

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE**

In re: BORROWERSFIRST, INC.

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Case No. 18-11851- CSS

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that George L. Miller, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court
824 North Market St.
3rd Floor
Wilmington, DE 19801

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 12:45 PM on 12/08/2021 in Courtroom 6, 5th Floor, United States Courthouse Courthouse, 824 North Market St., Wilmington, DE 19801. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/29/2021

By: /s/ George L. Miller

Trustee

George L. Miller
1628 John F. Kennedy Blvd.
Suite 950
Philadelphia, PA 19103
(215) 561-0950

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE**

In re: BORROWERSFIRST, INC.

§ Case No. 18-11851- CSS
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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$	255,192.49
<i>and approved disbursements of:</i>	\$	145,698.39
<i>leaving a balance on hand of¹:</i>	\$	109,494.10

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
SVB	Silicon Valley Bank	106,899.43	106,899.43	106,899.43	0.00
123	Mississippi Department of Revenue Bankruptcy Section	726.10	0.00	0.00	0.00
148	Robert A. Casper	480,000.00	0.00	0.00	0.00
194s	Travis County c/o Kay D. Brock	26,767.54	0.00	0.00	0.00
195	SF Capital Investments, LP	24,985,700.10	0.00	0.00	0.00

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	109,494.10

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

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.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - George L. Miller	16,009.62	0.00	16,009.62
Trustee, Expenses - George L. Miller	698.38	0.00	698.38
Accountant for Trustee, Fees - Miller Coffey Tate LLP	56,198.40	17,648.00	38,550.40
Accountant for Trustee, Expenses - Miller Coffey Tate LLP	1,366.19	42.99	1,323.20
Attorney for Trustee Fees (Other Firm) - Ciardi Ciardi & Astin	24,771.50	13,493.00	11,278.50
Attorney for Trustee Expenses (Other Firm) - Ciardi Ciardi & Astin	118.60	17.85	100.75

Total to be paid for chapter 7 administrative expenses: \$ 67,960.85
 Remaining balance: \$ 41,533.25

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 41,533.25

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$32,540.45 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
76	CHARLES JORDAN	0.00	0.00	0.00
117P	Anh Ly	0.00	0.00	0.00
163P	Franchise Tax Board	2,595.34	0.00	2,595.34
180P	Tennessee Department of Revenue c/o Attorney General's Office	637.28	0.00	637.28
181	Kevin Freeman	0.00	0.00	0.00
183	Department of the Treasury Internal Revenue Service	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
185P	Ohio Department of Job & Family Services	357.02	0.00	357.02
190	Jose M. Perez	0.00	0.00	0.00
194p	Travis County c/o Kay D. Brock	26,767.54	0.00	26,767.54
202	Tennessee Department of Revenue	477.00	0.00	477.00
204P	Employment Development Department	0.00	0.00	0.00
206	State of New Jersey Division of Taxation	0.00	0.00	0.00
207P	New York State Department of Taxation and Finance	1,706.27	0.00	1,706.27

Total to be paid for priority claims: \$ 32,540.45
Remaining balance: \$ 8,992.80

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 \$2,882,946.49 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 0.3 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	MICHELLE ROCKYMORE	0.00	0.00	0.00
2	SAMMY CREACH	6,000.00	0.00	18.72
3	RUSSELL POINDEXTER	0.00	0.00	0.00
4	Vicki L. Ary	0.00	0.00	0.00
5	LaTjuana D. Herron	0.00	0.00	0.00
6	BETH BREDESEN	0.00	0.00	0.00
7	DLA Piper LLP US	0.00	0.00	0.00
8	WASON MILES	0.00	0.00	0.00
9	Vandell R Simpson	0.00	0.00	0.00
10	Sandra Kemp	3,300.00	0.00	10.29

