UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF WEST VIRGINIA WHEELING DIVISION

In re: MARKOS, SUSAN ANN	§	Case No. 5:18-BK-00364-FWV
	§	
	§	
Debtor(s)	§	

AMENDED 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 April 20, 2018. The undersigned trustee was appointed on April 20, 2018.
 - 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.**
- disposition of all property of the estate is attached as **Exhibit A.**4. The trustee realized the gross receipts of \$\frac{12,485.22}{2}\$

 Funds were disbursed in the following amounts:

 Payments made under an interim distribution \$\frac{1,840.00}{2}\$

 Administrative expenses \$\frac{655.00}{2}\$

 Bank service fees \$\frac{13.51}{2}\$

Bank service fees	13.51
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of $\frac{1}{2}$ \$ 9,976.71

The remaining funds are available for distribution.

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

¹ 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 10/26/2018 and the deadline for filing governmental claims was 10/26/2018. 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 \$1,998.52. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$625.00 as interim compensation and now requests the sum of \$1,373.52, for a total compensation of \$1,998.52. 2 In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$30.00 and now requests reimbursement for expenses of \$25.64, for total expenses of \$55.64 2

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

Date: 11/09/2020	By:/s/MARTIN P. SHEEHAN
	Trustee

 $\textbf{STATEMENT:} \ This \ Uniform \ Form \ is \ associated \ with \ an \ open \ bankruptcy \ case, \ therefore, \ Paperwork \ Reduction \ Act \ exemption \ 5 \ C.F.R. \ \S \ 1320.4(a)(2) \ applies.$

Form 1

Individual Estate Property Record and Report Asset Cases

Case Number: 5:18-BK-00364-FWV Trustee: (680060) MARTIN P. SHEEHAN

Case Name: MARKOS, SUSAN ANN Filed (f) or Converted (c): 04/20/18 (f)

§341(a) Meeting Date: 06/22/18

Period Ending: 11/09/20 Claims Bar Date: 10/26/18

	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 <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	25 S. WABASH STREET, WHEELING, WV 26003-0000, OH	50,000.00	2,289.19		0.00	FA
2	CHECKING: UNITED BANK	80.00	0.00		0.00	FA
3	SAVINGS: UNITED BANK	50.00	0.00		0.00	FA
4	CHECKING: UNITED BANK	4.00	0.00		0.00	FA
5	CHRISTMAS CLUB: UNITED BANK	150.00	0.00		0.00	FA
6	CHECKING: WESBANCO BANK JOINT WITH MOTHER	50.00	0.00		0.00	FA
7	HOUSEHOLD GOODS AND FURNISHINGS	980.00	0.00		0.00	FA
8	ELECTRONICS	220.00	0.00		0.00	FA
9	WEARING APPAREL	200.00	0.00		0.00	FA
10	JEWELRY	200.00	0.00		0.00	FA
11	SPORTS & HOBBY EQUIPMENT	70.00	0.00		0.00	FA
12	RET. OR PENSION ACCT.: 401 (K)	3,054.17	0.00		0.00	FA
13	2017 HYUNDAI ACCENT, 180 MILES, LOCATION: 25 S.	10,524.00	0.00		0.00	FA
14	TWO (2) CATS	2.00	0.00		0.00	FA
15	PREFERENCE PAYMENT	2,500.00	2,500.00		2,500.00	FA
16	FLOOD INSURANCE PROCEEDS (u)	9,985.22	9,985.22		9,985.22	FA
16	Assets Totals (Excluding unknown values)	\$78,069.39	\$14,774.41		\$12,485.22	\$0.00

Major Activities Affecting Case Closing:

8/11/20 -- Submitted TFR to UST for review

7/14/20 -- Funds received; waiting for check to clear then file ATFR

7/6/20 -- s/w debtor; she spoke with Eric. He indicated that check would be sent to the Trustee's address.

6/10/20 -- s/w Eric; has not received a response from Legal. Is putting in request to have check reissued to debtor. Will be put in the mail within 3-5 business days. Will contact debtor re: mailing address, as she has moved. KD -- s/w debtor and asked that she have the check mailed to Trustee's office address. KD to call the debtor back in 7 days to see if ins. company contacted her.

3/31/20 -- called assurant and s/w Eric. is sending request to Legal to see if payee can be changed; if not, will have check reissued to debtor immediately.

