

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

In re:	§	Case No. 3:21-BK-00100
	§	
MELODY ANNE WARD	§	
	§	
	§	
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 02/28/2021. The undersigned trustee was appointed on 02/28/2021.
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 gross receipts of \$8,000.00

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	 _____	 \$8,000.00

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 08/11/2021 and the deadline for filing government claims was 08/11/2021. 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 \$1,550.00. 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 \$1,550.00, for a total compensation of \$1,550.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$12.64, for total expenses of \$12.64.

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

Date: 12/22/2021

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**

Case No.: 21-00100-DLB
 Case Name: WARD, MELODY ANNE
 For the Period Ending: 12/22/2021

Trustee Name: Aaron C. Amore
 Date Filed (f) or Converted (c): 02/28/2021 (f)
 §341(a) Meeting Date: 04/29/2021
 Claims Bar Date: 08/11/2021

1	2	3	4	5	6	
Ref. #	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
1	480 Cashew Lane Gerrardstown WV 25420-0000	\$150,000.00	\$0.00		\$8,000.00	FA
Asset Notes: Pursuant to Order entered 7/7/21, Trustee has employed realtor NH and BK Global to secure a buyer with a guaranteed carve out for the estate from secured creditor. Property closed on 12/13/21 and Trustee received buyer premium of \$8,000 for the estate on 12/2021.						
2	1995 GMC Sonoma Mileage: 130,000 Other Information: Fair Condition	\$1,000.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
3	Misc. Household Goods & Furniture	\$2,500.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
4	Misc. Electronics	\$500.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
5	Misc. Clothing	\$100.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
6	Misc. Jewelry	\$100.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
7	(2) Dogs	\$2.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
8	Checking Account City National Bank	\$127.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
9	401k	Unknown	\$0.00		\$0.00	FA
Asset Notes: No value to the estate. Fully exempt.						
10	Estimated Tax Refund	\$1,200.00	\$0.00		\$0.00	FA
Asset Notes: Fully exempt.						
11	Eric Family Life Insurance John Ward	\$0.00	\$0.00		\$0.00	FA
Asset Notes: Term life insurance policy with no value to the estate.						
12	Eric Family Life Insurance John Ward	\$0.00	\$0.00		\$0.00	FA
Asset Notes: Term life insurance policy with no value to the estate.						
TOTALS (Excluding unknown value)		\$155,529.00	\$0.00		\$8,000.00	\$0.00

TOTALS (Excluding unknown value) **\$155,529.00** **\$0.00** **\$8,000.00** **\$0.00**

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

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Major Activities affecting case closing:
 05/04/2021 MAN

Initial Projected Date Of Final Report (TFR): 12/31/2021

Current Projected Date Of Final Report (TFR): 03/31/2022

/s/ AARON C. AMORE

AARON C. AMORE

FORM 2 CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 21-00100-DLB
 Case Name: WARD, MELODY ANNE
 Primary Taxpayer ID #: **_**9149
 Co-Debtor Taxpayer ID #:
 For Period Beginning: 2/28/2021
 For Period Ending: 12/22/2021

Trustee Name: Aaron C. Amore
 Bank Name: PINNACLE BANK
 Checking Acct #: *****0074
 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	Deposit \$	Disbursement \$	Balance
12/20/2021	(1)	Kay Casto & Cheney, PLLC	Buyer premium paid to Trustee at closing of Debtor's real property	\$8,000.00		\$8,000.00

TOTALS:
 Less: Bank transfers/CDs
 Subtotal
 Less: Payments to debtors
 Net

	\$8,000.00
	\$0.00
	\$8,000.00
	\$0.00
	\$8,000.00

For the period of 2/28/2021 to 12/22/2021

Total Compensable Receipts:	\$8,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$8,000.00
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 12/10/2021 to 12/22/2021

Total Compensable Receipts:	\$8,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$8,000.00
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

Case No. 21-00100-DLB
 Case Name: WARD, MELODY ANNE
 Primary Taxpayer ID #: **_***9149
 Co-Debtor Taxpayer ID #:
 For Period Beginning: 2/28/2021
 For Period Ending: 12/22/2021

Trustee Name: Aaron C. Amore
 Bank Name: PINNACLE BANK
 Checking Acct #: *****0074
 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	\$8,000.00
NET DISBURSE	\$0.00
ACCOUNT BALANCES	\$8,000.00

For the period of 2/28/2021 to 12/22/2021

Total Compensable Receipts: \$8,000.00
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$8,000.00
 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 02/28/2021 to 12/22/2021

Total Compensable Receipts: \$8,000.00
 Total Non-Compensable Receipts: \$0.00
 Total Comp/Non Comp Receipts: \$8,000.00
 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

Case No. 21-00100-DLB
 Case Name: WARD, MELODY ANNE
 Claims Bar Date: 08/11/2021

Trustee Name: Aaron C. Amore
 Date: 12/22/2021

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	06/15/2021	Trustee Expenses	Allowed	2200-000	\$0.00	\$12.64	\$12.64	\$0.00	\$0.00	\$0.00	\$12.64
	AARON C. AMORE P.O. Box 386 Charles Town WV 25414	12/20/2021	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,550.00	\$1,550.00	\$0.00	\$0.00	\$0.00	\$1,550.00
1	SHENANDOAH VALLEY ELECTRIC COOPERATIVE 3463 Valley Pike Winchester VA 22602	03/08/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$167.42	\$167.42	\$0.00	\$0.00	\$0.00	\$167.42
2	BERKELEY COUNTY FIRE BOARD 400 West Stephen Street, Suite 101 Martinsburg WV 25401	05/18/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$140.00	\$140.00	\$0.00	\$0.00	\$0.00	\$140.00

