

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

In re: ANDERSON, JOHN MICHAEL   § Case No. 22-00320  
          ANDERSON, ANDREA NICHOLE   §  
   §  
   §

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 07/16/2022. The undersigned trustee was appointed on 07/16/2022.
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   \$ 12,845.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>3,211.25</u>
Bank service fees	<u>25.19</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>\$ 9,608.56</u>

The remaining funds are available for distribution.

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<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.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/14/2022 and the deadline for filing governmental claims was 01/12/2023. 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 \$2,034.50. 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 \$2,034.50, for a total compensation of \$2,034.50<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 \$66.25 for total expenses of \$66.25<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: 02/15/2023

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.

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<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

Exhibit A

Page: 1

Case No.: 22-00320

Case Name: ANDERSON, JOHN MICHAEL  
ANDERSON, ANDREA NICHOLE

Trustee Name: (680060) Martin P. Sheehan

Date Filed (f) or Converted (c): 07/16/2022 (f)

§ 341(a) Meeting Date: 08/12/2022

For Period Ending: 02/15/2023

Claims Bar Date: 11/14/2022

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 Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	433 SOUTH 3RD AVENUE, PADEN CITY, WV <small>Orig. Description: 433 South 3rd Avenue, Padon City, WV 26159-0000, Tyler County Single-family home. Debtor owns house with his mother, Martha K. Anderson, See Deed Book 323, at Page 655 of the Tyler County Clerk's records. This property has been the subject of litigation twice concerning whether a lien exists in favor of Caldwell Banker and/or its successors and wjether the Deed of Trust should be reformed to include Debtor's mother. Recently, the Circuit Court of Tyler County dismissed such a civil suit against Debtor with prejudice. Debtor contends that there is no lien based upon a prior Chapter 7 discharge which occurred between the execution of the Deed of Trust and its actual recording. Debtor has included the loan on his Schedule F.. Entire property value: \$65,000.00; Imported from original petition Doc# 1</small>	32,500.00	1,500.00		0.00	FA
2*	1969 FORD MUSTANG <small>Orig. Description: 1969 Ford Mustang, 178,000 miles. Not running and cannot run on the streets. It is missing parts. Debtor has attempted to sell it in the past and the best offer he received was \$1,500.. Entire property value: \$1,500.00; Imported from original petition Doc# 1 (See Footnote)</small>	1,500.00	1,500.00		8,250.00	FA
3	1974 FORD TORINO <small>Orig. Description: 1974 Ford Torino, 67000 miles. Runs. Air Conditioner does not run and it is a sedan. Debtor has value based insurance on it with a value of \$4,000.. Entire property value: \$4,000.00; Imported from original petition Doc# 1</small>	4,000.00	0.00		0.00	FA
4	2008 FORD MUSTANG <small>Orig. Description: 2008 Ford Mustang, 178,000 miles. Debtor purchased it for \$1,600. Entire property value: \$1,600.00; Imported from original petition Doc# 1</small>	1,600.00	0.00		0.00	FA
5	2009 LINCOLN MKZ <small>Orig. Description: 2009 Lincoln MKZ, 139,000 miles. Entire property value: \$3,500.00; Imported from original petition Doc# 1</small>	3,500.00	0.00		0.00	FA
6	2011 FORD ESCAPE <small>Orig. Description: 2011 Ford Escape, 138,800 miles. Entire property value: \$5,000.00; Imported from original petition Doc# 1</small>	5,000.00	0.00		0.00	FA
7*	2004 KAWASAKI VULCAN 750 <small>Orig. Description: 2004 Kawasaki Vulcan 750, 180,000 miles. Needs a new generator which would cost approximately \$1,000.. Entire property value: \$500.00; Imported from original petition Doc# 1 (See Footnote)</small>	500.00	500.00		575.00	FA
8*	2007 KAWASAKI NINJA 250 <small>Orig. Description: 2007 Kawasaki Ninja 250, 7,855 miles. Does not run, not in one piece. Entire property value: \$250.00; Imported from original petition Doc# 1 (See Footnote)</small>	250.00	250.00		100.00	FA
9	2019 CARR, 5X8 UTILITY TRAILER <small>Orig. Description: 2019 Carr, 5x8 Utility Trailer. Entire property value: \$250.00; Imported from original petition Doc# 1</small>	250.00	0.00		0.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Exhibit A

