

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 12, 2022 9:00 am

Next 3 Panels:

06/14/2022

07/01/2022

08/04/2022

Attorney <i>Pet Filed</i> Month/Term	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
SOLANA 09/08/20 20/60	20-10212 AXEL D GAUNA BMI	Dismissal	\$10,196.49 or 3.00 mth 02/09/22 \$3,400.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 04/08/22 at #64. Response filed 04/12/22 at #65.				

SOLANA 02/24/22 3/60	22-10021 JOSE I DEL RIO SR DORA F DEL RIO BMI	Confirmation	\$1,338.00 or 1.00 mth 04/04/22 \$1,338.00 ePay	Trustee does not recommend confirmation.
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1. Plan #2 filed 02/24/22 pays 3% to general unsecured claims.
2. Trustee alleges Schedule I is inaccurate as it fails to reflect Mr. Del Rio's current employer.
3. Plan does not provide sufficient adequate protection to Exeter Finance LLC and Gold Star Finance.
4. Trustee alleges Schedule A is inaccurate as homestead is undervalued according to the County Appraisal District figure.
5. Debtors have failed to provide Bank Statements for January and February 2022.
6. Debtor has failed to file a wage deduction order with the Court.
7. Plan fails to include an ad valorem reserve as required by Paragraph 23(D).
8. Plan fails to completely provide for Cameron County claim #2.
9. Debtor has not provided proof to substantiate the debts paid to Gold Star Finance Inc through the Plan and the creditor

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did not file a claim. The bar date is 05/05/22.

10. Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage.

11. Plan does not fully provide for Flagship Creditor Acceptance claim #13.

Payments: \$1,338.00 Months 1-60 (Mar 2020- Feb 2027).

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LIMON 04/04/17 61/84	17-10131 MARIA D MARTINEZ BMI	Dismissal	\$4,400.00 or 3.28 mth 04/18/22 \$1,340.00 ePay	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 04/08/22 at #61 for non-payment.
Response filed 04/25/22 at #62.

LIMON 05/30/17 60/72	17-10196 MIGUEL A RODRIGUEZ BMI	Dismissal	\$4,560.00 or 2.73 mth 05/02/22 \$1,670.00 ePay	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 03/03/22 at #147 for non-payment.
Response filed 03/21/22 at #148.

LIMON 06/05/17 59/60	17-10203 CRISTINA RODRIGUEZ BMI	Dismissal	\$2,316.04 or 2.26 mth 05/02/22 \$1,025.68 ePay	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 04/08/22 at #89 for non-payment.
Response filed 04/25/22 at #91.

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LIMON	20-10078	Confirmation	\$1,226.03 or	Trustee does not recommend confirmation.
	RAMON BLANCO	Dismissal	0.50 mth	
02/27/20	MARIA P BLANCO	Obj Conf Trustee	04/12/22	
27/60	AMI-	Obj Conf Community Loan Serv	\$2,450.00	
		Obj POC Bayview Loan Servicing	ePay	
		Obj Conf Sombrero Property Tax		

Plan #193 filed 06/02/21 must remain 100% due to the liquidation requirement.

Adversary Pending. The mediation set for 05/05/22. Debtors have 10 days after the completion of the medication to file an amended plan.

Payments: \$1,654.45 Months 1-9 (Mar 2020- Nov 2020).
 \$1,910.00 Months 10-14 (Dec 2020- Apr 2021).
 \$1,849.98 Month 15 (May 2021).
 \$2,450.00 Months 16-50 (Jun 2021 - Feb 2025).

Trustee's Motion to Dismiss filed 06/08/22 at #39.
 Response to Motion to Dismiss filed 06/22/20 at #45.

Objection to Confirmation by Trustee filed 06/02/21 at #197.
 Objection to Confirmation by Community Loan Servicing LLC filed 04/28/21 at #175.
 Objection to Confirmation by Sombrero Property Tax filed 02/24/22 at #240.
 Objection by debtor to Bayview Loan Servicing LLC filed 10/07/20 at #98.

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LIMON 12/30/20 17/18	20-10289 SETH RIVERA BMI	Modification	Current 04/05/22 \$0.00 ePay	Trustee recommends approval.

