

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
LIMON 05/30/17 10/04/17 68/72	17-10196 MIGUEL A RODRIGUEZ <i>BMI-</i>	Dismissal	\$3,670.36 or 2.28 mth 12/13/22 \$1,611.48 <i>ePay</i>	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 03/03/22 at #147 for non-payment. Response to Trustee's Motion to Dismiss filed 03/21/22 at #148. Debtor ordered to appear at all future hearings until current. There are several months where only a partial payment was made and several where no payment was made at all.</p>				
LIMON 11/28/18 02/06/19 50/60	18-10364 OSCAR ALVAREZ MARIA Y GARCIA <i>BMI-ESF</i>	Modification	\$70.76 or 0.04 mth 01/04/23 \$1,775.00 <i>Wage Order</i>	Trustee recommends approval of Mod #77 filed 12/14/22.
<p>Modification #77 filed 12/14/22 to address plan deficiency. Mod payments: 49 (Dec 2022) - 60 (Nov 2023) \$1,775.00.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
LIMON 03/25/19 06/03/19 46/84	19-10104 THOMAS D BENNETT ELSA A BENNETT <i>BMI-PPR</i>	Dismissal	\$1,090.76 or 1.77 mth 12/19/22 \$615.00 <i>Wage Order</i>	Trustee recommends dismissal.
<p>Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at #122 for non-payment. Response to Trustee's Motion to Dismiss filed 10/31/22 at #126. There are several months where only a partial payment was made and few months where no payment was made.</p>				
LIMON 07/02/20 09/10/20 30/60	20-10165 ESTELLA MEJIA <i>AMI-PPR</i>	Dismissal Modification	\$3,300.00 or 3.00 mth 08/02/22 \$1,100.00 <i>Wage Order</i>	Trustee does not recommend approval and recommends dismissal.
<p>Modification #65 filed 12/01/22 to cure delinquency.</p> <p>1. Trustee has not received Debtor's first mod payment; however, the Debtor has provided proof of wage deductions.</p> <p>2. Debtor failed to provide proof to substantiate the amounts paid to Shellpoint Mortgage through the Plan. Creditor has not filed a 3002.1(c) Notice and Trustee must disburse according to plan.</p> <p>Payments: 28 (Nov 2022)- 60 (Jul 2025) \$1,100.00.</p> <p>Mod forgives \$2,077.78.</p> <p>Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at #54 for non-payment. Response to Trustee's Motion to Dismiss filed 10/31/22 at #58.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
LIMON 07/14/21 09/22/21 18/60	21-10106 LORENA ALANIZ BMI-	Modification Modification #62 filed 01/04/23 to cure delinquency. Mod forgives \$2,123.94. Payment:17 (Dec 2022) - 60 (Jul 2026) \$400.00. Post Conf. Trustee's Motion to Dismiss filed 11/07/22 at #49 was withdrawn 01/05/23 at #63. Response to Trustee's Motion to Dismiss filed 11/28/22 at #50.	Current 12/27/22 \$400.00 ePay	Trustee recommends approval of Mod #62 filed 01/04/23.
LIMON 06/01/22 08/10/22 7/60	22-10071 NANCY PEREZ BMI-PPR	Confirmation Dismissal Obj Conf Ovation Services LLC	\$3,627.79 or 1.44 mth 01/03/23 \$2,520.00 Wage Order	Trustee recommends confirmation pending Objection resolution.
		Plan #70 filed 12/27/22 works, paying 3.69% to general unsecured creditors. Payments: 1 (Jul 2022) \$2,350.00. 2 (Aug 2022) - 60 (Jun 2027) \$2,420.00. Objection to Confirmation filed 09/06/22 by Ovation Services, LLC at #53. Agreed Order signed 09/08/22 at #56. Objection to Confirmation filed 11/08/22 by Ovation Services, LLC at #62. Trustee's Motion to Dismiss filed 07/27/22 at #37. Debtor's response to Motion to Dismiss filed 08/11/22 at #41.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
LIMON 07/28/22 10/06/22 6/60	22-10108 HORACIO V HINOJOSA ALEJANDRA ROY BMI-PPR	Confirmation Payment: 1 (Aug 2022) - 3 (Oct 2022) \$1,733.33. 4 (Nov 2022) - 60 (Jul 2027) \$1,985.00. Trustee's Motion to Dismiss filed 09/28/22 at #33 was withdrawn 12/19/22 at #53. Response to Trustee's Motion to Dismiss filed 10/4/22 at #35.	\$605.37 or 0.30 mth 01/04/23 \$1,985.00 Wage Order	Trustee recommends confirmation of Plan #54 filed 12/22/22.
LIMON 10/26/22 01/04/23 3/60	22-10164 MIGUEL L CRUZ GRISELLE VALCARCEL BMI-	Confirmation Dismissal	\$1,900.00 or 1.00 mth 12/09/22 \$1,900.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
		1. Plan #2 filed 10/26/22 overstates the Ally Bank claim #8 filed 12/02/22. 2. Plan does not comply with BLR 3015-1(a). 3. Plan fails to provide for the Frost Bank cure claim #3 filed 11/16/22. 4. Trustee alleges Schedules A/B is inaccurate as it does not provide a value for the possible lawsuit. 5. IRS claim #5 filed 11/29/22 reflects Debtor has not filed a tax return for the years 2016 or 2017. Trustee does not have a copy of these returns. 6. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose all of Debtor's income under #4 pursuant to Debtor's 341 testimony.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

