

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

In re: STEWART DEWAYNE RAMSEY

Case No: 2:24-bk-03541

Debtor(s)

§  
§  
§

Chapter 7

Judge Charles M. Walker

---

**THE DEADLINE FOR FILING A TIMELY RESPONSE IS: April 20, 2026  
IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: 9:30, May 13, 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 **Jeanne Ann Burton**, 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 April 20, 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 May 13, 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 April 20, 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 April 20, 2026 the date of the scheduled hearing is May 13, 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:**  
Jeanne Ann Burton, 4117 Hillsboro Pike, Suite 103-116, Nashville, TN 37213  
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](https://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: March 19, 2026

By: Vanessa A. Lantin, \_\_\_\_\_  
Clerk of Court  
BY: /s/ ANM  
Deputy Clerk

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

In re: STEWART DEWAYNE RAMSEY

§ Case No. 224-03541-CW-7  
§  
§  
§

Debtor(s)

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

<i>The Final Report shows receipts of :</i>	\$	149,600.00
<i>and approved disbursements of:</i>	\$	39,721.90
<i>leaving a balance on hand of<sup>1</sup>:</i>	\$	109,878.10

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1-1	Tennessee Department of Revenue	11,867.01	0.00	0.00	0.00
1-2	Tennessee Department of Revenue	12,264.00	12,264.00	12,264.00	0.00
15	US SMALL BUSINESS ADMINISTRATION	0.00	0.00	0.00	0.00
18	U.S. Small Business Administration	198,528.56	0.00	0.00	0.00
19-2S	MATCO TOOLS	3,590.52	0.00	0.00	0.00

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	109,878.10

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

<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.

**UST Form 101-7-NFR (10/1/2010)**

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Jeanne Ann Burton, Trustee	10,207.42	0.00	10,207.42
Trustee, Expenses - Jeanne Ann Burton, Trustee	212.95	0.00	212.95
Auctioneer Fees - McLemore Auction Company, LLC	14,960.00	14,960.00	0.00
Charges, U.S. Bankruptcy Court	549.00	0.00	549.00
Attorney for Trustee Fees (Other Firm) - Thompson Burton PLLC	9,080.00	9,080.00	0.00
Attorney for Trustee Expenses (Other Firm) - Thompson Burton PLLC	220.24	220.24	0.00
Accountant for Trustee Fees (Other Firm) - Larry Williams	400.00	400.00	0.00

Total to be paid for chapter 7 administrative expenses: \$ 10,969.37  
Remaining balance: \$ 98,908.73

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: \$ 98,908.73

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,948.05 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
16	INTERNAL REVENUE SERVICE	0.00	0.00	0.00
17P	Department of Treasury - Internal Revenue Service	1,948.05	0.00	1,948.05

Total to be paid for priority claims: \$ 1,948.05  
Remaining balance: \$ 96,960.68

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 \$73,317.45 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
2	NAPA AUTO PARTS	16,637.14	0.00	16,637.14
3	Capital One N.A. by AIS InfoSource LP as agent	2,488.33	0.00	2,488.33
4	Capital One, N.A., successor by merger to Discover Bank	2,536.02	0.00	2,536.02
5	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.	7,645.65	0.00	7,645.65
6	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.	11,590.99	0.00	11,590.99
7	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.	6,053.89	0.00	6,053.89
8	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.	1,950.20	0.00	1,950.20
9	United First, LLC: 228098	8,286.98	0.00	8,286.98
10	BAZ BROADCASTING INC	3,443.32	0.00	3,443.32
11	American Express National Bank	4,624.86	0.00	4,624.86
12	American Express National Bank	3,925.92	0.00	3,925.92
13	MERRICK BANK	1,338.14	0.00	1,338.14
14	Quantum3 Group LLC as agent for MOMA Trust LLC	2,796.01	0.00	2,796.01

Total to be paid for timely general unsecured claims:	\$	73,317.45
Remaining balance:	\$	<u>23,643.23</u>

Tardily filed claims of general (unsecured) creditors totaling \$7,070.71 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
17U	Department of Treasury - Internal Revenue Service	76.83	0.00	76.83
19-1	MATCO TOOLS	0.00	0.00	0.00
19-2U	MATCO TOOLS	6,993.88	0.00	6,993.88

Total to be paid for tardily filed general unsecured claims:	\$	7,070.71
Remaining balance:	\$	<u>16,572.52</u>

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:	\$	<u>16,572.52</u>

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 4.22% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$6,120.99. 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 \$10,451.53.

Prepared by: /s/ Jeanne Ann Burton

Trustee

Jeanne Ann Burton

Trustee

4117 Hillsboro Pike, Suite 103-116

Nashville, TN 37215

(615) 678-6960

jeanne.burton@comcast.net

**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.

UST Form 101-7-NFR (10/1/2010)