

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT  
CLARKSBURG DIVISION**

In re:

BARBARA J COPEN  
DENZEL E. COPEN  
Debtor(s)

Case No. 10-02184

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Helen M. Morris, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2010.
- 2) The plan was confirmed on 10/13/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/02/2013, 06/17/2013.
- 5) The case was completed on 07/12/2016.
- 6) Number of months from filing to last payment: 69.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,125.00.
- 10) Amount of unsecured claims discharged without payment: \$152,867.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,079.56
Less amount refunded to debtor	\$485.80

**NET RECEIPTS: \$19,593.76**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,231.98
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,231.98**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIRTRAN BUSINESS CARD SVCS	Unsecured	13,200.00	NA	NA	0.00	0.00
ALLEGHENY POWER	Unsecured	2,640.00	4,089.07	4,089.07	204.69	0.00
BECKET & LEE LLP	Unsecured	12,802.00	3,545.08	3,545.08	205.26	0.00
B-LINE, LLC	OTHER	NA	NA	NA	0.00	0.00
BRANCH BANKING AND TRUST COM	Unsecured	73,000.00	75,693.46	75,693.46	7,682.07	0.00
BRICKSTREET MUTUAL INS	Unsecured	1,372.00	NA	NA	0.00	0.00
CITIZENS BANK	Secured	13,950.00	13,387.04	13,387.04	0.00	0.00
CR EVERGREEN	OTHER	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,800.00	5,920.97	5,920.97	429.22	0.00
DOMINION HOPE	Unsecured	311.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	8,250.00	8,276.42	8,276.42	821.13	0.00
EAST BAY FUNDING LLC	OTHER	NA	NA	NA	0.00	0.00
FIVE POINT CAPITAL	Unsecured	8,000.00	NA	NA	0.00	0.00
GREATER PAW PAW	Unsecured	210.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	14,000.00	NA	NA	0.00	0.00
JAMES W. MARTIN JR.	OTHER	NA	NA	NA	0.00	0.00
JAMES W. MARTIN JR.	OTHER	NA	NA	NA	0.00	0.00
LEASE CORPORATION OF AMERICA	Unsecured	7,500.00	11,999.72	11,999.72	1,205.15	0.00
MARY BLAINE MCLAUGHLIN, SR CC	Secured	2,000.00	920.05	920.05	920.05	76.64
MERCURY PAYMENT SYSTEMS	Unsecured	600.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	5,500.00	5,210.75	5,210.75	377.71	0.00
MIDLAND FUNDING	OTHER	NA	NA	NA	0.00	0.00
MONONGALIA GENERAL HOSP	Unsecured	1,100.00	NA	NA	0.00	0.00
OGDEN DIRECTORIES INC	Unsecured	400.00	400.00	400.00	17.93	0.00
PRA RECEIVABLES MANAGEMENT, I	Unsecured	8,900.00	10,767.01	10,767.01	1,068.20	0.00
RECOVERY MANAGEMENT SYSTEM	OTHER	NA	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	13,132.96	13,132.96	1,332.85	0.00
RICHARD R. MARSH	OTHER	NA	NA	NA	0.00	0.00
SHERIFF OF MARION COUNTY	Priority	1,157.90	2,020.88	2,020.88	2,020.88	0.00
STEVEN G. KANE	OTHER	NA	NA	NA	0.00	0.00
SUPERMEDIA FORMERLY IDEARC M	OTHER	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SUPERMEDIA FORMERLY IDEARC M	Unsecured	NA	447.86	447.86	0.00	0.00
SUPERMEDIA FORMERLY IDEARC M	Unsecured	700.00	389.91	389.91	0.00	0.00
TOWN OF FAIRVIEW	Unsecured	170.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,375.00	NA	NA	0.00	0.00
WESBANCO	Secured	12,500.00	NA	NA	0.00	0.00
WEST VIRGINIA STATE TAX DEPART	Priority	500.00	15,951.14	0.00	0.00	0.00
WEST VIRGINIA STATE TAX DEPART	Unsecured	NA	15,951.14	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,387.04	\$0.00	\$0.00
All Other Secured	\$920.05	\$920.05	\$76.64
<b>TOTAL SECURED:</b>	<b>\$14,307.09</b>	<b>\$920.05</b>	<b>\$76.64</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,020.88	\$2,020.88	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,020.88</b>	<b>\$2,020.88</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$139,873.21</b>	<b>\$13,344.21</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,231.98</u>
Disbursements to Creditors	<u>\$16,361.78</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$19,593.76</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2016

By: /s/ Helen M. Morris

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.