

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

In re: KRINER, BEVERLEY JO

§ Case No. 1:21-00308-DLB

§

§

§

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 May 25, 2021. The undersigned trustee was appointed on May 25, 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 the gross receipts of \$ 10,000.00

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>36.46</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>\$ 9,963.54</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.

<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.

6. The deadline for filing non-governmental claims in this case was 11/25/2021 and the deadline for filing governmental claims was 11/21/2021. 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 \$1,750.00. 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 \$1,750.00, for a total compensation of \$1,750.00.<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 \$30.00, for total expenses of \$30.00.<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: 12/12/2021 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.

<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

Case Number: 1:21-00308-DLB

Trustee: (680060) MARTIN P. SHEEHAN

Case Name: KRINER, BEVERLEY JO

Filed (f) or Converted (c): 05/25/21 (f)

§341(a) Meeting Date: 07/14/21

Period Ending: 12/12/21

Claims Bar Date: 11/25/21

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	221 WALNUT STREET, CLARKSBURG, WV 26301, HARRISO Orig. Description: 221 Walnut Street, Clarksburg, WV 26301, Harrison County Single-family home, Real estate located at 221 Walnut Street, Clarksburg, West Virginia. Deed Book 1079 at Page 493. Purchase Price \$51,500.. Entire property value: \$50,000.00; Imported from original petition Doc# 1	50,000.00	0.00		0.00	FA
2	LARGE APPLIANCES, SMALL APPLIANCES, KITCHEN ITEM Orig. Description: Large appliances, small appliances, Kitchen items, Kitchen Wares, living room furniture, dining room furniture, Bedroom furniture, Miscellaneous items, linens, lawn and garden; Imported from original petition Doc# 1	800.00	0.00		0.00	FA
3	TELEVISIONS, CELL PHONE, IPAD, AIR PURIFIER, STE Orig. Description: Televisions, Cell Phone, iPad, Air Purifier, Stereo; Imported from original petition Doc# 1	300.00	0.00		0.00	FA
4	WOMEN'S CLOTHING Orig. Description: Women's Clothing; Imported from original petition Doc# 1	200.00	0.00		0.00	FA
5	OLDER JEWELRY SUCH AS NECKLACES, BRACELETS, EARR Orig. Description: Older Jewelry such as Necklaces, Bracelets, Earrings; Imported from original petition Doc# 1	100.00	0.00		0.00	FA
6	ONE DOG Orig. Description: One Dog; Imported from original petition Doc# 1	10.00	0.00		0.00	FA
7	CASH Orig. Description: Cash; Imported from original petition Doc# 1	500.00	0.00		0.00	FA
8	CHECKING: HUNTINGTON NATIONAL BANK	1,900.00	0.00		0.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 1:21-00308-DLB

Trustee: (680060) MARTIN P. SHEEHAN

Case Name: KRINER, BEVERLEY JO

Filed (f) or Converted (c): 05/25/21 (f)

§341(a) Meeting Date: 07/14/21

Period Ending: 12/12/21

Claims Bar Date: 11/25/21

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
	Orig. Description: Checking: Huntington National Bank; Imported from original petition Doc# 1				
9	PENSION: FEDERAL EMPLOYEE RETIREMENT SYSTEM AND Orig. Description: Pension: Federal Employee Retirement System and Survivors; Imported from original petition Doc# 1	Unknown	0.00	0.00	FA
10	PREFERENCE PAYMENT TO INSIDER (u)	10,000.00	10,000.00	10,000.00	FA
<b>10</b>	<b>Assets Totals</b> (Excluding unknown values)	<b>\$63,810.00</b>	<b>\$10,000.00</b>	<b>\$10,000.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

9/6/21 -- Preference Funds collected; waiting for Claims Bar Date which is 11/25/2021, then TFR

Initial Projected Date Of Final Report (TFR): February 28, 2022

Current Projected Date Of Final Report (TFR): February 28, 2022

## Form 2 Cash Receipts And Disbursements Record

**Case Number:** 1:21-00308-DLB  
**Case Name:** KRINER, BEVERLEY JO

**Trustee:** MARTIN P. SHEEHAN (680060)  
**Bank Name:** Metropolitan Commercial Bank  
**Account:** \*\*\*\*\*2427 - Checking Account  
**Blanket Bond:** \$3,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*8370  
**Period Ending:** 12/12/21

