

Linda S. Payne  
Chapter 7 Bankruptcy Trustee  
12770 Coit Road, Suite 541  
Dallas, TX 75251  
972 628 3695  
linda@paynetrustee.com

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re: §  
§  
LAO, TOM QUOC § Case No. 08-43330 BTR  
§  
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 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

---

<sup>1</sup>The 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 \$ \_\_\_\_\_<sup>2</sup>. 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 \$ \_\_\_\_\_<sup>2</sup>.

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.

---

<sup>2</sup> 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).

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS

In Re:	)		
LAO, TOM QUOC	)	08-43330	-BTR
EIN: 54-6814183	)	Chapter 7	
	)		
	)		
Debtor(s).	)		

**TRUSTEE INTERIM REPORT**

The Trustee, hereby files his Individual Estate Property Record and Report (Form 1) for the nine month reporting period ending 01/13/2011. This report is intended to provide parties in interest with a general accounting of the Trustee's case administration.

Column 1: Asset Description (Scheduled and Unscheduled Property): This is a listing of all the Debtor's interest in assets from the petition, schedules, and statement of financial affairs. Also listed are unscheduled assets discovered by the Trustee, income of the estate (including post-petition interest on bank accounts), and claims which the estate may possess.

Column 2: Petition/Unscheduled Values: Column 2 reflects the dollar value of each asset, as first assigned by Debtor in the filed Schedules, or by the Trustee's initial estimate of values in the case of unscheduled assets. Scheduled values are often unreliable and may change significantly throughout the course of Trustee's investigation and administration.

Column 3: Estimated Net Value(Value Determined by Trustee Less Liens, Exemptions and Other Costs: Column 3 reflects the value of each asset as determined by the Trustee minus any appropriate adjustment. This value represents the Trustee's best initial estimate of **net** sale or liquidation value of the asset. Actual liquidation value may differ as a result of market conditions at the time of sale, costs of recovery, storage, insurance and sale.

Column 4: Property Abandoned: If this column is blank it means either that (1) Trustee intends to administer the asset, (2) Trustee has not decided, or (3) Trustee has already liquidated the asset. An entry of "OA" indicates the property has or will be formally abandoned under 11 U.S.C. 554 (a). An entry of "DA" indicates that the property will be abandoned at closing of the case under 11 U.S.C. 554 (c).

Column 5: Sales/Funds Received by the Estate: Column 5 indicates the **gross** amount of proceeds received from the liquidation of each asset regardless of amounts paid out to secured creditors or for expenses.

Column 6: Asset Fully Administered/Gross Value of Remaining Assets: When an asset has been fully administered either by liquidation, formal abandonment, or the Trustee has reached a decision to abandon at closing of the estate, the entry "FA" will be listed in Column 6. For assets still being administered, column 6 reflects the Trustee's current best estimate of the **gross** value. Actual liquidation value may differ as a result of market conditions at the time of sale. Note: The difference between Columns 3 and 5 does not necessarily equal the figure in Column 6.

Other Information: Note that the Trustee has provided information about matters pending in the case and projected date for filing the Trustee's Final Report (TFR).

Dated: \_\_\_\_\_

Respectfully Submitted,

---

LINDA PAYNE, TRUSTEE, Chapter 7 Trustee  
12770 Coit Road  
Suite 541 Banner Place  
Dallas, TX 75251  
972-628-3695

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

Case No: 08-43330 BTR Judge: Brenda T. Rhoades  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Date Filed (f) or Converted (c): 12/09/08 (f)  
341(a) Meeting Date: 01/12/09  
Claims Bar Date: 04/13/09

For Period Ending: 01/13/11

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. 524 Jasmine Drive, Murphy, Homestead	119,203.00	0.00	DA	0.00	FA
2. Cash and bank accounts	2,005.67	2,005.67		2,005.67	FA
3. Household Goods	10,530.00	0.00	DA	0.00	FA
4. 3 Gold Employment Commerative Coins \$1,750.00 Claimed as exempt - but turned over to me. Filed motion for internet sale	1,750.00	1,750.00		1,815.00	FA
5. Clothing	1,600.00	0.00	DA	0.00	FA
6. Jewelry	2,700.00	0.00	DA	0.00	FA
7. Sporting equipment	1,300.00	0.00	DA	0.00	FA
8. Term Life Insurance Policy	0.00	0.00	DA	0.00	FA
9. 529 Plan with Fidelity	10,000.00	0.00	DA	0.00	FA
10. 529 Plan with Fidelity	10,000.00	0.00	DA	0.00	FA
11. 401(k) with Fidelity	170,000.00	0.00	DA	0.00	FA
12. Non-filing Wife's 401(k) with ING	83,000.00	0.00	DA	0.00	FA

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

Case No: 08-43330 BTR Judge: Brenda T. Rhoades  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Date Filed (f) or Converted (c): 12/09/08 (f)  
341(a) Meeting Date: 01/12/09  
Claims Bar Date: 04/13/09

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
13. 403(b) with ING	46,000.00	0.00	DA	0.00	FA
14. 20% membership interest in Shinsei, Steak and Seafood restaurant. Out of business	0.00	0.00	DA	0.00	FA
15. 1997 Mitsubishi 300GT	11,272.00	0.00	DA	0.00	FA
16. 2008 Honda Odyssey	14,735.34	0.00	DA	0.00	FA
17. 2007 Dodge Ram	11,613.00	0.00	DA	0.00	FA
18. Possible tax refund for 2008 Requested tax return when prepared.	0.00	0.00		2,633.92	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		4.94	Unknown

