

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

In re:	§	Case No. 2:22-BK-00467
	§	
TRACEY JO POE	§	
	§	
	§	
Debtor	§	

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 10/31/2022. The undersigned trustee was appointed on 10/31/2022.
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 \$11,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	_____	\$0.00
Administrative expenses	_____	\$0.00
Bank service fees	_____	\$0.00
Other Payments to creditors	_____	\$0.00
Non-estate funds paid to 3 rd Parties	_____	\$0.00
Exemptions paid to the debtor	_____	\$0.00
Other payments to the debtor	_____	\$0.00
 Leaving a balance on hand of ¹	 _____	 \$11,500.00

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 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 04/23/2023 and the deadline for filing government claims was 04/23/2023. 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 \$1,900.00. 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 \$1,900.00, for a total compensation of \$1,900.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$6.57, for total expenses of \$6.57.

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

Date: 08/16/2023

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.

² 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**

Page No: 1

Exhibit A

Case No.: 22-00467-DLB
Case Name: POE, TRACEY JO
For the Period Ending: 8/16/2023

Trustee Name: Aaron C. Amore
Date Filed (f) or Converted (c): 10/31/2022 (f)
§341(a) Meeting Date: 12/29/2022
Claims Bar Date: 04/23/2023

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
Ref. #					
1	8.09 acres of land located in Lost River District, Hardy County, West Virginia. Land contains a 1996 Deerfield 1500 sq ft modular home and a storage shed. Jointly dedeed in the names of Timothy L. Poe and Tracey J. Poe. Debtors share of equity / exemption on \$28,197.94 is \$14,098.97. Mathias WV, Hardy 26812-0000	\$39,900.00	\$14,098.97	\$11,500.00	FA
Asset Notes: The lien from Summit Community Bank is not secured by the Debtor's property and property is dedeed solely in the Debtor's name per deed recorded in 2005. Therefore there is unexemptable equity in the property. Trustee filed a motion to compromise the estate's interest in the property for \$11,500 on 7/21/23 and an Order approving the compromise was entered on 8/16/23. Funds were received from the Debtor on 7/31/23.					
2	Make: Toyota Model: Rav 4 Year: 2018 Mileage: 35,000	\$23,000.00	\$0.00	\$0.00	FA
Asset Notes: Equity fully exempt.					
3	Living Room - Sofa, recliners, end table, TV, TV stand, computer desk, laptop, table and 2 chairs.	\$450.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
4	Dining Room - Table with 4 chairs and china hutch.	\$150.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
5	Kitchen - Stove, refrigerator, microwave, dishes, pots, pans, silverware, utensils and baking dishes.	\$1,000.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
6	Bathroom - Toiletries and hair dryer.	\$100.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
7	Bathroom - Toiletries, towels, wash cloths.	\$100.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
8	Bedroom - Bed, dresser, TV and clothing.	\$400.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
9	Bedroom - Toddler bed, TV, dresser, toys and clothing.	\$400.00	\$0.00	\$0.00	FA

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Page No: 2

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Claims Bar Date: 04/23/2023

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
Asset Notes: Fully exempt.					
Ref. #					
10	Bedroom - Chest freezer, desk, Christmas tree and decor.	\$150.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
11	Laundry Room - Washer and dryer.	\$200.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
12	Misc. costume jewelry	\$150.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
13	Animals - Cats (6), Dog (1) and fish (1). No cash value. Sentimental value only.	\$0.00	\$0.00	\$0.00	FA
Asset Notes: No value to estate.					
14	Health Aids - Stethoscope	\$10.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
15	Storage Shed - Push mower, swing set and garden tools. (Exemption value includes buiding)	\$1,500.00	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
16	Checking Account with Truist for Tracey J. Poe. Account number XXXXXXXXXXX144.	\$1,221.29	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
17	Savings Account with Truist for Tracey J. Poe. Account number XXXXXXXXXXX970.	\$1,333.02	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
18	Joint Savings Account for Tracey J. Poe and Elijah James Poe with Summit Community Bank. Account number XXXXXX048.	\$1,409.86	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
19	Pension with Sentara 403(b) and 401(a)	\$104,241.06	\$0.00	\$0.00	FA
Asset Notes: Fully exempt.					
20	Group Term Life Insurance Policy with New York Life through employer. \$60,000.00	\$0.00	\$0.00	\$0.00	FA
Asset Notes: No value to estate and policy is term.					

