0.00	DA	0.00	FA
2. Bank accounts	323.70	323.70	DA	0.00	FA
3. Household Goods Amended schedules and added more HHG	2,305.00	0.00	DA	0.00	FA
4. Clothes	450.00	0.00	DA	0.00	FA
5. Jewelry	300.00	0.00	DA	0.00	FA
6. Sporting equipment DId not claim as exempt but not worth pursuing	275.00	0.00	DA	0.00	FA
7. Morgan Stanley IRA Account Amended Schedule C and changed original amount	12,630.23	0.00	DA	0.00	FA
8. Morgan Stanley IRA Account Amended schedule C and change original amount	12,122.56	0.00	DA	0.00	FA
9. Massachusetts Financial Services CO. Mass Invest Amended schedules changed amount	4,651.97	3,296.72		3,296.72	FA
10. 2003 Mercedes C240	16,500.00	0.00	DA	0.00	FA
11. 2004 Ford F-150	20,375.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 08-42372 BTR Judge: Brenda T. Rhoades
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Trustee Name: LINDA PAYNE, TRUSTEE
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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
12. E Trade Financial IRA Amended schedules and added.	5,849.70	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		2.73	Unknown

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$345,434.16	\$3,620.42		\$3,299.45	\$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): 10/01/09 Current Projected Date of Final Report (TFR): 10/01/10

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42372 -BTR
Case Name: MORENO, ROBERTO
MORENO, LIZANNE
Taxpayer ID No: *****9990
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****2179 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 #*****0865	Bank Funds Transfer	9999-000	2,772.02		2,772.02
C 10/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.33		2,772.35
C 11/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.34		2,772.69
C 12/31/09	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.34		2,773.03
C 01/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.11		2,773.14
C 02/26/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.08		2,773.22
03/18/10	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.06		2,773.28
03/18/10		Transfer to Acct #*****3110	Final Posting Transfer	9999-000		2,773.28	0.00

COLUMN TOTALS	2,773.28	2,773.28	0.00
Less: Bank Transfers/CD's	<u>2,772.02</u>	<u>2,773.28</u>	
Subtotal	1.26	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	1.26	0.00	

Page Subtotals 2,773.28 2,773.28

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42372 -BTR
 Case Name: MORENO, ROBERTO
 MORENO, LIZANNE
 Taxpayer ID No: *****9990
 For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****3110 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 #*****2179	Transfer In From MMA Account	9999-000	2,773.28		2,773.28

COLUMN TOTALS	2,773.28	0.00	2,773.28
Less: Bank Transfers/CD's	<u>2,773.28</u>	<u>0.00</u>	
Subtotal	0.00	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	0.00	0.00	

Page Subtotals 2,773.28 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42372 -BTR
Case Name: MORENO, ROBERTO
MORENO, LIZANNE
Taxpayer ID No: *****9990
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: JPMorgan Chase Bank, N.A.
Account Number / CD #: *****0865 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 11/12/08	9	Roberto Moreno	Close out Morgan Stanley Account DEPOSIT CHECK #2948	1129-000	3,296.72		3,296.72
C 11/28/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.13		3,296.85
C 12/31/08	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.23		3,297.08
C 01/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,297.21
C 02/27/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		3,297.33
C 03/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		3,297.47
C 04/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,297.60
C 05/29/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,297.73
C 06/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		3,297.87
C 06/30/09	001001	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Attorney Description: Attorney fees UTC: 3220-00 Amount: \$525.00 Claim Link: 15 ----			526.17	2,771.70

Page Subtotals 3,297.87 526.17

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42372 -BTR
Case Name: MORENO, ROBERTO
MORENO, LIZANNE
Taxpayer ID No: *****9990
For Period Ending: 03/18/10

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: JPMorgan Chase Bank, N.A.
Account Number / CD #: *****0865 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: Name/Address: Description: Attorney expenses UTC: 3220-00 Amount: \$1.17 Claim Link: 16 ----				
			Fees 525.00	3210-000			2,771.70
			Expenses 1.17	3220-000			2,771.70
C 07/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,771.81
C 08/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,771.92
C 09/30/09	INT	JPMorgan Chase Bank, N.A.	INTEREST REC'D FROM BANK	1270-000	0.10		2,772.02
C 10/01/09		Transfer to Acct #*****2179	Bank Funds Transfer	9999-000		2,772.02	0.00

