

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
BIVINS, RONALD E.	§	Case No. 08-42551
BIVINS, JENNIFER L.	§	
	§	
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: 08-42551 BTR Judge: BRENDA T. RHOADES
Case Name: BIVINS, RONALD E.
BIVINS, JENNIFER L.
For Period Ending: 02/04/10

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 09/25/08 (f)
341(a) Meeting Date: 11/04/08
Claims Bar Date: 08/13/09

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. 901 MOCKINGIRD LANE, DESOTO, TX Debtor's homestead Debtors select TEXAS PROPERTY CODE EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C	120,000.00	0.00	DA	0.00	FA
2. CITY CU CHECKING ACCOUNT Trustee abandons	100.00	0.00	DA	0.00	FA
3. CITIBANK CHECKING ACCOUNT Trustee abandons Debtor Claimed 100% Exemption on Schedule C	200.00	0.00	DA	0.00	FA
4. Itemized household goods - tv's etc Debtor Claimed 100% Exemption on Schedule C	4,209.00	0.00	DA	0.00	FA
5. Itemized List - books etc. Debtor Claimed 100% Exemption on Schedule C	1,920.00	0.00	DA	0.00	FA
6. Itemized List - Wearing apparel Debtor Claimed 100% Exemption on Schedule C	1,450.00	0.00	DA	0.00	FA
7. Itemized list - jewelry, etc Debtor Claimed 100% Exemption on Schedule C	3,300.00	0.00	DA	0.00	FA
8. 1997 TOYOTA CAMRY No lien. Debtor Claimed 100% Exemption on Schedule C	3,760.00	0.00	DA	0.00	FA
9. 2003 CHEVROLET TAHOE No lien. Debtor Claimed 100% Exemption on Schedule C	15,565.00	0.00	DA	0.00	FA
10. TAX REFUND (u) Portion of 2008 tax refund. Debtors were entitled to a refund in 2008. Estate's portion is approximately 73%, and upon Motion/Order, the	0.00	2,000.00		8,001.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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Debtor's portion was paid to them prior to the final report. See Form 2 for details.					
11. OTHER UNSCHEDULED B ASSETS (u) Unmatured Savings bonds Trustee abandons these amounts.	0.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1.31	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$150,504.00	\$2,000.00		\$8,002.31	\$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: 02/04/10: The asset administered in this case was the portion of the 2008 tax refund due to the estate. Trustee collected full refund and upon Motion (#15 05/14/09) and Order Granted (#19 06/10/09), paid the Debtors their portion prior to the final report distribution. Trustee abandons all remaining scheduled assets and the current value of unmaturred savings bonds.

Initial Projected Date of Final Report (TFR): 06/30/11 Current Projected Date of Final Report (TFR): 06/30/11

/s/ Michelle H. Chow, Trustee

Date: 02/04/10

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42551 -BTR
 Case Name: BIVINS, RONALD E.
 BIVINS, JENNIFER L.
 Taxpayer ID No: *****5442
 For Period Ending: 02/04/10

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****7921 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
05/14/09	10	U.S. Treasury Austin TX	tax refund	1224-000	8,001.00		8,001.00
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		8,001.09
06/16/09	000101	RONALD E. AND JENNIFER L. BIVINS 901 MOCKINGBIRD LANE DESOTO, TX 75115	PER ORDER DATED 06/10/09 DEBTOR PORTION OF 2008 TAX REFUND	8100-002		2,160.27	5,840.82
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		5,841.00
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.15
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.30
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,841.44
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,841.58
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.73
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.15		5,841.88
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.14		5,842.02
02/04/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		5,842.04
02/04/10		Transfer to Acct #*****2888	Final Posting Transfer	9999-000		5,842.04	0.00

COLUMN TOTALS	8,002.31	8,002.31	0.00
Less: Bank Transfers/CD's	0.00	5,842.04	
Subtotal	8,002.31	2,160.27	
Less: Payments to Debtors		2,160.27	
Net	8,002.31	0.00	

