

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

In re: Bradberry, Rebecca Jean
Hardy

§ Case No. 19-00217
§
§
§

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 03/15/2019. The undersigned trustee was appointed on 03/15/2019.

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 \$ 60,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	24,274.32
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	2,475.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 33,250.68

The remaining funds are available for distribution.

¹The 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 09/27/2019 and the deadline for filing governmental claims was 09/27/2019. 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 \$6,126.25. 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 \$6,126.25, for a total compensation of \$6,126.25². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00².

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

Date: 12/15/2020

By: /s/ Thomas H. Fluharty
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

Exhibit A

Page: 1

Case No.: 19-00217

Case Name: Bradberry, Rebecca Jean

Trustee Name: (680230) Thomas H. Fluharty

Date Filed (f) or Converted (c): 03/15/2019 (f)

§ 341(a) Meeting Date: 04/10/2019

For Period Ending: 12/15/2020

Claims Bar Date: 09/27/2019

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	169 Grove St, Buckhannon, WV 26201, Upshur Co. Mr. Cooper holds lien.	105,000.00	0.00		0.00	FA
2	3401 Atlantic Ave, Virginia Beach, VA 23451-2854 timeshare in February.	500.00	0.00		0.00	FA
3	2011 Mazda 6 124,000 Miles. Ally Financial holds lien.	4,500.00	0.00		0.00	FA
4	2016 Chevrolet Silverado 1500 Ally Financial holds lien.	29,000.00	0.00		0.00	FA
5	2017 Forest River Camping Trailer. Citizens Bank of WV holds lien.	14,500.00	0.00		0.00	FA
6	Household goods: range, refrigerator, washer & dryer, freezer, microwave, table & chairs, livingroom furniture, 3 bedrooms furniture, push mower, old riding mower, tiller.	1,500.00	0.00		0.00	FA
7	3 TVs, 2 DVD players, Blu-ray, Laptop	600.00	0.00		0.00	FA
8	2 Rifles	300.00	0.00		0.00	FA
9	Assorted clothing	30.00	0.00		0.00	FA
10	Costume & Wedding jewelry	900.00	0.00		0.00	FA
11	2 Cats & 1 Dog	5.00	0.00		0.00	FA
12	Cash	75.00	0.00		0.00	FA
13	Checking Account: First Federal Greene County	50.00	0.00		0.00	FA
14	Checking Account: 1/2 Undivided Int. Chase Bank	1.00	0.00		0.00	FA
15	Retirement Account: TSP from work	50,000.00	0.00		0.00	FA
16	Possible tax refund: Federal	6,000.00	0.00		0.00	FA
17	Possible tax refund: State	500.00	0.00		0.00	FA
18	Harrasment Suit (attorney is Maria Hughes, Charleston, WV	20,000.00	17,525.00		60,000.00	FA
18	Assets Totals (Excluding unknown values)	\$233,461.00	\$17,525.00		\$60,000.00	\$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit A
Page: 2

Case No.: 19-00217

Case Name: Bradberry, Rebecca Jean

For Period Ending: 12/15/2020

Trustee Name: (680230) Thomas H. Fluharty

Date Filed (f) or Converted (c): 03/15/2019 (f)

§ 341(a) Meeting Date: 04/10/2019

Claims Bar Date: 09/27/2019

Major Activities Affecting Case Closing:

12-15-2020: emailed TFR to UST for review.

12-14-2020: drafted distribution for final report.

10-7-2020: received settlement agreement, revise motion to compromise.

6-17-2020: drafted motion to compromise - will collect funds & do final report.

6-16-2020: reviewed & imported claims

7-23-19: TC Hansberry, he spoke w/client & will handle case for Trustee. // OC Betty - do motion employ atty.

7-2-19: TC Matt Hansberry re: handling potential case. / TC Clagett, have client call Hansberry.

6-28-19: attn to corresp from M. Hughes, she has resigned from handling case.

6-26 & 27-19: TC - Marie Hughes, attorney handling harrassment case. Lawsuit has not been filed / investigation was done by Arch Coal, completed / talks will take place around week of 28th on possible settlement. Will employ her to handle case.

potential lawsuit against Arch Coal
employ attorney to handle case.

