

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: 11-41480 BTR Judge: BRENDA T. RHOADES
Case Name: LAVERGNE, WENDELL M.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 05/06/11 (f)
341(a) Meeting Date: 06/03/11
Claims Bar Date: 12/08/11

For Period Ending: 09/18/12

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. RESIDENCE 8808 Calistoga Springs Way, Plano TX 75024 Debtor's homestead. Lien of \$246,639 and exempts \$55,964.00 Debtor selects TEXAS PROPERTY CODE EXEMPTIONS	302,603.00	0.00	DA	0.00	FA
2. RENTAL PROPERTY 10425 Denali Ridge Court, Las Vegas NV 89129 ,3/2 single family residence, no equity above lien of \$224,314.00. Order for Abandonment granted 08/08/12 #31.	99,000.00	0.00	OA	0.00	FA
3. UNIMPROVED LAND Horizon Trail Residential lot Waterstone Estates #2, Blk 1, Lot 127, 1.01 Acres lien of \$61,832.82; no equity Order on MFRFS 07/11/11 Also Order on Abandonment 08/08/12 #31	40,000.00	0.00	OA	0.00	FA
4. UNIMPROVED LAND Serenity Trail Residential Lot Waterstone Estates #2, Blk B, Lot 141, 1.0 Acres Lien of \$53,628.82; no equity Taken back by Wells Fargo 04/11/11 and new owner of record per CCAD Order for Abandonment 08/08/12 #31	40,000.00	0.00	OA	0.00	FA
5. UNIMPROVED LAND Lake shore Dr. Residential split lots Waterstone Estates #2, Blk B, Lots 108A-108B 1 Acre split by school district line (McKinney, TX) Lien of \$106,978.92; no equity Order for Abandonment 08/08/12 #31	72,000.00	0.00	OA	0.00	FA
6. CASH	40.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 11-41480 BTR Judge: BRENDA T. RHOADES
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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
Cash					
7. FINANCIAL ACCOUNTS	150.00	0.00	DA	0.00	FA
checking account					
8. HOUSEHOLD GOODS	1,590.00	0.00	DA	0.00	FA
Numerous household goods as detailed on schedule B					
9. BOOKS/COLLECTIBLES	50.00	0.00	DA	0.00	FA
Pictures					
10. WEARING APPAREL	275.00	0.00	DA	0.00	FA
Clothes, shoes, accessories					
11. RETIREMENT PLANS	45,000.00	0.00	DA	0.00	FA
Fidelity IRA					
12. VEHICLES	16,625.00	0.00	DA	0.00	FA
2007 BMW 530i. Owned outright no lien.					
13. Unscheduled taxable investment account (u)	0.00	3,000.00		3,357.90	FA
Trustee reviewed banking statements and suspected there was another financial account used. Debtor turned over proceeds of taxable investment account.					
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.26	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$617,333.00	\$3,000.00		\$3,358.16	\$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: 09/18/12: The one asset administered was the taxable investment account proceeds.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 11-41480 BTR Judge: BRENDA T. RHOADES
Case Name: LAVERGNE, WENDELL M.

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 05/06/11 (f)
341(a) Meeting Date: 06/03/11
Claims Bar Date: 12/08/11

Trustee requested UST to file motion to extend deadlines for additional time to review documents. Bank statements were light on activity; most notably no mortgage payments other than fast food and miscellaneous charges were identified from the bank statements provided. Unscheduled investment account proceeds turned over to trustee. Trustee filed Notice of Abandonment and various claim objections. Orders granted on these in August 2012.

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: 09/18/12

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-41480 -BTR
 Case Name: LAVERGNE, WENDELL M.

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****0288 Checking Account

Taxpayer ID No: *****5970
 For Period Ending: 09/18/12

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
06/15/12		Trsf In From BANK OF AMERICA, N.A.	INITIAL WIRE TRANSFER IN	9999-000	3,322.79		3,322.79
07/16/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.96	3,320.83
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.80	3,317.03

COLUMN TOTALS	3,322.79	5.76	3,317.03
Less: Bank Transfers/CD's	<u>3,322.79</u>	<u>0.00</u>	
Subtotal	0.00	5.76	
Less: Payments to Debtors		<u>0.00</u>	
Net	0.00	5.76	

Page Subtotals 3,322.79 5.76

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-41480 -BTR
Case Name: LAVERGNE, WENDELL M.

