

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
FUDGE, HALEY RAY	§	Case No. 09-60182
ISAKSEN-FUDGE, AMY ELLAN	§	
	§	
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/Michael J. McNally
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: 09-60182 BP Judge: BILL PARKER
Case Name: FUDGE, HALEY RAY
ISAKSEN-FUDGE, AMY ELLAN
For Period Ending: 04/06/11

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 02/28/09 (f)
341(a) Meeting Date: 03/27/09
Claims Bar Date: 06/29/09

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. DEBTORS' HOMESTEAD LESS THAN ONE ACRE WITH IMPROVE Order /abandon entered 3/31/11	229,300.00	0.00	OA	0.00	FA
2. CASH	20.00	0.00	DA	0.00	FA
3. UNITED HERITAGE CREDIT UNION-CHECKING ACCT# 000027	229.00	0.00	DA	0.00	FA
4. UNITED HERITAGE CREDIT UNION-CHECKING ACCT# 282528	20.00	0.00	DA	0.00	FA
5. STOVE	800.00	0.00	DA	0.00	FA
6. MICROWAVE	200.00	0.00	DA	0.00	FA
7. REFRIGERATOR/FREEZER	1,300.00	0.00	DA	0.00	FA
8. DISHWASHER	500.00	0.00	DA	0.00	FA
9. WASHING MACHINE	500.00	0.00	DA	0.00	FA
10. DRYER	600.00	0.00	DA	0.00	FA
11. LIVING ROOM FURNITURE	3,000.00	0.00	DA	0.00	FA
12. SILVERWARE	1,000.00	0.00	DA	0.00	FA
13. BEDROOM FURNITURE	2,500.00	0.00	DA	0.00	FA
14. LAWN FURNITURE	1,000.00	0.00	DA	0.00	FA
15. TELEVISIONS (3)	900.00	0.00	DA	0.00	FA
16. VCR'S (1)	80.00	0.00	DA	0.00	FA
17. BOSE STEREO (1)	300.00	0.00	DA	0.00	FA
18. HOUSEHOLD TOOLS	250.00	0.00	DA	0.00	FA
19. COMPUTERS (2)	2,000.00	0.00	DA	0.00	FA
20. PLATES, CHINA, ETC.	300.00	0.00	DA	0.00	FA
21. LARGE FREEZER	600.00	0.00	DA	0.00	FA
22. DINING ROOM FURNITURE	2,000.00	0.00	DA	0.00	FA
23. OLYMPUS DIGITAL CAMERA	250.00	0.00	DA	0.00	FA
24. DOLL COLLECTION	200.00	0.00	DA	0.00	FA
25. ASSORTED FIGURINES	300.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 09-60182 BP Judge: BILL PARKER
Case Name: FUDGE, HALEY RAY
ISAKSEN-FUDGE, AMY ELLAN

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 02/28/09 (f)
341(a) Meeting Date: 03/27/09
Claims Bar Date: 06/29/09

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
26. KALEIDOSCOPIES	400.00	0.00	DA	0.00	FA
27. CLOTHES	200.00	0.00	DA	0.00	FA
28. RING, NECKLACE AND BRACELET	3,000.00	0.00	DA	0.00	FA
29. MARLIN 336 W-3030 WINCHESTER RIFLE	500.00	0.00	DA	0.00	FA
30. REMINGTON 243-7600 WINCHESTER RIFLE	500.00	0.00	DA	0.00	FA
31. BROWNING 22 LONG RIFLE	250.00	0.00	DA	0.00	FA
32. WINCHESTER 0622 SHORT OR LONG RIFLE	175.00	0.00	DA	0.00	FA
33. JAPANESE RIFLE 25 CALIBER	300.00	0.00	DA	0.00	FA
34. REMINGTON 1100 12 G. SHOTGUN	500.00	0.00	DA	0.00	FA
35. MARLIN 20 G. PUMP SHOTGUN	75.00	0.00	DA	0.00	FA
36. REMINGTON 870 12 G SHOTGUN	500.00	0.00	DA	0.00	FA
37. COLT POLICE 22 LONG RIFLE PISTOL	200.00	0.00	DA	0.00	FA
38. RUGER 22 CALIBER SINGLE SIX	150.00	0.00	DA	0.00	FA
39. INCOME FROM SALE OF OFFICE WALL UNIT ON 1/31/2009	1,600.00	0.00	DA	0.00	FA
40. 2005 SATURN VUE	8,488.00	0.00	DA	0.00	FA
41. 2001 CHEVY S-10 TRUCK	5,875.00	0.00	DA	0.00	FA
42. L-SHAPED DESK	300.00	0.00	DA	0.00	FA
43. BOOKCASES	300.00	0.00	DA	0.00	FA
44. HP DESK PRINTER	300.00	0.00	DA	0.00	FA
45. FAX MACHINE	100.00	0.00	DA	0.00	FA
46. HP DESK PRINTER 1210	200.00	0.00	DA	0.00	FA
47. FILING CABINETS	400.00	0.00	DA	0.00	FA
48. OTHER MISCELLANEOUS-Inheritance, Helen Fudge Livin (u)	Unknown	88,201.68		88,201.68	FA
INT. Post-Petition Interest Deposits (u)	Unknown	7.74		7.74	FA

