

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 9:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
*PRO SE DEBTOR 03/31/22 1/0	22-20072 ANTHONY MARTINEZ <i>BMI</i>	Confirmation	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.

Debtor did not appear at the Meeting of Creditors held 04/26/22. Meeting of Creditors will be reset to 06/21/22.

BAKER 06/12/20 23/60	20-20331 GAYELAND L HEARD ERMA J HEARD <i>AMI-</i>	Dismissal	\$2,260.61 or 2.64 mth 01/06/22 \$855.00 <i>Wage Order</i>	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #89 for non-payment.
No response filed by debtor.

BRYEANS 12/06/21 5/60	21-21300 CHAD T GORCZYCA <i>BMI</i>	Confirmation Dismissal Obj Conf Home Tax Solutions LLC Obj Conf American Bank NA Obj Conf Nueces County	\$2,500.00 or 1.00 mth 04/27/22 \$2,500.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #20 filed on 02/11/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan Summary fails to list the non-exempt property amount of \$171,835.40.

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3. Plan fails to provide for the IRS claim #4 filed 02/04/22.

4. Plan fails to fully provide for American Bank NA claim #5 filed 02/07/22.

5. Plan fails to provide for Nueces County claim #6 filed 03/01/22.

6. Home Taxes Solution claim #2 does not support the direct payment amount disclosed on paragraph#10.

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

8. Plan fails to provide for Notice of Post Petition fees #48 filed 04/29/22 .

9. Trustee alleges that the plan is not feasible as Schedule I reflects no disposable income to finds the plan payment.

10. Debtor has failed to provide a copy of his 2021 tax return.

Plan payments:
1 (Jan 2022) 60 (Dec 2026) \$2,500.00.

Trustee's Motion to Dismiss filed 04/19/22 at #46
No Response filed.

Objection Home Tax Solution filed 02/02/2022 #26.
Objection American Bank filed 02/02/2022 #27.
Objection Nueces County filed 03/01/2022 #36.

OLIVA PC (C)	17-20297	Dismissal	\$8,992.40 or 3.03 mth 05/09/22 \$2,970.36 ePay	Trustee recommends dismissal.
	PAUL J GALLAGHER			
06/30/17 59/60	ELIZABETH A GALLAGHER			

Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #142 for non-payment.
Response to Trustee's Motion to Dismiss filed 05/06/22 at #143.

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Attorney <i>Pet Filed</i> Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA PC (C)	18-20161	Dismissal	Current	Trustee
	TIFFANY D CARTER	Modification		recommends
04/27/18			04/20/22	approval #75 and
49/60	BMI		\$275.00	withdrawn
			ePay	of dismissal.

Modification #75 filed 04/11/22 to cure delinquency. Mod pays 10% to general unsecured claims.

Mod forgives \$1,098.46.

Payments: \$275.00 months 48-60 (Apr 2022 - Apr 2023).

Post-Conf. Trustee's Motion to Dismiss filed 03/09/22 at #74 for non-payment.

Response to Trustee's Motion to Dismiss filed 04/11/22 at #77.

OLIVA PC (C)	18-20366	Modification	Current	Trustee does not
	KEITH W MILLER			recommend
08/17/18			05/05/22	approval.
45/60	BMI		\$700.00	
			Wage Order	

Modification #100 filed 05/03/22 to cure delinquency and surrender assets after the case was severed. Mod pays 29% to general unsecured creditors. Mod includes nonstandard provision in paragraph #29: Debtor surrendering interest in Lakeview Loan Services claim #17, Navy Federal Credit Union claim #7 and Resurgent Capital claim #16.

1. Mod fails to provide for the surrendered assets in paragraph #7.

Mod forgives \$1,266.05.

Payment: \$1,875.42 43-44 (Mar 2022- Apr 2022).

\$700.00 43-60 (May 2022- Aug 2023).

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OLIVA PC (C)	19-20426	Dismissal	\$8,991.00 or	Trustee
	ROCKFORD WILLIAM		2.50 mth	recommends
08/30/19	GUDIM		05/06/22	dismissal.
33/60	MELINDA NORENE GUDIM		\$3,600.00	
	AMI-ESF		ePay	

Business

Post-Conf Trustee's Motion to Dismiss filed 04/14/22 at #91 for non-payment.
Response to Trustee's Motion to Dismiss filed 05/04/22 at #92.

OLIVA PC (C)	19-20629	Dismissal	\$2,597.00 or	Trustee does not
	HERBERTO SAUCEDA JR		0.50 mth	recommend
12/26/19	MONICA D SAUCEDA	Modification	04/25/22	approval and
29/60	AMI-ESF		\$5,200.00	recommends
			Wage	dismissal.
			Order	

Modification #75 filed 04/29/22 to cure delinquency and add post-petition IRS liability. Mod pays 100% to general unsecured creditors per Debtor's OF122C requirement.

1. Debtors have failed to provide recent pay stub to support the change in wage deductions pursuant to Mod paragraph #3.

Mod forgives \$15,454.31.

Payments: \$4,740.78 28 month (Apr 22).

\$5,200.00 29-60 months (May 22- Dec 24).

Post-Conf. Trustee's Motion to Dismiss filed 03/09/22 at #67 for non-payment.

Response to Trustee's Motion to Dismiss filed 04/11/22 at #69.

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OLIVA PC (C)	22-20016	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	CLARENCE W DECKER JR	Dismissal	05/02/22	
01/31/22 4/60	ANNETTE COLINS-DECKER	Obj Conf Nueces & San Patricio Co	\$2,985.00 Wage Order	

1. Plan #23 filed 02/11/22 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.

2. Plan fails to provide at least \$31,731.00 to the general unsecured creditors as required by Debtor's Official Form 122-C #5 filed on 02/02/22.

3. Plan does not fully provide for San Patricio County claim #9 filed 02/21/22, IRS claim #16 filed 03/14/22 or Texas Comptroller of Public Accounts claim #19 filed 03/17/22.

4. Plan fails to provide for Nueces County claim #10 filed 02/21/22.

5. The Plan does not provide sufficient adequate protection to Coastlife Credit Union claim #5 or Ford Motor Credit Co. claim #4.

6. IRS claim #16 filed 04/07/22 reflects Debtor has not filed WT-FICA, FUTA, income and partnership tax returns for the years 2020 and 2021. Trustee has an unsigned copy of the 2020 partnership tax return.

Payments:\$2,985.00 1-10 (February 2022- November 2022).
\$2,885.00 11-60 (December 2022- January 2027).

