

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

In re:

GERALD EDWARD KRAMER
CRYSTAL DAWN KRAMER
Debtor(s)

Case No. 14-00762

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 07/02/2014.
- 2) The plan was confirmed on 01/23/2015.
- 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 09/23/2016.
- 5) The case was converted on 10/31/2016.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,818.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,864.90
Less amount refunded to debtor	\$65.00

NET RECEIPTS: \$31,799.90

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,171.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,071.13

Attorney fees paid and disclosed by debtor: \$1,600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED WASTE	Unsecured	89.14	NA	NA	0.00	0.00
AMERICREDIT	Secured	11,518.00	9,682.51	0.00	0.00	0.00
AMERICREDIT	Unsecured	NA	1,611.18	1,611.18	0.00	0.00
AMERICREDIT	OTHER	NA	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	31.00	NA	NA	0.00	0.00
CLINTON WATER ASSOCIATION	Unsecured	92.01	NA	NA	0.00	0.00
COLLECTION SERVICE CEN	Unsecured	808.00	NA	NA	0.00	0.00
COLLECTION SERVICE CEN	Unsecured	444.00	NA	NA	0.00	0.00
COLLECTION SERVICE CEN	Unsecured	75.00	NA	NA	0.00	0.00
COMCAST	Unsecured	699.36	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	914.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	303.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	300.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	243.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	167.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	166.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	153.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	152.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	119.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	80.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	72.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	61.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CREDIT COLL USA	Unsecured	53.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	41.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	24.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	21.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	21.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	17.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	14.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	5.00	NA	NA	0.00	0.00
CREDIT COLL USA	Unsecured	5.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	NA	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC	Unsecured	271.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC	Unsecured	197.00	NA	NA	0.00	0.00
CRYSTAL DAWN KRAMER	Unsecured	NA	NA	NA	0.00	0.00
DANIEL J. COHN	OTHER	NA	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	494.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	1,235.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	308.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	136.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	83.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	82.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	46.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	33.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES IN	Unsecured	8.00	NA	NA	0.00	0.00
FIRST ENERGY	Unsecured	861.00	NA	NA	0.00	0.00
FIRST EXCHANGE BANK	Unsecured	734.00	NA	NA	0.00	0.00
FIRST UNITED BANK & TRUST	Secured	100,349.46	100,367.47	100,367.47	18,810.00	0.00
FIRST UNITED BANK & TRUST	Secured	NA	6,295.25	6,295.25	6,247.19	0.00
FIRST UNITED BANK & TRUST COMF	Unsecured	NA	NA	NA	0.00	0.00
FRONTIER	Unsecured	691.20	NA	NA	0.00	0.00
FRONTIER COMMUNICATION	Unsecured	691.00	691.20	691.20	0.00	0.00
GEICO INSURANCE	Unsecured	428.32	NA	NA	0.00	0.00
HAGEDORNS LP GAS	Unsecured	669.51	NA	NA	0.00	0.00
HEALTHCARE FINANCIAL S	Unsecured	1,563.00	NA	NA	0.00	0.00
HEALTHCARE FINANCIAL S	Unsecured	722.00	NA	NA	0.00	0.00
HEALTHCARE FINANCIAL S	Unsecured	313.00	NA	NA	0.00	0.00
HEALTHCARE FINANCIAL S	Unsecured	43.00	NA	NA	0.00	0.00
HEALTHCARE FINANCIAL S	Unsecured	35.00	NA	NA	0.00	0.00
HEALTHCARE FINANCIAL S	Unsecured	35.00	NA	NA	0.00	0.00
JULIA A. CHINCHECK	OTHER	NA	NA	NA	0.00	0.00
MEADE & ASSOCIATES	Unsecured	62.00	62.05	62.05	0.00	0.00
MON CO. SCH. CHILD NUTRITION	Unsecured	2,317.00	NA	NA	0.00	0.00
MONONGALIA COUNTY BOARD OF I	Unsecured	1,551.85	NA	NA	0.00	0.00
NCO FIN/51	Unsecured	161.00	NA	NA	0.00	0.00
NCO FIN/51	Unsecured	124.00	NA	NA	0.00	0.00
NCO FIN/51	Unsecured	116.00	NA	NA	0.00	0.00
NCO FIN/51	Unsecured	106.00	NA	NA	0.00	0.00
RJM ACQ LLC	Unsecured	447.00	NA	NA	0.00	0.00
ROWLAND MARIETTA, INC	Secured	11,001.00	11,000.79	11,001.00	1,305.71	365.87
ROWLAND MARIETTA, INC	Unsecured	NA	11,000.79	0.00	0.00	0.00
SETH WILSON	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SUBURBAN SANITATION	Unsecured	87.78	NA	NA	0.00	0.00
TODD JOHNSON	Unsecured	NA	NA	NA	0.00	0.00
TOTAL CUSTOMER SERVICE, INC.	Unsecured	450.23	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	NA	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEME	Unsecured	104.00	NA	NA	0.00	0.00
WVU HOSPITALS, INC.	Unsecured	1,221.65	1,221.65	1,221.65	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$100,367.47	\$18,810.00	\$0.00
Mortgage Arrearage	\$6,295.25	\$6,247.19	\$0.00
Debt Secured by Vehicle	\$11,001.00	\$1,305.71	\$365.87
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$117,663.72	\$26,362.90	\$365.87
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,586.08	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,071.13</u>	
Disbursements to Creditors	<u>\$26,728.77</u>	
TOTAL DISBURSEMENTS :		<u>\$31,799.90</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such 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.