

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
September 1, 2022 2:30 pm

Next 3 Panels:
10/06/2022
11/03/2022
12/08/2022

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
BARTO	22-50022	Confirmation	\$3,449.28 or	Trustee does not recommend confirmation and recommends dismissal.
	ROBERTO D CANTU	Dismissal	2.00 mth	
04/08/22 06/17/22 4/60	AMI-		07/14/22 \$1,725.32 ePay	
<p>Plan #36 filed 7/06/22 works at 100% per the requirement of Debtor's Official Form 122C-1.</p> <p>1. Debtor is two months delinquent.</p> <p>Payments: 1 (May 2022)- 60 (Apr 2027) \$1,725.32.</p> <p>Trustee's Amended Motion to Dismiss filed 08/22/22 at #44. No response filed by debtor.</p>				
BARTO	22-50024	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
	MARIA L RUBIO	Dismissal	01/01/00	
05/02/22 07/11/22 3/60	BMI-		\$1,900.00	
<p>1. Plan #2 filed 05/02/22 fails to provide for Texas Comptroller claim #4 filed 06/20/22.</p> <p>2. Plan fails to fully provide for The Bank of New York Mellon mortgage claim #6 filed 07/11/22.</p> <p>3. Debtor has failed to disclose income on the Means Test contrary to Debtor's 341 testimony that her son contributes and pays some household expenses.</p> <p>4. Debtor has failed to provide verification of the monthly contributions from family members.</p> <p>5. Debtor has failed to provide an affidavit regarding the 2018 and 2019 federal taxes.</p> <p>6. Plan fails to disclose the specific beginning and ending months in paragraph #4.</p>				

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7. Debtor has failed to make a plan payment.

8. Debtor has failed to file an EFT order.

9. Debtor has failed to file any necessary amendments or file a voluntarily dismissal notice per the 08/04/22 courtroom minutes.

Payments:

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

Amended Trustee's Motion to Dismiss filed 07/27/22 at #22.

No response filed by debtor.

BARTO

22-50027

ROGELIO HERNANDEZ

Confirmation

Dismissal

\$494.15 or
0.15 mth
08/19/22
\$3,215.00
ePay

**Trustee does not
recommend
confirmation and
recommends
dismissal.**

05/19/22
07/28/22
3/60

AMI-

1. Plan #25 filed 08/03/22 fails to provide for all secured and priority claims.

2. IRS claim #2 reflects that debtor has not filed the 2020 tax return. The copy provided to the trustee is not dated or signed and reflects a liability of \$217.00. Debtor has not filed an objection to this claim.

3. Debtor has failed to provide documentation of the rental income.

4. Trustee alleges that Schedule C is incorrect as it reflects the 2nd vehicle (2012 Ford F150) as surrendered, but there is no lien on this vehicle per debtor's 341 testimony. Plan Summary fails to disclose the equity in this vehicle for the Best Interest of Creditors Test.

Payments:

1 (June 2022)- 60 (May 2027) \$3,215.00.

Trustee's Motion to Dismiss filed 06/30/22 at #24.

No response filed by debtor.

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BARTO	22-50041	Confirmation	\$50.00 or	Trustee does not recommend confirmation and recommends dismissal.
	YADIRA ROQUE	Dismissal	0.03 mth	
07/01/22		Obj Conf Ovation Services LLC	08/15/22	
09/09/22			\$1,450.00	
1/60	BMI-PPR		Money Order	
1. Plan #16 filed 07/17/22 fails to provide for all secured and priority claims.				
2. Plan fails to fully provide for Ovation claim #3 filed 08/09/22.				
3. Plan fails to disclose the address for the homestead.				
4. Plan fails to disclose what tax years are to be paid through the plan for the property taxes.				
5. Debtor has failed to provide verification to substantiate the debts for City of Laredo, Laredo College and Webb County. No proof of claims have been filed.				
6. Plan fails to disclose the specific beginning and ending months in paragraph 4.				
7. Schedule H indicates that Debtor's spouse does not live with her contrary to 341 testimony.				
8. Debtor has failed to file a wage order.				
Payments: 1 (Aug 2022)- 60 (July 2027) \$1,450.00.				
Trustee's Motion to Dismiss filed 07/28/22 at #28. No response filed by debtor.				
Objection to Confirmation filed 08/18/22 by Ovation Services, LLC at #31.				

