

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
Aichelmann, Steven	§	Case No. 09-43903 BTR
Aichelmann, Karen Ann	§	
	§	
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
- 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/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: 09-43903 BTR Judge: BRENDA T. RHOADES
Case Name: Aichelmann, Steven
Aichelmann, Karen Ann
For Period Ending: 02/15/11

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

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. HOMESTEAD 1604 BETTS LANE PROSPER, TX 75078 PREST Lien of \$186,953 listed. Debtor selects TEXAS PROPERTY CODE EXEMPTIONS Debtor Claimed 100% Exemption on Schedule C	294,018.00	0.00	DA	0.00	FA
2. CASH ON HAND	24.00	0.00	DA	0.00	FA
3. CHECKING ACCOUNT ENDING IN 3822 BANK OF AMERICA PO	308.31	0.00	DA	0.00	FA
4. MONEY MARKET SAVINGS ACCOUNT ENDING IN 4774 BANK O	0.00	0.00	DA	0.00	FA
5. ITEMIZED HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	300.00	0.00	DA	0.00	FA
6. ITEMIZED JEWELRY Debtor Claimed 100% Exemption on Schedule C	1,125.00	0.00	DA	0.00	FA
7. 2 ITEMIZED FIREARMS Debtor Claimed 100% Exemption on Schedule C	850.00	0.00	DA	0.00	FA
8. ITEMIZED TERM LIFE INSURANCE POLICIES All term life insurance policies with zero value. Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
9. MCI PENSION PLAN ENDING IN 4614 Debtor Claimed 100% Exemption on Schedule C	19,500.00	0.00	DA	0.00	FA
10. 401(K) FIDELITY INVESTMENTS Debtor Claimed 100% Exemption on Schedule C	100,000.00	0.00	DA	0.00	FA
11. 2003 GMC YUKON (88,200 MILES) 1604 BETTS LANE PROS No lien listed. Fully exempted. Debtor Claimed 100% Exemption on Schedule C	8,825.00	0.00	DA	0.00	FA
12. 2005 AUDI A4 (72,775 MILES) 1604 BETTS LANE PROSPE Lien of \$15,152.00 listed. No equity. Debtor Claimed 100% Exemption on Schedule C	10,425.00	0.00	DA	0.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/10/09 (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
13. PET GUINEA PIGS 1604 BETTS LANE PROSPER, TX 75078 Debtor Claimed 100% Exemption on Schedule C	100.00	0.00	DA	0.00	FA
14. TAX REFUND (u) Portion of 2009 tax refund. Full refund of \$3,373.00 collected. Amount due back to Debtors is \$194.07 due to date of petition 12/10/09, the 344th day of the year. Amount for estate is \$3,178.93.	0.00	3,000.00		3,373.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.73	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$435,475.31	\$3,000.00		\$3,373.73	\$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: 02/15/2011: The one asset administered was the portion of the 2009 tax refund. Trustee received full tax refund of \$3,373.00. Within proposed final report, trustee includes \$194.07 back to Debtors (based on filing date of 12/10/09, the 344th day of the year) and the balance of \$3,178.93 for bankruptcy estate administration.

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

/s/ Michelle H. Chow, Trustee

_____ Date: 02/15/11

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43903 -BTR
 Case Name: Aichelmann, Steven
 Aichelmann, Karen Ann
 Taxpayer ID No: *****8811
 For Period Ending: 02/15/11

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****3382 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
05/14/10	14	US Treasury Austin TX	2009 tax refund Full refund deposited. Trustee compensation adjusted to \$3,178.93 based on Debtor portion of \$194.07.	1224-000	3,373.00		3,373.00
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.03		3,373.03
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,373.12
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,373.20
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,373.29
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,373.37
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		3,373.45
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,373.54
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,373.63
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,373.72
02/15/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		3,373.73
02/15/11		Transfer to Acct #*****2797	Final Posting Transfer	9999-000		3,373.73	0.00

COLUMN TOTALS	3,373.73	3,373.73	0.00
Less: Bank Transfers/CD's	0.00	<u>3,373.73</u>	
Subtotal	3,373.73	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	3,373.73	0.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-43903 -BTR
 Case Name: Aichelmann, Steven
 Aichelmann, Karen Ann
 Taxpayer ID No: *****8811
 For Period Ending: 02/15/11

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****2797 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 (\$)
02/15/11		Transfer from Acct #*****3382	BALANCE FORWARD Transfer In From MMA Account	9999-000	3,373.73		0.00 3,373.73

COLUMN TOTALS	3,373.73	0.00	3,373.73
Less: Bank Transfers/CD's	3,373.73	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
BofA - Money Market Account - *****3382	3,373.73	0.00	0.00
BofA - Checking Account - *****2797	0.00	0.00	3,373.73
	-----	-----	-----
	3,373.73	0.00	3,373.73
	=====	=====	=====
	(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: 02/15/11
 MICHELLE H. CHOW, TRUSTEE

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43903 Page 1
 Debtor Name: Aichelmann, Steven Date: February 15, 2011
Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 8100-00	Steven and Karen Ann Aichelmann 1604 Betts Lane Prosper, TX 75078	Unsecured	Debtor portion of 2009 Tax refund	\$194.07	\$0.00	\$194.07
000001 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x9249	\$3,428.10	\$0.00	\$3,428.10
000002 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x7507	\$1,630.18	\$0.00	\$1,630.18
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x3831	\$23,323.23	\$0.00	\$23,323.23
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x3831	\$6,419.14	\$0.00	\$6,419.14
000005 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	x4483	\$8,632.89	\$0.00	\$8,632.89
000006 070 7100-00	Recovery Management Systems Corporation For GE Money Bank dba SAM'S CLUB DISCOVER 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$7,646.63	\$0.00	\$7,646.63
000007 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	x2579 x8594	\$63,944.76	\$0.00	\$63,944.76
000008 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	x1460 x1405	\$3,280.24	\$0.00	\$3,280.24
000009 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured	(9-1) MATTRESS FIRM, INC/GEMB	\$1,059.13	\$0.00	\$1,059.13
000010 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured	(10-1) DICK'S SPORTING GOODS/GEMB x8684	\$649.44	\$0.00	\$649.44
000011 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured	(11-1) DICK'S SPORTING GOODS/GEMB x9693	\$3,825.33	\$0.00	\$3,825.33

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-43903 Page 2 Date: February 15, 2011
Debtor Name: Aichelmann, Steven Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$124,033.14	\$0.00	\$124,033.14

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-43903 BTR

Case Name: Aichelmann, Steven

Aichelmann, Karen Ann

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.	\$	\$	\$
000003	Chase Bank USA, N.A.	\$	\$	\$
000004	Chase Bank USA, N.A.	\$	\$	\$
000005	Chase Bank USA, N.A.	\$	\$	\$
000006	Recovery Management Systems Corporation	\$	\$	\$
000007	Fia Card Services, NA/Bank of America	\$	\$	\$
000008	Fia Card Services, NA/Bank of America	\$	\$	\$
000009	GE Money Bank	\$	\$	\$
000010	GE Money Bank	\$	\$	\$
000011	GE Money Bank	\$	\$	\$
	Steven and Karen Ann Aichelmann	\$	\$	\$

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