Page Subtotals 8,002.31 8,002.31

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-42551 -BTR
 Case Name: BIVINS, RONALD E.
 BIVINS, JENNIFER L.
 Taxpayer ID No: *****5442
 For Period Ending: 02/04/10

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2888 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 (\$)
02/04/10		Transfer from Acct #*****7921	BALANCE FORWARD Transfer In From MMA Account	9999-000	5,842.04		0.00 5,842.04

COLUMN TOTALS	5,842.04	0.00	5,842.04
Less: Bank Transfers/CD's	5,842.04	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 - *****7921	8,002.31	0.00	0.00
BofA - Checking Account - *****2888	0.00	0.00	5,842.04
	8,002.31	0.00	5,842.04
(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: 02/04/10
 MICHELLE H. CHOW, TRUSTEE

Page Subtotals 5,842.04 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42551 Page 1 Date: February 04, 2010
 Debtor Name: BIVINS, RONALD E. Claim Number Sequence
 Claims Bar Date: 08/13/09

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
999 8100-00	RONALD E. AND JENNIFER L. BIVINS 901 MOCKINGBIRD LANE DESOTO, TX 75115	Unsecured	Use debtor exemption t-code of 8100 Motion #15 05/14/09 Order #19 06/10/09	\$0.00	\$2,160.27	\$2,160.27
			4429737921	06/16/09 101	2,160.27	
000001 070 7100-00	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 06/09/09 x7612 Citi/Citi	\$0.00	\$13,471.84	\$13,471.84
000002 070 7100-00	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 06/09/09 x2344 Citi/AUC Platinum	\$0.00	\$14,178.21	\$14,178.21
000003 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured	Filed 06/09/09 x1706 Citi/Zales	\$0.00	\$1,257.46	\$1,257.46
000004 070 7100-00	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 06/09/09 x9572 Triat/SWBell Mobile	\$0.00	\$509.67	\$509.67
000005 070 7100-00	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured	Filed 06/09/09 x1201 GE/Lowes	\$0.00	\$911.21	\$911.21
000006 070 7100-00	Hosto & Buchan PLLC PO Box 3397 Little Rock, AR 72203	Unsecured	Filed 06/24/09 0760/212480/24766 NU Island Partners	\$0.00	\$5,846.17	\$5,846.17
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	Filed 07/22/09 1973/0262 MBNA/FIA	\$0.00	\$22,207.55	\$22,207.55
000008 070 7100-00	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured	Filed 08/06/09 x5167	\$0.00	\$9,324.62	\$9,324.62
000009 070 7100-00	AMERICAN INFOSOURCE LP AS AGENT FOR ASSET ACCEPTANCE ASSIGNEE/ SOUTHWESTERN BELL PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured	Filed 08/07/09 x0093/0024 SWBell	\$0.00	\$308.42	\$308.42

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-42551 Page 2 Date: February 04, 2010
Debtor Name: BIVINS, RONALD E. Claim Number Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
Case Totals:				\$0.00	\$70,175.42	\$70,175.42

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-42551

Case Name: BIVINS, RONALD E.

BIVINS, JENNIFER L.

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>
<u>000001</u>	<u>LVNV Funding LLC</u>	\$ _____	\$ _____
<u>000002</u>	<u>LVNV Funding LLC</u>	\$ _____	\$ _____

<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>000003</u>	<u>assigns as assignee of</u>	<u>\$</u>	<u>\$</u>
<u>000004</u>	<u>LVNV Funding LLC</u>	<u>\$</u>	<u>\$</u>
<u>000005</u>	<u>LVNV Funding LLC</u>	<u>\$</u>	<u>\$</u>
<u>000006</u>	<u>Hosto & Buchan PLLC</u>	<u>\$</u>	<u>\$</u>
	<i>FIA CARD SERVICES,</i>		
<u>000007</u>	<u>NA/BANK OF AMERICA</u>	<u>\$</u>	<u>\$</u>
<u>000008</u>	<u>Chase Bank USA NA</u>	<u>\$</u>	<u>\$</u>
	<i>AMERICAN INFOSOURCE</i>		
<u>000009</u>	<u>LP AS AGENT FOR</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>\$</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>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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