Page: 2

Case No.: 22-00320

Case Name: ANDERSON, JOHN MICHAEL  
ANDERSON, ANDREA NICHOLE

Trustee Name: (680060) Martin P. Sheehan

Date Filed (f) or Converted (c): 07/16/2022 (f)

§ 341(a) Meeting Date: 08/12/2022

For Period Ending: 02/15/2023

Claims Bar Date: 11/14/2022

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 Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
10	HOUSEHOLD GOODS AND FURNISHINGS <small>Orig. Description: Couch, Coffee Table, Kitchen Appliances, Bedroom Furniture, Kitchen Table, and Decorations, etc.; Imported from original petition Doc# 1</small>	8,000.00	0.00		0.00	FA
11	HI POINT .45 ACP <small>Orig. Description: Hi Point .45 ACP; Imported from original petition Doc# 1</small>	250.00	0.00		0.00	FA
12	HI POINT 9MM <small>Orig. Description: Hi Point 9mm; Imported from original petition Doc# 1</small>	200.00	0.00		0.00	FA
13	TAURUS .44 <small>Orig. Description: Taurus .44; Imported from original petition Doc# 1</small>	350.00	0.00		0.00	FA
14	RUGER BLACKHAWK .44 <small>Orig. Description: Ruger Blackhawk .44; Imported from original petition Doc# 1</small>	600.00	0.00		0.00	FA
15*	RUGER REDHAWK .44 <small>Orig. Description: Ruger Redhawk .44; Imported from original petition Doc# 1 (See Footnote)</small>	700.00	700.00		1,000.00	FA
16	JIMENEZ .380 <small>Orig. Description: Jimenez .380; Imported from original petition Doc# 1</small>	150.00	0.00		0.00	FA
17*	PHOENIX ARMS .22 <small>Orig. Description: Phoenix Arms .22; Imported from original petition Doc# 1 (See Footnote)</small>	200.00	200.00		175.00	FA
18*	WALTHER .22 <small>Orig. Description: Walther .22; Imported from original petition Doc# 1 (See Footnote)</small>	200.00	200.00		325.00	FA
19	HERITAGE ARMS ROGH RIDER .22 <small>Orig. Description: Heritage Arms Rogh Rider .22; Imported from original petition Doc# 1</small>	200.00	0.00		0.00	FA
20	CIMARRON FIREARMS .22	250.00	0.00		0.00	FA
21	PIETTA .44	450.00	0.00		0.00	FA
22*	SAVAGE ARMS .22 RIFLE (See Footnote)	100.00	100.00		200.00	FA
23*	MOSSBERG .22 RIFLE (See Footnote)	200.00	200.00		120.00	FA
24*	RUGER .22 RIFLE X 2 (See Footnote)	500.00	500.00		225.00	FA
25	MARLIN .22 RIFLE	250.00	0.00		0.00	FA
26	HI POINT .45 ACP RIFLE	300.00	0.00		0.00	FA
27*	DELTON INC .223 RIFLE (See Footnote)	350.00	350.00		925.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Exhibit A  
Page: 3