2/12/20 -- sent request to myfloodclaim@assurant.com for check to be reissued to trustee

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Form 1

Individual Estate Property Record and Report Asset Cases

Case Number: 5:18-BK-00364-FWV Trustee: (680060) MARTIN P. SHEEHAN

Case Name: MARKOS, SUSAN ANN Filed (f) or Converted (c): 04/20/18 (f)

§341(a) Meeting Date: 06/22/18

Period Ending: 11/09/20 Claims Bar Date: 10/26/18

1	2	3	4	5	6
Asset Description	Petition/	Estimated Net Value	Property	Sale/Funds	Asset Fully
(Scheduled And Unscheduled (u) Property)	Unscheduled	(Value Determined By Trustee,	<u>Abandoned</u>	Received by	Administered (FA)/
	Values	Less Liens, Exemptions,	OA=§554(a)	the Estate	Gross Value of
Ref. #		and Other Costs)			Remaining Assets

12/04/19 -- Case reopened

11/6/19 -- Motion to Reopen Chapter 7 Case filed by U.S. Trustee). Objections due by 11/29/2019

1/15/19 -- funds distributed; waiting for \$0 balance

12/13/18 -- TFR Approved and filed by UST; Objections Due 1/12/19

10/28/18 -- Submitted TFR to UST for review

8/23/18 -- Received preference payment funds; filed Notice of Withdrawal of Motion to Dimiss; awaiting claims bar date

7/25/18 -- filed Motion to Dismiss Case for Failure to Cooperate with Trustee re: address for preference demand letter; T/C to be held 8/28/18 @ 10 am

8/23/18 -- Received \$2500 ppref payment from Crystal Crum

Initial Projected Date Of Final Report (TFR): June 30, 2018 Current Projected Date Of Final Report (TFR): August 11, 2020 (Actual)

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Form 2 Cash Receipts And Disbursements Record

 Case Number:
 5:18-BK-00364-FWV
 Trustee:
 MARTIN P. SHEEHAN (680060)

Case Name:MARKOS, SUSAN ANNBank Name:Mechanics Bank

Account: ******1466 - Checking Account

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

Period Ending: 11/09/20 Separate Bond: N/A

Taxpayer ID #: **-***1455

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
08/26/18	{15}	Crystal Crum	PREFERENCE PAYMENT RETURN	1141-000	2,500.00		2,500.00
09/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	2,495.00
01/15/19	101	MARTIN P. SHEEHAN	Dividend paid 100.00% on \$625.00, Trustee Compensation; Reference:	2100-000		625.00	1,870.00
01/15/19	102	MARTIN P. SHEEHAN	Dividend paid 100.00% on \$30.00, Trustee Expenses; Reference:	2200-000		30.00	1,840.00
01/15/19	103	THE HUNTINGTON NATIONAL BANK	Dividend paid 4.19% on \$4,548.43; Claim# 1; Filed: \$4,548.43; Reference:	7100-000		190.75	1,649.25
01/15/19	104	DISCOVER BANK	Dividend paid 4.19% on \$12,658.78; Claim# 2; Filed: \$12,658.78; Reference:	7100-000		530.88	1,118.37
01/15/19	105	FIRST NATIONAL BANK OF OMAHA	Dividend paid 4.19% on \$3,731.81; Claim# 3; Filed: \$3,731.81; Reference:	7100-000		156.50	961.87
01/15/19	106	EDWARD K. CHIU, MD	Dividend paid 4.19% on \$134.00; Claim# 4; Filed: \$134.00; Reference:	7100-000		5.62	956.25
01/15/19	107	CAPITAL ONE BANK (USA), N.A.	Dividend paid 4.19% on \$4,683.94; Claim# 5; Filed: \$4,683.94; Reference:	7100-000		196.43	759.82
01/15/19	108	CAPITAL ONE BANK (USA), N.A.	Dividend paid 4.19% on \$4,641.34; Claim# 6; Filed: \$4,641.34; Reference:	7100-000		194.65	565.17
01/15/19	109	PYOD, LLC	Dividend paid 4.19% on \$3,642.78; Claim# 7; Filed: \$3,642.78; Reference:	7100-000		152.77	412.40
01/15/19	110	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	Dividend paid 4.19% on \$2,910.54; Claim# 8; Filed: \$2,910.54; Reference:	7100-000		122.06	290.34
01/15/19	111	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	Dividend paid 4.19% on \$4,590.62; Claim# 9; Filed: \$4,590.62; Reference:	7100-000		192.52	97.82
01/15/19	112	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	Dividend paid 4.19% on \$895.65; Claim# 10; Filed: \$895.65; Reference:	7100-000		37.56	60.26
01/15/19	113	CITIBANK, N.A.	Dividend paid 4.19% on \$979.08; Claim# 11; Filed: \$979.08; Reference:	7100-000		41.06	19.20
01/15/19	114	HYUNDAI LEASE TITLING TRUST	Dividend paid 4.19% on \$457.81; Claim# 12; Filed: \$457.81; Reference:	7100-000		19.20	0.00

