

Linda S. Payne
Chapter 7 Bankruptcy Trustee
12770 Coit Road, Suite 541
Dallas, TX 75251
972 628 3695
linda@paynetrustee.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
WHITE, JOHN DAVID § Case No. 10-41178 BTR
§
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
Bank service fees
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/LINDA PAYNE, 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: 10-41178 BTR Judge: Brenda T. Rhoades
Case Name: WHITE, JOHN DAVID

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 04/13/10 (f)
341(a) Meeting Date: 05/17/10
Claims Bar Date: 09/15/10

For Period Ending: 07/12/12

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. 1440 Scarborough Ln. Plano, TX Homestead ABN AMRO Mtg Company Compass Bank 2nd	218,204.00	Unknown	DA	0.00	FA
2. Bank accounts Bank statements in docman. Debtor will pay back	122.12	319.10		297.81	FA
3. Household Goods	3,325.00	0.00	DA	0.00	FA
4. Clothing	500.00	0.00	DA	0.00	FA
5. Jewelry	50.00	0.00	DA	0.00	FA
6. Sony Digital Camera	50.00	0.00	DA	0.00	FA
7. 401 K - Caresave	2,286.68	0.00	DA	0.00	FA
8. PFS WEB ESPP 15.943496 shares 15.943496 shares Employee Stock Purchase Plan	45.00	0.00	DA	0.00	FA
9. 2006 Infiniti G35 - Coupe, BOA lien holder	20,775.00	0.00	DA	0.00	FA
10. Dogs	5.00	0.00	DA	0.00	FA
11. 2009 Tax Refund (u) Debtor was assessed taxes for \$773.81. Subtract that amount from refund.	0.00	3,154.00		2,380.19	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$245,362.80	\$3,473.10	\$2,678.00	\$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:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 10-41178 BTR Judge: Brenda T. Rhoades
Case Name: WHITE, JOHN DAVID

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 04/13/10 (f)
341(a) Meeting Date: 05/17/10
Claims Bar Date: 09/15/10

Paying out bank accounts and tax refund. Sent email 1/9/12 to remind him to make his payments.

Initial Projected Date of Final Report (TFR): 12/01/11 Current Projected Date of Final Report (TFR): 07/12/12

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-41178 -BTR
Case Name: WHITE, JOHN DAVID

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****3854 Checking Account

Taxpayer ID No: *****2368
For Period Ending: 07/12/12

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
11/18/10	11	John David White	Payment on tax refund	1229-000	290.00		290.00
12/21/10	11	John David White	Repayment of tax refund	1229-000	286.00		576.00
01/26/11	11	John David White	Repayment of tax refund	1229-000	262.00		838.00
03/08/11	2	John David White	Payment on bank account	1129-000	290.00		1,128.00
09/21/11	11	John David White	Repayment of tax refund	1229-000	290.00		1,418.00
09/26/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,415.54
10/25/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,413.08
11/25/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,410.62
12/27/11		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,408.16
01/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,405.70
02/02/12	11	John David White	Payment on tax refund	1229-000	300.00		1,705.70
02/27/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,703.24
03/26/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,700.78
04/05/12	11	John David White	Repayment of tax refund	1229-000	300.00		2,000.78
04/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	1,998.32
05/15/12	11	John David White	Repayment of tax refund	1229-000	300.00		2,298.32
05/25/12		Union Bank	BANK SERVICE FEE	2600-000		2.46	2,295.86
06/04/12	2, 11	John David White	Payment on non exempt assets	1224-000	360.00		2,655.86
06/25/12		Union Bank	BANK SERVICE FEE	2600-000		4.92	2,650.94

Page Subtotals 2,678.00 27.06

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-41178 -BTR
Case Name: WHITE, JOHN DAVID

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****3854 Checking Account

Taxpayer ID No: *****2368
For Period Ending: 07/12/12

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 (\$)
COLUMN TOTALS					2,678.00	27.06	2,650.94
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					2,678.00	27.06	
Less: Payments to Debtors						0.00	
Net					2,678.00	27.06	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****3854					2,678.00	27.06	2,650.94
					-----	-----	-----
					2,678.00	27.06	2,650.94
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-41178 BTR

Case Name: WHITE, JOHN DAVID

Trustee Name: LINDA PAYNE, 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: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, 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	Christopher D. Polland, DDS, PC	\$ _____	\$ _____	\$ _____
000002	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000003	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000004	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000005	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000006	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000007	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____

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