Claim Notes: (2-1) unsecured

3	AMERICREDIT FINANCIAL SERVICES, INC. dba GM Financial P O Box 183853 Arlington TX 76096	05/19/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$18,842.58	\$18,842.58	\$0.00	\$0.00	\$0.00	\$18,842.58
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Claim Notes: (3-1) unsecured - #0728

4	BANK OF CLARKE COUNTY Old Town Center 202 N. Loudoun Street Winchester VA 22601	06/04/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$953.52	\$953.52	\$0.00	\$0.00	\$0.00	\$953.52
5	CITY HOSPITAL, INC. c/o Edward L. Harman, Jr. 1 Medical Center Drive Box 8114 Morgantown WV 26506	06/10/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,130.99	\$2,130.99	\$0.00	\$0.00	\$0.00	\$2,130.99

Claim Notes: (5-1) unsecured - Services Performed

CLAIM ANALYSIS REPORT

Case No. 21-00100-DLB
 Case Name: WARD, MELODY ANNE
 Claims Bar Date: 08/11/2021

Trustee Name: Aaron C. Amore
 Date: 12/22/2021

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
6	US BANKRUPTCY COURT 1125 Chapline St. Wheeling WV 26003	11/04/2021	Clerk of the Court Costs (includes adversary and other filing fees)	Allowed	2700-000	\$0.00	\$181.00	\$181.00	\$0.00	\$0.00	\$0.00	\$181.00

Claim Notes: Deferred filing fee for motion to sell.

\$23,978.15 \$23,978.15 \$0.00 \$0.00 \$0.00 \$23,978.15

CLAIM ANALYSIS REPORT

Case No. 21-00100-DLB
 Case Name: WARD, MELODY ANNE
 Claims Bar Date: 08/11/2021

Trustee Name: Aaron C. Amore
 Date: 12/22/2021

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Clerk of the Court Costs (includes adversary and other filing fees)	\$181.00	\$181.00	\$0.00	\$0.00	\$0.00	\$181.00
General Unsecured § 726(a)(2)	\$22,234.51	\$22,234.51	\$0.00	\$0.00	\$0.00	\$22,234.51
Trustee Compensation	\$1,550.00	\$1,550.00	\$0.00	\$0.00	\$0.00	\$1,550.00
Trustee Expenses	\$12.64	\$12.64	\$0.00	\$0.00	\$0.00	\$12.64

TRUSTEE’S PROPOSED DISTRIBUTION

Case No.: 3:21-BK-00100
Case Name: MELODY ANNE WARD
Trustee Name: Aaron C. Amore

Balance on hand: \$8,000.00

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$8,000.00

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	\$1,550.00	\$0.00	\$1,550.00
Aaron C. Amore, Trustee Expenses	\$12.64	\$0.00	\$12.64
US Bankruptcy Court, Clerk of the Court Costs	\$181.00	\$0.00	\$181.00

Total to be paid for chapter 7 administrative expenses: \$1,743.64
Remaining balance: \$6,256.36

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: \$6,256.36

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: \$6,256.36

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 \$22,234.51 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 28.1 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	Shenandoah Valley Electric Cooperative	\$167.42	\$0.00	\$47.11
2	Berkeley County Fire Board	\$140.00	\$0.00	\$39.39
3	AmeriCredit Financial Services, Inc.	\$18,842.58	\$0.00	\$5,301.94
4	Bank of Clarke County	\$953.52	\$0.00	\$268.30
5	City Hospital, Inc.	\$2,130.99	\$0.00	\$599.62

Total to be paid to timely general unsecured claims: \$6,256.36
 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
MARTINSBURG DIVISION**

IN RE: MELODY ANNE WARD Debtor.	CHAPTER 7 CASE NO. 3:21-BK-00100 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 \$1,550.00 and reimbursement of expenses in the amount of \$12.64 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 \$8,000.00

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>\$8,000.00</u>	25% of first 5,000	<u>\$1,250.00</u>
Less	-5,000.00	(\$1250.00 Max)	
Balance	<u>\$3,000.00</u>	10% of next 45,000	<u>\$300.00</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 \$1,550.00

TRUSTEE EXPENSES (ITEMIZED):

Copies	3.00 @ \$0.25	\$0.75
Copies	8.00 @ \$0.25	\$2.00
Copies	15.00 @ \$0.25	\$3.75
Postage	1.00 @ \$0.55	\$0.55
Postage	2.00 @ \$0.58	\$1.16
Postage	6.00 @ \$0.58	\$3.48
Postage	1.00 @ \$0.95	\$0.95
TOTAL EXPENSES CLAIMED		\$12.64
TOTAL REQUESTED FEES AND EXPENSES		\$1,562.64

WHEREFORE, the Trustee request this application be approved by the Court and that the Trustee be awarded \$1,550.00 as compensation and \$12.64 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 22, 2021

/s/ Aaron C. Amore

Aaron C. Amore, Trustee

Chapter 7 Trustee

P.O. Box 386

Charles Town, WV 25414

Telephone: (304) 885-4111