

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF IDAHO**

U.S. COURTS

02 JUN 17 PM 1:21

IN RE:
Gugino, Robin R.

Debtor(s)

CHAPTER 7 -- Liquidation

CASE NO. 00-21483 TM

DOF: 12/20/00

REC'D FILED
CAMERON S. BURKE
CLERK IDAHO

FINAL ACCOUNT & REQUEST FOR COMPENSATION AND EXPENSES

The Trustee certifies that the balance in the trust account held for this estate is \$1,713.93 which account is held at THE CHASE MANHATTAN BANK, as account number 312865795666. This account includes all earned interest and is the sole source for all future distributions which will be made to claimants.

All property of the estate, except that claimed exempt by the debtor(s), without objection, or determined by the Court as exempt, has been inventoried, collected, liquidated, abandoned or will be abandoned with the closure of this case.

All claims have been examined and any objections to claims have been decided by the Court. Applications for approval of compensation and expenses of other professional persons employed by the Trustee have been filed with the United States Trustee and the Court. Any property previously abandoned or which will be abandoned pursuant to 11 USC 554(c) is listed on Schedule D.

1. THE VALUE OF:

Administered property totals:	\$	1,759.00
Exempt property totals:	\$	6,338.00
Abandoned property totals:	\$	15,391.07

2. The trustee adopts the schedules of the petition filed as the inventory for the estate. (x) Yes
() No (if no, inventory attached)

3. This Final Accounting reflects the status of this estate as of 02/25/02.

Receipts: (See Schedule "A")	\$	1,779.93
Disbursements (See Schedule "B")	\$	66.00
BALANCE OF FUNDS ON HAND	\$	1,713.93

5. For analysis of claims filed see Schedule "C".

6. For itemization of the proposed distribution see Schedule "D".

13

7. The amount of unpaid administrative expenses including Trustee and other professional fees and expenses are \$450.83.
8. The net estate upon which the Trustee's compensation has been computed is \$1,713.93. This does not include any exemptions paid to the debtor(s) and/or any refunds to be made to the debtor(s).

COMPUTATION OF COMPENSATION

Total receipts, other than paid or payable to the debtor are: \$1,713.93.

Pursuant to 11 U.S.C. Section 326, Trustee compensation is computed as follows:

a.	On the first five thousand dollars of eligible receipts (not to exceed 25% or \$1,250.00, whichever is less)	\$ <u> 428.48</u>
b.	On the next fifty thousand dollars of eligible receipts (not to exceed 10% or \$5,000.00, whichever is less)	\$ <u> 0.00</u>
c.	Any amount in excess of fifty thousand but less than one million in eligible receipts (not to exceed 5%)	\$ <u> 0.00</u>
d.	Any amount in excess of one million (not to exceed 3%)	\$ <u> 0.00</u>
e.	TOTAL COMPENSATION REQUESTED (If over \$5,000.00, attach detailed justification)	\$ <u> 428.48</u>

TRUSTEE'S EXPENSES

Prorata premium on Trustee bond	\$ <u>0.00</u>
Travel (0 miles @ <u>0.0</u> cents/mile)	\$ <u>0.00</u>
Copies(68 @ <u>15.0</u> cents/copy)	\$ <u>10.20</u>
Telephone (long distance calls only)	\$ <u>0.00</u>
Postage	\$ <u>12.15</u>
Supplies/Stationery	\$ <u>0.00</u>
Storage/Safeguarding estate property	\$ <u>0.00</u>
Professional	\$ <u>0.00</u>
Other:	\$ <u>0.00</u>
TOTAL EXPENSES REQUESTED TO BE ALLOWED	\$ <u>22.35</u>

The undersigned Trustee certifies under penalty of perjury that this Final Account and attached schedules are true and correct to the best of the Trustee's knowledge. The Trustee further requests that the United States Trustee approve this Final Accounting and that the Court give notice to creditors of this request pursuant to Bankruptcy Rule 2002. Finally the Trustee requests that the compensation and expenses requested in this Final Accounting be allowed by the Court.

The Trustee states that no payments have been made or promised to him for services rendered or to be rendered in any capacity in this case. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received.

The undersigned trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper, and consistent with the law and rules of court.

Therefore, the trustee requests that the final accounting be accepted.