**Case No.:** 22-00320

**Case Name:** ANDERSON, JOHN MICHAEL  
ANDERSON, ANDREA NICHOLE

**Trustee Name:** (680060) Martin P. Sheehan

**Date Filed (f) or Converted (c):** 07/16/2022 (f)

**§ 341(a) Meeting Date:** 08/12/2022

**For Period Ending:** 02/15/2023

**Claims Bar Date:** 11/14/2022

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
28 PANZER ARMS AR12 12 GAUGE SHOTGUN	430.00	0.00		0.00	FA
29* MOSSBERG 12 GAUGE SHOTGUN (See Footnote)	450.00	450.00		950.00	FA
30 DEBTOR'S CLOTHING	300.00	0.00		0.00	FA
31 JEWELRY <small>1/4 ct. diamond solitaire; diamond &amp; ruby band; 4 gold necklaces; Sterling Set (necklaces, bracelets, earrings); costume jewelry inherited from Debtor's Mother, Cora Wood.</small>	1,800.00	0.00		0.00	FA
32 CASH	80.00	0.00		0.00	FA
33 SAVINGS - BALANCE OF CORA WOOD ESTATE PROCEEDS <small>Savings - Balance of Debtor's Cora Wood Estate Proceeds: Bayer Heritage Federal Credit Union</small>	3,601.00	0.00		0.00	FA
34 CHECKING - PEOPLE'S BANK <small>Checking: People's Bank</small>	1,560.00	0.00		0.00	FA
35 SAVINGS - UNION BANK <small>Savings: Union Bank</small>	708.00	0.00		0.00	FA
36 INTEREST IN CORA WOOD ESTATE	0.00	0.00		0.00	FA
<b>36 Assets Totals (Excluding unknown values)</b>	<b>\$71,279.00</b>	<b>\$6,450.00</b>		<b>\$12,845.00</b>	<b>\$0.00</b>

- RE PROP# 2 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 7 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 8 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 15 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 17 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 18 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 22 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 23 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 24 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 27 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]
- RE PROP# 29 Exemption withdrawn and surrendered for liquidation per Order dated 11/21/22 [Doc 41]

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit A  
Page: 4

**Case No.:** 22-00320

**Case Name:** ANDERSON, JOHN MICHAEL  
ANDERSON, ANDREA NICHOLE

**For Period Ending:** 02/15/2023

**Trustee Name:** (680060) Martin P. Sheehan

**Date Filed (f) or Converted (c):** 07/16/2022 (f)

**§ 341(a) Meeting Date:** 08/12/2022

**Claims Bar Date:** 11/14/2022

**Major Activities Affecting Case Closing:**

1/22/23 -- Filed Proposed Order sustaining objections; filed Motion to Pay MPS atty fees; Objections due 2/15/2023

1/1/23 -- Filed Objections to Claims 26 & 27; Responses due 1/31/23

12/27/22 -- Sent info to Accountant for tax return preparation; no return necessary

12/11/22 - Filed Application to pay Auctioneer Fees; Objections due 1/4/23

11/23/22 -- Motion to Sell Personal Property approved; Motion to Employ Auctioneer Filed; Objections Due 12/5/22

10/26/22 -- Filed Motion to Approve Settlement; Objections due 11/18/22; Approved 11/21/22

10/20/22 -- Filed Motion to Employ MPS; Objections Due 11/3/2022

9/28/22 -- Order and Notice To Set Hearing on Objection to Debtor's Claim of Exemptions. Hearing Scheduled for 10/26/2022 at 10:00 AM at L. Edward Friend II Bankruptcy Courtroom. Parties Shall be Prepared to Present Witnesses and Evidence at the Hearing.

9/7/22 -- Hearing scheduled 9/27/22 @ 9:30 am

8/12/22 -- Filed Objection to Debtor's Claim of Exemptions; Objections due by 9/7/2022

**Initial Projected Date Of Final Report (TFR):** 08/12/2023

**Current Projected Date Of Final Report (TFR):** 08/12/2023

02/15/2023

\_\_\_\_\_  
Date

/s/Martin P. Sheehan

\_\_\_\_\_  
Martin P. Sheehan

# Form 2

## Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 22-00320

Trustee Name:

Martin P. Sheehan (680060)

Case Name: ANDERSON, JOHN MICHAEL

Bank Name:

Metropolitan Commercial Bank

ANDERSON, ANDREA NICHOLE

Account #:

\*\*\*\*\*1648 Checking

Taxpayer ID #: \*\*-\*\*\*6742

Blanket Bond (per case limit):

\$3,000,000.00

For Period Ending: 02/15/2023

Separate Bond (if applicable):

