

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

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
BAKER & ASSOCIATES  08/24/22 11/02/22 3/60	22-20199 JUDY C HEARD   BMI-ESF	Confirmation  Dismissal	Current  10/31/22 \$350.00 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #40 filed 10/20/22 fails to allow adequate protection from the beginning of the Plan for Consumer Portfolio Servicing.</p> <p>2. Debtor failed to file a complete Official Form 122C-1 including the Current Monthly Income breakdown.</p> <p>Plan payments: 1 (Sep 2022) - 3 (Nov 2022) \$350.00. 4 (Dec 2022) - 60 (Aug 2027) \$475.00.</p> <p>Trustee's Motion to Dismiss filed 09/20/22 at #26. Response to Trustee's Motion to Dismiss filed 10/11/22 at #34.</p>				
OLIVA PC (C)  02/28/18 05/09/18 57/60	18-20074 JUAN E GOMEZ JR  JOVITA J GOMEZ  AMI-PPR	Dismissal	\$14,151.50 or 2.47 mth 10/24/22 \$5,720.00 ePay	<b>Trustee recommends dismissal.</b>
<p>Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #95. No response filed by Debtor. There are several months where only a partial payment was made.</p>				

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OLIVA PC (C)	18-20107	<b>Dismissal</b>	\$1,691.67 or 2.42 mth 10/17/22	<b>Trustee recommends dismissal.</b>
03/23/18 06/01/18 56/84	FRED L NARANJO  JOIMAREE J NARANJO  <i>BMI-PPR</i>		\$700.00 <i>Wage Order</i>	
Post Conf. Trustee's Motion to Dismiss filed 10/05/22 filed at #123. No response filed by Debtor. There are several months where no payment was made and a few months where only a partial payment was made.				

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OLIVA PC (C)	18-20240	<b>Modification</b>	Current  10/17/22 \$1,144.57 <i>ePay</i>	<b>Trustee requests approval of Mod Order #88-2 filed 09/15/22.</b>
06/05/18 08/14/18 53/60	YNEZ P MORENO   <i>BMI-</i>			
Trustee's Motion to Modify #88 filed 10/05/22 to show Texas Child Support claim #2 has been satisfied. Trustee requests approval of Mod Order at #88-2.				

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OLIVA PC (C)	18-20505	<b>Dismissal</b>	\$1,450.00 or 1.00 mth 10/18/22 \$1,450.00 <i>ePay</i>	<b>Trustee recommends approval and withdraw of dismissal.</b>
11/02/18 01/11/19 48/60	JOEL F FOSS   <i>BMI-</i>	<b>Modification</b>		
Modification #93 filed 10/12/22 to provide for all secured and priority claims in full.				
Mod payments: 47 (Oct 2022) - 60 (Nov 2023) \$1,450.00.				

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Trustee's Post-confirmation Motion to Dismiss filed 08/18/22 at # 88. Plan #57 no longer provides for all secured and priority claims in full. The plan is deficient due to Supplemental Attorney Fee Notices and administrative expenses.  
Response to Trustee's Motion to Dismiss filed 09/13/22 at #90.

<b>OLIVA PC (C)</b>  07/28/22 10/06/22 4/60	<b>22-20173</b>  DONNA L GARCIA  BMI-ESF	<b>Confirmation</b>	\$1,600.00 or 0.65 mth 11/01/22 \$2,475.00 ePay	<b>Trustee recommends confirmation of Plan #44 filed 10/19/22.</b>
<p style="text-align: center;">Plan #44 filed 10/19/22 works, paying 22% to general unsecured creditors.</p> <p style="text-align: center;">Plan payments: 1 (Aug 2022) - 3 (Oct 2022) \$2,200.00. 4 (Nov 2022) - 60 (Jul 2027) \$2,475.00.</p>				

<b>OLIVA PC (C)</b>  08/31/22 11/09/22 2/60	<b>22-20209</b>  JAN A KROUPA  EVELYN T KROUPA  BMI-BOTH	<b>Confirmation</b>	\$605.75 or 0.54 mth 10/11/22 \$1,125.00 Wage Order	<b>Trustee does not recommend confirmation.</b>
<p>1. Plan #32 filed 10/27/22 fails to fully provide for the claim of IRS #9 filed 10/31/22.</p> <p>2. Trustee alleges budget is incomplete as is does not provide for all income and expenses pursuant to the Wells Fargo bank statements.</p> <p style="text-align: center;">Plan payments: 1 (Sep 2022) - 60 (Aug 2027) \$1,125.00.</p> <p style="text-align: center;">Trustee's Motion to Dismiss filed 10/19/22 at #29 set for the 12/14/22 hearing. Response filed 10/31/22 at #33.</p>				

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OLIVA PC (C)  09/05/22 11/14/22 2/60	22-20215  <b>SANDRA A AGUIRRE</b>  <i>BMI-ESF</i>	<b>Confirmation</b>  1. Plan #2 filed 09/05/22 fails to provide sufficient funds for payment in full of all secured and priority claims.  2. Trustee alleges Schedules A and B are incomplete as they do not disclose Debtor's Cash App and the 2015 mobile home.  3. Debtor is not contributing all disposable income as the direct monthly payment of \$498.83 will terminate in 3.5 years without a corresponding step up in payments pursuant to Debtor's 341 testimony.  4. Plan fails to provide for the claims filed by IRS #6 filed 09/20/22 and Bee County Tax Assessor #11 filed 10/20/22.  5. Plan fails to fully provide for the 21st Mortgage Corp claim #3 filed 09/14/22.  Plan payments: 1 (Oct 2022) - 60 (Sep 2027) \$1,475.00.  Trustee's Motion to Dismiss filed 10/19/22 at #27 set for the 12/14/22 hearing.	Current  10/31/22 \$1,475.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

OLIVA PC (C)  09/27/22 12/06/22 2/60	22-20232  <b>MONICA S GERO</b>  <i>AMI-ESF</i>	<b>Confirmation</b>  1. Trustee alleges Debtor's Official Form 122C is incorrect, thus the Plan #2 filed 09/27/22 fails to meet the requirements of 1325(b).  2. Schedule B is incomplete as it does not disclose Debtor's retirement account pursuant to Debtor's 341 testimony.  Plan payments:	\$500.77 or 0.54 mth 11/01/22 \$930.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
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1 (Oct 2022) - 60 (Sep 2027) \$930.00.

Trustee's Motion to Dismiss filed 10/31/22 at #23 set for the 12/14/22 hearing.  
Response not filed.

**OLIVA PC (C) 22-20234**

**STEVEN GARCIA**

09/28/22  
12/07/22  
2/60

*AMI-ESF*

**Confirmation**

**Obj Conf Nationstar Mortgage LLC**

\$1,492.00 or  
0.54 mth  
11/01/22  
\$2,775.00  
ePay

**Trustee does not  
recommend  
confirmation.**

1. Plan #2 file 09/28/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide for US Department of HUD claim #1 filed 09/30/22.
3. Plan fails to provide for Navy Federal Credit Union claim #4 filed 10/18/22.
4. Debtor has not provided proof to substantiate the debt paid to Global Lending Services through the Plan and the creditor has not filed a claim. The bar date is 12/07/22.
5. Debtor has failed to disclose all household income.
6. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
7. Debtor has failed to provide bank statements for Navy Federal Credit Union and Navy Army Credit Union for September 2022.

Plan payments:  
1 (Oct 2022) - 60 (Sep 2027) \$2,775.00.

Objection to Confirmation filed 10/12/22 by Nationstar Mortgage LLC at #26.

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PAYNE & ASSOCIATES PLLC 08/08/22 10/17/22 3/60	22-20190 WANDA I RAMIREZ  MARTIN RAMIREZ  BMI-	Confirmation	\$2,215.00 or 0.87 mth 11/01/22 \$2,540.00 ePay	<b>Trustee does not recommend confirmation.</b>

1. Debtors appeared at the 09/20/22 Meeting of Creditors; however, the meeting was continued for tax returns. Meeting reset to 11/15/22.
2. Plan #23 filed 09/19/22 unreasonably proposes a large number of unnecessary variable payments that are administratively burdensome on Trustee and may violate 1325(a)(5)(B)(iii)(I).
3. Trustee alleges Schedule I is inaccurate as it does not disclose child support expense of \$320.00 pursuant to Debtors' 341 testimony.
4. Trustee alleges Schedule C is inaccurate as it does not reflect 2019 Travel Trailer as surrendered pursuant to Debtors' 341 testimony.
5. Debtors have failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.
6. Trustee alleges that the budget is inaccurate as it fails to provide expenses for each debtor as they are separated pursuant to Debtors' 341 testimony.
7. Debtors have failed to file a Notice of Change of address for Mrs. Ramirez pursuant to her 341 testimony.
8. Joint Debtor has failed to provide proof of rental expense of \$1,100.00.
9. Trustee alleges Schedule F is incomplete as it provides claims with zero amounts owed.
10. Debtors have failed to provide a completed Official Form 122C, missing the Current Monthly Income breakdown.
11. Trustee alleges the Debtor's Official Form 122C is inaccurate as it includes the surrendered 2019 Ford F150, it is unclear concerning business income, and appears to overstate the monthly car payments.
12. Debtors have failed to provide copies of their 2020 and 2021 tax returns.

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Plan payments:  
1 (Sep 2022) \$2,450.00.  
2 (Oct 2022) - 60 (Aug 2027) \$2,540.00.

Trustee's Motion to dismiss filed 10/19/22 at #32 set for the 12/14/22 hearing.  
Response not filed.