Modification filed 04/22/22 pays 100%. Trustee requests M4 order due to non-exempt property.
Mod filed to pay accrued interest which accumulated interest since the sale of the property per court order #93 signed 08/13/21.

Payments:
\$85 months 15 (March 2022).
\$0 months 16-17 (Apr thru May 2022).

LIMON 01/13/22 4/60	22-10004 VICTOR H TAMAYO MARIA TAMAYO BMI	Confirmation Dismissal	Current 04/14/22 \$715.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #24 filed 04/05/22 pays 11% to general unsecured claims.
2. Debtors have failed to file a wage deduction order with the Court.

Payment:\$565.00 Months 1-60 (Feb 2022- Jan 2027).

Trustee's Amended Motion to Dismiss filed 05/03/22 at #33.
Response to Motion to Dismiss filed 4/11/22 at #31.

Objection of Cameron County To Chapter 13 Plan Confirmation #22 filed 3/25/22 was withdrawn on 04/06/22.

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LIMON	22-10016 CAROL S MCKINNEY	Confirmation	Current	Trustee does not recommend confirmation.
02/15/22 3/60	BMI		04/29/22 \$670.00 Wage Order	
<p>1. Debtor appeared at the 04/12/22 341 meeting; however, the meeting was continued to 05/10/22.</p> <p>Payments: \$670.00 Months 1-60 (Mar 2022- Feb 2027).</p>				

LIMON	22-10020 SANTIAGO GARZA MONICA GARZA	Confirmation	\$646.15 or 0.13 mth 04/28/22 \$4,800.00 ePay	Trustee does not recommend confirmation.
02/23/22 3/60	AMI-ESF			
<p>1. Plan #2 filed 02/23/22 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C filed on 02/25/22 at #3.</p> <p>2. Plan fails to list the reason for special classification for the Discover Student Loans, Firstmark Services and Navient in Paragraph #16. Plan fails to specify which Firstmark Service claim is to be paid under paragraph #16, as the creditor has filed two claims.</p> <p>3. Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage.</p> <p>Payments: \$4,800.00 Months 1-3 (Mar 2022- May 2022). \$3,200.00 Months 4-60 (Jun 2022- Feb 2027).</p> <p>Objection to Confirmation by Nationstar Mortgage DBA Mr. Cooper filed 03/08/22 at #20. Debtor filed Response to Objection to Plan #25 filed on 03/29/22.</p>				

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LIMON 02/25/22 3/60	22-10022 MARIA DEL ROSARIO VASQUEZ BMI	Confirmation	\$562.50 or 0.48 mth 04/22/22 \$1,160.00 <i>Wage Order</i>	Trustee does not recommend confirmation.

1. Plan #23 filed 05/02/22 pays 100% to general unsecured claims.
2. Plan changes treatment of Carrington Mortgage Services without proper notice to creditor.
3. Debtor failed to provide proof to substantiate the amount paid to Pepes Auto Sales through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Bar date is 05/06/22.
4. Trustee alleges Schedule H is inaccurate as the address is incomplete.
5. Trustee alleges the Plan is not feasible as the income will be insufficient to support future plan payments.

Payments: \$1,125.00 Months 1-2 (Mar 2022- Apr 2022).
\$1,160.00 Months 3-60 (May 2022- Feb 2027).

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OLIVA	16-10106	Modification	Current	Trustee to address the court.
	ISMAEL VILLARREAL		06/09/21	
04/13/16 73/60	ANA M VILLARREAL <i>BMI</i>		\$1,725.00 <i>Wage Order</i>	
Modification #154 filed 04/15/22 to specify that the 2017- 2020 taxes owed to Cameron County and San Benito CISD were cured in the loan modification with Wilmington Savings Fund Society FSB approved 09/09/21 at #108. Mod includes nonstandard provision that states the taxes were paid by Wilmington outside the plan.				
OLIVA	18-10318	Modification	Current	Trustee does not recommend approval.
	DEANN J CLARK		04/18/22	
10/18/18 43/60	<i>BMI</i>		\$0.00 <i>ePay</i>	
Modification #46 filed 04/06/22 does not provide for all priority and secured claims. Mod does not specify a reason.				
1. Mod fails to provide for the correct Remaining Claim to Harlingen ISD, City of Harlingen and Cameron County Tax Assessor.				
2. Mod Plan Summary fails to reflect the correct amount of post-petition distributions to secured creditors.				
Payments:				
\$3,492.77 Months 42 (Apr 2022).				
\$0.00 Months 43-60 (May 2022 thru Oct 2023).				

