

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

In re:	§	Case No. 3:25-BK-00242
	§	
ASHLEY ELIZABETH GADWAW	§	
	§	
	§	
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 04/30/2025. The undersigned trustee was appointed on 04/30/2025.
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 \$47,183.97

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>\$100.93</u>
Other Payments to creditors	<u>\$7,276.23</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$16,131.77</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$23,675.04</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 09/19/2025 and the deadline for filing government claims was 10/27/2025. 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 \$3,855.22. 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 \$3,855.22, for a total compensation of \$3,855.22². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$14.16, for total expenses of \$14.16.

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

Date: 11/16/2025

By: /s/ Aaron C. Amore
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

Case No.: 25-00242-DLB
Case Name: GADWAW, ASHLEY ELIZABETH
For the Period Ending: 11/16/2025

Trustee Name:
Date Filed (f) or Conve:
§341(a) Meeting Date:
Claims Bar Date:

1	2	3	4	5
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
Ref. #				
1	709 Paintbrush Drive Harker Heights TX 76548-0000	\$135,000.00	\$0.00	\$47,183.00
Asset Notes: Debtor has an offer of \$271,900 on property of which has a 50% interest. DA filed motion to sell on 6/17/25. Per divorce order and Court order entered 6/30/25 approval of sale of property and marital debts are to be paid at closing with Debtor's exemption in the amount of \$16,131.77 to be paid out of her 50% net proceeds paid to the Trustee.				
2	Timeshare - Holiday Club Joint with Ex-Husband	\$1.00	\$0.00	\$0.00
Asset Notes: Pursuant to divorce order, Debtor's interest in this timeshare is to be paid at closing of marital property from the proceeds.				
3	Timeshare - Massanutten Joint with Mother	\$1.00	\$0.00	\$0.00
4	Make: Chevrolet Model: Traverse Year: 2015 Mileage: 144,000 Other Information: Good Condition Joint with Ex-Husband	\$2,800.00	\$0.00	\$0.00
Asset Notes: Pursuant to divorce order, Debtor's lien on this vehicle joint with ex-spouse is to be paid at closing from the proceeds of sale of marital property and retain vehicle.				
5	Misc. Household Goods & Furniture	\$2,500.00	\$0.00	\$0.00
Asset Notes: Fully exempt.				
6	Misc. Electronics	\$750.00	\$0.00	\$0.00
Asset Notes: Fully exempt.				
7	(3) Guns	\$1,200.00	\$0.00	\$0.00
Asset Notes: Fully exempt.				
8	Misc. Clothing	\$100.00	\$0.00	\$0.00
Asset Notes: Fully exempt.				
9	(2) Dogs	\$2.00	\$0.00	\$0.00
Asset Notes: Fully exempt.				
10	Checking Account Capital One	\$5,005.98	\$0.00	\$0.00
Asset Notes: Fully exempt.				
11	Savings Account Capital One	\$17.85	\$0.00	\$0.00
Asset Notes: Fully exempt.				
12	Savings Account Capital One	\$72.26	\$0.00	\$0.00
Asset Notes: Fully exempt.				
13	Savings Account Capital One	\$53.12	\$0.00	\$0.00
Asset Notes: Fully exempt.				

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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For the Period Ending: 11/16/2025

Trustee Name:
Date Filed (f) or Conve
§341(a) Meeting Date:
Claims Bar Date:

1		2	3	4	5
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
14	Company name: VGLI Term Life Insurance ; Beneficiary: Mother	\$0.00	\$0.00		\$

Asset Notes: No value to estate.

TOTALS (Excluding unknown value)		\$147,503.21	\$0.00		\$47,18
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Major Activities affecting case closing:
06/19/2025 MAN

Initial Projected Date Of Final Report (TFR): 10/31/2025
Current Projected Date Of Final Report (TFR): 12/31/2025
/s/ AA

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 25-00242-DLB
Case Name: GADWAW, ASHLEY ELIZABETH
Primary Taxpayer ID #: **_***3221
Co-Debtor Taxpayer ID #:
For Period Beginning: 4/30/2025
For Period Ending: 11/16/2025

Trustee Name:
Bank Name:
Checking Acct #:
Account Title:
Blanket bond (per case limit)
Separate bond (if applicable)

1	2	3	4	5
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code
07/02/2025	(1)	Montieth Abstract & Title Inc.	Proceeds from sale of real estate per Debtor divorce order and BK Court order approving sale and employment of broker numc pro tunc entered 6/30/25.	1110-000
07/07/2025	1001	Ashley Elizabeth Gadwaw	Debtor's exemption per court order entered 6/30/25.	8100-002
08/29/2025		Pinnacle Bank	Service Charge	2600-000
09/04/2025	1002	Ashley Elizabeth Gadwaw	Per Final Divorce Decree, Debtor required to pay certain marital debts from net sale proceeds of the real marital property. Court entered order approving payment 8/20/25.	4210-000
09/30/2025		Pinnacle Bank	Service Charge	2600-000
10/31/2025		Pinnacle Bank	Service Charge	2600-000