N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/12/22		David Jones CAI Auctioneer	Proceeds from Auction		9,633.75		9,633.75
	{23}		Auction Proceeds \$120.00	1129-000			
	{29}		Auction Proceeds \$950.00	1129-000			
	{27}		Auction Proceeds \$925.00	1129-000			
	{18}		Auction Proceeds \$325.00	1129-000			
	{22}		Auction Proceeds \$200.00	1129-000			
	{24}		Auction Proceeds \$225.00	1129-000			
	{17}		Auction Proceeds \$175.00	1129-000			
	{15}		Auction Proceeds \$1,000.00	1129-000			
	{2}		Auction Proceeds \$8,250.00	1129-000			
	{7}		Auction Proceeds \$575.00	1129-000			
	{8}		Auction Proceeds \$100.00	1129-000			
		DAVID JONES	Auctioneer Fee -\$3,211.25	3610-000			
12/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		8.74	9,625.01
01/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		16.45	9,608.56

<b>COLUMN TOTALS</b>	<b>9,633.75</b>	<b>25.19</b>	<b>\$9,608.56</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>9,633.75</b>	<b>25.19</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>9,633.75</b>	<b>25.19</b>	

# Form 2

## Cash Receipts And Disbursements Record

**Case No.:** 22-00320  
**Case Name:** ANDERSON, JOHN MICHAEL  
ANDERSON, ANDREA NICHOLE  
**Taxpayer ID #:** \*\*\_\*\*\*6742  
**For Period Ending:** 02/15/2023

**Trustee Name:** Martin P. Sheehan (680060)  
**Bank Name:** Metropolitan Commercial Bank  
**Account #:** \*\*\*\*\*1648 Checking  
**Blanket Bond (per case limit):** \$3,000,000.00  
**Separate Bond (if applicable):** N/A

Net Receipts:	\$9,633.75
Plus Gross Adjustments:	\$3,211.25
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$12,845.00

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****1648 Checking	\$9,633.75	\$25.19	\$9,608.56
	<b>\$9,633.75</b>	<b>\$25.19</b>	<b>\$9,608.56</b>

02/15/2023  
Date

/s/Martin P. Sheehan  
Martin P. Sheehan



**Exhibit C**  
**Claims Register**

**Case: 22-00320 JOHN M. ANDERSON AND ANDREA N. ANDERSON**

**Claims Bar Date: 11/14/22 12:00**

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
AUCTFEE	DAVID JONES 400 East High Street FLUSHING, OH 43977  <3610-00 Auctioneer for Trustee Fees>, 200	Admin Ch. 7 12/12/22	Order Granting Application for Compensation entered 1/5/2023 @ doc 64	\$ 3,211.25 \$ 3,211.25	\$3,211.25	\$0.00
FEE	Martin P. Sheehan 1 Community St, Ste. 200 Wheeling, WV 26003  <2100-00 Trustee Compensation>, 200	Admin Ch. 7 12/27/22		\$ 2,034.50 \$ 2,034.50	\$0.00	\$2,034.50
TE	Martin P. Sheehan 1 Community St, Ste. 200 Wheeling, WV 26003  <2200-00 Trustee Expenses>, 200	Admin Ch. 7 02/15/23		\$ 66.25 \$ 66.25	\$0.00	\$66.25
1	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/18/22	5680  Citibank, NA / The Home Depot Consumer Credit Card; Last Transaction Date 9/23/2020; Charge off Date 7/15/2021	\$ 3,447.60 \$ 3,447.60	\$0.00	\$3,447.60
2	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/18/22	2227  Credit Card Debt - Last Transaction Date 5/20/2020; Charge Off 7/31/2021	\$ 1,735.60 \$ 1,735.60	\$0.00	\$1,735.60