Objection to Confirmation filed by Nueces County and San Patricio County #35 filed 03/29/22.

Trustee's Motion to dismiss filed 04/19/22 at #38.
No response filed.

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OLIVA PC (C)	22-20038	Confirmation	Current	Trustee does not recommend confirmation.
	FELIPE GUTIERREZ	Dismissal	05/06/22	
02/28/22 3/60	RENDON LYDIA PERALES RENDON BMI		\$2,000.00 Wage Order	

1. Amended Plan #32 filed 05/03/22 works at 55%.
2. Plan fails to specify what the "other" reserve is for under paragraph #23.

Plan payments:

- 1 (Mar/2022) 2 (Apr/2022) \$2,385.00 .
- 3 (May/2022) 60 (Feb/2027) \$2,000.00.

Trustee's Motion to Dismiss filed 04/19/22 #28.
Response filed 05/03/22 at #34.

OLIVA PC (C)	22-20039	Confirmation	\$173.10 or	Trustee does not recommend confirmation and recommends dismissal.
	JOSHUA R PAYTON	Dismissal	0.12 mth	
02/28/22 3/60	AMI-ESF		05/10/22 \$1,500.00 Wage Order	

1. Amended Plan #29 filed 05/11/22 works, paying 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$35,158.80.

2. Debtor failed to provide proof to substantiate the amounts paid to Kansas Child Support Enforcement and Kansas Department of Revenue through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.

Plan payments:

- 1 (Mar 2022) - 57 (Nov 2026) \$1500.00.

Trustee's Motion to Dismiss filed 05/18/22 at #23.
Response filed 05/10/22 at #28.

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OLIVA PC (C)	22-20074	Confirmation	\$192.30 or 0.08 mth 05/06/22 \$2,500.00 Wage Order	Trustee Recommends Confirmation of Plan #37 filed 04/26/22.
03/31/22 2/60	JUAN F GARCIA LEVINA M GARCIA BMI			

Amended Plan #37 filed 04/26/22 works at 18%.

RAUB	17-20331	Dismissal	\$3,016.92 or 2.33 mth 04/28/22 \$1,295.00 ePay	Trustee recommends dismissal.
07/26/17 58/60	RENE J BAZAN BMI			

Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #53 for non-payment.
No response filed by debtor.

RAUB	18-20506	Dismissal	\$1,237.55 or 2.91 mth 05/03/22 \$425.00 Wage Order	Trustee recommends dismissal.
11/04/18 42/84	LUCY G CASANOVA BMI			

Post-Conf. Trustee's Motion to Dismiss filed 03/09/22 at #124 for non-payment.
Response to Trustee's Motion to Dismiss filed 04/12/22 at #126.

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RAUB 12/03/19 29/60	19-20597 ANTHANY A ALEMAN MONICA GOMEZ ALEMAN AMI-	Dismissal Modification	\$576.88 or 0.11 mth 05/09/22 \$5,200.00 Wage Order	Trustee does not recommend approval and recommends dismissal.
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Modification #151 filed 04/06/22 to cure delinquency. Mod includes a nonstandard provision. Mod pays 5% to general unsecured creditors.

1. Debtors have failed to provide Trustee with documents to substantiate Debtors' out of town work expenses. Debtors provided a business expense break down on 05/02/22; however, the Debtors did not provide any support for these expenses.

2. Schedule I is inaccurate as it understates Debtor's current income and does not agree with the business expense breakdown.

3. Navy Army Community Credit Union and Gulf Coast Federal Credit were granted a monthly adequate protection payments. Debtor has not satisfied Navy Army Community Credit Union or Gulf Coast Federal Credits administrative claims and proposes to pay Debtor's attorney fees ahead of the adequate protection due.

Mod forgives \$16,726.90.

Mod payment :\$5,100 for months 25-27 (Jan 22 - March 22).

\$5,200 for months 28-60 (April 22- Dec 24).

Post-Conf. Trustee's Motion to Dismiss #115 filed 11/15/21 for non-payment.

Response filed 12/10/21 at #120.

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RAUB	20-20059	Dismissal	\$3,600.00 or	Trustee does not recommend approval and recommends dismissal.
	DAVID FOWLER	Modification	2.00 mth	
02/03/20 27/58	AMI-ESF		03/21/22 \$1,800.00 ePay	

Modification #83 filed 04/12/22 to cure delinquency and shorten plan to 54 months. Mod works at 100% to general unsecured creditors per Debtor's OF122C requirement.

1. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).
2. Trustee alleges that she is unable to administer the claim as proposed. Debtor proposes to pay attorney pro-rata for months 26 with set payments. Mod does not take in to account the on-going mortgage payments are now delinquent.
3. Debtor has failed to make his first Mod payment.

Mod forgives \$3,333.50.
Payment: \$1,800.00 26-54 months (Apr 2022- Feb 2025).

Post-Conf. Trustee's Motion to Dismiss filed 03/09/22 at #81 for non-payment.
Response to Trustee's Motion to Dismiss filed 04/12/22 at #84.

RAUB	20-20081	Dismissal	\$4,381.84 or	Trustee recommends dismissal.
	KRISTYNA HERNANDEZ		2.28 mth	
02/13/20 27/84	BMI		04/21/22 \$1,917.96 ePay	

Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #96 for non-payment.
No response filed by debtor.

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RAUB 02/29/20 27/84	20-20111 CHRISTOPHER SEAY MICHELE SEAY <i>BMI</i>	Dismissal	\$16,426.48 or 3.87 mth 04/14/22 \$4,250.00 <i>Wage Order</i>	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #107 for non-payment. No response filed by debtor.				
RAUB 09/23/21 8/60	21-21242 SYLVIA PENA <i>AMI-BOTH</i>	Confirmation Dismissal Obj Conf Ovation Services LLC	Current 04/14/22 \$2,195.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Amended plan #90 filed 04/27/22 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. Plan must remain 100% per Debtor's Official Form 122C requirement of \$823.19 per month.</p> <p>2. Plan proposes fixed payments to Ovation that are less than the interest accruing each month and render the plan deficient.</p> <p>Trustee's Amended Motion to Dismiss filed 12/08/21 at #43. Response filed 12/13/21 at #44.</p> <p>Objection to Confirmation filed 05/09/22 by Ovation Services, LLC. #93.</p>				

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RAUB	21-21250	Confirmation	\$4,992.01 or	Trustee does not recommend confirmation and recommends dismissal.
	WILLIAM LOUDERMILK	Dismissal	1.72 mth	
09/30/21 8/60	BMI		03/11/22 \$2,900.00 ePay	

1. Amended Plan #62 filed 04/27/22 pays 11% to general unsecured creditors.

2. Debtor is delinquent 2 payments through April totaling \$4,992.01.

Motion to Modify Automatic Stay filed by Carrington Mortgage Service at #58. Hearing set 05/13/22.