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BARTO	22-50042	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MARTIN TORRES	Dismissal	08/15/22	
07/01/22 09/09/22 1/60	MARYANN TORRES <i>BMI-</i>		\$1,600.00 <i>Money Order</i>	

1. Plan #16 filed 07/17/22 fails to provide for the IRS claim #8 filed 07/25/22.
2. Plan fails to fully provide for Speedy Rapid Cash claim #1 filed 07/06/22.
3. Plan fails to provide for TitleMax of Texas Inc. claim #12 filed 08/10/22.
4. Scheduled A/B fails to disclose the collateral for the TitleMax claim (2003 Chevy Suburban).
5. Debtors have failed to provide documentation to substantiate the debts for Nationstar Mortgage LLC, Quality Imports, and Vin Title LLC and no proof of claims have been filed.
6. Debtors have failed to provide addresses for all creditors on Schedule F.
7. Debtors have failed to provide monthly operating reports or documentation for monthly business expenses.
8. Statement of Financial Affairs fails to clearly disclose the dates of business operation.
9. Debtors have failed to provide bank statements for the Chase bank account for March 2022 through end of June 2022.
10. Debtors have failed to provide NADA valuation for all three vehicles.
11. Plan fails to disclose the specific beginning and ending months in paragraph 4.
12. Schedule A/B fails to disclose all bank accounts pursuant to 341 testimony.
13. Plan fails to provide for Conn's claim #14 filed 08/22/22.

Payments:

1 (Aug 2022)- 60 (Sept 2027) \$1,600.00.

Trustee's Motion to Dismiss filed 07/28/22 at #24.

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No response filed by debtor.

BARTO	22-50043	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
<i>07/01/22</i> <i>09/09/22</i> <i>1/60</i>	ELSA ESTRADA <i>BMI-</i>	Dismissal	<i>08/16/22</i> <i>\$1,615.00</i> <i>Money Order</i>	

Plan #2 filed 07/01/22.

1. Debtor has failed to provide tax returns or an affidavit regarding the 2018 and 2019 federal tax returns.
2. Debtor has failed to provide verification of the daughter's contribution pursuant to 341 testimony.
3. Debtor has failed to file an EFT.
4. Plan fails to disclose the specific beginning and ending months in paragraph 4.

Payments:

1 (Aug 2022)- 60 (Sept 2027) \$1,615.00.

Trustee's Motion to Dismiss filed 07/28/22 at #21.

No response filed by debtor.

MEURER	22-50034	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
<i>06/06/22</i> <i>08/15/22</i> <i>2/60</i>	JESUS G VELA-CUELLAR <i>AMI-</i>	Dismissal	<i>08/23/22</i> <i>\$2,800.00</i> <i>ePay</i>	

Plan #45 filed 08/11/12 works @ 100%. Must remain 100% due to liquidation.

1. Debtor is not paying all disposable income into plan causing prejudicial delay to creditors. Budget filed 08/11/22 at #44 reflects \$5,530.00 disposable income, but paragraph 4 of the plan reflects current payment as \$3,100.00.

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2. Plan fails to disclose Webb CISD and Zapata County Tax Assessor and tax years to be paid through plan in paragraph 11.

3. Plan and budget fail to provide treatment of the future taxes for the additional properties listed on Schedule A. Debtor is including the estimated 2022 to be paid through the plan. Trustee is requesting clarification of the treatment of the 2023 and future taxes.

Payments:

1 (Jul 2022)- 2 (Aug 2022) \$2,800.00.
3 (Sep 2022)- 12 (Jun 2023) \$3,100.00.
13 (Jul 2023)- 60 (Jun 2027) \$5,302.00.