Initial Projected Date Of Final Report (TFR): 04/30/2020

Current Projected Date Of Final Report (TFR): 12/15/2020 (Actual)

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 19-00217

Trustee Name: Thomas H. Fluharty (680230)

Case Name: Bradberry, Rebecca Jean

Bank Name: Metropolitan Commercial Bank

Taxpayer ID #: **-***2565

Account #: *****7061 Checking

For Period Ending: 12/15/2020

Blanket Bond (per case limit): \$3,000,000.00

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
12/01/20	{18}	Arch Resources	gross settlement amount of civil action	1129-000	60,000.00		60,000.00
12/03/20	101	Matthew B. Hansberry, Esquire	Special Counsel fees and costs			24,274.32	35,725.68
		Matthew B. Hansberry	Special Counsel fees \$24,000.00	3210-600			
		Matthew B. Hansberry	Special Counsel expenses \$274.32	3220-610			
12/03/20	102	Rebecca Jean Bradberry	Debtor's Exemption	8100-002		! 2,475.00	33,250.68

COLUMN TOTALS	60,000.00	26,749.32	\$33,250.68
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	60,000.00	26,749.32	
Less: Payments to Debtors		2,475.00	
NET Receipts / Disbursements	\$60,000.00	\$24,274.32	

Form 2

Cash Receipts And Disbursements Record

Case No.: 19-00217

Case Name: Bradberry, Rebecca Jean

Taxpayer ID #: **-***2565

For Period Ending: 12/15/2020

Trustee Name: Thomas H. Fluharty (680230)

Bank Name: Metropolitan Commercial Bank

Account #: *****7061 Checking

Blanket Bond (per case limit): \$3,000,000.00

Separate Bond (if applicable): N/A

Net Receipts:	\$60,000.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$2,475.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$57,525.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****7061 Checking	\$60,000.00	\$24,274.32	\$33,250.68
	\$60,000.00	\$24,274.32	\$33,250.68

Exhibit C Claims Register

Case: 19-00217 REBECCA J. BRADBERRY

Claims Bar Date: 9/27/19 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Thomas H. Fluharty 408 Lee Avenue Clarksburg, WV 26301	Admin Ch. 7 12/14/20		\$ 6,126.25 \$ 6,126.25	\$0.00	\$6,126.25
	<2100-00 Trustee Compensation>, 200					
	Matthew B. Hansberry	Admin Ch. 7 12/03/20		\$ 24,000.00 \$ 24,000.00	\$24,000.00	\$0.00
	<3210-60 Special Counsel for Trustee Fees>, 200					
	Matthew B. Hansberry	Admin Ch. 7 12/03/20		\$ 274.32 \$ 274.32	\$274.32	\$0.00
	<3220-61 Special Counsel for Trustee Expenses>, 200					
1	Discover Bank Discover Products, Inc. P.O. Box 3025 New Albany,, OH 43054-3025	Unsecured 07/11/19		\$ 11,077.79 \$ 11,077.79	\$0.00	\$ 11,077.79
	<7100-00 Section 726(a)(2) General Unsecured Claims>, 610					
11	Discover Bank Discover Products, Inc. P.O. Box 3025 New Albany,, OH 43054-3025	Unsecured 12/14/20		\$ 162.00 \$ 162.00	\$0.00	\$ 162.00
	<7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640					

Exhibit C Claims Register

Case: 19-00217 REBECCA J. BRADBERRY

Claims Bar Date: 9/27/19 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
2	Capital One Bank (USA), N.A. by American InfoSource Post Office Box 71083 Charlotte,, NC 28272-1083 <7100-00 Section 726(a)(2) General Unsecured Claims>, 610	Unsecured 07/11/19	MEMO: HSBC Bank Nevada N	\$ 2,508.52 \$ 2,508.52	\$0.00	\$2,508.52
2I	Capital One Bank (USA), N.A. by American InfoSource Post Office Box 71083 Charlotte,, NC 28272-1083 <7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640	Unsecured 12/14/20		\$ 36.68 \$ 36.68	\$0.00	\$36.68
3	Capital One Bank (USA), N.A. by American InfoSource Post Office Box 71083 Charlotte,, NC 28272-1083 <7100-00 Section 726(a)(2) General Unsecured Claims>, 610	Unsecured 07/11/19		\$ 4,989.21 \$ 4,989.21	\$0.00	\$4,989.21
3I	Capital One Bank (USA), N.A. by American InfoSource Post Office Box 71083 Charlotte,, NC 28272-1083 <7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640	Unsecured 12/14/20		\$ 72.96 \$ 72.96	\$0.00	\$72.96

Exhibit C Claims Register

Case: 19-00217 REBECCA J. BRADBERRY

Claims Bar Date: 9/27/19 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
4	U.S. Department of Education c/o FedLoan Servicing Post Office Box 790234 St. Louis,, MO 63179	Unsecured 07/11/19		\$ 7,982.22 \$ 7,982.22	\$0.00	\$7,982.22
<7100-00 Section 726(a)(2) General Unsecured Claims>, 610						
4I	U.S. Department of Education c/o FedLoan Servicing Post Office Box 790234 St. Louis,, MO 63179	Unsecured 12/14/20		\$ 116.73 \$ 116.73	\$0.00	\$ 116.73
<7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640						
5	Capital One, N.A. c/o Becket and Lee, LLP Post Office Box 3001 Malvern,, PA 19355-0701	Unsecured 09/04/19	MEMO: Kohl's	\$ 175.75 \$ 175.75	\$0.00	\$ 175.75
<7100-00 Section 726(a)(2) General Unsecured Claims>, 610						
5I	Capital One, N.A. c/o Becket and Lee, LLP Post Office Box 3001 Malvern,, PA 19355-0701	Unsecured 12/14/20		\$ 2.57 \$ 2.57	\$0.00	\$2.57
<7990-00 Surplus Case Interest on Unsecured Claims (including priority)>, 640						

