

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

In re: § Case No. 3:21-BK-00656
§
BENJAMIN GUNN §
§
§
§
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 12/13/2021. The undersigned trustee was appointed on 12/13/2021.
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 \$39,646.10

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>\$0.00</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>\$27,325.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$12,321.10</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 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 05/29/2022 and the deadline for filing government claims was 05/29/2022. 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 \$1,982.11. 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 \$1,982.11, for a total compensation of \$1,982.11². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$11.28, for total expenses of \$11.28.

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

Date: 05/01/2023

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**

Page No: 1

Exhibit A

Case No.: 21-00656-DLB
Case Name: GUNN, BENJAMIN
For the Period Ending: 5/1/2023

Trustee Name: Aaron C. Amore
Date Filed (f) or Converted (c): 12/13/2021 (f)
§341(a) Meeting Date: 01/13/2022
Claims Bar Date: 05/29/2022

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	Bedding	\$120.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
2	Computer and Cell Phone	\$900.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
3	Books	\$60.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
4	Clothes	\$80.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
5	Watch	\$20.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
6	Eastman Chemical Company Shares Account xxxx6411	\$2,800.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
7	100% Interest in the Estate of Anne L. Gunn, Allegany County MD Estate #38693. Assets of the estate include real estate at 716 Shriver Ave, Cumberland, MD (valued at \$95,000), a 2006 Hyundai Elantra (valued at \$3,500), and various household furnishings (valued at \$400.00)	\$98,900.00	\$20,079.49	\$39,646.10	FA
Asset Notes: Debtor's mother passed away leaving 100% interest in her estate to Debtor. Debtor has hired personal representative in MD to assist in settling and liquidating estate with proceeds above and beyond Debtor exemptions to be distributed to Trustee for administration. After costs of estate administration and liens, net proceeds of \$39,646.10 received by BK estate on 4/7/23 before debtor exemption. Mother's estate PR distributed vehicle valued at \$3,500 to Debtor for which the Debtor claimed full exemption. Debtor remaining exemption is \$28,025.00 less \$700 cash distribution from mother's estate. Remaining Debtor exemption is \$27,325.00; checks cut and mailed to Debtor 4/12/23. Per Debtor request three checks issued in amounts of \$10K or less so can deposit via mobile app with prior approval of UST.					
8	Wellbull Financial LLC stock portfolio	\$16.96	\$16.96	\$0.00	FA
Asset Notes: Little to no value to estate.					

TOTALS (Excluding unknown value)

\$102,896.96

\$20,096.45

\$39,646.10

Gross Value of Remaining Assets

\$0.00

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

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Major Activities affecting case closing:

02/25/2022 MAN

Initial Projected Date Of Final Report (TFR): 03/31/2023

Current Projected Date Of Final Report (TFR): 06/30/2023

/s/ AARON C. AMORE

AARON C. AMORE

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 21-00656-DLB
 Case Name: GUNN, BENJAMIN
 Primary Taxpayer ID #: **_***7100
 Co-Debtor Taxpayer ID #:
 For Period Beginning: 12/13/2021
 For Period Ending: 5/1/2023

Trustee Name: Aaron C. Amore
 Bank Name: PINNACLE BANK
 Checking Acct #: *****0080
 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
04/07/2023	(7)	Terri Ann Lowery Trust Account	Funds from Estate of Anne Gunn	1129-000	\$39,646.10		\$39,646.10
04/12/2023	1001	Benjamin Gunn	Debtor Exemption check #1 of 3	8100-002		\$10,000.00	\$29,646.10
04/12/2023	1002	BENJAMIN GUNN	Debtor exemption check #2 of 3.	8100-002		\$10,000.00	\$19,646.10
04/12/2023	1003	BENJAMIN GUNN	Debtor exemption check #3 of 3.	8100-002		\$7,325.00	\$12,321.10

TOTALS:	\$39,646.10	\$27,325.00	\$12,321.10
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$39,646.10	\$27,325.00	
Less: Payments to debtors	\$0.00	\$27,325.00	
Net	\$39,646.10	\$0.00	

For the period of 12/13/2021 to 5/1/2023

Total Compensable Receipts:	\$39,646.10
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$39,646.10
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$27,325.00
Total Comp/Non Comp Disbursements:	\$27,325.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/29/2023 to 5/1/2023

Total Compensable Receipts:	\$39,646.10
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$39,646.10
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$27,325.00
Total Comp/Non Comp Disbursements:	\$27,325.00
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 21-00656-DLB
 Case Name: GUNN, BENJAMIN
 Primary Taxpayer ID #: **_***7100
 Co-Debtor Taxpayer ID #:
 For Period Beginning: 12/13/2021
 For Period Ending: 5/1/2023

Trustee Name: Aaron C. Amore
 Bank Name: PINNACLE BANK
 Checking Acct #: *****0080
 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

\$39,646.10

\$27,325.00

\$12,321.10

For the period of 12/13/2021 to 5/1/2023

Total Compensable Receipts: \$39,646.10
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$39,646.10
 Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.00
 Total Non-Compensable Disbursements: \$27,325.00
 Total Comp/Non Comp Disbursements: \$27,325.00
 Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 12/13/2021 to 5/1/2023