7. Trustee alleges Schedule I is inaccurate as it overstates Debtor's income pursuant to Debtor's pay advices.

Payments:1 (Nov 2022) - 60 (Oct 2027) \$1,900.00.

Trustee's Motion to Dismiss filed 12/13/22 at #20.
 Response to Trustee's Motion to Dismiss filed 01/03/22 at #26.

LIMON	22-10171	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
<i>11/08/22</i> <i>01/17/23</i> <i>2/60</i>	MIRNA G ZAPATA	Dismissal	<i>12/27/22</i> \$185.00 <i>Wage Order</i>	
	<i>BMI-</i>			

1. Debtor appeared at the 12/13/22 341 Meeting of Creditors; however, the meeting was continued for tax returns. Meeting reset to 01/10/23.

2. Plan #2 filed 11/08/22 does not comply with BLR 3015-1(a).

3. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.

4. Plan fails to provide for the Republic Finance LLC claim #6 filed 12/07/22.

5. Trustee alleges Schedule I is incomplete as it does not disclose length of employment.

6. Trustee alleges Schedule I is inaccurate as Debtor's income is understated pursuant to the pay stubs.

7. Debtor has not provided proof to substantiate the debts paid to Para Furniture & Appliance Center and Valley Federal Credit Union through the Plan. The bar date is 1/17/23 and the creditors have not filed claims.

8. Trustee alleges Schedule A/B is incomplete as it does not address all of Debtor's assets.

Payments:1 (Dec 2022) - 60 (Nov 2027) \$185.00.

Trustee's Motion to Dismiss filed 12/13/22 at #20.
 Response to Trustee's Motion to dismiss filed 01/03/23 at #25.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
PHILLIPPE	22-10111	Confirmation	\$260.00 or 0.13 mth	Trustee does not recommend confirmation and recommends dismissal.
08/01/22 10/10/22 5/60	MARIA C GARZA BMI-PPR	Dismissal	12/27/22 \$2,000.00 Wage Order	
<p>Plan #71 filed 12/22/22 pays 100% to general unsecured creditors. Plan must remain 100% due to liquidation requirement of \$44,402.41.</p> <p>Trustee alleges that the future increased Plan payments are not feasible.</p> <p>Plan Payments: 1 (Sep 2022) - 2 (Oct 2022) \$1,870.00. 3 (Nov 2022) - 14 (Oct 2023) \$2,000.00. 15 (Nov 2023) - 15 (Nov 2023) \$22,900.00. 16 (Dec 2023) - 60 (Aug 2027) \$3,300.00.</p> <p>Trustee's Motion to Dismiss filed 09/28/22 at #35. Response to Trustee's Motion to Dismiss filed 9/30/22 at #36.</p> <p>Motion to Sell Free and Clear of Liens filed 12/22/22 at #72. Trustee's response to Motion to Sell filed 01/03/23 at #73.</p>				

PHILLIPPE	22-10154	Dismissal	\$2,567.32 or 1.15 mth 01/04/23	Trustee recommends dismissal.
10/06/22 12/15/22 3/60	ROMEO A TORRES BMI-		\$2,225.00 Wage Order	
<p>1. Debtor did not appear at the 11/08/22 or the 12/13/22 341 Meeting of Creditors.</p> <p>2. Confirmation was denied 12/08/22; Debtor has failed to file a new Plan.</p> <p>3. Debtor failed to provide proof of social security number.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

4. Debtor failed to provide bank statements.

5. Plan fails to specify the beginning month.

Payments:1 - 60 \$2,225.00.