Plan payments:\$2,500.00 1 - 7 months (Oct 2021 - Jan 2022).
\$2,900.00 8 - 60 months (Feb 2022 - Sept 2026).

Trustee's Amended Motion to Dismiss #63 filed 05/04/22.
Response filed 01/11/22 at #37.

RAUB	21-21254	Confirmation	\$1,553.53 or	Trustee does not recommend confirmation and recommends dismissal.
	AGUSTIN LOPEZ	Dismissal	0.99 mth	
10/05/21 7/60	BMI		05/02/22 \$1,565.00 Wage Order	

1. Plan #51 filed 04/07/22 pays 8% to general unsecured creditors.

2. Plan fails to address the on-going mortgage payments months 1-6 for Jeffery J Pearce claim #3.

3. Plan fails to specify the address for the tax reserve.

4. Debtor has failed to provide Trustee with proof of rental income.

Plan Payments: \$356.02 1-6 months (Nov 2021- April 2021).
\$1,565.00 7-60 months (Jan 2022- Dec 2026).

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Debtor's Objection to Jeffrey Pearce claim filed 01/11/22 at #40 was sustained.

Trustee's Amended Motion to Dismiss filed 12/13/2021 at #32.
Response filed 01/27/22 at #39.

RAUB 10/05/21 7/60	21-21256 ARNOLD NAVARIJO ERIKA NAVARIJO AMI-PPR	Confirmation	\$4,062.37 or 0.98 mth 05/10/22 \$4,150.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal		
		Obj Conf Home Tax Solutions LLC		
		Obj Conf Resolution Finance LLC		
		Obj Conf Trustee		
		1. Amended Plan #84 filed on 04/13/22 proposes to delay payments to over secured creditors, which will accrue unnecessary interest and render the plan deficient.		
		2. Trustee alleges Debtor's Official Form 122C filed 03/05/22 at #71 is incorrect, thus the plan fails to meet the requirements of 1325(b).		
		Plan payments: \$3,760.00 1-4 months (Nov 2021 to Feb 2022). \$4,100.00 5-7 months (Mar 2022 to May 2022). \$4,265.00 8-60 months (June 2022 to Oct 2026).		
		Amended Objection by Home Tax Solution #80 filed 04/08/22. Amended Objection by Resolution Finance #81 filed 04/05/22. Objection to Confirmation by Chapter 13 Trustee #79 filed 04/07/22.		
		Trustee's Amended Motion to Dismiss filed 01/04/2022 at #39. Response filed 02/08/22 at #59.		

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RAUB	21-21319	Confirmation	\$775.76 or	Trustee does not recommend confirmation and recommends dismissal.
	ROLAND A VERA	Dismissal	0.18 mth	
12/31/21	SAVANNAH VERA	Obj Exemptions	05/05/22	
5/60	AMI-	Obj Conf Trustee	\$4,295.00 Wage Order	

1. Plan #43 filed 04/08/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
 2. Debtors failed to list all bank accounts on Schedule B.
 3. Debtors have failed to provide Trustee with recent proof of income from CCAD and debtor's self-employment income.
 4. Plan reflects Harley Davidson to be paid direct with an excessive contractual interest rate of 22.08% at the expense of unsecured creditors.
 5. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not specify the years of debtor's business on paragraph #27.
 6. Plan does not provide for US Department of Housing and Urban Development claim #18 filed 04/22/22.
- Objection to Exemptions by Trustee #35 filed 03/02/22.
Amended Objection to Confirmation by Trustee #42 filed 03/07/22.
- Plan Payments: \$3,950.00 1-3 months (Jan 2022-March 2022).
\$4,450.00 4-60 months (Apr 2022- Dec 2026).
- Trustee's Motion to Dismiss filed 02/18/22 at #29.
Response filed 04/08/22 at #46.

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RAUB	21-21320	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	NELDA A GONZALEZ	Dismissal	05/09/22	
12/31/21 5/60	BMI		\$3,350.00 <i>Wage Order</i>	

1. Plan #34 filed 04/11/22 pays 45% to general unsecured creditors.
 2. Debtor failed to list all assets as reflected on debtor's 2020 tax return.
 3. Trustee alleges Schedule J is inaccurate as the debtor does not own a vehicle but pays for car insurance.
 4. Trustee can not administer plan as proposed. Debtor proposes to pay attorney fees pro-rata for months 1-11 without a set payment.
 5. Plan proposes to overprovide for mortgage claim by including a 4.25% interest rate at the expense of the general unsecured creditors.
- Objection by Jim Wells CAD #30 filed 02/28/2022 was withdrawn 04/12/22.

Plan payments:
\$2,650.00 1-4 (Jan 2022- Apr 2022).
\$3,350.00 5-60 (May 2022- Dec 2026).

Trustee's Motion to Dismiss filed 2/18/2022 at #29.
Response filed 04/11/22 at #36.

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RAUB	21-21321	Confirmation	\$873.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ROBERT SAUCEDA	Dismissal	0.76 mth	
12/31/21 5/60	<i>BMI</i>		05/04/22 \$1,150.00 ePay	

1. Plan #36 filed 04/12/22 pays 18% to the general unsecured creditors.
2. Debtor has failed to provide Trustee with proof of income for stepson's contribution and bank statements for all accounts.
3. Debtor failed to provide proof to substantiate the amount paid to CCA Acceptance DBA Big Fish Finance through the Plan. The bar date passed on 03/11/22 and the creditor did not file a claim.
4. Trustee alleges that the plan is not feasible as Debtors have demonstrated an inability to fund the plan. Plan was amended to lower payments from \$1,250.00 to \$800.00 for months 1-3 to bring them current. Debtor is behind \$873.00 through April.

Plan payments:
\$800.00 1-3 months (Jan 2022 - Mar 2022).
\$1,100.00 4-60 months (April 2022- Dec 2026).

Trustee's Motion to Dismiss filed 02/18/22 at #30.
Response filed 04/12/22 at #38.

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RAUB 02/22/22 3/60	22-20032 CHRISTIAN CRUZ <i>BMI</i>	Dismissal	\$4,055.51 or 1.16 mth 05/03/22 \$3,500.00 <i>Check</i>	Trustee recommends dismissal.

