

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
FORD, ADRENA STARLING § Case No. 09-60437
§
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: 09-60437 BP Judge: BILL PARKER
Case Name: FORD, ADRENA STARLING

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 05/07/09 (f)
341(a) Meeting Date: 06/12/09
Claims Bar Date: 10/13/09

For Period Ending: 02/11/10

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	68,000.00	0.00	DA	0.00	FA
2. SOUTHSIDE BANK ACCOUNT #5857961.	125.00	0.00	DA	0.00	FA
3. LIVING ROOM: LOVE SEAT, COUCH, WINGBACK CHAIR, AN	500.00	0.00	DA	0.00	FA
4. 5 PICTURES.	100.00	0.00	DA	0.00	FA
5. CLOTHING.	450.00	0.00	DA	0.00	FA
6. JEWELRY.	50.00	0.00	DA	0.00	FA
7. .357 SMITH & WESSON.	150.00	0.00	DA	0.00	FA
8. SMITH COUNTY RETIREMENT.	33,000.00	0.00	DA	0.00	FA
9. DISCRIMINATION CLAIM. SEE SOFA #4.	0.00	2,543.83		2,543.83	FA
10. 1998 CHEVROLET TAHOE.	2,000.00	0.00	DA	0.00	FA
11. 2007 CHRYSLER 300.	16,000.00	0.00	DA	0.00	FA
12. DESK.	30.00	0.00	DA	0.00	FA
13. LAWN MOWER.	0.00	0.00	DA	0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$120,405.00	\$2,543.83		\$2,543.83
				\$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): 03/30/10 Current Projected Date of Final Report (TFR): 03/30/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60437 -BP
Case Name: FORD, ADRENA STARLING

Trustee Name: Michael J. McNally
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4187 BofA - Money Market Account

Taxpayer ID No: *****4929
For Period Ending: 02/11/10

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 01/26/10		The Treasurer of the County of Smith Payroll Fund Tyler, Tx	"Net payroll as per Order of 12/30/	1149-000	2,543.83		2,543.83
01/26/10	9	Asset Sales Memo:	DISCRIMINATION CLAIM. SEE SOFA #4. \$2,543.83				2,543.83
C t 02/05/10		Transfer to Acct #*****4200	Bank Funds Transfer	9999-000		1,972.51	571.32

* Reversed
t Funds Transfer
C Bank Cleared

Account *****4187	Balance Forward	0.00		
	2 Deposits	2,543.83	0 Checks	0.00
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			1 Transfers Out	1,972.51
	Subtotal	\$ 2,543.83	Total	\$ 1,972.51
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 2,543.83		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60437 -BP
Case Name: FORD, ADRENA STARLING

Trustee Name: Michael J. McNally
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4200 BofA - Checking Account

Taxpayer ID No: *****4929
For Period Ending: 02/11/10

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 02/05/10		Transfer from Acct #*****4187	Bank Funds Transfer	9999-000	1,972.51		1,972.51
C 02/05/10	003001	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Attorney Fees for Trustee - MT3170	3110-000		1,883.50	89.01
C 02/05/10	003002	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Attorney Expenses for Trustee - MT3170	3120-000		89.01	0.00

* Reversed
t Funds Transfer
C Bank Cleared

Account *****4200	Balance Forward	0.00		
	0 Deposits	0.00	2 Checks	1,972.51
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 0.00		
	0 Adjustments In	0.00	Total	\$ 1,972.51
	1 Transfers In	1,972.51		
	Total	\$ 1,972.51		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-60437 -BP
Case Name: FORD, ADRENA STARLING

Trustee Name: Michael J. McNally
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4200 BofA - Checking Account