Objection to Confirmation filed 10/21/22 by Exeter Finance LLC at #30.

Objection to Confirmation filed 11/03/22 by Equity Trust Company, Custodian for Benefit of Lara Busse IRA at #35.

Trustee's Motion to Dismiss filed 11/16/22 at #37.

No response filed by Debtor.

Debtor filed a Motion to Voluntarily Dismiss Chapter 13 Case on 12/08/22 at #41.

PHILLIPPE 10/13/22 12/22/22 3/60	22-10156 KARINA LOZANO <i>BMI-</i>	Confirmation	no pymts received 01/01/00 \$6,675.00	Trustee does not recommend confirmation.
---	---	---------------------	--	---

1. Debtor appeared at the 12/29/22 341 Meeting of Creditors; however, the meeting was continued. Meeting reset to 01/10/23.

2. Plan #10 filed 10/22/22 fails to provide for IRS claim #3 filed 12/06/22. IRS claim reflects Debtor has not filed a return for Heavy Vehicle taxes for the year 2022. Trustee has not received a copy of this return.

3. Plan fails to provide for Cameron County claim #2 filed 11/04/22.

4. Plan fails to provide for Texas Comptroller of Public AC claim #6 filed 11/30/22.

5. Plan proposes to pay Frontera Auto Plex claims #7 and 8 filed 12/01/22 as direct, despite default reflected on each claim in the amount of \$500.00.

6. Plan does not comply with BLR 3015-1(a).

7. Plan fails to provide the date of last payment for the Frontera Auto Plex claims under paragraph #10.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

8. Plan provides for a claim owed to Cooper & Oritz; however, according to Debtor's 341 Meeting, she no longer owes this debt.

9. Plan fails to specify the start month.

10. Plan summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$70,936.35, when the total amount of timely filed general unsecured claims is \$131,665.22.

11. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.

12. Debtor has failed to make a Plan payment.

13. Debtor failed to provide 3 months of bank statements for both accounts.

14. Trustee alleges Schedule I is inaccurate as it does not disclose all Debtor's income.

15. Debtor has failed to make a plan payment.

Payments: 1- 60 \$6,675.00.

Trustee's Motion to Dismiss filed 12/19/22 at #33. Hearing is scheduled 02/09/23.
 Response to Trustee's Motion to Dismiss filed 12/25/22 at #34.

PHILLIPPE	22-10166	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
	MARCO A TAPIA	Dismissal	01/01/00	
10/28/22 01/06/23 3/60	BMI-PPR		\$1,500.00	

1. Plan #29 filed 11/19/22 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan fails to provide for Regional Management Corp claim #2 filed 11/3/22.

3. Plan fails to fully provide for Cameron County Tax Office claim #6 filed 12/22/22.

4. Plan allows for tax reserve under paragraph #16 rather than paragraph #23.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

5. Texas Workforce Commission claim #1 filed 11/01/22 is a general unsecured claim; however, the Plan provides for this claim as priority.

6. Plan fails to provide for all secured debts listed on Schedule D.

7. Debtor has not provided proof to substantiate the debt to be paid to Propel Financial Services through the Plan. The bar is 01/06/23 and the creditor has not filed a claim.

8. Trustee alleges Schedule I is inaccurate as does not provide for all income and deductions pursuant to Debtor's pay stub.

9. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not agree with income disclosed on the 2020/2021 tax returns.

10. Debtor has failed to make a plan payment.

Payments:

- 1 (Nov 2022) \$1,400.00.
- 2 (Dec 2022) - 60 (Oct 2027) \$1,500.00.

