

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: §  
§  
CLARK, KRISTI D. § Case No. 10-50160 BTR  
§  
Debtor(s) §

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**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 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

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<sup>1</sup>The 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 \$ \_\_\_\_\_<sup>2</sup>. 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 \$ \_\_\_\_\_<sup>2</sup>.

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.

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<sup>2</sup> 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: 10-50160 BTR Judge: Brenda T. Rhoades  
Case Name: CLARK, KRISTI D.

Trustee Name: LINDA PAYNE, TRUSTEE  
Date Filed (f) or Converted (c): 07/15/10 (f)  
341(a) Meeting Date: 08/20/10  
Claims Bar Date: 12/16/10

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. 20 acres in Liberty Eylou exas side of Texarkana Realtor Burt Clem burtclem@cableone.net Gerald Haire Realty Bowie County owed taxes of approximately 2,000	50,000.00	30,000.00		30,000.00	FA
2. 7 South Gibson Lane Texarkana	60,000.00	0.00	DA	0.00	FA
3. Cash and bank accounts	765.00	Unknown	DA	0.00	FA
4. Household Goods	3,665.00	Unknown	DA	0.00	FA
5. Clothing	410.00	Unknown	DA	0.00	FA
6. Jewelry	200.00	Unknown	DA	0.00	FA
7. 401(k)	14,000.00	Unknown	DA	0.00	FA
8. Back child support	70,000.00	Unknown	DA	0.00	FA
9. 2007 Camry	16,175.00	Unknown	DA	0.00	FA
10. Two dogs	100.00	Unknown	DA	0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$215,315.00	\$30,000.00	\$30,000.00	\$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:

Estate tax return filed 3/28/12. Wait 90 days then close.

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

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



FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-50160 -BTR  
Case Name: CLARK, KRISTI D.

Trustee Name: LINDA PAYNE, TRUSTEE  
Bank Name: Union Bank  
Account Number / CD #: \*\*\*\*\*4126 Checking Account

Taxpayer ID No: \*\*\*\*\*2623  
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 (\$)
		Ft Worth, TX 76109					
			Fees 1,250.00	3410-000			
			Expenses 65.00	3420-000			
05/25/12		Union Bank	BANK SERVICE FEE	2600-000		41.79	16,594.82
06/25/12		Union Bank	BANK SERVICE FEE	2600-000		39.33	16,555.49

Memo Allocation Receipts: 30,000.00  
Memo Allocation Disbursements: 8,543.20  

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Memo Allocation Net: 21,456.80

COLUMN TOTALS 21,456.80 4,901.31 16,555.49  
Less: Bank Transfers/CD's 0.00 0.00  
Subtotal 21,456.80 4,901.31  
Less: Payments to Debtors 0.00  
Net 21,456.80 4,901.31

Total Allocation Receipts: 30,000.00  
Total Allocation Disbursements: 8,543.20  

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Total Memo Allocation Net: 21,456.80

NET ACCOUNT BALANCE  
TOTAL - ALL ACCOUNTS NET DEPOSITS DISBURSEMENTS  
Checking Account - \*\*\*\*\*4126 21,456.80 4,901.31 16,555.49  
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21,456.80 4,901.31 16,555.49  
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(Excludes Account Transfers) (Excludes Payments To Debtors) Total Funds On Hand

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: July 12, 2012

Case Number: 10-50160  
Debtor Name: CLARK, KRISTI D.

Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3210-00	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Administrative		\$3,151.19	\$3,151.19	\$0.00
001 3410-00	Sheldon Levy, CPA 6320 Southwestern Blvd Suite 204 Ft Worth, TX 76109	Administrative		\$1,315.00	\$1,315.00	\$0.00
000002B 040 5800-00	IRS Box 21126 Philadelphia PA 19114	Priority		\$561.49	\$0.00	\$561.49
00015 050 4700-00	Bowie CAD c/o Michael Reed P O Box 1269 Round Rock, Texas 78680	Secured		\$0.00	\$0.00	\$0.00
000001 070 7100-00	Discover Bank Dfs Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$11,255.49	\$0.00	\$11,255.49
000002A 070 7100-00	IRS Box 21126 Philadelphia PA 19114	Unsecured		\$9.75	\$0.00	\$9.75
000003 070 7100-00	American Infosource Lp As Agent for Wfnnb Assignee/ Bealls PO Box 248872 Oklahoma City, OK 73124-8872	Unsecured		\$786.41	\$0.00	\$786.41
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$2,568.14	\$0.00	\$2,568.14
000005 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$3,254.43	\$0.00	\$3,254.43
000006 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$2,470.73	\$0.00	\$2,470.73

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 10-50160  
Debtor Name: CLARK, KRISTI D.

Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000007 070 7100-00	Capital One Bank (USA), N.A. by American Infosource Lp As Agent PO Box 248839 Oklahoma City, OK 73124-8839	Unsecured		\$1,327.23	\$0.00	\$1,327.23
000008 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$542.26	\$0.00	\$542.26
000009 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$1,810.43	\$0.00	\$1,810.43
000010 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$2,779.32	\$0.00	\$2,779.32
000011 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$1,683.22	\$0.00	\$1,683.22
000012 070 7100-00	GE Money Bank c/o Recovery Management Systems Corporat 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$2,211.08	\$0.00	\$2,211.08
000013 070 7100-00	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$8,266.36	\$0.00	\$8,266.36
000014 070 7100-00	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$2,675.77	\$0.00	\$2,675.77
Case Totals:				\$46,668.30	\$4,466.19	\$42,202.11

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

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 10-50160 BTR

Case Name: CLARK, KRISTI D.

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	\$	\$	\$
Attorney for Trustee Fees: BILL PAYNE	\$	\$	\$
Attorney for Trustee Expenses: BILL PAYNE	\$	\$	\$
Accountant for Trustee Fees: Sheldon Levy, CPA	\$	\$	\$
Accountant for Trustee Expenses: Sheldon Levy, CPA	\$	\$	\$

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
000002B	IRS	\$ _____	\$ _____	\$ _____

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	Discover Bank	\$ _____	\$ _____	\$ _____
000002A	IRS	\$ _____	\$ _____	\$ _____
000003	American Infosource Lp As Agent for Wfnb	\$ _____	\$ _____	\$ _____
000004	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000005	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000006	GE Money Bank	\$ _____	\$ _____	\$ _____
000007	Capital One Bank (USA), N.A.	\$ _____	\$ _____	\$ _____
000008	GE Money Bank	\$ _____	\$ _____	\$ _____

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000009	GE Money Bank	\$	\$	\$
000010	GE Money Bank	\$	\$	\$
000011	GE Money Bank	\$	\$	\$
000012	GE Money Bank	\$	\$	\$
000013	Fia Card Services, NA/Bank of America	\$	\$	\$
000014	Fia Card Services, NA/Bank of America	\$	\$	\$

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