

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

In re: DAVID HAROLD WILLIAMS

Case No: 25-4879

Debtor(s)

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§

Chapter 7
Judge Nancy B. King

**THE DEADLINE FOR FILING A TIMELY RESPONSE IS: June 4, 2026
IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: 9:30, July 6, 2026 ;
; Joint Hearing Court Room (CKV), (Virtual hearing if allowed; see website for details); {LocAddl}**

**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 Erica R. Johnson, 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 June 4, 2026, 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 9:30 am on July 6, 2026, Joint Hearing Courtroom (CKV) (Virtual hearing if allowed; see website for details); {LocAddl}. 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 June 4, 2026, 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 June 4, 2026 the date of the scheduled hearing is July 6, 2026, 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:**
Erica R. Johnson, 8161 Highway 100, Suite 184, Nashville, TN 37221
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 4, 2026

By: Vanessa A. Lantin, _____
Clerk of Court
BY: /s/ jlm
Deputy Clerk

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
COOKEVILLE DIVISION**

In re: DAVID HAROLD WILLIAMS

§ Case No. 25-04879
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 11/19/2025. The undersigned trustee was appointed on 11/19/2025.

2. The trustee faithfully and properly fulfilled the duties enumerated in **11 U.S.C. §704**.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to **11 U.S.C. § 522**, or have been or will be abandoned pursuant to **11 U.S.C. § 554**. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 33,536.24

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>56.29</u>
Bank service fees	<u>178.42</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>3,719.21</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 29,582.32</u>

The remaining funds are available for distribution.

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.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/10/2026 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to **11 U.S.C. § 326(a)**, the maximum compensation allowable to the trustee is \$3,605.92. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,605.92, for a total compensation of \$3,605.92². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$24.80 for total expenses of \$24.80².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/01/2026

By: /s/ Erica R. Johnson, Trustee
Trustee

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.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 25-04879

Case Name: DAVID HAROLD WILLIAMS

Trustee Name: (620540) Erica R. Johnson, Trustee

Date Filed (f) or Converted (c): 11/19/2025 (f)

§ 341(a) Meeting Date: 12/11/2025

For Period Ending: 05/01/2026

Claims Bar Date: 03/10/2026

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1998 Dodge Neon, 186309 miles	1,475.00	0.00		0.00	FA
2	3 bedrooms, living room furniture, kitchen table, kithcenware, stand up freezer, washer and dryer, refrigerator	2,000.00	0.00		0.00	FA
3	2 TVs, cellphone	800.00	0.00		0.00	FA
4	clothes and shoes	200.00	0.00		0.00	FA
5	Cash	600.00	0.00		0.00	FA
6	Savings: First Bank	5.79	0.00		0.00	FA
7	Checking: Regions	1,227.98	0.00		0.00	FA
8	Life Insurance Proceeds (u) <small>12.03.25 - Amended Schedule A/B filed disclosing asset. See Page 4 of Docket Entry 9. 12.03.25 - Amended Schedule C filed claiming exemption in asset in the amount of \$3,719.21. See Page 7 of Docket Entry 9. 12.10.25 - Funds received. Exemption paid. Asset fully administered.</small>	33,536.00	29,817.03		33,536.24	FA
8	Assets Totals (Excluding unknown values)	\$39,844.77	\$29,817.03		\$33,536.24	\$0.00

Major Activities Affecting Case Closing:

12/01/25 - Trustee received call from debtor's attorney that his son passed away in August 2025. Son had a life insurance policy and debtor was the beneficiary. Sending money to trustee.

12/10/25 - Trustee's Notice of Assets & Request for Notice to Creditors filed. Deadline to file Proof of Claim is 03.10.26. See Docket Entry 12.

03/18/26 - Trustee determined that there are sufficient funds to pay all allowed claims in full with surplus funds to distribute to creditors that have not filed claims. Letter sent to creditors regarding surplus funds. Trustee to submit TFR in 30 days to allow creditors that have not filed a claim an opportunity to file a tardy claim.

04/19/26 - Status Update for Annual Reports for Period Ending March 31, 2026: TFR submitted to UST 04.19.26.

Initial Projected Date Of Final Report (TFR): 06/30/2026

Current Projected Date Of Final Report (TFR): 04/19/2026 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case No.: 25-04879 Trustee Name: Erica R. Johnson, Trustee (620540)
 Case Name: DAVID HAROLD WILLIAMS Bank Name: TriState Capital Bank
 Taxpayer ID #: **-***5558 Account #: *****5927 Checking
 For Period Ending: 05/01/2026 Blanket Bond (per case limit): \$720,000.00
 Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/10/25	{8}	David Harold Williams	Life Insurance Proceeds	1229-000	33,536.24		33,536.24
12/19/25	101	David Harold Williams	Debtor's Exemption in Life Insurance Proceeds per Amended Schedule C filed 12.03.25 (DE 9).	8100-002		3,719.21	29,817.03
12/31/25		TriState Capital Bank	Bank and Technology Services Fees	2600-000		34.04	29,782.99
01/29/26	102	International Sureties, LTD	Chapter 7 Blanket Bond 01.01.26 to 01.01.27 (Bond #612419195)	2300-000		56.29	29,726.70
01/30/26		TriState Capital Bank	Bank and Technology Services Fees	2600-000		49.32	29,677.38
02/27/26		TriState Capital Bank	Bank and Technology Services Fees	2600-000		44.41	29,632.97
03/31/26		TriState Capital Bank	Bank and Technology Services Fees	2600-000		50.65	29,582.32

COLUMN TOTALS	33,536.24	3,953.92	\$29,582.32
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	33,536.24	3,953.92	
Less: Payments to Debtors		3,719.21	
NET Receipts / Disbursements	\$33,536.24	\$234.71	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 25-04879
Case Name: DAVID HAROLD WILLIAMS
Taxpayer ID #: **_***5558
For Period Ending: 05/01/2026