<b>PAYNE &amp; ASSOCIATES PLLC</b> <i>08/16/22</i> <i>10/25/22</i> <i>3/60</i>	<b>22-20194</b> <b>ANTHONY W DEEL</b>  <b>DEBORAH V DEEL</b>  <i>BMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>	Current  <i>10/31/22</i> \$2,175.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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1. Plan #26 filed 10/19/22 fails to meet the Debtor's Official Form 122C requirement of \$1109.15 a month to general unsecured.
2. Plan fails to provide for Purchasing Power claim #20 filed 10/25/22.
3. Debtors have failed to provide a copy of the Declaration of Electronic Filing.

Plan payments:  
1 (Sep 2022) - 2 (Oct 2022) \$1,055.00  
3 (Nov 2022) - 60 (Aug 2027) \$2,175.00

Trustee's Motion to Dismiss filed 09/20/22 at #23.  
No response filed.

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PAYNE & ASSOCIATES PLLC 06/03/22 08/12/22 5/60	22-20212	Confirmation	\$8,387.30 or 3.24 mth 09/12/22 \$2,585.00 Check	Trustee does not recommend confirmation and recommends dismissal.
	MARSHA M WALKER  KARL M WALKER  BMI-PPR	Dismissal		

1. Debtors appeared at the 10/18/22 341 Meeting of Creditors; however, the meeting was continued for tax returns. Meeting is reset to 11/15/22.
2. Plan #35 filed 08/15/22 pays 100% to general unsecured creditors. Plan must remain 100% due to the Form 122C requirement.
3. Debtors have failed to provide copies of their 2020 and 2021 tax returns.
4. Plan fails to provide for June 2022 mortgage payment.
5. Plan fails to provide for the tax reserve property address.
6. Plan fails to provide for Skidmore Tynan ISD claim #24 filed 8/25/22.
7. Trustee alleges Schedule J is incorrect pursuant to Debtors' testimony, they do not have the expense of Poplar Grove.
8. Trustee alleges Schedule J is incomplete as is does not provide for the Barn Management Group lease as stated per paragraph #18 of the Plan.
9. Trustee alleges Schedule J is incomplete as it fails to provide for the tax reserve expense.
10. Trustee alleges the Statement of Financial Affairs is incomplete as it does not provide for the property transfer pursuant to Debtors' 341 testimony.
11. Debtors have failed to substantiate the debt to IRS and the Trustee must pay the debt through the Plan. The creditor has not filed a claim.
12. Debtors have failed to provide copies of recent pay advices.
13. Debtors have failed to provide copies of bank statements for May and June 2022.



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14. Debtors failed to file an amended wage deduction order.

15. Debtor are delinquent over 2 payments, totaling \$5,802.30.

Plan payments:  
1 (Jul 2022) - 3 (Sep 2022) \$1,575.00.  
4 (Oct 2022) - 60 (Jun 2027) \$2,585.00.

Trustee's Motion to Dismiss filed 10/05/22 at #60.  
Response not filed.

<b>RAUB</b>  04/27/18 07/06/18 55/60	<b>18-20167</b> <b>ELIA HINOJOSA</b>  <i>BMI-ESF</i>	<b>Dismissal</b>	\$440.00 or 2.32 mth 10/05/22 \$190.00 ePay	<b>Trustee recommends dismissal.</b>
Post-Conf. Trustees Motion to Dismiss filed 07/07/22 at #84 for non-payment. Response to Trustee's Motion to Dismiss filed 08/05/22 at #85. Amended Response to Trustee's Motion to Dismiss filed 09/13/22 at #89. There are several months where no payment was made at all.				

<b>RAUB</b>  08/30/18 11/08/18 51/60	<b>18-20381</b> <b>DIANA G DIAZ</b>  <i>BMI-</i>	<b>Dismissal</b>	\$5,048.95 or 1.83 mth 10/31/22 \$2,753.10 Wage Order	<b>Trustee recommends dismissal.</b>
Trustee's Motion to Dismiss filed 10/05/22 at #121. No response filed by Debtor. There are several months where only a partial payment was made.				

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RAUB  12/26/18 03/06/19 47/60	18-20594  ERNEST E FRANKLIN   AMI-	Dismissal   Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #77. Response to Trustee's Motion to Dismiss filed 11/01/22 at # 78. There are several months where only a partial payment was made and few months where no payment was made.	\$6,002.83 or 2.45 mth 10/06/22 \$2,450.00 Wage Order	Trustee recommends dismissal.
RAUB  08/05/19 10/14/19 39/60	19-20376  JOSE L CASTILLO   BMI-	Dismissal   Trustee's Motion to Dismiss filed 10/05/22 at #79. No response filed by Debtor. There are several months where no payment was made and several months where only a partial payment was made.	\$2,341.00 or 2.01 mth 10/12/22 \$1,165.00 ePay	Trustee recommends dismissal.
RAUB  11/05/19 01/14/20 36/60	19-20547  ALAN PAUL GUTIERREZ  MYRA WENDY SANCHEZ GUTIERREZ BMI-	Dismissal   Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #58. No response filed by Debtor. There are several months where only a partial payment was made and several months where no payment was made.	\$2,477.00 or 2.29 mth 08/18/22 \$1,080.85 Wage Order	Trustee recommends dismissal.

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<b>RAUB</b>  02/03/20 04/13/20 33/58	<b>20-20059</b>  <b>DAVID FOWLER</b>    <i>AMI-ESF</i>	<b>Dismissal</b>     Trustee's Motion to Dismiss filed 10/05/22 at #115. No response filed by Debtor. There are several months where only a partial payment was made.	\$2,300.00 or 1.38 mth 10/13/22 \$1,670.00 ePay	<b>Trustee recommends dismissal.</b>
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<b>RAUB</b>  10/06/20 12/15/20 25/60	<b>20-20325</b>  <b>SYLVIA MORALES</b>    <i>BMI-ESF</i>	<b>Dismissal</b>     Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #58. No response filed by Debtor. There are several months where only a partial payment was made and few months where no payment was made.	\$1,971.60 or 1.50 mth 10/20/22 \$1,311.25 Wage Order	<b>Trustee recommends dismissal.</b>
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RAUB  12/12/20 02/20/21 23/60	20-20397  HOMERO R HINOJOSA III  ANA L HINOJOSA  BMI-ESF	Dismissal  Modification	Current  10/25/22 \$4,500.00 <i>Wage Order</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
<p>1. Modification #101 filed 10/17/22 fails to describe the event causing the need for the Modified plan under paragraph #3.</p> <p>2. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.</p> <p>3. Mod improperly characterized RNA 2019-1 LLC claim, Gulf Coast Federal Cr, and Regional Acceptance Corporation as post-confirmation claims.</p> <p>4. Mod fails to provide for the correct Post-Confirmation Claim to The Bank of New York Mellon. Mod improperly characterized The Bank of New York Mellon cure claim as post-confirmation claim.</p> <p>5. Debtors failed to provide a copy of the 2021 tax return.</p> <p>Mod forgives \$9,117.51.</p> <p>Plan payments: 22 (Oct 2022) - 60 (Dec 2025) \$4,500.00.</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 08/11/22 at # 90 for non-payment. Response to Trustee's Motion to Dismiss filed 09/12/22 at 96.</p>				

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<b>RAUB</b>  08/06/21 10/15/21 15/60	<b>21-21195</b>  <b>CHRISTOPHER OLVERA</b>  <b>KASSANDRA D OLVERA</b>  <i>BMI-PPR</i>	<b>Dismissal</b>    <p style="text-align: left; margin-left: 20px;">Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #57. No response filed by Debtor. There are several months where only a partial payment was made.</p>	\$1,367.97 or 1.57 mth 10/25/22 \$871.48 <i>Wage</i> <i>Order</i>	<b>Trustee recommends dismissal.</b>
<b>RAUB</b>  12/31/21 03/11/22 11/60	<b>21-21321</b>  <b>ROBERT SAUCEDA</b>    <i>BMI-ESF</i>	<b>Dismissal</b>    <p style="text-align: left; margin-left: 20px;">Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #68. No response filed by Debtor. There are several months where only a partial payment was made and few months where no payment was made.</p>	\$3,380.69 or 2.90 mth 10/31/22 \$1,165.87 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<b>RAUB</b>  02/28/22 05/09/22 9/60	<b>22-20042</b>  <b>JOHNNY L MCCOY</b>  <b>PATRICIA R MCCOY</b>  <i>AMI-PPR</i>	<b>Confirmation</b>    <p style="text-align: left; margin-left: 20px;">Plan #77 filed 10/28/22 pay 100% to general unsecured creditors. Plan must remain 100% due to Official Form 122-C requirement of \$1,688.68 a month to general unsecured. Trustee requests a C4 order.</p> <p style="text-align: left; margin-left: 20px;">Plan payments:</p>	\$1,738.12 or 0.33 mth 10/31/22 \$5,200.00 <i>Wage</i> <i>Order</i>	<b>Trustee recommends confirm of Plan #77 filed 10/28/22 with C4 order.</b>

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1 (Mar 2022) - 1 (Mar 2022) \$2,650.00.  
2 (Apr 2022) - 5 (Jul 2022) \$4,045.00.  
6 (Aug 2022) - 8 ( Oct 2022) \$4,045.00.  
9 (Nov 2022) - 60 (Feb/2027) \$5,200.00.