**Exhibit C**  
**Claims Register**

**Case: 22-00320 JOHN M. ANDERSON AND ANDREA N. ANDERSON**

**Claims Bar Date: 11/14/22 12:00**

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
3	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/18/22	0579  Credit Card - Citibank, N.A. / Best Buy - Last Transaction Date 8/29/19; Charged Off 7/29/2021	\$ 2,647.49 \$ 2,647.49	\$0.00	\$2,647.49
4	Absolute Resolutions Investments, LLC c/o Absolute Resolutions Corporation 8000 Norman Center Drive, Suite 350 Bloomington, MN 55437 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/19/22	8337  Credit Card - Synchrony Bank - Last Transaction Date: 9/23/20; Charged Off 7/18/2021	\$ 5,522.00 \$ 5,522.00	\$0.00	\$5,522.00
5	Quantum3 Group LLC as agent for Credit Corp Solutions Inc PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/19/22	5589  Synchrony Bank Credit Card - Last Transaction Date 11/15/2020; Charged off 6/30/2021	\$ 934.99 \$ 934.99	\$0.00	\$934.99
6	Citibank, N.A. c/o Quantum3 Group LLC PO Box 280 Kirkland, WA 98083-0280 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/22/22	2810  Macy's Credit Card - Last Payment Date 11/28/2020; Charged Off 7/7/2021	\$ 2,862.62 \$ 2,862.62	\$0.00	\$2,862.62
7	Quantum3 Group LLC as agent for Credit Corp Solutions Inc PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/23/22	0352  Synchrony Bank - Charged off 7/16/2021	\$ 1,324.70 \$ 1,324.70	\$0.00	\$1,324.70

**Exhibit C**  
**Claims Register**

**Case: 22-00320 JOHN M. ANDERSON AND ANDREA N. ANDERSON**

**Claims Bar Date: 11/14/22 12:00**

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
8	Quantum3 Group LLC as agent for Credit Corp Solutions Inc PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/23/22	2834  Citibank, N.A. - Charged off 7/8/2021	\$ 2,902.13 \$ 2,902.13	\$0.00	\$2,902.13
9	Quantum3 Group LLC as agent for Credit Corp Solutions Inc PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/23/22	0160  Synchrony Bank - Charged off 7/19/2021	\$ 1,385.42 \$ 1,385.42	\$0.00	\$1,385.42
10	Citibank, N.A. 5800 S Corporate PI Sioux Falls, SD 57108-5027 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/23/22	4006  Citibank, N.A. / NTB/Service Central Credit Card - Charged off 07/07/2021	\$ 675.75 \$ 675.75	\$0.00	\$675.75
11	Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/25/22	4847  Capital One/HSBC Bank Nevada; Charged off 8/4/2021	\$ 1,737.04 \$ 1,737.04	\$0.00	\$1,737.04
12	Absolute Resolutions Investments, LLC c/o Absolute Resolutions Corporation 8000 Norman Center Drive, Suite 350 Bloomington, MN 55437 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/29/22	2397  Civil Judgment dated 5/6/2022	\$ 911.30 \$ 911.30	\$0.00	\$911.30

**Exhibit C**  
**Claims Register**

**Case: 22-00320 JOHN M. ANDERSON AND ANDREA N. ANDERSON**

**Claims Bar Date: 11/14/22 12:00**

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
13	Union Bank Inc P O Box 309 St. Marys, WV 26170  <4110-00 Real Estate - Consensual Liens (mortgages, deeds of trust)>, 100	Secured 09/20/22	7717  Secured by Savings Account ***3077	\$ 762.55 \$ 0.00	\$0.00	\$0.00
14	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 09/22/22	5150  First Bank & Trust; Charged off 7/28/2021	\$ 2,681.20 \$ 2,681.20	\$0.00	\$2,681.20
15	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 09/22/22	6885  Citibank, N.A. / Tractor Supply - Charged off 7/26/2021	\$ 2,048.86 \$ 2,048.86	\$0.00	\$2,048.86
16	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 09/22/22	4268  Money Loaned - Citibank, N.A. - Charge off 7/19/21	\$ 2,684.20 \$ 2,684.20	\$0.00	\$2,684.20
17	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 09/22/22	7492  Synchrony Bank / JCP - Charged off 12/14/20	\$ 2,502.59 \$ 2,502.59	\$0.00	\$2,502.59

