

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
BENITEZ, ISABEL CHRISTINA § Case No. 12-42830 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: 12-42830 BTR Judge: BRENDA T. RHOADES
Case Name: BENITEZ, ISABEL CHRISTINA

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 10/19/12 (f)
341(a) Meeting Date: 11/19/12
Claims Bar Date: 06/17/13

For Period Ending: 12/02/13

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. 202 Franklin Ave. McKinney, TX 75069 Single Family Debtor lists lien of \$18,507.56 and exempts \$47,118.44 Debtor selects TEXAS PROPERTY CODE EXEMPTIONS	65,626.00	0.00		0.00	FA
2. 913 Elm St. Mckinney, TX 75069 Single Family Resid Debtor's schedule A: "913 Elm St. Mckinney, TX 75069 Single Family Residence (deceased father's house inherited with 8 siblings in 2004, in Nov 2006 house was sold but debtor and siblings hold the mortgage for the next 5 years Value of house is \$38,608.00 debtor's value for the next 5 years totals \$3665.00)" This asset is nonexempt and to be administered. Trustee negotiated with Debtor for a lump sum payment of \$2,500 rather than the uncertainty of collection and length of full payout over the next 5 years (she receives approximately \$700 per year, once a year).	3,665.00	2,500.00		2,500.00	FA
3. Chase Checking 5036	100.00	0.00		0.00	FA
4. Combined itemized household goods	2,160.00	0.00		0.00	FA
5. Combined itemized books/collectibles	400.00	0.00		0.00	FA
6. Clothes & shoes combined	350.00	0.00		0.00	FA
7. Vanguard Retirement Savings	14,517.00	0.00		0.00	FA
8. Chase IRA	84,000.00	0.00		0.00	FA
9. 1994 Pontiac Grand Am No lien; fully exempted	1,500.00	0.00		0.00	FA
10. 2004 Honda Civic No lien; fully exempted	4,500.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$176,818.00	\$2,500.00	\$2,500.00	\$0.00
				(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit A

Case No: 12-42830 BTR Judge: BRENDA T. RHOADES
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Trustee Name: Michelle H. Chow, Trustee
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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: 12/02/13. The one asset administered was the Debtor's portion of a note receivable from the payment plan on a piece of real property inherited and sold via owner finance with 8 siblings. in order to more quickly close this modest asset case, trustee negotiated a lump sum payment of \$2,500 rather than waiting the uncertain 5 year payout remaining. Funds collected, claims reviewed and no objections to file.

Initial Projected Date of Final Report (TFR): 06/30/14 Current Projected Date of Final Report (TFR): 06/30/14

/s/ Michelle H. Chow, Trustee

Date: 12/02/13

MICHELLE H. CHOW, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-42830 -BTR
Case Name: BENITEZ, ISABEL CHRISTINA

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0761 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****7023
For Period Ending: 12/02/13

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 (\$)
04/02/13	2	Isabel Benitez 202 Franklin Ave. McKinney TX 75069	BALANCE FORWARD house proceeds NOTE: Confirmed with Bank this posted on 04/04/13 but did not originally flag correctly to automatically update in TCMS system. Trustee manually cleared with bank confirmation and used current date of 04/24/13.	1121-000	2,500.00		0.00 2,500.00
04/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,490.00
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,480.00
06/28/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,470.00
07/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,460.00
08/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,450.00
09/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,440.00

COLUMN TOTALS	2,500.00	60.00	2,440.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	2,500.00	60.00	
Less: Payments to Debtors		0.00	
Net	2,500.00	60.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account (Non-Interest Earn - *****0761)	2,500.00	60.00	2,440.00
	-----	-----	-----
	2,500.00	60.00	2,440.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,500.00 60.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: December 02, 2013

Case Number: 12-42830 Claim Class Sequence
Debtor Name: BENITEZ, ISABEL CHRISTINA

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$1,922.98	\$0.00	\$1,922.98
000002 070 7100-00	FIA CARD SERVICES, N.A. 4161 Piedmont Parkway NC4 105 03 14 Greensboro, NC 27410	Unsecured	Bank of America / MBNA x5703	\$13,232.36	\$0.00	\$13,232.36
000003 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured	Creditor withdrew claim Rooms to Go #20 07/29/13	\$0.00	\$0.00	\$0.00
000004 070 7100-00	eCAST Settlement Corporation, assignee of Chase Bank USA, N.A. POB 29262 New York, NY 10087-9262	Unsecured		\$2,991.39	\$0.00	\$2,991.39
000005 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured	JC PEnney Credit card	\$691.71	\$0.00	\$691.71
Case Totals:				\$18,838.44	\$0.00	\$18,838.44

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

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-42830 BTR
Case Name: BENITEZ, ISABEL CHRISTINA
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, N.A.	\$ _____	\$ _____	\$ _____
000002	FIA CARD SERVICES, N.A.	\$ _____	\$ _____	\$ _____
000003	Capital Recovery V, LLC	\$ _____	\$ _____	\$ _____
000004	eCAST Settlement Corporation, assignee	\$ _____	\$ _____	\$ _____
000005	Capital Recovery V, 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