

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

In re:

JAMES JOSEPH LYONS, III
PATRICIA ANN LYONS
Debtor(s)

Case No. 10-00336

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 02/23/2010.
- 2) The plan was confirmed on 09/27/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/26/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/22/2016.
- 6) Number of months from filing to last payment: 78.
- 7) Number of months case was pending: 81.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,131.28.
- 10) Amount of unsecured claims discharged without payment: \$435,621.19.
- 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	\$37,975.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$37,975.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,479.46
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,479.46

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
AMERICAN EXPRESS	Unsecured	26,000.00	NA	NA	0.00	0.00
BANK OF CHARLES TOWN	Secured	187,711.00	NA	NA	0.00	0.00
BANK OF CHARLES TOWN	Unsecured	638,797.00	182,136.32	182,136.32	7,788.60	0.00
BECKET & LEE LLP	Unsecured	3,830.00	3,830.32	3,830.32	163.78	0.00
BECKET & LEE LLP	Unsecured	30,054.00	30,054.74	30,054.74	1,285.21	0.00
BECKET & LEE LLP	Unsecured	NA	556.42	556.42	23.79	0.00
CAPITAL ONE	Unsecured	23,000.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	18,503.00	18,503.80	18,503.80	791.28	0.00
CHRIS MCKEEVER	Priority	3,755.00	NA	NA	0.00	0.00
COMPTROLLER OF MARYLAND	Priority	800.00	2,002.00	917.00	917.00	0.00
COMPTROLLER OF MARYLAND	Unsecured	NA	2,002.00	1,085.00	46.39	0.00
EAST BAY FUNDING LLC	Unsecured	34,687.00	44,032.61	44,032.61	1,882.73	0.00
GREG AHERN	Unsecured	5,670.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	14,575.72	4,719.03	4,719.03	312.39
INTERNAL REVENUE SERVICE	Priority	58,127.00	14,575.72	9,856.69	9,856.69	0.00
M&T CREDIT SERVICES LLC	OTHER	NA	NA	NA	0.00	0.00
MARY ANN DAY	Unsecured	1,875.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	11,154.00	11,154.74	11,154.74	476.95	0.00
PROSYSTEMS	OTHER	NA	NA	NA	0.00	0.00
PYOD LLC	Unsecured	19,998.00	19,998.51	19,998.51	855.18	0.00
RESURGENT CAPITAL SERVICES	Unsecured	17,900.00	17,900.32	17,900.32	765.38	0.00
STEVEN G. KANE	OTHER	NA	NA	NA	0.00	0.00
US BANK	OTHER	NA	NA	NA	0.00	0.00
US BANKCORP MANIFEST FUNDING	Unsecured	4,550.00	7,741.68	7,741.68	331.05	0.00
VICKY CARR	Priority	1,283.40	NA	NA	0.00	0.00
VOLENTINE FRAWNCOS & WHIT	Unsecured	4,525.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	45,000.00	54,277.58	54,277.58	2,321.04	0.00
WEST VIRGINIA STATE TAX DEPART	Unsecured	NA	969.58	11.00	0.47	0.00
WEST VIRGINIA STATE TAX DEPART	Priority	NA	4,000.00	0.00	0.00	0.00
WEST VIRGINIA STATE TAX DEPART	Priority	11,946.00	969.58	958.58	958.58	0.00
WORKFORCE WV/LEGAL SECTION	Priority	2,200.00	NA	NA	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	\$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	\$4,719.03	\$4,719.03	\$312.39
TOTAL SECURED:	\$4,719.03	\$4,719.03	\$312.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,732.27	\$11,732.27	\$0.00
TOTAL PRIORITY:	\$11,732.27	\$11,732.27	\$0.00
GENERAL UNSECURED PAYMENTS:	\$391,283.04	\$16,731.85	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,479.46</u>	
Disbursements to Creditors	<u>\$33,495.54</u>	
TOTAL DISBURSEMENTS :		<u>\$37,975.00</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.