

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/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.

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: 09-43894 BTR Judge: BRENDA T. RHOADES
Case Name: Ritter, Gregory Lee
Ritter, Adina
For Period Ending: 05/18/11

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/09/09 (f)
341(a) Meeting Date: 01/08/10
Claims Bar Date: 07/08/10

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. 3305 BRUNCHBERRY Lien of \$164,374.09 listed on schedules. Debtor selects TEXAS PROPERTY CODE EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C	214,000.00	0.00	DA	0.00	FA
2. WELLS FARGO CHECKING	1,000.00	0.00	DA	0.00	FA
3. HOUSEHOLD GOODS Itemized list per debtors' schedules "Master bedroom @ \$500, Kids room @ \$300, 2-bedrooms @ \$300 ea., Living room @\$700, Dining room @ \$500, Den @ \$200, Washer Dryer set @ \$300, Laptop Computer @ \$50, Lawn mower @ \$20" Debtor Claimed 100% Exemption on Schedule C	3,170.00	0.00	DA	0.00	FA
4. CLOTHING Debtor Claimed 100% Exemption on Schedule C	500.00	0.00	DA	0.00	FA
5. WEDDING RING SET @ \$800, EARRINGS @ \$500, NECKLACE Debtor Claimed 100% Exemption on Schedule C	1,200.00	0.00	DA	0.00	FA
6. 401 RETIREMENT Debtor Claimed 100% Exemption on Schedule C	122,526.46	0.00	DA	0.00	FA
7. STATE OF CALIFORNIA VS. RUBEN SANCHEZ (ACP692- SAN Debtor testified they gave money to this individual but do not expect to collect from him. Per their counsel, they specifically state virtually no funds are expected to be disbursed; (there is approximately \$200,000 total on hand; and \$5.5 million in claims. Given the Debtor's possible share; mathematically, after administrative costs of that proceeding, the net distributon if any would be too small to administer).	28,100.00	0.00	DA	0.00	FA
8. 2007 CHEVY TAHOE Lien of \$20,127.18 listed on schedules. Remainder exempted.	23,080.00	0.00	DA	0.00	FA

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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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 9. 2002 HONDA CIVIC No lien listed. Debtor Claimed 100% Exemption on Schedule C	4,350.00	0.00	DA	0.00	FA
10. TAX REFUND (u) 2009 tax refund.	0.00	2,940.00		2,940.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.78	FA

TOTALS (Excluding Unknown Values)	\$397,926.46	\$2,940.00		\$2,940.78	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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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 05/18/2011: The one asset administered was the portion of the 2009 tax refund. Note the Debtor's portion is included in the final distribution report (\$177.21) based on their 12/09/2009 filing date. Trustee also investigated the possible cause of action listed on the Debtors schedule. Per email update 03/04/2011, it does not appear there will be meaningful distribution, if any, from the cause of action on the ponzi scheme. Trustee filed claims objection on 03/03/11; Order granted in April 2011.

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: 05/18/11

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43894 -BTR
Case Name: Ritter, Gregory Lee
Ritter, Adina
Taxpayer ID No: *****8189
For Period Ending: 05/18/11

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3324 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
04/08/10	10	Greg & Adina Ritter	2009 tax refund	1224-000	2,940.00		2,940.00
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,940.05
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,940.12
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		2,940.20
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,940.27
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		2,940.35
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,940.42
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,940.49
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		2,940.57
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,940.64
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,940.71
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,940.73
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,940.75
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,940.77
05/18/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		2,940.78
05/18/11		Transfer to Acct #*****2962	Final Posting Transfer	9999-000		2,940.78	0.00

COLUMN TOTALS	2,940.78	2,940.78	0.00
Less: Bank Transfers/CD's	0.00	2,940.78	
Subtotal	2,940.78	0.00	
Less: Payments to Debtors		0.00	
Net	2,940.78	0.00	

Page Subtotals 2,940.78 2,940.78

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43894 -BTR
 Case Name: Ritter, Gregory Lee
 Ritter, Adina
 Taxpayer ID No: *****8189
 For Period Ending: 05/18/11

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2962 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 (\$)
05/18/11		Transfer from Acct #*****3324	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,940.78		0.00 2,940.78

COLUMN TOTALS	2,940.78	0.00	2,940.78
Less: Bank Transfers/CD's	2,940.78	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 - *****3324	2,940.78	0.00	0.00
BofA - Checking Account - *****2962	0.00	0.00	2,940.78
	2,940.78	0.00	2,940.78
(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: 05/18/11
 MICHELLE H. CHOW, TRUSTEE

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43894 Page 1 Date: May 18, 2011
 Debtor Name: Ritter, Gregory Lee Claim Class Sequence
 Claims Bar Date: 07/08/10

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000003 050 4210-00	Capital One Auto Finance, c/o Ascension Capital Gr P.O. Box 201347 Arlington, TX 76006	Secured	Object in entirety Not administer Reaffirmed 01/27/10 #14 2007 Chevy Truck Tahoe, VIN x1837 Order #19 04/06/11	\$0.00	\$0.00	\$0.00
001 8100-00	GREGORY LEE AND ADINA RITTER 3305 BRUNCHBERRY PLANO, TX 75023	Unsecured	portion of 2009 tax refund due back to debtors based on filing date of 12/09/2009. (343rd day of year; 22 days/365 x full refund of 2940 is \$177.21)	\$177.21	\$0.00	\$177.21
000001 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$12,405.07	\$0.00	\$12,405.07
000002 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$758.93	\$0.00	\$758.93
000004 070 7100-00	Wells Fargo Education Financial Services 301 E 58th Street Sioux Falls, SD 57104	Unsecured		\$23,334.28	\$0.00	\$23,334.28
000005 070 7100-00	Wells Fargo Education Financial Services 301 E 58th Street Sioux Falls, SD 57104	Unsecured		\$12,889.77	\$0.00	\$12,889.77
Case Totals:				\$49,565.26	\$0.00	\$49,565.26

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-43894 BTR

Case Name: Ritter, Gregory Lee

Ritter, Adina

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	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000002	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000004	Wells Fargo Education Financial Services	\$ _____	\$ _____	\$ _____
000005	Wells Fargo Education Financial Services	\$ _____	\$ _____	\$ _____
	GREGORY LEE AND ADINA RITTER	\$ _____	\$ _____	\$ _____

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