

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
Owen, Shonsaya	§	Case No. 10-43268 BTR
Owen, Alfred	§	
	§	
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 \$

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.

The remaining funds are available for distribution.

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: 10-43268 BTR Judge: BRENDA T. RHOADES
Case Name: Owen, Shonsaya
Owen, Alfred
For Period Ending: 11/29/11

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 09/27/10 (f)
341(a) Meeting Date: 10/29/10
Claims Bar Date: 05/26/11

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. 12208 Melrose Lane, Frisco Texas 75035 Note: see Order granting Objection to Exemptions for additional details (02/04/2011). Trustee notes values indicated here are per the original schedules (no amended schedules exist where they were not struck by the Court). Debtors originally selected TEXAS PROPERTY CODE EXEMPTIONS, with lien of \$95,899 and equity of \$46,865	142,764.00	0.00	DA	0.00	FA
2. Cash Location: In debtor's possession Trustee abandons cash and actual bank balances.	300.00	0.00	DA	0.00	FA
3. Checking Account Location: In debtor's possession	727.27	0.00	DA	0.00	FA
4. Checking Account Location: In debtor's possession	1,540.00	0.00	DA	0.00	FA
5. Savings Account Location: In debtor's possession	742.00	0.00	DA	0.00	FA
6. 2 each computers, monitors, printers and copy mach	1,200.00	0.00	DA	0.00	FA
7. Books and DVDs Location: In debtor's possession	1,000.00	0.00	DA	0.00	FA
8. Clothing Location: In debtor's possession	750.00	0.00	DA	0.00	FA
9. 2 each wedding rings, one watch Location: In debto	1,600.00	0.00	DA	0.00	FA
10. Digital camera Location: In debtor's possession	450.00	0.00	DA	0.00	FA
11. Ambient Location: In debtor's possession This asset administered. Trustee objected to exemptions due to assets #11 and #12 were taxable investment accounts, not retirement qualified accounts. Debtors turned over liquidated values.	4,180.00	0.00		5,614.63	FA
12. Index Fund Location: In debtor's possession This amount administered.	4,675.00	0.00		5,082.90	FA
13. 2009 IRS tax refund Location: In debtor's possessi Trustee abandons.	436.00	0.00	DA	0.00	FA
14. 2005 Honda Civic Hybrid Location: In debtor's poss	11,370.00	0.00	DA	0.00	FA

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no lien listed and fully exempted. Debtor Claimed 100% Exemption on Schedule C					
15. 2 each desks, office supplies, 2 each chairs Locat	650.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.81	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$172,384.27	\$0.00		\$10,698.34	\$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: 11/29/11: The main assets administered in this case were the nonexempt investment account holdings. Trustee filed an objection to exemptions due to the fact that these investments were in taxable investment accounts and not retirement qualified plan or otherwise exempt under Texas Property Code exemptions. No objection was filed, and Debtors turned over the investment proceeds. No claims objections required; all were filed as either timely or tardy filed unsecured claims.

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: 11/29/11

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-43268 -BTR
Case Name: Owen, Shonsaya
Owen, Alfred
Taxpayer ID No: *****3583
For Period Ending: 11/29/11

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2674 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
02/10/11	11	Alfred W. Owen Shonsaya Owen 8000 Coit Rd. Ste. 300 PMB 212 Plano TX 75025-6820	stock fund liquidation	1129-000	5,614.63		5,614.63
02/23/11	12	Alfred W. Owen Shonsaya Owen 8000 Coit Rd. Ste. 300 PMB 212 Plano TX 75025-6820	index fund liquidation	1129-000	5,082.90		10,697.53
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		10,697.55
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		10,697.64
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.08		10,697.72
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		10,697.81
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		10,697.90
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.08		10,697.98
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.10		10,698.08
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		10,698.17
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.09		10,698.26
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		13.63	10,684.63
11/29/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.08		10,684.71
11/29/11		Transfer to Acct #*****8846	Final Posting Transfer	9999-000		10,684.71	0.00

Page Subtotals 10,698.34 10,698.34

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-43268 BTR

Case Name: Owen, Shonsaya

Owen, Alfred

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	American Express Bank, FSB	\$ _____	\$ _____	\$ _____
000003	FIA Card Services, NA/Bank of America	\$ _____	\$ _____	\$ _____
000004	Citibank, N.A.	\$ _____	\$ _____	\$ _____

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:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000006	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____

Total to be paid to tardy general unsecured creditors \$ _____

Remaining Balance \$ _____

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