TOTALS:	\$47,183.97
Less: Bank transfers/CDs	\$0.00
Subtotal	\$47,183.97
Less: Payments to debtors	\$0.00
Net	\$47,183.97

For the period of 4/30/2025 to 11/16/2025

Total Compensable Receipts:	\$47,183.97
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$47,183.97
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$7,377.16
Total Non-Compensable Disbursements:	\$16,131.77
Total Comp/Non Comp Disbursements:	\$23,508.93
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 07/01/2025 and 11/16/2025

Total Compensable Receipts:	\$47,183.97
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$47,183.97
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$7,377.16
Total Non-Compensable Disbursements:	\$16,131.77
Total Comp/Non Comp Disbursements:	\$23,508.93
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No.
Case Name:
Primary Taxpayer ID #:
Co-Debtor Taxpayer ID #:
For Period Beginning:
For Period Ending:

25-00242-DLB
GADWAW, ASHLEY ELIZABETH
-*3221

4/30/2025
11/16/2025

Trustee Name:
Bank Name:
Checking Acct #:
Account Title:
Blanket bond (per case limit)
Separate bond (if applicable)

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

TOTAL - ALL ACCOUNTS

NET DEPOSITS

\$47,183.97

For the period of 4/30/2025 to 11/16/2025

Total Compensable Receipts:
Total Non-Compensable Receipts:
Total Comp/Non Comp Receipts:
Total Internal/Transfer Receipts:

\$47,183.97
\$0.00
\$47,183.97
\$0.00

Total Compensable Disbursements:
Total Non-Compensable Disbursements:
Total Comp/Non Comp Disbursements:
Total Internal/Transfer Disbursements:

\$7,377.16
\$16,131.77
\$23,508.93
\$0.00

For the entire history of the case between 04/30/2025 to 11/16/2025

Total Compensable Receipts:
Total Non-Compensable Receipts:
Total Comp/Non Comp Receipts:
Total Internal/Transfer Receipts:

Total Compensable Disbursements:
Total Non-Compensable Disbursements:
Total Comp/Non Comp Disbursements:
Total Internal/Transfer Disbursements:

/s/ AARON C. AMORE

AARON C. AMORE

CLAIM ANALYSIS REPORT

Page

Case No. 25-00242-DLB
Case Name: GADWAW, ASHLEY ELIZABETH
Claims Bar Date: 09/19/2025

Trustee Name:
Date:

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid
	AARON C. AMORE P.O. Box 386 Charles Town WV 25414	08/01/2025	Trustee Expenses	Allowed	2200-000	\$0.00	\$14.16	\$14.16	\$0.00
	AARON C. AMORE P.O. Box 386 Charles Town WV 25414	08/05/2025	Trustee Compensation	Allowed	2100-000	\$0.00	\$3,855.22	\$3,855.22	\$0.00
1	AMERICAN EXPRESS NATIONAL BANK, AENB c/o Zwicker and Associates, P.C. Attorneys/Agents for Creditor P.O. Box 9043 Andover MA 01810-1041	06/19/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$16,480.05	\$16,480.05	\$0.00
Claim Notes: (1-1) Personal Loan									
2	CAPITAL ONE, N.A., SUCCESSOR BY MERGER TO DISCOVER PO Box 3025 New Albany OH 43054-3025	06/26/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,205.00	\$3,205.00	\$0.00
3	RESURGENT RECEIVABLES, LLC RESURGENT CAPITAL SERVICES PO Box 10587 Greenville SC 29603-0587	07/09/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$21,686.19	\$21,686.19	\$0.00
4	CAPITAL ONE N.A. BY AIS INFOSOURCE LP AS AGENT PO Box 71083 Charlotte NC 28272-1083	07/10/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,808.75	\$1,808.75	\$0.00
5	JPMORGAN CHASE BANK, N.A. s/b/m/t Chase Bank USA, N.A. c/o National Bankruptcy Services, LLC P.O. Box 9013 Addison TX 75001	07/16/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,446.32	\$2,446.32	\$0.00

Case No. 25-00242-DLB
Case Name: GADWAW, ASHLEY ELIZABETH
Claims Bar Date: 09/19/2025

Trustee Name:
Date:

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid
6	JPMORGAN CHASE BANK, N.A. s/b/m/t Chase Bank USA, N.A. c/o National Bankruptcy Services, LLC P.O. Box 9013 Addison TX 75001	07/20/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$7,058.85	\$7,058.85	\$0.00
7	CAPITAL ONE, N.A., SUCCESSOR BY MERGER TO DISCOVER BANK PO Box 30954 Salt Lake City UT 84130	08/07/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$29,696.15	\$29,696.15	\$0.00
Claim Notes: (7-1) Personal Loan									
8	WELLS FARGO BANK, N.A., WELLS FARGO CARD SERVICES PO Box 10438, MAC F8235-02F Des Moines IA 50306-0438	09/09/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,638.92	\$3,638.92	\$0.00
9	CITIBANK N.A. Citibank, N.A. 5800 S Corporate Pl Sioux Falls SD 57108-5027	09/10/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,867.17	\$4,867.17	\$0.00
Claim Notes: (9-1) Money Loaned									
10	NAVY FEDERAL CREDIT UNION ATTN BANKRUTPCY PO BOX 3000 MERRIFIELD VA 22119-3000	09/12/2025	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$6,023.14	\$6,023.14	\$0.00
							\$100,779.92	\$100,779.92	\$0.00