1. Confirmation was denied on 04/13/22 and Debtor has failed to file a new plan.
2. Debtor has failed to provide copies of tax returns and bank statements.
3. Trustee alleges Schedule J is inaccurate as it fails to provide proof of expenses for transportation and insurance.
4. Debtor is delinquent \$4,055.51.

Plan payments:
\$3,500.00 1-60 months (Mar 2022- Feb 2027).

Objection of Nueces County to Chapter 13 Plan filed 03/30/22 at #41.

Trustee's Motion to dismiss filed 04/19/22 at #45.
No response filed.

RAUB 02/28/22 3/42	22-20042 JOHNNY L MCCOY PATRICIA R MCCOY <i>AMI-</i>	Confirmation Dismissal	\$1,738.08 or 0.43 mth 05/03/22 \$4,045.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #26 filed 03/02/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #15 filed 03/21/22 and Non-Exempt Property \$27,846.00.
3. Debtors have failed to provide a copy the annuity statement.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 9:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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4. Plan fails to fully provide for the claim of Rushmore Loan Management Services claim #20 or IRS claim #16.
 5. Debtors have failed to provide a copy of the 2021 tax return.
 6. Trustee alleges Schedule I is inaccurate as it does not reflect Joint Debtor's current social security income.
 7. Debtors failed to address or make adjustments in wage withholdings for any anticipated IRS liability for 2021 and future years. Plan does not provide a federal income tax reserve.
 8. Plan Summary does not match the Plan.
- Payments: \$2,640.00 1 month (March 2022).
\$4,045.00 2-60 months (April 2022 - Aug 2025).
- Trustee's Motion to Dismiss filed 04/19/22 at #37.
No response filed.

RAUB	22-20044	Confirmation	Current	Trustee does not
	ROBERT GONZALES	Dismissal		recommend
03/01/22	MARY J GONZALES	Obj Conf Cenlar FSB	04/29/22	confirmation and
3/57	BMI		\$1,550.00	recommends
			ePay	dismissal.

1. Plan #2 filed on 03/01/22 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan must provide a 100% dividend to the general unsecured creditors as required by Non-Exempt Property \$ 31,566.88.
2. Plan fails to provide for the IRS claim #2 filed 04/01/22 or San Patricio County claim #3 filed 04/01/22.
3. IRS claim #2 filed 04/01/22 reflects Debtor has not filed a tax return for the years 2016-2021. Trustee has not received a copy of any filed returns.
4. 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.
5. Debtors have failed to provide Feb and March bank statements for all bank accounts.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 9:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

Attorney <i>Pet Filed</i> Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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6. Debtors have failed to provide Trustee with proof of Mrs. Gonzales' income.

Payment:\$1,550.00 1-60 months (Mar 2022- Nov 2026).

Objection to Confirmation filed 3/30/2022 by Cenlar FSB. Doc 22.

Trustee's Motion to Dismiss filed 04/19/22 at #23.

No response filed.

RAUB	22-20046	Confirmation	\$307.69 or 0.62 mth	Trustee does not recommend confirmation and recommends dismissal.
	ANDRA TEPEA	Dismissal	04/25/22	
03/01/22 3/60	BMI		\$500.00 Wage Order	

1. Plan #2 filed on 03/01/22 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan fails to provide for the IRS claim #6 filed 04/29/22.

3. Schedule H is incomplete as the codebtor's address is not disclosed.

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

5. Plan proposes to overprovide for One Main claim #3 filed 03/14/22 in Paragraph 9 at the expense of general unsecured creditors.

6. Debtor has failed to provide copies of bank statements for the 60 days prior to filing.

7. Debtor has failed to provide support for expenses: 401k loan, additional medical expenses and daughter's college expenses.

8. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

Payments: \$500.00 month 1-60 (Mar 2022- Feb 2027).

Trustee Motion to Dismiss filed 04/19/22 at #21.

No response filed.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 9:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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RAUB	22-20061	Confirmation	Current	
	CHRISELDA HERNANDEZ	Dismissal		
03/14/22			05/05/22	Trustee does not recommend confirmation and dismissal.
2/60	<i>BMI</i>		\$580.00	
			<i>ePay</i>	

1. Plan #13 filed 03/28/22 pays 7% to general unsecured creditors.
2. Debtor has failed to file an EFT order with the Court.
3. Schedule H fails to disclose codebtor's complete address.
4. Trustee alleges Schedule I is inaccurate as it fails list all business expenses as noted on the Monthly Operating report and 2021 tax return.
5. Trustee alleges Schedule I is inaccurate as it fails to note the debtor is self-employed and it fails to address the tax refund.
6. Debtor failed to provide proof to substantiate the amounts paid to S Cascades through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Payment: \$580.00 1-60 months (Apr0 2022- Mar 2027).

Trustee's Motion to Dismiss filed 04/19/22 at #20.
No response filed.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 9:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
WAJDA & ASSOCIATES P C 02/10/22 3/60	22-20024 JOANGELA LOPEZ <i>BMI</i>	Confirmation	\$490.00 or 1.00 mth 03/29/22 \$490.00 <i>Money Order</i>	Trustee does not recommend confirmation.

1. Plan #24 filed 04/13/22 pays at 25% to general unsecured creditors.
2. Based on NADA value (\$457.66) as required by Order #4, the Plan does not provide sufficient adequate protection to Title Max.
3. Debtor failed to forward recent verification for current employment and food stamps.
4. Trustee alleges Schedule I is inaccurate as it fails to reflect debtor's current employment information or address survivor's benefits.
5. Debtor failed to provide support for the rental expense of \$1,200.00.
6. Debtor has failed to forward the last two months of bank statements.
7. Trustee alleges Schedule J is inaccurate as it fails to address all expenses.

Plan payments:
1 3 \$490.00
4 60 \$468.00

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL)	17-20382 GENEVA A CARDENAS	Dismissal	Current	Trustee does not
09/01/17 56/60	AMI-	Modification	05/09/22 \$125.00 ePay	recommend approval and recommends dismissal.

Modification #39 filed 04/12/22 to cure delinquency and decrease plan payment. Mod pays 28% to general unsecured creditors.

1. Debtor has failed to provide the 2021 tax return.
2. Debtor has failed to provide her Pension statement.
3. The plan provides for less to unsecured than the Trustee has already paid.
4. Mod Plan Summary fails to reflect the correct Required post-modification payments to Trustee.

Mod forgives \$2,014.66.
Payments: \$125.00 55-60 months (Apr 2022- Sept 2022).

