

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

In re:

STEPHEN LEE HAMRICK
JUDY ELAINE HAMRICK
Debtor(s)

Case No. 10-02682

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 12/30/2010.
- 2) The plan was confirmed on 06/15/2011.
- 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 09/28/2012.
- 5) The case was completed on 06/17/2016.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,383.00.
- 10) Amount of unsecured claims discharged without payment: \$67,351.54.
- 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	\$19,240.38
Less amount refunded to debtor	\$735.38

NET RECEIPTS: \$18,505.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,075.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,475.85

Attorney fees paid and disclosed by debtor: \$925.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE	Unsecured	1,776.60	1,776.60	1,776.60	316.31	0.00
CITIBANK SOUTH DAKOTA NA	Unsecured	1,266.12	NA	NA	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Unsecured	6,110.22	5,905.77	5,905.77	1,051.46	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	7,058.54	7,058.54	7,058.54	1,256.70	0.00
EAST BAY FUNDING LLC	Unsecured	820.93	1,556.18	1,556.18	277.06	0.00
EAST BAY FUNDING LLC	OTHER	NA	NA	NA	0.00	0.00
GE MONEY BANK	OTHER	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	250.00	1,129.06	1,063.35	1,063.35	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,129.06	65.71	11.70	0.00
JEFFERSON CAPITAL SYSTEMS LLC	OTHER	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	10,976.79	10,948.26	10,948.26	1,949.23	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	2,716.21	2,149.17	2,149.17	382.64	0.00
LAW OFFICES OF	OTHER	NA	NA	NA	0.00	0.00
MICHAEL R MCCAULEY LCSW	Unsecured	268.23	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,458.64	1,650.84	1,650.84	293.92	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	0.00	18,265.15	18,265.15	3,251.91	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	904.07	948.65	948.65	168.89	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	866.27	866.27	866.27	154.23	0.00
NCO FINANCIAL SYSTEMS INC	OTHER	NA	NA	NA	0.00	0.00
NTELOS	Unsecured	177.44	153.44	153.44	27.32	0.00
PINNACLE FINANCIAL GROUP	Unsecured	756.72	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,660.63	2,660.63	2,660.63	473.69	0.00
RECOVERY MANAGEMENT SYSTEM	OTHER	NA	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,361.63	8,830.32	8,830.32	1,572.14	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,427.02	2,476.25	2,476.25	440.87	0.00
THOMAS H. FLUHARTY ESQUIRE	OTHER	NA	NA	NA	0.00	0.00
TRS RECOVERY SERVICES INC	Unsecured	243.54	NA	NA	0.00	0.00
TRS RECOVERY SERVICES INC	Unsecured	340.52	NA	NA	0.00	0.00
VANDA, LLC	Unsecured	1,911.50	2,019.50	2,019.50	359.55	0.00
VANDA, LLC	Unsecured	1,370.05	1,426.96	1,426.96	254.06	0.00
WEINSTEIN AND RILEY, P.S.	OTHER	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL BANK	Unsecured	NA	3,788.57	3,788.57	674.51	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	NA	5,895.40	5,895.40	1,049.61	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,063.35	\$1,063.35	\$0.00
TOTAL PRIORITY:	\$1,063.35	\$1,063.35	\$0.00
GENERAL UNSECURED PAYMENTS:	\$78,442.21	\$13,965.80	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,475.85</u>	
Disbursements to Creditors	<u>\$15,029.15</u>	
TOTAL DISBURSEMENTS :		<u>\$18,505.00</u>

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

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.