Taxpayer ID No: *****4929
For Period Ending: 02/11/10

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				
	2	Deposits	2,543.83			2	Checks 1,972.51
	0	Interest Postings	0.00			0	Adjustments Out 0.00
						1	Transfers Out 1,972.51
		Subtotal	\$ 2,543.83				Total \$ 3,945.02
	0	Adjustments In	0.00				
	1	Transfers In	1,972.51				
		Total	\$ 4,516.34				Net Total Balance \$ 571.32

Claims Register
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-60437 Page 1 Date: February 11, 2010
Debtor Name: FORD, ADRENA STARLING Claim Class, Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
999-1 001 3110-00	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Administrative	Atty Fees for Trustee - MT3170	\$0.00	\$1,883.50	\$1,883.50
999-2 001 3120-00	McNally & Patrick, L.L.P. P O Box 1080 Tyler, Tx 75710	Administrative	Attorney Expenses for Trustee - MT3170	\$0.00	\$89.01	\$89.01
Subtotal for Class Administrative				\$0.00	\$1,972.51	\$1,972.51
000001 070 7100-00	AMERICAN INFOSOURCE LP AS AGENT FOR TARGET PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured	Filed 07/18/09	\$0.00	\$240.55	\$240.55
000002 070 7100-90	Asset Acceptance LLC Po Box 2036 Warren MI 48090	Unsecured	Filed 07/21/09	\$1,060.22	\$1,102.08	\$1,102.08
000003 070 7100-90	Asset Acceptance LLC Po Box 2036 Warren MI 48090	Unsecured	Filed 07/21/09	\$1,042.00	\$1,055.14	\$1,055.14
000004 070 7100-90	Asset Acceptance LLC Po Box 2036 Warren MI 48090	Unsecured	Filed 07/21/09	\$0.00	\$384.78	\$384.78
000005 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 07/23/09	\$0.00	\$841.71	\$841.71
000006 070 7100-90	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of Household - BEST BUY 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Unsecured	Filed 07/23/09	\$1,200.71	\$3,034.00	\$3,034.00
000007 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	Filed 10/02/09	\$0.00	\$290.28	\$290.28
000008 070 7100-90	Recovery Management Systems Corporation For GE Money Bank dba LOWES CONSUMER 25 SE 2nd Ave Ste 1120 Miami FL 33131	Unsecured	Filed 10/02/09	\$0.00	\$476.00	\$476.00

Claims Register
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-60437 Page 2 Date: February 11, 2010
Debtor Name: FORD, ADRENA STARLING Claim Class, Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000009 070 7100-90	Cavalry Portfolio Services, LLC 7 Skyline Drive, Third Floor Hawthorne, NY 10532	Unsecured	Filed 10/09/09	\$6,553.00	\$6,747.64	\$6,747.64
Subtotal for Class Unsecured				\$9,855.93	\$14,172.18	\$14,172.18
Case Totals:				\$9,855.93	\$16,144.69	\$16,144.69

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-60437
 Case Name: FORD, ADRENA STARLING
 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>
	<i>AMERICAN INFOSOURCE</i>		
<u>000001</u>	<u>LP AS AGENT FOR</u>	\$ _____	\$ _____
<u>000002</u>	<u>Asset Acceptance LLC</u>	\$ _____	\$ _____
<u>000003</u>	<u>Asset Acceptance LLC</u>	\$ _____	\$ _____
<u>000004</u>	<u>Asset Acceptance LLC</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000005</u>	<i>PYOD LLC its successors and assigns as assignee of</i>	\$ _____	\$ _____
	<i>Recovery Management</i>		
<u>000006</u>	<i>Systems Corporation</i>	\$ _____	\$ _____
	<i>Recovery Management</i>		
<u>000007</u>	<i>Systems Corporation</i>	\$ _____	\$ _____
	<i>Recovery Management</i>		
<u>000008</u>	<i>Systems Corporation</i>	\$ _____	\$ _____
	<i>Cavalry Portfolio Services,</i>		
<u>000009</u>	<i>LLC</i>	\$ _____	\$ _____

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:

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

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:

<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
 \$.