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	CYNTHIA MARTIN	0.00	0.00	0.00
12	CHARLES DABEL	0.00	0.00	0.00
13	JEREMY GARLAND	0.00	0.00	0.00
14	MARINA FERNANDEZ	4,402.00	0.00	13.73
15	YVETTE CITIZEN	0.00	0.00	0.00
16	SHARON PRANIS	0.00	0.00	0.00
17	MICHAEL WALSH	17,800.00	0.00	55.52
18	JOHN CROWLEY	0.00	0.00	0.00
19	TRUDY SLOAN	0.00	0.00	0.00
20	LISA BANDIERA-WOETZEL	1,200.00	0.00	3.74
21	PETER WEED	8,000.00	0.00	24.95
22	ALLISON SEPULVADO	0.00	0.00	0.00
23	DIANE HAMPTON	0.00	0.00	0.00
24	Beth Hofstad	0.00	0.00	0.00
25	CathyAnne Dalena	0.00	0.00	0.00
26	JEANNETTE UMSTEAD	5,000.00	0.00	15.60
27	BRENDA THOMPSON	0.00	0.00	0.00
28	Eleana Cardenales	0.00	0.00	0.00
29	KENNITH GELADIN	0.00	0.00	0.00
30	MICHELLE CAROLAN	4,000.00	0.00	12.48
31	AUDREY BARR	0.00	0.00	0.00
32	JONATHAN DAVILA	0.00	0.00	0.00
33	ARNEL ESCALONA	0.00	0.00	0.00
34	Jose Carranza	0.00	0.00	0.00
35	ANTHONY HARRISON	0.00	0.00	0.00
36	JOHN RIEHLE	18,000.00	0.00	56.15
37	WILLIAM MARTINEZ	0.00	0.00	0.00
38	SANDRA RUSSELL	0.00	0.00	0.00
39	Martha J. Wine	0.00	0.00	0.00
40	CHARLES SNYDER	9,975.00	0.00	31.12
41	SANDRA STIMAGE	7,000.00	0.00	21.84
42	BECKY SHAW	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
43	SAL GAETA	0.00	0.00	0.00
44	ASA LOGUE	7,780.41	0.00	24.27
45	ANGELA MACIAS	0.00	0.00	0.00
46	ATIEF AWDA	14,500.00	0.00	45.23
47	SARA ANTON	0.00	0.00	0.00
48	SOFIA MOJICA	0.00	0.00	0.00
49	TIMOTHY ORR	0.00	0.00	0.00
50	Edward D. Niavez	5,000.00	0.00	15.60
51	William T. Terrell	1,300.00	0.00	4.06
52	Warfield Newman	4,593.00	0.00	14.33
53	Quality Roofing Supply	6,000.00	0.00	18.72
54	MARK ODELL	0.00	0.00	0.00
55	Natasha T. Williford	1,240.00	0.00	3.87
56	Camille L Yandel	10,020.96	0.00	31.26
57	PAUL ERICKSON	0.00	0.00	0.00
58	MICHAEL MOORE	3,500.00	0.00	10.92
59	Cristina Swann Rodriguez	0.00	0.00	0.00
60	SIMONE CUFFE	0.00	0.00	0.00
61	Luis A. Rodriguez Murillo	10,000.00	0.00	31.19
62	DEQUETTA BOYD	0.00	0.00	0.00
63	recruitAbility	7,604.17	0.00	23.72
64	MICHELE CORDEW	4,000.00	0.00	12.48
65	Steven Stump Sr	0.00	0.00	0.00
66	Michelle L. Morrow	12,327.42	0.00	38.45
67	DESIRAE HILL	0.00	0.00	0.00
68	ANUDRA PERSAD	8,000.00	0.00	24.95
69	KRISTIN PANTONE	0.00	0.00	0.00
70	Lawrence Harper III	21,318.00	0.00	66.50
71	William F. Doctor	100.00	0.00	0.31
72	Juan Castro	12,000.00	0.00	37.43
73	GARY LANG	0.00	0.00	0.00
74	Gayle L. Burger	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
