

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE**

In re: SUSANNE M. CRADLIN
d/b/a SMC Accounting

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Case No. 23-11018-BLS

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 Alfred T. Giuliano, 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:

Office of the Clerk
824 Market Street, 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 1:30 PM on 10/09/2025 in Courtroom 1, United States Courthouse, 824 Market Street, 6th Floor, 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: 09/10/2025

By: /s/ Alfred T. Giuliano

Trustee

Alfred T. Giuliano
2301 E. Evesham Road
Pavilion 800, Suite 210
Voorhees, NJ 08043
(856) 767-3000

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DISTRICT OF DELAWARE**

In re: SUSANNE M. CRADLIN
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Debtor(s)

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

<i>The Final Report shows receipts of :</i>	\$	23,750.00
<i>and approved disbursements of:</i>	\$	7,231.13
<i>leaving a balance on hand of¹:</i>	\$	16,518.87

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
CNH1	CNH Industrial Capital America, LLC	6,256.67	6,256.67	6,256.67	0.00
5	Sheffield Financial, a division of Truist Bank	27,589.08	0.00	0.00	0.00
6	Sheffield Financial, a division of Truist Bank	16,883.95	0.00	0.00	0.00
9	Ford Motor Credit Company, LLC	64,237.59	0.00	0.00	0.00

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	16,518.87

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment

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 - Alfred T. Giuliano	3,125.00	0.00	3,125.00
Trustee, Expenses - Alfred T. Giuliano	25.88	0.00	25.88
Other Chapter 7 Administrative Expenses - CNH Industrial Capital America, LLC	833.80	833.80	0.00

Total to be paid for chapter 7 administrative expenses: \$ 3,150.88
Remaining balance: \$ 13,367.99

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: \$ 13,367.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$12.32 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
2P	State of Delaware, DOR	12.32	0.00	12.32

Total to be paid for priority claims: \$ 12.32
Remaining balance: \$ 13,355.67

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 \$3,073,008.42 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 0.4 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
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Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	U.S. Bank National Association	2,895.46	0.00	12.58
3	M&T BANK	41,170.59	0.00	178.93
4	Resurgent Receivables, LLC	2,951.89	0.00	12.83
7	Quantum3 Group, LLC	4,090.14	0.00	17.78
8	Quantum3 Group, LLC	726.61	0.00	3.16
10	Resurgent Receivables, LLC	1,704.22	0.00	7.41
11	American Express National Bank	1,965.19	0.00	8.54
12	Verizon	53.40	0.00	0.23
13	Verizon	121.45	0.00	0.53
14	PNC Bank, National Association	34,194.17	0.00	148.61
15	Jefferson Capital Systems, LLC	14,368.79	0.00	62.45
16	Jefferson Capital Systems, LLC	7,236.78	0.00	31.45
17	Jefferson Capital Systems, LLC	3,579.41	0.00	15.56
18	Carillon House Limited Partnership	2,949,615.94	0.00	12,819.39
19	Jefferson Capital Systems, LLC	4,416.43	0.00	19.19
20	Jefferson Capital Systems LLC	3,917.95	0.00	17.03

Total to be paid for timely general unsecured claims: \$ 13,355.67
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:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$1.98 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
2U	State of Delaware, DOR	1.98	0.00	0.00

Total to be paid for subordinated claims:	\$	<u>0.00</u>
Remaining balance:	\$	<u>0.00</u>

Prepared By: /s/ Alfred T. Giuliano

Trustee

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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.