

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

In re:	§	Case No. 5:23-BK-00581
	§	
DONNA K. MURPHY	§	
	§	
	§	
Debtor	§	

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 12/13/2023. The undersigned trustee was appointed on 12/13/2023.
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 gross receipts of \$6,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$4.34</u>
Bank service fees	<u>\$107.22</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd 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>\$6,388.44</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 on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements 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 07/01/2024 and the deadline for filing government claims was 06/10/2024. 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 \$1,400.00. 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 \$1,400.00, for a total compensation of \$1,400.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$20.00, for total expenses of \$20.00.

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

Date: 08/16/2025

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.

² 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

Page No: 1

Exhibit A

Case No.: 23-00581-DLB
Case Name: MURPHY, DONNA K.
For the Period Ending: 8/16/2025

Trustee Name: Martin P. Sheehan
Date Filed (f) or Converted (c): 12/13/2023 (f)
§341(a) Meeting Date: 02/02/2024
Claims Bar Date: 07/01/2024

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	1034 Round Bottom Hill Moundsville WV, Marshall County 26041-0000	\$24,000.00	\$0.00	\$0.00	FA
2	Household Goods and Furnishings	\$500.00	\$0.00	\$0.00	FA
3	Electronics	\$200.00	\$0.00	\$0.00	FA
4	Three (3) Pistols	\$450.00	\$0.00	\$0.00	FA
5	Wearing Apparel	\$200.00	\$0.00	\$0.00	FA
6	Jewelry	\$400.00	\$0.00	\$0.00	FA
7	Checking United Bank	\$150.00	\$0.00	\$0.00	FA
8	Forresters Financial Life Insurance: Face Value: \$30,000.00 No Cash Value Term Policy Daughter April Vickers	\$1.00	\$0.00	\$0.00	FA
9	Divorce equilation settlement	\$13,000.00	\$6,500.00	\$6,500.00	FA
Asset Notes: Included on Amended Schedules dated 3/20/24					

TOTALS (Excluding unknown value)

		<u>Gross Value of Remaining Assets</u>	
\$38,901.00	\$6,500.00	\$6,500.00	\$0.00

Major Activities affecting case closing:

Bar Date Passed; Prepare TFR

Waiting for Claims Bar Date

Debtor amended schedules to include \$13,000 divorce settlement amount. Exempted only \$6,500. Non-exempt funds turned over to Trustee, funds deposited and Notice of Assets filed.

Waiting for Claims Bar Date to pass, then TFR.

Initial Projected Date Of Final Report (TFR): 05/30/2025

Current Projected Date Of Final Report (TFR):

/s/ MARTIN P. SHEEHAN

MARTIN P. SHEEHAN

FORM 2**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Exhibit B

Case No. 23-00581-DLB
Case Name: MURPHY, DONNA K.
Primary Taxpayer ID #: **_***9734
Co-Debtor Taxpayer ID #:
For Period Beginning: 12/13/2023
For Period Ending: 8/16/2025

Trustee Name: Martin P. Sheehan
Bank Name: Pinnacle Bank
Checking Acct #: *****0013
Account Title:
Blanket bond (per case limit): \$3,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/31/2024	(9)	April L Villers	Non-exempted divorce settlement funds	1229-000	\$6,500.00		\$6,500.00
07/31/2024		Pinnacle Bank	Service Charge	2600-000		\$9.34	\$6,490.66
08/30/2024		Pinnacle Bank	Service Charge	2600-000		\$9.33	\$6,481.33
09/30/2024		Pinnacle Bank	Service Charge	2600-000		\$8.10	\$6,473.23
10/31/2024		Pinnacle Bank	Service Charge	2600-000		\$8.09	\$6,465.14
11/29/2024		Pinnacle Bank	Service Charge	2600-000		\$8.08	\$6,457.06
12/31/2024		Pinnacle Bank	Service Charge	2600-000		\$8.07	\$6,448.99
01/31/2025		Pinnacle Bank	Service Charge	2600-000		\$8.06	\$6,440.93
02/28/2025		Pinnacle Bank	Service Charge	2600-000		\$8.05	\$6,432.88
03/31/2025		Pinnacle Bank	Service Charge	2600-000		\$8.04	\$6,424.84
04/30/2025		Pinnacle Bank	Service Charge	2600-000		\$8.03	\$6,416.81
05/30/2025		Pinnacle Bank	Service Charge	2600-000		\$8.02	\$6,408.79
06/07/2025	5001	Martin P. Sheehan	Blanket Bond Renewal - 3/1/25	2300-000		\$4.34	\$6,404.45
06/30/2025		Pinnacle Bank	Service Charge	2600-000		\$8.01	\$6,396.44
07/31/2025		Pinnacle Bank	Service Charge	2600-000		\$8.00	\$6,388.44

TOTALS:	\$6,500.00	\$111.56	\$6,388.44
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$6,500.00	\$111.56	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$6,500.00	\$111.56	

For the period of 12/13/2023 to 8/16/2025

Total Compensable Receipts:	\$6,500.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,500.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$111.56
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$111.56
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/31/2024 to 8/16/2025

Total Compensable Receipts:	\$6,500.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,500.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$111.56
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$111.56
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 23-00581-DLB
Case Name: MURPHY, DONNA K.
Primary Taxpayer ID #: **_***9734
Co-Debtor Taxpayer ID #:
For Period Beginning: 12/13/2023
For Period Ending: 8/16/2025

