

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

In re:

BERNICE E. YATES

Debtor(s)

Case No. 11-00250

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 02/21/2011.
- 2) The plan was confirmed on 09/23/2011.
- 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 10/29/2012, 01/16/2014.
- 5) The case was completed on 04/25/2016.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,025.00.
- 10) Amount of unsecured claims discharged without payment: \$17,380.66.
- 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	\$33,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$33,300.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,131.22
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,905.22

Attorney fees paid and disclosed by debtor: \$726.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
9 EAST AUTO	Secured	3,200.00	NA	NA	0.00	0.00
ALLIED INTERSTATE INC	Unsecured	281.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	569.63	581.45	581.45	352.48	0.00
AMERICAN INFOSOURCE	Unsecured	1,256.95	1,340.28	1,340.28	812.49	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	781.47	781.47	473.73	0.00
BANK OF CHARLES TOWN	Unsecured	NA	49.11	49.11	29.77	0.00
BANK OF CHARLES TOWN	Unsecured	450.00	477.16	477.16	289.26	0.00
BERKS CREDIT & CLECTIONS	Unsecured	82.00	NA	NA	0.00	0.00
CBCS	Unsecured	184.94	NA	NA	0.00	0.00
CENTRUM COLLECTION CORP	Unsecured	81.00	NA	NA	0.00	0.00
CHARLES TOWN WATER DEPT	Unsecured	92.99	NA	NA	0.00	0.00
CITY HOSPITAL	Unsecured	200.72	NA	NA	0.00	0.00
CREDIT PROTECTION	Unsecured	492.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES, LP	Unsecured	1,400.00	1,614.74	1,614.74	978.87	0.00
DIRECTV	Unsecured	190.00	NA	NA	0.00	0.00
DR JACKSON	Unsecured	1,200.00	NA	NA	0.00	0.00
DR JAMES BROWN	Unsecured	56.97	NA	NA	0.00	0.00
ECMC	Unsecured	12,606.03	12,819.58	12,819.58	7,771.36	0.00
ECPI UNIVERSITY	Unsecured	6,500.00	6,365.00	6,365.00	3,858.53	0.00
EDWARD L HARMAN JR	Unsecured	502.34	502.34	502.34	304.52	0.00
EOS CCA	OTHER	NA	NA	NA	0.00	0.00
FAIR OAKS ANESTHESIA ASSOC	Unsecured	82.39	NA	NA	0.00	0.00
FAIRFAX RADIOLOGY	Unsecured	25.00	NA	NA	0.00	0.00
I C SYSTEM INC	Unsecured	28.00	NA	NA	0.00	0.00
I. C. SYSTEM, INC.	Unsecured	783.00	783.32	783.32	474.43	0.00
INOVA FAIRFAX HEALTH	Unsecured	25.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,000.00	2,107.62	617.96	617.96	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,107.62	1,489.66	903.05	0.00
JEFFERSON CAPITAL SYSTEMS LLC	OTHER	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	400.00	213.44	213.44	129.39	0.00
JEFFERSON MEMORIAL HOSP	Unsecured	195.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MARTINSBURG EYE ASSOC	Unsecured	73.00	NA	NA	0.00	0.00
MED-TEL INTERNATIONAL CORP	Unsecured	97.54	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	251.00	251.77	251.77	152.63	0.00
MIDLAND FUNDING	OTHER	NA	NA	NA	0.00	0.00
MT STATE EMT CENTER	Unsecured	51.20	NA	NA	0.00	0.00
NATIONAL RECOVERY AGEN	Unsecured	98.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENT	Unsecured	125.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS, INC.	Unsecured	6,728.00	6,876.14	6,876.14	4,168.38	0.00
NORTHERN VA PATH PCCL	Unsecured	25.00	NA	NA	0.00	0.00
PANHANDLE NEUROLOGY	Unsecured	80.00	NA	NA	0.00	0.00
PHENIX GROUP	Unsecured	2,715.00	NA	NA	0.00	0.00
PHYSICIANS MEDICAL SYS INC	Unsecured	483.66	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	10,937.00	10,937.14	10,937.14	6,630.20	0.00
RECEIVABLES PERFORMANCE	Unsecured	90.11	NA	NA	0.00	0.00
SCHEWEL FURNITURE	Secured	1,894.00	NA	NA	0.00	0.00
ST LUKES EYE CLINIC	Unsecured	200.12	NA	NA	0.00	0.00
VALLEY CREDIT	Unsecured	428.00	NA	NA	0.00	0.00
VALLEY CREDIT	Unsecured	51.00	NA	NA	0.00	0.00
VALLEY CREDIT	Unsecured	80.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	202.00	NA	NA	0.00	0.00
VONAGE	Unsecured	250.00	NA	NA	0.00	0.00
WEBBANK	Unsecured	1,614.00	NA	NA	0.00	0.00
WEST VIRGINIA STATE TAX DEPART	Secured	500.00	438.92	203.66	203.66	17.77
WEST VIRGINIA STATE TAX DEPART	Priority	NA	438.92	212.50	212.50	0.00
WEST VIRGINIA STATE TAX DEPART	Unsecured	NA	438.92	22.76	13.80	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	\$203.66	\$203.66	\$17.77
TOTAL SECURED:	\$203.66	\$203.66	\$17.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$830.46	\$830.46	\$0.00
TOTAL PRIORITY:	\$830.46	\$830.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,105.36	\$27,342.89	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,905.22</u>
Disbursements to Creditors	<u>\$28,394.78</u>

TOTAL DISBURSEMENTS :	<u>\$33,300.00</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.