

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF WEST VIRGINIA
WHEELING DIVISION**

In re: SAUNDERS, AMANDA N
SAUNDERS, ANTONIO L

§ Case No. 5:20-00279-DLB
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 30, 2020. The undersigned trustee was appointed on March 30, 2020.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 10,472.63

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>2,618.16</u>
Bank service fees	<u>52.72</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 7,801.75</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/15/2020 and the deadline for filing governmental claims was 09/26/2020. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,797.26. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,797.26, for a total compensation of \$1,797.26.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$30.00, for total expenses of \$30.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/10/2020 By: /s/MARTIN P. SHEEHAN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 5:20-00279-DLB

Trustee: (680060) MARTIN P. SHEEHAN

Case Name: SAUNDERS, AMANDA N
SAUNDERS, ANTONIO L

Filed (f) or Converted (c): 03/30/20 (f)

§341(a) Meeting Date: 05/08/20

Period Ending: 11/10/20

Claims Bar Date: 08/15/20

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	64605 MOUNT OLIVETT ROAD, BARNESVILLE, OH 43713-	185,400.00	0.00	0.00	FA
2	2012 GMC YUKON, 120,000 MILES, VALUE BASED ON NA	14,950.00	0.00	0.00	FA
3	2004 GMC YUKON XL, 200,000 MILES. ENTIRE PROPERT	2,525.00	0.00	0.00	FA
4	1978 CADILLAC DEVILLE, 200,000 MILES. ENTIRE PRO	100.00	0.00	0.00	FA
5	GENERAL HOUSEHOLD FURNISHINGS, ELECTRONICS AND A	3,000.00	0.00	0.00	FA
6	MENS WOMENS AND CHILDRENS CLOTHING	200.00	0.00	0.00	FA
7	CHECKING: WES BANCO BALANCE AS OF FILING DATE	663.49	0.00	0.00	FA
8	CHECKING: HUNTINGTON BANK BALANCE AS OF FILING D	0.00	0.00	0.00	FA
9	401 (K): ALLIANCE COAL 401K BALANCE AS OF FILING	59,700.00	0.00	0.00	FA
10	TERM LIFE INSURANCE: AMANDA SAUNDERS	500,000.00	0.00	0.00	FA
11	TERM LIFE INSURANCE: ANTONIO SAUNDERS	250,000.00	0.00	0.00	FA
12	WAGES GARNISHED IN THE LAST 90 DAYS BY ABC SUPPL	3,013.44	1,788.44	0.00	FA
13	MULTI-LEVEL MARKETING INCOME EARNED BEFORE THE F (u)	17,454.39	17,454.39	10,472.63	FA
13	Assets Totals (Excluding unknown values)	\$1,037,006.32	\$19,242.83	\$10,472.63	\$0.00

Major Activities Affecting Case Closing:

8/6/20 -- Filed Application for Atty Comp for MPS
8/2/20 -- Settlement funds received; awaiting claims bar date
7/1/20 -- filed Motion to Settle; Objections due 7/27/20; Settlement approved
6/12/20 -- Motion for Turnover -- Telephonic Hearing Scheduled for 7/9/2020 at 09:30 AM
6/12/20 -- Order Granting Application to Hire MPS
6/9/20 -- Filed Objection to Debtor's Exemptions; Objections due 7/1/20

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 5:20-00279-DLB

Trustee: (680060) MARTIN P. SHEEHAN

Case Name: SAUNDERS, AMANDA N
SAUNDERS, ANTONIO L

Filed (f) or Converted (c): 03/30/20 (f)

§341(a) Meeting Date: 05/08/20

Period Ending: 11/10/20

Claims Bar Date: 08/15/20

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Hearing Scheduled Re: Application to Employ; Telephonic Hearing Scheduled for 6/9/2020 at 10:30 AM

5/29/20 -- Response to Motion for Turnover filed by Debtor

5/18/20 -- filed Motion for Turnover; Objections due by 6/10/2020

5/11/20 -- Motion to Employ MPS filed; Objections due by 5/26/2020

Initial Projected Date Of Final Report (TFR): May 8, 2021

Current Projected Date Of Final Report (TFR): May 8, 2021

Form 2 Cash Receipts And Disbursements Record

Case Number: 5:20-00279-DLB
Case Name: SAUNDERS, AMANDA N
 SAUNDERS, ANTONIO L
Taxpayer ID #: REQUESTED
Period Ending: 11/10/20

Trustee: MARTIN P. SHEEHAN (680060)
Bank Name: Metropolitan Commercial Bank
Account: *****5711 - Checking Account
Blanket Bond: \$3,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/14/20	{13}	Thomas E. McIntire & Associates, LC	Funds per settlement	1229-000	10,472.63		10,472.63
07/31/20		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		8.92	10,463.71
08/31/20		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		16.16	10,447.55
09/08/20	101	SHEEHAN & ASSOCIATES PLLC	TRUSTEE'S ATTORNEY FEES	3110-000		2,618.16	7,829.39
09/30/20		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		15.16	7,814.23
10/30/20		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		12.48	7,801.75