Post-Conf. Trustee's Motion to Dismiss filed 03/09/22 at #37 for non-payment.
Response filed 03/14/22 Doc #38.

GONZALEZ (JOEL)	17-20460 ERIC R SLUSHER	Modification	\$1,850.00 or 0.84 mth 05/02/22 \$2,200.00 Wage Order	Trustee recommends approval #54.
11/08/17 54/60	BMI			

Trustee's Motion to Modify Plan #54 filed 03/31/22 to alter the confirmed plan by ceasing further payment on JP Morgan Chase claim #9.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL)	19-20240	Dismissal	Current	Trustee recommends approval #66 and withdraw of dismissal.
	CHESTER G STORK	Modification	05/02/22	
05/30/19 36/42	JANA L STORK <i>BMI</i>		\$825.00 <i>ePay</i>	

Modification #66 filed 04/12/22 to cure delinquency, add Emergency Savings Funds and increase length of the plan to 48 months. Mod pays 100% to general unsecured creditors.

Mod forgives \$4,695.42.
Payments: \$825.00 35-48 months (Apr 2022- May 2023).

Post-Conf. Trustee's Motion to Dismiss filed at #64 for non-payment.
Response filed 04/08/22 at #65.

GONZALEZ (JOEL)	19-20291	Dismissal	\$1,745.05 or 1.03 mth	Trustee recommends dismissal.
	MARK L SANCHEZ		05/02/22	
06/22/19 35/60	SONIA E SANCHEZ <i>AMI-PPR</i>		\$1,700.00 <i>ePay</i>	

Post-Conf. Trustee's Motion to Dismiss filed at #79 for non-payment.
Response to Trustee's Motion to Dismiss filed 03/14/22 Doc #80.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL) 08/02/19 33/60	19-20367 RICHARD H ALCOCER <i>BMI</i>	Dismissal	\$2,755.02 or 1.81 mth 05/09/22 \$1,525.00 ePay	Trustee recommends dismissal.

Post-Conf. Trustee's Motion to Dismiss filed 01/06/22 at #84 for non-payment.
No response filed by Debtor.

GONZALEZ (JOEL) 09/26/19 32/60	19-20470 KEVIN LANDRY <i>BMI</i>	Dismissal Modification	Current 05/04/22 \$2,425.00 Wage Order	Trustee does not recommend approval and recommends dismissal.
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Modification #106 was filed 05/04/22 to cure delinquency. Mod pays 18% to general unsecured creditors.

1. Mod fails to provide for Notice of Supplemental attorney fees of \$300.00 at #103.
2. Debtor failed to provide a copy of the 2021 tax return for his non-filing spouse.

Mod forgives \$5,517.30.

Mod payments: \$2,000.00 for months 29-31 (Feb 2022- Apr 2022).

\$2,425.00 for month 32 (May 2022).

\$3,000.00 for months 33-60 (Jun 2022 - Sep 2024).

Post-Conf. Trustee's Motion to dismiss #82 filed 01/12/22 for non-payment
Amended Response filed 01/11/2022 at #83.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL) 09/27/19 32/60	19-20479 MANUEL CANTU SR GUADALUPE Q CANTU <i>AMI-ESF</i>	Dismissal	\$8,487.68 or 2.93 mth 04/18/22 \$2,900.00 <i>Wage Order</i>	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #79 for non-payment. No response filed by debtor.				
GONZALEZ (JOEL) 12/18/19 29/84	19-20620 DONNA A GARCIA <i>BMI</i>	Dismissal	\$6,706.76 or 3.77 mth 02/25/22 \$1,779.99 <i>Wage Order</i>	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #94 for non-payment. No response filed by debtor.				
GONZALEZ (JOEL) 06/10/20 23/60	20-20221 ARNOLDO ANZALDUA JR <i>BMI</i>	Dismissal Modification	\$2,125.00 or 1.49 mth 04/15/22 \$1,425.00 <i>ePay</i>	Trustee does not recommend approval and recommends dismissal.

Modification #63 filed 04/14/22 to cure delinquency. Mod pays 13% to general unsecured creditors.

1. Debtor has failed to provide pay stubs that support the income on Schedule I.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

Attorney <i>Pet Filed</i> Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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2. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

Mod forgives \$5,507.19
Payments: \$900.00 22 month (Apr 22).
\$1,425.00 23-60 months (May 22- Jun 25).

Post-Conf. Trustee's Motion to Dismiss filed 02/02/22 at #59 for nonpayment.
Response filed 02/14/2022 at #60.

GONZALEZ (JOEL)	21-21007	Dismissal	\$1,842.10 or 2.38 mth 04/28/22 \$775.00 ePay	Trustee recommends dismissal.
01/07/21 16/46	CRISPIN ESPINOZA JR <i>BMI</i>			

Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #29 for non-payment.
Response to Trustee's Motion to Dismiss filed 05/10/22 at #30.

GONZALEZ (JOEL)	21-21015	Dismissal	Current	Trustee recommends approval #63 and withdrawal dismissal.
01/15/21 16/60	BELINDA G GARCIA <i>BMI</i>	Modification	05/10/22 \$3,250.00 ePay	

Modification #63 filed 4/12/2022 to cure delinquency. Mod pays 11% to general unsecured claims.

Mod forgives \$9,910.00.
Mod Payments: \$3,250.00 months 14-60 (Mar 22- Jan 26).

Post-Conf. Trustee's Motion to Dismiss filed 02/22/2022 for non-payment.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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Response filed 3/8/2022 at #52.

GONZALEZ (JOEL)	21-21067	Dismissal	\$2,176.10 or 3.54 mth 05/02/22 \$615.00 ePay	Trustee recommends dismissal.
03/12/21 14/60	BYRON A DOUCET AMYSUE MARTIN DOUCET <i>BMI</i>			

Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #61 for non-payment.
Response to Trustee's Motion to Dismiss filed 05/09/22 at #62.

Modification #65 filed 05/09/22 for hearing 06/15/22.

GONZALEZ (JOEL)	21-21234	Dismissal	\$5,700.34 or 2.27 mth 04/13/22 \$2,509.81 ePay	Trustee recommends dismissal.
09/17/21 8/60	FELIPE A HERNANDEZ JR NINFA A PENA <i>BMI</i>			

Post-Conf. Trustee's Motion to Dismiss filed 03/09/22 at #59 for non-payment.
Response to Trustee's Motion to Dismiss filed 03/14/22 Doc #60.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL) 10/25/21 7/60	21-21267 DANIEL SANCHEZ <i>BMI</i>	Confirmation Dismissal Obj Conf Trustee Obj POC Isidoro U Prado clm 6	\$1,185.00 or 0.41 mth <i>05/02/22</i> \$2,910.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.