Total Compensable Receipts: \$39,646.10
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$39,646.10
 Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.00
 Total Non-Compensable Disbursements: \$27,325.00
 Total Comp/Non Comp Disbursements: \$27,325.00
 Total Internal/Transfer Disbursements: \$0.00

/s/ AARON C. AMORE

AARON C. AMORE

CLAIM ANALYSIS REPORT

Case No. 21-00656-DLB
 Case Name: GUNN, BENJAMIN
 Claims Bar Date: 05/29/2022

Trustee Name: Aaron C. Amore
 Date: 5/1/2023

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
	AARON C. AMORE P.O. Box 386 Charles Town WV 25414	05/13/2022	Trustee Expenses	Allowed	2200-000	\$0.00	\$11.28	\$11.28	\$0.00	\$0.00	\$0.00	\$11.28
	AARON C. AMORE P.O. Box 386 Charles Town WV 25414	04/12/2023	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,982.11	\$1,982.11	\$0.00	\$0.00	\$0.00	\$1,982.11
1	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE AS AGENT PO Box 71083 Charlotte NC 28272-1083	03/15/2022	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,508.46	\$3,508.46	\$0.00	\$0.00	\$0.00	\$3,508.46
2	INTERNAL REVENUE SERVICE Centralized Insolvency Operation P.O. Box 7346 Philadelphia PA 19101-7346	09/01/2022	Claims of Governmental Units	Allowed	5800-000	\$0.00	\$2,211.76	\$2,211.76	\$0.00	\$0.00	\$0.00	\$2,211.76

Claim Notes: (2-1) priority/unsecured

2a	INTERNAL REVENUE SERVICE Centralized Insolvency Operation P.O. Box 7346 Philadelphia PA 19101-7346	09/01/2022	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$6,786.09	\$6,786.09	\$0.00	\$0.00	\$0.00	\$6,786.09
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Claim Notes: (2-1) priority/unsecured

\$14,499.70	\$14,499.70	\$0.00	\$0.00	\$0.00	\$14,499.70
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CLAIM ANALYSIS REPORT

Page No: 2

Exhibit C

Case No. 21-00656-DLB
Case Name: GUNN, BENJAMIN
Claims Bar Date: 05/29/2022

Trustee Name: Aaron C. Amore
Date: 5/1/2023

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Claims of Governmental Units	\$2,211.76	\$2,211.76	\$0.00	\$0.00	\$0.00	\$2,211.76
General Unsecured § 726(a)(2)	\$10,294.55	\$10,294.55	\$0.00	\$0.00	\$0.00	\$10,294.55
Trustee Compensation	\$1,982.11	\$1,982.11	\$0.00	\$0.00	\$0.00	\$1,982.11
Trustee Expenses	\$11.28	\$11.28	\$0.00	\$0.00	\$0.00	\$11.28

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 3:21-BK-00656
Case Name: BENJAMIN GUNN
Trustee Name: Aaron C. Amore

Balance on hand: \$12,321.10

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$12,321.10

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	\$1,982.11	\$0.00	\$1,982.11
Aaron C. Amore, Trustee Expenses	\$11.28	\$0.00	\$11.28

Total to be paid for chapter 7 administrative expenses: \$1,993.39
Remaining balance: \$10,327.71

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: \$10,327.71

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,211.76 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Payment
2	Internal Revenue Service	\$2,211.76	\$0.00	\$2,211.76

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

IN RE: BENJAMIN GUNN Debtor.	CHAPTER 7 CASE NO. 3:21-BK-00656 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 \$1,982.11 and reimbursement of expenses in the amount of \$11.28 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 \$12,321.10

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>\$12,321.10</u>	25% of first 5,000	<u>\$1,250.00</u>
Less	-5,000.00	(\$1250.00 Max)	
Balance	<u>\$7,321.10</u>	10% of next 45,000	<u>\$732.11</u>
Less	-45,000.00	(\$4500.00 Max)	
Balance	<u>\$0.00</u>	5% of next 950,000	<u>\$0.00</u>
Less	-950,000.00	(\$47,500.00 Max)	
Balance	<u>\$0.00</u>	3% of balance	<u>\$0.00</u>

TOTAL COMPENSATION REQUESTED \$1,982.11

TRUSTEE EXPENSES (ITEMIZED):

Copies	4.00 @ \$0.25	<u>\$1.00</u>
Postage	1.00 @ \$0.58	<u>\$0.58</u>
Postage	3.00 @ \$0.60	<u>\$1.80</u>
Postage	1.00 @ \$7.90	<u>\$7.90</u>

TOTAL EXPENSES CLAIMED \$11.28

TOTAL REQUESTED FEES AND EXPENSES \$1,993.39

WHEREFORE, the Trustee request this application be approved by the Court and that the Trustee be awarded \$1,982.11 as compensation and \$11.28 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: May 01, 2023

/s/ Aaron C. Amore

Aaron C. Amore, Trustee

Chapter 7 Trustee

P.O. Box 386

Charles Town, WV 25414

Telephone: (304) 885-4111