

Linda S. Payne
Chapter 7 Bankruptcy Trustee
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
PADRON, ISAAC BENAVIDEZ § Case No. 11-40183 BTR
PADRON, CARRIE FRANCES §
§
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/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).

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS

In Re:)
PADRON, BAAC BENAVIDEZ) 11-40183 -BTR
EIN: 30-6280928) Chapter 7
PADRON, CARRE FRANCES)
SSN: 451-39-5535)
Debtor(s).)

TRUSTEE INTERIM REPORT

The Trustee, hereby files his Individual Estate Property Record and Report (Form 1) for the eight month reporting period ending 12/07/2011. This report is intended to provide parties in interest with a general accounting of the Trustee's case administration.

Column 1: Asset Description (Scheduled and Unscheduled Property) This is a listing of all the Debtor's interest in assets from the petition, schedules, and statement of financial affairs. Also listed are unscheduled assets discovered by the Trustee, income of the estate (including post-petition interest on bank accounts), and claims which the estate may possess.

Column 2: Petition/Unscheduled Values: Column 2 reflects the dollar value of each asset, as first assigned by Debtor in the filed Schedules, or by the Trustee's initial estimate of values in the case of unscheduled assets. Scheduled values are often unreliable and may change significantly throughout the course of Trustee's investigation and administration.

Column 3: Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions and Other Costs) Column 3 reflects the value of each asset as determined by the Trustee minus any appropriate adjustment. This value represents the Trustee's best initial estimate of net sale or liquidation value of the asset. Actual liquidation value may differ as a result of market conditions at the time of sale, costs of recovery, storage, insurance and sale.

Column 4: Property Abandoned If this column is blank it means either that (1) Trustee intends to administer the asset, (2) Trustee has not decided, or (3) Trustee has already liquidated the asset. An entry of "OA" indicates the property has or will be formally abandoned under 11 U.S.C. 554 (a). An entry of "DA" indicates that the property will be abandoned at closing of the case under 11 U.S.C. 554 (c).

Column 5: Sales/Funds Received by the Estate Column 5 indicates the gross amount of proceeds received from the liquidation of each asset regardless of amounts paid out to secured creditors or for expenses.

Column 6: Asset Fully Administered/Gross Value of Remaining Assets When an asset has been fully administered either by liquidation, formal abandonment, or the Trustee has reached a decision to abandon at closing of the estate, the entry "FA" will be listed in Column 6. For assets still being administered, column 6 reflects the Trustee's current best estimate of the gross value. Actual liquidation value may differ as a result of market conditions at the time of sale. Note: The difference between Columns 3 and 5 does not necessarily equal the figure in Column 6.

Other Information Note that the Trustee has provided information about matters pending in the case and projected date for filing the Trustee's Final Report (TFR).

Dated: _____

Respectfully Submitted,

LINDA PAYNE, TRUSTEE, Chapter 7 Trustee
12770 Coit Road
Suite 541 Banner Place
Dallas, TX 75251
972-628-3695

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 11-40183 BTR Judge: Brenda T. Rhoades
Case Name: PADRON, ISAAC BENAVIDEZ
PADRON, CARRIE FRANCES
For Period Ending: 12/07/11

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 01/19/11 (f)
341(a) Meeting Date: 02/11/11
Claims Bar Date: 07/06/11

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. 206 East Standifer Street, McKinney, Texas	58,000.00	Unknown	DA	0.00	FA
2. Cash on hand	20.00	Unknown	DA	0.00	FA
3. Checking account	200.00	Unknown	DA	0.00	FA
4. Household goods and furnishings	517.00	Unknown	DA	0.00	FA
5. Books, pictures, antiques, collections	10.00	Unknown	DA	0.00	FA
6. Wearing apparel	100.00	Unknown	DA	0.00	FA
7. Jewelry	12.00	Unknown	DA	0.00	FA
8. Sports and hobby equipment	16.00	Unknown	DA	0.00	FA
9. Life insurance Two policies Him - \$50,000 Her \$25,000	75,000.00	Unknown	DA	0.00	FA
10. 401K plan	58,004.00	Unknown	DA	0.00	FA
11. Estimated 2010 income tax refund Attorney called. Tax refund was not \$5,000 but \$12,545.00. Non exempt portion is \$8,236.00	12,545.00	0.00		8,236.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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PADRON, CARRIE FRANCES