1. Plan #55 filed 04/12/22 fails to provide a 100% dividend to the general unsecured creditors as required by Non Exempt Property.

2. Plan provides for bifurcated treatment of the same claim, Jim Wells claim #4 filed 11/05/21.

Plan payments:

\$1,725.00 1-5 months (November 2021 to March 2022).

\$2,910.00 6-60 months (April 2022 to September 2026).

Objection by Jim Wells CAD #27 filed 12/31/21 was withdrawn 04/12/22.

Objection by Trustee #28 filed 01/05/22.

Objection by Debtor to Isidoro Prado claim #6 filed 03/21/22.

Trustee's Motion to Dismiss filed 01/10/22 at #29.

Response filed 01/26/22 at #32.

GONZALEZ (JOEL) 11/12/21 6/60	21-21285 JONATHAN W CLOYD <i>AMI-ESF</i>	Dismissal	\$2,288.45 or 1.64 mth <i>05/05/22</i> \$1,395.00 <i>Wage Order</i>	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 04/14/22 at #37 for non-payment.
No response filed by debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL)	21-21306 LAYNE B FOUTCH	Confirmation	\$489.20 or	Trustee does not recommend confirmation.
		Dismissal	0.31 mth	
12/09/21 5/60	AMI-		05/02/22 \$1,590.00 <i>Wage Order</i>	

1. Plan #34 filed 04/25/22 must work at 100% per Debtor's Official Form 122C requirement of \$86,720.40.

2. Based on NADA values as required by Initial Order, the Plan does not provide sufficient adequate protection to the Mariner Finance or VW Credit claims.

Plan payments:

1 (Jan 2022)- 60 (Dec 2026) \$1,590.00.

GONZALEZ (JOEL)	22-20003 RALPH M CAREY	Confirmation	Current	Trustee does not recommend confirmation.
			05/05/22	
01/14/22 4/60	BMI		\$1,900.00 <i>Wage Order</i>	

1. Amended Plan #37 filed 05/05/22 does not provide sufficient adequate protection to Coastlife Credit Union, based on NADA value (\$369.53) as required by Order #10.

Plan payments:

1 (Feb 2022) - 3 (Apr 2022) \$1,400.00.

4 (May 2022) - 60 (Jan 2027) \$1,900.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL) 01/17/22 4/60	22-20004 ANDREA GOMEZ <i>BMI</i>	Confirmation	Current 05/06/22 \$1,145.00 <i>Wage Order</i>	Trustee does not recommend Confirmation.
<p>1. Plan #32 filed 05/06/22 pays 32% to general unsecured claims.</p> <p>2. Debtor to address the feasibility of retaining the two vehicles.</p> <p>Plan payments: \$1,050.00 1 - 3 months (Feb/2022-Apr/2022). \$1,145.00 4-60 months (May/2022-Jan 2027).</p>				
GONZALEZ (JOEL) 01/27/22 4/60	22-20011 MARIA G SANCHEZ-ORTIZ <i>BMI</i>	Confirmation Dismissal	Current 05/03/22 \$1,650.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Amended Plan #41 filed 03/10/22 pays 13% to general unsecured creditors.</p> <p>2. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.</p> <p>3. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's self employment information.</p> <p>4. Plan lists a special provision in Paragraph #29: Once all of the payments under the modification have been paid (other than conduit mortgage payments), the obligation to make continued conduit payments through the chapter 13 Trustee ceases.</p> <p>Plan payments: 1 (Feb 2022) - 60 (Jan 2027) \$1,650.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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Trustee's Motion to Dismiss filed 04/19/22 at #5.
Response filed 05/09/22 at ECF #52.

GONZALEZ (JOEL)	22-20020 ALEX MEDINA	Confirmation Obj Conf Trustee	Current 05/05/22 \$150.00 Wage Order	Trustee does not recommend confirmation.
02/02/22 3/60	BMI			

1. Amended Plan #22 filed 3/15/2022 pays 1% to general unsecured creditors.
 2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
 3. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.
- Plan payments:
1 (Mar 2022) - 40 (Jun 2025) \$200.00

Objection to Confirmation filed by Trustee on 4/7/2022 at #28.

GONZALEZ (JOEL)	22-20022 ALONZO CARBAJAL	Confirmation	Current 05/02/22 \$1,000.00 ePay	Trustee does not recommend confirmation.
02/08/22 3/60	BMI			

1. Plan #2 filed 02/08/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide Gulf Coast Federal Credit Union claim #3 filed 04/19/22.

Payments: 1 (Mar 2022) - 60 (Feb 2027) \$1,000.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL)	22-20025	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ANTHONY G PERKINS	Dismissal	04/20/22	
02/11/22 3/60	PAMELA A PERKINS <i>AMI-ESF</i>	Obj Conf Trustee	\$1,550.00 <i>ePay</i>	

1. Amended Plan #31 filed 05/03/22 lists a special provision in Paragraph #29: Student Loans to be paid direct.
 2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
 3. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the PennyMac Loan Services, LLC claim
- Objection to Confirmation filed by Trustee 05/11/22 at #35.

Plan payments:
1 (Mar 2022) - 12 (Feb 2023) \$1,550.00.
13 (Mar 2023) - 32 (Oct 2024) \$1,650.00.
33 (Nov 2024) - 60 (Feb 2027) \$1,750.00.

GONZALEZ (JOEL)	22-20026	Confirmation	\$2,140.00 or 0.58 mth	Trustee does not recommend confirmation.
	CORANDO E MARTINEZ		05/10/22	
02/15/22 3/60	MICHELLE C MARTINEZ <i>BMI</i>		\$3,715.00 <i>ePay</i>	

1. Plan #43 filed 04/12/22 does not fully provide for PPH Mortgage claim #12 filed 04/04/22 and IRS claim #10 filed 04/26/22
2. Debtor has not provided proof to substantiate the debts paid to Liftfunds Inc. through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. The bar date is 04/26/2026.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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Payments: \$3,285.00 1-60 months (March 2022 - February 2027).

Objection by PHH Mortgage Corp #28 filed 02/25/2021 was withdrawn 04/11/22.