75	MARCIA JOHNSON	15,750.00	0.00	49.13
77	Sylvain Gele	0.00	0.00	0.00
78	Mary Ellen McKenna	0.00	0.00	0.00
79	QUEENESTER BROWN	5,147.25	0.00	16.06
80	DAVID MASON	1,000.00	0.00	3.12
81	Edward Moy	0.00	0.00	0.00
82	Robert York	0.00	0.00	0.00
83	MEGAN TOLSON	5,250.00	0.00	16.38
84	EDCAR JOHNSON	5,199.00	0.00	16.22
85	Bonnie Robida	7,429.03	0.00	23.17
86	Karleshia Bentley	0.00	0.00	0.00
87	ANITA SIMMONS	0.00	0.00	0.00
88	SUSAN BOLASH	0.00	0.00	0.00
89	CHARLES KENAHAN	0.00	0.00	0.00
90	DEENA PITZELE	42,750.00	0.00	133.35
91	Marilyn Workman	2,869.00	0.00	8.95
92	JENNIFER LUCAS	0.00	0.00	0.00
93	JAMES MEYER	0.00	0.00	0.00
94	LINDA M KOHL	0.00	0.00	0.00
95	Allied Universal Security Services	13,000.00	0.00	40.55
96	John A. Collier III	9,000.00	0.00	28.07
97	MONICA STAPLES	0.00	0.00	0.00
98	SORAYA GARCIA	0.00	0.00	0.00
99	James White	0.00	0.00	0.00
100	Claudia Velez	0.00	0.00	0.00
101	Nancy K. Morgan	8,219.00	0.00	25.64
102	WENDY BAKER	0.00	0.00	0.00
103	JONATHAN LEWIS	0.00	0.00	0.00
104	Bruce Guachino	0.00	0.00	0.00
105	Forest R. Mason	0.00	0.00	0.00
106	DENISE DIUGUID	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
107	Amanda McMillan	15,000.00	0.00	46.79
108	Shelly E. Dessicino	0.00	0.00	0.00
109	Mina Moore	0.00	0.00	0.00
110	DAVE HUBER	0.00	0.00	0.00
111	Pilar Thomas	0.00	0.00	0.00
112	Tina Frangiosa	5,000.00	0.00	15.60
113	Darryle G Crews	0.00	0.00	0.00
114	TRAVIS WASHINGTON	15,000.00	0.00	46.79
115	MARILYN WORKMAN	33,015.00	0.00	102.98
116	SCOTT SEATON	0.00	0.00	0.00
117U	Anh Ly	0.00	0.00	0.00
118	Kimberly Warner	0.00	0.00	0.00
119	CURTIS BROOKBANK	30,000.00	0.00	93.58
120	Level 3 Communications, LLC	7,532.00	0.00	23.49
121	JOSEPH MCHUGH	0.00	0.00	0.00
122	MISTY MEKUS	6,200.00	0.00	19.34
124	HUGH ROSE	10,091.41	0.00	31.48
125	HAROLD CULHANE	8,774.50	0.00	27.37
126	MAYLENE SAYADET	3,000.00	0.00	9.36
127	SPENCER SELNOW	0.00	0.00	0.00
128	JOHN WINGARD	1,170.00	0.00	3.65
129	Deborah Ruffner	0.00	0.00	0.00
130	Rhonda Freeman	0.00	0.00	0.00
131	Hannah R. Walton	5,500.00	0.00	17.16
132	RAYNALDO MARTINEZ	0.00	0.00	0.00
133	TONY DAVIS	0.00	0.00	0.00
134	Steve & Diane Jennings	12,500.00	0.00	38.99
135	Softchoice Corporation	15,896.89	0.00	49.59
136	Violet Jumper	0.00	0.00	0.00
137	Melody Dungee	15,000.00	0.00	46.79
138	Courtney Deshawn Dickerson	5,200.00	0.00	16.22
139	MEGHAN MARTIN	13,650.00	0.00	42.58

