IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION

In re: **ROBERT HENRY CUMMINGS, JR.**		Case No: **3:13-BK-00330**
	§	
Debtor(s)	§	
	§	

THE DEADLINE FOR FILING A TIMELY RESPONSE IS: Jun 23, 2014
IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: 9:00 a.m.; Jul 1, 2014 ;
Court Room 1, Customs House 701 Broadway , Nashville TN 37203

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

Pursuant to Fed.R.Bankr.P. 2002(a)(6) and 2002(f)(8), please take notice that **Robert H Waldschmidt**, 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 Application 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:

U.S. Bankruptcy Court, 701 Broadway, Room 170, Nashville, TN 37203
(Monday - Friday, 8:00 a.m. - 4:00 p.m.)

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 by **Jun 23, 2014** , together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee application and any objection to the Final Report will be held at **9:00 a.m. on Jul 1, 2014 ; Court Room 1 , Customs House 701 Broadway Nashville, TN 37203**. If no objections are timely filed, the court will act on the fee application and approve the trustee's compensation and expenses, and disbursements will be made as proposed pursuant to FRBP 3009 without further order of the Court.

YOUR RIGHTS MAY BE AFFECTED. Absent timely response, the court will approve the trustee's compensation and expenses and the pending fee application and disbursements will be made as proposed. If you do not want the court to grant the motion or the trustee to make the disbursements as proposed, then on or before **Jun 23, 2014** , you or your attorney must:

1. File with the Court your written response or objection explaining your position:

Electronically: https://ecf.tnmb.uscourts.gov (Required for registered Filers and Users who have accepted electronic notice in this case.)

By Mail at: US Bankruptcy Court, 701 Broadway, Room 170, Nashville, TN 37203

In Person: US Bankruptcy Court, 701 Broadway, Room 170, Nashville, TN (Monday - Friday, 8:00 a.m. - 4:00 p.m.)

2. **Your response must state the deadline for filing responses is Jun 23, 2014 the date of the scheduled hearing is Jul 1, 2014 , and the NOTICE to which you are responding is the Trustee's Final Report**. If you want a file stamped copy returned, you must include an extra copy and self-addressed, stamped envelope.

3. **If you do not file your response electronically, you must also mail a copy of your response to:**
Robert H Waldschmidt, 7003 Chadwick Dr, Suite 211 P.O. Box 2828, Brentwood, TN 37024-2828
United States Trustee, 318 Customs House, 701 Broadway, Nashville, TN 37203

If a timely response is filed, the hearing will be held at the time and place indicated above. **THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE**. You may check whether a timely response has been filed by calling the Clerk's office at 615-736-5584 or viewing the case on the Court's website at ecf.tnmb.uscourts.gov. If you received this notice by mail, you may have three additional days in which to file a timely response under Rule 9006(f) of the Federal Rules of Bankruptcy Procedure.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the notice, motion and proposed order and may enter an order granting that relief.

Date: **May 22, 2014**

By: MATTHEW T. LOUGHNEY
Clerk
BY: /s/ SDT
Deputy Clerk

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION

In re:	§	Case No. 3:13-BK-00330
	§	
ROBERT HENRY CUMMINGS, Jr.	§	
	§	
	§	
Debtor(s)	§	

SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	$5,550.00
and approved disbursements of	$1,590.60
leaving a balance on hand of[1]*:*	$3,959.40

Claims of secured creditors will be paid as follows:

Total to be paid to secured creditors:	$0.00
Remaining balance:	$3,959.40

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

Reason/Applicant	**Total Requested**	**Interim Payments to Date**	**Proposed Payment**
Robert H. Waldschmidt, Trustee Fees	$1,305.00	$0.00	$1,305.00

Total to be paid for chapter 7 administrative expenses:	$1,305.00
Remaining balance:	$2,654.40

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses:	$0.00
Remaining balance:	$2,654.40

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling $4,297.58 must be paid in advance of any dividend to general (unsecured) creditors.

[1] 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 disbursement of the additional interest.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Payment
3c	Internal Revenue Service	$4,297.58	$0.00	$2,654.40

Total to be paid to priority claims: $2,654.40
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 $110,449.20 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 Amt. of Claim	Interim Payments to Date	Proposed Amount
1	SunTrust Bank	$54,412.06	$0.00	$0.00
3d	Internal Revenue Service	$391.90	$0.00	$0.00
4	Pinnacle Bank	$972.39	$0.00	$0.00
5	US BANK N.A.	$23,152.25	$0.00	$0.00
6	US BANK N.A.	$8,346.89	$0.00	$0.00
7	American Express Bank FSB	$12,168.53	$0.00	$0.00
8	American Express Centurion Bank	$5,514.00	$0.00	$0.00
9	eCAST Settlement Corporation assignee of Chase	$5,491.18	$0.00	$0.00

Total to be paid to 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: NONE

Total to be paid to 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: NONE

Total to be paid for subordinated claims:	$0.00
Remaining balance:	$0.00

Prepared By: /s/ Robert H. Waldschmidt
Trustee

Robert H. Waldschmidt
7003 Chadwick Drive, Suite 211
Brentwood, TN, 37024-2828

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.