

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
FRANKLIN, PAMELA MICHELLE § Case No. 09-43816
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 case was converted to one under Chapter 7 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: 09-43816 BTR Judge: BRENDA T. RHOADES
Case Name: FRANKLIN, PAMELA MICHELLE

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 04/26/10 (c)
341(a) Meeting Date: 05/21/10
Claims Bar Date: 08/31/10

For Period Ending: 12/20/12

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 Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Homestead 2117 Hanakoa Falls Drive Anna, Texas 754	145,545.00	0.00		0.00	FA
2. Unimproved Land 707 Maples Ave McKinney, Texas Gross Sale = \$5,300.00 less comission of \$300.00 = \$5,000.00 net proceeds	16,000.00	0.00		5,300.00	FA
3. Cash Debtor Claimed 100% Exemption on Schedule C	36.00	0.00		0.00	FA
4. Financial Accounts Debtor Claimed 100% Exemption on Schedule C	84.06	0.00		0.00	FA
5. Security Deposits Debtor Claimed 100% Exemption on Schedule C	175.00	0.00		0.00	FA
6. Household Goods Debtor Claimed 100% Exemption on Schedule C	4,410.00	0.00		0.00	FA
7. Books / Collectibles Debtor Claimed 100% Exemption on Schedule C	100.00	0.00		0.00	FA
8. Clothes Debtor Claimed 100% Exemption on Schedule C	400.00	0.00		0.00	FA
9. Jewelry Debtor Claimed 100% Exemption on Schedule C	50.00	0.00		0.00	FA
10. Firearms and Hobby Equipment Debtor Claimed 100% Exemption on Schedule C	50.00	0.00		0.00	FA
11. The Executive Salon Men 100% exemption value = \$100.00	15,000.00	0.00		0.00	FA
12. Contingent Claims: Car Wreck Claims Pending Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
13. 2001 Dodge 1500 With 94,000 Miles Debtor Claimed 100% Exemption on Schedule C	7,375.00	0.00		0.00	FA

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ASSET CASES

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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 Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. 2002 Jeep Cherokee With 88,000 Miles exemption denied for value about \$1.00	9,000.00	0.00		0.00	FA
15. 2008 Satarn Vue With 53,000 Miles Wrecked Insurance Claim Pending	25.00	0.00		0.00	FA
16. Salon Equipment exemption denied for value about \$1,500.00	3,480.00	0.00		0.00	FA
17. Salon Furniture Reception Waiting Area exemption denied for value about \$1,000.00	5,000.00	0.00		0.00	FA
18. Inventory exempt value \$50.00 Debtor Claimed 100% Exemption on Schedule C	500.00	0.00		0.00	FA
19. Lawn Mower Debtor Claimed 100% Exemption on Schedule C	75.00	0.00		0.00	FA
20. Claim Against Furniture Company (u)	800.00	0.00		0.00	FA
21. 2009 Tax Refund (u) Debtor Claimed 100% Exemption on Schedule C	7,801.00	7,801.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		1.32	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$215,906.06	\$7,801.00		\$5,301.32
				\$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:

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the trustee. The trustee is a partner in the same

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 09-43816 BTR Judge: BRENDA T. RHOADES
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Trustee Name: CHRISTOPHER J. MOSER
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firm. Michael Crane is employed as a real estate broker. On July 13, 2010, Order on Trustee's Objections to Amended Exemptions were entered, items #14, 16 & 17. On July 13, 2010, Order Authorizing Trustee to Sell Real Property (707 Maples Ave, McKinney, TX) was entered, item # 2.

Initial Projected Date of Final Report (TFR): 12/31/12 Current Projected Date of Final Report (TFR): 12/20/12

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43816
Case Name: FRANKLIN, PAMELA MICHELLE

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0605 Checking Account

Taxpayer ID No: 35-6862633
For Period Ending: 12/20/12

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	4,947.22		4,947.22
07/16/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.64	4,945.58
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.66	4,939.92
09/17/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.65	4,934.27
09/24/12	003001	QSLWM 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Per Order Entered on 9/21/12 Attorney's Fees	3110-000		1,250.00	3,684.27
10/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		5.23	3,679.04
11/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		4.21	3,674.83
12/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		4.07	3,670.76

COLUMN TOTALS	4,947.22	1,276.46	3,670.76
Less: Bank Transfers/CD's	4,947.22	0.00	
Subtotal	0.00	1,276.46	
Less: Payments to Debtors		0.00	
Net	0.00	1,276.46	

Page Subtotals 4,947.22 1,276.46

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43816
Case Name: FRANKLIN, PAMELA MICHELLE