Case No. 25-00242-DLB
Case Name: GADWAW, ASHLEY ELIZABETH
Claims Bar Date: 09/19/2025

Trustee Name:
Date:

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest
General Unsecured § 726(a)(2)	\$96,910.54	\$96,910.54	\$0.00	\$0.00
Trustee Compensation	\$3,855.22	\$3,855.22	\$0.00	\$0.00
Trustee Expenses	\$14.16	\$14.16	\$0.00	\$0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 3:25-BK-00242
Case Name: ASHLEY ELIZABETH GADWAW
Trustee Name: Aaron C. Amore

Balance on hand: \$23,675.04

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$23,675.04

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Aaron C. Amore, Trustee Fees	\$3,855.22	\$0.00	\$3,855.22
Aaron C. Amore, Trustee Expenses	\$14.16	\$0.00	\$14.16

Total to be paid for chapter 7 administrative expenses: \$3,869.38
Remaining balance: \$19,805.66

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: \$19,805.66

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: \$19,805.66

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 \$96,910.54 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 20.4 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	American Express National Bank, AENB	\$16,480.05	\$0.00	\$3,368.04
2	Capital One, N.A., successor by merger to Discover	\$3,205.00	\$0.00	\$655.01
3	Resurgent Receivables, LLC Resurgent Capital Services	\$21,686.19	\$0.00	\$4,432.01
4	Capital One N.A. by AIS InfoSource LP as agent	\$1,808.75	\$0.00	\$369.65
5	JPMorgan Chase Bank, N.A.	\$2,446.32	\$0.00	\$499.96
6	JPMorgan Chase Bank, N.A.	\$7,058.85	\$0.00	\$1,442.62
7	Capital One, N.A., successor by merger to Discover Bank	\$29,696.15	\$0.00	\$6,069.02
8	Wells Fargo Bank, N.A., Wells Fargo Card Services	\$3,638.92	\$0.00	\$743.69
9	Citibank N.A.	\$4,867.17	\$0.00	\$994.71
10	Navy Federal Credit Union Attn Bankruptcy	\$6,023.14	\$0.00	\$1,230.95

Total to be paid to timely general unsecured claims: \$19,805.66
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:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

**UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF WEST VIRGINIA
MARTINSBURG DIVISION**

IN RE: ASHLEY ELIZABETH GADWAW Debtor.	CHAPTER 7 CASE NO. 3:25-BK-00242 HONORABLE David L Bissett
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**TRUSTEE'S APPLICATION FOR COMPENSATION
AND REIMBURSEMENT OF EXPENSES**

Pursuant to 11 U.S.C. Section 330, the undersigned Trustee hereby requests compensation in the amount of \$3,855.22 and reimbursement of expenses in the amount of \$14.16 for this case. The Trustee has, by prior authorization, received no such compensation and no such reimbursement of expenses.

COMPUTATION OF COMPENSATION AND EXPENSES

Total disbursements to other than debtor will be \$31,052.20

Pursuant to 11 U.S.C. Section 326, compensation to the trustee is computed as follows:

(For cases filed on or after October 23, 1994)

Receipts	<u>\$31,052.20</u>	25% of first 5,000	<u>\$1,250.00</u>
Less	<u>-5,000.00</u>	(\$1250.00 Max)	
Balance	<u>\$26,052.20</u>	10% of next 45,000	<u>\$2,605.22</u>
Less	<u>-45,000.00</u>	(\$4500.00 Max)	
Balance	<u>\$0.00</u>	5% of next 950,000	<u>\$0.00</u>
Less	<u>-950,000.00</u>	(\$47,500.00 Max)	
Balance	<u>\$0.00</u>	3% of balance	<u>\$0.00</u>

TOTAL COMPENSATION REQUESTED \$3,855.22

TRUSTEE EXPENSES (ITEMIZED):

Postage	1.00 @ \$0.78	\$0.78
Postage	10.00 @ \$0.78	\$7.80
Postage	1.00 @ \$5.58	\$5.58

TOTAL EXPENSES CLAIMED	\$14.16
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TOTAL REQUESTED FEES AND EXPENSES	\$3,869.38
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WHEREFORE, the Trustee request this application be approved by the Court and that the Trustee be awarded \$3,855.22 as compensation and \$14.16 for reimbursement of expenses. The Trustee certifies that no payments have been made or promised to him/her for services rendered in any capacity in this case. No agreement or understanding exists between the Trustee and any other person or entity, other than his/her law firm, for sharing compensation or to be received.

Dated: November 16, 2025

/s/ Aaron C. Amore

Aaron C. Amore, Trustee

Chapter 7 Trustee

P.O. Box 386

Charles Town, WV 25414

Telephone: (304) 885-4111