

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION**

In re:

Linda Joseph

Debtor(s)

Case No. 17-21912-LMI

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy K. Neidich, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2017.
- 2) The plan was confirmed on 04/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/27/2021.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$252,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,002.08
Less amount refunded to debtor	\$111.26

NET RECEIPTS: **\$4,890.82**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,215.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$315.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,530.25**

Attorney fees paid and disclosed by debtor: \$1,435.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Avron Funding, LLC	Unsecured	NA	NA	NA	0.00	0.00
Bank of America, NA	Unsecured	NA	NA	NA	0.00	0.00
Cathy Edelman	Unsecured	4,000.00	NA	NA	0.00	0.00
City of North Miami	Unsecured	NA	NA	NA	0.00	0.00
Dept of Treasury	Unsecured	45,213.00	NA	NA	0.00	0.00
Dsnb Bloomingdales	Unsecured	505.00	NA	NA	0.00	0.00
Ert 163rd Street Mall, LLC	Unsecured	NA	NA	NA	0.00	0.00
FDIC successor in interest to	Unsecured	NA	NA	NA	0.00	0.00
JP Morgan Chase Bank , NA	Unsecured	NA	NA	NA	0.00	0.00
Mercy Noel	Unsecured	NA	NA	NA	0.00	0.00
Miami-Dade County Finance Dept.	Unsecured	NA	NA	NA	0.00	0.00
Miami-Dade County Tax Collector	Unsecured	NA	NA	NA	0.00	0.00
Navient	Unsecured	NA	NA	NA	0.00	0.00
State of Florida	Unsecured	NA	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS, INC (U	Unsecured	NA	0.00	13,710.73	615.78	0.00
US Department of Treasury	Unsecured	216,238.00	NA	NA	0.00	0.00
US Small Business Administration	Unsecured	NA	0.00	38,848.36	1,744.79	0.00
Usa Funds/sallie Mae Servicing	Unsecured	3,465.00	NA	NA	0.00	0.00
Usa Funds/sallie Mae Servicing	Unsecured	6,955.00	NA	NA	0.00	0.00
Usa Funds/sallie Mae Servicing	Unsecured	3,216.00	NA	NA	0.00	0.00
Wells Fargo Bank NA	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$52,559.09	\$2,360.57	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,530.25</u>	
Disbursements to Creditors	<u>\$2,360.57</u>	
TOTAL DISBURSEMENTS :		<u>\$4,890.82</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/31/2021

By: /s/ Nancy K. Neidich

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.