

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
SIDDIQUE, MASUD R § Case No. 09-43801 BTR
§
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
Bank service fees
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/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).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 09-43801 BTR Judge: BRENDA T. RHOADES
Case Name: SIDDIQUE, MASUD R

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 11/30/09 (f)
341(a) Meeting Date: 12/28/09
Claims Bar Date: 07/12/10

For Period Ending: 08/28/12

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. 3605 Catalpa Dr., Wylie TX Debtor Claimed 100% Exemption on Schedule C	166,077.00	0.00	DA	0.00	FA
2. Financial Accounts 2009 Tax Refund = \$6925.00. Estate's portion of tax refund = \$6,336.85 (item # 12) + \$56.10 will be applied to Financial Accts (item # 2) and the remaining amount of \$532.05 belongs to the Debtors.	56.10	56.10		56.10	FA
3. Household Goods Debtor Claimed 100% Exemption on Schedule C	4,930.00	0.00	DA	0.00	FA
4. Books / Collectibles Debtor Claimed 100% Exemption on Schedule C	150.00	0.00	DA	0.00	FA
5. Wearing Apparel Debtor Claimed 100% Exemption on Schedule C	900.00	0.00	DA	0.00	FA
6. Furs and Jewelry Debtor Claimed 100% Exemption on Schedule C	750.00	0.00	DA	0.00	FA
7. Firearms and Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	150.00	0.00	DA	0.00	FA
8. Insurance Policies Debtor Claimed 100% Exemption on Schedule C	553.65	0.00	DA	0.00	FA
9. Pension / Profit Sharing Debtor Claimed 100% Exemption on Schedule C	34,334.24	0.00	DA	0.00	FA
10. 2002 Honda Accord Debtor Claimed 100% Exemption on Schedule C	5,000.00	0.00	DA	0.00	FA
11. 2002 Toyota Sienna Debtor Claimed 100% Exemption on Schedule C	5,500.00	0.00	DA	0.00	FA
12. 2009 Tax Refund (u) 2009 Tax Refund = \$6925.00. Estate's portion of tax refund =	6,925.00	6,336.85		6,868.90	FA

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

Case No: 09-43801 BTR Judge: BRENDA T. RHOADES
Case Name: SIDDIQUE, MASUD R

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 11/30/09 (f)
341(a) Meeting Date: 12/28/09
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
\$6,336.85 (item # 12) + \$56.10 will be applied to Financial Accts (item # 2) and the remaining amount of \$532.05 belongs to the Debtors. INT. Post-Petition Interest Deposits (u)	Unknown	N/A		2.09	Unknown

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$225,325.99	\$6,392.95		\$6,927.09	\$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 May 19, 2010, Order on Motion for Turnover of Property of the Estate was entered, item # 12.

Initial Projected Date of Final Report (TFR): 09/30/12 Current Projected Date of Final Report (TFR): 08/28/12

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43801
Case Name: SIDDIQUE, MASUD R

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0594 Checking Account

Taxpayer ID No: 38-6925560
For Period Ending: 08/28/12

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
06/22/12		Trsf In From BANK OF AMERICA, N.A.	INITIAL WIRE TRANSFER IN	9999-000	6,860.87		6,860.87
07/16/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		2.28	6,858.59
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		7.84	6,850.75

COLUMN TOTALS	6,860.87	10.12	6,850.75
Less: Bank Transfers/CD's	<u>6,860.87</u>	<u>0.00</u>	
Subtotal	0.00	10.12	
Less: Payments to Debtors		<u>0.00</u>	
Net	0.00	10.12	

Page Subtotals 6,860.87 10.12

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43801
Case Name: SIDDIQUE, MASUD R

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6448 BofA - Money Market Account

Taxpayer ID No: 38-6925560
For Period Ending: 08/28/12

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
07/12/10	2, 12	U.S. Treasury Austin, TX	2009 Tax Refund	1224-000	6,925.00		6,925.00
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		6,925.10
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		6,925.28
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,925.45
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		6,925.63
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		6,925.80
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		6,925.98
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.18		6,926.16
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		6,926.21
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.27
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.33
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.39
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.45
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.51
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.57
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.63
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,926.69
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.82	6,917.87
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,917.93
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.53	6,909.40
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,909.46
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.52	6,900.94
01/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,901.00
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		9.05	6,891.95
02/29/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		6,892.00
02/29/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.19	6,883.81
03/30/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		6,883.87