<b>RAUB</b>  04/04/22 06/13/22 7/60	<b>22-20081</b>  <b>FAUSTINO ALANIZ</b>  <b>DENISE A ALANIZ</b>  <i>AMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$4,750.00 or 0.95 mth 09/22/22 \$5,000.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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1. Plan Summary #64 filed 10/18/22 fails to provide the date last payment is due for Chrysler Capital under paragraph #10.
  2. Debtors have not provided proof to substantiate the Secured Debt Payment of \$465.00 reflected in the Monthly Operating Reports.
  3. Debtors have failed to provide proof to substantiate their daughter is paying for the 2018 Dodge Charger.
  4. Plan fails to establish a Federal Tax Reserve for the anticipated future tax liability.
- Payments:  
1 (May 2022) - 4 (Aug 2022) \$5,600.00.  
5 (Sep 2022) - 60 (Apr 2027) \$5,000.00.
- Trustee's Motion to Dismiss filed 05/13/22 at #35.  
Response to Trustee Motion to Dismiss filed 06/14/22 at #38.

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

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
RAUB  05/13/22 07/22/22 6/60	22-20122  RONNY GARCIA SR    BMI-ESF	Confirmation  Dismissal	\$400.00 or 0.14 mth 10/17/22 \$2,850.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #36 filed 08/09/22 fails to provide for the Notice of Mortgage Payment Change #43 filed 09/12/22.</p> <p>2. Plan does not provide for the notice of post-petition fee claim of Raymond T. Linley in the amount of \$4,867.52 for late charges and accrued interest.</p> <p>3. Plan fails to fully provide for Raymond Thomas Linley claim #6 filed 9/26/22.</p> <p>4. Debtor has failed to substantiate the son's monthly contribution of \$500.00.</p> <p>5. Debtor has failed to provide documentation to substantiate his spouse's income and his business income from June through August 2022.</p> <p>6. In Debtor's previous case, an Order to Employ Mr. Raub as Special Litigation Counsel was signed 08/26/21. Trustee alleges the Schedules are incomplete as they do not disclose any pending special litigation or recently closed related matters.</p> <p>Plan payments: 1 (Jun 2022) - 3 (Aug 2022) \$2,650.00. 4 (Sep 2022) - 60 (May 2027) \$2,850.00.</p> <p>Trustee's Amended Motion to Dismiss filed 10/12/22 at #52. Amended Response to Trustee's Motion to Dismiss filed 10/18/22 at #55.</p>				

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

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
RAUB	22-20129 CHRISTOPHER SEAY	Confirmation	\$3,278.86 or 0.64 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
05/25/22 08/03/22 6/60	MICHELE SEAY BMI-ESF	Dismissal  Obj Conf Ally Financial	10/20/22 \$5,125.00 Wage Order	
<p>1. Plan #33 filed 10/18/22 fails to fully provide for San Patricio County amended claim #9 filed 10/27/22.</p> <p>2. Debtors failed to provide Trustee with proof of daughter's income.</p> <p>3. Debtor failed to provide Trustee proof that they will not have a future property tax liability.</p> <p>Plan payments: 1 (Jun 2022) - 5 (Oct 2022) \$3,875.00. 6 (Nov 2022) - 60 (May 2027) \$5,125.00.</p> <p>Trustee's Amended Motion to Dismiss filed 06/29/22 at #37. Amended Response to Trustee's Motion to Dismiss filed 09/13/22 at #59.</p> <p>Objection to Confirmation filed 06/20/22 by Ally Financial at #34. Objection to Confirmation filed 07/07/2022 by Americredit Financial Services at #40 (2016 Chevrolet Malibu). Withdrawn 10/18/22 at #84. Objection to Confirmation filed 07/07/2022 by Americredit Financial Services at #41 (2016 Chevrolet Sonic). Withdrawn 10/18/22 at #84.</p>				

RAUB	22-20142 RAYMOND J BURGESS	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
06/07/22 08/16/22 5/60	MARGARITA BURGESS AMI-	Dismissal	10/24/22 \$5,150.00 Wage Order	
<p>1. Plan #46 filed 10/13/22 overprovides for the IRS claim #3 filed 10/28/22.</p> <p>2. Trustee alleges the schedules are inaccurate as they fail to disclose Debtors' tax refund.</p>				



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

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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3. Debtors have failed to file the pay advices for debtor's new employment.

4. Plan Summary #46 and Schedule J #17 do not match. The projected income, expenses and disposable income amounts do not match.

5. Plan Summary #46 fails to list the non-exempt property amount provided on Schedule C-1.

Plan payments:

1 (Jul 2022) - 4 (Oct 2022) \$5,050.00.

5 (Nov 2022) - 60 (Jun 2027) \$5,150.00.

Trustee's Motion to Dismiss filed 07/20/22 at #29.

Response to Trustee's Motion to Dismiss filed 09/13/22 at #39.

<b>RAUB</b>  06/28/22 09/06/22 5/60	<b>22-20150</b> <b>VERONICA L GUEL</b>     <i>BMI-ESF</i>	<b>Confirmation</b>     <b>Dismissal</b>	\$300.00 or 1.00 mth 10/04/22 \$300.00 ePay	<b>Trustee does not recommend confirmation and recommend dismissal.</b>
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1. Plan #39 filed 09/12/22 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Debtor has until 11/02/22 to provide evidence that she has \$7,500.00 savings in account.

3. Debtor has not proposed plan in good faith, as recent bank statements indicate Debtor is still gambling and losing money.

Plan payments:

1 (Jul 2022) - 60 (Jun 2027) \$300.00.

Trustee's Motion to Dismiss filed 08/25/22 #37 for 10/19/22.

Response to Trustee's Motion to Dismiss filed 09/12/22 at #40.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 9, 2022 9:00 am**

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
RAUB	22-20170	<b>Confirmation</b>	\$5,377.93 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	JAMES F WALLACE	<b>Dismissal</b>	1.17 mth	
07/26/22 10/04/22 4/60	MICHELLE GARZA  <i>AMI-</i>	<b>Obj Conf Santander Consumer USA</b>	10/20/22 \$4,600.00 <i>Wage Order</i>	

1. Plan #44 filed on 10/18/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan proposes to provide for treatment of Merrick Bank claim in Paragraph #9 despite the 2021 Haynie Magnum having not been purchased within the year of the petition date.
3. Plan proposes to provide for treatment of Navy Army's claim in Paragraph #9 despite the 2020 Coachmen Chaparral having not been purchased within the year of the petition date.
4. Trustee alleges Schedule G and the Plan are inaccurate as they fail to provide for Debtors' executory contracts.
5. Debtors have failed to provide proof to substantiate the value of the homestead.
6. Debtors have failed to provide proof of income for family contributions.
7. Debtors have failed to substantiate the treatment for International Bank of Commerce.

Plan payments:  
1 (Aug 2022) - 3 (Oct 2022) \$4,500.00  
4 (Nov 2022) - 60 (Jul 2027) \$4,600.00

Trustee's Motion to Dismiss filed 08/23/22 at #35.  
Response filed 10/17/22 at #42.

Objection to Confirmation filed 08/31/22 by Santander Consumer USA Inc. at #38.

Objection to Confirmation filed 09/06/22 by Navy Army Community Credit Union at #39. Withdrawn 10/18/22 at #46.

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

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
RAUB  09/02/22 11/11/22 2/60	22-20213 JERRY KNADEL EVANGELINA KNADEL BMI-	Confirmation  1. Plan #24 filed 09/18/22 does not provide last payment date under paragraph #10. 2. Plan provides for Regional Finance debt under paragraph #11; however, Regional Finance claim #2 was filed as a general unsecured claim. 3. Plan provides differing interest rates for similarly classified debts. 4. Plan fails to fully provide for Wilshire Commercial claim #9 filed 9/29/22.  Plan payments: 1 (Oct 2022) - 60 (Sep 2027) \$1,550.00.  Trustee's Motion to Dismiss filed 10/19/22 at #32 set for the 12/14/22 hearing. Response not filed.	\$1,550.00 or 1.00 mth 10/21/22 \$1,550.00 ePay	Trustee does not recommend confirmation.

RAUB  09/06/22 11/15/22 2/60	22-20217 WILLIAM R SELMAN BMI-ESF	Confirmation  1. Debtor failed to appear at the 10/18/22 341 Meeting of Creditors. 2. Plan #27 filed 09/27/22 fails to provide for the IRS claim #4 filed 09/22/22. 2. Debtor has failed to make a plan payment. 3. Debtor failed to provide copies of bank statements.	no pymts received 01/01/00 \$2,650.00	Trustee does not recommend confirmation.
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 9, 2022 9:00 am**

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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4. Debtor failed to provide copies of 2021 and 2020 tax returns.
5. Debtor failed to provide copies of picture IDs and social security card.

Plan payments:  
1 (Oct 2022) - 60 (Sep 2027) \$2,650.00.

Trustee's Motion to Dismiss filed 10/19/22 at #39 set for the 12/14/22 hearing.  
Response not filed.

<b>RAUB</b>	22-20219 <b>SILVESTRE CARRASCO</b>	<b>Confirmation</b>	\$403.85 or 0.54 mth 10/24/22 \$750.00 ePay	<b>Trustee does not recommend confirmation.</b>
09/12/22 11/21/22 2/60	BMI-ESF			

1. Plan #11 filed 09/27/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Debtor failed to provide a complete copy of the 2021 tax return.
3. Plan fails to include an ad valorem reserve as required by Paragraph 23(D).
4. Plan fails to fully provide for First Tech Federal Credit Union claim #4 filed 10/14/22.
5. Plan overprovides for the Jim Wells County Appraisal claim #5 filed 10/14/22.
6. Paragraph #10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Jim Wells CAD claim.
7. Debtor failed to provide proof to substantiate the amount paid to Gulf Coast Federal Credit Union through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
8. Trustee alleges Schedule J is incomplete as it does not disclose Debtor's spouse as a dependent.

