

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

In re: THORN, MARK J.

§ Case No. 5:20-00365-DLB

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Debtor(s)

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**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 April 28, 2020. The undersigned trustee was appointed on April 28, 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 \$ 4,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>5.00</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 <sup>1</sup>	<u>\$ 3,995.00</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.

<sup>1</sup> 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 09/25/2020 and the deadline for filing governmental claims was 10/25/2020. 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 \$1,000.00. 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 \$1,000.00, for a total compensation of \$1,000.00.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$32.30, for total expenses of \$32.30.<sup>2</sup>

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

Date: 12/27/2020 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.

<sup>2</sup>If 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:** 5:20-00365-DLB  
**Case Name:** THORN, MARK J.

**Trustee:** (680060) MARTIN P. SHEEHAN  
**Filed (f) or Converted (c):** 04/28/20 (f)  
**§341(a) Meeting Date:** 06/12/20  
**Claims Bar Date:** 09/25/20

**Period Ending:** 12/27/20

1	2	3	4	5	6	
Ref. #	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
1	152 PETERS RUN ROAD, WHEELING, WV 26003-0000, OH	16,500.00	0.00		0.00	FA
2	2014 GMC SEIRRA, 40,000 MILES, VALUE BASED ON NA	28,000.00	0.00		0.00	FA
3	GENERAL HOUSEHOULD FURNITURE AND BEDROOM SUITE	500.00	0.00		0.00	FA
4	3 TV 2 GAMING CONSOLES COMPUTER LAPTOP IPAD 2 SO	600.00	0.00		0.00	FA
5	GOLF EQUIPMENT, BOWLING GEAR, HUNTING FISHING GE	800.00	0.00		0.00	FA
6	TIKKA 6.5 RIFLE HOWA 22/250 RIFLE TIKKA .308 RIF	600.00	0.00		0.00	FA
7	MISC. CLOTHING NOTHING VALUED OVER \$50.00.	100.00	0.00		0.00	FA
8	JEWELRY	50.00	0.00		0.00	FA
9	3 DOGS	75.00	0.00		0.00	FA
10	CASH	50.00	0.00		0.00	FA
11	CHECKING: WESBANCO #4220 BALANCE AS OF FILING DA	550.00	0.00		0.00	FA
12	LITIGATION RE: REAL ESTATE 11/2/20 -- Filed Motion to approve settlement	0.00	5,000.00		4,000.00	FA
<b>12</b>	<b>Assets Totals (Excluding unknown values)</b>	<b>\$47,825.00</b>	<b>\$5,000.00</b>		<b>\$4,000.00</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

11/2/20 -- Filed Motion to Approve Settlement for \$4,000.00; Objections due 11/25/20  
9/23/20 -- Telephonic Pre-Trial Hearing scheduled for 10/20/2020 at 09:30 AM; rescheduled for 11/17/20 @ 10 am  
8/14/20 -- Filed Motion for Default Judgment; T/C hearing scheduled for 9/15/20 @ 10 am  
8/6/20 -- Clerk's Entry of Default  
7/7/20 -- Summons served  
7/6/20 -- Summons Issued on Dennis Matthew Thorn Answer Due 8/5/2020  
7/2/20 -- Filed AP against Father and Brother  
7/1/20 -- Filed Motion to Employ MPS; Objections due 7/15/20  
06.25.20 -- designated as Asset

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 5:20-00365-DLB

**Trustee:** (680060) MARTIN P. SHEEHAN

**Case Name:** THORN, MARK J.

**Filed (f) or Converted (c):** 04/28/20 (f)

**§341(a) Meeting Date:** 06/12/20

**Period Ending:** 12/27/20

**Claims Bar Date:** 09/25/20

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
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**Initial Projected Date Of Final Report (TFR):** June 25, 2021