ACCOUNT TOTALS	10,472.63	2,670.88	\$7,801.75
Less: Bank Transfers	0.00	0.00	
Subtotal	10,472.63	2,670.88	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,472.63	\$2,670.88	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****5711	10,472.63	2,670.88	7,801.75
	\$10,472.63	\$2,670.88	\$7,801.75

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: August 15, 2020

Case Number: 5:20-00279-DLB
Debtor Name: SAUNDERS, AMANDA N

Page: 1

Date: November 10, 2020
Time: 01:18:18 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 1 COMMUNITY STREET, SUITE 200 WHEELING, WV 26003	Admin Ch. 7		\$1,797.26	\$0.00	1,797.26
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 1 COMMUNITY STREET, SUITE 200 WHEELING, WV 26003	Admin Ch. 7		\$30.00	\$0.00	30.00
TEEATTY 200	SHEEHAN & ASSOCIATES PLLC 41 FIFTEENTH STREET WHEELING, WV 26003	Admin Ch. 7	25% of recovery of 10,472.63 per employment order dated 6/12/20	\$2,618.16	\$2,618.16	0.00
4 100	EXETER FINANCE LLC 4515 N SANTA FE AVE. DEPT. APS OKLAHOMA CITY, OK 73118	Secured	Car Loan Secured by 2012 GMC Light Duty Denali Utility 4D AWD	\$0.00	\$0.00	0.00
1 610	QUANTUM3 GROUP LLC AS AGENT FOR CREDIT CORP SOLUTIONS INC PO BOX 788 KIRKLAND, WA 98083-0788	Unsecured	3318 Synchrony Bank - money loaned; last transaction 8/7/15	\$2,576.89	\$0.00	2,576.89
2 610	AMERICREDIT FINANCIAL SERVICES, INC. DBA GM FINANCIAL P O BOX 183853 ARLINGTON, TX 76096	Unsecured	2121 Deficiency claim on repossessed 2014 GMC Terrain; Sale date 4/27/16	\$15,325.94	\$0.00	15,325.94
3 610	AMERICREDIT FINANCIAL SERVICES, INC. DBA GM FINANCIAL P O BOX 183853 ARLINGTON, TX 76096	Unsecured	3202 Deficiency claim on sale of repossessed 2014 GMC Terrain; Sale date 02/15/17	\$17,139.26	\$0.00	17,139.26
5 610	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 NORFOLK, VA 23541	Unsecured	8215 General Electric Capital Corp Credit Card; Charged off 1/13/13	\$452.05	\$0.00	452.05
6 610	VERIZON BY AMERICAN INFOSOURCE AS AGENT PO BOX 4457 HOUSTON, TX 77210-4457	Unsecured	0001 Services rendered	\$2,128.78	\$0.00	2,128.78
7 610	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41021 NORFOLK, VA 23541	Unsecured	Deficiency balance from sale of 2011 Polaris Razr; Sale Date 3/21/17	\$3,874.92	\$0.00	3,874.92
<< Totals >>				45,943.26	2,618.16	43,325.10

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 5:20-00279-DLB
Case Name: SAUNDERS, AMANDA N
Trustee Name: MARTIN P. SHEEHAN

Balance on hand: \$ 7,801.75

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	EXETER FINANCE LLC	23,370.58	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,801.75

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MARTIN P. SHEEHAN	1,797.26	0.00	1,797.26
Trustee, Expenses - MARTIN P. SHEEHAN	30.00	0.00	30.00
Attorney for Trustee, Fees - SHEEHAN & ASSOCIATES PLLC	2,618.16	2,618.16	0.00

Total to be paid for chapter 7 administration expenses: \$ 1,827.26

Remaining balance: \$ 5,974.49

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,974.49

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 5,974.49

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 41,497.84 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	QUANTUM3 GROUP LLC AS AGENT FOR	2,576.89	0.00	371.00
2	AMERICREDIT FINANCIAL SERVICES, INC.	15,325.94	0.00	2,206.49
3	AMERICREDIT FINANCIAL SERVICES, INC.	17,139.26	0.00	2,467.56
5	PORTFOLIO RECOVERY ASSOCIATES, LLC	452.05	0.00	65.08
6	VERIZON	2,128.78	0.00	306.48
7	SYNCHRONY BANK	3,874.92	0.00	557.88

Total to be paid for timely general unsecured claims: \$ 5,974.49
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$ <u>0.00</u>
Remaining balance:	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$ <u>0.00</u>
Remaining balance:	\$ <u>0.00</u>