Plan payments:  
1 (Oct2022) - 60 (Sep 2027) \$750.00.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 9, 2022 9:00 am**

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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Trustee's Motion to Dismiss filed 10/25/22 at #33 set for the 12/14/22 hearing.  
Response not filed.

<b>RAUB</b>   09/28/22 12/07/22 2/60	<b>22-20235</b>  <b>SARAH GALVAN</b>          <i>BMI-</i>	<b>Confirmation</b>	no pymts received <i>01/01/00</i> \$1,750.00	<b>Trustee does not recommend confirmation.</b>
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1. Plan #2 filed on 09/28/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for CoastLife Credit Union claim #5 filed 10/12/22. Plan notes a different model year than the claim provides.
3. Plan fails to provide for Crescent Bank and Trust claim #1 filed 10/03/22.
4. Debtor has not provided proof to substantiate the debt paid to Conns through the Plan. The bar date is 12/07/22 and the creditor has not filed a claim.
5. Debtor failed to provide Trustee with proof of social security income.
6. Debtor failed to provide Trustee with proof of income for son's contribution.
7. Debtor has failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.
8. Debtor has failed to disclose all disposable income in the budget.
9. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.
10. Petition was filed September 28, 2022 and Plan payments begin in September.
11. Debtor has failed to make the first Plan payment.

Plan payments:

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 9, 2022 9:00 am**

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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1 (Sep 2022) - 60 (Aug 2027) \$1,750.00.

Trustee's Motion to dismiss filed 10/25/22 at #23 set for the 12/14/22 hearing.  
Response not filed.

<b>RAUB</b>	<b>22-20237</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
<i>09/29/22</i> <i>12/08/22</i> <i>1/60</i>	<b>MICHAEL A SALAZAR</b>  <b>MELISSA A SALAZAR</b>  <i>AMI-BOTH</i>		<i>11/01/22</i> \$4,450.00 <i>ePay</i>	

1. Plan #21 filed on 10/12/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for IRS claim #13 filed 10/18/22.
3. Trustee alleges Schedule A/B is inaccurate as it discloses a tax lien as an asset.
4. Debtor failed to provide 6 months of bank statement.
5. Plan summary is misleading as it provides \$29,060.96 net unsecured claims when \$50,964.16 total unsecured claims have been filed.
6. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

Plan payments:  
1 (Oct 2022) - 60 (Sep2027) \$4,450.00.

Trustee Motion to Dismiss filed 10/25/33 at #30 set for the 12/14/22 hearing.  
Response not filed.

JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**November 9, 2022 9:00 am**

Next 3 Panels:  
 12/14/2022  
 01/18/2023  
 02/15/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
<b>WAJDA &amp; ASSOCIATES P C 02/10/22 04/21/22 9/60</b>	<b>22-20024 JOANGELA LOPEZ</b>       <i>BMI-</i>	<b>Dismissal</b>	\$1,404.00 or 3.00 mth <i>08/09/22</i> \$468.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>

Post Conf. Trustee's Motion to Dismiss filed 09/14/22 at #52.  
 No Response filed by Debtor.  
 There are several months where no payment was made and several months where only a partial payment was made.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
GONZALEZ (JOEL)  05/19/17 10/16/17 66/73	17-20240 LEE VELA  SHIRLEY H VELA  AMI-ESF	<b>Dismissal</b>	\$2,131.58 or 1.94 mth 11/01/22 \$1,100.00 Wage Order	<b>Trustee recommends dismissal.</b>
<p>Post-Conf. Trustee's Motion to Dismiss filed 05/13/22 at #122 for non-payment. Response to Trustee's Motion to Dismiss filed at 05/17/22 at # 123. There are several months were only a partial payment was made and some where no payment was made at all.</p>				

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GONZALEZ (JOEL)  08/18/17 01/01/18 63/63	17-20372 JENNIFER L MORENO   BMI-	<b>Modification</b>	Current  10/05/22 \$975.00 ePay	<b>Trustee requests approval of Mod Order #58-2 filed 10/04/22.</b>
<p>Trustee's Motion to Modify #58 filed 10/04/22 to show RNA 2019-1 LL claim #3 has been satisfied. Trustee requests approval of Mod Order at #58-2.</p>				

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GONZALEZ (JOEL)  03/21/18 05/30/18 56/60	18-20102 CHAD W AMUNDSEN  LAURA A AMUNDSEN  BMI-	<b>Dismissal</b>	\$3,143.64 or 2.07 mth 10/28/22 \$1,516.72 Wage Order	<b>Trustee recommends dismissal.</b>
<p>Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #79. Response to Trustee's Motion to Dismiss filed 10/21/22 at #80. There are several months where only a partial payment was made.</p>				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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<b>GONZALEZ (JOEL)</b>  <i>05/30/18</i> <i>08/08/18</i> <i>54/60</i>	<b>18-20220</b> <b>VERNON R PETITT</b>  <b>KELLIE J PETITT</b>  <i>BMI-PPR</i>	<b>Dismissal</b>	\$1,626.36 or 2.20 mth <i>11/01/22</i> \$740.00 <i>Online Bill Pay</i>	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #60.  
Response to Trustee's Motion to Dismiss filed 10/19/22 at #61.  
There are several months where only a partial payment was made.

<b>GONZALEZ (JOEL)</b>  <i>07/10/18</i> <i>09/18/18</i> <i>52/60</i>	<b>18-20299</b> <b>DANIEL RODRIGUEZ</b>  <i>BMI-</i>	<b>Modification</b>	\$1,434.96 or 1.02 mth <i>10/24/22</i> \$1,400.00 <i>Wage Order</i>	<b>Trustee request approval of Mod Order 44-2 filed 10/6/22.</b>
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Trustee's Motion to Modification #44 filed 10/10/22 to show American Credit Acceptance claim #9 has been satisfied.  
Trustee requests approval of Mod Order at 44-2.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
GONZALEZ (JOEL)  08/29/18 11/07/18 51/76	18-20380 RICHARD A VILLEGAS  TIFFANY N VILLEGAS  BMI-	Dismissal	\$885.12 or 1.43 mth 10/19/22 \$618.78 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustees Motion to Dismiss filed 07/07/22 at #110 for non-payment. Response to Trustee's Motion to Dismiss filed 08/02/22 at #111. There are several months where no payment was made at all.</p>				
GONZALEZ (JOEL)  09/26/18 12/05/18 50/73	18-20425 SEAN D CAVNESS  AMI-PPR	Dismissal	\$3,662.94 or 2.57 mth 10/31/22 \$1,425.00 Wage Order	Trustee recommends dismissal.
<p>Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #119. No response filed by Debtor. There are several months where only a partial payment was made.</p>				
GONZALEZ (JOEL)  10/18/18 12/27/18 49/84	18-20469 SAM W SIMPSON  AMI-	Dismissal	\$3,990.00 or 3.55 mth 07/21/22 \$1,125.00 ePay	Trustee recommends dismissal.
<p>Post Conf. Trustee's Motion to Dismiss filed 10/05/22 filed at #119. No response filed by Debtor. There are several months where only a partial payment was made and several months where no payment was made.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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<b>GONZALEZ (JOEL)</b>  <i>10/30/18</i> <i>01/08/19</i> <i>49/84</i>	<b>18-20486</b> <b>ANDRES ZEPEDA</b>  <b>MARIA D ZEPEDA</b>  <i>AMI-</i>	<b>Dismissal</b>	\$9,733.82 or 3.09 mth <i>10/11/22</i> \$3,150.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #103.  
No response filed by Debtor.  
There are several months where only a partial payment was made.

<b>GONZALEZ (JOEL)</b>  <i>07/19/19</i> <i>09/27/19</i> <i>40/42</i>	<b>19-20337</b> <b>NOEL S GARCIA</b>  <i>BMI-</i>	<b>Dismissal</b>	\$1,620.00 or 4.00 mth <i>07/06/22</i> \$405.00 <i>Money Order</i>	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 10/14/22 at #38.  
Response to Trustee's Motion to Dismiss filed at 10/21/22 at #39.  
There are several months where no payment was made.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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<b>GONZALEZ (JOEL)</b>  <i>08/05/19</i> <i>10/14/19</i> <i>39/60</i>	<b>19-20375</b>  <b>EDDIE DAVIS</b>  <i>BMI-</i>	<b>Dismissal</b>	\$2,494.64 or 2.10 mth <i>10/26/22</i> \$1,190.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #47.  
 Response to Trustee's Motion to Dismiss filed 10/21/22 at # 48.  
 There are several months where only a partial payment was made and a few months where no payment was made.

<b>GONZALEZ (JOEL)</b>  <i>08/09/19</i> <i>10/18/19</i> <i>39/60</i>	<b>19-20393</b>  <b>STEPHEN R WHITNEY</b>  <b>ANNA M WHITNEY</b>  <i>BMI-</i>	<b>Dismissal</b>	\$2,718.53 or 2.94 mth <i>09/28/22</i> \$925.58 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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Post-Conf. Trustee's Motion to Dismiss filed 08/11/22 at # 58 for non-payment.  
 Response to Trustee's Motion to Dismiss filed 09/08/22 at # 59.  
 There are several months where only a partial payment was made and only one missed payment.