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OLIVA	18-10338	Dismissal	Current	Trustee recommends dismissal.
	JESUS REZA		04/08/22	
11/06/18 42/60	MARIA O REZA BMI		\$450.00 ePay	

Post-Conf. Trustee's Motion to Dismiss filed 04/13/22 at #102. Plan #2 no longer provides for all secured, priority and administrative claims in full due to attorney's fees notice #97 filed 11/25/21 for \$300.00 and Trustee's fees. Response filed 04/19/22 at #105.

Modification #103 filed 04/19/22 for 06/14/22 hearing.

OLIVA	19-10478	Modification	Current	Trustee does not recommend approval.
	JORGE A NEGRETE		05/03/22	
12/16/19 29/60	CAROLINA LONGORIA MAYORGA BMI		\$1,250.00 Wage Order	

Modification #32 filed 3/03/2020 works @ 26%.
Mod filed to cure delinquency.

1. Debtors have failed to provide the 2021 tax return.

Payments: \$1,250.00 Months 27-60 (Mar 2022 thru Dec 2024).
Mod forgives \$3,026.48.

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OLIVA 05/28/20 24/60	20-10134 IDA ALVAREZ BMI	Dismissal	\$7,108.99 or 3.03 mth 03/08/22 \$2,350.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 06/07/21 at #56 for non-payment. No response filed.				
OLIVA 02/24/21 15/60	21-10028 WALTER L BURGOON BMI	Dismissal	\$835.00 or 3.98 mth 12/21/21 \$210.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 04/08/22 at #48 for non-payment. No response filed.				
OLIVA 03/09/21 14/60	21-10040 ARMANDO RAMON AMI-BOTH	Dismissal	\$8,769.36 or 1.93 mth 05/02/22 \$4,550.00 Wage Order	Trustee recommends dismissal.
Post-Conf. Amended Trustee's Motion to Dismiss filed 04/25/22 at #67 for non-payment. Additionally, Plan #43 is deficient as it no longer provides for 100% to all allowed claims as required by order #53 due to the IRS' amended claim #7 filed 03/11/22 for \$22,173.78.				

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Response to Trustee's Motion to Dismiss filed 05/04/22 at #68. Response states that Debtor(s) admits the allegations contained in paragraph 1(a) of the Trustee's Motion to Dismiss. The Debtor(s) will show that he can not oppose the Trustee's motion to dismiss.

OLIVA	22-10013	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	UVENCE P MALDONADO	Dismissal	04/11/22	
02/04/22 3/60	MARIA I MALDONADO <i>BMI</i>		\$2,625.00 <i>ePay</i>	

1. Plan #39 filed 04/06/22 fails to provide sufficient funds for payment in full of all secured and priority claims, including the Emergency Saving Fund.

2. IRS claim #10 filed 03/28/22 reflects Debtors have not filed a tax return for the years 2018-2021. Trustee has received a signed copy of 2021 on 04/04/22 and an unsigned copy of 2020 on 02/18/22. Plan fails to provide for IRS claim #10 filed 03/28/22.

3. Trustee alleges Schedule I is inaccurate as it fails to list all dependents.

4. Debtors have failed to provide Trustee with statements to support the cell phone and cable expenses.

5. Plan does not fully provide for the Amur Equipment Finance claim #15. Plan treats this business equipment under paragraph #9.

Payments:\$2,625.00 Months 1-60 (Mar 2022- Feb 2027).

Trustee's Motion to Dismiss filed 03/31/22 at #38.
No Response filed.

Objection To Chapter 13 Plan Confirmation filed 3/25/22 #36 by Toyota Motor Credit Corporation was withdraw on 04/06/22.