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/25/21	{10}	Colleen Kriner	REPAYMENT OF PREFERENCE	1241-000	10,000.00		10,000.00
08/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		5.00	9,995.00
09/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		16.01	9,978.99
10/29/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		15.45	9,963.54

<b>ACCOUNT TOTALS</b>	<b>10,000.00</b>	<b>36.46</b>	<b>\$9,963.54</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>10,000.00</b>	<b>36.46</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$10,000.00</b>	<b>\$36.46</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****2427	10,000.00	36.46	9,963.54
	<b>\$10,000.00</b>	<b>\$36.46</b>	<b>\$9,963.54</b>

**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** November 25, 2021

**Case Number:** 1:21-00308-DLB  
**Debtor Name:** KRINER, BEVERLEY JO

Page: 1

**Date:** December 12, 2021  
**Time:** 10:42:59 AM

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		\$30.00	\$0.00	30.00
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 1 COMMUNITY STREET, SUITE 200 WHEELING, WV 26003	Admin Ch. 7		\$1,750.00	\$0.00	1,750.00
1 610	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured	3024 Credit Card debt; date of last transaction: 10/16/19; charged off 4/30/20	\$19,304.12	\$0.00	19,304.12
2 610	PYOD, LLC RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured	2886	\$0.00	\$0.00	0.00
3 610	MIDLAND CREDIT MANAGEMENT, INC. PO BOX 2037 WARREN, MI 48090	Unsecured	3300 Citibank, N.A. / Sears Mastercard; charged off 5/11/2020	\$2,295.59	\$0.00	2,295.59
4 610	CITIBANK, N.A. 6716 GRADE LN BLDG 9 STE 910-PY DEPT LOUISVILLE, KY 40213-3439	Unsecured	3925 Citi Mastercard - charged off 3/17/2020	\$4,110.85	\$0.00	4,110.85
5 610	CITIBANK, N.A. 6716 GRADE LN BLDG 9 STE 910-PY DEPT LOUISVILLE, KY 40213-3439	Unsecured	8392 Charged off 5/10/2020	\$2,071.74	\$0.00	2,071.74
6 610	HYUNDAI CAPITAL AMERICA DBA KIA MOTORS FINANCE PO BOX 20825 FOUNTAIN VALLEY, CA 92728	Unsecured	6745 Money loaned - Retail Installment Contract Deficiency	\$3,581.83	\$0.00	3,581.83
7 610	HYUNDAI CAPITAL AMERICA DBA KIA MOTORS FINANCE PO BOX 20825 FOUNTAIN VALLEY, CA 92728	Unsecured	5856 Deficiency balance on Retail contract	\$1,240.69	\$0.00	1,240.69
8 610	ATLAS ACQUISITIONS LLC 492C CEDAR LANE, STE 442 TEANECK, NJ 07666	Unsecured	5410 Credit Card charged off 3/31/20	\$1,658.87	\$0.00	1,658.87
<b>&lt;&lt; Totals &gt;&gt;</b>				36,043.69	0.00	36,043.69

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 1:21-00308-DLB  
Case Name: KRINER, BEVERLEY JO  
Trustee Name: MARTIN P. SHEEHAN

**Balance on hand:** \$ 9,963.54

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: \$ 9,963.54

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	1,750.00	0.00	1,750.00
Trustee, Expenses - MARTIN P. SHEEHAN	30.00	0.00	30.00

Total to be paid for chapter 7 administration expenses: \$ 1,780.00

Remaining balance: \$ 8,183.54

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: \$ 8,183.54

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: \$ 8,183.54

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 \$ 34,263.69 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 23.9 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	DISCOVER BANK	19,304.12	0.00	4,610.60
2	PYOD, LLC	0.00	0.00	0.00
3	MIDLAND CREDIT MANAGEMENT, INC.	2,295.59	0.00	548.28
4	CITIBANK, N.A.	4,110.85	0.00	981.84
5	CITIBANK, N.A.	2,071.74	0.00	494.81
6	HYUNDAI CAPITAL AMERICA DBA	3,581.83	0.00	855.48
7	HYUNDAI CAPITAL AMERICA DBA	1,240.69	0.00	296.33
8	ATLAS ACQUISITIONS LLC	1,658.87	0.00	396.20

Total to be paid for timely general unsecured claims: \$ 8,183.54  
 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