<b>GONZALEZ (JOEL)</b>  <i>09/20/19</i> <i>11/29/19</i> <i>38/60</i>	<b>19-20454</b>  <b>MARIA M SERRANO</b>  <i>BMI-PPR</i>	<b>Dismissal</b>	\$1,450.00 or 2.00 mth <i>10/07/22</i> \$725.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #58.  
 Response to Trustee's Motion to Dismiss filed 10/21/22 at # 59.  
 There are several months where no payment was made.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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<b>GONZALEZ (JOEL)</b>  10/26/19 01/04/20 37/60	<b>19-20524</b>  <b>MARIA A ALDACO</b>  <i>BMI-</i>	<b>Dismissal</b>	\$875.00 or 2.33 mth 10/05/22 \$375.00 ePay	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #40.  
Response to Trustee's Motion to Dismiss filed 10/21/22 at #41.  
There are several months where no payment was made.

<b>GONZALEZ (JOEL)</b>  11/04/19 01/13/20 36/57	<b>19-20539</b>  <b>GLORIA PEREZ</b>  <i>BMI-</i>	<b>Dismissal</b>	\$1,191.88 or 1.26 mth 10/20/22 \$948.50 ePay	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 09/14/22 at #68.  
Response to Trustee's Motion to Dismiss filed 09/21/22 at #69.  
There are several months where no payment was made. Debtor appears to have made several payments greater than the payment due amount.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
GONZALEZ (JOEL)  12/12/19 02/20/20 35/60	19-20612  ABRAM DIAZ  MARGARET B DIAZ  BMI-	Dismissal	\$2,899.17 or 1.97 mth 10/27/22 \$1,470.88 ePay	Trustee recommends dismissal.
<p>Post Conf. Trustee's Motion to Dismiss filed 09/14/22 at #64. Debtor's Response to Trustee's Motion to Dismiss filed 10/17/22 at #65. There are several months where only a partial payment was made.</p>				
GONZALEZ (JOEL)  05/22/20 07/31/20 30/84	20-20204  JUAN ZUNIGA  SERENA R ANZALDUA  BMI-	Dismissal	\$3,807.54 or 2.31 mth 10/31/22 \$1,650.00 Wage Order	Trustee recommends dismissal.
<p>Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #90. No response filed by Debtor. There are several months where only a partial payment was made.</p>				
GONZALEZ (JOEL)  11/05/20 01/14/21 24/60	20-20358  ALEX BRAVO ARREDONDO CELESTINA GUERRA ARREDONDO BMI-PPR	Dismissal  Modification	\$7,100.00 or 1.95 mth 09/01/22 \$3,650.00 ePay	Trustee does not recommend approval and recommends dismissal.

Modification #65 filed 10/17/22 to cure delinquency.

Mod works at 23% to general unsecured creditors but cannot be recommended as approve until payments are brought current.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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Mod forgives: \$8,916.00.

Payments:

20 (Jul 2022) \$3,350.00.

21 (Aug 2022) - 23 (Oct 2022) \$3,550.00.

24 (Nov 2022) - 60 (Nov 2025) \$3,650.00.

Post-Conf. Trustee's Motion to Dismiss filed 05/13/22 at #42 for non-payment.

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

<b>GONZALEZ (JOEL)</b>  <i>04/27/21</i> <i>07/06/21</i> <i>19/60</i>	<b>21-21111</b> <b>LAWRENCE E LABONTE</b>  <i>AMI-ESF</i>	<b>Dismissal</b>	\$5,337.50 or 3.50 mth <i>08/04/22</i> \$1,525.00 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
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Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #34.

No response filed by Debtor.

There are few months where only a partial payment was made and few months where no payment was made.

<b>GONZALEZ (JOEL)</b>  <i>08/06/21</i> <i>10/15/21</i> <i>15/60</i>	<b>21-21196</b> <b>TYRONE WILLIAMS</b>  <i>BMI-</i>	<b>Dismissal</b>  <b>Modification</b>	Current  <i>10/11/22</i> \$2,750.00 <i>ePay</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
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Modification #57 filed 09/16/22 to cure delinquency.

Mod improperly characterizes Conn's claim as a post-confirmation claim rather Remaining claim debt.

Mod forgives: \$7,624.50.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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Payment:  
13 (Sep 2022)- 13 (Sep 2022) \$2,740.00.  
14 (Oct 2022) - 60 (Aug 2026) \$2,750.00.

Trustee's Motion to Dismiss filed 7/07/22 at #51 for non-payment.  
No response filed by Debtor.

<b>GONZALEZ (JOEL)</b>  <i>08/16/21</i> <i>10/25/21</i> <i>15/43</i>	<b>21-21205</b> <b>ROBERT F DELEON JR</b>  <b>IMELDA MUNOZ DELEON</b>  <i>BMI-BOTH</i>	<b>Dismissal</b>  <b>Modification</b>	\$3,900.00 or 2.05 mth <i>10/21/22</i> \$1,900.00 <i>ePay</i>	<b>Trustee does not recommend approval and recommend dismissal.</b>
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Modification #81 filed 10/18/22 filed to cure delinquency and extend the Plan to 60 months.

1. Mod fails to provide the correct remaining claim to Carrington Mortgage Services.
2. Debtors have failed to provide bank statements that support the business income and Debtors are behind \$3,900.00 through October 2022.

Mod forgives: \$6,195.00.  
Payments: 11 (Jul 2022)- 60 (Aug 2026) \$1,900.00.

Post-Conf. Trustee's Motion to Dismiss filed 06/09/22 at #62 for non-payment.  
response to Trustee's Motion to Dismiss filed 07/11/22 at #63.



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
GONZALEZ (JOEL)  08/30/21 11/08/21 15/55	21-21214  MYRTLE D OVERTON    BMI-	Dismissal  Modification	\$1,565.00 or 1.00 mth 10/04/22 \$1,565.00 ePay	Trustee does not recommend approval and recommends dismissal.
<p>Modification #49 filed 09/12/22 to cure delinquency and extend the plan to 60 months.</p> <p>Mod fails to provide for the correct remaining claim to US Bank Home Mortgage.</p> <p>Mod Forgives: \$4,194.00.</p> <p>Payments: 12 (Aug 2022)- 13 (Sep 2022) \$1,500.00. 14 (Oct 2022)- 60 (Aug 2026) \$1,565.00.</p> <p>Post-Conf. Trustees Motion to Dismiss filed 07/07/22 at #37 for non-payment. Response to Trustee's Motion to Dismiss filed 08/02/22 at #41.</p>				
GONZALEZ (JOEL)  10/25/21 01/03/22 13/60	21-21267  DANIEL SANCHEZ    BMI-PPR	Dismissal	\$8,845.00 or 3.04 mth 10/31/22 \$2,910.00 ePay	Trustee recommends dismissal.
<p>Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #72. Response to Trustee's Motion to Dismiss filed 10/21/22 at #73. There are several months where only a partial payment was made and few months where no payment was made.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
GONZALEZ (JOEL)  11/18/21 01/27/22 12/36	21-21291  JOSE G MORALES    BMI-	Dismissal          Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #26. No response filed by Debtor. There are several months where no payment was made.	\$495.00 or 3.00 mth  07/28/22  \$165.00  ePay	<b>Trustee recommends dismissal.</b>
GONZALEZ (JOEL)  07/19/22 09/27/22 4/60	22-20167  RENE O GONZALES    BMI-ESF	Confirmation  Dismissal          1. Plan #23 filed 08/09/22.  2. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's current employment.  3. Debtor has failed to provide the pay advices and a completed Official Form 122C.  4. Debtor has failed to provide proof to substantiate the amounts paid to Thunderbird through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  Plan payments: 1 (Aug 2022) - 60 (Jul 2027) \$650.00  Trustee's Motion to Dismiss filed 08/16/22 at #30. Response to Trustee's Motion to Dismiss filed 08/22/22 at #32.	\$246.15 or 0.38 mth  09/30/22  \$650.00  ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
GONZALEZ (JOEL)  07/26/22 10/04/22 4/60	22-20171  GABRIEL MARTINEZ  KRISTINA L MARTINEZ  BMI-ESF	Confirmation  Dismissal	\$624.77 or 0.38 mth 10/28/22 \$1,650.00 <i>Wage</i> <i>Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

1. Trustee alleges that the Plan #43 filed 08/26/22 fails to provide all of Debtor's disposable income into the plan, as Debtors are proposing a savings fund through the Plan in addition to a \$200.00 saving listed on Schedule J.

2. Trustee was not provided with any additional information or any case regarding any ESF concerns.

Plan payments:

- 1 (Aug 2022) - 1 (Aug 2022) \$1,530.00
- 2 (Sept 2022) - 9 (Apr 2023) \$1,650.00
- 10 (May 2023) - 10 (May 2023) \$4,980.00
- 11 (Jun 2023) - 21 (Apr 2024) \$1,650.00
- 22 (May 2024) - 22 (May 2024) \$4,980.00
- 23 (Jun 2024) - 33 (Apr 2025) \$1,650.00
- 34 (May 2025) - 34 (May 2025) \$4,980.00
- 35 (Jun 2025) - 45 (Apr 2026) \$1,650.00
- 46 (May 2026) - 46 (May 2026) \$4,980.00
- 47 (Jun 2026) - 57 (Apr 2027) \$1,650.00
- 58 (May 2027) - 58 (May 2027) \$4,980.00
- 59 (Jun 2027) - 60 (Jul 2027) \$1,650.00

Trustee's Motion to Dismiss filed 08/23/22 at #40.

