

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
ROSENTHAL, LOUIS LLOYD	§	Case No. 08-43214 BTR
ROSENTHAL, ROSALIND LORRAINE	§	
	§	
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: 08-43214 BTR Judge: BRENDA T. RHOADES
Case Name: ROSENTHAL, LOUIS LLOYD
ROSENTHAL, ROSALIND LORRAINE
For Period Ending: 12/06/10

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 11/29/08 (f)
341(a) Meeting Date: 01/02/09
Claims Bar Date: 10/15/09

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. 36.62 ACRES SECTION 64, TOWNSHIP 2 SOUTH, RANGE 4 Debtors testified this property co-owned by 6 people (including themselves, siblings, and spouses). There is a note against this property and very little equity, plus back taxes. Due to lack of equity and costs of sale for possibly damaged property, trustee abandons interest.	1,860.00	0.00	DA	0.00	FA
2. HOMESTEAD 1220 CEDARWOOD DRIVE FLOWER MOUND, TX 7575 Debtors list lien of \$153k; Debtors select TEXAS PROPERTY CODE EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C	232,120.00	0.00	DA	0.00	FA
3. CASH ON HAND	6.00	0.00	DA	0.00	FA
4. CHECKING ACC'T. ENDING IN 8432 BANK OF AMERICA	880.00	0.00	DA	0.00	FA
5. HOUSEHOLD GOODS Itemized list per debtors' schedules Debtor Claimed 100% Exemption on Schedule C	3,050.00	0.00	DA	0.00	FA
6. WEARING APPAREL Clothing Debtor Claimed 100% Exemption on Schedule C	750.00	0.00	DA	0.00	FA
7. FURS AND JEWELRY Wedding ring, woman's watch Debtor Claimed 100% Exemption on Schedule C	3,000.00	0.00	DA	0.00	FA
8. TERM LIFE INSURANCE PRIMERICA DEATH BENEFIT: 350, Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
9. TERM LIFE INSURANCE PRIMERICA DEATH BENEFIT: 300, Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
10. 1999 MERCEDES E320 1220 CEDARWOOD DRIVE FLOWER MOU No lien; exempted vehicle.	6,800.00	0.00	DA	0.00	FA

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

Case No: 08-43214 BTR Judge: BRENDA T. RHOADES
Case Name: ROSENTHAL, LOUIS LLOYD
ROSENTHAL, ROSALIND LORRAINE

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 11/29/08 (f)
341(a) Meeting Date: 01/02/09
Claims Bar Date: 10/15/09

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
Debtor Claimed 100% Exemption on Schedule C					
11. 2000 CADILLAC ESCALADE 1220 CEDARWOOD DRIVE FLOWER Lien on schedule D of \$14,750; no equity.	7,955.00	0.00	DA	0.00	FA
12. TAX REFUND (u) Percentage of 2008 tax refund Filed on 334th day of the year, so 91% of \$4,532 refund is due the estate (information provided on 04/17/09). Actual refund was slightly more; percentage due estate is \$4,174.45, debtor portion is \$399.95; total refund was \$4,574.41.	0.00	4,174.45		4,574.41	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1.75	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$256,421.00	\$4,174.45	\$4,576.16	\$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: 12/06/10: The one asset administered was the percentage of the 2008 tax refund. The total refund was \$4,574.41; therefore 91% (as the 334th day of the year for the date of filing) was retained by the estate, and upon Trustee's motion and Court Order, \$399.95 was returned to the Debtors. Note trustee's compensation is reduced by Debtor portion. Claims reviewed and one objection filed and Order granted; see claims register exhibit or Court docket for details.