**Current Projected Date Of Final Report (TFR):** June 25, 2021

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 5:20-00365-DLB  
**Case Name:** THORN, MARK J.  
**Taxpayer ID #:** \*\*-\*\*\*1276  
**Period Ending:** 12/27/20

**Trustee:** MARTIN P. SHEEHAN (680060)  
**Bank Name:** Metropolitan Commercial Bank  
**Account:** \*\*\*\*\*8785 - Checking Account  
**Blanket Bond:** \$3,000,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4	5	6	7	
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
11/17/20	{12}	Dennis R. Thorn	Payment on Settlement approved	1149-000	4,000.00		4,000.00
11/30/20		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		5.00	3,995.00

<b>ACCOUNT TOTALS</b>	<b>4,000.00</b>	<b>5.00</b>	<b>\$3,995.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>4,000.00</b>	<b>5.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,000.00</b>	<b>\$5.00</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****8785	4,000.00	5.00	3,995.00
	<b>\$4,000.00</b>	<b>\$5.00</b>	<b>\$3,995.00</b>

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: September 25, 2020

Case Number: 5:20-00365-DLB  
Debtor Name: THORN, MARK J.

Page: 1

Date: December 27, 2020  
Time: 10:03:41 AM

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		\$1,000.00	\$0.00	1,000.00
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 1 COMMUNITY STREET, SUITE 200 WHEELING, WV 26003	Admin Ch. 7		\$32.30	\$0.00	32.30
BKCT 200	U.S. BANKRUPTCY COURT PO BOX 70 WHEELING, WV 26003	Admin Ch. 7	5:20-AP-00029 Filing Fee	\$350.00	\$0.00	350.00
TEEATTY 200	SHEEHAN & ASSOCIATES PLLC 1 COMMUNITY ST, STE 200 WHEELING, WV 26003	Admin Ch. 7		\$960.00	\$0.00	960.00
1 610	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE AS AGENT PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured	4790 Credit card - last transaction date 3/7/20	\$1,049.42	\$0.00	1,049.42
2 610	DISCOVER BANK DISCOVER PRODUCT INC PO BOX 3025 NEW ALBANY, OH 43054	Unsecured	8102 Credit card - date of last transaction 3/6/20	\$10,975.62	\$0.00	10,975.62
3 610	JPMORGAN CHASE BANK, N.A. S/B/M/T CHASE BANK USA, N.A.,C/O NATIONAL BANKRUPTCY SERVICES, LLC,P.O. B ADDISON, TX 75001	Unsecured	4283 Credit card - last transaction 2/5/20	\$13,908.71	\$0.00	13,908.71
4 610	CITIBANK, N.A. 5800 S CORPORATE PL SIOUX FALLS, SD 57108-5027	Unsecured	9966 creditt card - last transaction date 2/21/20	\$13,582.03	\$0.00	13,582.03
5 610	CITIBANK, N.A. 5800 S CORPORATE PL SIOUX FALLS, SD 57108-5027	Unsecured	8488 Best Buy Credit Card - last transaction date 1/1/20	\$823.92	\$0.00	823.92
6 610	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41021 NORFOLK, VA 23541	Unsecured	4576 Care Credit - last transaction 2/4/20	\$1,747.39	\$0.00	1,747.39
7 610	SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT, LLC PO BOX 41021 NORFOLK, VA 23541	Unsecured	9548 Value City Futniture Credit Card - last transaction date 12/1/19	\$4,249.61	\$0.00	4,249.61
8 610	RESURGENT RECEIVABLES, LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured	4458 Lowes crediit - last transaction 2/4/20	\$5,842.00	\$0.00	5,842.00
<b>&lt;&lt; Totals &gt;&gt;</b>				<b>54,521.00</b>	<b>0.00</b>	<b>54,521.00</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 5:20-00365-DLB  
Case Name: THORN, MARK J.  
Trustee Name: MARTIN P. SHEEHAN

**Balance on hand:** \$ 3,995.00

Claims of secured creditors will be paid as follows:

