

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
February 2, 2023 2:30 pm

Next 3 Panels:  
03/02/2023  
04/06/2023  
05/04/2023

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
BARTO	22-50008	Confirmation	\$8,472.43 or	Trustee does not recommend confirmation and recommends dismissal.
	MARCO A SANTOS	Dismissal	3.03 mth	
02/15/22			10/24/22	
04/26/22			\$2,800.00	
11/60	AMI-ESF		Cashiers Check	
1. Plan #50 filed 09/28/22 does not comply with BLR 3015-1(a).				
2. Debtor has failed to provide documentation to substantiate the secured debt for IBC for the 2007 Volvo. No proof of claim has been filed and bar date 08/15/22 has passed.				
3. Debtor has failed to pay all disposable income into the plan. The loan statement provided for wife's vehicle direct payment reflects a payment of \$267.40, but Schedule J reflects \$350.00. Additionally, the loan statement does not reflect the maturity date.				
4. Trustee alleges Schedules I and J are inaccurate.				
5. Debtor is delinquent 3 payments through January totaling \$8,472.43 with the next payment due 2/17/23.				
Payments: 1 (Mar 2022)- 7 (Sept 2022) \$1,842.05. 8 (Oct 2022)- 60 (Feb 2027) \$2,800.00.				
Trustee's Motion to Dismiss filed 01/05/23 at #58. No response filed by debtor.				
Objection to Confirmation filed 05/26/22 by the IRS at #34 was withdrawn on 10/04/22 at #51.				

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<b>BARTO</b>   04/08/22 06/17/22 9/60	<b>22-50022</b>  <b>ROBERTO D CANTU</b>    <i>AMI-</i>	<b>Dismissal</b>     Post-Conf. Motion to Dismiss filed 12/16/22 at # 55 for non-payment. No response filed by Debtor. There are a few months where no payment was made.	\$3,447.88 or 2.00 mth 01/03/23 \$1,725.32 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<b>BARTO</b>  08/31/22 11/09/22 4/60	<b>22-50056</b>  <b>ANGELICA FERNANDEZ DE CASTILLO</b>   <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>   1. Plan #39 filed 01/18/23 fails to fully provide for Laredo College claim #7 and #8 filed 1/19/23.  2. Plan provides for Rent-A-Center cure claim under paragraph 18; however, neither Plan nor Schedule J provide installment payments.  3. Debtor failed to provide proof to substantiate the amounts paid to Webb County and Karen Meurer and Perez through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  Payments: 1 (Oct 2022)- 60 (Sept 2027) \$1,033.28.  Trustee's Motion to Dismiss filed 10/25/22 at #21. No response filed by debtor.	\$162.35 or 0.16 mth 01/24/23 \$1,033.28 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

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<b>BARTO</b>	<b>22-50063</b>	<b>Confirmation</b>	\$2,021.74 or 0.67 mth 01/24/23 \$3,006.98 Check	<b>Trustee recommends confirmation of Plan #43 with 100% C4 Order.</b>
09/23/22 12/02/22 4/36	<b>ARMANDO R PAREDES</b>  <b>NORMA A PAREDES</b>  <i>AMI-ESF</i>	<p>Plan #43 filed 01/18/23 works, paying 100% to general unsecured creditors. Trustee requests a C4 order due to Official Form 122C requirement.</p> <p>Payments: 1 (Oct 2022)- 36 (Feb 2026) \$3,006.98.</p> <p>Trustee's Motion to Dismiss filed 11/28/22 at #33 withdrawn 01/25/23 at #49. No response filed by debtor.</p> <p>Objection to Confirmation filed 09/29/22 by TD Bank, N.A. at #20 withdrawn 12/08/22 at #37.</p> <p>Objection to Confirmation filed 09/30/22 by Rocket Mortgage, LLC at #22 withdrawn 01/10/23 at #41.</p>		

<b>BARTO</b>	<b>22-50070</b>	<b>Confirmation</b>	\$3,115.00 or 1.00 mth 12/07/22 \$3,115.00 Money Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/11/22 12/20/22 3/60	<b>ROLANDO GUERRA</b>    <i>BMI-PPR</i>	<p><b>Dismissal</b></p> <p><b>Obj Conf Conn Appliances Inc</b></p> <p>1. An amended Plan filed 01/18/23 at #30 lists case #22-50079 and does not appear to belong in this current case.</p> <p>2. Plan #20 filed 10/11/22 fails to provide for all secured and priority claims.</p> <p>3. Plan fails to disclose the beginning and ending month in paragraph 4.</p> <p>4. Plan fails to provide for Conn's claims #4 and #5 filed 11/09/22.</p> <p>5. Plan fails to provide interest for Falcon International Bank claim # 2 filed 11/01/22 for months 1-14 in paragraph 8.</p>		

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6. Debtor has failed to file an EFT order.
7. Debtor has failed to provide bank statements for the PNC checking account for July 2022 through filing date.
8. Debtor has failed to provide sufficient documentation to support his gross monthly income.
9. Plan does not provide for United ISD claim #13 filed 01/18/23.