Dated: 2/28/02



FORD ELSAESSER, Trustee
CHAPTER 7 TRUSTEE
P.O. BOX 2220
SANDPOINT, ID 83864-
Telephone Number (208) 263-8871

REVIEW BY UNITED STATES TRUSTEE

I have reviewed the Trustee's Final Accounting.

6-11-02

UNITED STATES TRUSTEE

By: _____



Individual Estate Property Record and Report Asset Cases

Case Number: 00-21483 TM
Case Name: Gugino, Robin R.

Period Ending: 02/27/02

Trustee: (320030) FORD ELSAESSER
Filed (f) or Converted (c): 12/20/00 (f)
\$341(a) Meeting Date: 02/14/01
Claims Bar Date: 07/08/01

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) Gross Value of Remaining Assets
1	Cash on deposit Offset from post-petition funds	8.00	8.00		0.00	FA
2	Household goods	600.00	0.00	DA	0.00	FA
3	Clothing	100.00	0.00	DA	0.00	FA
4	Term life insurance policy	0.00	0.00	DA	0.00	FA
5	Earned Income Credit	0.00	0.00	DA	0.00	FA
6	2000 Ford Escort	12,000.00	0.00	DA	0.00	FA
7	1986 Toyota Not property of the estate	0.00	0.00	DA	0.00	FA
8	2000 federal ref. less EIC, PPF funds & Cash	3,824.00	1,186.00		1,186.00	FA
9	2000 Idaho refund	507.00	507.00		507.00	FA
10	Bush rebate (u)	66.00	66.00		66.00	FA
11	Assets INTEREST (u)	Unknown	N/A		20.93	Unknown
Totals (Excluding unknown values)		\$17,105.00	\$1,767.00		\$1,779.93	\$0.00

**Individual Estate Property Record and Report
Asset Cases**

Case Number: 00-21483 TM
 Case Name: Guggino, Robin R.
 Period Ending: 02/27/02

Trustee: (320030) FORD ELSAESSER
 Filed (f) or Converted (c): 12/20/00 (f)
 §341(a) Meeting Date: 02/14/01
 Claims Bar Date: 07/08/01

Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petitioner/ 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.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
1						

Major Activities Affecting Case Closing:

Trustee filed OBJ to claims 01/29/02.
 Initial Projected Date Of Final Report (TFR): August 31, 2001

Current Projected Date Of Final Report (TFR): February 28, 2002

Cash Receipts And Disbursements Record

Case Number: 00-21483 TM
 Case Name: Gugino, Robin R.
 Taxpayer ID #: 13-7277061
 Period Ending: 02/27/02

Trustee: FORD EL SAESSER (320030)
 Bank Name: THE CHASE MANHATTAN BANK
 Account: 312-8657956-66 - Checking Account
 Blanket Bond: \$1,000,000.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/27/02		From Account #312865795665	Transfer from MMA to DDA in preparation of Final Accounting	1,779.93		1,779.93
02/27/02	101	Robin Gugino	Return of Bush rebate		66.00	1,713.93

ACCOUNT TOTALS 1,779.93 66.00 \$1,713.93
 Less: Bank Transfers 1,779.93 0.00
Subtotal 0.00 66.00
 Less: Payments to Debtors 66.00
NET Receipts / Disbursements \$0.00 \$0.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # 312-8657956-65	1,779.93	0.00	0.00
Checking # 312-8657956-66	0.00	0.00	1,713.93
	<u>\$1,779.93</u>	<u>\$0.00</u>	<u>\$1,713.93</u>

District of Idaho
CLAIMS REGISTER

07/09/01 Last Date to File Claims: 07/04/01 00-21483 Page 1
Last Date to File Claims for Governmental Unit: **/**/**
Robin R Gugino

Name and Address of Claimant Amount of Claims Filed and Allowed Remarks

No: 1 Filed: 05/25/01 Filed Amt: 519.28 uns 5458004513032316

Direct Merchants Bank
4848 S 129th E Ave
Tulsa OK 74134-7001

OK

No: 2 Filed: 06/13/01 Filed Amt: 1,202.83 uns 4479-4116-2501-7275

Providian National Bank
4900 Johnson Dr
Pleasanton CA 94588

OK

No: 3 Filed: 06/19/01 Filed Amt: 2,586.71 uns 07 84713 820 9205

Sears
PO Box 3671
Des Moines IA 50322

OK

~~No: 4~~ ~~added~~ 10/01/01 10
No: 4 Retailer's Nat'l Bk - Merwin 360.88 OK - late filed