**Exhibit C**  
**Claims Register**

**Case: 22-00320 JOHN M. ANDERSON AND ANDREA N. ANDERSON**

**Claims Bar Date: 11/14/22 12:00**

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
18	Midland Credit Management Inc. PO Box 301030 Los Angeles, CA 90030	Unsecured 10/11/22		\$ 678.33 \$ 678.33	\$0.00	\$678.33
	Comenity Capital Bank / Boscov's - Charged off 7/31/2021					
	<7100-00 General Unsecured - § 726(a)(2)>, 610					
19	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090	Unsecured 10/11/22	8379	\$ 1,117.20 \$ 1,117.20	\$0.00	\$1,117.20
	Comenity Bank/ Peebles - Charged off 7/31/2021					
	<7100-00 General Unsecured - § 726(a)(2)>, 610					
20	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090	Unsecured 10/11/22	1417	\$ 788.77 \$ 788.77	\$0.00	\$788.77
	Comenity Capital Bank / Ultamate Rewards; Charged off 10/31/2021					
	<7100-00 General Unsecured - § 726(a)(2)>, 610					
21	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090	Unsecured 10/11/22	2879	\$ 431.66 \$ 431.66	\$0.00	\$431.66
	Comenity Capital Bank/ Overstock Com; Charged off 7/31/2021					
	<7100-00 General Unsecured - § 726(a)(2)>, 610					
22	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090	Unsecured 10/11/22	5013	\$ 3,482.70 \$ 3,482.70	\$0.00	\$3,482.70
	Capital One / Walmart; Charged off 7/24/2021					
	<7100-00 General Unsecured - § 726(a)(2)>, 610					

**Exhibit C**  
**Claims Register**

**Case: 22-00320 JOHN M. ANDERSON AND ANDREA N. ANDERSON**

**Claims Bar Date: 11/14/22 12:00**

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
23	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 10/11/22	5527  Synchrony Bank / Pay Pal; Charged off 7/26/2021	\$ 1,692.73 \$ 1,692.73	\$0.00	\$1,692.73
24	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 10/11/22	3224  Synchrony Bank / Amazon; Charged off 7/11/2021	\$ 1,810.14 \$ 1,810.14	\$0.00	\$1,810.14
25	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 10/11/22	2463  Comenity Capital Bank / Boscov's; Charged off 8/31/2021	\$ 1,051.67 \$ 1,051.67	\$0.00	\$1,051.67
26	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 11/09/22	4343  Sears Premier Card; Charged off 5/17/2007; Order Sustaining Objection to Claim Number 26 and 27 of LVNV Funding (Related Doc # [63])	\$ 1,203.53 \$ 0.00	\$0.00	\$0.00
27	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587  <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 11/09/22	3910  GE Capital Corp / JC Penney Consumer; Charged off 4/10/2007; Order Sustaining Objection to Claim Number 26 and 27 of LVNV Funding (Related Doc # [63])	\$ 1,113.66 \$ 0.00	\$0.00	\$0.00

## Exhibit C Claims Register

**Case: 22-00320 JOHN M. ANDERSON AND ANDREA N. ANDERSON**

**Claims Bar Date: 11/14/22 12:00**

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
28	Alliant Capital Management - HDH c/o Weinstein & Riley, P.S. 2001 Western Ave., Ste. 400 Seattle, WA 98121 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 11/13/22	0581  Lease Purchase Agreement - Charged off 10/18/2020	\$ 237.15 \$ 237.15	\$0.00	\$237.15
29	Alliant Capital Management - HDH c/o Weinstein & Riley, P.S. 2001 Western Ave., Ste. 400 Seattle, WA 98121 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 11/13/22	9769  Katapult Consumer Lease Purchase; Charged off 9/18/2020	\$ 282.25 \$ 282.25	\$0.00	\$282.25
30	Jefferson Capital Systems LLC Po Box 7999 Saint Cloud, MN 56302-9617 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 11/14/22	4818  TJX Rewards MasterCard; Charged off 7/7/2021	\$ 1,475.40 \$ 1,475.40	\$0.00	\$1,475.40
31	Jefferson Capital Systems LLC Po Box 7999 Saint Cloud, MN 56302-9617 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 11/14/22	4593  Synchrony Networks - Charged off 7/13/2021	\$ 1,575.70 \$ 1,575.70	\$0.00	\$1,575.70
<b>Case Total:</b>					\$3,211.25	\$52,727.94

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 22-00320

Case Name: JOHN M. ANDERSON AND ANDREA N. ANDERSON

Trustee Name: Martin P. Sheehan

**Balance on hand:**     \$ 9,608.56

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
13	Union Bank Inc	762.55	0.00	0.00	0.00

Total to be paid to secured creditors:     \$ 0.00  
 Remaining balance:     \$ 9,608.56