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

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,995.00

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	1,000.00	0.00	1,000.00
Trustee, Expenses - MARTIN P. SHEEHAN	32.30	0.00	32.30
Attorney for Trustee, Fees - SHEEHAN & ASSOCIATES PLLC	960.00	0.00	960.00
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00

Total to be paid for chapter 7 administration expenses: \$ 2,342.30

Remaining balance: \$ 1,652.70

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: \$ 1,652.70

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:                                      \$ 1,652.70

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 \$ 52,178.70 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 3.2 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	CAPITAL ONE BANK (USA), N.A.	1,049.42	0.00	33.24
2	DISCOVER BANK	10,975.62	0.00	347.64
3	JPMORGAN CHASE BANK, N.A.	13,908.71	0.00	440.54
4	CITIBANK, N.A.	13,582.03	0.00	430.19
5	CITIBANK, N.A.	823.92	0.00	26.10
6	SYNCHRONY BANK	1,747.39	0.00	55.35
7	SYNCHRONY BANK	4,249.61	0.00	134.60
8	RESURGENT RECEIVABLES, LLC	5,842.00	0.00	185.04

Total to be paid for timely general unsecured claims:      \$ 1,652.70  
 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>

**Trustee's Compensation****Debtor:** THORN, MARK J.**Case:** 20-00365**Computation of Compensation**

Total disbursements to other than the debtor are:		4,000.00
Pursuant to 11 U.S.C. 326, compensation is computed as follows:		
25% of First \$5,000	4,000.00 =	1,000.00
10% of Next \$45,000	0.00 =	0.00
5% of Next \$950,000	0.00 =	0.00
3% of Balance	0.00 =	0.00
		<hr/>
<b>Calculated Total Compensation:</b>		<b>\$1,000.00</b>
Plus Adjustment:		0.00
		<hr/>
<b>Total Compensation:</b>		<b>\$1,000.00</b>
Less Previously Paid:		0.00
		<hr/>
<b>Total Compensation Requested:</b>		<b>\$1,000.00</b>

**Trustee Expenses**

Premium on Trustee's Bond		0.00
Travel	0.0 miles at 0.0 cents per mile	0.00
Copies	0 copies at 0.0 cents per copy	0.00
Postage		2.30
Telephone Charges		0.00
Clerical / Secretarial	0.00 hours at 0.00 dollars per hour	0.00
Paralegal Assistance	0.00 hours at 0.00 dollars per hour	0.00
Supplies / Stationery		10.00
Distribution Expenses		20.00
Professional Expenses		0.00
Other Expenses		0.00
Other Expenses 2		0.00
		<hr/>
<b>Subtotal Expenses:</b>		<b>\$32.30</b>
Plus Adjustment:		0.00
		<hr/>
<b>Total Expenses:</b>		<b>\$32.30</b>
Less Previously Paid:		0.00
		<hr/>
<b>Total Expenses Requested:</b>		<b>\$32.30</b>

The undersigned Trustee certifies under penalty of perjury that the foregoing is true and correct to the best of his/her knowledge and requests the United States Trustee to approve this report and accounts and requests the Court to provide for notice and opportunity for a hearing under 11 U.S.C. 330(a), 502(b), and 503(b) and to thereafter award final compensation or reimbursement of expenses and to make final allowance for the purposes of distribution to claims, administrative expenses, and other payments stated in this report and account.

WHEREFORE, the Trustee requests that this application be approved by this Court and that the Trustee be granted an allowance of \$1,000.00 as compensation and \$32.30 for reimbursement of expenses. The Trustee further states that no payments have been made or promised to him/her for services rendered or to be rendered in any capacity in this case. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received.

Dated: 12/27/20

Signed: /s/ MARTIN P. SHEEHAN

MARTIN P. SHEEHAN  
 BANKRUPTCY TRUSTEE  
 1 COMMUNITY STREET, SUITE 200  
 WHEELING, WV 26003