Payments:

1 (Nov 2022) - 60 (Oct 2027) \$3,115.00.

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

Objection to Confirmation filed 11/18/22 by Conn Appliances, Inc. at #21.

<b>BARTO</b>	<b>22-50077</b>	<b>Confirmation</b>	Current	<b>Trustee does not</b>
	<b>LUCIANO ESPINOZA</b>	<b>Obj Conf Resolution Finance LLC</b>	<b>01/13/23</b>	<b>recommend</b>
10/31/22 01/09/23 3/60	<i>BMI-PPR</i>		\$950.68 <i>Wage</i> <i>Order</i>	<b>confirmation.</b>

1. Plan #2 filed 10/31/22 fails to comply with BLR 3015-1(a).
2. Plan fails to provide for the Texas Comptroller of Public Accounts claim #8 filed 12/22/22.
3. Plan fails to fully provide for the Internal Revenue Service claim #3 filed 11/29/22.
4. Plan proposes to pay Resolution Finance LLC direct but claim #9 filed 01/05/23 reflects arrears.
5. Plan fails to disclose tax years and Date last Payment is Due for the Resolution Finance LLC claim in paragraph 10.
6. Plan fails to provide the proper adequate protection payment of \$128.13 for Westlake Portfolio Management, LLC in paragraph 11 for the 2011 Ford Expedition.
7. Debtor has failed to provide documentation for the City of Laredo and Webb County claims. Creditor has not filed a

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claim and Trustee must disburse according to plan.

8. Debtor has failed to disclose his Cash App account pursuant to 341 testimony.

9. Debtor has failed to provide statements for the Cash App account and bank account ending in 0715 for July 2022 through the filing date.

10. Debtor has failed to disclose all income on Schedule I.

11. Debtor has failed to provide verification that the business disclosed on the Statement of Financial Affairs has been properly closed.

12. Plan fails to disclose the beginning and ending months in paragraph 4.

Payments:

1 (Nov 2022)- 60 (Oct 2027) \$950.68.

Trustee's Motion to Dismiss filed 01/11/23 at #25. Hearing scheduled for 03/02/23.

No response filed by debtor.

Objection to Confirmation filed 01/12/23 by Resolution Finance, LLC, at #26.

**BARTO**

**22-50079**

**Confirmation**

\$105.00 or

**Trustee does not**

**AMPARO M RAMIREZ**

0.12 mth

**recommend**

10/31/22

01/13/23

**confirmation.**

01/09/23

\$900.00

3/59

*BMI-*

*Money  
Order*

1. Debtor previously attended the 12/13/22 341 Meeting of Creditors but it was continued to 1/10/23. Debtor did not appear at the 01/10/23 341 Meeting of Creditors, and meeting was reset for 02/14/23. Trustee has received an affidavit regarding tax returns, but the meeting still needs to be concluded.

2. Plan #22 filed 01/18/22 does not provide for the notice of post-petition fee claim of International Bank of Commerce in the amount of \$1,200.00 for attorney's fees.

3. Debtor has failed to provide bank statements for the savings account for July 2022 through filing date.

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4. Debtor has failed to file an EFT order.

Payments:

1 (Nov 2022)- 60 (Oct 2027) \$1,190.00.

Trustee's Motion to Dismiss filed 01/11/23 at #21. Hearing scheduled for 03/02/23.

No response filed by debtor.

<b>BARTO</b>	<b>22-50084</b>	<b>Confirmation</b>	\$3,300.00 or 1.53 mth 01/13/23	<b>Trustee does not recommend confirmation.</b>
11/22/22 01/31/23 2/60	<b>MARTIN TORRES</b>  <b>MARYANN TORRES</b>  <i>BMI-</i>		\$2,150.00 <i>Money Order</i>	

1. Plan #16 filed 12/07/22 provides for a change in mortgage payment in month 60; however, Debtor has not provided support for this change.

2. Based on NADA value (\$7,825.00) as required by Order #5, the Plan does not provide sufficient adequate protection of \$97.81 to Vin Title LLC.