Trustee's Motion to Dismiss filed 12/13/22 at #24.

Response to Trustee's Motion to dismiss filed 12/19/22 # 28.

PHILLIPPE	22-10169	Confirmation	Current	Trustee recommends confirmation of Plan #33 filed 12/28/22.
	ADELA Z ARROYO		12/21/22	
11/07/22			\$600.00	
01/16/23			ePay	
2/60	<i>BMI-PPR</i>			

Plan #33 filed 12/28/22 works, paying 20.07% to general unsecured creditors.

Debtor proposes to pay the contract rate of 9.1% interest to SN Servicing Corp for a total debt claim of the mortgage. The prime rate was 7.0% on the date of filing. Since this rate falls within the range of Till, Trustee does not object.

Payments:1 (Dec 2022)- 60 (Nov 2027) \$600.00.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

Trustee's Motion to Dismiss filed 12/13/22 at #23 was withdrawn on 1/4/2023 at #37.
 Response to Trustee's Motion to Dismiss filed 12/19/22 at #28.

SALINAS	20-10048	Dismissal	\$2,002.34 or 2.22 mth 12/19/22 \$900.00 <i>Wage Order</i>	Trustee recommends dismissal.
01/30/20 04/09/20 36/60	MARIO A YAMBAY <i>BMI-ESF</i>			

Post-Conf. Trustee's Motion to Dismiss filed 07/06/22 at #90 for non-payment.
 Response to Trustee's Motion to Dismiss filed 08/02/22 at #91.
 There are several months where only a partial payment was made and some where no payment was made at all.
 Debtor is required to appear at all reset hearings until completely current.

SOLANA	19-10426	Dismissal	\$1,532.82 or 1.62 mth 12/27/22 \$945.80 <i>Wage Order</i>	Trustee recommends dismissal.
11/03/19 01/12/20 38/44	CLEOTILDE CANTU <i>BMI-</i>			

Post-Conf. Trustee's Motion to Dismiss filed 12/19/22 at #37 for non-payment and because Plan #2 filed 11/03/19 no longer provides for all secured and priority claims in full.
 Response to Trustee's Motion to Dismiss filed 12/29/22 at #38.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
WAJDA & ASSOCIATES P C 08/15/22 10/24/22 5/60	22-10113 SONIA ESCAMILLA BMI-PPR	Confirmation Dismissal Obj Conf Ovation Services LLC	\$973.87 or 0.50 mth 12/19/22 \$1,957.15 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #56 filed 12/28/22 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for the for SN Servicing Corporation claim #15 filed 10/21/22.</p> <p>3. Plan fails to fully provide for Lack's claim #19 filed 11/09/22.</p> <p>4. Based on NADA value (\$6,362.50) as required by Order #7, the Plan does not provide sufficient adequate protection to DATCU Credit Union.</p> <p>5. Plan provides interest on SN Servicing Corporation arrears to the detriment of the unsecured creditors. Plan provides interest on on-going mortgage payment despite the interest being included in the principal and interest total.</p> <p>6. Plan summary fails to list the non-exempt property amount of \$320.00.</p> <p>7. Plan does not provide for the notice of post-petition fee claim of Wells Fargo Bank in the amount of \$950.00 for Proof of Claim fees.</p>				
<p>Payments:</p> <p>1 (9/2022) \$1,670.00.</p> <p>2 (10/2022) - 12 (8/2023) \$1,957.15.</p> <p>13 (9/2023) - 19 (3/2024) \$2,150.00.</p> <p>20 (4/2024) - 60 (8/2027) \$2,250.00.</p>				
<p>Amended Objection to Confirmation filed 11/04/22 by Ovation Services, LLC at #46.</p>				
<p>Trustee's Motion to Dismiss filed 09/28/22 at #25. No response filed by Debtor.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 January 12, 2023 9:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

WAJDA & ASSOCIATES P C 10/04/22 12/13/22 3/60	22-10153 CONSTANCE E CHAMBERLAIN	Confirmation	\$700.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal	12/12/22	
	<i>BMI-</i>	Obj Conf Borian Captial Fund III Obj POC Borain Captial Fund III L	\$700.00 <i>ePay</i>	

