UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

In re:	§	
	§	
THARPE, MICHELLE	§	Case No. 09-43049
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/30/2009 . The undersigned trustee was appointed on 09/30/2009 .

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 $ 3,466.14

Funds were disbursed in the following amounts:

Payments made under an interim disbursement		0.00
Administrative expenses		0.00
Other payments to creditors		0.00
Non-estate funds paid to 3rd Parties		0.00
Exemptions paid to the debtor		0.00
Other payments to the debtor		0.00
Leaving a balance on hand of[1]	$	3,466.14

The remaining funds are available for distribution.

[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.

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 07/12/2010 and the deadline for filing governmental claims was 10/12/2010 . 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 $ 866.54 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received $ 0.00 as interim compensation and now requests a sum of $ 866.54 , for a total compensation of $ 866.54 [2]. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of $ 0.00 , and now requests reimbursement for expenses of $ 134.94 , for total expenses of $ 134.94 [2].

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/24/2011 By: /s/CHRISTOPHER J. MOSER
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).

Exhibit A

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 09-43049 BTR Judge: BRENDA T. RHOADES
Case Name: THARPE, MICHELLE

For Period Ending: 05/24/11

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 09/30/09 (f)
341(a) Meeting Date: 11/06/09
Claims Bar Date: 07/12/10

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. 2804 Prestonwood Dr, Plano, TX	380,308.00	0.00	DA	0.00	FA
2. CASH	9,000.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
3. HOUSEHOLD GOODS	422.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
4. WEARING APPAREL	100.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
5. 2005 Camry	4,900.00	0.00	DA	0.00	FA
Debtor Claimed 100% Exemption on Schedule C					
6. 2009 Tax Refund (u)	3,466.07	3,466.07		3,466.07	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.07	Unknown
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	$398,196.07	$3,466.07		$3,466.14	$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:

On Jan. 31, 2011, Order Directing Turnover of Property of the Estate requiring debtor to turnover 2009 tax return and any refund received, item # 6.

Initial Projected Date of Final Report (TFR): 07/31/12 Current Projected Date of Final Report (TFR): 10/31/11

Exhibit B

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43049 -BTR
Case Name: THARPE, MICHELLE

Taxpayer ID No: *******0879
For Period Ending: 05/24/11

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *******5138 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
03/10/11	6	U.S. Treasury Austin, TX	TAX REFUND	1224-000	3,466.07		3,466.07
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		3,466.09
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,466.12
05/24/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		3,466.14
05/24/11		Transfer to Acct #*******0516	Final Posting Transfer	9999-000		3,466.14	0.00

COLUMN TOTALS	3,466.14	3,466.14	0.00
Less: Bank Transfers/CD's	0.00	3,466.14	
Subtotal	3,466.14	0.00	
Less: Payments to Debtors		0.00	
Net	3,466.14	0.00	

Page Subtotals 3,466.14 3,466.14

Exhibit B

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43049 -BTR
Case Name: THARPE, MICHELLE

Taxpayer ID No: *******0879
For Period Ending: 05/24/11

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *******0516 BofA - 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
05/24/11		Transfer from Acct #*******5138	Transfer In From MMA Account	9999-000	3,466.14		3,466.14

COLUMN TOTALS	3,466.14	0.00	3,466.14
Less: Bank Transfers/CD's	3,466.14	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 - ********5138	3,466.14	0.00	0.00
BofA - Checking Account - ********0516	0.00	0.00	3,466.14
	3,466.14	0.00	3,466.14
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals	3,466.14	0.00

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43049
Debtor Name: THARPE, MICHELLE

Claim Class Sequence

Date: May 24, 2011

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Dyck-O'Neal, Inc. as servicer for FNMA PO Box 13370 Arlington, TX 76094	Unsecured		$10,469.85	$0.00	$10,469.85
	Case Totals:			$10,469.85	$0.00	$10,469.85

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-43049
Case Name: THARPE, MICHELLE
Trustee Name: CHRISTOPHER J. MOSER

Balance on hand $ 3,466.14

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: CHRISTOPHER J. MOSER	$ 866.54	$ 0.00	$ 866.54
Trustee Expenses: CHRISTOPHER J. MOSER	$ 134.94	$ 0.00	$ 134.94

Total to be paid for chapter 7 administrative expenses $ 1,001.48

Remaining Balance $ 2,464.66

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 $ 0.00 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 $ 10,469.85 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 23.5 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	Dyck-O'Neal, Inc.	$ 10,469.85	$ 0.00	$ 2,464.66

Total to be paid to timely general unsecured creditors $ 2,464.66

Remaining Balance $ 0.00

Tardily filed claims of general (unsecured) creditors totaling $ 0.00 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 0.0 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 $ 0.00 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 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE