

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 9:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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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*PRO SE DEBTOR 10/27/22 01/05/23 3/0	22-20258 OLUSEYI T OKUYEMI <i>BMI-</i>	Confirmation Dismissal	no pymts received <i>01/01/00</i> \$0.00	Trustee does not recommend confirmation and recommends dismissal.
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1. Debtor did not appear at the 11/29/22 341 Meeting of Creditors. The meeting is reset for 01/24/23.
 2. Debtor has failed to file a Plan or make a payment.
- Trustee's Motion to Dismiss filed 11/29/22 at #17.

OLIVA PC (C) 04/30/18 07/09/18 57/60	18-20177 BARZAN HOSSEINI <i>BMI-</i>	Dismissal	\$3,639.98 or 4.00 mth <i>09/09/22</i> \$910.00 <i>ePay</i>	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #127 for non-payment.
No response filed by Debtor.
There are a few months where only a partial payment was made and several where no payment was made at all.

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OLIVA PC (C) 07/02/18 09/10/18 54/60	18-20285	Dismissal	\$2,717.77 or 0.75 mth 01/03/23 \$3,600.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend approval and recommends dismissal.
	EVA I ESPINOZA	Modification		
	AMI-	<p>Modification #115 filed 12/13/22 to cure delinquency.</p> <p>Debtor failed to get permission to incur new debt.</p> <p>Mod forgives \$1,548.03.</p> <p>Payments: 52 (Nov 2022) - 60 (Jul 2023) \$3,900.00.</p> <p>Trustee's Post-Confirmation Motion to Dismiss filed 08/19/22 at #105. Plan #74 no longer provides for all secured and priority claims in full. The plan no longer works due to the Notice of Supplemental Fees #102 (\$300), Notice of Post-Petition Mortgage Fees, Expense and Charges #95 and increased Trustee's fees.</p> <p>Response to Trustee's Motion to Dismiss filed 10/18/22 at #109.</p>		

PAYNE & ASSOCIATES PLLC 08/16/22 10/25/22 5/60	22-20194	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ANTHONY W DEEL	Dismissal	12/28/22	
	DEBORAH V DEEL		\$2,215.00 <i>ePay</i>	
	BMI-	<ol style="list-style-type: none"> 1. Plan #36 filed 11/08/22 is misleading as it appears to pay a higher claim amount for Purchasing Power in Paragraph 11 despite Trustee's obligation to pay the lower value amount. 2. Plan summary fails to agree with Schedule C concerning nonexempt amount. 3. Debtors have failed to provide a copy of the Declaration of Electronic Filing or the NADA valuations for the vehicles. 4. Debtors filed an amended wage order for Vertex Aerospace on 11/09/22; however, the Trustee has not received a wage payment for Vertex since 11/08/22. 		

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5. Pursuant to Debtors' budget, there are only two drivers in the household; however, the Debtors are retaining two motorcycles and two vehicles.

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.

PAYNE & ASSOCIATES PLLC
11/15/22
01/24/23
2/59
22-20275
MARSHA M WALKER
KARL M WALKER
AMI-

Confirmation

\$976.93 or
0.39 mth
01/09/23
\$2,500.00
Wage Order

Trustee does not recommend confirmation.

1. Debtors did not appear at the 12/20/22 341 Meeting of Creditors. The meeting is reset for 01/24/23.
2. Plan #19 filed 01/03/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #18 filed on 01/03/23.
3. Plan fails to fully provide for Flagship Credit Acceptance claim #7 filed 12/13/22.
4. IRS claim #6 filed 12/08/22 reflects Debtors have not filed a tax return for the year 2021. Trustee has not received a copy of this return. Plan fails to fully provide for the IRS priority claim in the amount of \$14,610.19.
5. Plan provides for bifurcated treatment of the same claim as Bee County claim is provided for under paragraph #8 and #10. Plan fails to fully provide for Bee County claim #8 filed 12/22/22.
6. Debtor failed to provide a copy of the 2020 tax return, county appraisal district valuation or the NADA vehicle valuation.
7. 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.
8. Debtor has not provided proof to substantiate the debt paid to Skidmore-Tynan ISD through the Plan. The bar date is 01/24/23 and the creditor has not filed a claim.

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9. Debtors have failed to make a complete plan payment.

Payment: 1 (Dec 2022) - 59 (Oct 2027) \$2,500.00.

POTTER 06/14/19 08/23/19 43/48	19-20280 JULIAN SOLIS JR <i>BMI-</i>	Dismissal	\$3,536.83 or 1.77 mth 01/03/23 \$1,995.00 ePay	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #96 for non-payment.
No response filed by Debtor.
There are a few months where only partial payments have been made.

RAUB 07/11/18 09/19/18 54/60	18-20302 ERNESTO C DELUNA SR ANITA S DELUNA <i>AMI-ESF</i>	Dismissal	\$3,368.28 or 1.39 mth 01/09/23 \$2,427.16 Wage Order	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 12/16/22 at #128. Plan #46 no longer provides for all secured and priority claims in full. Plan is deficient due to post-petition attorney's fees, accrued interest and increased administrative fees.

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RAUB 11/04/18 01/13/19 50/84	18-20506 LUCY G CASANOVA BMI-BOTH	Dismissal	\$1,371.07 or 3.23 mth 12/16/22 \$425.00 Wage Order	Trustee recommends dismissal.

Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #136 for non-payment.
No response filed by Debtor.
There are several months where only a partial payment was made.

RAUB 12/26/18 03/06/19 49/60	18-20589 RICARDO SANCHEZ SR MARIA N SANCHEZ AMI-	Dismissal Modification	Current 01/03/23 \$4,250.00 Wage Order	Trustee does not recommend approval and recommends dismissal.
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Modification #107 filed 12/12/22 to propose a 100% Plan. Plan must remain 100% per confirmation order #70 filed 05/22/19.

1. Trustee alleges Schedule I is inaccurate as Mrs. Sanchez' income is overstated pursuant to her recent pay stubs.
2. Trustee alleges that the Mod fails to provide all of Debtor's disposable income into the plan.
3. Mod Plan Summary fails to reflect the correct pre-Mod chapter 13 Trustee fees.
4. Trustee alleges the Mod Plan summary is inaccurate as it provides for a dividend of only 93% to general unsecured creditors.
5. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).
6. Debtors failed to provide a copy of the 2021 tax return.

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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:

46 (Oct 2022) - 46 (Oct 2022) \$2,857.25.
47 (Nov 2022) - 48 (Dec 2022) \$4,190.00.
49 (Jan 2023) - 60 (Dec 2023) \$4,250.00.

Trustee's Post-Confirmation Motion to Dismiss filed 08/19/22 at #103. Plan #59 no longer provides for 100% to all allowed claims as required by order #70 due to Notices of Supplement Fees #41 (\$300.00) and #42 (\$300.00) and increased Trustee's fees.

Response to Trustee's Motion to Dismiss filed 12/13/22 at #108.

RAUB	20-20059	Dismissal	\$4,410.00 or	Trustee
	DAVID FOWLER		2.64 mth	recommends
			01/10/23	dismissal.
02/03/20			\$1,670.00	
04/13/20			ePay	
35/60	AMI-ESF			

Trustee's Motion to Dismiss filed 10/05/22 at #115.
Response to Trustee's Motion to Dismiss filed 11/07/22 at #116.
There are several months where only a partial payment was made.

RAUB	20-20325	Dismissal	\$1,044.40 or	Trustee does not
	SYLVIA MORALES	Modification	0.67 mth	recommend
			12/27/22	approval and
10/06/20			\$1,560.00	recommends
12/15/20			Wage	dismissal.
27/60	BMI-ESF		Order	

Modification #63 filed 12/18/22 to cure delinquency.

1. Trustee cannot recommend approval because creditors have not received proper notice. Debtor failed to file a certificate of service.

2. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed

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modification in compliance with BLR 3015-1(c)(1).

3. Mod Plan Summary fails to reflect the correct post-modification payments to Trustee.
4. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
5. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors.
6. Mod provides for \$1,500.00 Remaining post-confirmation attorney fees; however, the total payout is only \$1,100.00.
7. Mod fails to provide for the correct Remaining Claim total for Navy Army Community Credit Union.
8. Debtor failed to provide a copy of her 2021 tax return.
9. Debtor failed to provide a copy of her recent pay stub.

Mod forgives \$2,072.45.

Payments:

26 (Dec 2022) \$1,300.00.

27 (Jan 2023) -29(Mar 2023) \$1,560.00.

30 (Apr 2023) - 60(Oct 2025) \$1,560.00.

Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #58.

Response to Trustee's Motion to Dismiss filed 11/08/22 at #59.

RAUB 08/06/21 10/15/21 17/60	21-21195 CHRISTOPHER OLVERA KASSANDRA D OLVERA <i>BMI-PPR</i>	Dismissal	\$1,971.26 or 2.26 mth 01/03/23 \$871.48 <i>Wage Order</i>	Trustee recommends dismissal.
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Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #57 for non-payment.

Response to Trustee's Motion to Dismiss filed 11/09/22 at #58.

There are several months where only a partial payment was made.

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3. Plan does not provide for the notice of post-petition fees claim of Raymond T. Linley in the amount of \$4,867.52 for late charges and accrued interest.

4. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

5. Debtor has failed to substantiate the son's monthly contribution of \$500.00.

6. Debtor has failed to provide documentation to substantiate his business income for the month of June 2022.

Plan payments:

1 (Jun 2022) - 7 (Dec 2022) \$2,650.00.

8 (Jan 2023) - 60 (May 2027) \$3,000.00.

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.

RAUB 05/25/22 08/03/22 8/60	22-20129 CHRISTOPHER SEAY MICHELE SEAY <i>BMI-BOTH</i>	Confirmation Dismissal Obj Conf Ally Financial	\$615.42 or 0.12 mth <i>01/10/23</i> \$5,250.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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Plan #80 filed 12/12/22 works, paying 1% to general unsecured creditors.

1. Debtors failed to provide Trustee with proof of daughter's income.

Plan payments:

1 (Jun 2022) - 5 (Oct 2022) \$3,875.00.

6 (Nov 2022) - 6 (Nov 2022) \$5,125.00.

7 (Dec 2022) - 60 (May 2027) \$5,250.00.

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.

Objection to Confirmation filed 06/20/22 by Ally Financial at #34.

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RAUB 06/07/22 08/16/22 7/60	22-20142 RAYMOND J BURGESS MARGARITA BURGESS <i>AMI-</i>	Confirmation Dismissal	\$300.00 or 0.06 mth <i>01/03/23</i> \$5,150.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #59 filed 12/19/22 does not provide for IRS claim #3 filed 10/28/22. The amend claim no longer provides for a right to set off.
2. Debtor failed to file an amended wage order with court.
3. Schedule J #58 filed 12/18/22 provides for a vehicle installment payment of \$1,405.00; however, the Plan does not provide direct debts under paragraph #10. Debtors are proposing to pay an excessive amount for this vehicle.
4. Trustee alleges the schedules are inaccurate as they fail to disclose Debtors' tax refund.
5. Debtors have failed to file the pay advices for July through Sept 2022.
6. Trustee alleges Schedule C is inaccurate as it was not amended to agree with Amended Schedule A/B and Schedule C1 #28 filed 12/18/22.

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.

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RAUB	22-20179	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	CARLOS SALDIVA	Dismissal	01/10/23	
07/30/22 10/08/22 5/60	TERESA A SALDIVA BMI-	Obj Conf Navy Army Community CU	\$2,200.00 ePay	

1. Debtors did not appear for the 08/23/22, 10/18/22 or 12/20/22 Meetings of Creditors. Debtors appeared at the 09/20/22 Meeting of Creditors; however, the meeting was continued due to missing tax returns. The meeting is reset to 01/24/23.

2. Plan fails to provide for the IRS claim #3 filed 12/6/22.

3. Plan fails to provide for Notice of Post-Petition Mortgage Fees, Expenses and Charges #44 filed 10/28/22.

4. Plan improperly provides for Kubota Credit Corporation as a cure claim and a total debt claim.

5. Navy Army Community Credit Union claim #5 filed 10/10/22 was filed as a total debt claim in the amount of \$73,187.72; however, the plan provides for on-going payments of \$682.01 for 60 months and a cure claim amount of \$13,649.00.

6. The Statement of Financial Affairs is incomplete as it does not disclose Debtors' income for the last 3 years.

7. Debtors have failed to provide monthly operating reports.

Plan payments:

1 (Aug 2022) - 60 (Jul 2027) \$2,000.00.

Trustee's Motion to Dismiss filed 08/23/22 at #29.

Response filed 10/19/22 at #38.

Objection to Confirmation filed 09/01/22 by Navy Army Community Credit Union at #33.

Debtor

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RAUB	22-20213	Confirmation	\$1,550.00 or	Trustee does not recommend confirmation and dismissal.
	JERRY KNADEL	Dismissal	1.00 mth	
09/02/22 11/11/22 4/60	EVANGELINA KNADEL <i>BMI-</i>		12/23/22 \$1,550.00 <i>ePay</i>	
<p>1. Plan #46 filed 12/21/22 provides for bifurcated treatment of the same claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the notice of post-petition fees.</p> <p>2. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the NewRez LLC dba Shellpoint Mortgage Servicing claim.</p> <p>3. Plan Summary #46 fails to agree with Schedule C concerning the non-exempt property amount.</p> <p>4. Trustee alleges the schedules are inaccurate as they fail to address Debtors' tax refund.</p> <p>Plan payments: 1 (Oct 2022) - 60 (Sep 2027) \$1,550.00.</p> <p>Trustee's Motion to Dismiss filed 10/19/22 at #32. Response filed 12/13/22 at #42.</p>				

RAUB	22-20219	Confirmation	Current	Trustee does not recommend confirmation and dismissal.
	SILVESTRE CARRASCO	Dismissal	01/09/23	
09/12/22 11/21/22 4/60	<i>BMI-BOTH</i>		\$1,250.00 <i>Wage Order</i>	
<p>Plan #44 filed 12/13/22 works, paying 100% to all creditors.</p> <p>1. Trustee alleges Schedule J is inaccurate as Debtors are not including the ESF amount in the budget calculation.</p> <p>2. Debtor has failed to provide clarification concerning the name on the County Appraisal District document.</p>				

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Plan payments:
1 (Oct 2022) - 3 (Dec 2022) \$750.00.
4 (Jan 2023) - 60 (Sep 2027) \$1,250.00.

Trustee's Motion to Dismiss filed 10/25/22 at #33.
Response to Trustee's Motion to dismiss filed 01/08/22 at #39.

RAUB 09/29/22 12/08/22 3/60	22-20237 MICHAEL A SALAZAR MELISSA A SALAZAR <i>AMI-BOTH</i>	Confirmation Dismissal	\$1,830.00 or 0.00 mth <i>01/04/23</i> \$0.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #40 filed on 12/13/22 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.
2. Plan fails to fully provide for the Carrington Mortgage claim #23 filed 12/02/22.
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 statements.
5. Plan summary is misleading as it provides \$31,633.11 in unsecured claims when \$60,423.67 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).
7. Plan fails to provide for the IRS statutory interest rate of 7%.

Plan payments:
1 (Oct 2022) - 3 (Dec 2022) \$4,450.00.
4 (Jan 2023) \$0.00 Per the Summary
5 (Feb 2023) - 60 (Sep 2027) \$4,700.00.

Trustee Motion to Dismiss filed 10/25/33 at #30.
Response filed 12/13/22 at #41.

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RAUB 09/30/22 12/09/22 4/60	22-20238 JULIAN BARRERA <i>BMI-BOTH</i>	Confirmation Dismissal Obj Conf Ovation Services LLC	\$507.72 or 0.27 mth 01/09/23 \$1,900.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommend dismissal.
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1. Plan #21 filed on 10/14/22 fails to provide sufficient funds for payment in full of all secured and priority claims
 2. Plan fails to provide for the IRS claim #6 filed 11/02/22.
 3. Plan fails to provide for the Mathis ISD claim #5 filed 10/27/22.
 4. Plan fails to fully provide for the Ovation Services claim #8 filed 11/07/22.
 5. Plan fails to fully provide for San Patricio County claim #4 filed 10/27/22.
 6. Trustee alleges Schedule J is inaccurate as it includes an \$800.00 livestock expense that Debtor no longer has, pursuant to the Debtor's 341 testimony.
 7. Debtor failed to provide support for spouse's income.
 8. Paragraph #10 of the Plan is incomplete as the Date Last Payment is Due has not been provided for Santander Consumer claim.
 9. Debtor failed to provide a copy of contract for 2017 Buick Enclave.
- Payments: 1 (Oct 2022) - 60 (Sep 2027) \$1,900.00.
- Objection to Confirmation filed 11/18/22 by Ovation Services LLC at #39.
- Trustee's Motion to Dismiss filed 11/15/22 at #35.
Response to Trustee's Motion to Dismiss filed 12/13/22 at #42.

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RAUB 10/04/22 12/13/22 3/60	22-20246 DEMETRIO BENAVIDEZ DESIREE SOLANO BMI-PPR	Confirmation Dismissal Obj Conf Credit Acceptance Corpor	\$4,523.07 or 2.31 mth 12/27/22 \$1,960.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

1. Debtors and Debtors' Attorney did not appear at the 11/15/22 Meeting of Creditors. Debtors appeared at the 12/14/22 341 Meeting of Creditors; however, the meeting was continued for missing tax returns. The meeting is reset for 01/24/23.

2. Plan #22 filed 11/01/22 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.

3. IRS POC #4 filed 10/18/22 shows unfiled tax returns for the years 2018, 2019 and 2021 for Mr. Benavidez and reflects a priority claim amount of \$9,252.45. Trustee has not received a copy of these returns. Plan fails to provide for the IRS claim.

4. Plan fails to fully provide for Jim Wells County Appraisal District claim #11 filed 11/10/22.

5. Plan fails to provide for Attorney General of Texas claim #5 filed 10/20/22.

6. Trustee alleges Schedules A/B is incomplete as it does not disclose all accounts.

7. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.

8. 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.

9. Debtors have failed to file a Notice of Change address pursuant to the Debtors' 341 testimony.

10. Trustee alleges Schedule I is inaccurate as it fails to disclose child support obligation or home insurance expense pursuant to Debtors' 341 testimony.

11. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1) for Mrs. Solano.

12. Debtor failed to provide copies of Bank statements for all accounts including the Cash App.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 9:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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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13. Debtors failed to provide support for all household income for the last six months.

Plan payments:

1 (Nov 2022) - 60 (Oct 2027) \$1,960.00.

Trustee's Motion to Dismiss filed 11/15/22 at #34.

Response not filed.

Objection to Confirmation filed 12/20/22 by Credit Acceptance Corporation at #41.

RAUB 10/24/22 01/02/23 3/60	22-20255 GABRIEL SEGURA <i>BMI-</i>	Confirmation Dismissal	Current 01/04/23 \$1,600.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #21 filed 11/16/22 fails to fully provide for Navy Army Community claims #4 and #5 filed 11/04/22.

2. Pursuant to Schedule I/J, there are only two drivers in the household; however, the Debtor proposes to retain three encumbered vehicles to the detriment of the unsecured creditors.

3. Trustee alleges Schedule I is inaccurate as it fails to disclose all of Debtor's income.

4. Debtor failed to provide a copy of his October bank statement.

5. Debtor failed to provide copies of his spouse's tax returns.

6. Debtor failed to provide Trustee with proof of income to substantiate the income amount reflected on Debtor's Official Form 122C.

Plan payments:

1 (Nov 2022) - 60 (Oct 2027) \$1,600.00.

Trustee's Motion to Dismiss filed 11/30/22 at #22.

JUDGE MARVIN ISGUR

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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 68/73	17-20240 LEE VELA SHIRLEY H VELA AMI-ESF	Dismissal	\$1,793.13 or 1.63 mth 01/10/23 \$1,100.00 Wage Order	Trustee recommends dismissal.
<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>				

GONZALEZ (JOEL) 09/14/17 01/29/18 64/60	17-20400 DANIEL L RODRIGUEZ JR ROSALIE K RODRIGUEZ BMI-	Dismissal	\$259.20 or 0.00 mth 08/17/22 \$0.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #35 for non-payment. Response to Trustee's Motion to Dismiss filed 12/22/22 at #36. Debtor is in month 64 of a 60-month plan. Base balance due is \$ 259.20.</p>				

GONZALEZ (JOEL) 12/11/17 02/19/18 61/60	17-20507 JEANETTE A TURNER BMI-PPR	Dismissal	\$1,066.62 or 0.00 mth 11/17/22 \$0.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #90 for non-payment. Response to Trustee's Motion to Dismiss filed 12/22/22 at #91. There are a few months where only a partial payment was made. Debtor is in month 61 of 60-month plan. Base balance due is \$1,066.62.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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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GONZALEZ (JOEL) <i>10/15/18</i> <i>12/24/18</i> <i>51/60</i>	18-20461 GABRIEL SALINAS MELANIE G SALINAS <i>BMI-</i>	Dismissal	\$1,525.00 or 2.35 mth <i>12/27/22</i> \$650.00 <i>ePay</i>	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #71 for non-payment.
No response filed by Debtor.
There are several months where only a partial payment was made and a few where no payment was made at all.

GONZALEZ (JOEL) <i>01/30/19</i> <i>04/10/19</i> <i>47/60</i>	19-20032 ALBERTO VASQUEZ JR VERONICA L VASQUEZ <i>AMI-</i>	Modification	\$2,014.40 or 0.84 mth <i>01/10/23</i> \$2,400.00 <i>Wage Order</i>	Trustee does not recommend approval.
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Modification #94 filed 11/21/22 to reduce the plan terms from 60 to 48 months, ending the plan in Jan 2023.

- Mod provides for post-Confirmation attorney fees in the amount of \$300.00 that have already been paid.
- Mod fails to provide for the correct nonexempt property amount pursuant to confirmed Plan #55 and Schedule C.
- Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).

Mod forgives \$2,604.29.

Payments:
47 (Dec 2022) - 47 (Dec 2022) \$1,200.00.
48 (Jan 2023) - 48 (Jan 2023) \$2,400.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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) 09/27/19 12/06/19 40/60	19-20473 MICHAEL A SOLIZ ARACELI A SOLIZ AMI-	Dismissal	\$8,044.79 or 2.95 mth 12/27/22 \$2,725.00 Wage Order	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #61 for non-payment. Response to Trustee's Motion to Dismiss filed 12/22/22 at #62. There are a few months where only a partial payment was made.</p>				
GONZALEZ (JOEL) 11/04/19 01/13/20 38/57	19-20539 GLORIA PEREZ BMI-	Dismissal	\$2,277.38 or 2.40 mth 12/29/22 \$948.50 ePay	Trustee recommends dismissal.
<p>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 a few months where no payment was made.</p>				
GONZALEZ (JOEL) 01/12/21 03/23/21 24/59	21-21012 RICARDO LOPEZ BERTHILIA C LOPEZ AMI-	Dismissal	\$6,000.00 or 2.00 mth 01/10/23 \$3,000.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #44 for non-payment. Response to Trustee's Motion to Dismiss filed 12/22/22 at #45. There are some months where only a partial payment was made and a few where no payment was made at all.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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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GONZALEZ (JOEL) <i>09/17/21</i> <i>11/26/21</i> <i>16/60</i>	21-21234 FELIPE A HERNANDEZ JR NINFA A PENA <i>BMI-ESF</i>	Dismissal	\$4,838.82 or 1.93 mth <i>01/06/23</i> \$2,509.81 <i>ePay</i>	Trustee recommends dismissal.
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Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #74 for non-payment.
No response filed by Debtor.
There are several months where only a partial payment was made and a few where no payment was made at all.

GONZALEZ (JOEL) <i>06/01/22</i> <i>08/10/22</i> <i>7/60</i>	22-20137 WILIAM K LOUDERMILK <i>BMI-ESF</i>	Confirmation Obj Conf Carrington Mortgage Svc Obj POC Carrington Mortgage Svc	\$2,525.00 or 0.95 mth <i>12/12/22</i> \$2,650.00 <i>ePay</i>	Trustee recommends confirmation if Objection is resolved.
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Plan #60 filed 01/05/23 works, paying 18% to the general unsecured creditors.

Plan payments:
1 (Jul 2022) - 6 (Dec 2022) \$875.00
7 (Jan 2023) - 60 (Jun 2027) \$2,650.00

Amended Objection to Confirmation filed 09/12/22 by Carrington Mortgage Services, LLC. at #41.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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) 07/19/22 09/27/22 6/55	22-20167 RENE O GONZALES BMI-ESF	Confirmation Dismissal	\$650.00 or 1.00 mth 12/16/22 \$650.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #49 filed 12/12/22 works, paying 27% to general unsecured creditors.</p> <p>1. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's current employment and income pursuant to Debtor's 341 testimony.</p> <p>Plan payments: 1 (Aug 2022) - 55 (Feb 2027) \$650.00.</p> <p>Trustee's Motion to Dismiss filed 08/16/22 at #30. Response to Trustee's Motion to Dismiss filed 08/22/22 at #32.</p>				
GONZALEZ (JOEL) 07/28/22 10/06/22 6/60	22-20174 BRUCE LLOYD MELISSA LLOYD BMI-	Confirmation	Current 01/09/23 \$1,950.00 Wage Order	Trustee recommends confirmation of Plan #46 filed 01/06/23.
<p>Plan #46 filed 01/06/23 works, paying 19% to general unsecured creditors.</p> <p>Plan payments: 1 (Aug 2022) - 5 (Dec 2022) \$1,800.00. 6 (Jan 2023) - 60 (Jul 2027) \$1,950.00.</p> <p>Trustee's Motion to Dismiss filed 08/23/22 at #30 was withdrawn 01/11/23 at #47. Response to Trustee's Motion to Dismiss filed 09/20/22 at #32.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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) 09/16/22 11/25/22 4/60	22-20223 LAZARO M FERNANDEZ BMI-	Confirmation Dismissal Obj Conf Midfirst Bank	\$250.00 or 1.00 mth 11/23/22 \$250.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed 09/16/22 fails to provide for US Dept of HUD #1 filed 09/20/22.</p> <p>2. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's current employer and income pursuant to Debtor's 341 testimony.</p> <p>Plan payments: 1 (Oct 2022) - 60 (Sep 2027) \$250.00.</p> <p>Objection to Confirmation filed by Midfirst Bank on 10/10/22 at #18.</p> <p>Trustee's Motion to Dismiss filed 10/25/22 at #21. Response to Trustee's Motion to Dismiss filed 11/17/22 at #28.</p>				
GONZALEZ (JOEL) 09/30/22 12/09/22 4/60	22-20239 SUL R SONG BMI-	Confirmation	Current 12/27/22 \$350.00 Wage Order	Trustee recommends conf of Plan #29 filed 12/08/22 with Agreed Order #34.
<p>Plan #29 filed 12/08/22 works, paying 13% to general unsecured creditors. Trustee recommends confirmation using Agreed Order #34 filed 01/11/23.</p> <p>Plan payments: 1 (Oct 2022) - 60 (Sep 2027) \$350.00.</p> <p>Trustee's Motion to Dismiss filed 11/15/22 at #23 was withdrawn 01/11/23 at #35. No response filed.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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) 10/03/22 12/12/22 3/58	22-20241 BENITO RIOS JR EDELmira RIOS BMI-	Confirmation	\$323.04 or 0.23 mth 01/04/23 \$1,400.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal		
<p>1. Plan #30 filed 11/17/22 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for Selene Finance for US Bank Trust National Association claim #3 filed 12/12/22.</p> <p>3. Plan does not provide for the notice of post-petition fees claim of Selene Finance for US Bank Trust National Association in the amount of \$325.00 for Plan Review.</p> <p>Plan payments: 1 (Nov 2022) - 58 (Aug 2027) \$1,400.00.</p> <p>Trustee's Motion to Dismiss filed 11/15/22 at #28. Response to Trustee's Motion to Dismiss filed 11/17/22 at #31.</p>				
GONZALEZ (JOEL) 10/04/22 12/13/22 3/60	22-20245 MANUEL G GONZALEZ AZENETH CAMACHO BMI-	Confirmation	Current 01/09/23 \$1,900.00 ePay	Trustee does not recommend confirmation.
<p>Plan #22 filed 10/24/22 fails to fully provide for Nations Direct Mortgage claim #18 filed 12/12/22.</p> <p>Plan payments: 1 (Nov 2022) - 60 (Oct 2027) \$1,900.00.</p> <p>Trustee's Motion to Dismiss filed 01/10/23 at #40 is set for the 02/15/23 hearing.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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 11/29/22 at #18.