GONZALEZ (JOEL) 02/22/22 3/45	22-20031 JESUS RAMON JR <i>BMI</i>	Confirmation 	Current 04/29/22 \$255.00 <i>ePay</i>	Trustee recommends confirmation of plan #25 filed 05/03/22.
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Amended Plan #25 filed 05/03/22 works, paying 100% to all creditors, no unsecured.

Plan payments: \$255.00 1-45 months (Mar 2022- Nov 2025).

GONZALEZ (JOEL) 02/25/22 3/60	22-20034 RAMIRO DE LA GARZA <i>AMI-PPR</i>	Confirmation Dismissal Obj Conf Trustee	\$5,530.00 or 1.83 mth 04/06/22 \$3,015.00 <i>Cashiers Check</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan filed 03/25/22 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #19 filed on 03/25/22.

2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.

3. Plan fails to fully provide for the IRS POC #8 filed 04/22/22.

4. IRS claim #8 filed 03/30/22 shows an unfiled tax returns for the years 2018- 2020. Trustee has not received a copy of these returns.

5. Plan fails to fully provide for PHH Mortgage Services claim #13 filed 05/05/22.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

Attorney <i>Pet Filed</i> Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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6. Debtor has failed to provide Trustee with proof of self employment income for Caller Times.

Payments: \$3,015.00 1-60 months (March 2022 - February 2027).

Objection to Confirmation filed by Chapter 13 Trustee at #27.

Trustee Motion to Dismiss filed 05/18/22 at #30.

No response filed.

GONZALEZ (JOEL)	22-20035 CYNTHIA A DRAPER	Confirmation	\$304.00 or 0.10 mth	Trustee does not recommend
02/25/22 3/36	BMI	Dismissal	05/04/22 \$3,133.00 Wage Order	confirmation and recommends dismissal.

1. Amended Plan #24 filed 4/8/22 pays 45% to general unsecured creditors.

2. IRS claim #4 filed 03/21/22 reflects Debtor has not filed a tax return for the years 2016, 2017 and 2018. Trustee has not received copies of these returns.

3. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J. Debtor has failed to provide a copy of Loan documents for Mazda, debtor drives and pays sister's vehicle.

4. Plan does not agree with Lakeview Loan Servicing claim #3 filed 04/28/22.

Plan payments:

1 (Mar 2022) - 2 (Apr 2022) \$1,750.00 .

3 (May 2022) - 36 (Feb 2025) \$3,133.00.

Trustee's Motion to Dismiss filed 04/19/22 at #30.

No response filed.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL) 02/28/22 3/60	22-20037 SYLVIA B ROBERTS <i>BMI</i>	Confirmation Dismissal	\$1,910.00 or 1.00 mth 04/04/22 \$1,910.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

1. Amended Plan #22 filed 04/19/22 pays 8% to general unsecured creditor.
2. Plan fails to provide for treatment of the post-petition mortgage payment due to Fay Services for February 2022.
3. Schedule B is inaccurate as it fails to list all bank accounts.
4. Debtor failed to provide copies of February bank statements.

Plan payments:
1 (Mar 2022) 60 (Feb 2027) \$1,910.00.

Trustee's Motion to Dismiss filed 04/19/22 at #23.
No response filed.

GONZALEZ (JOEL) 02/28/22 3/60	22-20040 PAMELA PRATHER <i>BMI</i>	Confirmation Dismissal	no pymts received 01/01/00 \$1,260.00	Trustee does not recommend confirmation and recommends dismissal.
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1. Amended Plan #19 filed 04/18/22 pays 3% to general unsecured creditors. Plan fails to provide a \$1,101.91 to the general unsecured creditors as required by Non-Exempt Property.
2. Debtor has failed to make a plan payment.
3. Plan fails to provide the property address for the tax reserve.
4. Texas Super Auto filed an APOC but does not provide documentation to substantiate the debt.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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Plan payments:
1 (Mar 2022) - 2 (Apr 2022) \$1,220.00.
3 (May 2022)- 60 (Feb 2027) \$1,260.00.

Trustee's Motion to Dismiss filed 04/19/22 at #23.
No response filed.

GONZALEZ (JOEL)	22-20041	Confirmation	Current	Trustee does not recommend confirmation.
02/28/22 3/60	PEDRO Y SALDIVA <i>BMI</i>		05/10/22 \$905.00 <i>ePay</i>	

Debtor did not appear at the 04/25/22 341 meeting. The meeting was reset to 05/24/22.

GONZALEZ (JOEL)	22-20045	Confirmation	Current	Trustee recommends confirmation of plan #26 filed 04/25/22.
03/01/22 3/60	XAVIER F ESTRADA JOANN G ESTRADA <i>AMI-</i>		05/09/22 \$2,075.00 <i>Wage Order</i>	

Plan #26 filed 04/25/22 works at 100%. Plan must remain 100% per Debtor's Official Form 122C requirement of \$2,507.08. Trustee requests a C4 Confirmation Order for 100% Plans.

Plan payments:
1 (Mar 2022) 60 (Feb 2027) \$2,075.00

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL)	22-20047	Confirmation	Current	Trustee recommends
03/02/22 2/60	JESSE A SILVAS VERONICA M SILVAS <i>AMI-PPR</i>		05/09/22 \$3,590.00 <i>Wage Order</i>	confirmation of plan #16 filed 03/14/22.

Plan #16 filed 03/14/22 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$54,436.20. Trustee requests a C4 Confirmation Order for 100% Plan.

Plan payments:
1 (Apr 2022) 60 (Mar 2027) \$3,590.00

GONZALEZ (JOEL)	22-20049	Confirmation	\$573.70 or 0.15 mth	Trustee does not recommend
03/02/22 2/60	RAUL AGUIRRE JR VERONICA L AGUIRRE <i>AMI-BOTH</i>	Dismissal	05/05/22 \$3,775.00 <i>Wage Order</i>	confirmation and recommends dismissal.

1. Amended Plan #49 filed 05/10/22 pays 2% to general unsecured creditors.
2. Plan proposes to provide for treatment of Santander's claim in Paragraph #11 despite the 2019 Jeep having been purchased within 910 days of the petition date.
3. Debtor failed to provide proof to substantiate the amounts paid to Coastal Community Teachers Credit Union and PMI Corpus Christi through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Bar date is 05/11/22.

Payments: 1 (Apr 2022) \$3,700.00 .
2 (May 2022) -60 (Mar 2027) \$3,775.00.

