

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

In re: SNYDER, DARRELL W
SNYDER, BARBARA J

§ Case No. 5:18-00241-FWV
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§

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 16, 2018. The undersigned trustee was appointed on March 16, 2018.
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 \$ 43,874.98

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 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>\$ 43,874.98</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 04/15/2020 and the deadline for filing governmental claims was 09/12/2018. 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 \$5,137.50. 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 \$5,137.50, for a total compensation of \$5,137.50.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$40.00, for total expenses of \$40.00.²

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

Date: 06/10/2020 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: 5:18-00241-FWV
Case Name: SNYDER, DARRELL W
 SNYDER, BARBARA J
Period Ending: 06/10/20

Trustee: (680060) MARTIN P. SHEEHAN
Filed (f) or Converted (c): 03/16/18 (f)
§341(a) Meeting Date: 04/13/18
Claims Bar Date: 04/15/20

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	299 BELL BVLD, WEIRTON, WV 26062-0000, HANCOCK C	170,000.00	0.00		0.00	FA
2	TIME SHARE ENTIRE PROPERTY VALUE: \$0.00	0.00	0.00		0.00	FA
3	CHECKING: HUNTINGTON	900.00	0.00		0.00	FA
4	HHG	5,000.00	0.00		0.00	FA
5	3 TV'S AND 1 CELL PHONE, 1 COMPUTER	500.00	0.00		0.00	FA
6	CLOTHES	300.00	0.00		0.00	FA
7	MISC. JEWELRY	3,000.00	0.00		0.00	FA
8	ERISA: CATHOLIC DIOCESE OF ARLINGTON VA PENSION	0.00	0.00		0.00	FA
9	ERISA: CATHOLIC DIOCESE OF ARLINGTON VA PENSION	0.00	0.00		0.00	FA
10	2002 PONTIAC GRAND PRIX, 104000 MILES, DEBTOR ES	1,000.00	0.00		0.00	FA
11	2016 BUICK REGAL, 13000 MILES, LEASED	0.00	0.00		0.00	FA
12	1 DOG	1.00	0.00		0.00	FA
13	LAGACY VACATION CLUB, LLC - 75600 "LEGACY POINTS	6,000.00	0.00		0.00	FA
14	REAL ESTATE AT 322 NY BLVD, WEIRTON, WV (u) Property is being sold for \$100,000; estate has 1/2 interest	50,000.00	50,000.00		43,874.98	FA
14	Assets Totals (Excluding unknown values)	\$236,701.00	\$50,000.00		\$43,874.98	\$0.00

Major Activities Affecting Case Closing:

5/31/20 -- Requested funds be transmitted to the Trustee
 5/4/20 -- Requested funds be transmitted to the Trustee
 1/13/20 -- sent draft deed to Atty Zagula
 12.10.19 -- Motion to Sell filed; objections due 1/3/2020
 11.8.19 -- draft motion to sell
 10.28.19 -- Order Granting Motion To Reopen Chapter 7 Case
 9/25/19 - Motion to Reopen Chapter 7 Case to Administer Asset filed by UST

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 5:18-00241-FWV
Case Name: SNYDER, DARRELL W
 SNYDER, BARBARA J
Period Ending: 06/10/20

Trustee: (680060) MARTIN P. SHEEHAN
Filed (f) or Converted (c): 03/16/18 (f)
§341(a) Meeting Date: 04/13/18
Claims Bar Date: 04/15/20

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): January 30, 2021

Current Projected Date Of Final Report (TFR): January 30, 2021

Form 2

Cash Receipts And Disbursements Record

Case Number: 5:18-00241-FWV
Case Name: SNYDER, DARRELL W
 SNYDER, BARBARA J
Taxpayer ID #: APPLIED
Period Ending: 06/10/20

Trustee: MARTIN P. SHEEHAN (680060)
Bank Name: Metropolitan Commercial Bank
Account: *****4337 - 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
06/03/20	{14}	Pam Zagula, Attorney At Law	INHERITANCE PROCEEDS	1210-000	43,874.98		43,874.98

ACCOUNT TOTALS	43,874.98	0.00	\$43,874.98
Less: Bank Transfers	0.00	0.00	
Subtotal	43,874.98	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$43,874.98	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****4337	43,874.98	0.00	43,874.98
	43,874.98	\$0.00	\$43,874.98