1. Plan #2 filed 10/4/22 does not comply with BLR 3015-1(a).
2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.
3. Plan fails to fully provide for Cameron County claim #2 filed 10/27/22.
4. Plan fails to fully provide for BoRain Capital Fund-III, LLC claim #1 filed 10/25/22.
5. Plan Summary does not match the Plan.
6. Plan is unclear concerning the Cameron County claim as it provides for the claim as a monthly payment and a total debt claim. Plan provides for the property taxes for the principal residence under paragraph #11.
7. Plan is unclear concerning BoRain Capital Fund-III LLC claim as it provides for a cure claim amount and a total debt amount.
8. Plan does not specify the start month or the grand total under paragraph #4.

Payments:
 1 - 12 700.00.
 13 - 60 760.00.

Objection to Confirmation filed 11/01/22 by Borain Capital Fund-III, LLC ("BoRain") at #19.

Trustee's Motion to Dismiss filed 11/22/22 at #20.
 Response to Trustee's Motion to Dismiss filed 12/13/22 at #31.

Objection to POC of BoRain Capital Fund III, LLC (Claim 1-1) filed 12/09/22 at #28.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
OLIVA 08/07/18 10/16/18 53/60	18-10241 JUANA SANCHEZ <i>BMI-</i>	Modification Modification #56 filed 01/04/23 to cure delinquency. Trustee cannot recommend approval because the creditors have not received proper notice. Mod #48 filed 11/21/22 failed to include a certificate of service. Mod #56 filed 01/04/23 includes a certificate of service; however, it was filed 6 days before the hearing. Mod forgives \$1,282.90. Payments: 52 (Dec 2022) - 60 (Aug 2023) \$925.00. Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at # 45 for non-payment withdrawn 01/03/23 at #55. Response to Trustee's Motion to Dismiss filed 11/21/22 at #50.	\$255.76 or 0.28 mth 12/27/22 \$925.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend approval.

OLIVA 11/06/18 01/15/19 50/60	18-10338 JESUS REZA MARIA O REZA <i>BMI-ESF</i>	Dismissal Modification	Current 12/06/22 \$600.00 <i>ePay</i>	Trustee does not recommend approval and recommends dismissal.
--	--	---	--	--

Modification #130 filed 11/09/22 to cure delinquency and surrender a vehicle.

Mod was filed in both Debtors' names; however, Mr. Reza is deceased. Motion to Allow Case to Proceed filed 12/06/22 at #137 for hearing set on 01/13/23 at 10:30 AM.

Mod forgives \$3,100.00
 Payments: 48 (Nov 2022) - 60 (Nov 2023) \$600.00.

Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at # 123 for non-payment.
 Response to Trustee's Motion to Dismiss filed 11/09/22. at #127.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

OLIVA	19-10303	Dismissal	\$1,700.00 or	Trustee does not recommend approval and recommend dismissal.
	JAMES M HAMEL	Modification	1.00 mth	
<i>07/29/19</i> <i>10/07/19</i> <i>42/60</i>	BARBARA A HAMEL <i>AMI-PPR</i>		<i>11/16/22</i> \$1,700.00 <i>ePay</i>	

Modification #80 filed 11/16/22 filed to cure delinquency.

1. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Cameron County, City of Harlingen and Harlingen CISD claims.
2. Debtor provided proof that his tax obligation is in deferment; however, the Debtor's plan still allows for a tax reserve.
3. Mod fails to provide \$3,267.60 to general unsecured creditors as required by Debtor's Official Form 122-C #5 filed on 07/29/19.
4. Debtor has failed to provide Monthly Operating Reports for October 2022 to December 2022.

Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at # 71 for non-payment.
 Response to Trustee's Motion to Dismiss filed 11/13/22 at #76.

