

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

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF
DIVISION

IN RE: §
§
NAFFZIGER, PHILLIP JOHN § Case No. 08-43493 BTR
NAFFZIGER, CHARLOTTE KATHERINE §
§
Debtor(s) §

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT TO TFR

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that LINDA PAYNE, TRUSTEE, trustee of the above styled estate, has filed a Trustee's Final Report which is summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The Trustee's Final Report and Application for Compensation referenced in the Notice (NFR) is available for public inspection in the office of the United States Bankruptcy Court, at the following address:

Tyler & Marshall Divisions	Sherman & Texarkana Divisions	Beaumont & Lufkin Divisions
Plaza Tower	Wells Fargo Bank Building	Jack Brooks Federal Buildings
110 N. College Avenue, 9th Floor	660 N. Central Expressway, 3rd Floor	300 Willow Street, 1st Floor
Tyler, TX 75702	Plano, TX 75074	Beaumont, TX 77701

The Trustee's Final Report also may be viewed at the Court's website at www.txeb.uscourts.gov. To view the document, click on "Trustee Reports and Data" under the Online Services tab and then click the hyperlink entitled "Chapter 7 Asset Case Trustee Final Reports." Scroll down through the list of cases and click on the case number of the Final Report you wish to view. The documents are listed by date of filing, beginning with the most recently filed report. There is no charge to view, print or download this document from the website. The Trustee's Final Report is also available through PACER, appropriate charges for this service will be assessed.

Any person wishing to object to the Trustee's Final Report or the Application for Compensation contained therein must file a written objection with the Clerk of the United States Bankruptcy Court and serve a copy of such objection upon the trustee and the United States Trustee **within thirty (30) days of the date of this notice**. If no objection to the Final Report is timely filed and served, the Trustee may pay dividends contemplated by the Final Report pursuant to FRBP 3009 without further order of the Court. In such event, the notice required under FRBP 5009 shall be deemed satisfied and the presumption contemplated by that rule shall be invoked upon the filing of the Trustee's certification that the estate has been fully administered in the Trustee Distribution Report.

If a written objection is filed in either instance, a hearing shall be scheduled and the Court will send notice of the scheduled hearing to you.

Date: 02/08/2011

By: /s/ Linda S. Payne

Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

In re: §
 §
 NAFFZIGER, PHILLIP JOHN § Case No. 08-43493 BTR
 NAFFZIGER, CHARLOTTE KATHERINE §
 §
 Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$
 and approved disbursements of \$
 leaving a balance on hand of¹ \$

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 Payment to Date	Proposed Payment
Trustee Fees: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$
Attorney for Trustee Fees: BILL PAYNE	\$	\$	\$

¹ 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.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
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 Payment to Date	Proposed Payment
1	CHASE BANK USA	\$	\$	\$
2	CHASE BANK USA	\$	\$	\$
3	PYOD LLC ITS SUCCESSORS AND ASSIGNS AS	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
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.	\$	\$	\$
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, plus interest (if applicable).

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, plus interest (if applicable).

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 Payment 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 \$ _____

Prepared By: /s/ Linda S. Payne
Chapter 7 Trustee

LINDA PAYNE, TRUSTEE
12770 Coit Road
Suite 541 Banner Place
Dallas, TX 75251

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.