 ACCOUNT TOTALS
 2,500.00
 2,500.00
 \$0.00

 Less: Bank Transfers
 0.00
 0.00

 Subtotal
 2,500.00
 2,500.00

 Less: Payments to Debtors
 0.00

 NET Receipts / Disbursements
 \$2,500.00

 \$2,500.00
 \$2,500.00

§ Asset reference(s) Printed: 11/09/2020 12:33 PM V.20.24

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Form 2 Cash Receipts And Disbursements Record

Case Number: 5:18-BK-00364-FWV **Case Name:** MARKOS, SUSAN ANN

Trustee: MARTIN P. SHEEHAN (680060)

Bank Name: Metropolitan Commercial Bank **Account:** ******5746 - Checking Account

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

Separate Bond: N/A

Taxpayer ID #: **-***1455 **Period Ending:** 11/09/20

1	2	3	4		5	6	7
Trans.	{Ref#} /	Daid To / Dessived From	Description of Transcrition	T Cada	Receipts	Disbursements	os
Date	Check #	Paid To / Received From	Description of Transaction	T-Code	\$	\$	Account Balance
07/14/20	{16}	American Bankers Insurance Co	Insurance Claim Funds	1290-000	9,985.22		9,985.22
07/31/20		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		8.51	9,976.71

 ACCOUNT TOTALS
 9,985.22
 8.51
 \$9,976.71

 Less: Bank Transfers
 0.00
 0.00

 Subtotal
 9,985.22
 8.51

 Less: Payments to Debtors
 0.00

 NET Receipts / Disbursements
 \$9,985.22
 \$8.51

§ Asset reference(s) Printed: 11/09/2020 12:33 PM V.20.24

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Cash Receipts And Disbursements Record

Case Number: 5:18-BK-00364-FWV

MARKOS, SUSAN ANN

Trustee: MARTIN P. SHEEHAN (680060)

Bank Name: Mechanics Bank

Account: ******1467 - Checking Account

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

Separate Bond: N/A

Taxpayer ID #: **-***1455 **Period Ending:** 11/09/20

Case Name:

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
07/14/20	{16}	American Bankers Insurance Co	Insurance Claim Funds	1290-000	9,985.22		9,985.22
07/14/20	{16}	American Bankers Insurance Co	Reversed Deposit 100001 1 Insurance Claim Funds	1290-000	-9,985.22		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.0
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****1466	2,500.00	2,500.00	0.00
Checking # *****5746	9,985.22	8.51	9,976.71
Checking # ******1467	0.00	0.00	0.00
	\$12,485.22	\$2,508.51	\$9,976.71

§ Asset reference(s) Printed: 11/09/2020 12:33 PM V.20.24

EXHIBIT C ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: October 26, 2018

Case Number:5:18-BK-00364-FWVPage: 1Date: November 9, 2020Debtor Name:MARKOS, SUSAN ANNTime: 12:33:20 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 41 FIFTEENTH STREET WHEELING, WV 26003-2941	Admin Ch. 7		\$1,998.52	\$625.00	1,373.52
200	MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 41 FIFTEENTH STREET WHEELING, WV 26003-2941	Admin Ch. 7		\$55.64	\$30.00	25.64
1 610	THE HUNTINGTON NATIONAL BANK P O BOX 89424 CLEVELAND, OH 44101-8539	Unsecured		\$4,548.43	\$190.75	4,357.68
610	DISCOVER BANK DISCOVER PRODUCT INC PO BOX 3025 NEW ALBANY, OH 43054	Unsecured		\$12,658.78	\$530.88	12,127.90
3 610	FIRST NATIONAL BANK OF OMAHA 1620 DODGE STREET, STOP CODE 3105 OMAHA, NE 68197	Unsecured		\$3,731.81	\$156.50	3,575.31
4 610	EDWARD K. CHIU, MD P.O. BOX 2049 WHEELING, WV 26003	Unsecured		\$134.00	\$5.62	128.38
5 610	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$4,683.94	\$196.43	4,487.51
6 610	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$4,641.34	\$194.65	4,446.69
7 610	PYOD, LLC RESURGENT CAPITAL SERVICES P.O. BOX 19008 GREENVILLE, SC 29602	Unsecured		\$3,642.78	\$152.77	3,490.01
8 610	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF SYNCHRONY BANK RESURGENT CAPITAL SERVICES,PO BOX GREENVILLE, SC 29602	Unsecured		\$2,910.54	\$122.06	2,788.48
9 610	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF SYNCHRONY BANK RESURGENT CAPITAL SERVICES,PO BOX GREENVILLE, SC 29602	Unsecured		\$4,590.62	\$192.52	4,398.10
10 610	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF SYNCHRONY BANK RESURGENT CAPITAL SERVICES,PO BOX GREENVILLE, SC 29602	Unsecured		\$895.65	\$37.56	858.09