COLUMN TOTALS	3,298.19	3,298.19	0.00
Less: Bank Transfers/CD's	0.00	<u>2,772.02</u>	
Subtotal	3,298.19	526.17	
Less: Payments to Debtors		<u>0.00</u>	
Net	3,298.19	526.17	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Money Market Account - *****2179	1.26	0.00	0.00
Checking Account - *****3110	0.00	0.00	2,773.28
Money Market Account - *****0865	3,298.19	526.17	0.00

Page Subtotals 0.32 2,772.02

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42372 Page 1
 Debtor Name: MORENO, ROBERTO 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		\$525.00	\$525.00	\$0.00
200 3220-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$1.17	\$1.17	\$0.00
	DCFS USA LLC SUCCESSOR TO DAIMLERCHRYSLER FINANCIAL SERVICES AMERICAS L.L.C. WITH REGARD TO 2003 MERCEDES	Unsecured		\$0.00	\$0.00	\$0.00
	TEXANS CREDIT UNION	Unsecured		\$0.00	\$0.00	\$0.00
	CHASE HOME FINANCE LLC	Unsecured		\$0.00	\$0.00	\$0.00
2 610 7100-00	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured		\$19,935.21	\$0.00	\$19,935.21
3 610 7100-00	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured		\$2,369.62	\$0.00	\$2,369.62
4 610 7100-00	DISCOVER BANK/DFS SERVICES LLC POB 3025 NEW ALBANY, OH 43054	Unsecured		\$2,166.22	\$0.00	\$2,166.22
5 610 7100-00	DISCOVER BANK/DFS SERVICES LLC POB 3025 NEW ALBANY, OH 43054	Unsecured		\$5,782.28	\$0.00	\$5,782.28
6 610 7100-00	AMERICAN EXPRESS CENTURION BANK POB 3001 MALVERN, PA 19355-0701	Unsecured		\$16,418.44	\$0.00	\$16,418.44
7 610 7100-00	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK, DBA BIG	Unsecured		\$3,303.76	\$0.00	\$3,303.76

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42372 Page 2
 Debtor Name: MORENO, ROBERTO Date: March 18, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
	TEX TRAILERS 25 SE 2ND AVE STE 1120 MIAMI, FL 33131					
8 610 7100-00	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK, DBA BIG TEX TRAILERS 25 SE 2ND AVE STE 1120 MIAMI, FL 33131	Unsecured		\$1,852.46	\$0.00	\$1,852.46
9 610 7100-00	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK, DBA BIG TEX TRAILERS 25 SE 2ND AVE STE 1120 MIAMI, FL 33131	Unsecured		\$2,341.91	\$0.00	\$2,341.91
10 610 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		\$23,531.41	\$0.00	\$23,531.41
11 610 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		\$8,252.68	\$0.00	\$8,252.68
1 050 4120-00	FORD MOTOR CREDIT COMPANY LLC P.O. BOX 537901 LIVONIA, MI 48153-9905	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$86,480.16	\$526.17	\$85,953.99

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-42372 BTR
 Case Name: MORENO, ROBERTO
 MORENO, LIZANNE
 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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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>PYOD LLC ITS SUCCESSORS AND</i>		
<u>2</u>	<u>ASSIGNS AS</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>3</u>	<i>PYOD LLC ITS SUCCESSORS AND ASSIGNS AS</i>	<u>\$</u>	<u>\$</u>
<u>4</u>	<i>DISCOVER BANK/DFS SERVICES LLC</i>	<u>\$</u>	<u>\$</u>
<u>5</u>	<i>DISCOVER BANK/DFS SERVICES LLC</i>	<u>\$</u>	<u>\$</u>
<u>6</u>	<i>AMERICAN EXPRESS CENTURION BANK</i>	<u>\$</u>	<u>\$</u>
<u>7</u>	<i>RECOVERY MANAGEMENT SYSTEMS CORPORATION</i>	<u>\$</u>	<u>\$</u>
<u>8</u>	<i>RECOVERY MANAGEMENT SYSTEMS CORPORATION</i>	<u>\$</u>	<u>\$</u>
<u>9</u>	<i>RECOVERY MANAGEMENT SYSTEMS CORPORATION</i>	<u>\$</u>	<u>\$</u>
<u>10</u>	<i>FIA CARD SERVICES, NA/BANK OF AMERICA</i>	<u>\$</u>	<u>\$</u>
<u>11</u>	<i>FIA CARD SERVICES, NA/BANK OF AMERICA</i>	<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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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 \$ _____.