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3592 BofA - Money Market Account

Taxpayer ID No: *****5970
For Period Ending: 09/18/12

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
09/15/11	13	Wendell M. Lavergne	proceeds of investment account	1229-000	3,357.90		3,357.90
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		3,357.91
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,357.94
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.28	3,353.66
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,353.69
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.13	3,349.56
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,349.59
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.13	3,345.46
01/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,345.49
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.39	3,341.10
02/29/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,341.13
02/29/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		3.97	3,337.16
03/30/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,337.19
03/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.10	3,333.09
04/30/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		3,333.12
04/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.23	3,328.89
05/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,328.92
05/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.23	3,324.69
06/15/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		3,324.70
06/15/12		BANK OF AMERICA, N.A. 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		1.91	3,322.79
06/15/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		3,322.79	0.00

Page Subtotals 3,358.16 3,358.16

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: September 18, 2012

Case Number: 11-41480 Claim Number Sequence
 Debtor Name: LAVERGNE, WENDELL M.
 Claims Bar Date: 12/08/11

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	NexBank, SSB c/o Marsha L. Dekan SettlePou 3333 Lee Parkway, Eighth Floor Dallas, Texas 75219	Unsecured	Needs limited objection reclassify as unsecured judgement against him personally and former biz. Order 08/13/12 #33	\$154,465.07	\$0.00	\$154,465.07
000002 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$13,272.84	\$0.00	\$13,272.84
000003 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured	x2190	\$17,433.17	\$0.00	\$17,433.17
000004 070 7100-00	Capital Recovery IV LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured	x3198 Chase	\$4,883.90	\$0.00	\$4,883.90
000005 070 7100-00	Capital Recovery IV LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured	x6863 Chase/WAMU	\$5,579.32	\$0.00	\$5,579.32
000006 050 4800-00	Collin County Tax c/o Gay, McCall, Isaacks et al 777E. 15th St. Plano, TX 75074	Secured	Order 08/13/12 #34	\$28.67	\$0.00	\$28.67
000007 050 4800-00	Collin County Tax c/o Gay, McCall, Isaacks et al 777E. 15th St. Plano, TX 75074	Secured	Order 08/13/12 #35	\$3,094.75	\$0.00	\$3,094.75
000008 050 4800-00	Collin County Tax c/o Gay, McCall, Isaacks et al 777E. 15th St. Plano, TX 75074	Secured	Order 08/13/12 #36	\$1,809.79	\$0.00	\$1,809.79
000009 050 4800-00	Collin County Tax c/o Gay, McCall, Isaacks et al 777E. 15th St. Plano, TX 75074	Secured	Order 08/13/12 #37	\$2,133.90	\$0.00	\$2,133.90
000010 050 4800-00	Frisco ISD Tax c/o Gay McCall Isaacks et al 777 E. 15th St. Plano, TX 75074	Secured	Order 08/13/12 #38	\$3,997.68	\$0.00	\$3,997.68

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-41480 BTR

Case Name: LAVERGNE, WENDELL M.

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:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000011A	Internal Revenue Service	\$	\$	\$

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	NexBank, SSB	\$ _____	\$ _____	\$ _____
000002	Discover Bank	\$ _____	\$ _____	\$ _____
000003	Discover Bank	\$ _____	\$ _____	\$ _____
000004	Capital Recovery IV LLC	\$ _____	\$ _____	\$ _____
000005	Capital Recovery IV LLC	\$ _____	\$ _____	\$ _____
000011B	Internal Revenue Service	\$ _____	\$ _____	\$ _____
000012	Chase Bank USA, N.A.	\$ _____	\$ _____	\$ _____
000013	Woodforest National Bank	\$ _____	\$ _____	\$ _____

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