3. Trustee alleges the Official Form 122C is incomplete as it does not disclose all income.

4. Trustee alleges the Petition is inaccurate as it provides for an incomplete case number under paragraph 9.

5. Debtors failed to provide proof of all income.

6. Debtors failed to provide proof to substantiate the amounts paid to Nationstar Mortgage, Quality Imports, and Vin Title through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

7. Debtors have failed to file an EFT order.

8. Debtors failed to provide a copy of the property judgment as noted on Schedule A.

9. Statement of Financial Affairs is incomplete as it fails to disclose the dates of business operation.

10. Debtors 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.

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11. Debtors have failed to provide bank statements for the Chase Bank and Wells Fargo accounts for October 2022 and November 2022.

12. Trustee alleges Schedule B is incomplete as it does not provide the value of the lawsuit.

13. Debtors have failed to provide support for business expenses.

14. Debtors have failed to make a complete Plan payment.

Payments: 1 (Jan 2023) - 60 (Dec 2027) \$2,150.00.

Trustee's Motion to Dismiss filed 1/12/23 at #30. Hearing scheduled for 03/02/23.

<b>BARTO</b>	<b>22-50087</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
12/08/22 02/16/23 1/60	<b>RENSON R CAVAZOS</b> <b>LUGO</b> <b>CYNTHIA V DUARTE DE</b> <b>CAVAZOS</b> <i>AMI-</i>		01/24/23 \$1,875.00 <i>Wage Order</i>	

1. Plan #2 filed 12/08/22 fails to fully provide for mortgage arrears and overprovides for the on-going mortgage for Bank of America claim #6 filed 01/23/23.

2. Trustee alleges Schedule B is inaccurate as it does not provide for all of Debtors' assets.

3. Trustee alleges the Statement of Financial Affairs is inaccurate as the information is incomplete/inaccurate in paragraph 27.

4. Trustee alleges Schedule I is inaccurate as it includes income from Regina's Transport Express that is no longer operational pursuant to the Debtors' 341 testimony.

5. Trustee alleges Plan is filed in bad faith as Debtors continue to operate a second business, My Little Divas, at a loss and is prejudicial to the unsecured creditors.

6. Debtors failed to provide November bank statements for Navy Federal Credit Union account ending 0652. Debtors failed to provide December bank statements for: IBC Bank account ending 3719, Commerce Bank accounts ending 7422, 7414, and 5879, Chase Bank account ending 1283 and Bank of America account ending 3649.

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7. Trustee alleges Schedule I is incorrect as the business includes expenses that do not appear to be associated with a home-based business (My Little Diva).

Payments:1 (Jan 2023) - 60 (Dec 2027) \$1,875.00.

Trustee's Motion to Dismiss filed 1/12/23 at #24. Hearing scheduled for 03/02/23.

<b>BARTO</b>	<b>22-50088</b>	<b>Confirmation</b>	no pymts received	<b>Trustee does not recommend confirmation.</b>
	<b>JESUS A BLANCO</b>	<b>Obj Conf Nationstar Mortgage LLC</b>	01/01/00	
12/08/22 02/16/23 1/60	<b>ASHLEY M RAMIREZ</b>		\$3,750.00	
	<i>AMI-</i>			

1. Plan #2 filed 12/08/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide for Ally Bank claim #7 filed 12/30/22.
3. Plan proposes to provide for treatment of Americredit Financial Services claim in Paragraph #11 despite the 2020 Chevrolet having been purchased within 910 days of the petition date.
4. Debtors failed to provide proof to substantiate the amount paid to Conn's through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
5. Debtors failed to provide November and December bank statements for Chase Bank account ending 7379.
6. Debtors failed to file an EFT order.
7. Debtors failed to provide proof of current income.
8. Trustee alleges Schedule I is inaccurate as it fails to disclose all income.
9. Trustee alleges Schedule B is incomplete as it does not provide for Cash App pursuant to Debtors' bank statement.
10. Debtors has failed to make a Plan payment.

Payments: 1 (Jan 2023) - 60 (Dec 2027) \$3,750.00.



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Objection to Confirmation filed 12/27/22 by Nationstar Mortgage LLC at #20.

Trustee's Motion to Dismiss filed 1/12/23 at #25. Hearing scheduled for 03/02/23.