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
140	Richards, Layton & Finger, P.A.	1,609.70	0.00	5.02
141	Patrick Sheehan	1,000.00	0.00	3.12
142	Susan M. Stewart	0.00	0.00	0.00
143	Ritz Robinzine	7,500.00	0.00	23.39
144	Markiest Sanders	10,000.00	0.00	31.19
145	Lisa Jean Leonard	2,500.00	0.00	7.80
146	Sandra S. Freeman	19,485.78	0.00	60.78
147	Michael Szalinski	0.00	0.00	0.00
149	ALEXANDRA MORLOCK	1,836.20	0.00	5.73
150	Fair Isaac Corporation ATTN: Emily Perhach	66,298.04	0.00	206.80
151	Marla Sheppard	0.00	0.00	0.00
152	DARRYL BARNES	0.00	0.00	0.00
153	DELMUS PARKER	0.00	0.00	0.00
154	AARON MICHEL	0.00	0.00	0.00
155	Stephanie Andro	3,325.20	0.00	10.37
156	VERONICA AVINA	25,000.00	0.00	77.98
157	Don L Degner	0.00	0.00	0.00
158	Debra A. Copeland	919.58	0.00	2.87
159	QUEENESTER BROWN	5,147.25	0.00	16.06
160	ETTA DAVIS	0.00	0.00	0.00
161	WENDREE WHITE	0.00	0.00	0.00
162	Patricia Reyes	3,150.00	0.00	9.83
163U	Franchise Tax Board	430.15	0.00	1.34
164	Yvonne N. Jenkins	2,450.00	0.00	7.64
165	LISA HILL	10,000.00	0.00	31.19
166	TAMIE HARTZELL	0.00	0.00	0.00
167	Mercedes M. Williams	10,400.00	0.00	32.44
168	Catherine Glorioso	0.00	0.00	0.00
169	Solis Security Inc.	32,321.46	0.00	100.82
170	LAVERN GIBSON	7,350.00	0.00	22.93
171	Jeridene Lee	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
172	Cyndra Anderson	0.00	0.00	0.00
173	Apolinar Perdomo	780.28	0.00	2.43
174	Bruce Strey	6,447.31	0.00	20.11
175	Jose G. Martinez	15,000.00	0.00	46.79
176	MARVIETTA MCKNIGHT	20,182.50	0.00	62.96
177	ERIK GARIBAY	10,000.00	0.00	31.19
178	PATRICK MENSMAN	0.00	0.00	0.00
179	Gamaliel Colon Sr.	17,000.00	0.00	53.03
180U	Tennessee Department of Revenue c/o Attorney General's Office	132.45	0.00	0.41
182	FRANKIE DRIGGERS	10,000.00	0.00	31.19
184	Alana Zinnel	0.00	0.00	0.00
185U	Ohio Department of Job & Family Services	67.54	0.00	0.21
186	Andreva Bourne	0.00	0.00	0.00
187	Maria McLean	0.00	0.00	0.00
188	Scott Martin Weninger	15,000.00	0.00	46.79
189	Rosalinda Lucio	0.00	0.00	0.00
191	LOLA SCHULTZ	0.00	0.00	0.00
192	GERALD WILLIAMS	0.00	0.00	0.00
193	RYAN ASHLEY	7,500.00	0.00	23.39
194	Travis County c/o Kay D. Brock	26,767.54	0.00	83.50
196	WL 2015-1, LLC, as Administrative Agent and Lender	1,756,413.38	0.00	5,478.80
197	AT&T Corp. % AT&T Services Inc. Karen A. Cavagnaro - Lead Paralegal	64,035.54	0.00	199.74
198	Jefferson Capital Systems, LLC	44,870.63	0.00	139.96
199	Bankruptcy Processing Solutions, Inc.	145,921.92	0.00	455.17

Total to be paid for timely general unsecured claims: \$ 8,992.80
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$7,845.51 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
200	Marina Allen	5,000.00	0.00	0.00
201	Armando Ruiz	1,345.51	0.00	0.00
203	JILLANNE RUSSELL	0.00	0.00	0.00
204U	Employment Development Department	0.00	0.00	0.00
205	Jamie Aquino	1,500.00	0.00	0.00

Total to be paid for 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:

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

Prepared By: /s/ George L. Miller

Trustee

George L. Miller
1628 John F. Kennedy Blvd.
Suite 950
Philadelphia, PA 19103
(215) 561-0950

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.