EXHIBIT C ANALYSIS OF CLAIMS REGISTER

Case Number: 5:18-BK-00364-FWV

Page: 2 Date: November 9, 2020

Claims Bar Date: October 26, 2018

Debtor Name: MARKOS, SUSAN ANN

Time: 12:33:20 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
11	CITIBANK, N.A.	Unsecured		\$979.08	\$41.06	938.02
610	CITIBANK, N.A.					
	701 EAST 60TH STREET NORTH					
	SIOUX FALLS, SD 57117					
12	HYUNDAI LEASE TITLING TRUST	Unsecured		\$457.81	\$19.20	438.61
610	PO BOX 20809					
	FOUNTAIN VALLEY, CA 92728					
<< Totals	\$>>			45,928.94	2,495.00	43,433 <u>.</u> 94

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 5:18-BK-00364-FWV Case Name: MARKOS, SUSAN ANN Trustee Name: MARTIN P. SHEEHAN

Balance on hand:

9,976.71

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	•	-
		None			

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 9.976.71

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	*
Trustee, Fees - MARTIN P. SHEEHAN	1,998.52	625.00	1,373.52
Trustee, Expenses - MARTIN P. SHEEHAN	55.64	30.00	25.64

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

Reason/Applicant	Total Requested	Interim Payments to Date	*
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00 Remaining balance: \$ 8,577.55

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	•	*
	None			

Total to be paid for priority claims: \$\\ 0.00\$

Remaining balance: \$\\ 8,577.55\$

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 \$43,874.78 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 23.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	*
1	THE HUNTINGTON NATIONAL BANK	4,548.43	190.75	889.22
2	DISCOVER BANK	12,658.78	530.88	2,474.80
3	FIRST NATIONAL BANK OF OMAHA	3,731.81	156.50	729.57
4	EDWARD K. CHIU, MD	134.00	5.62	26.20
5	CAPITAL ONE BANK (USA), N.A.	4,683.94	196.43	915.72
6	CAPITAL ONE BANK (USA), N.A.	4,641.34	194.65	907.38
7	PYOD, LLC	3,642.78	152.77	712.17
8	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	2,910.54	122.06	569.01
9	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	4,590.62	192.52	897.47
10	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	895.65	37.56	175.10
11	CITIBANK, N.A.	979.08	41.06	191.41
12	HYUNDAI LEASE TITLING TRUST	457.81	19.20	89.50

Total to be paid for timely general unsecured claims: \$ 8,577.55

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:

	The day are general (undeclared) claims are as terrely.				
Claim No	Claimant	Allowed Amount of Claim	•	-	
		None			
	Total to be	paid for tardy general unsecured claims	s: \$	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	•	*
		None			
			. 1 6 1 1		

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Printed: 08/11/20 01:04 PM Trustee's Compensation

Debtor: MARKOS, SUSAN ANN Case: 18-00364

Total disbursements to oth	ner than the debtor are:	12,485.22
	, compensation is computed as follows:	,
25% of First \$5,000	5,000.00 =	1,250.00
10% of Next \$45,000	7,485.22 =	748.52
5% of Next \$950,000	,	0.00
3% of Balance	0.00 =	0.00
	Calculated Total Compensation:	\$1,998.52
	Plus Adjustment:	0.00
	Total Compensation:	\$1,998.52
	Less Previously Paid:	625.00
	Total Compensation Requested:	\$1,373.52
ustee Expenses		
Premium on Trustee's Bor	nd	0.00
Travel	0.0 miles at 0.0 cents per mile	0.00
Copies	0 copies at 0.0 cents per copy	0.00
Postage		5.64
Telephone Charges		0.00
Clerical / Secretarial	0.00 hours at 0.00 dollars per hour	0.00
Paralegal Assistance	0.00 hours at 0.00 dollars per hour	0.00
Supplies / Stationery		20.00
Distribution Expenses		30.00
Professional Expenses		0.00
Other Expenses		0.00
Other Expenses 2		0.00
	Subtotal Expenses:	\$55.64
	Plus Adjustment:	0.00
	Total Expenses:	\$55.64
	Less Previously Paid: Total Expenses Requested:	30.00 \$25.6 4

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 \$1,373.52 as compensation and \$25.64 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: 08/11/20 Signed: /s/ MARTIN P. SHEEHAN

MARTIN P. SHEEHAN BANKRUPTCY TRUSTEE 1 COMMUNITY STREET, SUITE 200 WHEELING, WV 26003