GONZALEZ (JOEL) 10/26/22 01/04/23 3/60	22-20257 JANIE H GONZALES <i>BMI-</i>	Confirmation Dismissal	Current 01/04/23 \$430.00 <i>ePay</i>	Trustee does not recommend confirmation and recommend dismissal.
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1. Plan #2 filed 10/26/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan does not provide for the Nueces County claim #13 filed 12/05/22.
3. Debtor has failed to provide the lease agreement for Debtor's rental property.
4. Trustee alleges Schedule I is inaccurate as it provides duplicate Social Security income.
5. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's current employment and income.
6. Debtor has failed to provide proof of income for her new employment.
7. Debtor has failed to file an amended wage deduction order with the Court.

Plan payments:
1 (Nov 2022) - 60 (Oct 2027) \$430.00

Trustee's Motion to Dismiss filed 11/29/22 at #27.
Response filed 12/21/22 at #33.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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) 10/28/22 01/06/23 3/41	22-20262 RITA C GOMEZ BMI-	Confirmation	Current 01/03/23 \$1,075.00 <i>Money Order</i>	Trustee does not recommend confirmation.
<p>1. Debtor did not appear at the 11/29/22 341 Meeting of Creditors. The meeting is reset for 01/24/23.</p> <p>2. Plan #2 filed 10/28/22 fails to provide for Nueces County Tax Office claim #8 filed 12/5/22.</p> <p>3. Plan fails to fully provide for Select Portfolio Servicing Inc claim #10 filed 12/30/22.</p> <p>Plan payments: 1 (Nov 2022) - 41 (Mar 2026) \$1,075.00.</p>				
GONZALEZ (JOEL) 10/31/22 01/09/23 3/52	22-20263 SYLVIA MORENO BMI-	Confirmation	no pymts received 01/01/00 \$1,400.00	Trustee does not recommend confirmation.
<p>1. Plan #23 filed 12/19/22 fails to fully provide for Carrington Mortgage Services claim #3 filed 12/28/22.</p> <p>2. Debtor has failed to make a plan payment.</p> <p>Plan payments: 1 (Nov 2022) - 52 (Feb 2027) \$1,400.00</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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) 11/08/22 01/17/23 2/60	22-20272 BENIGNO RIVERA-GUEVARA <i>BMI-PPR</i>	Confirmation	\$163.84 or 0.08 mth <i>01/09/23</i> \$2,130.00 <i>Wage Order</i>	Trustee recommends confirmation of Plan #29 filed 01/09/23.
Plan #29 filed 01/09/23 works, paying 6% to the general unsecured creditors.				
Plan payments: 1 (Dec 2022) - 60 (Nov 2027) \$2,130.00				
GONZALEZ (JOEL) 11/16/22 01/25/23 2/60	22-20276 ARMINDA G GONZALEZ <i>BMI-</i>	Confirmation Dismissal	\$123.08 or 0.08 mth <i>01/05/23</i> \$1,600.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
1. Plan #2 filed 11/16/22 fails to provide sufficient funds for payment in full of all secured and priority claims.				
2. Plan fails to provide treatment for IRS claim #4 filed 01/10/23.				
3. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's current employment and income.				
4. Debtor has failed to provide proof of income to substantiate the Debtor's testimony at her Creditor's Meeting stating she was earning more from CC Med Center and less from Oceans Behavioral Hospital.				
Plan payments: 1 (Dec 2022) - 60 (Nov 2027) \$1,600.00				
Trustee's Motion to Dismiss filed 12/20/22 at #22. Response filed 12/21/22 at #23.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 10:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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) 11/22/22 01/31/23 2/60	22-20279 NOE GARCIA <i>BMI-PPR</i>	Confirmation	\$475.38 or 0.31 mth <i>01/03/23</i> \$1,545.00 <i>Wage Order</i>	Trustee recommends confirmation Plan #20 filed 12/19/22.
Plan #20 filed 12/19/22 works, paying 11% to general unsecured creditors.				
Plan payments: 1 (Dec 2022) - 60 (Nov 2027) \$1,545.00.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 11:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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
BROWN 05/03/22 07/12/22 8/60	22-60025	Confirmation	\$5,934.00 or	Trustee does not recommend confirmation and recommends dismissal.
	CHARLIE G NAISER JR	Dismissal	3.00 mth 11/22/22 \$1,978.00 <i>Wage Order</i>	
	BMI-	<p>1. Plan #47 filed on 11/08/22 fails to fully provide for the claim of U.S. Bank National c/o Rushmore Loan #4 filed 07/06/22.</p> <p>2. Debtor is delinquent 3 payments, totaling \$5,934.00.</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>		
VIVIANA S CAVADA 02/04/19 04/15/19 47/60	19-20051	Dismissal	\$1,147.70 or	Trustee does not recommend approval and recommends dismissal.
	THOMAS E UPTON SR	Modification	1.00 mth 12/23/22 \$1,148.00 <i>ePay</i>	
	SHIRLEY J UPTON	<p>Modification #109 filed 01/05/23 to cure delinquency.</p> <p>Mod Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.</p> <p>Mod forgives \$1,787.41.</p> <p>Payments: 44(Oct 2022) - 60 (Feb 2024) \$1,148.00.</p> <p>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.</p>		
	BMI-			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 11:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