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	2,034.50	0.00	2,034.50
Trustee, Expenses - Martin P. Sheehan	66.25	0.00	66.25
Auctioneer Fees - DAVID JONES	3,211.25	3,211.25	0.00

Total to be paid for chapter 7 administrative expenses:     \$ 2,100.75  
 Remaining balance:     \$ 7,507.81

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

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses:     \$ 0.00  
 Remaining balance:     \$ 7,507.81



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: \$ 7,507.81

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 \$50,627.19 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 14.8 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	LVNV Funding, LLC	3,447.60	0.00	511.27
2	MERRICK BANK	1,735.60	0.00	257.38
3	LVNV Funding, LLC	2,647.49	0.00	392.61
4	Absolute Resolutions Investments, LLC	5,522.00	0.00	818.89
5	Quantum3 Group LLC as agent for	934.99	0.00	138.66
6	Citibank, N.A.	2,862.62	0.00	424.52
7	Quantum3 Group LLC as agent for	1,324.70	0.00	196.45
8	Quantum3 Group LLC as agent for	2,902.13	0.00	430.37
9	Quantum3 Group LLC as agent for	1,385.42	0.00	205.45
10	Citibank, N.A.	675.75	0.00	100.21
11	Capital One Bank (USA), N.A.	1,737.04	0.00	257.60
12	Absolute Resolutions Investments, LLC	911.30	0.00	135.14
14	Portfolio Recovery Associates, LLC	2,681.20	0.00	397.61
15	Portfolio Recovery Associates, LLC	2,048.86	0.00	303.84
16	Portfolio Recovery Associates, LLC	2,684.20	0.00	398.06
17	Portfolio Recovery Associates, LLC	2,502.59	0.00	371.12
18	Midland Credit Management Inc.	678.33	0.00	100.59
19	Midland Credit Management, Inc.	1,117.20	0.00	165.68
20	Midland Credit Management, Inc.	788.77	0.00	116.97
21	Midland Credit Management, Inc.	431.66	0.00	64.01
22	Midland Credit Management, Inc.	3,482.70	0.00	516.47
23	Midland Credit Management, Inc.	1,692.73	0.00	251.03
24	Midland Credit Management, Inc.	1,810.14	0.00	268.44
25	Midland Credit Management, Inc.	1,051.67	0.00	155.96
26	LVNV Funding, LLC	0.00	0.00	0.00
27	LVNV Funding, LLC	0.00	0.00	0.00
28	Alliant Capital Management - HDH	237.15	0.00	35.17

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
29	Alliant Capital Management - HDH	282.25	0.00	41.86
30	Jefferson Capital Systems LLC	1,475.40	0.00	218.79
31	Jefferson Capital Systems LLC	1,575.70	0.00	233.66

Total to be paid for timely general unsecured claims: \$ 7,507.81  
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 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:

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:** ANDERSON, JOHN MICHAEL

**Case:** 22-00320

<b><u>Computation of Compensation</u></b>			
Total disbursements to other than the debtor are:			12,845.00
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	7,845.00	=	784.50
5% of Next \$950,000	0.00	=	0.00
3% of Balance	0.00	=	0.00
<b>Calculated Total Compensation:</b>			<b>\$2,034.50</b>
Plus Adjustment:			0.00
<b>Total Compensation:</b>			<b>\$2,034.50</b>
Less Previously Paid:			0.00
<b>Total Compensation Requested:</b>			<b>\$2,034.50</b>
<b><u>Trustee Expenses</u></b>			
DISTRIBUTION			\$20.00
SUPPLIES			\$15.00
TRAVEL	50.0 TRAV at \$0.63		\$31.25
<b>Subtotal Expenses:</b>			<b>\$66.25</b>
Plus Adjustment:			0.00
<b>Total Expenses:</b>			<b>\$66.25</b>
Less Previously Paid:			0.00
<b>Total Expenses Requested:</b>			<b>\$66.25</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 \$2034.50 as compensation and \$66.25 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: 02/15/2023

Signed:         /s/ Martin P. Sheehan        

Martin P. Sheehan, TRUSTEE  
1 Community St, Ste. 200  
Wheeling, WV 26003