

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 9, 2023 9:00 am**

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

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
*PRO SE DEBTOR  12/06/22 02/14/23 2/0	22-10188 <b>OLADAYO A SANUSI</b>  <i>BMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>	no pymts received <i>01/01/00</i> \$0.00	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>Debtor did not appear at the 01/10/23 341 Meeting of Creditors. The Meeting is reset for 02/14/23.</p> <p>Debtor has failed to file a Plan, Schedules, Statement of Financial Affairs, or Pay advices. Debtor has failed to make a Plan payment.</p> <p>Trustee's Motion to Dismiss filed 01/12/23 at #21. No response by Debtor.</p>				
LIMON  05/30/17 10/04/17 69/72	17-10196 <b>MIGUEL A RODRIGUEZ</b>  <i>BMI-</i>	<b>Dismissal</b>	\$4,481.84 or 2.78 mth <i>01/18/23</i> \$1,611.48 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<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>				

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LIMON  02/25/20 05/05/20 36/60	20-10071 <b>MARIA G CORONADO</b>  <i>BMI-ESF</i>	<b>Dismissal</b>	\$2,615.23 or 1.84 mth 01/27/23 \$1,418.86 <i>Money</i> <i>Order</i>	<b>Trustee recommends dismissal.</b>
<p>Post-Conf. Motion to Dismiss filed 01/10/23 at #55 for non-payment.                  Response to Trustee's Motion to Dismiss filed 01/30/23 at #56.                  There are several months where only a partial payment was made.</p>				
LIMON  07/02/20 09/10/20 31/60	20-10165 <b>ESTELLA MEJIA</b>  <i>AMI-PPR</i>	<b>Dismissal</b>  <b>Modification</b>	\$2,646.17 or 2.41 mth 01/06/23 \$1,100.00 <i>Wage</i> <i>Order</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
<p>Modification #65 filed 12/01/22 to cure delinquency.</p> <p>Debtor is delinquent \$2,646.17. Debtor failed to provide evidence that employer has deducted any funds since the \$1,753.83 was posted on 01/06/23.</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>				

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LIMON  06/01/22 08/10/22 8/60	22-10071  NANCY PEREZ  BMI-PPR	Confirmation  Dismissal  Obj Conf Ovation Services LLC	\$3,562.74 or 1.41 mth 01/30/23 \$2,520.00 Wage Order	Trustee recommends confirmation pending Objection resolution.
<p>Plan #70 filed 12/27/22 works, paying 3.69% to general unsecured creditors.</p> <p>Debtor has failed to file a Notice of Compliance concerning home insurance.</p> <p>Payments:                      1 (Jul 2022) \$2,350.00.                      2 (Aug 2022) - 60 (Jun 2027) \$2,420.00.</p> <p>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. Objection to Confirmation filed 01/05/23 by                      Ovation Services, Inc. at #71.</p> <p>Trustee's Motion to Dismiss filed 07/27/22 at #37.                      Debtor's response to Motion to Dismiss filed 08/11/22 at #41.</p>				

LIMON  09/29/22 12/08/22 5/60	22-10149  ADOLFO E CORTEZ  BMI-	Confirmation	\$0.06 or 0.00 mth 01/31/23 \$1,475.00 Wage Order	Trustee recommends confirmation of Plan #70 filed 12/27/22.
<p>Plan #32 filed 01/05/23 works, paying 100% to general unsecured creditors.</p> <p>Payments:1 (Oct 2022) - 60 (Sep 2027) \$1,475.00.</p> <p>Objection to Confirmation filed 10/26/22 by U.S. Bank National Association at #22 was withdrawn 01/31/23 at #36.</p> <p>Trustee's Amended Motion to Dismiss filed 12/22/22 at #31 was withdrawn at #34.                      Response to Trustee's Motion to Dismiss filed 12/12/22 at # 29.</p>				

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Objection to POC of US Bank National Association Court Claim 5 filed 12/07/22 at #25 was withdrawn 01/06/23 at #33.  
 Response to Debtor's Objection of Claim filed 12/21/22 at #30.

<b>LIMON</b>	<b>22-10171</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #29 filed 01/10/23.</b>
<i>11/08/22</i> <i>01/17/23</i> <i>3/60</i>	<b>MIRNA G ZAPATA</b>  <i>BMI-</i>		<i>01/25/23</i> \$185.00 <i>Wage Order</i>	
<p>Plan #29 filed 01/10/23 works, paying 17% to general unsecured creditors.</p> <p>Payments:1 (Dec 2022) - 60 (Nov 2027) \$185.00.</p> <p>Trustee's Motion to Dismiss filed 12/13/22 at #20 was withdrawn 01/25/23 at #35.                  Response to Trustee's Motion to Dismiss filed 01/03/23 at #25.</p>				

<b>LIMON</b>	<b>22-10178</b>	<b>Confirmation</b>  <b>Dismissal</b>	\$172.31 or 0.20 mth <i>01/30/23</i> \$870.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>11/30/22</i> <i>02/08/23</i> <i>3/60</i>	<b>MARIA DE JESUS ARRIOLA</b>  <i>BMI-</i>			
<p>Plan #25 filed 01/31/23 changed treatment of AmeriCredit GM Financial claim from direct pay by the Debtor to payment through the Trustee. The creditor has not received proper notice of this change.</p> <p>Payments:                  1 (Dec 2022) - 2 (Jan 2023) \$280.00.                  3 (Feb 2023) -60 (Nov 2027) \$870.00.</p> <p>Trustee's Motion to Dismiss filed 01/12/23 at #22.                  Response to Trustee's Motion to Dismiss filed 01/30/23 #24.</p>				

