

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

In re:	§	Case No. 3:23-BK-00282
	§	
KAREN LYNN TOOMBS	§	
	§	
Debtor	§	

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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 06/12/2023. The undersigned trustee was appointed on 06/12/2023.
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 \$5,000.00

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 <sup>rd</sup> 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>\$5,000.00</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.

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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 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 11/01/2023 and the deadline for filing government claims was 11/01/2023. 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 \$1,250.00. 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 \$1,250.00, for a total compensation of \$1,250.00<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 \$11.81, for total expenses of \$11.81.

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

Date: 01/29/2024

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.

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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  
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Exhibit A

Case No.: 23-00282-DLB  
 Case Name: TOOMBS, KAREN LYNN  
 For the Period Ending: 1/29/2024

Trustee Name: Aaron C. Amore  
 Date Filed (f) or Converted (c): 06/12/2023 (f)  
 §341(a) Meeting Date: 07/20/2023  
 Claims Bar Date: 11/01/2023

1	2	3	4	5	6	
Ref. #	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
1	2018 Ford Fusion Mileage: 60000 Other Information: Location: 239 Walking Horse Ln, Summit Point WV 25446	\$14,000.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
2	Household goods	\$300.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
3	iphone 12plus, mac air, flat screen, tv 10years old, iwatch-5 years old	\$500.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
4	clothing, shoes and jackets	\$200.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
5	Necklace, 3 rings, 3 pairs of earrings	\$300.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
6	2 dogs, 1 cat	\$3.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
7	Cash	\$100.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
8	checking PNC	\$1,100.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
9	Savings PNC, in negative currently	\$0.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> No value.					
10	checking CNB	\$450.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
11	Maryland State Tax department 2021 income tax State	\$530.00	\$0.00		\$0.00	FA
	<b>Asset Notes:</b> Fully exempt.					
12	Mutual of Omaha Jennifer Gunderlock	\$1,321.37	\$1,321.37		\$0.00	FA
	<b>Asset Notes:</b> Term policy, no value to the estate.					
13	1/4 interest in real property 3138 Basford Road Frederick MD sold 6/17/21	\$76,463.64	\$76,463.64		\$5,000.00	FA
	<b>Asset Notes:</b> Term policy, no value to the estate.					

FORM 1

Case No.: 23-00282-DLB  
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 Date Filed (f) or Converted (c): 06/12/2023 (f)  
 §341(a) Meeting Date: 07/20/2023  
 Claims Bar Date: 11/01/2023

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
<p><b>Asset Notes:</b> Debtor was 1/4 deeded owner of property when it was sold on 6/17/21 with a total net of \$305,854.56 with Debtor's interest at \$76,463.64. Trustee pursued a compromise with Debtor's son who received all proceeds from the sale to cover approx. 30% of claims and costs of estate administration. Order approving compromise entered 12/27/23.</p>					

**TOTALS (Excluding unknown value)**      \$95,268.01      \$77,785.01      \$5,000.00      \$0.00

Major Activities affecting case closing:  
 08/01/2023    MAN

Initial Projected Date Of Final Report (TFR):      03/31/2024      Current Projected Date Of Final Report (TFR):      03/31/2024      /s/ AARON C. AMORE  
 AARON C. AMORE

**FORM 2**

**CASH RECEIPTS AND DISBURSEMENTS RECORD** **Doc 21 Filed 01/30/24 Entered 01/30/24 08:10:13 Page 5 of 10**

**Case No.** 23-00282-DLB **Trustee Name:** Aaron C. Amore  
**Case Name:** TOOMBS, KAREN LYNN **Bank Name:** PINNACLE BANK  
**Primary Taxpayer ID #:** \*\*-\*\*\*1204 **Checking Acct #:** \*\*\*\*\*0084  
**Co-Debtor Taxpayer ID #:** 6/12/2023 **Account Title:** \$3,000,000.00  
**For Period Beginning:** 1/29/2024 **Blanket bond (per case limit):** \$3,000,000.00  
**For Period Ending:** 1/29/2024 **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
11/27/2023	(13)	Kimberly Toombs & Lawrence TOombs	Equity compromise from real estate	1241-000	\$5,000.00		\$5,000.00

**TOTALS:**  
 Less: Bank transfers/CDS \$5,000.00  
**Subtotal** \$0.00  
 Less: Payments to debtors \$0.00  
**Net** \$5,000.00

**For the period of 6/12/2023 to 1/29/2024**

Total Compensable Receipts: \$5,000.00  
 Total Non-Compensable Receipts: \$0.00  
**Total Comp/Non Comp Receipts:** \$5,000.00  
 Total Internal/Transfer Receipts: \$0.00

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

**For the entire history of the account between 11/27/2023 to 1/29/2024**

Total Compensable Receipts: \$5,000.00  
 Total Non-Compensable Receipts: \$0.00  
**Total Comp/Non Comp Receipts:** \$5,000.00  
 Total Internal/Transfer Receipts: \$0.00

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

**FORM 2**

**CASH RECEIPTS AND DISBURSEMENTS RECORD** **Doc 21 Filed 01/30/24 Entered 01/30/24 08:10:13 Page 6 of 10**

Trustee Name: Aaron C. Amore  
 Bank Name: PINNACLE BANK  
 Checking Acct #: \*\*\*\*\*0084

Case No. 23-00282-DLB  
 Case Name: TOOMBS, KAREN LYNN  
 Primary Taxpayer ID #: \*\*\_\*\*\*1204