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Page No: 3

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Claims Bar Date: 04/23/2023

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
TOTALS (Excluding unknown value)					<u>Gross Value of Remaining Assets</u>
	<u>\$175,715.23</u>	<u>\$14,098.97</u>		<u>\$11,500.00</u>	<u>\$0.00</u>

Major Activities affecting case closing:
01/20/2023

MAN

Initial Projected Date Of Final Report (TFR): 12/31/2023

Current Projected Date Of Final Report (TFR): 12/31/2023

/s/ AARON C. AMORE

AARON C. AMORE

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Page No: 1

Exhibit B

Case No. 22-00467-DLB
Case Name: POE, TRACEY JO
Primary Taxpayer ID #: **_***3151
Co-Debtor Taxpayer ID #:
For Period Beginning: 10/31/2022
For Period Ending: 8/16/2023

Trustee Name: Aaron C. Amore
Bank Name: PINNACLE BANK
Checking Acct #: *****0082
Account Title:
Blanket bond (per case limit): \$3,000,000.00
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
07/31/2023	(1)	Tracey J. Poe	Debtor purchae of excess equity in real estate	1110-000	\$11,500.00		\$11,500.00
TOTALS:					\$11,500.00	\$0.00	\$11,500.00
Less: Bank transfers/CDs					\$0.00	\$0.00	
Subtotal					\$11,500.00	\$0.00	
Less: Payments to debtors					\$0.00	\$0.00	
Net					\$11,500.00	\$0.00	

For the period of 10/31/2022 to 8/16/2023

Total Compensable Receipts: \$11,500.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$11,500.00
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 07/24/2023 to 8/16/2023

Total Compensable Receipts: \$11,500.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$11,500.00
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

Page No: 2

Exhibit B

Case No. 22-00467-DLB
 Case Name: POE, TRACEY JO
 Primary Taxpayer ID #: **_***3151
 Co-Debtor Taxpayer ID #:
 For Period Beginning: 10/31/2022
 For Period Ending: 8/16/2023

Trustee Name: Aaron C. Amore
 Bank Name: PINNACLE BANK
 Checking Acct #: *****0082
 Account Title:
 Blanket bond (per case limit): \$3,000,000.00
 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

TOTAL - ALL ACCOUNTS

NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
\$11,500.00	\$0.00	\$11,500.00

For the period of 10/31/2022 to 8/16/2023

Total Compensable Receipts: \$11,500.00
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$11,500.00
 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 10/31/2022 to 8/16/2023

Total Compensable Receipts: \$11,500.00
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$11,500.00
 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

Page No: 1

Exhibit C

Case No. 22-00467-DLB
Case Name: POE, TRACEY JO
Claims Bar Date: 04/23/2023

Trustee Name: Aaron C. Amore
Date: 8/16/2023

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	07/18/2023	Trustee Expenses	Allowed	2200-000	\$0.00	\$6.57	\$6.57	\$0.00	\$0.00	\$0.00	\$6.57
	AARON C. AMORE P.O. Box 386 Charles Town WV 25414	08/16/2023	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,900.00	\$1,900.00	\$0.00	\$0.00	\$0.00	\$1,900.00
1	DISCOVER BANK DISCOVER PRODUCTS INC PO Box 3025 New Albany OH 43054-3025	01/26/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$5,019.63	\$5,019.63	\$0.00	\$0.00	\$0.00	\$5,019.63
2	DISCOVER PERSONAL LOANS PO Box 30954 Salt Lake City UT 84130	02/06/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,843.09	\$4,843.09	\$0.00	\$0.00	\$0.00	\$4,843.09
Claim Notes: (2-1) Personal Loan												
3	CITIBANK, N.A. 5800 S Corporate Pl Sioux Falls SD 57108-5027	02/06/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,117.60	\$4,117.60	\$0.00	\$0.00	\$0.00	\$4,117.60
Claim Notes: (3-1) Money Loaned												
4	CITIBANK, N.A. 5800 S Corporate Pl Sioux Falls SD 57108-5027	02/06/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,968.14	\$2,968.14	\$0.00	\$0.00	\$0.00	\$2,968.14
Claim Notes: (4-1) Money Loaned												
5	JPMORGAN CHASE BANK, N.A. s/b/m/t Chase Bank USA, N.A. c/o National Bankruptcy Services, LLC P.O. Box 9013 Addison TX 75001	02/15/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,859.70	\$3,859.70	\$0.00	\$0.00	\$0.00	\$3,859.70
6	JEFFERSON CAPITAL SYSTEMS LLC Po Box 7999 Saint Cloud MN 56302-9617	04/21/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,773.49	\$1,773.49	\$0.00	\$0.00	\$0.00	\$1,773.49
Claim Notes: (6-1) CREDIT CARD												

