

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

In re: Stephen Blane Yost

§ Case No. 25-00156

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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 03/27/2025. The undersigned trustee was appointed on 03/27/2025.

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>24.01</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>9,975.99</u>

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 08/16/2025 and the deadline for filing governmental claims was 08/16/2025. 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 \$1,750.00². 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: 09/10/2025

By: 

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.: 25-00156

Case Name: Stephen Blane Yost

Trustee Name: (680230) Thomas H. Fluharty

Date Filed (f) or Converted (c): 03/27/2025 (f)

§ 341(a) Meeting Date: 04/25/2025

For Period Ending: 09/10/2025

Claims Bar Date: 08/16/2025

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 Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 residence on 3 acres in need of repairs 46 Haskell Lane, Morgantown, WV 26508, Monongalia County	250,000.00	13,796.00		0.00	FA
2 2018 Mitsubishi Outlander, 80,000 miles	10,000.00	0.00		0.00	FA
3 2020 Chevrolet Silverado, 115,000 miles	25,000.00	0.00		0.00	FA
4 2021 Chevrolet Silverado, 80,000 miles	20,000.00	10,569.00		9,000.00	FA
5 2023 John Deere 525	2,000.00	200.00		0.00	FA
6 2018 utility trailer	250.00	0.00		0.00	FA
7 2019 Polaris Ranger	10,000.00	900.00		0.00	FA
8 2020 Polaris RZR	12,500.00	1,250.00		0.00	FA
9 2014 John Deere 1025R	10,000.00	1,000.00		0.00	FA
10 household goods at residence	3,000.00	0.00		0.00	FA
11 electronics at residence	600.00	0.00		0.00	FA
12 baseball cards at residence	500.00	50.00		0.00	FA
13 sports equipment and tools at residence	2,900.00	290.00		0.00	FA
14 five guns at residence	700.00	60.00		1,000.00	FA
15 clothing at residence	300.00	0.00		0.00	FA
16 watches at residence	200.00	0.00		0.00	FA
17 two pet dogs at residence	0.00	0.00		0.00	FA
18 Cash	4.00	0.00		0.00	FA
19 Checking account: Clear Mountain Bank	470.00	0.00		0.00	FA
20 Checking account: Fairmont Federal Credit Union	1,450.00	0.00		0.00	FA
21 Savings account: American Heritage	250.00	0.00		0.00	FA
22 Savings account: Fairmont Federal Credit Union	6.00	0.00		0.00	FA
23 Savings account: PenFed Credit Union	5.00	0.00		0.00	FA
24 Other financial account: Cashapp	5.00	0.00		0.00	FA
25 Other financial account: Health Care FSA through employer	1,900.00	0.00		0.00	FA
26 Other financial account: Venmo	1.00	0.00		0.00	FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit A

Page: 2

Case No.: 25-00156

Case Name: Stephen Blane Yost

Trustee Name: (680230) Thomas H. Fluharty

Date Filed (f) or Converted (c): 03/27/2025 (f)

§ 341(a) Meeting Date: 04/25/2025

For Period Ending: 09/10/2025

Claims Bar Date: 08/16/2025

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
Ref. #						
27	stock with Stifel	980.00	0.00		0.00	FA
28	401(k) or similar plan: Fidelity 401(k)	68,843.00	0.00		0.00	FA
29	Pension plan: Drummond Pension	0.00	0.00		0.00	FA
30	term life policy through employer: four children	0.00	0.00		0.00	FA
30	Assets Totals (Excluding unknown values)	\$421,864.00	\$28,115.00		\$10,000.00	\$0.00

Major Activities Affecting Case Closing:

9-9-15: updated trustee timesheet; drafted order approve fees & trustee's compensation; TFR, NFR.
7-9-25: emailed atty order approving compromise; reply, he mailed check yesterday.
6-11-25: filed motion approve compromise
6-9-25: revised compromise.
6-2-25: drafted motion compromise.
5-22-25: C-Betty do motion compromise.
5-16-25: filed asset designation.
5-9-25: Trustee & debtor's counsel has resolved resolution on exemptions & prices on guns & truck'; designate.

