



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/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.

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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: 11-43716 BTR Judge: BRENDA T. RHOADES  
Case Name: JACKSON, JANIS KAY

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 12/09/11 (f)  
341(a) Meeting Date: 01/13/12  
Claims Bar Date: 04/24/12

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. Homestead @11701 Coltswoold Dr., Frisco, Tx. 75035 Debtor lists lien of \$144,613.27 and exempts \$38,512.73 using TEXAS PROPERTY CODE EXEMPTIONS. Debtor Claimed 100% Exemption on Schedule C	183,126.00	0.00	DA	0.00	FA
2. Cash on hand Trustee abandons.	20.00	0.00	DA	0.00	FA
3. Chase checking and savings Trustee abandons.	103.00	0.00	DA	0.00	FA
4. Furniture and household goods(detailed list availa Debtor Claimed 100% Exemption on Schedule C	2,340.00	0.00	DA	0.00	FA
5. Books, pictures etc Debtor Claimed 100% Exemption on Schedule C	1,915.00	0.00	DA	0.00	FA
6. Clothing Debtor Claimed 100% Exemption on Schedule C	1,430.00	0.00	DA	0.00	FA
7. Jewelry(detailed list available) Debtor Claimed 100% Exemption on Schedule C	5,800.00	0.00	DA	0.00	FA
8. 2 .38 revolvers Debtor Claimed 100% Exemption on Schedule C	50.00	0.00	DA	0.00	FA
9. Digital camera and upright piano and records Debtor Claimed 100% Exemption on Schedule C	50.00	0.00	DA	0.00	FA
10. Term life thru employer Term life thru employer with face amount of 90000, AD&D with face amount of 270000; Sister and son are beneficiaries Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
11. 401k(3 companies) Debtor Claimed 100% Exemption on Schedule C	46,700.00	0.00	DA	0.00	FA

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
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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. 2009 Cadillac SRX Lien of \$28,348.20 listed on schedule D. No equity.	25,000.00	0.00	DA	0.00	FA
13. PC, laptop, printer etc Debtor Claimed 100% Exemption on Schedule C	1,045.00	0.00	DA	0.00	FA
14. Dog Dog	0.00	0.00	DA	0.00	FA
15. TAX REFUND (u) 2011 tax refund. Full refund of \$2,387.00 deposited to estate bank account. Based on petition date, 343/365 is due the estate and remainder is debtor portion. Estate should retain \$2,243 and Debtor portion of \$144.00 proposed in TFR.	0.00	2,000.00		2,387.00	FA
16. PREFERENCE PAYMENT Scheduled on SOFA, Debtor listed payments made to AMEX of \$4,845 in the 90 days prior to filing. Trustee negotiated with AMEX. Based on strong possible defenses, Trustee settled with AMEX at \$1,500.00, see Order dated 03/13/12 #14.	4,845.00	1,500.00		1,500.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.06	FA

	\$272,424.00	\$3,500.00		Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
TOTALS (Excluding Unknown Values)			\$3,887.06	

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 assets administered were the 2011 tax refund and settlement for possible preference payments with American Express. The full 2011 tax refund was sent to the Trustee, so based on the petition

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 3  
Exhibit A

Case No: 11-43716 BTR Judge: BRENDA T. RHOADES  
Case Name: JACKSON, JANIS KAY

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 12/09/11 (f)  
341(a) Meeting Date: 01/13/12  
Claims Bar Date: 04/24/12

date of 12/09/11, the portion for estate administration is \$2,243.00(343/365 x full refund) and the portion due back to the Debtor is \$144.00. Trustee negotiated with American Express regarding possible preference payments as listed on Debtor's SOFA. After review and counteroffer, and in particular the possible strong defenses of AMEX, Trustee proposed settlement for \$1,500. See Motion #12 02/16/12 and Order #14 03/13/12. Bar dates of 04/24/12 and 07/23/12. Claims reviewed and one objection; Order granted 08/23/12.

Initial Projected Date of Final Report (TFR): 12/31/13      Current Projected Date of Final Report (TFR): 12/31/13

/s/ Michelle H. Chow, Trustee

\_\_\_\_\_ Date: 09/18/12

MICHELLE H. CHOW, TRUSTEE

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 11-43716 -BTR  
Case Name: JACKSON, JANIS KAY

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*0464 Checking Account

Taxpayer ID No: \*\*\*\*\*5787  
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	3,876.41		3,876.41
07/16/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		2.29	3,874.12
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		4.43	3,869.69

COLUMN TOTALS	3,876.41	6.72	3,869.69
Less: Bank Transfers/CD's	<u>3,876.41</u>	<u>0.00</u>	
Subtotal	0.00	6.72	
Less: Payments to Debtors		<u>0.00</u>	
Net	0.00	6.72	

Page Subtotals                      3,876.41                      6.72

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-43716 -BTR  
Case Name: JACKSON, JANIS KAY

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9285 BofA - Money Market Account

Taxpayer ID No: \*\*\*\*\*5787  
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
02/28/12	16	American Express Traavel Related Services Company 2401 W. Behrend Dr. Ste. 55 MC 24-01-17 Phoenix AZ 85027	AMEX preference settlement	1141-000	83.20		83.20
02/28/12	16	American Express Travel Related Services Company 2401 W. Behrend Dr. Ste. 55 MC 24-01-17 Phoenix AZ 85027	Amex preference settlement	1141-000	1,416.80		1,500.00
03/30/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,500.01
03/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		1.78	1,498.23
04/30/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		1,498.24
04/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		1.90	1,496.34
05/01/12	15	US Treasury	tax refund Trustee compensable base is \$2,243 (\$2387-\$144 debtor portion)	1224-000	2,387.00		3,883.34
05/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		3,883.37
05/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		4.74	3,878.63
06/15/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.01		3,878.64
06/15/12		BANK OF AMERICA, N.A. 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		2.23	3,876.41
06/15/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		3,876.41	0.00

Page Subtotals 3,887.06 3,887.06





EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 11-43716 Claim Number Sequence  
Debtor Name: JACKSON, JANIS KAY  
Claims Bar Date: 04/24/12

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000011	PNC Mortgage	Secured		\$146,342.52	\$0.00	\$146,342.52
050	3232 Newmark Drive		11701 Cotsowld Drive Frisco TX 75035			
4110-00	Miamisburg OH 45342		exempt and retain per SOI #11 reaffir agree 02/08/12 Order Disallow in entirety 08/23/12 #18			
Case Totals:				\$183,484.30	\$0.00	\$183,484.30

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

### TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-43716 BTR

Case Name: JACKSON, JANIS KAY

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	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000002	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000003	FIA CARD SERVICES, N.A.	\$ _____	\$ _____	\$ _____
000004	Capital One Bank (USA), N.A.	\$ _____	\$ _____	\$ _____
000005	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000006	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000007	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000008	American Express Centurion Bank	\$ _____	\$ _____	\$ _____
000009	HSBC Bank Nevada, N.A.	\$ _____	\$ _____	\$ _____
DBT EXEMPT	JANIS KAY JACKSON	\$ _____	\$ _____	\$ _____

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
000010	Discover Bank	\$ _____	\$ _____	\$ _____

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