

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re: §  
MILLS, RANDI § Case No. 09-40660 BTR  
Debtor(s) §

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**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.

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<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 \$ \_\_\_\_\_.

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.

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<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).

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

Case No: 09-40660 BTR Judge: BRENDA T. RHOADES  
Case Name: MILLS, RANDI

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 03/03/09 (f)  
341(a) Meeting Date: 04/10/09  
Claims Bar Date: 10/20/09

For Period Ending: 12/03/10

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. 600 BRAXTON COURT MCKINNEY, TEXAS 75071 Debtor's homestead. Lien of \$344,880 listed on schedules. No equity per schedules, but listed on schedule C as "\$1.00" exempted. Debtor selects TEXAS PROPERTY CODE EXEMPTIONS. Debtor Claimed 100% Exemption on Schedule C	325,000.00	0.00	DA	0.00	FA
2. 12032 TOSCANA WAY FRISCO, TEXAS 75035 Lien of \$691,259.00 listed on schedules. No equity above estimated costs of sale, realtor fees, taxes, and admin expenses. Order on Motion for relief from stay granted 04/13/09 (Wells Fargo).	744,478.00	0.00	DA	0.00	FA
3. 5902 COLLEGE DRIVE BATON ROUGE, LA 70806 Lien of \$295,009 listed on schedules. No equity above costs of sale, taxes, realtor fees, and admin fees. Order granting lift stay 04/20/09 (Wells Fargo).	300,000.00	0.00	DA	0.00	FA
4. CHASE BANK CHECKING ACCOUNT \$302.03 Trustee abandons.	302.03	0.00	DA	0.00	FA
5. WELLS FARGO CHECKING ACCOUNT -\$331.94 Negative balance. Trustee abandons.	0.00	0.00	DA	0.00	FA
6. USAA CHECKING ACCOUNT Trustee abandons.	250.00	0.00	DA	0.00	FA
7. 3 TELEVISIONS - \$2000.00 2 ENTERTAINMENT CENTERS - Debtor Claimed 100% Exemption on Schedule C	16,750.00	0.00	DA	0.00	FA
8. 50 BOOKS - \$100.00 20 PICTURES - \$100.00 10 ART WO Debtor Claimed 100% Exemption on Schedule C	4,500.00	0.00	DA	0.00	FA
9. CLOTHING, ACCESSORIES, SHOES - \$3,500.00 Debtor Claimed 100% Exemption on Schedule C	3,500.00	0.00	DA	0.00	FA
10. 3 WATCHES - \$1000.00	1,000.00	0.00	DA	0.00	FA

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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. 3 CAMERAS - \$100.00	100.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
12. INVESTMENT ACCOUNT AT KIRSCH & ASSOCIATES \$38,354. Mutual fund investment account not exempted; however, Debtor lists and testifies that there is a secured lien by Town North bank, listed on scheduled D for \$47,562. No equity above secured lien.	38,354.61	0.00	DA	0.00	FA
13. RETIREMENT ACCOUNT Debtor Claimed 100% Exemption on Schedule C	52,500.00	0.00	DA	0.00	FA
14. COUNTRYWIDE HOME LOANS No value to this former company stock.	0.00	0.00	DA	0.00	FA
15. \$7800.82 JUDGMENT Default judgement granted 11/18/2008 against former tenant. Tenant evicted. for nonpayment/damages. Information provided on the judgement, but trustee is also unable to locate/collect from former tenants. Debtor references dollar amount of judgement and indicates zero as FMV.	0.00	0.00	DA	0.00	FA
16. 2005 FORD MUSTANG Lien of \$17,153.00 listed on schedules. No equity. Debtor Claimed 100% Exemption on Schedule C	10,000.00	0.00	DA	0.00	FA
17. 2008 INFINITI G35 Lease vehicle. No equity.	25,000.00	0.00	DA	0.00	FA
18. 2 COPIERS - \$100.00 1 DESK - \$200.00 1 DESK CHAIR Debtor Claimed 100% Exemption on Schedule C	900.00	0.00	DA	0.00	FA
19. 2 DOGS 1 CAT Debtor Claimed 100% Exemption on Schedule C	50.00	0.00	DA	0.00	FA

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

Case No: 09-40660 BTR Judge: BRENDA T. RHOADES  
Case Name: MILLS, RANDI

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 03/03/09 (f)  
341(a) Meeting Date: 04/10/09  
Claims Bar Date: 10/20/09

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
20. HOUSEHOLD TOOLS - \$300.00 LAWN EQUIPMENT - \$300.00 Debtor Claimed 100% Exemption on Schedule C	600.00	0.00	DA	0.00	FA
21. TAX REFUND (u) 2008 tax refund	0.00	8,602.00		8,602.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		3.52	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$1,523,284.64	\$8,602.00		\$8,605.52	\$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: 12/03/2010: The one asset administered was the 2008 tax refund. Other asset investigated but deemed abandoned was the judgement against a former tenant. Whereabouts of former tenants unknown and collection not likely. Also questioned was the investment/mutual fund account, but there is a lien as per Debtor's testimony and schedule D secured creditor.