Gross Value of Remaining Assets

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 09-60182 BP Judge: BILL PARKER
Case Name: FUDGE, HALEY RAY
ISAKSEN-FUDGE, AMY ELLAN

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 02/28/09 (f)
341(a) Meeting Date: 03/27/09
Claims Bar Date: 06/29/09

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
TOTALS (Excluding Unknown Values)	\$272,462.00	\$88,209.42		\$88,209.42	\$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:

Inheritance recently received.

Initial Projected Date of Final Report (TFR): 06/01/11

Current Projected Date of Final Report (TFR): 06/01/11

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60182 -BP
Case Name: FUDGE, HALEY RAY
ISAKSEN-FUDGE, AMY ELLAN
Taxpayer ID No: *****8429
For Period Ending: 04/06/11

Trustee Name: Michael J. McNally
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0743 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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 12/06/10		Scottrade 12800 Corporate Hill Dr. St Louis, MO 63131-1834	Inheritance - MT3048	1290-000	86,250.00		86,250.00
12/06/10	48	Asset Sales Memo:	OTHER MISCELLANEOUS-Inheritance, Helen Fudge Livin \$86,250.00				86,250.00
C 12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	2.71		86,252.71
C 01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	3.66		86,256.37
C t 02/11/11		Transfer to Acct #*****0811	Bank Funds Transfer	9999-000		2,009.14	84,247.23
C 02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.65		84,247.88
C 03/15/11		Eddie & Trudy Allen 284 Post St Sanger, Ca 93657	Bal. in cking-Inheritance	1290-000	21.01		84,268.89
03/15/11	48	Asset Sales Memo:	OTHER MISCELLANEOUS-Inheritance, Helen Fudge Livin \$21.01				84,268.89
C 03/15/11		Scottrade 12800 Corporate Hill Dr St. Louis, MO 63131-1834	Inheritance	1290-000	1,930.67		86,199.56
03/15/11	48	Asset Sales Memo:	OTHER MISCELLANEOUS-Inheritance, Helen Fudge Livin \$1,930.67				86,199.56
C 03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.72		86,200.28

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60182 -BP
 Case Name: FUDGE, HALEY RAY
 ISAKSEN-FUDGE, AMY ELLAN
 Taxpayer ID No: *****8429
 For Period Ending: 04/06/11

Trustee Name: Michael J. McNally
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****0743 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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

* Reversed
 t Funds Transfer
 C Bank Cleared

Account *****0743	Balance Forward	0.00		
	6 Deposits	88,201.68	0	Checks 0.00
	4 Interest Postings	7.74	0	Adjustments Out 0.00
			1	Transfers Out 2,009.14
	Subtotal	\$ 88,209.42		
				Total \$ 2,009.14
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 88,209.42		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60182 -BP
 Case Name: FUDGE, HALEY RAY
 ISAKSEN-FUDGE, AMY ELLAN
 Taxpayer ID No: *****8429
 For Period Ending: 04/06/11

Trustee Name: Michael J. McNally
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****0811 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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C t 02/11/11		Transfer from Acct #*****0743	Bank Funds Transfer	9999-000	2,009.14		2,009.14
C 02/11/11	003001	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney fees for Trustee - MT3048	3110-000		1,990.00	19.14
C 02/11/11	003002	McNally & Patrick, L.L.P. 100 E Ferguson, Suite 400 Tyler, Tx 75702	Attorney Exp. for Trustee - MT3048	3120-000		19.14	0.00

* Reversed
 t Funds Transfer
 C Bank Cleared

Account *****0811	Balance Forward	0.00		
	0 Deposits	0.00	2 Checks	2,009.14
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 0.00		
	0 Adjustments In	0.00	Total	\$ 2,009.14
	1 Transfers In	2,009.14		
	Total	\$ 2,009.14		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60182 -BP
 Case Name: FUDGE, HALEY RAY
 ISAKSEN-FUDGE, AMY ELLAN
 Taxpayer ID No: *****8429
 For Period Ending: 04/06/11