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

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 08-43214 BTR Judge: BRENDA T. RHOADES
Case Name: ROSENTHAL, LOUIS LLOYD
ROSENTHAL, ROSALIND LORRAINE

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 11/29/08 (f)
341(a) Meeting Date: 01/02/09
Claims Bar Date: 10/15/09

_____ Date: 12/06/10

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43214 -BTR
 Case Name: ROSENTHAL, LOUIS LLOYD
 ROSENTHAL, ROSALIND LORRAINE
 Taxpayer ID No: *****4875
 For Period Ending: 12/06/10

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****8085 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
07/14/09	12	US Treasury Austin TX	2008 tax refund	1224-000	4,574.41		4,574.41
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		4,574.47
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,574.59
09/01/09	000101	LOUIS L. AND ROSALIND L. ROSENTHAL 1220 CEDARWOOD DRIVE FLOWER MOUND, TX 75028	Per order dated 08/28/09 Order Granting Trustee's Motion to Pay \$399.95 to the Debtors for Their Portion of the 2008 Tax Refund	8100-002		399.95	4,174.64
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,174.74
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,174.84
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,174.95
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,175.06
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,175.16
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,175.26
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,175.37
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,175.47
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,175.58
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,175.68
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,175.78
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,175.89
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,175.99
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,176.09
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,176.20
12/06/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		4,176.21
12/06/10		Transfer to Acct #*****2564	Final Posting Transfer	9999-000		4,176.21	0.00

Page Subtotals 4,576.16 4,576.16

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43214 -BTR
 Case Name: ROSENTHAL, LOUIS LLOYD
 ROSENTHAL, ROSALIND LORRAINE
 Taxpayer ID No: *****4875
 For Period Ending: 12/06/10

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****8085 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 (\$)	
					COLUMN TOTALS	4,576.16	4,576.16	0.00
					Less: Bank Transfers/CD's	0.00	4,176.21	
					Subtotal	4,576.16	399.95	
					Less: Payments to Debtors		399.95	
					Net	4,576.16	0.00	

Page Subtotals 0.00 0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-43214 Page 1
 Debtor Name: ROSENTHAL, LOUIS LLOYD Date: December 06, 2010
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000011 050 4210-00	Prosper Bank PO Box 10 Prosper, TX 75078	Secured	Order granted 11/23/10 docket #27	\$0.00	\$0.00	\$0.00
999 8100-00	LOUIS L. AND ROSALIND L. ROSENTHAL 1220 CEDARWOOD DRIVE FLOWER MOUND, TX 75028	Unsecured	Order 08/28/09 4429738085	\$399.95 09/01/09 101	\$399.95 399.95	\$0.00
000001 070 7100-00	Recovery Management Systems Corporation For Capital Recovery II LLC As Assignee of GE Capital - Chevron and 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Unsecured	x6437	\$1,287.51	\$0.00	\$1,287.51
000002 070 7100-00	Recovery Management Systems Corporation For Capital Recovery II LLC As Assignee of GE Capital - Sam's Club 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Unsecured	x6770	\$2,905.97	\$0.00	\$2,905.97
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	x8207	\$25,392.71	\$0.00	\$25,392.71
000004 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	x7920	\$17,321.06	\$0.00	\$17,321.06
000005 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	x4880	\$1,251.79	\$0.00	\$1,251.79
000006 070 7100-00	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Unsecured	(6-1) CREDIT CARD DEBT x1005	\$18,848.99	\$0.00	\$18,848.99
000007 070 7100-00	American Express Travel Related Services Co, Inc POB 3001 Malvern, PA 19355-0701	Unsecured	(7-1) CREDIT CARD DEBT x3002	\$5,352.97	\$0.00	\$5,352.97

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-43214 Page 2 Date: December 06, 2010
 Debtor Name: ROSENTHAL, LOUIS LLOYD Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000008 070 7100-00	Dyck-O'Neal, Inc. PO Box 13370 Arlington, TX 76094	Unsecured		\$3,127.44	\$0.00	\$3,127.44
000009 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 x2179		\$7,245.66	\$0.00	\$7,245.66
000010 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 x7350/7415		\$2,509.38	\$0.00	\$2,509.38
Case Totals:				\$85,643.43	\$399.95	\$85,243.48

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-43214 BTR

Case Name: ROSENTHAL, LOUIS LLOYD

ROSENTHAL, ROSALIND LORRAINE

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	Recovery Management Systems Corporation	\$ _____	\$ _____	\$ _____
000002	Recovery Management Systems Corporation	\$ _____	\$ _____	\$ _____
000003	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000004	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000005	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000006	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000007	American Express Travel Related Services	\$ _____	\$ _____	\$ _____
000008	Dyck-O'Neal, Inc.	\$ _____	\$ _____	\$ _____
000009	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ _____	\$ _____	\$ _____
000010	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