Initial Projected Date of Final Report (TFR): 12/31/11      Current Projected Date of Final Report (TFR): 12/31/11

/s/ Michelle H. Chow, Trustee

Date: 12/03/10

MICHELLE H. CHOW, TRUSTEE

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 09-40660 -BTR  
Case Name: MILLS, RANDI

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*8098 BofA - Money Market Account

Taxpayer ID No: \*\*\*\*\*5169  
For Period Ending: 12/03/10

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
07/21/09	21	US Treasury Austin TX	2008 tax refund	1224-000	8,602.00		8,602.00
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		8,602.06
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,602.28
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,602.49
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,602.70
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,602.92
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,603.14
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,603.36
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		8,603.56
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,603.78
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,603.99
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,604.21
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,604.42
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,604.63
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.23		8,604.86
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.21		8,605.07
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,605.29
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		8,605.51
12/03/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		8,605.52
12/03/10		Transfer to Acct #*****2522	Final Posting Transfer	9999-000		8,605.52	0.00

Page Subtotals 8,605.52 8,605.52



FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-40660 -BTR  
Case Name: MILLS, RANDI

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*2522 BofA - Checking Account

Taxpayer ID No: \*\*\*\*\*5169  
For Period Ending: 12/03/10

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 (\$)
12/03/10		Transfer from Acct #*****8098	BALANCE FORWARD Transfer In From MMA Account	9999-000	8,605.52		0.00 8,605.52

COLUMN TOTALS	8,605.52	0.00	8,605.52
Less: Bank Transfers/CD's	8,605.52	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 - *****8098	8,605.52	0.00	0.00
BofA - Checking Account - *****2522	0.00	0.00	8,605.52
	8,605.52	0.00	8,605.52
(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: 12/03/10  
MICHELLE H. CHOW, TRUSTEE

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-40660 Page 1  
 Debtor Name: MILLS, RANDI Date: December 03, 2010  
Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000009 050 4700-00	City of Frisco c/o Laurie Spindler Huffman Linebarger Goggan Blair & Sampson, LLP 2323 Bryan St., Suite 1600 Dallas, TX 75201	Secured	(9-1) Ad Valorem Taxes Order granted 11/29/10 docket #31	\$0.00	\$0.00	\$0.00
000001 070 7100-00	Wells Fargo Bank, N.A. c/o Wells Fargo Card Services Recovery Department P.O. Box 9210 Des Moines, IA 50306	Unsecured		\$25,895.18	\$0.00	\$25,895.18
000002 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		\$22,269.66	\$0.00	\$22,269.66
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x4077	\$10,768.23	\$0.00	\$10,768.23
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x1666	\$300.00	\$0.00	\$300.00
000005 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x0373	\$5,552.69	\$0.00	\$5,552.69
000006 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x4578	\$23,041.40	\$0.00	\$23,041.40
000007 070 7100-00	Nissan - Infiniti LT POB 660366 Dallas, TX 75266-0366	Unsecured		\$14,389.09	\$0.00	\$14,389.09
000008 070 7100-00	CoServ Electric 7701 S Stemmons Frwy Coritnh Texas 76210-1842 Attention: Collections Dept.	Unsecured		\$446.12	\$0.00	\$446.12
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		\$29,511.28	\$0.00	\$29,511.28

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-40660 Page 2 Date: December 03, 2010  
Debtor Name: MILLS, RANDI Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$132,173.65	\$0.00	\$132,173.65

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

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-40660 BTR

Case Name: MILLS, RANDI

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	Wells Fargo Bank, N.A.	\$ _____	\$ _____	\$ _____
000002	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000003	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000004	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000005	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000006	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000007	Nissan - Infiniti LT	\$ _____	\$ _____	\$ _____
000008	CoServ Electric	\$ _____	\$ _____	\$ _____
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