Page Subtotals 6,926.98 43.11

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43801
Case Name: SIDDIQUE, MASUD R

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6448 BofA - Money Market Account

Taxpayer ID No: 38-6925560
For Period Ending: 08/28/12

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 (\$)
03/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.46	6,875.41
04/30/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.06		6,875.47
04/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		8.74	6,866.73
05/29/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.05		6,866.78
05/29/12		Transfer to Acct #*****1643	Final Posting Transfer	9999-000		6,866.78	0.00

COLUMN TOTALS	6,927.09	6,927.09	0.00
Less: Bank Transfers/CD's	0.00	<u>6,866.78</u>	
Subtotal	6,927.09	60.31	
Less: Payments to Debtors		<u>0.00</u>	
Net	6,927.09	60.31	

Page Subtotals 0.11 6,883.98

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43801
Case Name: SIDDIQUE, MASUD R

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1643 BofA - Checking Account

Taxpayer ID No: 38-6925560
For Period Ending: 08/28/12

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
05/29/12		Transfer from Acct #*****6448	Transfer In From MMA Account	9999-000	6,866.78		6,866.78
06/22/12		BANK OF AMERICA, N.A. 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		5.91	6,860.87
06/22/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		6,860.87	0.00

COLUMN TOTALS	6,866.78	6,866.78	0.00
Less: Bank Transfers/CD's	6,866.78	6,860.87	
Subtotal	0.00	5.91	
Less: Payments to Debtors		0.00	
Net	0.00	5.91	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****0594	0.00	10.12	6,850.75
BofA - Money Market Account - *****6448	6,927.09	60.31	0.00
BofA - Checking Account - *****1643	0.00	5.91	0.00
	6,927.09	76.34	6,850.75
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 6,866.78 6,866.78

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43801
Debtor Name: SIDDIQUE, MASUD R

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
060 8200-00	MASUD R SIDDIQUE 3605 CATALPA DRIVE WYLIE, TX 75098	Administrative		\$532.05	\$0.00	\$532.05
000002 070 7100-00	Compass Bank P.O. Box 10566 Birmingham, AL 35296	Unsecured		\$6,131.30	\$0.00	\$6,131.30
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$17,703.78	\$0.00	\$17,703.78
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$3,597.80	\$0.00	\$3,597.80
000005 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$939.66	\$0.00	\$939.66
000006 070 7100-00	American InfoSource LP as agent for Citibank (South Dakota) N.A. PO Box 248840 Oklahoma City, OK 73124-8840	Unsecured		\$30,033.65	\$0.00	\$30,033.65
000007 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba CARECREDIT/GEMB 25 SE 2nd Ave Ste 1120 Miami, FL 33131	Unsecured		\$1,206.99	\$0.00	\$1,206.99
000008 070 7100-00	American Infosource Lp As Agent for Fia Card Services, NA/Bank of America PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$8,390.07	\$0.00	\$8,390.07
000009 070 7100-00	American Infosource Lp As Agent for Fia Card Services, NA/Bank of America PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$604.04	\$0.00	\$604.04
000010 070 7100-00	American Infosource Lp As Agent for Fia Card Services, NA/Bank of America PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$34,719.46	\$0.00	\$34,719.46
000001 050 4110-00	Wylie ISD co Michael Reed 700 Jeffrey Way, Suite 100 P.O. Box 1269 Round Rock, TX 78680	Secured		\$0.00	\$0.00	\$0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43801 Claim Class Sequence
Debtor Name: SIDDIQUE, MASUD R

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000011 050 4110-00	Collin County PO Box 8046 McKinney, TX 75070	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$103,858.80	\$0.00	\$103,858.80

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-43801 BTR

Case Name: SIDDIQUE, MASUD R

Trustee Name: CHRISTOPHER J. MOSER

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: CHRISTOPHER J. MOSER	\$	\$	\$
Trustee Expenses: CHRISTOPHER J. MOSER	\$	\$	\$

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
000002	Compass Bank	\$ _____	\$ _____	\$ _____
000003	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000004	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000005	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000006	American InfoSource LP as agent for	\$ _____	\$ _____	\$ _____
000007	Recovery Management Systems Corporation	\$ _____	\$ _____	\$ _____
000008	American Infosource Lp As Agent for	\$ _____	\$ _____	\$ _____
000009	American Infosource Lp As Agent for	\$ _____	\$ _____	\$ _____
000010	American Infosource Lp As Agent for	\$ _____	\$ _____	\$ _____

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

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.