

Linda S. Payne
Chapter 7 Bankruptcy Trustee
12770 Coit Road, Suite 541
Dallas, TX 75251
972 628 3695
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
NAFFZIGER, PHILLIP JOHN § Case No. 08-43493 BTR
NAFFZIGER, CHARLOTTE KATHERINE §
§
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 \$ _____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/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.

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).

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS

In Re:)
 NAFFZIGER, PHILLIP JOHN) 08-43493 -BTR
 EIN: 54-6839241) Chapter 7
 NAFFZIGER, CHARLOTTE KATHERINE)
 SSN: 547-25-1240)
 Debtor(s).)

TRUSTEE INTERIM REPORT

The Trustee, hereby files his Individual Estate Property Record and Report (Form 1) for the twelve month reporting period ending 01/12/2011. 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: 08-43493 BTR Judge: Brenda T. Rhoades
Case Name: NAFFZIGER, PHILLIP JOHN
NAFFZIGER, CHARLOTTE KATHERINE
For Period Ending: 01/12/11

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 12/31/08 (f)
341(a) Meeting Date: 02/02/09
Claims Bar Date: 05/06/09

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. 3132 Emory Dr., Flower Mound, Homestead	237,499.00	0.00	DA	0.00	FA
2. Cash and Bank Accounts Bank statements in QuikDocs - Debtor paying back Regions Bank 2314 \$1,787.09 Regions Bank 2322 231.62 Regions Bank 2543 50.00	663.20	663.20		2,068.68	FA
3. Household Goods	3,470.00	0.00	DA	0.00	FA
4. Books, etc	515.00	0.00	DA	0.00	FA
5. Clothing	975.00	0.00	DA	0.00	FA
6. Jewelry	455.00	0.00	DA	0.00	FA
7. Sporting equipment	500.00	0.00	DA	0.00	FA
8. All-State Term Life Insurance	0.00	0.00	DA	0.00	FA
9. 2004 Hummer H2 Sport Utility 4D	16,965.00	0.00	DA	0.00	FA
10. 2006 Toyota Tacoma Vehicle Leased	9,540.00	0.00	DA	0.00	FA
11. Office equipment	325.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 08-43493 BTR Judge: Brenda T. Rhoades
Case Name: NAFFZIGER, PHILLIP JOHN
NAFFZIGER, CHARLOTTE KATHERINE

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 12/31/08 (f)
341(a) Meeting Date: 02/02/09
Claims Bar Date: 05/06/09

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
12. Cookie Lee Fashion Misc. Jewelry Inventory Claimed as exempt - object to inventory. Debtor paying back	3,000.00	1,000.00		1,000.00	FA
13. (2) Dogs and (4) Cats (Sentimental Value Only)	0.00	0.00	DA	0.00	FA
14. 2008 tax refund (u) Refund was \$2,610. Tax preparer kept \$468.95	0.00	2,141.05		2,141.05	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		3.73	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$273,907.20	\$3,804.25		\$5,213.46
				\$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:

Debtor is paying out reimbursement of bank accounts

Initial Projected Date of Final Report (TFR): 12/01/10

Current Projected Date of Final Report (TFR): 12/01/10

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43493 -BTR
 Case Name: NAFFZIGER, PHILLIP JOHN
 NAFFZIGER, CHARLOTTE KATHERINE
 Taxpayer ID No: *****9241
 For Period Ending: 01/12/11

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****2260 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 09/30/09	2	PHILLIP NAFFZIGER 3132 EMORY DRIVE FLOWER MOUND, TX 75022	Payment on non exempt assets	1129-000	172.39		172.39
C 10/01/09		Transfer from Acct #*****9265	Bank Funds Transfer	9999-000	2,141.42		2,313.81
C 10/15/09	2	Phillip Naffziger	Payment on non exempt assets	1129-000	172.39		2,486.20
C 10/15/09	12	Charlotte Naffziger	Payment on non exempt assets	1129-000	200.00		2,686.20
C 10/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.29		2,686.49
C 11/23/09	2	Phillip Naffziger	Bank accounts	1129-000	172.39		2,858.88
C 11/23/09	12	Cookie Lee	Payment on non exempt assets	1129-000	800.00		3,658.88
C 11/30/09	INT	Union Bank	Interest Rate 0.150	1270-000	0.36		3,659.24
C 12/31/09	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.47		3,659.71
C 01/06/10	2	Phillip Naffziger	Payment on bank account	1129-000	172.39		3,832.10
C 01/19/10	2	Phillip Naffziger	Repayment of bank account	1129-000	172.39		4,004.49
C 01/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.18		4,004.67
C 02/19/10	2	Phillip Naffziger	Payment on cash and bank accounts	1129-000	172.39		4,177.06