Objection To Chapter 13 Plan Confirmation filed 3/25/22 #37 by Toyota Motor Credit Corporation was withdraw on 04/06/22.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 12, 2022 10:00 am

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OLIVA 02/28/22 3/60	22-10024 RICARDO MARTINEZ MARIA L RIVAS BMI	Confirmation	\$123.08 or 0.08 mth 04/25/22 \$1,600.00 <i>Wage Order</i>	Trustee does not recommend confirmation.

1. Plan #2 filed on 02/28/22 fails to provide sufficient funds for payment in full of all secured and priority claims, including the Emergency Saving Fund.

2. Debtors have not provided proof to substantiate the debt paid to Cenlar FSB through the Plan and the creditor did not file a claim. The bar date is 05/09/22.

3. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.

4. Trustee alleges Schedule B is inaccurate as it does not disclose all bank accounts.

5. Plan fails to provide for Cameron County tax claim #3.

Payments: \$1,600.00 Months 1-60 (Mar 2022- Feb 2027).

OLIVA 03/10/22 2/36	22-10027 JAMES T FURRH BMI	Confirmation Obj Conf Wells Fargo Bank NA	Current 04/13/22 \$625.00 <i>ePay</i>	Trustee recommends confirmation of Plan #33.
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Plan #33 filed 04/26/22 pays 5% to general unsecured claims.

Payments: \$625.00 Months 1-36 (Apr 2022- Mar 2025).

Objection to confirmation filed 03/28/22 by Bank of America, NA. at #22 was withdrawn on 04/19/22.

Objection to confirmation filed 03/29/22 by Wells Fargo Bank, NA. at #23.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 12, 2022 11:00 am

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Attorney <i>Pet Filed</i> Month/Term	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
LIMON	22-10025	Confirmation	Current	Trustee does not recommend confirmation.
03/10/22 2/52	MIGUEL SALAZAR JUANA SALAZAR AMI-		04/11/22 \$2,700.00 ePay	

(EVR recused)

1. Plan #2 filed 03/10/22 pays 89% to general unsecured claims.
2. Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #3 filed on 03/14/22.
3. Debtor has failed to provide bank statements for Wells Fargo for March or Navy Army for February and March.
4. Trustee alleges Schedule B is inaccurate as it fails to list all bank accounts.
5. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan.
6. Plan fails to provide for Conn's claim #13.
7. Plan proposes to overprovide for of One Main claim #7 filed 03/28/22 in Paragraph 9 at the expense of general unsecured creditors.

Payments: \$2,700.00 Months 1-52 (Apr 2022- Jul 2026).

OLIVA	17-10231	Dismissal	\$5,734.52 or 3.85 mth 12/29/21	Trustee recommends dismissal.
06/20/17 59/60	PATRICIA S BENTLEY BMI		\$1,489.36 Wage Order	

Post-Conf. Trustee's Motion to Dismiss filed 04/08/22 at #57 for non-payment.
No response filed.

Modification #58 filed 04/28/22 and set for 06/09/22 hearing.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 12, 2022 11:00 am

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OLIVA 02/10/22 3/60	22-10015 JOE M LEAL MARIA I LEAL BMI	Confirmation Dismissal	\$315.00 or 0.29 mth 04/29/22 \$1,100.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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- (EVR recused)
1. Plan #55 filed 05/04/22 pays 38% to general unsecured claims.
 2. Plan is misleading as it reflects a 100% return to general unsecured creditors because the total amount of general unsecured claims is understated. Plan reflects \$8,562.42, when the total amount of timely filed general unsecured claims is \$25,874.41.
 3. Debtors failed to provide a copy of a recent paycheck stub for Home Health Providers.
- Payments: \$1,300.00 Month 1 (Mar 2022).
 \$1,215.00 Month 2 (Apr 2022)
 \$1,100.00 Months 3-60 (May 2022 - Feb 2027).

Trustee's Motion to Dismiss filed 03/29/22 at #32.
Response filed 04/19/22 at #49.

Objection to confirmation filed by Golden Star Properties LLC #31 on 03/14/22 was withdrawn 04/06/22.
Objection to confirmation filed by Valley Federal Credit Union #34 on 03/31/22 was withdrawn 04/12/22.