Response to Trustee's Motion to Dismiss filed 09/20/22 at #52.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
GONZALEZ (JOEL)  07/28/22 10/06/22 4/60	22-20172	<b>Confirmation</b>	\$3,378.45 or 0.68 mth 10/11/22 \$4,950.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	LAZARO TREVINO JR  MARCELLA R TREVINO  <i>BMI-PPR</i>	<b>Dismissal</b>		
<p>1. Plan #34 filed on 08/19/22 fails to fully provide for the claim of Navy Army claim #14 filed 09/30/22.</p> <p>2. Plan fails to provide for the notice of post-petition fees of Navy Army in the amount of \$600.00 for Proof of Claim fees, Plan and Prep/Analysis.</p> <p>3. Plan does not provide for Conn's claim #5 filed 08/24/22.</p> <p>4. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's new employment with Cudd Pressure Control.</p> <p>Plan payments: 1 (Aug 2022) - 2 (Sep 2022) \$2,100.00 3 (Oct 2022) - 60 (Jul 2027) \$4,950.00</p> <p>Trustee's Motion to Dismiss filed 08/23/22 at #36. Response to Trustee's Motion to Dismiss filed 09/20/22 at #39.</p>				

GONZALEZ (JOEL)  07/28/22 10/06/22 4/60	22-20174	<b>Confirmation</b>	\$2,250.00 or 0.88 mth 10/25/22 \$2,550.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	BRUCE LLOYD  MELISSA LLOYD  <i>BMI-</i>	<b>Dismissal</b>		

Plan #39 filed 10/24/22 pays 26% to general unsecured creditors.

1. Debtors appeared at the 08/23/22 Meeting of Creditors; however, the meeting was continued due to missing tax returns. Debtors did not appear at the 10/18/22 Meeting. The meeting has been reset to 11/15/22.
2. IRS claim #4 filed 08/05/22 states tax returns for the years, 2018, 2019, 2020 and 2021 have not been filed. Trustee

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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does not have copies of these returns.

Payments: 1 (Aug 2022) - 60 (Jul 2027) \$2,550.00.

Trustee's Motion to Dismiss filed 08/23/22 at #30.  
Response to Trustee's Motion to Dismiss filed 09/20/22 at #32.

<b>GONZALEZ (JOEL)</b>  08/02/22 10/11/22 3/56	<b>22-20182</b> <b>ALBERTO AGUILAR JR</b>    <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$2,110.00 or 1.00 mth 10/03/22 \$2,110.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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1. Plan #24 filed on 10/17/22 fails to provide for treatment of the post-petition mortgage payment due to NewRez LLC DBA Shellpoint Mortgage Servicing for August 2022.

2. Debtor has failed to provide a copy of the 2022 County Appraisal District valuation.

Plan payments:  
1 (Sep 2022) - 56 (Apr 2027) \$2,110.00.

Trustee's Motion to Dismiss filed 09/20/22 at #20.  
Response to Trustee's Motion to Dismiss filed 09/20/22 at #21.

<b>GONZALEZ (JOEL)</b>  08/29/22 11/07/22 3/60	<b>22-20205</b> <b>MARCOS E GONZALEZ</b>  <b>DINISIA P GONZALEZ</b>  <i>AMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$2,492.28 or 0.62 mth 10/24/22 \$4,050.00 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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1. Plan #2 filed 08/29/22 does not provide for the IRS claim #6 filed on 09/26/22.

2. Plan fails to fully provide for the claim of Cenlar FSB Servicer for American Financial Network claim #9 filed 10/25/22.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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3. Trustee alleges Schedule A/B is incomplete as it fails to disclose Debtors' tax refunds.
4. Debtors have failed to provide verification of auto insurance for all vehicles.
5. Trustee alleges Schedule I is inaccurate as it fails to provide Debtors' current employer information.
6. Debtor has failed to provide a copy of the 2022 County Appraisal District valuation for Debtor's homestead.

Plan payments:  
1 (Sep 2022) - 60 (Aug 2027) \$4,050.00.

Trustee's Motion to Dismiss filed 09/27/22 at #29.  
Response not filed.

<b>GONZALEZ (JOEL)</b>  <i>09/01/22</i> <i>11/10/22</i> <i>2/60</i>	<b>22-20210</b>  <b>AARON G QUIJANO</b>  <b>VERONICA M MARTINEZ</b>  <i>BMI-</i>	<b>Confirmation</b>	\$1,818.01 or 1.00 mth <i>10/13/22</i> \$1,825.00 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>
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1. Plan #2 filed 09/01/22 fails to fully provide for the claim of 21st Mortgage Corp claim #1 filed 09/14/22.
2. Plan fails to provide of treatment for the post-petition mortgage payment due to 21st Mortgage Corp for September 2022.
3. Plan fails to provide for treatment of the Notice of Mortgage Payment Change #22 filed 10/19/22 due 11/15/22.
4. Plan overprovides for Granado Estates claim #2 filed 10/4/22.
5. Plan provides for World Finance claim #3 in the amount of \$530.00 in Paragraph #11; however, on 10/10/22 World Finance filed a general unsecured claim.
6. Trustee alleges Schedule I is inaccurate as it fails to disclose joint debtor's new employment, omits the SNAP benefits and omits sister's contribution pursuant to Debtors' 341 testimony.

Plan payments:  
1 (Oct 2022) - 60 (Sep 2027) \$1,825.00.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	AMI/BMI-		Plan Pmt	
Bar Date	ESF/PPR		Pmt Method	
Month/Term				

Trustee's Motion to Dismiss filed 10/19/22 at #23 set for the 12/14/22 hearing.  
Response filed 10/21/22 at #25.

<b>GONZALEZ (JOEL)</b>	22-20211	<b>Confirmation</b>	\$4,362.70 or 1.38 mth 10/31/22	<b>Trustee does not recommend confirmation.</b>
09/01/22 11/10/22 2/60	<b>MIGUEL A FLORES</b>  <b>CARLA HERNANDEZ</b>  AMI-		\$3,150.00 Wage Order	

1. Mr. Flores appeared at the 10/18/22 341 Meeting of Creditors. Mrs. Hernandez did not appear. The Meeting was continued to allow time to review the Plan filed 10/17/22. Meet has been reset to 11/15/22.

2. Plan filed 10/17/22 fails to provide 100% dividend to the general unsecured creditors as required by Debtors' Official Form 122-C.

3. Plan fails to address Zapata County claim #10 filed 10/27/22.

Plan payments:

1 (Oct 2022) - 60 (Sep 2027) \$3,150.00.

<b>GONZALEZ (JOEL)</b>	22-20214	<b>Confirmation</b>	\$525.00 or 0.50 mth 10/11/22	<b>Trustee does not recommend confirmation.</b>
09/02/22 11/11/22 2/60	<b>IGNACIO A MOLINA JR</b>  BMI-PPR		\$1,050.00 Wage Order	

1. Plan #2 filed 09/02/22 fails to provide for treatment of the post-petition mortgage payment due to Hunter-Kelsey of Texas for August and September 2022.

2. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J paid to NPRTO Texas LLC.

Trustee's Motion to Dismiss filed 10/19/22 at #21 set for the 12/14/22 hearing.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 9, 2022 10:00 am**

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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Response filed 10/21/22 at #23.

<b>GONZALEZ (JOEL)</b>  <i>09/13/22</i> <i>11/22/22</i> <i>2/59</i>	<b>22-20220</b> <b>JOSHUA D SANTOS</b>  <i>AMI-</i>	<b>Confirmation</b>   1. Plan #2 filed 09/13/22.  2. Trustee alleges Schedule J is inaccurate as it fails to disclose Debtor's fiance who appears to be a household member.  Plan payments: 1 (Oct 2022) - 59 (Aug 2027) \$950.00.	\$73.08 or 0.08 mth <i>10/28/22</i> \$950.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
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<b>GONZALEZ (JOEL)</b>  <i>09/13/22</i> <i>11/22/22</i> <i>2/36</i>	<b>22-20221</b> <b>GLADYS A ORDONEZ</b>  <i>BMI-</i>	<b>Confirmation</b>   1. Trustee alleges that Plan #2 filed on 09/13/22 fails to provide all of Debtor's disposable income into the plan.  2. Trustee alleges Schedule J and Debtor's Official Form 122C are inaccurate as they fail to provide the same number in household.  3. Fixed fee agreement filed 09/13/22 at #5 shows \$500.00 paid direct but the SOFA does not agree.  4. Debtor has failed to disclose the entire tax refund of \$10,251.00 on 09/26/22 in the schedules.  Plan payments: 1 (Oct 2022) - 36 (Sep 2025) \$200.00.  Trustee's Motion to Dismiss filed 10/25/22 at #19 set for the 12/14/22 hearing.	Current  <i>10/31/22</i> \$200.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
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<b>GONZALEZ (JOEL)</b>  <i>09/16/22</i> <i>11/25/22</i> <i>2/60</i>	<b>22-20223</b> <b>LAZARO M FERNANDEZ</b>  <i>BMI-</i>	<b>Confirmation</b>  <b>Obj Conf Midfirst Bank</b>	Current  <i>10/24/22</i> \$250.00  <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>
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1. Plan #2 filed 09/16/22 does not provide for US Dept of HUD #1 filed 09/20/22.
  2. Trustee alleges Schedule A is inaccurate as it fails to provide the current county appraisal district value for Debtor's homestead.
  3. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's current employer.
- Plan payments:  
1 (Oct 2022) - 60 (Sep 2027) \$250.00.
- Objection to Confirmation filed by Midfirst Bank on 10/10/22 at #18.
- Trustee's Motion to Dismiss filed 10/25/22 at #21 for the 12/14/22 hearing.  
Response not filed.

