

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF DELAWARE**

In re: GIBSON, STEPHANIE A.

§  
§  
§  
§

Case No. 20-11878-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 [David Carickhoff](#), 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:

United States Courthouse  
824 Market ST N  
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 9:00 AM on 06/21/2023 in Courtroom #1, United States Bankruptcy Court for District of Delaware Courthouse, 824 North Market Street, Sixth 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: 05/02/2023

By: /s/ David W. Carickhoff

Trustee

David Carickhoff  
300 Delaware Ave  
Suite 1100  
Wilmington, DE 19801  
(302) 356-6621  
dcarickhoff@archerlaw.com

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF DELAWARE**

In re: GIBSON, STEPHANIE A.

§ Case No. 20-11878-BLS

§

§

§

Debtor(s)

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

<i>The Final Report shows receipts of :</i>	\$	25,000.00
<i>and approved disbursements of:</i>	\$	0.00
<i>leaving a balance on hand of<sup>1</sup>:</i>	\$	25,000.00

Claims of secured creditors will be paid as follows:

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

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	25,000.00

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

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David Carickhoff	3,184.14	0.00	3,184.14

Total to be paid for chapter 7 administrative expenses:	\$	3,184.14
Remaining balance:	\$	21,815.86

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

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

<sup>1</sup>The 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.

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 21,815.86

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
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 21,815.86

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 \$21,070.51 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 100.0 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
1	Wells Fargo Bank, N.A.	1,809.96	0.00	1,809.96
2	Ashley Funding Services, LLC	26.79	0.00	26.79
3	PYOD, LLC	2,508.30	0.00	2,508.30
4	Quantum3 Group LLC	1,171.62	0.00	1,171.62
5	Quantum3 Group LLC	4,836.51	0.00	4,836.51
6	Resurgent Capital Services	10,717.33	0.00	10,717.33

Total to be paid for timely general unsecured claims: \$ 21,070.51  
 Remaining balance: \$ 745.35

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				
------	--	--	--	--

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: \$ 745.35

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: \$ 745.35

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.15% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$86.76. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$658.59.

David W. Carickhoff: /s/ David W. Carickhoff

---

Chapter 7 Trustee

David Carickhoff  
300 Delaware Ave  
Suite 1100  
Wilmington, DE 19801  
(302) 356-6621  
dcarickhoff@archerlaw.com

**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.