<b>OLIVA PC (L)</b>	<b>22-50072</b>	<b>Confirmation</b>	<b>\$3,900.00 or</b>	<b>Trustee does not</b>
	<b>ARTURO V VAZQUEZ</b>	<b>Obj Conf Transport Funding LLC</b>	<b>0.80 mth</b>	<b>recommend</b>
<i>10/17/22</i>			<i>01/23/23</i>	<b>confirmation.</b>
<i>12/26/22</i>			<b>\$4,900.00</b>	
<i>3/60</i>	<i>AMI-</i>		<i>ePay</i>	

1. Plan #16 filed 10/25/22 fails to comply with BLR 3015-1(a).
2. Plan fails to provide a 100% dividend to the unsecured creditors as required by Debtor's Official Form 122-C #21 filed on 10/26/22.
3. Plan fails to fully provide for MidFirst Bank claim #7 filed 11/08/22.
4. Debtor has failed to provide documentation to support the variable payments for the MidFirst Bank claim on the Plan Summary.
5. Plan fails to fully provide for the Transport Funding LLC claim #3 filed 10/27/22.
6. Plan fails to provide for Regional Management Corp claim #5 filed 11/02/22.
7. Plan fails to provide for the US Department of HUD claim #1 filed 10/20/22.
8. Plan fails to disclose the Date Last Payment is Due for Texan Credit in paragraph 10.
9. Debtor has failed to provide documentation to substantiate the debt for Texan Credit. Creditor has not filed a claim and Trustee must disburse according to plan.
10. Debtor has failed to file an EFT order.

Payments:

- 1 (Nov/2022)- 2 (Dec/2022) \$3,500.00.
- 3 (Jan/2023)- 60 (Oct/2027) \$4,900.00.

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Trustee's Motion to Dismiss filed 01/11/23 at #38. Hearing is scheduled for 03/02/23.  
No response filed by debtor.

Objection to Confirmation filed 12/27/22 by Transport Funding LLC at #34.

<b>OLIVA PC (L)</b>	<b>22-50073</b>	<b>Confirmation</b>	\$2,300.00 or	<b>Trustee does not</b>
	<b>MIGUEL A HUERTA</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
<i>10/03/22</i>			<i>12/20/22</i>	<b>confirmation and</b>
<i>12/12/22</i>	<b>HILDA G GORDILLO</b>		\$2,300.00	<b>recommends</b>
<i>3/60</i>	<i>BMI-ESF</i>		<i>ePay</i>	<b>dismissal.</b>

1. Trustee alleges that plan #41 filed 1/19/23 fails provide all of Debtors' disposable income into the plan.
2. Trustee alleges Schedule B is inaccurate as it does disclose tax refunds due to Debtors pursuant to Debtors' amended tax returns.

Payments:  
1 (Oct/2022)- 60 (Sep/2027) \$2,300.00.

Trustee's Motion to Dismiss filed 11/28/22 at #38.  
No response filed by debtor.

Objection to Confirmation filed 10/27/22 by Nationstar Mortgage LLC at #34 was withdrawn 01/19/23 at #42.

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OLIVA PC (L)	22-50085	Confirmation	\$200.00 or 1.00 mth 01/20/23 \$200.00 ePay	Trustee recommends confirmation of Plan #2 filed 11/22/22.
11/22/22 01/31/23 2/36	CARLOS E GARAY  BMI-	Plan #2 filed 11/22/22 works, paying 9% to general unsecured creditors.  Payments: 1 (Dec 2022) - 36 (Nov 2025) \$200.00.		
VASQUEZ LAW FIRM	22-50051	Confirmation  Dismissal	\$9,675.00 or 3.00 mth 11/07/22 \$3,225.00 Cashiers Check	Trustee does not recommend confirmation and recommends dismissal.
08/02/22 10/11/22 5/60	ADRIANA R CANALES  BMI-ESF	Plan #36 filed 10/05/22 works paying 52%to the general unsecured creditors.  Debtor is delinquent 3 payments totaling \$9,675.00.  Payments: 1 (Sep 2022)- 60 (Aug 2027) \$3,225.00.  Trustee's Motion to Dismiss filed 12/02/22 at #50. Debtor's response to Trustee's Motion to Dismiss filed 12/08/22 at #52.  Objection to Confirmation filed 08/24/22 by PHH Mortgage Corporation at #22 was withdrawn 09/29/22 at #35.		

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VASQUEZ LAW FIRM	22-50067 ANGELICA C LOPEZ	Confirmation	\$2,420.00 or	Trustee does not recommend confirmation.
10/03/22		Dismissal	1.00 mth	
12/12/22		Obj Conf PNC Bank NA	01/18/23	
3/60	BMI-ESF		\$2,420.00	
			Wage Order	
Plan #36 filed 01/11/23 fails to provide for the PNC Bank Notice of Mortgage payment effective 03/01/23 filed 01/23/23 at #41. The mortgage payment is higher, and Trustee is concerned with feasibility given Debtor's budget.				
Payments: 1 (Nov 2022)- 60 (Oct 2027) \$2,300.00.				
Trustee's Motion to Dismiss filed 11/28/22at #25. Debtor's Response to Trustee's Motion to Dismiss filed 12/01/22 at #29.				
Objection to Confirmation filed 12/01/22 by PNC Bank National Association at #30.				