

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
RYAN, MIKE J.	§	Case No. 09-60372
RYAN, CAROLYN A.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code 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:

- Administrative expenses
- Payments to creditors
- Non-estate funds paid to 3rd Parties
- Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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.

6. The deadline for filing claims in this case 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 \$. 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 \$.

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.

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

Case No: 09-60372 BP Judge: BILL PARKER
Case Name: RYAN, MIKE J.
RYAN, CAROLYN A.
For Period Ending: 12/09/09

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 04/21/09 (f)
341(a) Meeting Date: 05/22/09
Claims Bar Date: 09/09/09

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. BANK OF AMERICA	3,141.97	0.00	DA	0.00	FA
2. TWO RECLINERS	800.00	0.00	DA	0.00	FA
3. CLOTHING	500.00	0.00	DA	0.00	FA
4. WEDDING RINGS, DIAMOND RING	450.00	0.00	DA	0.00	FA
5. 1997 CADILLAC MI=150K	1,550.00	0.00	DA	0.00	FA
6. OTHER MISCELLANEOUS - Inheritance (u)	0.00	33,400.05		33,400.05	FA
INT. Post-Petition Interest Deposits (u)	Unknown	3.22		3.22	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$6,441.97	\$33,403.27	\$33,403.27	\$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:

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

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60372 -BP
Case Name: RYAN, MIKE J.
RYAN, CAROLYN A.
Taxpayer ID No: *****0888
For Period Ending: 12/09/09

Trustee Name: Michael J. McNally
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3832 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 06/17/09		The Security Natl Bk of Sioux City P O Box 147 Sioux City, IA 51102-0147	Inheritance - MT3114	1290-000	22,351.98		22,351.98
06/17/09	6	Asset Sales Memo:	OTHER MISCELLANEOUS - Inheritance \$22,351.98				22,351.98
C 06/17/09		The Security Natl Bk of Sioux City P O Box 147 Sioux City, IA 51102-0147	Inheritance - MT3114	1290-000	11,048.07		33,400.05
06/17/09	6	Asset Sales Memo:	OTHER MISCELLANEOUS - Inheritance \$11,048.07				33,400.05
C 06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.22		33,400.27
C 07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.85		33,401.12
C 08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.85		33,401.97
C t 09/17/09		Transfer to Acct #*****3900	Bank Funds Transfer	9999-000		19,258.03	14,143.94
C 09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.60		14,144.54
C 10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.36		14,144.90
C t 11/24/09		Transfer to Acct #*****3900	Bank Funds Transfer	9999-000		1,409.06	12,735.84
C 11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.34		12,736.18

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60372 -BP
 Case Name: RYAN, MIKE J.
 RYAN, CAROLYN A.
 Taxpayer ID No: *****0888
 For Period Ending: 12/09/09

Trustee Name: Michael J. McNally
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****3832 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 *****3832	Balance Forward	0.00		
	4 Deposits	33,400.05	0	Checks 0.00
	6 Interest Postings	3.22	0	Adjustments Out 0.00
			2	Transfers Out 20,667.09
	Subtotal	\$ 33,403.27		
	0 Adjustments In	0.00		Total \$ 20,667.09
	0 Transfers In	0.00		
	Total	\$ 33,403.27		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60372 -BP
 Case Name: RYAN, MIKE J.
 RYAN, CAROLYN A.
 Taxpayer ID No: *****0888
 For Period Ending: 12/09/09

Trustee Name: Michael J. McNally
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****3900 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 09/17/09		Transfer from Acct #*****3832	Bank Funds Transfer	9999-000	19,258.03		19,258.03
C 09/17/09	003001	Mike J & Carolyn Ryan 1202 Dogwood Tyler, Tx 75701	Exempt portion of Inheritance - MT-3114	8100-002		19,258.03	0.00
C t 11/24/09		Transfer from Acct #*****3832	Bank Funds Transfer	9999-000	1,409.06		1,409.06
C 11/24/09	003002	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Attorney Fees for Trustee - MT3114	3110-000		1,382.50	26.56
C 11/24/09	003003	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Attorney Expenses - MT3114	3120-000		26.56	0.00