OLIVA	19-10381	Dismissal	\$2,787.16 or	Trustee recommends dismissal.
	LINDA CANO SALINAS		1.00 mth	
<i>09/30/19</i> <i>12/09/19</i> <i>40/60</i>	<i>AMI-BOTH</i>		<i>12/12/22</i> \$2,795.00 <i>ePay</i>	

Post Conf. Trustee's Motion to Dismiss filed 11/07/22 at #101.
 No response filed by Debtor.
 There are several months where only a partial payment was made and few months where no payment was made.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
OLIVA 12/02/19 02/10/20 37/60	19-10469 SANDRA JUDITH GARCIA BMI-ESF	Dismissal Post Conf. Trustee's Motion to Dismiss filed 11/07/22 at #67. No response filed by Debtor. There are several months where only a partial payment was made and several months where no payment was made.	\$2,444.66 or 2.00 mth 12/14/22 \$1,223.18 ePay	Trustee recommends dismissal.
OLIVA 01/29/21 04/09/21 24/36	21-10020 CARLOS REYES JR IRMA REYES BMI-BOTH	Dismissal Post Conf. Trustee's Motion to Dismiss filed 11/07/22 at #80. No response filed by Debtor. There are several months where only a partial payment was made and few months where no payment was made.	\$4,088.00 or 1.95 mth 12/21/22 \$2,100.00 ePay	Trustee recommends dismissal.
OLIVA 12/15/21 02/23/22 13/60	21-10170 FRANCISCO RIVERA BMI-BOTH	Dismissal Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at #43 for non-payment. Response to Trustee's Motion to Dismiss filed 12/7/22 at #47. There are several months where no payment was made.	\$600.00 or 1.50 mth 12/06/22 \$400.00 ePay	Trustee recommends dismissal.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

Trustee's Motion to Dismiss filed 10/18/22 at #24.
 No Response filed Debtor.

OLIVA	22-10140	Confirmation	\$548.23 or	Trustee does not recommend confirmation and recommends dismissal.
	DANIEL FLORES	Dismissal	0.26 mth	
<i>09/20/22</i>	ANDREA M FLORES		<i>12/27/22</i>	
<i>11/29/22</i>	<i>AMI-ESF</i>		\$2,075.00 <i>ePay</i>	
<i>4/60</i>				

1. Plan #33 filed 11/17/22 fails to provide for all of Debtors' debts.
2. Plan does not comply with BLR 3015-1(a).
3. Trustee alleges that the Statement of Financial Affairs is incomplete as it does not disclose unemployment income as noted on Debtors' tax returns.
4. Trustee alleges Debtor's Official Form 122C filed 12/07/22 is incorrect.

Payments:
 1 (Oct 2022) - 3 (Dec 2022) \$2,050.00.
 4 (Jan 2023) - 60 (Sep 2027) \$2,075.00.

Trustee's Motion to Dismiss filed 11/28/22 at #36.
 No response filed by Debtors.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
OLIVA	22-10145	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
09/27/22 12/06/22 4/60	BRENDA A CAVAZOS AMI-BOTH	Dismissal Obj Conf PNC Bank NA	12/27/22 \$1,875.00 Wage Order	
<p>1. Plan #2 filed 09/27/22 does not comply with BLR 3015-1(a).</p> <p>2. Plan overprovides for PNC Bank National monthly payment amount and fails to fully provide for the cure claim (claim #11 filed 12/01/22).</p> <p>3. Plan fails to provide for Rio Grande Valley Credit Union claim #3 filed 10/19/22.</p> <p>4. Schedules A/B is incomplete as they do not disclose all of Debtor's assets. Debtor testified at her 341 meeting that she owns a burial plot.</p> <p>5. Debtor failed to provide a copy of the September 2022 RBG Credit Union bank statement.</p> <p>Payments: 1 (Oct 2022) - 60 (Sep 2027) \$1,875.00.</p> <p>Trustee's Motion to Dismiss filed 11/28/22 at #25. No response filed by Debtor.</p> <p>Objection to Confirmation filed 12/01/22 by PNC Bank National Association at #26.</p>				

OLIVA	22-10155	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
10/10/22 12/19/22 3/60	BENITO M VASQUEZ RUTH L VASQUEZ BMI-ESF	Dismissal	01/03/23 \$1,450.00 ePay	
<p>1. Plan #29 filed 12/06/22 overprovides for Lacks claim #4 filed 10/31/22.</p> <p>2. Plan does not comply with BLR 3015-1(a).</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
---	---	------------------	--	---------------------------

Payments:
 1 (Nov 2022) - 2 (Dec 2022) \$1,375.00.
 3 (Jan 2023) - 60 (Oct 2027) \$1,450.00.