CLAIM ANALYSIS REPORT

Case No. 22-00467-DLB
 Case Name: POE, TRACEY JO
 Claims Bar Date: 04/23/2023

Trustee Name: Aaron C. Amore
 Date: 8/16/2023

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	
7	JEFFERSON CAPITAL SYSTEMS LLC Po Box 7999 Saint Cloud MN 56302-9617	04/21/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,631.10	\$3,631.10	\$0.00	\$0.00	\$0.00	\$3,631.10	
Claim Notes: (7-1) CREDIT CARD													
8	JEFFERSON CAPITAL SYSTEMS LLC Po Box 7999 Saint Cloud MN 56302-9617	04/21/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,312.69	\$3,312.69	\$0.00	\$0.00	\$0.00	\$3,312.69	
Claim Notes: (8-1) CREDIT CARD													
9	JEFFERSON CAPITAL SYSTEMS LLC Po Box 7999 Saint Cloud MN 56302-9617	04/21/2023	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,331.87	\$2,331.87	\$0.00	\$0.00	\$0.00	\$2,331.87	
Claim Notes: (9-1) CREDIT CARD													
								\$33,763.88	\$33,763.88	\$0.00	\$0.00	\$0.00	\$33,763.88

CLAIM ANALYSIS REPORT

Page No: 3

Exhibit C

Case No. 22-00467-DLB
Case Name: POE, TRACEY JO
Claims Bar Date: 04/23/2023

Trustee Name: Aaron C. Amore
Date: 8/16/2023

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$31,857.31	\$31,857.31	\$0.00	\$0.00	\$0.00	\$31,857.31
Trustee Compensation	\$1,900.00	\$1,900.00	\$0.00	\$0.00	\$0.00	\$1,900.00
Trustee Expenses	\$6.57	\$6.57	\$0.00	\$0.00	\$0.00	\$6.57

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 2:22-BK-00467
Case Name: TRACEY JO POE
Trustee Name: Aaron C. Amore

Balance on hand: \$11,500.00

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$11,500.00

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Aaron C. Amore, Trustee Fees	\$1,900.00	\$0.00	\$1,900.00
Aaron C. Amore, Trustee Expenses	\$6.57	\$0.00	\$6.57

Total to be paid for chapter 7 administrative expenses: \$1,906.57
Remaining balance: \$9,593.43

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$9,593.43

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: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$9,593.43

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 \$31,857.31 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 30.1 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	Discover Bank Discover Products Inc	\$5,019.63	\$0.00	\$1,511.60
2	Discover Personal Loans	\$4,843.09	\$0.00	\$1,458.44
3	Citibank, N.A.	\$4,117.60	\$0.00	\$1,239.96
4	Citibank, N.A.	\$2,968.14	\$0.00	\$893.82
5	JPMorgan Chase Bank, N.A.	\$3,859.70	\$0.00	\$1,162.30
6	Jefferson Capital Systems LLC	\$1,773.49	\$0.00	\$534.06
7	Jefferson Capital Systems LLC	\$3,631.10	\$0.00	\$1,093.46
8	Jefferson Capital Systems LLC	\$3,312.69	\$0.00	\$997.58
9	Jefferson Capital Systems LLC	\$2,331.87	\$0.00	\$702.21

Total to be paid to timely general unsecured claims: \$9,593.43
 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
ELKINS DIVISION**

IN RE: TRACEY JO POE Debtor.	CHAPTER 7 CASE NO. 2:22-BK-00467 HONORABLE David L Bissett
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**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 \$1,900.00 and reimbursement of expenses in the amount of \$6.57 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 \$11,500.00

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>\$11,500.00</u>	25% of first 5,000	<u>\$1,250.00</u>
Less	-5,000.00	(\$1250.00 Max)	
Balance	<u>\$6,500.00</u>	10% of next 45,000	<u>\$650.00</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 \$1,900.00

TRUSTEE EXPENSES (ITEMIZED):

Postage	1.00 @ \$0.63	<u>\$0.63</u>
Postage	9.00 @ \$0.66	<u>\$5.94</u>
TOTAL EXPENSES CLAIMED		<u>\$6.57</u>
TOTAL REQUESTED FEES AND EXPENSES		<u>\$1,906.57</u>

WHEREFORE, the Trustee request this application be approved by the Court and that the Trustee be awarded \$1,900.00 as compensation and \$6.57 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: August 16, 2023

/s/ Aaron C. Amore

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