

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
Judd, John Mckay	§	Case No. 09-43584 BTR
Judd, Ruth G.	§	
	§	
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 \$ \_\_\_\_\_<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/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: 09-43584 BTR Judge: BRENDA T. RHOADES  
Case Name: Judd, John Mckay  
Judd, Ruth G.  
For Period Ending: 02/14/11

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 11/10/09 (f)  
341(a) Meeting Date: 12/14/09  
Claims Bar Date: 04/19/10

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. HOME AT 2719 SUMMERWOOD COURT, MCKINNEY Debtors list lien of \$186,408.12. Debtors select FEDERAL EXEMPTIONS	204,000.00	0.00	DA	0.00	FA
2. CHECKING ACCOUNT AT CHASE BANK Debtor Claimed 100% Exemption on Schedule C	300.00	0.00	DA	0.00	FA
3. CHECKING ACCOUNT AT TEXANS CREDIT UNION Debtors tesified source was dwindling severance balance originally from 09/09. Debtor Claimed 100% Exemption on Schedule C	8,753.00	0.00	DA	0.00	FA
4. SAVINGS ACCOUNT AT AMPLIFY CREDIT UNION Debtor Claimed 100% Exemption on Schedule C	83.00	0.00	DA	0.00	FA
5. SAVINGS ACCOUNT AT TEXANS CREDIT UNION Debtor Claimed 100% Exemption on Schedule C	25.02	0.00	DA	0.00	FA
6. HOME FURNISHINGS AS DETAILED ON ATTACHED SCHEDULE. Debtor Claimed 100% Exemption on Schedule C	5,425.00	0.00	DA	0.00	FA
7. PICTURE Debtor Claimed 100% Exemption on Schedule C	300.00	0.00	DA	0.00	FA
8. CLOTHING FOR DEBTOR AND WIFE Debtor Claimed 100% Exemption on Schedule C	450.00	0.00	DA	0.00	FA
9. WEDDING RINGS Debtor Claimed 100% Exemption on Schedule C	1,200.00	0.00	DA	0.00	FA
10. 401K Debtor Claimed 100% Exemption on Schedule C	20,122.00	0.00	DA	0.00	FA
11. 1996 GEO METRO-4 CYL. 5 SPD. SEDAN 4D - 174,000 MI No lien listed - fully exempted d2 Debtor Claimed 100% Exemption on Schedule C	1,050.00	0.00	DA	0.00	FA

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
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Judd, Ruth G.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 11/10/09 (f)  
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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
12. 2000 DODGE CARAVAN - 163,000 MILES No lien listed - fully exempted d2 Debtor Claimed 100% Exemption on Schedule C	1,500.00	0.00	DA	0.00	FA
13. 2002 HYUNDAI ACCENT-4 CYL. SEDAN 4D GL - 125,000 M Not listed as exempt, but trustee does not administer	2,549.00	0.00	DA	0.00	FA
14. PREFERENCE PAYMENT Debtors list payments made to AMEX within 90 days of bankruptcy filing. Trustee reached settlement with AMEX and amount is reflected here.	9,000.00	3,000.00		3,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.89	FA

	Gross Value of Remaining Assets			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$254,757.02	\$3,000.00	\$3,000.89	\$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: 02/14/2011: The one asset administered was the settlement on a possible preference payment to American Express. Approximately \$9,000 in payments were listed on the Debtors' Statement of Financial Affairs; trustee negotiated with AMEX, and arrived at the settlement amount of \$3,000. Motion filed (01/20/10 docket #17) and Agreed Order granted (02/16/10 docket #20).

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: 02/14/11

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

Page: 3  
Exhibit A

Case No: 09-43584 BTR Judge: BRENDA T. RHOADES  
Case Name: Judd, John Mckay  
Judd, Ruth G.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 11/10/09 (f)  
341(a) Meeting Date: 12/14/09  
Claims Bar Date: 04/19/10

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43584 -BTR  
 Case Name: Judd, John Mckay  
 Judd, Ruth G.  
 Taxpayer ID No: \*\*\*\*\*5044  
 For Period Ending: 02/14/11

Trustee Name: Michelle H. Chow, Trustee  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*2752 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
02/04/10	14	American Express Travel Related Services 20002 North 19th Ave. A-06 Phoenix AZ 85027	AMEX settlement	1141-000	3,000.00		3,000.00
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		3,000.05
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.13
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.20
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.27
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.35
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.42
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.50
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.57
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		3,000.64
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.72
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.80
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,000.88
02/14/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		3,000.89
02/14/11		Transfer to Acct #*****2784	Final Posting Transfer	9999-000		3,000.89	0.00

COLUMN TOTALS	3,000.89	3,000.89	0.00
Less: Bank Transfers/CD's	0.00	3,000.89	
Subtotal	3,000.89	0.00	
Less: Payments to Debtors		0.00	
Net	3,000.89	0.00	

Page Subtotals 3,000.89 3,000.89

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43584 -BTR  
 Case Name: Judd, John Mckay  
 Judd, Ruth G.  
 Taxpayer ID No: \*\*\*\*\*5044  
 For Period Ending: 02/14/11

Trustee Name: Michelle H. Chow, Trustee  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*2784 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 (\$)
02/14/11		Transfer from Acct #*****2752	BALANCE FORWARD Transfer In From MMA Account	9999-000	3,000.89		0.00 3,000.89

COLUMN TOTALS	3,000.89	0.00	3,000.89
Less: Bank Transfers/CD's	3,000.89	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 - *****2752	3,000.89	0.00	0.00
BofA - Checking Account - *****2784	0.00	0.00	3,000.89
	3,000.89	0.00	3,000.89
(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: 02/14/11  
 MICHELLE H. CHOW, TRUSTEE

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43584 Page 1  
 Debtor Name: Judd, John Mckay Date: February 14, 2011  
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Capital One, National Association PO Box 829009 Dallas, TX 75382	Unsecured x7337		\$27,820.85	\$0.00	\$27,820.85
000002 070 7100-00	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured		\$7,366.16	\$0.00	\$7,366.16
000003 070 7100-00	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO Box 71083 Charlotte, NC 28272-1083	Unsecured x6574		\$10,451.12	\$0.00	\$10,451.12
000004 070 7100-00	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured (4-1) Preference Settlement		\$3,000.00	\$0.00	\$3,000.00
000005 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 x1446 x0284		\$3,265.20	\$0.00	\$3,265.20
000006 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 x8185 x9225		\$18,481.49	\$0.00	\$18,481.49
Case Totals:				\$70,384.82	\$0.00	\$70,384.82

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

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-43584 BTR

Case Name: Judd, John Mckay

Judd, Ruth G.

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	Capital One, National Association	\$ _____	\$ _____	\$ _____
000002	DISCOVER BANK	\$ _____	\$ _____	\$ _____
000003	CAPITAL ONE BANK (USA), N.A.	\$ _____	\$ _____	\$ _____
000004	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000005	Fia Card Services, NA/Bank of America	\$ _____	\$ _____	\$ _____
000006	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