Initial Projected Date Of Final Report (TFR): 10/31/2025

Current Projected Date Of Final Report (TFR): 10/31/2025

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 25-00156
Case Name: Stephen Blane Yost
Taxpayer ID #: **-***5450
For Period Ending: 09/10/2025

Trustee Name: Thomas H. Fluharty (680230)
Bank Name: TriState Capital Bank
Account #: *****9897 Checking
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
07/15/25		Johnson Law, PLLC	funds for non exempt assets		10,000.00		10,000.00
	{4}		non exempt equity \$9,000.00	1129-000			
	{14}		non exempt equity \$1,000.00	1129-000			
07/31/25		TriState Capital Bank	Bank and Technology Services Fees	2600-000		8.54	9,991.46
08/29/25		TriState Capital Bank	Bank and Technology Services Fees	2600-000		15.47	9,975.99

COLUMN TOTALS	10,000.00	24.01	\$9,975.99
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	10,000.00	24.01	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,000.00	\$24.01	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 25-00156
Case Name: Stephen Blane Yost
Taxpayer ID #: **_***5450
For Period Ending: 09/10/2025

Trustee Name: Thomas H. Fluharty (680230)
Bank Name: TriState Capital Bank
Account #: *****9897 Checking
Blanket Bond (per case limit): \$3,000,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$10,000.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$10,000.00

TOTAL - ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****9897 Checking	\$10,000.00	\$24.01	\$9,975.99
	\$10,000.00	\$24.01	\$9,975.99

Exhibit C

Claims Register

Case: 25-00156 Stephen Blane Yost

Claims Bar Date: 8/16/25 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 P.O. Box 187 Salem, WV 26426 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 08/14/25		\$ 1,750.00 \$ 1,750.00	\$0.00	\$1,750.00
1	Pulaski Community Hospital Resurgent Capital Services PO Box 1927 Greenville, SC 29602 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 05/20/25		\$ 601.20 \$ 601.20	\$0.00	\$601.20
2	Capital One, N.A., successor by merger to Discover P.O. Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 06/05/25		\$ 16,594.19 \$ 16,594.19	\$0.00	\$16,594.19
3P	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 <5800-00 Claims of Governmental Units - § 507(a)(8)>, 570	Priority Unsecured 06/16/25		\$ 38,189.33 \$ 38,189.33	\$0.00	\$38,189.33
3U	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 06/16/25		\$ 2,338.60 \$ 2,338.60	\$0.00	\$2,338.60

Exhibit C

Claims Register

Case: 25-00156 Stephen Blane Yost

Claims Bar Date: 8/16/25 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
4	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A., Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 07/23/25		\$ 1,379.14 \$ 1,379.14	\$0.00	\$1,379.14
5	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A., Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 07/23/25		\$ 3,235.96 \$ 3,235.96	\$0.00	\$3,235.96
6	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 07/29/25		\$ 12,509.42 \$ 12,509.42	\$0.00	\$12,509.42
7	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A., Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 07/30/25		\$ 12,090.96 \$ 12,090.96	\$0.00	\$12,090.96

Exhibit C
Claims Register

Case: 25-00156 Stephen Blane Yost

Claims Bar Date: 8/16/25 12:00

Claim #	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Acct#/ Memo/Journal	Amount Filed/ Allowed	Paid to Date	Claim Balance
8	Sheffield Financial, a division of Truist Bank PO Box 1847 Wilson, NC 27894-1847 <4210-00 Personal Property & Intangibles - Consensual Liens>, 100	Secured 08/06/25	2023 Big Tex dump trailer	\$ 3,542.41 \$ 0.00	\$0.00	\$0.00
9	Portfolio Recovery Associates, LLC POB 41067 Norfolk, VA 23541 <7100-00 General Unsecured - § 726(a)(2)>, 610	Unsecured 08/07/25		\$ 2,752.34 \$ 2,752.34	\$0.00	\$2,752.34
Case Total:					\$0.00	\$91,441.14

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 25-00156

Case Name: Stephen Blane Yost

Trustee Name: Thomas H. Fluharty

Balance on hand: \$ 9,975.99

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
8	Sheffield Financial, a division of Truist Bank	3,542.41	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 9,975.99

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	1,750.00	0.00	1,750.00

Total to be paid for chapter 7 administrative expenses: \$ 1,750.00Remaining balance: \$ 8,225.99

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: \$ 0.00Remaining balance: \$ 8,225.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$38,189.33 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
3P	Internal Revenue Service	38,189.33	0.00	8,225.99

Total to be paid for priority claims:	\$	8,225.99
Remaining balance:	\$	<u>0.00</u>

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 \$51,501.81 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 0.0 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	Pulaski Community Hospital	601.20	0.00	0.00
2	Capital One, N.A., successor by merger to Discover	16,594.19	0.00	0.00
3U	Internal Revenue Service	2,338.60	0.00	0.00
4	JPMorgan Chase Bank, N.A.	1,379.14	0.00	0.00
5	JPMorgan Chase Bank, N.A.	3,235.96	0.00	0.00
6	American Express National Bank	12,509.42	0.00	0.00
7	JPMorgan Chase Bank, N.A.	12,090.96	0.00	0.00
9	Portfolio Recovery Associates, LLC	2,752.34	0.00	0.00

Total to be paid for timely general unsecured claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>

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:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>

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