

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE**

In re: James Alexander

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Case No. 21-10683-KBO

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 10:00 AM on 10/17/2025 in Courtroom 3, 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: 09/11/2025

By: /s/ Alfred T. Giuliano

Trustee

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

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF DELAWARE**

In re: James Alexander

§ Case No. 21-10683-KBO

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Debtor(s)

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

<i>The Final Report shows receipts of :</i>	\$	1,462,712.29
<i>and approved disbursements of:</i>	\$	1,338,559.90
<i>leaving a balance on hand of¹:</i>	\$	124,152.39

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
JPM	JPMorgan Chase Bank, N.A.	0.00	83,051.33	83,051.33	0.00
NOTFILED	James Niforopoulos	0.00	0.00	0.00	0.00
NOTFILED	JPMorgan Chase	0.00	0.00	0.00	0.00
NOTFILED	JPMCB Home	0.00	0.00	0.00	0.00
WF	Wells Fargo Bank, N.A.	989,196.02	989,196.02	989,196.02	0.00
7	Los Angeles County Treasurer/Tax Collect	9,192.65	0.00	0.00	0.00
8	JPMorgan Chase Bank, N.A.	65,149.95	0.00	0.00	0.00

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	124,152.39

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.

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Alfred T. Giuliano	62,020.87	0.00	24,953.55
Trustee, Expenses - Alfred T. Giuliano	200.85	0.00	80.81
Accountant for Trustee, Fees - Giuliano, Miller & Co., LLC	0.00	0.00	0.00
Bond Payments - International Sureties, Ltd	422.75	422.75	0.00
Costs re Sale of Property (closing costs, etc.) - Cost of Sale	5,769.62	5,769.62	0.00
Other State or Local Taxes (post-petition) - Cost of Sale - Tax	11,872.44	11,872.44	0.00
Attorney for Trustee Fees (Other Firm) - Klehr Harrison Harvey Branzburg LLP	232,596.50	0.00	93,583.14
Attorney for Trustee Expenses (Other Firm) - Klehr Harrison Harvey Branzburg LLP	2,993.62	0.00	1,204.46
Realtor for Trustee Fees - Coldwell Banker Residential Brokerage Company	34,375.00	34,375.00	0.00
Realtor for Trustee Fees - Compass California, Inc.	34,375.00	34,375.00	0.00

Total to be paid for chapter 7 administrative expenses: \$ 119,821.96
 Remaining balance: \$ 4,330.43

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Prior Chapter Trustee Compensation - Gregory K. Jones	4,275.00	0.00	4,275.00
Prior Chapter Trustee Expenses - Gregory K. Jones	55.43	0.00	55.43

Total to be paid for prior chapter administrative expenses: \$ 4,330.43
 Remaining balance: \$ 0.00

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:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
NOTFILED	Franchise Tax Board	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
NOTFILED	Internal Revenue Service	0.00	0.00	0.00

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 0.00

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 \$395,858.61 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 0.0 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
NOTFILED	Barclay's Bank Delaware	0.00	0.00	0.00
NOTFILED	Buchanon Ingersoll Rooney	0.00	0.00	0.00
NOTFILED	Capital One Bank USA	0.00	0.00	0.00
NOTFILED	Citicard	0.00	0.00	0.00
NOTFILED	US Bank	0.00	0.00	0.00
NOTFILED	USAA	0.00	0.00	0.00
NOTFILED	Wells Fargo Bank	0.00	0.00	0.00
1	Wells Fargo Bank, N.A.	2,785.31	0.00	0.00
2	James Niforopulos	50,000.00	0.00	0.00
3	Discover Student Loans	43,488.03	0.00	0.00
4	Discover Student Loans	41,595.58	0.00	0.00
5	JPMorgan Chase Bank, N.A.	2,999.15	0.00	0.00
6	JPMorgan Chase Bank, N.A.	870.99	0.00	0.00
9	SoFi Lending Corp.	4,119.55	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10	The Cred Inc. Liquidation Trust	0.00	0.00	0.00
11	The Cred Inc. Liquidation Trust	250,000.00	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

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: \$ 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/ 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.