

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 \$ _____².

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/CHRISTOPHER J. MOSER
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: 08-42432 BTR Judge: BRENDA T. RHOADES
Case Name: RUIZ, CESAR AUGUSTO
RUIZ, MARISOL VIOLETA
For Period Ending: 10/19/11

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 09/09/08 (f)
341(a) Meeting Date: 10/17/08
Claims Bar Date: 01/21/09

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. 10544 Sparrow Landing Way, Orlando, FL 32832 no equity	336,880.00	0.00	DA	0.00	FA
2. 7511 Seurat Street #206, Orlando, FL 32819 Exemption Claimed up to \$3,844.00	153,000.00	0.00	DA	0.00	FA
3. Financial Accounts Debtor Claimed 100% Exemption on Schedule C	138.00	0.00	DA	0.00	FA
4. Household Goods Debtor Claimed 100% Exemption on Schedule C	2,545.00	0.00	DA	0.00	FA
5. Books / Collectibles	650.00	0.00	DA	0.00	FA
6. Wearing Apparel	400.00	0.00	DA	0.00	FA
7. Furs and Jewelry	250.00	0.00	DA	0.00	FA
8. Annuities	150.00	0.00	DA	0.00	FA
9. RETIREMENT PLANS Debtor Claimed 100% Exemption on Schedule C	381.00	0.00	DA	0.00	FA
10. 2008 Honda Accord No Equity Debtor Claimed 100% Exemption on Schedule C	21,000.00	0.00	DA	0.00	FA
11. 2005 Toyota Highlander No Equity Debtor Claimed 100% Exemption on Schedule C	7,000.00	0.00	DA	0.00	FA
12. AVOIDABLE ACTION - BANK OF AMERICA (u) Adv. 09 -04008	6,000.00	4,500.00		4,500.00	FA
13. 2008 Tax Refund (u) Exemption Claimed up to \$3,844.00	0.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1.23	Unknown

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

Case No: 08-42432 BTR Judge: BRENDA T. RHOADES
Case Name: RUIZ, CESAR AUGUSTO
RUIZ, MARISOL VIOLETA

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 09/09/08 (f)
341(a) Meeting Date: 10/17/08
Claims Bar Date: 01/21/09

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
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$528,394.00	\$4,500.00		\$4,501.23	\$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:

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the trustee. The trustee is a partner in the same firm. The Bufkin Law Firm, LP is employed to represent the trustee as special counsel. On Nov. 25, 2008, Order on Objection to Exemptions was entered - Florida law applies to debtors' claim of exemptions. On Dec. 11, 2008, Agreed Order regarding Motion to Lift Stay was entered, item # 1. On Jan. 12, 2009, Adversary # 09-04008 was filed, item # 12. On Sept. 17, 2009, Order Approving Settlement was entered, item #12. Quilling, Selander, Cummiskey & Lownds, P.C. will not be filing a fee application.

Initial Projected Date of Final Report (TFR): 12/31/10 Current Projected Date of Final Report (TFR): 10/19/11

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42432 -BTR
 Case Name: RUIZ, CESAR AUGUSTO
 RUIZ, MARISOL VIOLETA
 Taxpayer ID No: *****5517
 For Period Ending: 10/19/11

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****8528 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
09/08/09	12	Bank of America Dept AZ9-503-02-57 1825 E Buckeye Rd Phoenix, AZ 85034	Preference	1241-000	4,500.00		4,500.00
09/23/09	000301	U.S. Bankruptcy Court 660 N. Central Expressway Ste. 300B Plano, Texas 75074	Per Order Entered on 9/17/09 Adv. # 09-04008 - Filing Fee	2700-000		250.00	4,250.00
09/23/09	000302	Richard Bufkin 3811 Turtle Creek Blvd, Ste. 1600 Dallas, TX 75219-4558	Per Order Entered on 9/17/09 Attorney's Fees			1,730.33	2,519.67
			Fees	1,679.78	3210-000		
			Expenses	50.55	3220-000		
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,519.73
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,519.79
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,519.85
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,519.91
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,519.97
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.03
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,520.10
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.16
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.22
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,520.29
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.35
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,520.42
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.48
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.54
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,520.61
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.67