Trustee's Motion to Dismiss filed 04/19/22 at #44.
Response filed 05/09/22 at #48.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

Attorney <i>Pet Filed</i> Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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GONZALEZ (JOEL) 03/04/22 2/60	22-20052 ROSALIMA V FLORES <i>BMI</i>	Confirmation Dismissal	\$500.00 or 1.00 mth 04/11/22 \$500.00 ePay	Trustee does not recommend confirmation.
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1. Plan #2 filed 03/04/22 pays 100% to general unsecured creditors. Plan must remain 100% due to liquidation requirement of \$46,598.45.

2. Trustee alleges Schedule B is inaccurate is does not reflect the correct tax refund amount on line #28.

3. Trustee alleges Schedule I is inaccurate as it does not address the tax refund.

4. Debtor has failed to filed an EFT order.

5. Plan does not provide for Cameron County claim #4 filed 04/01/22.

Plan payments:

1 (Apr 2022)- 60 (Mar 2027) \$500.00.

Trustee's Motion to Dismiss filed 04/19/22 at #29.

Response filed 05/09/22 at #26.

GONZALEZ (JOEL) 03/08/22 2/36	22-20056 LYDIA C TUTTLE <i>BMI</i>	Confirmation	\$180.00 or 1.00 mth 04/15/22 \$180.00 ePay	Trustee recommends confirmation of plan #2 filed 03/08/22.
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Plan #2 filed 03/08/22 works at 10%.

Plan payments:

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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1 (Apr 2022) 36 (Mar 2025) \$180.00

GONZALEZ (JOEL) 03/10/22 2/60	22-20058 JESUS ORNELAS JR THELMA P ORNELAS AMI-	Confirmation	\$288.44 or 0.38 mth 05/06/22 \$750.00 ePay	Trustee recommends confirmation of plan #28 filed 05/06/22.
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Amended Plan #28 filed 05/06/22 works, paying 100% to all creditors. Must Remain 100% due to Means Test Requirement. Request a C4 Confirmation Order for 100% Plan.

Plan payments:

1 (Apr 2022) 2 (May 2022) \$750.00
3 (Jun 2022) 60 (Mar 2027) \$800.00

GONZALEZ (JOEL) 03/10/22 2/60	22-20059 ISMAEL M MILLAN BMI	Confirmation Obj Conf Nationstar Mortgage LLC	Current 05/09/22 \$175.00 ePay	Trustee does not recommend confirmation.
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1. Amend Plan #30 filed 05/09/22 pays 1% to general unsecured creditors.
2. Plan fails to provide for US Dep Of HUD claim #14 filed 04/25/22.
3. Schedule F is unclear as it appears to disclose duplicate debts.

Plan payments:

1 (Apr 2022) 11 (Feb 2023) \$175.00.
12 (Mar 2023) 60 (Mar 2027) \$350.00.

Objection to Chapter 13 Plan Docket Entry No.22 filed 4/19/22 by Nationstar Mortgage LLC at #28.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL) 03/18/22 2/28	22-20064 ANTONIO RIOS JR MARIA E RIOS <i>BMI</i>	Confirmation	Current 05/09/22 \$780.00 <i>Wage Order</i>	Trustee does not recommend confirmation.

1. Amend Plan #22 filed 05/06/22 works at 47%. Plan fails to provide a 100% dividend to the general unsecured creditors as required by 28 month length plan with Applicable Commitment Period of 36 months. Bar date is 05/27/22.

Plan Payments:

1 (Apr 2022) - 7 (Oct 2022) \$780.00.
8 (Nov 2022) - 28 (Jul 2024) \$1,460.00.

GONZALEZ (JOEL) 03/30/22 2/60	22-20071 JOSE GOMEZ JR <i>BMI</i>	Confirmation Obj Conf Navy Army Community CU	\$769.24 or 0.31 mth 05/05/22 \$2,500.00 <i>Wage Order</i>	Trustee does not recommend confirmation.
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1. Plan #2 filed 03/30/22 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan fails to provide for IRS claim #6 filed 05/05/22.

Plan payments:

1 (Apr 2022) 60 (Mar 2027) \$2,500.00.

Objection to Confirmation by Navy Army Community Credit Union filed 04/18/22 at #20.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 10:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
GONZALEZ (JOEL) 03/31/22 2/36	22-20073 BOB B BENTANCOURT <i>BMI</i>	Confirmation	\$1,000.00 or 0.53 mth 04/28/22 \$1,900.00 <i>Wage Order</i>	Trustee does not recommend confirmation.

1. Plan #2 filed 03/31/22 pays 10% general unsecured creditors.
2. Debtor has failed to make a complete plan payment.
3. Debtor failed to provide proof to substantiate the amount paid to Cascade Financial Services through the Plan. Creditor has not filed claim and Trustee must disburse according to plan. Bar date is 06/09/22.
4. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J for the 2019 Dodge Caravan.
5. Trustee cannot administer the attorney fees as proposed.

Plan payments:
1 (Apr 2022) 36 (Mar 2025) \$1,900.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 11:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
PAYNE & ASSOCIATES PLLC 01/11/22 4/60	22-60003 ALICE A HARDEMAN BMI	Confirmation Obj Conf PHH Mortgage Corp	\$2,480.00 or 1.00 mth 04/18/22 \$2,485.00 Money Order	Trustee does not recommend confirmation.

1. Plan #27 filed 04/12/22 pays 100% to general unsecured creditors.

Pending resolution of PHH Mortgage Corporation objection.

Payments: \$1,060.00 1-60 months (February 2022 - January 2027).

Objection to confirmation by Victoria County #25 filed 3/9/22 withdrawn on 04/14/22.

Objection to confirmation by PHH Mortgage Corporation #26 filed 04/05/22.

RAUB 01/03/22 4/57	22-60002 CHRISZELDA MENDOZA AMI-ESF	Confirmation Dismissal	\$10,800.00 or 3.00 mth 03/23/22 \$3,600.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #33 filed 04/12/22 pays 70% to general unsecured creditors.

2. Debtor is delinquent three months.

3. Plan fails to provide adequate protection payments to One Main claim #1 and Santander claim #2 per the claim created by the initial order at docket #5.

4. Debtor has failed to provide Trustee with proof of income from family and bank statements for all accounts.

5. Plan Summary #17 does not agree with Plan.

6. Plan summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$19,769.39, when the total amount of timely filed general

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 18, 2022 11:00 am

Next 3 Panels:
06/15/2022
07/13/2022
08/10/2022

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
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unsecured claims is \$24,622.73.

Plan payments:
\$3,600.00 1-57 months (February 2022 to January 2027).

Trustee's Motion to Dismiss #26 filed 02/18/22.
Response 36 filed 04/12/22.