Trustee Name: Erica R. Johnson, Trustee (620540)
Bank Name: TriState Capital Bank
Account #: *****5927 Checking
Blanket Bond (per case limit): \$720,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****5927 Checking	\$33,536.24	\$234.71	\$29,582.32
	\$33,536.24	\$234.71	\$29,582.32

Exhibit C

Claims Proposed Distribution Register

Case: 25-04879 DAVID HAROLD WILLIAMS

Case Balance: \$29,582.32 **Total Proposed Payment:** \$29,582.32 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
FEE	Erica R. Johnson, Trustee	Admin Ch. 7	\$3,605.92	\$3,605.92	\$0.00	\$3,605.92	\$3,605.92	\$25,976.40
	<2100-00 Trustee Compensation>							
SURPLUS	DAVID HAROLD WILLIAMS	Unsecured	\$1,257.80	\$1,257.80	\$0.00	\$1,257.80	\$1,257.80	\$24,718.60
TE	Erica R. Johnson, Trustee	Admin Ch. 7	\$24.80	\$24.80	\$0.00	\$24.80	\$24.80	\$24,693.80
	<2200-00 Trustee Expenses>							
1	LendingClub Bank, NA	Unsecured	\$5,563.11	\$5,563.11	\$0.00	\$5,563.11	\$5,563.11	\$19,130.69
	Claim Memo: Trustee's Recommendation: Allow claim as a general unsecured claim.							
11	LendingClub Bank, NA	Unsecured	\$122.50	\$122.50	\$0.00	\$122.50	\$122.50	\$19,008.19
2	Capital One, N.A. by AIS InfoSource LP as agent	Unsecured	\$1,040.02	\$1,040.02	\$0.00	\$1,040.02	\$1,040.02	\$17,968.17
	Claim Memo: Trustee's Recommendation: Allow claim as a general unsecured claim.							
21	Capital One, N.A. by AIS InfoSource LP as agent	Unsecured	\$22.90	\$22.90	\$0.00	\$22.90	\$22.90	\$17,945.27
3	U.S. Department of Education c/o Nelnet	Unsecured	\$13,115.42	\$13,115.42	\$0.00	\$13,115.42	\$13,115.42	\$4,829.85
	Claim Memo: Trustee's Recommendation: Allow claim as a general unsecured claim.							
31	U.S. Department of Education c/o Nelnet	Unsecured	\$288.80	\$288.80	\$0.00	\$288.80	\$288.80	\$4,541.05

Exhibit C

Claims Proposed Distribution Register

Case: 25-04879 DAVID HAROLD WILLIAMS

Case Balance: \$29,582.32 **Total Proposed Payment:** \$29,582.32 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
4	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.	Unsecured	\$851.46	\$851.46	\$0.00	\$851.46	\$851.46	\$3,689.59
Claim Memo: Trustee's Recommendation: Allow claim as a general unsecured claim.								
4I	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.	Unsecured	\$18.75	\$18.75	\$0.00	\$18.75	\$18.75	\$3,670.84
5	Synchrony Bank by AIS InfoSource LP as agent	Unsecured	\$2,380.85	\$2,380.85	\$0.00	\$2,380.85	\$2,380.85	\$1,289.99
Claim Memo: Trustee's Recommendation: Allow claim as a general unsecured claim.								
5I	Synchrony Bank by AIS InfoSource LP as agent	Unsecured	\$52.43	\$52.43	\$0.00	\$52.43	\$52.43	\$1,237.56
6-2	Lendmark Financial Services, LLC	Unsecured	\$1,210.90	\$1,210.90	\$0.00	\$1,210.90	\$1,210.90	\$26.66
Claim Memo: Trustee's Recommendation: Claim filed after claims bar date (i.e. 03.10.26). Allow claim as a tardy general unsecured claim per 11 U.S.C. Section 726(a)(3).								
6-2I	Lendmark Financial Services, LLC	Unsecured	\$26.66	\$26.66	\$0.00	\$26.66	\$26.66	\$0.00
Total for Case:			\$29,582.32	\$29,582.32	\$0.00	\$29,582.32	\$29,582.32	

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 25-04879
 Case Name: DAVID HAROLD WILLIAMS
 Trustee Name: Erica R. Johnson, Trustee

Balance on hand: \$ 29,582.32

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: \$ 29,582.32

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 - Erica R. Johnson, Trustee	3,605.92	0.00	3,605.92
Trustee, Expenses - Erica R. Johnson, Trustee	24.80	0.00	24.80

Total to be paid for chapter 7 administrative expenses: \$ 3,630.72
 Remaining balance: \$ 25,951.60

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

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 25,951.60

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: \$ 25,951.60

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 \$22,950.86 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	LendingClub Bank, NA	5,563.11	0.00	5,563.11
2	Capital One, N.A. by AIS InfoSource LP as agent	1,040.02	0.00	1,040.02
3	U.S. Department of Education c/o Nelnet	13,115.42	0.00	13,115.42
4	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.	851.46	0.00	851.46
5	Synchrony Bank by AIS InfoSource LP as agent	2,380.85	0.00	2,380.85

Total to be paid for timely general unsecured claims: \$ 22,950.86
 Remaining balance: \$ 3,000.74

Tardily filed claims of general (unsecured) creditors totaling \$1,210.90 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 100.0 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
6-2	Lendmark Financial Services, LLC	1,210.90	0.00	1,210.90

Total to be paid for tardily filed general unsecured claims: \$ 1,210.90
 Remaining balance: \$ 1,789.84

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: \$ 1,789.84

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 3.67% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$532.04. 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 \$1,257.80.