

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
MORALES, MARIA ELENA § Case No. 11-43903 BTR
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 \$

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/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: 11-43903 BTR Judge: BRENDA T. RHOADES
Case Name: MORALES, MARIA ELENA

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 12/30/11 (f)
341(a) Meeting Date: 02/03/12
Claims Bar Date: 07/17/12

For Period Ending: 01/24/13

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 Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 10008 WYNDBROOK DRIVE FRISCO, TX 75035 HOMESTEAD M Debtor's homestead. No equity per schedule A/B, but used full "default" exemption amount on amended schedule C 03/08/12. Note: amended schedules per docket #13 03/08/12. Same as original with different allocations for FEDERAL EXEMPTIONS.	150,000.00	0.00		0.00	FA
2. 105 S W.A. ALLEN BOULEVARD, WYLE, TX 75098 Rental property; not enough equity to administer. Debtor exempts "100%"; mathematically is \$10,725.39.	100,000.00	0.00		0.00	FA
3. VERMILLION FEDERAL CREDIT UNION ACCT. NO. 497114 C	601.27	0.00		0.00	FA
4. TXU ENERGY - \$375.00	375.00	0.00		0.00	FA
5. HOUSEHOLD FURNISHINGS	2,000.00	0.00		0.00	FA
6. EDUCATIONAL BOOKS (PROFESSIONAL, PICTURE BOOKS) PO	100.00	0.00		0.00	FA
7. WEARING APPAREL	100.00	0.00		0.00	FA
8. JEWELRY	500.00	0.00		0.00	FA
9. CRICUT CUTTER LAMINATOR MACHINE	220.00	0.00		0.00	FA
10. TEACHERS RETIREMENT SYSTEM	45,000.00	0.00		0.00	FA
11. IRA & ANNUITY IRA AXA Equi-vest \$2,000.00 and American United Life Insurance Company Annuity \$1,394.26	4,394.26	0.00		0.00	FA
12. JUDGMENT FOR \$1441.00 AGAINST JOHN MARTINEZ AND SU "Judgment for \$1441.00 against John Martinez and Susan Thompson Judgment for \$981.89 against Greg and Donna Scheffield". Debtor exempted, trustee abandons due to difficulty and cost in collecting rents from prior renters.	2,422.89	0.00		0.00	FA
13. EDUCATIONAL ITEMS IN TEACHERSPAYTEACHERS.COM - \$50	50.00	0.00		0.00	FA
14. 2008 FORD EXPLORER XLT TRUCK - VIN #1FMEV31E98UB16 Debtor lists lien of \$10,225.78; no equity	10,000.00	0.00		0.00	FA

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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 Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
15. ANIMALS	100.00	0.00		0.00	FA
16. FAMILY PICTURES	100.00	0.00		0.00	FA
17. TAX REFUND (u) 2011 TAX REFUND sent from IRS was already net of amount withheld for child support. Per correspondence from IRS, \$630.00 withheld from full refund of \$1,916.00 and net amount sent to Trustee. This amount to be administered; Debtor exhausted wildcard.	0.00	1,286.00		1,286.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.01	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$315,963.42	\$1,286.00		\$1,286.01	\$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 sent to UST: 01/24/13: The one asset administered was the 2011 tax refund. Debtor selected Federal exemptions (see amended schedules, docket #13 03/08/12) and exhausted the wildcard. Thus, any tax refund is not exemptable. On 04/17/12 the tax refund was mailed from the IRS to trustee.

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: 01/24/13

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-43903 -BTR
Case Name: MORALES, MARIA ELENA

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0497 Checking Account

Taxpayer ID No: *****8313
For Period Ending: 01/24/13

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	1,283.64		1,283.64
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.47	1,282.17
09/17/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.47	1,280.70
10/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.42	1,279.28
11/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.46	1,277.82
12/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.42	1,276.40
01/16/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		1.46	1,274.94

COLUMN TOTALS	1,283.64	8.70	1,274.94
Less: Bank Transfers/CD's	1,283.64	0.00	
Subtotal	0.00	8.70	
Less: Payments to Debtors		0.00	
Net	0.00	8.70	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-43903 -BTR
Case Name: MORALES, MARIA ELENA

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9560 BofA - Money Market Account

Taxpayer ID No: *****8313
For Period Ending: 01/24/13

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
04/17/12	17	US Treasury	tax refund	1224-000	1,286.00		1,286.00
05/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		1,286.01
05/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		1.63	1,284.38
06/15/12		BANK OF AMERICA, N.A. 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		0.74	1,283.64
06/15/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		1,283.64	0.00

COLUMN TOTALS	1,286.01	1,286.01	0.00
Less: Bank Transfers/CD's	0.00	1,283.64	
Subtotal	1,286.01	2.37	
Less: Payments to Debtors		0.00	
Net	1,286.01	2.37	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Checking Account - *****0497	0.00	8.70	1,274.94
BofA - Money Market Account - *****9560	1,286.01	2.37	0.00
	1,286.01	11.07	1,274.94
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-43903 BTR
Case Name: MORALES, MARIA ELENA
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	Capital One Bank (USA), N.A.	\$ _____	\$ _____	\$ _____
000002	Asset Acceptance LLC	\$ _____	\$ _____	\$ _____
000003	FIA CARD SERVICES, N.A.	\$ _____	\$ _____	\$ _____
000004	Discover Bank	\$ _____	\$ _____	\$ _____
000005	Portfolio Recovery Associates, LLC	\$ _____	\$ _____	\$ _____

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