Trustee Name: Michael J. McNally
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****0811 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 Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Report Totals	Balance Forward	0.00					
	6 Deposits	88,201.68				2 Checks	2,009.14
	4 Interest Postings	7.74				0 Adjustments Out	0.00
						1 Transfers Out	2,009.14
	Subtotal	\$ 88,209.42				Total	\$ 4,018.28
	0 Adjustments In	0.00					
	1 Transfers In	2,009.14					
	Total	\$ 90,218.56				Net Total Balance	\$ 86,200.28

Claims Register
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-60182 Page 1 Date: April 06, 2011
 Debtor Name: FUDGE, HALEY RAY Claim Class, Priority Sequence (No Pay Hold)

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-90	CAPITAL ONE N.A. PO BOX 829009 Dallas, TX 75382	Unsecured		\$25,246.72	\$26,668.26	\$26,668.26
000002 070 7100-00	Nelnet 3015 South Parker Road, Suite 400 Aurora, CO 80014	Unsecured		\$6,275.00	\$11,723.50	\$11,723.50
000003A 070 7100-00	Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114-0326	Unsecured		\$0.00	\$935.95	\$935.95
000004 070 7100-90	Chase Bank USA NA PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$9,623.44	\$9,576.65	\$9,576.65
000005 070 7100-00	Brehm, Havel, and Co. LLP 7809 Broadway San Antonio, TX 78209	Unsecured		\$1,340.00	\$1,340.00	\$1,340.00
000006 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$0.00	\$359.92	\$359.92
000008 070 7100-90	CHASE BANK USA C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$5,542.00	\$5,711.83	\$5,711.83
000009 070 7100-90	American Express Bank, FSB POB 3001 Malvern, PA 19355-0701	Unsecured		\$3,028.13	\$3,391.01	\$3,391.01
000010 070 7100-90	American Express Bank, FSB POB 3001 Malvern, PA 19355-0701	Unsecured		\$0.00	\$16,087.37	\$16,087.37
000011 070 7100-90	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$12,464.00	\$12,732.87	\$12,732.87
000012 070 7100-90	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$0.00	\$4,411.57	\$4,411.57
000013 070 7100-90	Recovery Management Systems Corporation For GE Money Bank dba LOWES CONSUMER	Unsecured		\$0.00	\$877.36	\$877.36

Claims Register
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-60182 Page 2 Date: April 06, 2011
 Debtor Name: FUDGE, HALEY RAY Claim Class, Priority Sequence (No Pay Hold)

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
	25 SE 2nd Ave Ste 1120 Miami FL 33131					
000014 070 7100-90	Recovery Management Systems Corporation For GE Money Bank dba SAM'S CLUB 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$0.00	\$4,611.18	\$4,611.18
000015 070 7100-90	Recovery Management Systems Corporation For GE Money Bank dba PAYPAL PLUS CREDIT 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured		\$0.00	\$3,334.34	\$3,334.34
Subtotal for Class Unsecured				\$63,519.29	\$101,761.81	\$101,761.81
Case Totals:				\$63,519.29	\$101,761.81	\$101,761.81

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-60182

Case Name: FUDGE, HALEY RAY

ISAKSEN-FUDGE, AMY ELLAN

Trustee Name: Michael J. McNally

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: Michael J. McNally	\$	\$	\$
Trustee Expenses: Michael J. McNally	\$	\$	\$
Attorney for Trustee Fees: McNally & Patrick, L.L.P.	\$	\$	\$
Other: McNally & Patrick, L.L.P.	\$	\$	\$

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:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003B	Internal Revenue Service	\$	\$	\$

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

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 N.A.	\$	\$	\$
000002	Nelnet	\$	\$	\$
000003A	Internal Revenue Service	\$	\$	\$
000004	Chase Bank USA NA	\$	\$	\$
000005	Brehm, Havel, and Co. LLP	\$	\$	\$
000006	Roundup Funding, LLC	\$	\$	\$
000008	CHASE BANK USA	\$	\$	\$
000009	American Express Bank, FSB	\$	\$	\$
000010	American Express Bank, FSB	\$	\$	\$
000011	FIA CARD SERVICES, NA/BANK OF AMERICA	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000012	FIA CARD SERVICES, NA/BANK OF AMERICA	\$	\$	\$
000013	Recovery Management Systems Corporation	\$	\$	\$
000014	Recovery Management Systems Corporation	\$	\$	\$
000015	Recovery Management Systems Corporation	\$	\$	\$

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