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: April 15, 2020

Case Number: 5:18-00241-FWV
Debtor Name: SNYDER, DARRELL W

Page: 1

Date: June 10, 2020
Time: 01:06:37 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		\$5,137.50	\$0.00	5,137.50
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 1 COMMUNITY STREET, SUITE 200 WHEELING, WV 26003	Admin Ch. 7		\$40.00	\$0.00	40.00
1 610	MERRICK BANK RESURGENT CAPITAL SERVICES PO BOX 10368 GREENVILLE, SC 29603-0368	Unsecured	Charged off 9/2017	\$2,208.63	\$0.00	2,208.63
2 610	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured	Retail credit; last payment 3/15/18	\$9,158.84	\$0.00	9,158.84
3 610	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured	Retail; Last payment 3/15/18	\$6,979.94	\$0.00	6,979.94
4 610	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured	Credit One Bank NA Credit Card; last payment 2/20/18	\$1,666.04	\$0.00	1,666.04
5 610	LVNV FUNDING, LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured	Husband Debt only - Capital One Credit Card; last payment 2/11/17	\$3,843.04	\$0.00	3,843.04
6 610	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured	Discover Bank; Date of last payment; 3/16/18	\$14,277.05	\$0.00	14,277.05
7 610	QUANTUM3 GROUP LLC AS AGENT FOR JHPDE FINANCE 1 LLC PO BOX 788 KIRKLAND, WA 98083-0788	Unsecured	Citibank / Costco Visa Credit Card; Last Payment Date 02/19/18	\$2,309.80	\$0.00	2,309.80
8 610	QUANTUM3 GROUP LLC AS AGENT FOR MOMA TRUST LLC PO BOX 788 KIRKLAND, WA 98083-0788	Unsecured	Comenity Capital Bank / Boscov's; Last Payment Date 2/19/18	\$991.36	\$0.00	991.36
9 610	QUANTUM3 GROUP LLC AS AGENT FOR CROWN ASSET MANAGEMENT LLC PO BOX 788 KIRKLAND, WA 98083-0788	Unsecured	Synchrony Bank / Lowes; Last Payment Date 3/19/18	\$7,426.64	\$0.00	7,426.64

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: April 15, 2020

Case Number: 5:18-00241-FWV
Debtor Name: SNYDER, DARRELL W

Page: 2

Date: June 10, 2020
Time: 01:06:37 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
10	CAPITAL ONE, N.A.	Unsecured		\$462.39	\$0.00	462.39
610	C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701		Credit Card; Last Payment Date 2/19/18			
11	QUANTUM3 GROUP LLC AS AGENT FOR	Unsecured		\$31.75	\$0.00	31.75
610	COMENITY BANK PO BOX 788 KIRKLAND, WA 98083-0788		Marathon Credit Card; Last Payment Date 1/15/18			
12	DEPARTMENT STORES NATIONAL BANK	Unsecured		\$1,977.15	\$0.00	1,977.15
610	C/O QUANTUM3 GROUP LLC PO BOX 657 KIRKLAND, WA 98083-0657		Macy's Credit Card ; Last Payment Date 2/10/17			
<< Totals >>				56,510.13	0.00	56,510.13

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 5:18-00241-FWV
 Case Name: SNYDER, DARRELL W
 Trustee Name: MARTIN P. SHEEHAN

Balance on hand: \$ 43,874.98

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: \$ 43,874.98

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	5,137.50	0.00	5,137.50
Trustee, Expenses - MARTIN P. SHEEHAN	40.00	0.00	40.00

Total to be paid for chapter 7 administration expenses: \$ 5,177.50

Remaining balance: \$ 38,697.48

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: \$ 38,697.48

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: \$ 38,697.48

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 \$ 51,332.63 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 75.4 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	MERRICK BANK	2,208.63	0.00	1,664.99
2	PYOD, LLC	9,158.84	0.00	6,904.46
3	PYOD, LLC	6,979.94	0.00	5,261.88
4	PYOD, LLC	1,666.04	0.00	1,255.96
5	LVNV FUNDING, LLC	3,843.04	0.00	2,897.10
6	DISCOVER BANK	14,277.05	0.00	10,762.86
7	QUANTUM3 GROUP LLC AS AGENT FOR	2,309.80	0.00	1,741.26
8	QUANTUM3 GROUP LLC AS AGENT FOR	991.36	0.00	747.34
9	QUANTUM3 GROUP LLC AS AGENT FOR	7,426.64	0.00	5,598.63
10	CAPITAL ONE, N.A.	462.39	0.00	348.58
11	QUANTUM3 GROUP LLC AS AGENT FOR	31.75	0.00	23.93
12	DEPARTMENT STORES NATIONAL BANK	1,977.15	0.00	1,490.49

Total to be paid for timely general unsecured claims: \$ 38,697.48
 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:	\$	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:

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

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00

Trustee's Compensation**Debtor: SNYDER, DARRELL W****Case: 18-00241****Computation of Compensation**

Total disbursements to other than the debtor are:		43,874.98
Pursuant to 11 U.S.C. 326, compensation is computed as follows:		
25% of First \$5,000	5,000.00 =	1,250.00
10% of Next \$45,000	38,874.98 =	3,887.50
5% of Next \$950,000	0.00 =	0.00
3% of Balance	0.00 =	0.00
	Calculated Total Compensation:	\$5,137.50
	Plus Adjustment:	0.00
	Total Compensation:	\$5,137.50
	Less Previously Paid:	0.00
	Total Compensation Requested:	\$5,137.50

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		0.00
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		20.00
Distribution Expenses		20.00
Professional Expenses		0.00
Other Expenses		0.00
Other Expenses 2		0.00
	Subtotal Expenses:	\$40.00
	Plus Adjustment:	0.00
	Total Expenses:	\$40.00
	Less Previously Paid:	0.00
	Total Expenses Requested:	\$40.00

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 \$5,137.50 as compensation and \$40.00 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: 06/10/20

Signed: /s/ MARTIN P. SHEEHAN

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