Trustee's Motion to Dismiss filed 11/28/22 at #26
 No response by Debtor.

OLIVA	22-10157 ROXANNA RODRIGUEZ	Confirmation Dismissal	Current 01/04/23 \$500.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
10/14/22 12/23/22 3/60	<i>AMI-ESF</i>	<ol style="list-style-type: none"> Plan #2 filed 10/14/22 does not comply with BLR 3015-1(a). Trustee alleges Schedules A/B is inaccurate as it does not disclose the correct value of the bank accounts pursuant to the bank statements. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose all income under # 4/5. Trustee alleges Schedule I is inaccurate as it does not reflect the correct child support income pursuant to Debtor's 341 testimony. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). Debtor failed to provide a copy of vehicle contract 2019 Buick Envision. <p>Payments: 1 (Nov/2022) 60 (Oct/2027) \$500.00.</p> <p>Trustee's Motion to Dismiss filed 12/13/22 at #27. No response filed by Debtor.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
 02/09/2023
 03/09/2023
 04/13/2023

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
OLIVA 10/19/22 12/28/22 3/60	22-10160 MARGARITA ABREGO BMI-ESF	Confirmation Dismissal 1. Plan #2 filed 10/19/22 does not comply with BLR 3015-1(a). 2. Plan fails to provide for Cameron County claim #3 filed 11/04/22. 3. Plan fails to provide sufficient funds for payment in full of all secured and priority claims. 4. Plan fails to provide \$2,700.00 to the general unsecured creditors as required by 11U.S.C.§1325(a)(4). 5. Debtor failed to provide a copy of stock account statement. Payments: 1 (Nov 2022) - 60 (Oct 2027) \$325.00. Trustee's Motion to Dismiss filed 12/13/22 at #25. No response filed by Debtor.	Current 12/22/22 \$325.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

OLIVA 10/19/22 12/28/22 3/36	22-10161 JUAN L ZAMARRON DURENDA A ZAMARRON BMI-	Confirmation Dismissal 1. Plan #30 filed 01/04/23 provides for bifurcated treatment of the same claim paying the ongoing mortgage directly and the arrearage for escrow shortage through the Trustee. 2. Plan adds debt to Quatum3 Group as direct; however, the creditor has not received proper notice. Amended Plan was filed 6 days before the hearing. Payments: 1 (Nov 2022) - 36 (Oct 2025) \$250.00.	Current 12/12/22 \$250.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
---	---	--	---	--

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2023 10:00 am

Next 3 Panels:
02/09/2023
03/09/2023
04/13/2023

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
---	---	------------------	--	---------------------------

Trustee's Motion to Dismiss filed 12/13/22 at #25.
No response filed by Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 12, 2023 11:00 am

Next 3 Panels:
02/09/2023
03/09/2023
04/13/2023

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
LIMON 05/28/21 08/06/21 20/55	21-10084 CARLOS GALARZA <i>AMI-PPR</i>	Dismissal Post Conf. Trustee's Motion to Dismiss filed 11/07/22 at #44 for non-payment. Response to Trustee's Motion to Dismiss filed 12/14/22 at # 47 by the Attorney General of Texas-Child Support Division. Response to Trustee's Motion to Dismiss filed 11/28/22 at #46. Amended Trustee's Motion to Dismiss filed 11/09/22 at #45. There are few months where no payment was made.	\$1,600.00 or 2.00 mth 12/02/22 \$800.00 <i>Money</i> <i>Order</i>	Trustee recommends dismissal.
LIMON 09/01/22 11/10/22 4/24	22-10125 MARTHA A ROJAS <i>BMI-PPR</i>	Confirmation Dismissal Obj Conf Ovation Services LLC	Current 12/12/22 \$850.00 <i>ePay</i>	Trustee recommends confirmation pending Objection resolution.
<p>Amended Plan #55 filed 12/28/22 works, paying 100% to the general unsecured creditors. Plan must remain 100% because the Plan duration is less than 36 months. Pending the resolution of the Ovation Services LLC objection, the Trustee requests the Plan be confirmed with a C4 100% Order.</p> <p>Payments: 1 (Oct 2022) - 23 (Aug 2024) \$850.00. 24 (Sep 2024) \$85,500.00.</p> <p>Objection to Confirmation filed 11/01/22 by Ovation Services LLC at #32. Amended Objection filed 11/8/22 at #37.</p> <p>Trustee's Motion to Dismiss filed 10/18/22 at #29. Response to Trustee's Motion to Dismiss filed 11/03/22 at #33.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 12, 2023 11:00 am