* Reversed
 t Funds Transfer
 C Bank Cleared

Account *****3900	Balance Forward	0.00		
	0 Deposits	0.00	3 Checks	20,667.09
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 0.00		
	0 Adjustments In	0.00	Total	\$ 20,667.09
	2 Transfers In	20,667.09		
	Total	\$ 20,667.09		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60372 -BP
 Case Name: RYAN, MIKE J.
 RYAN, CAROLYN A.
 Taxpayer ID No: *****0888
 For Period Ending: 12/09/09

Trustee Name: Michael J. McNally
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****3900 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					
	4 Deposits	33,400.05				3 Checks	20,667.09
	6 Interest Postings	3.22				0 Adjustments Out	0.00
		<u> </u>				2 Transfers Out	<u>20,667.09</u>
	Subtotal	\$ 33,403.27				Total	\$ 41,334.18
	0 Adjustments In	0.00					
	2 Transfers In	20,667.09					
		<u> </u>					
	Total	\$ 54,070.36				Net Total Balance	\$ 12,736.18

Claims Register
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-60372 Page 1 Date: December 09, 2009
Debtor Name: RYAN, MIKE J. Claim Class, Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
999-2 001 3110-00	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Administrative		\$0.00	\$1,382.50	\$1,382.50
999-3 001 3120-00	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Administrative		\$0.00	\$26.56	\$26.56
000006 999 6810-00	IRS PO Box 21126 Philadelphia, PA 19114	Administrative	Filed 07/02/09	\$0.00	\$0.00	\$0.00
Subtotal for Class Administrative				\$0.00	\$1,409.06	\$1,409.06
000001 070 7100-90	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Unsecured	Filed 06/17/09	\$5,611.00	\$5,582.00	\$5,582.00
000002 070 7100-90	CHASE BANK USA PO BOX 15145 WILMINGTON, DE 19850	Unsecured	Filed 06/25/09	\$1,110.00	\$1,178.79	\$1,178.79
000003 070 7100-90	CHASE BANK USA PO BOX 15145 WILMINGTON, DE 19850	Unsecured	Filed 06/25/09	\$11,176.00	\$11,366.22	\$11,366.22
000004 070 7100-90	CHASE BANK USA PO BOX 15145 WILMINGTON, DE 19850	Unsecured	Filed 06/25/09	\$563.00	\$596.47	\$596.47
000005 070 7100-90	CHASE BANK USA PO BOX 15145 WILMINGTON, DE 19850	Unsecured	Filed 06/25/09	\$1,535.00	\$1,574.01	\$1,574.01
000007 070 7100-90	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured	Filed 07/09/09	\$2,257.00	\$2,348.59	\$2,348.59
000008 070 7100-90	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Unsecured	Filed 07/22/09	\$1,413.10	\$1,456.85	\$1,456.85
000009 070 7100-90	U.S. Bank N.A. P.O. Box 5229 Cincinnati, OH 45201	Unsecured	Filed 08/20/09	\$0.00	\$3,016.72	\$3,016.72
999-1 999 8100-00	Mike J & Carolyn Ryan 1202 Dogwood Tyler, Tx 75701	Unsecured	Bal. for exempt portion of inheritance	\$0.00	\$19,258.03	\$19,258.03
Subtotal for Class Unsecured				\$23,665.10	\$46,377.68	\$46,377.68

Claims Register
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-60372 Page 2 Date: December 09, 2009
Debtor Name: RYAN, MIKE J. Claim Class, Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
Case Totals:				\$23,665.10	\$47,786.74	\$47,786.74

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-60372

Case Name: RYAN, MIKE J.

RYAN, CAROLYN A.

Trustee Name: Michael J. McNally

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$ _____
	\$ _____
	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee: Michael J. McNally</i>	\$ _____	\$ _____
<i>Attorney for trustee:</i>	\$ _____	\$ _____
<i>Appraiser:</i>	\$ _____	\$ _____
<i>Auctioneer:</i>	\$ _____	\$ _____
<i>Accountant:</i>	\$ _____	\$ _____
<i>Special Attorney for trustee:</i>	\$ _____	\$ _____
<i>Charges:</i>	\$ _____	\$ _____
<i>Fees:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____
<i>Other:</i>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$ _____	\$ _____
<u>Attorney for:</u>	\$ _____	\$ _____
<u>Accountant for:</u>	\$ _____	\$ _____
<u>Appraiser for:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

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:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>DISCOVER BANK</u>	\$ _____	\$ _____
<u>000002</u>	<u>CHASE BANK USA</u>	\$ _____	\$ _____
<u>000003</u>	<u>CHASE BANK USA</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

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