

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
PUNJANI, NIZAR A. § Case No. 10-60581
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
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/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.

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: 10-60581 BP Judge: BILL PARKER
Case Name: PUNJANI, NIZAR A.

Trustee Name: Michael J. McNally
Date Filed (f) or Converted (c): 05/27/10 (f)
341(a) Meeting Date: 06/25/10
Claims Bar Date: 09/28/10

For Period Ending: 01/05/11

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. PROCEEDS FROM WRECK	12,178.88	3,662.55		3,662.55	FA
2. UNITED HERITAGE	1,908.67	0.00	DA	0.00	FA
3. BED, DRESSER, CHEST OF DRAWERS, NIGHT STAND, TV, S	675.00	0.00	DA	0.00	FA
4. BED, DRESSER, NIGHT STAND, LAPTOP	325.00	0.00	DA	0.00	FA
5. BED, COUCH	100.00	0.00	DA	0.00	FA
6. TV, WII, GAMES	160.00	0.00	DA	0.00	FA
7. TABLE & CHAIRS, TV, STAND, COUCH, LOVESEAT, COFFEE	1,500.00	0.00	DA	0.00	FA
8. MISC. KITCHEN ITEMS/APPLIANCES, WASHER & DRYER	500.00	0.00	DA	0.00	FA
9. CLOTHING	350.00	0.00	DA	0.00	FA
10. JEWELRY	500.00	0.00	DA	0.00	FA
11. 2005 NISSAN ALTIMA MI=110K	5,000.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	0.52		0.52	FA
TOTALS (Excluding Unknown Values)	\$23,197.55	\$3,663.07		\$3,663.07	\$0.00

Gross Value of Remaining Assets
(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): 06/01/11 Current Projected Date of Final Report (TFR): 06/01/11

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-60581 -BP
Case Name: PUNJANI, NIZAR A.

Trustee Name: Michael J. McNally
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****0316 BofA - Money Market Account

Taxpayer ID No: *****5537
For Period Ending: 01/05/11

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 07/12/10 07/12/10	1	Nizar Punjani Asset Sales Memo:	Proceeds from Wreck - MT3674 PROCEEDS FROM WRECK \$3,662.55	1129-000	3,662.55		3,662.55 3,662.55
C 07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		3,662.60
C 08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		3,662.70
C 09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,662.79
C 10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,662.88
C 11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		3,662.98
C 12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,663.07

* Reversed
t Funds Transfer
C Bank Cleared

Account *****0316	Balance Forward	0.00		
	2 Deposits	3,662.55	0 Checks	0.00
	6 Interest Postings	0.52	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 3,663.07		
			Total	\$ 0.00
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 3,663.07		

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 10-60581 -BP
 Case Name: PUNJANI, NIZAR A.

Trustee Name: Michael J. McNally
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****0316 BofA - Money Market Account

Taxpayer ID No: *****5537
 For Period Ending: 01/05/11

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 (\$)

Claims Register
ANALYSIS OF CLAIMS REGISTER

Case Number: 10-60581 Page 1 Date: January 05, 2011
 Debtor Name: PUNJANI, NIZAR A. Claim Class, Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-90	Discover Bank Dfs Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured	Filed 07/08/10	\$0.00	\$7,541.44	\$7,541.44
000002 070 7100-90	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	Filed 07/25/10	\$0.00	\$6,909.83	\$6,909.83
000003 070 7100-90	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	Filed 07/25/10	\$0.00	\$9,338.52	\$9,338.52
000004 070 7100-90	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured	Filed 07/25/10	\$0.00	\$8,642.53	\$8,642.53
000005 070 7100-90	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured	Filed 08/09/10	\$0.00	\$6,537.53	\$6,537.53
000006 070 7100-90	PYOD LLC its successors and assigns as assignee of Citibank, NA c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured	Filed 08/09/10	\$0.00	\$4,352.46	\$4,352.46
000007 070 7100-90	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured	Filed 09/24/10	\$0.00	\$9,958.69	\$9,958.69
000008 070 7100-90	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured	Filed 09/24/10	\$0.00	\$26,951.03	\$26,951.03
Subtotal for Class Unsecured				\$0.00	\$80,232.03	\$80,232.03
Case Totals:				\$0.00	\$80,232.03	\$80,232.03

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-60581

Case Name: PUNJANI, NIZAR A.

Trustee Name: Michael J. McNally

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: Michael J. McNally	\$	\$	\$
Trustee Expenses: Michael J. McNally	\$	\$	\$

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	Discover Bank	\$ _____	\$ _____	\$ _____
000002	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000003	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000004	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000005	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000006	PYOD LLC its successors and assigns as assignee of	\$ _____	\$ _____	\$ _____
000007	Fia Card Services, NA/Bank of America	\$ _____	\$ _____	\$ _____
000008	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