Next 3 Panels:
02/09/2023
03/09/2023
04/13/2023

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
OLIVA 07/24/19 10/02/19 42/60	19-10300 MARIA A YBARRA LOPEZ <i>BMI-PPR</i>	Dismissal AMENDED Post-Conf. Trustee's Motion to Dismiss filed 11/09/22 at #54 for non-payment. Post Conf. Trustee's Motion to Dismiss filed 11/07/22 at #53 for non-payment. No response filed by Debtor. There are several months where no payment was made and several months where only a partial payment was made.	\$7,138.10 or 4.20 mth 09/09/22 \$1,700.00 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
OLIVA 08/24/22 11/02/22 5/60	22-10117 LIZA A MORENO <i>BMI-BOTH</i>	Confirmation Plan #26 filed 11/10/22 does not comply with BLR 3015-1(a). Payments: 1 (Sep 2022) - 60 (Aug 2027) \$750.00. Trustee's Motion to Dismiss filed 10/18/22 at #32 was withdrawn 11/18/22 at #39. No Response filed by Debtor.	\$230.80 or 0.31 mth 12/19/22 \$750.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 12, 2023 11:00 am

Next 3 Panels:
02/09/2023
03/09/2023
04/13/2023

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
OLIVA 09/20/22 11/29/22 4/36	22-10141 RAY ANGELES BMI-	Confirmation	\$98.04 or 0.65 mth 12/29/22 \$150.00 <i>Wage Order</i>	Trustee recommends confirmation of Plan#36 filed 01/03/23.
<p>Plan #36 filed 01/03/23 works, paying 8.86% to general unsecured creditors.</p> <p>Payments: 1 (Oct 2022) - 36 (Sep 2025) \$150.00.</p> <p>Trustee's Motion to Dismiss filed 11/08/22 at #25 withdrawn 01/04/23 at #37. Response to Trustee Motion to Dismiss filed 12/2/22 at #33.</p>				

OLIVA 10/14/22 12/23/22 3/60	22-10158 ALFREDO CHAVEZ ANNA M CHAVEZ BMI-ESF	Confirmation Dismissal	Current 12/19/22 \$350.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Plan #2 filed on 10/14/22 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan does not comply with BLR 3015-1(a). 3. Plan fails to provide a claim amount of Lacks. 4. Trustee alleges Schedule I is inaccurate as it does not disclose Mrs. Chavez job title and her income is overstated. 5. Trustee alleges Schedules A/B is inaccurate as it does not disclose all assets pursuant to Debtors' 341 testimony. 6. Trustee alleges Schedule C is inaccurate as the exemption amounts claimed for some assets exceed the value of the items. 7. Debtors have not provided proof to substantiate the debt paid to Lacks through the Plan. The bar date passed 12/23/22 and the creditor has not filed claim. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 12, 2023 11:00 am

Next 3 Panels:
02/09/2023
03/09/2023
04/13/2023

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
---	--	------------------	--	---------------------------

8. Debtors have failed to provide the October 2022 bank statement for Wells Fargo account #5163 or the September and October statements for Wells Fargo acct #8480.

9. Debtors have failed to provide a complete copy of their 2020 tax return.

Payments: 1 (Nov 2022) - 60 (Oct 2027) \$350.00.

Trustee's Motion to Dismiss filed 12/13/22 at #28.
No response filed by Debtor.

SOLANA 02/21/19 05/02/19 47/60	19-10065 GILBERTO MACHADO MARIA D MACHADO <i>BMI-</i>	Dismissal	\$2,555.56 or 2.04 mth 12/22/22 \$1,250.00 <i>ePay</i>	Trustee recommends dismissal.
--	---	------------------	--	--

Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at #66 for non-payment.
Response to Trustee's Motion to Dismiss filed 10/19/22 at #67.
There are several months where only a partial payment was made and several months where no payment was made.