

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

|                          |   |                       |
|--------------------------|---|-----------------------|
| In re:                   | § |                       |
|                          | § |                       |
| OBRIEN, TIMOTHY PATRICK  | § | Case No. 12-42478 BTR |
| OBRIEN, ANDREA ELIZABETH | § |                       |
|                          | § |                       |
| Debtor(s)                | § |                       |

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**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 3<sup>rd</sup> Parties
- Exemptions paid to the debtor
- Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

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<sup>1</sup>The 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 \$ \_\_\_\_\_<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: 12-42478 BTR Judge: BRENDA T. RHOADES  
Case Name: OBRIEN, TIMOTHY PATRICK  
OBRIEN, ANDREA ELIZABETH  
For Period Ending: 02/13/14

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 09/10/12 (f)  
341(a) Meeting Date: 10/05/12  
Claims Bar Date: 04/10/13

| 1  | 2                                  | 3   | 4   | 5                                       | 6   |
|--|------------------------------------|---|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property)  | Petition/<br>Unscheduled<br>Values | Estimated Net Value<br>(Value Determined by Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) Abandon | Sale/Funds<br>Received by<br>the Estate | Asset Fully Administered (FA)/<br>Gross Value of Remaining Assets |
| 1. Homestead 1408 Blair Court Allen, TX 75002<br>Lien of \$178,781.54; exempt \$50,008.46.TX PROP CODE EXEMPTS   | 228,790.00                         | 0.00  |   | 0.00                                    | FA  |
| 2. Cash  | 0.00                               | 0.00  |   | 0.00                                    | FA  |
| 3. Combined Financial Accounts<br>Sav/Chg Viewpoint \$100/\$100 Sav/Chg Texas CU \$25/\$25   | 250.00                             | 0.00  |   | 0.00                                    | FA  |
| 4. Combined Household goods  | 3,615.00                           | 0.00  |   | 0.00                                    | FA  |
| 5. Books, Family Pictures, Art Objects, CDs, DVDs, Re  | 300.00                             | 0.00  |   | 0.00                                    | FA  |
| 6. Clothing ( 2 Adults, 5 Children)  | 450.00                             | 0.00  |   | 0.00                                    | FA  |
| 7. Wedding Rings, Rings, Watches, Necklaces, Bracelet  | 2,000.00                           | 0.00  |   | 0.00                                    | FA  |
| 8. Firearms 1 Pellet gun Baseball Equip Elliptical   | 350.00                             | 0.00  |   | 0.00                                    | FA  |
| 9. Term Life Insurance Through Employer - No Cash Val  | 0.00                               | 0.00  |   | 0.00                                    | FA  |
| 10. IRAs w/T. Rowe Price & Lincoln Benefit (Debtor)  | 8,900.00                           | 0.00  |   | 0.00                                    | FA  |
| 11. IRA (Joint Debtor)   | 5,800.00                           | 0.00  |   | 0.00                                    | FA  |
| 12. Awarded Judgment<br>"Awarded Judgment vs. M.P.N. Construction (Not Yet Collected) This judgment is for repairs not made correctly..on home...Debtors don't expect to receive any of the money." Trustee does not admiiister. | 4,106.00                           | 0.00  |   | 0.00                                    | FA  |
| 13. 2001 Ford Expedition Eddie Bauer, 116,300 miles<br>No lien fully exempted  | 2,850.00                           | 0.00  |   | 0.00                                    | FA  |
| 14. 2004 Honda Pilot, 93,000 miles<br>No lien fully exempted   | 6,900.00                           | 0.00  |   | 0.00                                    | FA  |
| 15. 1996 ProCraft 205 DC Bass Boat 1997 Mercury 225 EF<br>Debtor has boat stored at father's house. Trustee hired Rosen Systems to auctioneer the boat, motor, and trailer.  | 2,000.00                           | 2,000.00  |   | 3,501.00                                | FA  |
| 16. Desk, 2 filing cabinets, desk lamp   | 200.00                             | 0.00  |   | 0.00                                    | FA  |
| 17. Media Room Equipment (Non-working Projector)   | 0.00                               | 0.00  |   | 0.00                                    | FA  |

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OBRIEN, ANDREA ELIZABETH

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 09/10/12 (f)  
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Claims Bar Date: 04/10/13

| 1  | 2                                  | 3   | 4   | 5                                       | 6   |
|--|------------------------------------|---|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property)  | Petition/<br>Unscheduled<br>Values | Estimated Net Value<br>(Value Determined by Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) Abandon | Sale/Funds<br>Received by<br>the Estate | Asset Fully Administered (FA)/<br>Gross Value of Remaining Assets |
| 18. TAX REFUND (u)<br>Nonexempt portion of 2012 tax refund. DOP is 254th day of the year.<br>254/366 or 69.4%. Estate portion \$10,609.70; Debtor portion \$4,678.30 | 0.00                               | 10,609.70   |   | 15,288.00                               | FA  |