<b>GONZALEZ (JOEL)</b>  <i>09/16/22</i> <i>11/25/22</i> <i>2/60</i>	<b>22-20225</b> <b>MICHAEL T HERMES</b>  <b>BRITTANY M LOPEZ</b>  <i>BMI-PPR</i>	<b>Confirmation</b>	\$82.70 or 0.08 mth  <i>10/25/22</i> \$1,075.00  <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
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1. Plan #2 filed 09/16/22 does not provide sufficient funds for payment in full for all secured and priority claims, including the proposed reserve.
2. Petition was filed September 16, 2022 and Plan payments begin in September.
3. Plan provides for Regional Management claim #2 in the amount of \$4,233.33 in Paragraph #15; however, Regional

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
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02/15/2023

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
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Management filed a general unsecured claim.

4. Debtors have failed to provide the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

Plan payments:  
1 (Sep 2022) 60 (Aug 2027) \$1,075.00.

Trustee's Motion to Dismiss filed 10/25/22 at #24 set for the 12/14/22 hearing.  
No response filed.

<b>GONZALEZ (JOEL)</b>	22-20226 <b>IRMA V GARCIA</b>	<b>Confirmation</b>	Current  10/17/22 \$200.00 ePay	<b>Trustee does not recommend confirmation.</b>
09/19/22 11/28/22 2/60	BMI-			

Plan #26 filed 10/27/22 fails to provide sufficient funds for payment in full of all secured and priority claims.

Plan payments:  
1 (Oct 2022) - 60 (Sep 2027) \$200.00.

Trustee's Motion to Dismiss filed 10/25/22 at #22 set for the 12/14/22 hearing.  
Response not filed.

<b>GONZALEZ (JOEL)</b>	22-20228 <b>HECTOR R GOMEZ</b>	<b>Confirmation</b>	\$63.46 or 0.08 mth 10/24/22 \$825.00 Wage Order	<b>Trustee does not recommend confirmation.</b>
09/20/22 11/29/22 2/60	BMI-			

Plan #22 filed 10/31/22.

Trustee alleges Schedule I is inaccurate as it fails to provide for son's contribution for the auto insurance, pursuant to Debtor's 341 testimony.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 10:00 am

Next 3 Panels:  
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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
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Plan payments:  
1 (Oct 2022) - 60 (Sep 2027) \$825.00.

Trustee's Motion to Dismiss filed 10/25/22 at #20 set for the 12/14/22 hearing.  
Response not filed.

<b>GONZALEZ (JOEL)</b>	22-20230 <b>JAIME G PADILLA SR</b>	<b>Confirmation</b>	Current  10/31/22 \$405.00 ePay	<b>Trustee does not recommend confirmation.</b>
09/23/22 12/02/22 2/60	BMI-			

Plan does not fully provide for Air Force Federal Credit Union claim #7 filed 10/07/22 for the 2017 Chevy Silverado.

Plan payments:  
1 (Oct 2022) - 60 (Sep 2027) \$405.00.

Trustee's Motion to Dismiss filed 10/25/21 at #21 set for the 12/14/22 hearing.  
Response not filed.

<b>GONZALEZ (JOEL)</b>	22-20236 <b>DENNIS L DISBROW</b>	<b>Confirmation</b>	no pymts received 01/01/00 \$2,075.00	<b>Trustee does not recommend confirmation.</b>
09/28/22 12/07/22 2/60	<b>DOLORES G DISBROW</b>  BMI-			

1. Plan #2 filed 09/28/22 fails to provide the statutory interest of 6% for TX Child Support Disbursement claim #3 filed 0/06/22.

2. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's new employment with Results CX in the Blue Cross department.

3. Debtor has failed to file a wage deduction order with the Court.

JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**November 9, 2022 10:00 am**

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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4. Debtor has failed to provide proof to substantiate the amounts paid to Conn's through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan.

5. Debtors have not made a payment.

Plan payments:

1 (Oct 2022) - 60 (Sep 2027) \$2,075.00

Trustee's Motion to Dismiss filed 10/25/22 at #21 set for 12/14/22 hearing.

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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
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12/20/2022

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
<p><b>*PRO SE</b> <b>DEBTOR</b></p> <p>06/07/22 08/16/22 5/0</p>	<p><b>22-60032</b> <b>WHITNEY A KING</b></p> <p><i>BMI-</i></p>	<p><b>Dismissal</b></p>	<p>no pymts received 01/01/00 \$0.00</p>	<p><b>Trustee recommends continuance to pursue investigation.</b></p>
<p>1. Debtor did not appear at the Meeting of Creditors on 07/19/22. Debtor appeared at the 08/16/22 and the 09/20/22 Meeting of Creditors; however, the meetings were continued for additional documents. The meeting was reset to 11/15/22.</p> <p>2. Debtor has failed to file a plan or make a plan payment.</p> <p>3. Debtor has failed to file Schedules, a Statement of Financial Affairs, Form 122C and wage order.</p> <p>3. Debtor has failed to tender any payments to the Chapter 13 Trustee since this case was filed.</p> <p>4. Debtor has failed to provide Trustee with proof of income from her employment with the exception of 3 paystubs dated 5/18/22, 6/1/22 and 6/15/22.</p> <p>5. Debtor has failed to provide Trustee with bank statements for all accounts for March 2022 through June 2022.</p> <p>6. Debtor has failed to provide Trustee with the 2020 tax return.</p> <p>Trustee's Motion to Dismiss with prejudice filed 07/20/22 at #15. No Response filed.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
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12/20/2022

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
BROWN  05/03/22 07/12/22 6/60	22-60025  CHARLIE G NAISER JR  BMI-	Confirmation  Dismissal	\$3,956.00 or 2.00 mth 10/24/22 \$1,978.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #45 filed on 10/27/22 fails to fully provide for the claim of U.S. Bank National c/o Rushmore Loan #4 filed 07/06/22.</p> <p>2. The plan unreasonably proposes a large number of unnecessary variable payments that are administratively burdensome on Trustee and may violate 1325(a)(5)(B(iii)(I)).</p> <p>3. Debtor is delinquent 2 payments, totaling \$3956.</p> <p>Plan payments: 1 (Jun 2022) - 60 (May 2027) \$1,978.00.</p> <p>Trustee's Motion to Dismiss filed 07/13/22 at #30. Response to Trustee's MTD filed 08/03/22 at #34.</p>				

BROWN  06/06/22 08/15/22 5/60	22-60028  DARLENE G GARZA  BMI-	Confirmation  Dismissal	Current  11/01/22 \$575.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #62 filed 10/19/22 does not comply with BLR 3015-1(a).</p> <p>2. Plan does not meet the requirements of §1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan, pursuant to the fixed fee agreement granted at docket #33.</p> <p>3. Schedule J is inaccurate as it fails to provide for the full monthly payment to OneMain Financial.</p> <p>4. Debtor has failed to provide an accounting of expenses paid with the 401k proceeds obtained by Non-Filing Spouse.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 9, 2022 11:00 am**

Next 3 Panels:  
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12/14/2022  
12/20/2022

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
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5. Trustee alleges that the Statement of Financial Affairs in inaccurate as it fails to disclose employment income in the year 2020.

Plan payments:

- 1 (Jul 2022) - 1 (Jul 2022) \$740.00.
- 2 (Aug 2022) - 2 (Aug 2022) \$710.00.
- 3 (Sep 2022) - 7 (Jan 2023) \$575.00.
- 8 (Feb 2023) - 12 (Jun 2023) \$697.00.
- 13 (Jul 2023) - 30 (Dec 2024) \$904.00.
- 31 (Jan 2025) - 41 (Nov 2025) \$971.00.
- 42 (Dec 2025) - 60 (Jun 2027) \$1,316.00.

Trustee's Motion to Dismiss filed 07/20/22 at #28.  
No response filed.

<b>CAVADA</b>  02/23/21 05/04/21 21/60	<b>21-21046</b>  <b>JOSEPH P DOUGLAS III</b>   <i>BMI-ESF</i>	<b>Modification</b>	Current  10/21/22 \$0.00 ePay	<b>Trustee does not recommend approval.</b>
1. Modification #78 filed 10/10/22 fails to describe the event causing the need for the Modified Plan under paragraph #3. 2. Mod fails to reflect the correct Pre-Modification payment made to Trustee. 3. Mod fails to specify the last payment month.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
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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
CAVADA  09/15/22 11/24/22 2/60	22-20222  JOANNA G TREVINO  AMI-	Confirmation	Current  10/18/22 \$1,700.00 <i>Money Order</i>	<b>Trustee does not recommend confirmation.</b>
<p>1. Debtor and Debtor's Attorney did not appear at the 10/25/22 341 Meeting of Creditors. Meeting will be reset to 12/20/22.</p> <p>2. Plan #2 filed 09/15/22 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Plan fails to provide for the IRS claim #2.</p> <p>4. Plan fails to provide monthly payment amounts for Midfirst Bank under paragraph #8.</p> <p>5. Trustee alleges Statement of Financial Affairs is inaccurate as it does not provide complete business information.</p> <p>6. Debtor failed to provide a complete Schedule C including Schedule C1.</p> <p>7. Debtor failed to provide a complete Means Test including the current monthly income break down and Debtor failed to provide six months of pay stubs to support income on the Means Test.</p> <p>8. Debtor failed to provide copies of her 2020 or 2021 tax returns.</p> <p>9. Trustee alleges Schedule B is inaccurate as it does not provide for any assets.</p> <p>10. Debtor failed to file a wage deduction order.</p> <p>11. Debtor failed to provide copies of Picture ID and verification of social security number.</p> <p>Plan payments: 1 (Oct 2022) - 60 (Sep 2027) \$1,700.00.</p> <p>Trustee Motion to Dismiss filed 10/25/22 at #24 set for the 12/14/22 hearing. No response filed.</p>				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
12/14/2022  
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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
CAVADA A  02/04/19 04/15/19 45/60	19-20051  THOMAS E UPTON SR  SHIRLEY J UPTON  BMI-	Dismissal  Modification	Current  10/31/22 \$1,148.10 ePay	Trustee does not recommend approval and recommends dismissal.