	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				

WAJDA & ASSOCIATES P C	22-60018	Confirmation	Current	
04/13/22 06/22/22 9/60	TERESA E SAVOY	Obj Conf Hunter-Kelsey of Texas L	12/16/22 \$1,000.00 ePay	Trustee recommends confirmation if Objection is resolved.
	BMI-PPR			

Plan #65 filed 12/13/22 works, paying 10% to the general unsecured creditors.

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) \$2,735.00.

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

WERNER LAW GROUP	22-60056	Confirmation	Current	
09/21/22 11/30/22 4/60	CARLOS F CABRERA III	Dismissal	01/09/23 \$925.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
	AMI-			

1. Plan #50 filed 12/14/22 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #48 filed on 12/15/22.

2. Based on NADA value (\$21,791.50), the Plan does not provide sufficient adequate protection to Westlake Financial Services.

3. Trustee alleges Schedule I is inaccurate as it fails to disclose the Debtor's food stamp income.

4. Debtor has failed to disclose leases and contracts in the schedules and Plan.

Payments:

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 11:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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 (Oct 2022) - 60 (Sep 2027) \$925.00

Trustee's Motion to Dismiss filed 11/15/22 at #37.
No response filed.

Objection to Confirmation filed by Southwest Stage Funding, LLC dba Cascade Financial Services on 10/12/22 at #22
was withdrawn 11/16/22 at #39.

WERNER LAW GROUP <i>10/31/22</i> <i>01/09/23</i> <i>3/60</i>	22-60059 THOMAS H KASTEN ANNETTE M KASTEN <i>BMI-</i>	Confirmation Dismissal	\$1,650.00 or 0.61 mth <i>01/09/23</i> \$2,725.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #12 filed on 11/16/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for the claim of International Bank of Commerce.
3. Based on NADA value (\$26,419.00), the Plan does not provide sufficient adequate protection to Santander, the 2013 Dodge Ram 2500.
4. Based on NADA value (\$13,137.50), the Plan does not provide sufficient adequate protection to Santander, the 2013 Dodge Ram 1500.
5. Plan fails to provide for IRS claim #3 filed 12/08/22.
6. Plan fails to provide for Victoria County claim #2 filed 12/05/22.
7. Plan fails to provide for Beginning and Ending Months and Years.
8. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's current employment and income pursuant to Debtor's 341 testimony.
9. Debtors have failed to file complete Schedules E and F, listing "unknown" amounts for 3 creditors. Trustee cannot determine the amount to be paid to unsecured creditors without at least estimated amounts owed.

Plan payments:

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 18, 2023 11:00 am

Next 3 Panels:
02/15/2023
03/22/2023
04/12/2023

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 - 60 \$2,725.00

Trustee's Motion to Dismiss filed 12/20/22 at #22.
Response not filed.