SCHEDULE "D"
PROPOSED DISTRIBUTION AND ABANDONMENT OF ASSETS

1. ADMINISTRATIVE EXPENSES

a.	Trustee Compensation:	\$	428.48
b.	Trustee Expenses:	\$	22.35
c.	Trustee's Attorney:	\$	0.00
d.	Debtor's Attorney:	\$	0.00
e.	Trustee's Accountant:	\$	0.00
f.	Trustee's Appraiser:	\$	0.00
g.	Trustee's Auctioneer:	\$	0.00
h.	Court Fees:	\$	0.00
i.	Advertising:	\$	0.00
j.	Trustee expenses incurred to date:	\$	0.00
k.	Post-petition funds returned to debtor prior to Final:	\$	66.00
l.	Post-Petition or excess funds to be returned to debtor:	\$	0.00
m.	Other (list by claim):	\$	0.00
TOTAL: To be paid		\$	450.83

2. SECURED CLAIMS

<u>CLAIM NUMBER</u>	<u>NAME OF CLAIMANT</u>	<u>AMOUNT OF CLAIM</u>	<u>AMOUNT TO BE PAID</u>
TOTAL>		\$ 0.00	\$ 0.00

3. PRIORITY CLAIMS

<u>CLAIM NUMBER</u>	<u>NAME OF CLAIMANT</u>	<u>AMOUNT OF CLAIM</u>	<u>AMOUNT TO BE PAID</u>
TOTAL>		\$ 0.00	\$ 0.00

4. **UNSECURED CLAIMS**

Prorata percentage used if less than 100%: 29.31%

<u>CLAIM NUMBER</u>	<u>NAME OF CLAIMANT</u>	<u>AMOUNT OF CLAIM</u>	<u>AMOUNT TO BE PAID</u>
1	Direct Merchants Bank 4848 S 129th E Ave. Tulsa, OK 74134-7001	519.28	152.22
2	Providian National Bank 4900 Johnson Drive Pleasanton, CA 94588-	1,202.83	352.60
3	Sears POB 3671 Des Moines, IA 50322-	2,586.71	758.28
	TOTAL>	\$ <u>4,308.82</u>	\$ <u>1,263.10</u>

5. THE FOLLOWING PROPERTY OF THE ESTATE WILL BE ABANDONED BY THE TRUSTEE PURSUANT TO 11 USC 554 AT THE TIME THIS FINAL ACCOUNTING IS APPROVED AND THE CASE CLOSED.

Household goods, clothing, term life insurance policy, EIC, - fully exempt.

2000 Ford Escort - fully secured above allowed exemption.

1986 Toyota - not property of the bankruptcy estate.



Handwritten initials

January 1 - January 31, 2002
Page 1 of 1

312-00312-E000-00312- H -113-9-03-W X - N -

00-21483 GUGINO ROBIN R
#320030 FORD ELSAESSER TTEE
BRANCH 312
EE WATER STREET, ROOM 540
NEW YORK NY 10041

The Small Business Team at Chase Statement

Customer Service
Nationwide 800 #: 1-800-634-5273
Nationwide Fax #: 1-800-457-3510

Primary Account Number: 312-8657956-65
Number of Checks Enclosed: 0



Bankruptcy MMA 312-8657956-65

00-21483 GUGINO ROBIN R
#320030 FORD ELSAESSER TTEE

Summary	Number	Amount		
Opening Balance		1,777.33		
Deposits and Credits	1	1.51		
Withdrawals and Debits	0	0.00		
Checks Paid	0	0.00		
Ending Balance		1,778.84		
Average Balance	1,777.37		Annual Percentage Yield Earned	1.00%
Interest Earned for 31 Day(s)	1.51		Interest Credited in 2002	1.51
Interest Rate(s):	01/01 to 01/14 at 1.05%			
	01/15 to 01/17 at 0.95%			
	01/22 to 01/31 at 0.95%			

Deposits and Credits	Date	Description	Amount
	01/31	Interest Credit	1.51
Total			1.51

Daily Balances	Date	Balance	Date	Balance
	01/31	1,778.84		

Analysis Fee Explanation Your analysis fee has been waived this month.