TOTALS (Excluding Unknown Values)	\$495,709.01	\$3,755.67		\$6,459.53	Gross Value of Remaining Assets \$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): 12/01/09      Current Projected Date of Final Report (TFR): 10/10/10

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 08-43330 -BTR  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*2252 Money Market Account

Taxpayer ID No: \*\*\*\*\*4183  
For Period Ending: 01/13/11

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 #*****1265	Bank Funds Transfer	9999-000	4,640.74		4,640.74
C 10/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.57		4,641.31
C 11/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.59		4,641.90
C 12/17/09	000101	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Attorney Fees	3210-000		700.00	3,941.90
C 12/17/09	000102	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Attorney Expenses	3210-000		4.26	3,937.64
C 12/31/09	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.56		3,938.20
C 01/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.18		3,938.38
C 02/26/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.14		3,938.52
C 03/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.17		3,938.69
C 04/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.15		3,938.84
C 05/28/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.14		3,938.98

Page Subtotals 4,643.24 704.26

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 08-43330 -BTR  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*2252 Money Market Account

Taxpayer ID No: \*\*\*\*\*4183  
For Period Ending: 01/13/11

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 (\$)
C 06/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.17		3,939.15
C 07/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.15		3,939.30
C 08/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.16		3,939.46
C 09/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.15		3,939.61
C 10/21/10	4	Secured Gold Buyers Cash Check from trustee	Sale of Gold coins	1129-000	1,815.00		5,754.61
C 10/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.16		5,754.77
C 11/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.22		5,754.99
C 12/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.22		5,755.21
C 01/12/11	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.06		5,755.27
C 01/12/11		Transfer to Acct #*****3987	Final Posting Transfer	9999-000		5,755.27	0.00

Page Subtotals 1,816.29 5,755.27

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 08-43330 -BTR  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*2252 Money Market Account

Taxpayer ID No: \*\*\*\*\*4183  
For Period Ending: 01/13/11

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 (\$)
					6,459.53	6,459.53	0.00
			COLUMN TOTALS		6,459.53	6,459.53	0.00
			Less: Bank Transfers/CD's		4,640.74	5,755.27	
			Subtotal		1,818.79	704.26	
			Less: Payments to Debtors			0.00	
			Net		1,818.79	704.26	

Page Subtotals 0.00 0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 08-43330 -BTR  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*3987 Checking Account

Taxpayer ID No: \*\*\*\*\*4183  
For Period Ending: 01/13/11

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 01/12/11		Transfer from Acct #*****2252	Transfer In From MMA Account	9999-000	5,755.27		5,755.27

COLUMN TOTALS	5,755.27	0.00	5,755.27
Less: Bank Transfers/CD's	<u>5,755.27</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 5,755.27 0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 08-43330 -BTR  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: JPMorgan Chase Bank, N.A.  
Account Number / CD #: \*\*\*\*\*1265 Money Market Account

Taxpayer ID No: \*\*\*\*\*4183  
For Period Ending: 01/13/11

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 01/21/09	2	Tom Lao	Turn over of funds in bank account DEPOSIT CHECK #1004	1129-000	2,005.67		2,005.67
C 01/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.02		2,005.69
C 02/27/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		2,005.76
C 03/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		2,005.84
C 04/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		2,005.92
C 05/07/09	18	Tom Lao	Tax Refund DEPOSIT CHECK #1017	1124-000	2,633.92		4,639.84
C 05/29/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		4,639.98
C 06/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		4,640.18
C 07/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		4,640.37
C 08/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.19		4,640.56
C 09/30/09	INT	JPMorgan Chase Bank, N.A.	INTEREST REC'D FROM BANK	1270-000	0.18		4,640.74
C 10/01/09		Transfer to Acct #*****2252	Bank Funds Transfer	9999-000		4,640.74	0.00

Page Subtotals 4,640.74 4,640.74

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43330 -BTR  
Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: JPMorgan Chase Bank, N.A.  
Account Number / CD #: \*\*\*\*\*1265 Money Market Account

Taxpayer ID No: \*\*\*\*\*4183  
For Period Ending: 01/13/11

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		4,640.74	4,640.74	0.00
			Less: Bank Transfers/CD's		0.00	4,640.74	
			Subtotal		4,640.74	0.00	
			Less: Payments to Debtors			0.00	
			Net		4,640.74	0.00	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Money Market Account - *****2252		1,818.79	704.26	0.00
			Checking Account - *****3987		0.00	0.00	5,755.27
			Money Market Account - *****1265		4,640.74	0.00	0.00
					-----	-----	-----
					6,459.53	704.26	5,755.27
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-43330 Page 1  
 Debtor Name: LAO, TOM QUOC Date: January 31, 2011  
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		\$700.00	\$700.00	\$0.00
001 3220-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$4.26	\$4.26	\$0.00
3 070 7100-00	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured		\$3,079.72	\$0.00	\$3,079.72
4 070 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		\$14,822.42	\$0.00	\$14,822.42
1 100 4110-00	CAPITAL ONE AUTO FINANCE, C/O ASCENSION CAPITAL GR P.O. BOX 201347 ARLINGTON, TX 76006	Secured		\$0.00	\$0.00	\$0.00
2 100 4110-00	VALWOOD PARK FCU 1001 E.CROSBY CARROLLTON, TX 75006	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$18,606.40	\$704.26	\$17,902.14

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

### TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-43330 BTR

Case Name: LAO, TOM QUOC

Trustee Name: LINDA PAYNE, 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: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$
Attorney for Trustee Fees: BILL PAYNE	\$	\$	\$
Attorney for Trustee Expenses: BILL PAYNE	\$	\$	\$

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
3	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS	\$ _____	\$ _____	\$ _____
4	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