Trustee's Motion to Dismiss filed 07/28/22 at #36.
No response filed by debtor.

Objection to Confirmation filed 07/08/2022 by Specialized Loan Servicing LLC at #25 was withdrawn 08/01/22 at #39.

MEURER	22-50037	Confirmation	\$60.90 or	Trustee does not
	MANUEL RENTERIA	Dismissal	0.10 mth	recommend
06/17/22			08/05/22	confirmation and
08/26/22	MARGARITA RENTERIA	Obj Conf TD Bank NA	\$636.45	recommends
2/60	BMI-		ePay	dismissal.

Joint Debtor did not appear at the 08/09/22 341 meeting of creditors. Meeting reset to 09/13/22 for her appearance.

1. Plan #18 filed 07/11/22 fails to provide for TD Bank claim #2 filed 07/15/22.
2. Schedule A/B fails to disclose the 2016 Chrysler 300 listed as the collateral for the TD Bank claim.
3. Debtors have failed to disclose all income pursuant to 341 testimony.
4. Plan fails to disclose the correct contract interest rate for Security Service claim #4 filed 07/19/22 in paragraph 11.
5. Plan proposes to pay JP Morgan Chase Bank direct for the 2019 Ford F150, but claim #1 filed 07/11/22 includes arrears.

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6. Debtors have failed to provide tax returns or an affidavit for the 2018 and 2019 federal tax returns.

Payments:

1 (Jul 2022)- 60 (Jun 2027) \$636.45.

Trustee's Motion to Dismiss filed 07/28/22 at #30.

No response filed by debtors.

Objection to Confirmation filed 7/15/22 by TD BANK, NA.

MEURER	22-50040	Confirmation	\$918.00 or	Trustee does not
	MARCO A ROBLES	Dismissal	0.50 mth	recommend
<i>07/01/22</i>	LILIANA ROBLES		<i>08/17/22</i>	confirmation and
<i>09/09/22</i>			\$1,835.00	recommends
<i>1/60</i>	<i>BMI-</i>		<i>ePay</i>	dismissal.

1. Plan #14 filed 07/15/22 and schedules fail to provide for all of debtors' student loans. Trustee is requesting clarification of treatment for all.

2. Schedule G and Plan fail to address Barn Management as a lease per the rental purchase agreement provided.

3. Debtors are not paying all disposable income into the plan, as debtors are not proposing a step up in payments when the shed is paid off in September 2023.

4. Debtors have failed to disclose all members in the household pursuant to 341 testimony.

5. Debtors have failed to provide an Affidavit regarding Domestic Support Obligation.

6. Plan proposes to provide treatment of Flagship Credit Acceptance in paragraph #11 despite the 2019 Chevy Camaro having been purchased within 910 days of the petition date.

7. Plan does not agree with documentation provided to substantiate the Shellpoint Mortgage Servicing claim.

8. Plan fails to provide for Conn's claim #11 filed 08/23/22.

Payments:

1 (Aug 2022)- 60 (Jul 2027) \$1,835.00.

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Trustee's Motion to Dismiss filed 07/28/22 at #25.
No response filed by debtor.

MEURER	22-50046	Confirmation	no pymts received 01/01/00 \$575.00	Trustee does not recommend confirmation.
07/05/22 09/13/22 1/34	ALEIDA GUTIERREZ-MORACE <i>AMI-</i>			

1. Plan #21 filed 07/29/22 fails to provide a 100% dividend to the unsecured creditors as required by Debtor's Official Form 122-C #20 filed on 07/29/22.

2. Plan fails to fully provide for Rushmore Loan Management Services claim #21 filed 08/23/22.

3. Debtor has failed to disclose all assets pursuant to 341 testimony.

4. Debtor has failed to provide bank statements for April 2022 through filing date.

5. Debtor has failed to disclose all household income.

6. Debtor has failed to provide an Affidavit regarding Domestic Support Obligation.

Payments:

1 (Aug 2022)- 34 (May 2025) \$575.00.