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6707 BofA - Money Market Account

Taxpayer ID No: 35-6862633
For Period Ending: 12/20/12

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
08/25/10	2	Escrow Account Lawyers Title Company McWilliams and Thompson, PLLC 2713 Virginia Parkway, Suite 100 McKinney, TX 75070	Sale Proceeds Gross Sale = \$5,300.00 less comission of \$300.00 = \$5,000.00 net proceeds	1110-000	5,000.00		5,000.00
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		5,000.01
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,000.13
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,000.25
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,000.38
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,000.51
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,000.64
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,000.68
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,000.72
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,000.76
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,000.80
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,000.84
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,000.88
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.05		5,000.93
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,000.97
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,001.01
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		6.37	4,994.64
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,994.68
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		6.16	4,988.52
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,988.56
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		6.15	4,982.41
01/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,982.45
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		6.53	4,975.92
02/29/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,975.96

Page Subtotals 5,001.17 25.21

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43816
Case Name: FRANKLIN, PAMELA MICHELLE

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6707 BofA - Money Market Account

Taxpayer ID No: 35-6862633
For Period Ending: 12/20/12

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 (\$)
02/29/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		5.91	4,970.05
03/30/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,970.09
03/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		6.11	4,963.98
04/30/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.04		4,964.02
04/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		6.31	4,957.71
05/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,957.75
05/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		6.30	4,951.45
06/22/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		4,951.48
06/22/12		BANK OF AMERICA, N.A. 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		4.26	4,947.22
06/22/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		4,947.22	0.00

COLUMN TOTALS	5,001.32	5,001.32	0.00
Less: Bank Transfers/CD's	0.00	4,947.22	
Subtotal	5,001.32	54.10	
Less: Payments to Debtors		0.00	
Net	5,001.32	54.10	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****0605	0.00	1,276.46	3,670.76
BofA - Money Market Account - *****6707	5,001.32	54.10	0.00
	5,001.32	1,330.56	3,670.76
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.15 4,976.11

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43816
 Case Name: FRANKLIN, PAMELA MICHELLE

Trustee Name: CHRISTOPHER J. MOSER
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****6707 BofA - Money Market Account

Taxpayer ID No: 35-6862633
 For Period Ending: 12/20/12

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 (\$)

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43816
Debtor Name: FRANKLIN, PAMELA MICHELLE

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Rjm Acquisitions Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791	Unsecured		\$107.97	\$0.00	\$107.97
000002 070 7100-00	AMERICAN INFOSOURCE LP AS AGENT FOR T MOBILE/T-MOBILE USA INC PO Box 248848 Oklahoma City, OK 73124-8848	Unsecured		\$227.51	\$0.00	\$227.51
000005 070 7100-00	CoServ Electric 7701 S. Stemmons Frwy. corinth TX 76210-1842	Unsecured		\$242.11	\$0.00	\$242.11
000006 070 7100-00	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$1,111.60	\$0.00	\$1,111.60
000007 070 7100-00	Oklahoma Student Loan Authority PO Box 18145 Oklahoma City OK 73154	Unsecured		\$2,182.49	\$0.00	\$2,182.49
000008 070 7100-00	Southwestern Bell Telephone Company c/o James Grudus, Esq. AT&T Inc. One AT&T Way, Room 3A218 Bedminster, NJ 07921	Unsecured		\$0.00	\$0.00	\$0.00
000009 070 7100-00	Verizon Wireless PO BOX 3397 Bloomington, IL 61702	Unsecured		\$886.35	\$0.00	\$886.35
000010 070 7100-00	CoServ Electric 7701 S. Stemmons Frwy. corinth TX 76210-1842	Unsecured		\$0.00	\$0.00	\$0.00
000004 050 4110-00	CitiMortgage, Inc. P O Box 6941 The Lakes, NV 88901-6941	Secured		\$0.00	\$0.00	\$0.00
Case Totals:				\$4,758.03	\$0.00	\$4,758.03

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-43816

Case Name: FRANKLIN, PAMELA MICHELLE

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	\$	\$	\$

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	Rjm Acquisitions Llc	\$ _____	\$ _____	\$ _____
000002	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ _____	\$ _____	\$ _____
000005	CoServ Electric	\$ _____	\$ _____	\$ _____
000006	LVNV Funding LLC	\$ _____	\$ _____	\$ _____
000007	Oklahoma Student Loan Authority	\$ _____	\$ _____	\$ _____
000009	Verizon Wireless	\$ _____	\$ _____	\$ _____

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