

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

In re:

WILLIAM D CROSS, III  
CARRIE JO CROSS  
Debtor(s)

Case No. 10-02144

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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 10/12/2010.
- 2) The plan was confirmed on 05/10/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/02/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/07/2017.
- 6) Number of months from filing to last payment: 77.
- 7) Number of months case was pending: 80.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,257.00.
- 10) Amount of unsecured claims discharged without payment: \$33,698.00.
- 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	\$166,566.37
Less amount refunded to debtor	\$537.59

**NET RECEIPTS: \$166,028.78**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,574.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$10,735.48
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$13,309.48**

Attorney fees paid and disclosed by debtor: \$926.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BK 1 ED/GLHEC	Unsecured	5,869.00	NA	NA	0.00	0.00
CAPITAL RECOVERY IV LLC	OTHER	NA	NA	NA	0.00	0.00
CHRISTOPHER A. DAWSON	OTHER	NA	NA	NA	0.00	0.00
COLLECTION	Unsecured	98.00	NA	NA	0.00	0.00
CYBRCOLLECT INC	Unsecured	39.00	NA	NA	0.00	0.00
DAVID C. NALLEY	OTHER	NA	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	2,795.00	2,795.12	2,795.12	2,795.12	0.00
FIDELITY PROPERTIES IN	Unsecured	953.00	1,111.06	1,111.06	1,111.06	0.00
FIRST CHOICE AMERICA	Unsecured	1,045.00	NA	NA	0.00	0.00
FRONTIER COMMUNICATIONS	Unsecured	1,528.55	1,830.36	1,830.36	1,830.36	0.00
MEADE AND ASSOCIATES, INC.	Unsecured	442.00	441.83	441.83	441.83	0.00
MEDICAL POINT VIEW TER	Unsecured	1,150.00	NA	NA	0.00	0.00
MERIDIAN FINANCIAL SVC	Unsecured	780.00	NA	NA	0.00	0.00
MERIDIAN FINANCIAL SVC	Unsecured	1,872.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,752.00	1,752.05	1,752.05	1,752.05	0.00
OCWEN LOAN SERVICING, LLC	Secured	173,883.00	173,703.65	173,703.65	120,536.71	0.00
OCWEN LOAN SERVICING, LLC	Secured	0.00	4,774.38	2,947.74	2,947.74	0.00
RECEIVABLE MANAGEMENT	Unsecured	696.00	NA	NA	0.00	0.00
ROYAL HOLIDAY	OTHER	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	13,669.00	15,293.14	13,669.00	13,669.00	3,050.79
SANTANDER CONSUMER USA	Secured	NA	18,148.65	0.00	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	15,293.14	1,624.14	1,624.14	0.00
SPRINT NEXTEL DISTRIBUTIONS	Unsecured	696.00	696.33	696.33	696.33	0.00
STUDENT ASSISTANCE CORP	Unsecured	10,603.00	NA	NA	0.00	0.00
STUDENT ASSISTANCE CORP	Unsecured	11,096.00	NA	NA	0.00	0.00
THOMAS L. CANARY, JR.	OTHER	NA	NA	NA	0.00	0.00
UNIQUE NATIONAL COLLEC	Unsecured	72.00	NA	NA	0.00	0.00
WEST VIRGINIA STATE TAX DEPART	Priority	701.59	2,264.17	2,226.49	2,226.49	0.00
WEST VIRGINIA STATE TAX DEPART	Unsecured	NA	2,264.17	37.68	37.68	0.00
WM W SGL ASC	Unsecured	378.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$173,703.65	\$120,536.71	\$0.00
Mortgage Arrearage	\$2,947.74	\$2,947.74	\$0.00
Debt Secured by Vehicle	\$13,669.00	\$13,669.00	\$3,050.79
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$190,320.39</b>	<b>\$137,153.45</b>	<b>\$3,050.79</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	\$2,226.49	\$2,226.49	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,226.49</b>	<b>\$2,226.49</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$10,288.57</b>	<b>\$10,288.57</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$13,309.48</u>
Disbursements to Creditors	<u>\$152,719.30</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$166,028.78</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: 06/19/2017

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.