Trustee's Motion to Dismiss filed 08/22/22 at #28 for the 10/06/22 hearing.

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OLIVA PC (L)	22-50031	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	GLORIA Q RENDON	Dismissal	08/09/22	
05/31/22			\$225.00	
08/09/22			Check	
3/36	BMI-			
1. Plan #32 filed 08/04/22 fails to disclose the Date Last Payment is Due for the 21st Mortgage Corp claim in paragraph 10.				
Payments: 1 (Jun/2022)- 36 (May/2025) \$225.00.				
Trustee's Motion to Dismiss filed 07/28/22 at #30 for the 09/01/22 dismissal hearing. No response filed by debtor.				

VASQUEZ LAW FIRM	22-50021	Confirmation	\$5,100.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
<i>04/05/22</i>	SENOBIO TORRES	Dismissal	<i>08/15/22</i>	
<i>06/14/22</i>			\$5,100.00	
<i>4/60</i>	<i>BMI-ESF</i>		<i>Cashiers Check</i>	
Plan #28 filed 07/06/22 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.				
1. Debtor has failed to provide documents to substantiate the debt for International Bank of Commerce for the Machinery and Equipment. Bar date 06/14/22 has passed and a proof of claim has not been filed.				
2. Debtor has failed to disclose the YTD 2021 income on his Statement of Financial Affairs.				
Payments:				
1 (May 2022)- 2 (Jun 2022) \$4,990.00.				
3 (Jul 2022)- 60 (Apr 2027) \$5,100.00.				
Trustee's Amended Motion to Dismiss filed 6/29/22 at #27.				
Response filed 07/06/22 at #30.				

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**VASQUEZ
LAW FIRM**

**22-50045
JESUS J GARCIA JR**

**Confirmation
Dismissal**

no pymts
received
01/01/00
\$3,210.00

**Trustee does not
recommend
confirmation and
recommends
dismissal.**

*07/04/22
09/12/22
1/60*

BMI-ESF

1. Plan #14 filed 07/18/22 fails to provide for IRS claim #5 filed 07/21/22.
 2. IRS proof of claim reflects the 2019 through 2021 tax returns have not been received by the IRS. Trustee has a copy of the 2020 and 2021 tax returns that are not signed/dated and the 2021 return is missing Schedule 1. Both of the returns reflect refunds.
 3. Debtor has failed to provide complete copies of the 2019 and 2021 tax returns.
 4. Debtor has failed to provide the CAD valuation documents for the property listed on Schedule A.
 5. Debtor has failed to provide bank statements for April 2022 through filing date for all three bank accounts.
 6. Debtor has failed to provide verification of all income.
 7. Debtor has failed to include the 2017 Dodge Challenger on Schedule A/B and SOFA being surrendered per the plan.
- Payments:
1 (Aug 2022)- 60 (Jul 2027) \$3,210.00.
- Trustee's Motion to Dismiss filed 07/28/22 at #22.
No response filed by debtor.

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WAJDA & ASSOCIATES P C 04/04/22 06/13/22 4/60	22-50020 HECTOR M AYALA JENNIFER N AYALA <i>BMI-</i>	Confirmation Dismissal	\$4,262.00 or 2.00 mth 06/15/22 \$2,131.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.

Plan #56 filed 08/01/22 fails to provide for all secured and priority creditors.

Payments:

1 (May 2022)- 2 (June 2022) 2,130.00.
3 (July 2022)- 60 (April 2027) 2,131.00.

Trustee's Amended Motion to Dismiss filed 06/29/22 at #46.

Debtor's Opposition to Trustee's Motion to Dismiss filed 06/17/22 at #45.

Objection to Confirmation filed 04/29/22 by Gateway Mortgage at #25 was withdrawn on 06/02/22.

Objection to Confirmation filed 05/12/22 by Conn Appliances at #26 was withdrawn on 06/01/22.