Page Subtotals 4,177.06 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43493 -BTR
Case Name: NAFFZIGER, PHILLIP JOHN
NAFFZIGER, CHARLOTTE KATHERINE
Taxpayer ID No: *****9241
For Period Ending: 01/12/11

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****2260 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 (\$)
C 02/26/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.14		4,177.20
C 03/18/10	2	Phillip Naffziger	Repayment of cash and bk acct	1129-000	172.39		4,349.59
C 03/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.18		4,349.77
C 04/23/10	2	Phillip Naffziger	Repayment of cash and bank acct	1129-000	172.39		4,522.16
C 04/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.18		4,522.34
C 05/04/10	2	Phillip Naffziger		1129-000	689.56		5,211.90
C 05/28/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.19		5,212.09
C 06/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.23		5,212.32
C 07/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.21		5,212.53
C 08/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.22		5,212.75
C 09/09/10	000101	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Attorney fees and expenses Fees 1,400.00 Expenses 7.27	 3210-000 3220-000		1,407.27	3,805.48
C 09/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.19		3,805.67

Page Subtotals 1,035.88 1,407.27

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43493 -BTR
 Case Name: NAFFZIGER, PHILLIP JOHN
 NAFFZIGER, CHARLOTTE KATHERINE
 Taxpayer ID No: *****9241
 For Period Ending: 01/12/11

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****2260 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 (\$)
C 10/29/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.15		3,805.82
C 11/30/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.16		3,805.98
C 12/31/10	INT	Union Bank	Interest Rate 0.050	1270-000	0.16		3,806.14
01/12/11	INT	Union Bank	INTEREST REC'D FROM BANK	1270-000	0.05		3,806.19
01/12/11		Transfer to Acct #*****3995	Final Posting Transfer	9999-000		3,806.19	0.00

COLUMN TOTALS	5,213.46	5,213.46	0.00
Less: Bank Transfers/CD's	2,141.42	3,806.19	
Subtotal	3,072.04	1,407.27	
Less: Payments to Debtors		0.00	
Net	3,072.04	1,407.27	

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43493 -BTR
 Case Name: NAFFZIGER, PHILLIP JOHN
 NAFFZIGER, CHARLOTTE KATHERINE
 Taxpayer ID No: *****9241
 For Period Ending: 01/12/11

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****3995 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
01/12/11		Transfer from Acct #*****2260	Transfer In From MMA Account	9999-000	3,806.19		3,806.19

COLUMN TOTALS	3,806.19	0.00	3,806.19
Less: Bank Transfers/CD's	<u>3,806.19</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 3,806.19 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43493 -BTR
 Case Name: NAFFZIGER, PHILLIP JOHN
 NAFFZIGER, CHARLOTTE KATHERINE
 Taxpayer ID No: *****9241
 For Period Ending: 01/12/11

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: JPMorgan Chase Bank, N.A.
 Account Number / CD #: *****9265 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 05/19/09	14	IRS	Tax Refund DEPOSIT CHECK #1058	1224-000	2,141.05		2,141.05
C 05/29/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.02		2,141.07
C 06/30/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.09		2,141.16
C 07/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.09		2,141.25
C 08/31/09	INT	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.09		2,141.34
C 09/30/09	INT	JPMorgan Chase Bank, N.A.	INTEREST REC'D FROM BANK	1270-000	0.08		2,141.42
C 10/01/09		Transfer to Acct #*****2260	Bank Funds Transfer	9999-000		2,141.42	0.00

COLUMN TOTALS	2,141.42	2,141.42	0.00
Less: Bank Transfers/CD's	0.00	<u>2,141.42</u>	
Subtotal	2,141.42	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	2,141.42	0.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account - *****2260	3,072.04	1,407.27	0.00
Checking Account - *****3995	0.00	0.00	3,806.19
Money Market Account - *****9265	2,141.42	0.00	0.00
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	5,213.46	1,407.27	3,806.19

Page Subtotals 2,141.42 2,141.42

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-43493 -BTR
 Case Name: NAFFZIGER, PHILLIP JOHN
 NAFFZIGER, CHARLOTTE KATHERINE
 Taxpayer ID No: *****9241
 For Period Ending: 01/12/11