Page Subtotals 4,501.00 1,980.33

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42432 -BTR
 Case Name: RUIZ, CESAR AUGUSTO
 RUIZ, MARISOL VIOLETA
 Taxpayer ID No: *****5517
 For Period Ending: 10/19/11

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****8528 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 (\$)
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,520.73
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.75
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.77
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.79
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.81
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.83
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.85
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.87
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,520.89
10/19/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		2,520.90
10/19/11		Transfer to Acct #*****1159	Final Posting Transfer	9999-000		2,520.90	0.00

COLUMN TOTALS	4,501.23	4,501.23	0.00
Less: Bank Transfers/CD's	0.00	2,520.90	
Subtotal	4,501.23	1,980.33	
Less: Payments to Debtors		0.00	
Net	4,501.23	1,980.33	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42432 -BTR
 Case Name: RUIZ, CESAR AUGUSTO
 RUIZ, MARISOL VIOLETA
 Taxpayer ID No: *****5517
 For Period Ending: 10/19/11

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****1159 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 (\$)
10/19/11		Transfer from Acct #*****8528	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,520.90		0.00 2,520.90

COLUMN TOTALS	2,520.90	0.00	2,520.90
Less: Bank Transfers/CD's	2,520.90	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 - *****8528	4,501.23	1,980.33	0.00
BofA - Checking Account - *****1159	0.00	0.00	2,520.90
	-----	-----	-----
	4,501.23	1,980.33	2,520.90
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,520.90 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 19, 2011

Case Number: 08-42432
Debtor Name: RUIZ, CESAR AUGUSTO

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba BRANDSMART/GEMB 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$292.42	\$0.00	\$292.42
000002 070 7100-00	Discover Bank/DFS Services LLC POB 3025 New Albany Ohio 43054	Unsecured		\$10,350.79	\$0.00	\$10,350.79
000003 070 7100-00	PYOD LLC its successors/assigns Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$3,334.76	\$0.00	\$3,334.76
000004 070 7100-00	PYOD LLC its successors/assigns Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$515.18	\$0.00	\$515.18
000005 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington DE 19850-5145	Unsecured		\$635.09	\$0.00	\$635.09
000006 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington DE 19850-5145	Unsecured		\$2,329.73	\$0.00	\$2,329.73
000007 070 7100-00	American Express Bank FSB c o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$5,565.33	\$0.00	\$5,565.33
000008 070 7100-00	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$12,318.78	\$0.00	\$12,318.78
000009 070 7100-00	Recovery Management Systems Corporation For GE Money Bank/JCPenney Credit Svcs 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$971.89	\$0.00	\$971.89
000010 070 7100-00	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark NJ 07193-5480	Unsecured		\$908.61	\$0.00	\$908.61

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-42432

Case Name: RUIZ, CESAR AUGUSTO

RUIZ, MARISOL VIOLETA

Trustee Name: CHRISTOPHER J. MOSER

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: CHRISTOPHER J. MOSER	\$	\$	\$

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	Recovery Management Systems Corporation	\$	\$	\$
000002	Discover Bank/DFS Services LLC	\$	\$	\$
000003	PYOD LLC its successors/assigns Citibank	\$	\$	\$
000004	PYOD LLC its successors/assigns Citibank	\$	\$	\$
000005	Chase Bank USA NA	\$	\$	\$
000006	Chase Bank USA NA	\$	\$	\$
000007	American Express Bank FSB	\$	\$	\$
000008	American Express Centurion Bank	\$	\$	\$
000009	Recovery Management Systems Corporation	\$	\$	\$
000010	eCAST Settlement Corporation assignee of	\$	\$	\$
000011	eCAST Settlement Corporation assignee of	\$	\$	\$
000012	Central Fla.Educator FederalCredit Union	\$	\$	\$
000013	Central Fla.Educator FederalCredit Union	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000015	FIA Card Svcs NA/Bank of America	\$	\$	\$
000016	FIA CARD SERVICES, NA/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