Modification #79 filed 09/29/22 to cure delinquency.

1. Mod paragraph #4 provides for a start month of April 2026 rather than October 2022.
2. Mod paragraph #6 provides for post-confirmation amount of \$300.00; however, Mod fails to provide an amount in the total column.
3. Mod paragraph #7 provides for surrendered assets that were previous surrendered in the confirmed Plan.
4. Mod provides for interest on the Ocwen Loan Servicing cure claims #5 and #6 to the detriment of the unsecured creditors. Mod provides interest on the monthly contract payments for the Ocwen claims; however, the monthly payments already include interest.
5. Mod fails to provide for the correct post-confirmation remainig claim to Ocwen Loan Servicing claims #5 and #6.
6. Mod fails to provide for the escrow component for Ocwen Loan Services claim #6.
7. Mod paragraph #10 and Schedule J provide for San Patricio County claim for a 2014 Ford Focus; however, the debt is now paid in full according to the last payment due date of 08/22.
8. Mod paragraph #18 provides for executory contracts that are not addressed on Schedule J #80.
9. Mod Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
10. Debtor failed to provide a copy of 2021 tax return.
11. Debtor failed to provide proof of all household income.
12. Debtor failed to file an amended EFT order.

Mod forgives: \$1,787.41

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	AMI/BMI-		Plan Pmt	
Bar Date	ESF/PPR		Pmt Method	
Month/Term				

Payments: 44 (Oct 22) - 60 (Aug 27) \$1,148.10.

Post-Conf. Trustee's Motion to Dismiss filed 09/14/22 at #76 for non-payment.  
Response to Trustee's Motion to Dismiss filed 09/26/22 at #78.

<b>PAYNE &amp; ASSOCIATES PLLC</b>	22-60031	<b>Confirmation</b>	\$1,690.00 or	<b>Trustee does not</b>
	<b>FERMIN R HERNANDEZ</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
06/06/22			10/06/22	<b>confirmation and</b>
08/15/22	<b>TAMMY J HERNANDEZ</b>		\$1,690.00	<b>recommends</b>
5/60	<i>BMI-</i>		<i>Wage Order</i>	<b>dismissal.</b>

1. Plan #28 filed on 09/14/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Debtor has failed to provide for tax refunds in the schedules or plan.
3. Trustee alleges that Debtor's Official Form 122C is incorrect as it fails to provide the monthly current monthly income for the 6-month period prior to filing.

Plan payments:

- 1 (Jul 2022) - 3 (Sep 2022) \$1,590.00.
- 4 (Oct 2022) - 60 (Jun 2027) \$1,690.00.

Trustee's Motion to Dismiss filed 07/20/22 at #24.  
No Response filed.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
11/15/2022  
12/14/2022  
12/20/2022

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
SCHUMACHE	22-60040	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
R LANE PLLC 05/20/22 07/29/22 6/60	JOSE G GARCIA SR  LINDA A GARCIA  <i>BMI-</i>	Dismissal	10/17/22 \$1,021.00 <i>Cashiers Check</i>	

1. Plan #61 filed 10/18/22 does not fully provide for the notice of post-petition fee claim of Carol De Atley in the amount of \$3,691.52 for attorney's fees and Proof of Claim fees. Debtors' Plan provides for treatment of fees in Paragraph #8, but in the amount of \$2,000.00.

2. Debtors have failed to provide proof of food stamp income.

3. Debtors have failed to file an EFT Order with the Court.

4. Debtors have failed to provide Trustee with affidavit of identification and Social Security number.

5. Debtors have failed to address the Debtors' tax refunds in the plan or schedules.

6. Debtors have failed to provide Trustee with bank statements for Prosperity Bank ending in account number 2476.

Plan payments:

1 (June 2022) - 60 (June 2027) \$1,021.00.

Trustee's Motion to Dismiss filed 07/20/22 at #27.

Response to Trustee's Motion to Dismiss filed 07/28/22 at #29.

Objection to POC of Claim No. 12-1 by Resurgent Capital Services filed 07/29/22 at #30.

Objection to Confirmation filed 10/12/22 by Carol De Atley at #56. Withdrawn 10/18/22 at #60.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
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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
<b>VASQUEZ LAW GROUP PLLC</b> 06/17/22 08/26/22 5/60	22-60033	<b>Confirmation</b>	\$248.08 or 0.16 mth 10/21/22 \$1,600.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>HAROLD D GIFT</b>  <b>JANET L GIFT</b>  <i>BMI-</i>	<b>Dismissal</b>  <b>Obj Conf PHH Mortgage Corp</b>		
<p>Plan #40 filed 10/19/22.</p> <p>1. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Debtor's Official Form 122C.</p> <p>2. Debtor has failed to provide additional information regarding the cashed-out amount of Debtor's retirement.</p> <p>3. Trustee alleges that Debtors' Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>Plan payments: 1 (Jul 2022) - 2 (Aug 2022) \$1,475.00. 3 (Sep 2022) - 60 (Jun 2027) \$1,600.00.</p> <p>Trustee's Motion to Dismiss filed 07/20/22 at #22. No Response filed.</p> <p>Objection to Confirmation filed 06/29/22 by PHH Mortgage Corporation at #17.</p>				
<b>WAJDA &amp; ASSOCIATES P C</b> 04/13/22 06/22/22 7/60	22-60018	<b>Confirmation</b>	Current  10/18/22 \$1,000.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>TERESA E SAVOY</b>  <i>BMI-PPR</i>	<b>Dismissal</b>  <b>Obj Conf Hunter-Kelsey of Texas L</b>		
<p>1. Plan #46 filed 09/13/22 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan does not meet the requirements of §1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan, pursuant to the fixed fee agreement entered at docket #15.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
November 9, 2022 11:00 am

Next 3 Panels:  
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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
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3. Plan and Plan Summary do not agree on the treatment for the attorney fees and Hunter Kelsey of Texas.

4. Plan Summary #46 and Schedule J #33 do not agree. The projected income, expenses and disposable income amounts do not match.

5. Trustee alleges that the plan is not feasible as Debtors have demonstrated an inability to fund the plan.

Plan payments:

- 1 (May 2022) - 3 (July 2022) \$500.00.
- 4 (Aug. 2022) - 6 (Oct. 2022) \$600.00.
- 7 (Nov. 2022) - 12 (April 2023) \$1,000.00.
- 13 (May 2023) - 60 (April 2027) \$2,695.00.

Trustee's Motion to Dismiss filed 07/20/22 at #36.  
Response to Trustee's Motion to Dismiss filed 08/10/22 at #42.

Objection to Confirmation filed 09/09/22 by Hunter-Kelsey of Texas, LLC. at #45.

<b>WERNER LAW GROUP</b>  06/06/22 08/15/22 5/60	<b>22-60030 JAMES A SIMS II</b>          <i>AMI-</i>	<b>Confirmation</b>          <b>Dismissal</b>	\$3,428.59 or 1.00 mth 10/24/22 \$3,428.53 <i>Cashiers Check</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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1. Plan #22 filed 10/13/22 fails to provide for treatment of the post-petition mortgage payment due to NewRez LLC for 08/01/22.

2. Plan does not meet the requirements of §1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan.

Plan payments:

- 1 (Jul 2022) - 34 (Apr 2025) \$3,428.53.
- 35 (May 2025) - 60 (Jun 2027) \$3,937.12.

Trustee's Motion to Dismiss filed 07/20/22 at #22.  
Response to Trustee's Motion to Dismiss filed 09/09/22 at #44.

JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**November 9, 2022 11:00 am**

Next 3 Panels:  
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<i>Attorney Pet Filed Bar Date Month/Term</i>	<i>Case # Debtor(s) AMI/BMI- ESF/PPR</i>	<b>Matters</b> Notes	<i>Arrears Last Rcpt Plan Pmt Pmt Method</i>	Trustee Recommendation
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Objection to POC of LVNV Funding, LLC (Claim #1) filed 09/08/22 at #42. Resolved 10/24/22 at #64.  
 Objection to POC of LVNV Funding, LLC (Claim #2) filed 09/08/22 at #43. Resolved 10/24/22 at #65.

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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 9, 2022 1:30 pm**

Next 3 Panels:  
12/14/2022  
01/18/2023  
02/15/2023

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
<b>GONZALEZ (JOEL)</b>  07/19/22 09/27/22 4/60	<b>22-20168</b> <b>MARIA C MORGAN</b>    <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Ovation Services LLC</b>	\$240.40 or 0.21 mth 10/25/22 \$1,150.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

Plan #42 filed on 10/20/22 works, paying 100% to the general unsecured creditors; however, claims related to Debtors' principal residence are being treated in both paragraph #8 and #11 of the Plan.

Plan payments:

- 1 (Aug 2022) - 2 (Sep 2027) \$1,075.00
- 3 (Oct 2022) - 60 (Jul 2027) \$1,150.00

Objection to Confirmation filed 10/13/22 by Ovation Services, LLC at #39.

Trustee's Motion to Dismiss filed 09/16/22 at #19.

Response to Trustee's Motion to Dismiss filed 08/22/22 at #23.