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: JPMorgan Chase Bank, N.A.
 Account Number / CD #: *****9265 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 (\$)
					(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: 08-43493 Page 1
 Debtor Name: NAFFZIGER, PHILLIP JOHN Date: January 12, 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		\$1,407.27	\$1,407.27	\$0.00
1 070 7100-00	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$5,848.32	\$0.00	\$5,848.32
2 070 7100-00	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$6,587.07	\$0.00	\$6,587.07
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		\$60,521.09	\$0.00	\$60,521.09
4 070 7100-00	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured		\$2,640.73	\$0.00	\$2,640.73
5 070 7100-00	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured		\$336.24	\$0.00	\$336.24
6 070 7100-00	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$5,560.68	\$0.00	\$5,560.68
7 070 7100-00	CHASE BANK USA, N.A. C/O CREDITORS BANKRUPTCY SERVICE P O BOX 740933 DALLAS, TX 75374	Unsecured		\$2,670.90	\$0.00	\$2,670.90
9 070 7100-00	ROUNDUP FUNDING, LLC MS 550 PO BOX 91121 SEATTLE, WA 98111-9221	Unsecured		\$925.56	\$0.00	\$925.56
10 070 7100-00	HSBC BANK NEVADA AND ITS ASSIGNS BY ECAST SETTLEMENT CORPORATION, AS ITS	Unsecured		\$1,299.71	\$0.00	\$1,299.71

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 08-43493 Page 2
 Debtor Name: NAFFZIGER, PHILLIP JOHN Date: January 12, 2011
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
	AGENT,POB 35480 NEWARK, NJ 07193-5480					
11 070 7100-00	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK,DBA BIG TEX TRAILERS 25 SE 2ND AVE STE 1120 MIAMI, FL 33131	Unsecured		\$4,355.66	\$0.00	\$4,355.66
12 070 7100-00	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK,DBA AMERICAN EAGLE,25 SE 2ND AVE STE 1120 MIAMI, FL 33131	Unsecured		\$229.06	\$0.00	\$229.06
13 070 7100-00	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK,DBA BIG TEX TRAILERS 25 SE 2ND AVE STE 1120 MIAMI, FL 33131	Unsecured		\$1,038.00	\$0.00	\$1,038.00
14 070 7100-00	RECOVERY MANAGEMENT SYSTEMS CORPORATION FOR GE MONEY BANK,DBA LINENS N THINGS,25 SE 2ND AVE STE 1120 MIAMI, FL 33131	Unsecured		\$1,417.78	\$0.00	\$1,417.78
15 070 7100-00	PRA RECEIVABLES MANAGEMENT, LLC AS AGENT FOR BENEFICIAL TEXAS INC. PO BOX 12907 NORFOLK, VA 23541	Unsecured		\$3,932.23	\$0.00	\$3,932.23
16 090 7400-00	WELLS FARGO BANK, N.A. 4137 121st Street Urbandale, IA 50323	Unsecured		\$5,933.55	\$0.00	\$5,933.55
17 090 7400-00	WELLS FARGO BANK, N.A. 4137 121st Street Urbandale, IA 50323	Unsecured		\$4,572.50	\$0.00	\$4,572.50
8 100 4110-00	GMAC P.O. BOX 130424 ROSEVILLE, MN 55113	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$109,276.35	\$1,407.27	\$107,869.08

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-43493 BTR

Case Name: NAFFZIGER, PHILLIP JOHN

NAFFZIGER, CHARLOTTE KATHERINE

Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
8	GMAC	\$	\$	\$	\$

Total to be paid to secured creditors \$ _____

Remaining Balance \$ _____

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
1	CHASE BANK USA	\$	\$	\$
2	CHASE BANK USA	\$	\$	\$
3	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS	\$	\$	\$
4	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS	\$	\$	\$
5	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS	\$	\$	\$
6	TARGET NATIONAL BANK	\$	\$	\$
7	CHASE BANK USA,N.A.	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9	ROUNDUP FUNDING, LLC	\$	\$	\$
10	HSBC BANK NEVADA AND ITS ASSIGNS BY	\$	\$	\$
11	RECOVERY MANAGEMENT SYSTEMS CORPORATION	\$	\$	\$
12	RECOVERY MANAGEMENT SYSTEMS CORPORATION	\$	\$	\$
13	RECOVERY MANAGEMENT SYSTEMS CORPORATION	\$	\$	\$
14	RECOVERY MANAGEMENT SYSTEMS CORPORATION	\$	\$	\$
15	PRA RECEIVABLES MANAGEMENT, LLC AS	\$	\$	\$

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:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
16	WELLS FARGO BANK, N.A.	\$ _____	\$ _____	\$ _____
17	WELLS FARGO BANK, N.A.	\$ _____	\$ _____	\$ _____

Total to be paid to subordinated unsecured creditors \$ _____

Remaining Balance \$ _____