**Exhibit C
Claims Register**

Case: 19-00217 REBECCA J. BRADBERRY

Claims Bar Date: 9/27/19 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filled/ Allowed	Paid to Date	Claim Balance
6	Rebecca Jean Bradberry 169 Grove Street Buckhannon, WV 26201-3429 <8100-00 Exemptions>, 100	Secured 12/03/20		\$ 2,475.00 \$ 2,475.00	\$2,475.00	\$0.00

Case Total: \$26,749.32 \$33,250.68

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 19-00217
 Case Name: REBECCA J. BRADBERRY
 Trustee Name: Thomas H. Fluharty

Balance on hand: \$ 33,250.68

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Rebecca Jean Bradberry	2,475.00	2,475.00	2,475.00	0.00

Total to be paid to secured creditors: \$ 0.00
 Remaining balance: \$ 33,250.68

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 - Thomas H. Fluharty	6,126.25	0.00	6,126.25
Special Counsel for Trustee Fees - Matthew B. Hansberry	24,000.00	24,000.00	0.00
Special Counsel for Trustee Expenses - Matthew B. Hansberry	274.32	274.32	0.00

Total to be paid for chapter 7 administrative expenses: \$ 6,126.25
 Remaining balance: \$ 27,124.43

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: \$ 27,124.43

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: \$ 27,124.43

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 \$26,733.49 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 100.0 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	11,077.79	0.00	11,077.79
2	Capital One Bank (USA), N.A.	2,508.52	0.00	2,508.52
3	Capital One Bank (USA), N.A.	4,989.21	0.00	4,989.21
4	U.S. Department of Education	7,982.22	0.00	7,982.22
5	Capital One, N.A.	175.75	0.00	175.75

Total to be paid for timely general unsecured claims: \$ 26,733.49
 Remaining balance: \$ 390.94

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: \$ 390.94

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: \$ 390.94

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 2.52% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$390.94. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

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

RE: Bradberry, Rebecca Jean

Case No.: 19-00217

Debtor(s)

Chapter 7

**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 \$6,126.25 and reimbursement of expenses in the amount of \$0.00 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 \$ 57,525.00

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)

	\$ <u>2,500.00</u>	25% of First \$5,000	\$ <u>1,250.00</u>
Less	\$ <u>-5,000.00</u>	(\$1,250.00 Maximum)	
Balance	\$ <u>0.00</u>	10% of next \$45,000	\$ <u>4,500.00</u>
Less	\$ <u>-45,000.00</u>	(\$4,500.00 Maximum)	
Balance	\$ <u>0.00</u>	5% of next \$950,000	\$ <u>376.25</u>
Less	\$ <u>-950,000.00</u>	(\$47,500.00 Maximum)	
Balance	\$ <u>0.00</u>	3% of Balance	\$ <u>0.00</u>

TOTAL COMPENSATION REQUESTED \$ 6,126.25

TRUSTEE'S EXPENSES (ITEMIZED):

Premium on Trustee's bond	\$ <u>0.00</u>
Necessary travel (0 miles @ 0.0 cents/mile).....	\$ <u>0.00</u>
Necessary copies (1229 @ 15.0 cents/copy).....	\$ <u>0.00</u>
Postage	\$ <u>0.00</u>
Telephone charges.....	\$ <u>0.00</u>
Clerical/Secretarial staff (0.0 hrs @ \$0.00/hr)	\$ <u>0.00</u>
Paralegal Staff (0.0 hrs @ \$0.00/hr).....	\$ <u>0.00</u>
Supplies/Stationery.....	\$ <u>0.00</u>
Distribution.....	\$ <u>0.00</u>
Professional	\$ <u>0.00</u>

Other	\$	<u>0.00</u>
TOTAL EXPENSES CLAIMED	\$	<u>0.00</u>
TOTAL REQUESTED FEES AND EXPENSES	\$	<u>6,126.25</u>

WHEREFORE, the Trustee request this application be approved by the Court and that the Trustee be awarded \$6,126.25 as compensation and \$0.00 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: December 15, 2020

/s/ Thomas H. Fluharty
 Thomas H. Fluharty, Trustee
 WV Bar No.: 1231
 408 Lee Avenue
 Clarksburg, WV 26301
 (304) 624-7832