Account Title: \$3,000,000.00  
 Blanket bond (per case limit): \$3,000,000.00  
 Separate bond (if applicable):

Co-Debtor Taxpayer ID #:  
 For Period Beginning: 6/12/2023  
 For Period Ending: 1/29/2024

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
	\$5,000.00	\$0.00	\$5,000.00

**For the period of 6/12/2023 to 1/29/2024**

Total Compensable Receipts: \$5,000.00  
 Total Non-Compensable Receipts: \$0.00  
 Total Comp/Non Comp Receipts: \$5,000.00  
 Total Internal/Transfer Receipts: \$0.00

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

**For the entire history of the case between 06/12/2023 to 1/29/2024**

Total Compensable Receipts: \$5,000.00  
 Total Non-Compensable Receipts: \$0.00  
 Total Comp/Non Comp Receipts: \$5,000.00  
 Total Internal/Transfer Receipts: \$0.00

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

/s/ AARON C. AMORE

AARON C. AMORE

**CLAIM ANALYSIS REPORT**

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Case No. 23-00282-DLB

Case Name: TOOMBS, KAREN LYNN

Claims Bar Date: 11/01/2023

Trustee Name: Aaron C. Amore

Date: 1/29/2024

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	09/29/2023	Trustee Expenses	Allowed	2200-000	\$0.00	\$11.81	\$11.81	\$0.00	\$0.00	\$0.00	\$11.81
	AARON C. AMORE P.O. Box 386 Charles Town WV 25414	01/04/2024	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,250.00	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00
	KAREN LYNN TOOMBS 239 WALKING HORSE LN SUMMIT POINT WV 25446	01/04/2024	Surplus Funds Paid to Debtor § 726 (a)(6)	Allowed	8200-002	\$0.00	\$276.33	\$276.33	\$0.00	\$0.00	\$0.00	\$276.33

**Claim Notes:** Debtor Surplus

1	MERRICK BANK RESURGENT CAPITAL SERVICES PO Box 10368 Greenville SC 29603-0368	08/14/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,116.37	\$3,116.37	\$0.00	\$0.00	\$0.00	\$3,116.37
2	CAPITAL ONE N.A. BY AMERICAN INFOSOURCE AS AGENT PO Box 71083 Charlotte NC 28272-1083	08/17/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$314.27	\$314.27	\$0.00	\$0.00	\$0.00	\$314.27
3	PNC BANK, NATIONAL ASSOCIATION PO BOX 94982 Cleveland OH 44101	10/26/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$8,905.55	\$8,905.55	\$0.00	\$0.00	\$0.00	\$8,905.55

**Claim Notes:** (3-1) unsecured credit card

**\$13,874.33      \$13,874.33      \$0.00      \$0.00      \$13,874.33**

CLAIM ANALYSIS REPORT

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Case No. 23-00282-DLB  
 Case Name: TOOMBS, KAREN LYNN  
 Claims Bar Date: 11/01/2023

Trustee Name: Aaron C. Amore  
 Date: 1/29/2024

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$12,336.19	\$12,336.19	\$0.00	\$0.00	\$0.00	\$12,336.19
Surplus Funds Paid to Debtor § 726 (a)(6)	\$276.33	\$276.33	\$0.00	\$0.00	\$0.00	\$276.33
Trustee Compensation	\$1,250.00	\$1,250.00	\$0.00	\$0.00	\$0.00	\$1,250.00
Trustee Expenses	\$11.81	\$11.81	\$0.00	\$0.00	\$0.00	\$11.81



Timely claims of general (unsecured) creditors totaling \$12,336.19 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 30.3 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	MERRICK BANK Resurgent Capital Services	\$3,116.37	\$0.00	\$944.34
2	Capital One N.A. by American InfoSource as agent	\$314.27	\$0.00	\$95.23
3	PNC Bank, National Association	\$8,905.55	\$0.00	\$2,698.62

Total to be paid to timely general unsecured claims: \$3,738.19  
 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

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

IN RE: KAREN LYNN TOOMBS   Debtor.	CHAPTER 7  CASE NO. 3:23-BK-00282  HONORABLE David L Bissett
------------------------------------------------	--------------------------------------------------------------------------

**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 \$1,250.00 and reimbursement of expenses in the amount of \$11.81 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 \$5,000.00

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>\$5,000.00</u>	25% of first 5,000	<u>\$1,250.00</u>
Less	-5,000.00	(\$1250.00 Max)	
Balance	<u>\$0.00</u>	10% of next 45,000	<u>\$0.00</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 \$1,250.00

TRUSTEE EXPENSES (ITEMIZED):

Copies	8.00 @ \$0.20	<u>\$1.60</u>
Postage	1.00 @ \$0.66	<u>\$0.66</u>
Postage	2.00 @ \$0.66	<u>\$1.32</u>
Postage	1.00 @ \$8.23	<u>\$8.23</u>
TOTAL EXPENSES CLAIMED		<u>\$11.81</u>
TOTAL REQUESTED FEES AND EXPENSES		<u>\$1,261.81</u>

WHEREFORE, the Trustee request this application be approved by the Court and that the Trustee be awarded \$1,250.00 as compensation and \$11.81 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: January 29, 2024

/s/ Aaron C. Amore  
Aaron C. Amore, Trustee  
Chapter 7 Trustee  
P.O. Box 386  
Charles Town, WV 25414  
Telephone: (304) 885-4111