|                                   |              |             |  |             |                                   |
|-----------------------------------|--------------|-------------|--|-------------|-----------------------------------|
|                                   |              |             |  |             | Gross Value of Remaining Assets   |
| TOTALS (Excluding Unknown Values) | \$266,511.00 | \$12,609.70 |  | \$18,789.00 | \$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: 02/13/2014: The assets administered in this case were the auction of the boat, motor, and trailer and the estate's portion of the 2012 tax refund. Debtors had a nonexempt boat located at a relative's house. Trustee hired Rosen Systems to auction the boat. Order on motion to sell filed 06/27/13 #20, and report of sale filed on 07/17/13 #22. Trustee received Debtors' 2012 tax refund in April 2013. Based on the filing date of 09/10/12 which is the 254th day of leap year 2012, 69.4% of the refund is the bankruptcy estate portion, and 30.6% is to be distributed to the Debtors in the proposed final distribution. Claim bar dates of 04/10/13 and 07/09/13 expired; no claim objections were required.

Auctioneer for Estate: Rosen Systems

Initial Projected Date of Final Report (TFR): 12/31/14      Current Projected Date of Final Report (TFR): 12/31/14

/s/ Michelle H. Chow, Trustee

Date: 02/13/14

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-42478 -BTR  
 Case Name: OBRIEN, TIMOTHY PATRICK  
 OBRIEN, ANDREA ELIZABETH  
 Taxpayer ID No: \*\*\*\*\*6956  
 For Period Ending: 02/13/14

Trustee Name: Michelle H. Chow, Trustee  
 Bank Name: BANK OF KANSAS CITY  
 Account Number / CD #: \*\*\*\*\*0750 Checking Account (Non-Interest Earn)

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                      |
| 04/02/13         | 18                 | US Treasury   | 2012 tax refund                                    | 1224-000           | 15,288.00     |                    | 15,288.00                 |
| 04/30/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 19.79              | 15,268.21                 |
| 05/31/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 22.69              | 15,245.52                 |
| 06/28/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 21.92              | 15,223.60                 |
| 07/16/13         | 15                 | ROSEN SYSTEMS<br>c/o KYLE ROSEN<br>2323 LANGFORD STREET<br>DALLAS, TX 75208 | Auction proceeds boat,motor, engine                | 1129-000           | 3,501.00      |                    | 18,724.60                 |
| 07/31/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 24.95              | 18,699.65                 |
| 08/20/13         | 001001             | ROSEN SYSTEMS<br>c/o KYLE ROSEN<br>2323 LANGFORD STREET<br>DALLAS, TX 75208 | Per order 08/15/13<br>Auctioneer fees and expenses | 3620-000           |               | 1,037.27           | 17,662.38                 |
| 08/30/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 27.24              | 17,635.14                 |
| 09/30/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 25.36              | 17,609.78                 |
| 10/31/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 26.17              | 17,583.61                 |
| 11/29/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 25.29              | 17,558.32                 |
| 12/31/13         |                    | BANK OF KANSAS CITY   | BANK SERVICE FEE                                   | 2600-000           |               | 26.09              | 17,532.23                 |

|                           |           |          |           |
|---------------------------|-----------|----------|-----------|
| COLUMN TOTALS             | 18,789.00 | 1,256.77 | 17,532.23 |
| Less: Bank Transfers/CD's | 0.00      | 0.00     |           |
| Subtotal                  | 18,789.00 | 1,256.77 |           |
| Less: Payments to Debtors |           | 0.00     |           |
| Net                       | 18,789.00 | 1,256.77 |           |

|  |              |                   |                 |
|--|--------------|-------------------|-----------------|
| TOTAL - ALL ACCOUNTS                             | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| Checking Account (Non-Interest Earn - *****0750) | 18,789.00    | 1,256.77          | 17,532.23       |
|  | 18,789.00    | 1,256.77          | 17,532.23       |

Page Subtotals 18,789.00 1,256.77





**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 12-42478 BTR

Case Name: OBRIEN, TIMOTHY PATRICK  
OBRIEN, ANDREA ELIZABETH

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<br>to Date | Proposed<br>Payment |
|--|-----------------|-----------------------------|---------------------|
| Trustee Fees: Michelle H. Chow, Trustee        | \$              | \$                          | \$                  |
| Trustee Expenses: Michelle H. Chow,<br>Trustee | \$              | \$                          | \$                  |
| Auctioneer Expenses: ROSEN SYSTEMS             | \$              | \$                          | \$                  |

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     | Atlas Acquisitions LLC                 | \$ _____                | \$ _____                 | \$ _____         |
| 000002     | Texas Trust Credit Union               | \$ _____                | \$ _____                 | \$ _____         |
| 000003     | Capital Recovery V, LLC                | \$ _____                | \$ _____                 | \$ _____         |
| 000004     | American Express Bank, FSB             | \$ _____                | \$ _____                 | \$ _____         |
| 000005     | eCAST Settlement Corporation, assignee | \$ _____                | \$ _____                 | \$ _____         |
| 000006     | American Express Centurion Bank        | \$ _____                | \$ _____                 | \$ _____         |
| DBT EXEMPT | TIMOTHY P. AND ANDREA E. O'BRIEN       | \$ _____                | \$ _____                 | \$ _____         |

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