Trustee Name: Martin P. Sheehan
Bank Name: Pinnacle Bank
Checking Acct #: *****0013
Account Title:
Blanket bond (per case limit): \$3,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$6,500.00	\$111.56	\$6,388.44

For the period of 12/13/2023 to 8/16/2025

Total Compensable Receipts: \$6,500.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$6,500.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$111.56
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$111.56
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 12/13/2023 to 8/16/2025

Total Compensable Receipts: \$6,500.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$6,500.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$111.56
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$111.56
Total Internal/Transfer Disbursements: \$0.00

/s/ MARTIN P. SHEEHAN

MARTIN P. SHEEHAN

CLAIM ANALYSIS REPORT

Page No: 1

Exhibit C

Case No. 23-00581-DLB
Case Name: MURPHY, DONNA K.
Claims Bar Date: 07/01/2024

Trustee Name: Martin P. Sheehan
Date: 8/16/2025

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	MARTIN P. SHEEHAN, TRUSTEE 1140 MAIN STREET, STE 333 WHEELING WV 26003	05/26/2025	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,400.00	\$1,400.00	\$0.00	\$0.00	\$0.00	\$1,400.00
	MARTIN P. SHEEHAN, TRUSTEE 1140 MAIN STREET, STE 333 WHEELING WV 26003	05/26/2025	Trustee Expenses	Allowed	2200-000	\$0.00	\$20.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
1	BAYER HERITAGE FEDERAL CREDIT UNION 788 NORTH STTE ROUTE 2 NEW MARTINSVILLE WV 26155	04/19/2024	General Unsecured § 726(a)(2)	Allowed	7100-000	\$11,257.00	\$11,602.06	\$11,602.06	\$0.00	\$0.00	\$0.00	\$11,602.06

Claim Notes: Unsecured loan

2	FIRST NATIONAL BANK OF OMAHA 1620 DODGE ST STOP CODE 3113 OMAHA NE 68197	04/23/2024	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,044.74	\$1,216.60	\$1,216.60	\$0.00	\$0.00	\$0.00	\$1,216.60
---	--	------------	-------------------------------	---------	----------	------------	------------	------------	--------	--------	--------	------------

Claim Notes: Credit Card debt

3	WELLS FARGO BANK, N.A. WELLS FARGO CARD SERVICES PO BOX 10438, MAC F8235-02F DES MOINES IA 50306-0438	05/28/2024	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,171.00	\$523.12	\$523.12	\$0.00	\$0.00	\$0.00	\$523.12
---	---	------------	-------------------------------	---------	----------	------------	----------	----------	--------	--------	--------	----------

Claim Notes: Credit Card debt

4	WELLS FARGO BANK, N.A. WELLS FARGO CARD SERVICES PO BOX 10438, MAC F8235-02F DES MOINES IA 50306-0438	05/28/2024	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,906.00	\$2,033.39	\$2,033.39	\$0.00	\$0.00	\$0.00	\$2,033.39
---	---	------------	-------------------------------	---------	----------	------------	------------	------------	--------	--------	--------	------------

Claim Notes: Credit Card debt

5	JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-9617	06/10/2024	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,170.00	\$1,242.71	\$1,242.71	\$0.00	\$0.00	\$0.00	\$1,242.71
---	---	------------	-------------------------------	---------	----------	------------	------------	------------	--------	--------	--------	------------

Claim Notes: Synchrony Bank Credit Card debt

CLAIM ANALYSIS REPORT

Case No. 23-00581-DLB
Case Name: MURPHY, DONNA K.
Claims Bar Date: 07/01/2024

Trustee Name: Martin P. Sheehan
Date: 8/16/2025

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
							\$18,037.88	\$18,037.88	\$0.00	\$0.00	\$0.00	\$18,037.88

Case No. 23-00581-DLB
Case Name: MURPHY, DONNA K.
Claims Bar Date: 07/01/2024

Trustee Name: Martin P. Sheehan
Date: 8/16/2025

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$16,617.88	\$16,617.88	\$0.00	\$0.00	\$0.00	\$16,617.88
Trustee Compensation	\$1,400.00	\$1,400.00	\$0.00	\$0.00	\$0.00	\$1,400.00
Trustee Expenses	\$20.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 5:23-BK-00581
Case Name: DONNA K. MURPHY
Trustee Name: Martin P. Sheehan

Balance on hand: \$6,388.44

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$6,388.44

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
MARTIN P. SHEEHAN, Trustee, Trustee Fees	\$1,400.00	\$0.00	\$1,400.00
MARTIN P. SHEEHAN, Trustee, Trustee Expenses	\$20.00	\$0.00	\$20.00

Total to be paid for chapter 7 administrative expenses: \$1,420.00
Remaining balance: \$4,968.44

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$4,968.44

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: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$4,968.44

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 \$16,617.88 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 29.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	BAYER HERITAGE FEDERAL CREDIT UNION	\$11,602.06	\$0.00	\$3,468.80
2	FIRST NATIONAL BANK OF OMAHA	\$1,216.60	\$0.00	\$363.74
3	WELLS FARGO BANK, N.A. WELLS FARGO CARD SERVICES	\$523.12	\$0.00	\$156.40
4	WELLS FARGO BANK, N.A. WELLS FARGO CARD SERVICES	\$2,033.39	\$0.00	\$607.95
5	JEFFERSON CAPITAL SYSTEMS LLC	\$1,242.71	\$0.00	\$371.55

Total to be paid to timely general unsecured claims: \$4,968.44
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: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

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: NONE

Total to be paid for subordinated claims: \$0.00

Remaining balance: _____ \$0.00