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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
12. 2000 Honda Odyssey	4,517.00	Unknown	DA	0.00	FA
13. 1992 Honda Civic	1,020.00	Unknown	DA	0.00	FA
14. 2 pet dogs	0.00	Unknown	DA	0.00	FA
15. Insurance Refund (u)	0.00	2,429.72		2,429.72	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$209,961.00	\$2,429.72	\$10,665.72	\$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:

Waiting on tax refund. Sent demand 4/1/11

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

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-40183 -BTR
 Case Name: PADRON, ISAAC BENAVIDEZ
 PADRON, CARRIE FRANCES
 Taxpayer ID No: *****0928
 For Period Ending: 12/07/11

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****4357 Checking 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
C 05/04/11	11	Carrie Padron	Tax refund	1124-000	8,236.00		8,236.00
C 08/04/11	15	Anchor General Insurance Agency of Texas	Insurance refund	1229-000	2,429.72		10,665.72
C 09/21/11	001001	BILL PAYNE 12770 Coit Road Suite 541 Banner Place Dallas, TX 75251	Ct approved fees and exp Fees 450.00 Expenses 3.57	 3210-000 3220-000		453.57	10,212.15
C 09/26/11		Union Bank	BANK SERVICE FEE	2600-000		24.58	10,187.57
C 10/25/11		Union Bank	BANK SERVICE FEE	2600-000		24.58	10,162.99
C 11/25/11		Union Bank	BANK SERVICE FEE	2600-000		24.58	10,138.41

Page Subtotals 10,665.72 527.31

FORM 2

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 PADRON, CARRIE FRANCES
 Taxpayer ID No: *****0928
 For Period Ending: 12/07/11

Trustee Name: LINDA PAYNE, TRUSTEE
 Bank Name: Union Bank
 Account Number / CD #: *****4357 Checking 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 (\$)
					10,665.72	527.31	10,138.41
			COLUMN TOTALS		10,665.72	527.31	
			Less: Bank Transfers/CD's		0.00	0.00	
			Subtotal		10,665.72	527.31	
			Less: Payments to Debtors		0.00	0.00	
			Net		10,665.72	527.31	
			TOTAL - ALL ACCOUNTS		NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
			Checking Account - *****4357		10,665.72	527.31	10,138.41
					10,665.72	527.31	10,138.41
					(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.: 11-40183 BTR
 Case Name: PADRON, ISAAC BENAVIDEZ
 PADRON, CARRIE FRANCES
 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	\$	\$	\$
Charges: CLERK, U. S. BANKRUPTCY COURT	\$	\$	\$

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
000002	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601	\$	\$	\$
000003	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	\$	\$	\$
000004	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	\$	\$	\$
000005	American InfoSource LP as agent for Citibank (South Dakota) N.A. PO Box 248840 Oklahoma City, OK 73124-8840	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006	American InfoSource LP as agent for Citibank (South Dakota) N.A. PO Box 248840 Oklahoma City, OK 73124-8840	\$	\$	\$
000008	Capital One, N.A. Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	\$	\$	\$
000009	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000010	American InfoSource LP as agent for T Mobile/T-Mobile USA Inc PO Box 248848 Oklahoma City, OK 73124-8848	\$	\$	\$
000011	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$	\$	\$
000012	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000013	FIA Card Services, NA/Bank of America by American InfoSource LP as its agent PO Box 248809 Oklahoma City, OK 73124- 8809	\$	\$	\$

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