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LIMON	22-10184	Confirmation	\$1,600.00 or 1.10 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>12/02/22</i> <i>02/10/23</i> <i>2/55</i>	LILIANA HERNANDEZ	Dismissal	<i>01/04/23</i> \$1,450.00 <i>ePay</i>	
	BMI-			

1. Plan #14 filed 12/30/22 fails to provide the correct non-exempt property amount pursuant to amended Schedule C filed 01/24/23 at #27. Plan must remain 100% due to liquidation requirements.
  2. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.
  3. Trustee alleges Statement of Financial Affairs is incomplete as it does not disclose all of Debtor's household income.
  4. Trustee alleges Schedules I and J are inaccurate as they do not provide for the car insurance expense or tax refunds.
  5. To date, the Trustee has not received a wage order deduction from employer, Agua Cristalina, as required by wage order signed 12/30/22 at #26.
- Payments:1 (Jan 2023) - 55 (Jul 2027) \$1,450.00.
- Trustee's Motion to Dismiss filed 01/12/23 at #26.  
 Response to Trustee's Motion to Dismiss filed 01/30/23 at #29.

PHILLIPPE	22-10111	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>08/01/22</i> <i>10/10/22</i> <i>6/60</i>	MARIA C GARZA	Dismissal	<i>01/31/23</i> \$2,000.00 <i>Wage Order</i>	
	BMI-PPR			

- Plan #71 filed 12/22/22 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.
- Trustee alleges that the future increased Plan payments are not feasible.
- Plan Payments:  
 1 (Sep 2022) - 2 (Oct 2022) \$1,870.00.

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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.

Trustee's Motion to Dismiss filed 09/28/22 at #35.  
 Response to Trustee's Motion to Dismiss filed 9/30/22 at #36.

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.

PHILLIPPE	22-10156	Confirmation	\$13,325.00 or 2.00 mth	<b>Trustee does not recommend confirmation and recommend dismissal.</b>
10/13/22 12/22/22 4/60	KARINA LOZANO	Dismissal	01/26/23 \$6,675.00 ePay	
	BMI-			

- 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.
- Plan fails to provide for Cameron County claim #2 filed 11/04/22.
- Plan fails to provide for Texas Comptroller of Public AC claim #6 filed 11/30/22.
- Plan proposes to pay Frontera Auto Plex claims #7 and #8 filed 12/01/22 as direct, despite the default reflected on each claim in the amount of \$500.00.
- Plan does not comply with BLR 3015-1(a).
- Plan fails to provide the date of last payment for the Frontera Auto Plex claims under paragraph #10.
- Plan provides for a claim owed to Cooper & Ortiz; however, according to Debtor's 341 Meeting, she no longer owes this debt. Debtor failed to provide proof to substantiate the amounts paid to Copper & Ortiz and Texas Health & Human Services Comm. through the Plan. Creditors have not filed claims and Trustee must disburse according to plan.
- Plan fails to specify the start month.
- Plan summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of

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general unsecured claims is understated. The plan reflects \$70,936.35, when the total amount of timely filed general unsecured claims is \$132,277.37.

- 10. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.
  - 11. Debtor failed to provide September and November statements for Cash App or Chase Bank account ending 2033.
  - 12. Debtor failed to provide November and December Monthly Operating Report.
  - 13. Debtor is delinquent \$13,325.00.
- Payments: 1- 60 \$6,675.00.

Trustee's Motion to Dismiss filed 12/19/22 at #33.  
 Response to Trustee's Motion to Dismiss filed 12/25/22 at #34.

<b>PHILLIPPE</b>	<b>22-10182</b>	<b>Confirmation</b>	no pymts received	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ANDRE P ARTIS</b>	<b>Dismissal</b>	01/01/00	
12/02/22 02/10/23 2/60	<b>ROSIE R ARTIS</b>  <i>BMI-PPR</i>		\$2,000.00	

- 1. Debtors did not appear at the 01/10/23 341 Meeting of Creditors. The Meeting is reset for 2/14/23.
- 2. Plan #2 filed on 12/02/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
- 3. Plan filed does not comply with BLR 3015-1(a).
- 4. IRS claim #2 filed 12/15/22 reflects Debtors have not filed a tax return for the year 2020. Trustee has received an unsigned copy of the 2020 tax return on 01/06/23. Plan fails to provide for the IRS claim #2 filed 12/15/22.
- 5. Plan provides for interest on the cure for Gathok Lending LLC mortgage claim to the detriment of the unsecured creditors. Plan provides interest on the monthly mortgage payment despite the interest being included in the total principal and interest payment.
- 6. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due is missing for Triple J Motors LLC claim.

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7. Plan fails to specify the beginning and ending date under paragraph 4.

8. Trustee alleges that the Debtors fail to pay all of disposable income into the Plan.

9. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.

10. Debtors failed to provide proof to substantiate the amounts paid to Hidalgo County Tax Office and Gathok Lending LLC through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

11. Debtors have failed make a Plan payment.

Payments: 1 - 60 \$2,000.00.

Trustee's Motion to Dismiss filed 01/12/23 at #26.  
 Response to Trustee's Motion to Dismiss filed 01/13/23 at #27.

<b>WAJDA &amp; ASSOCIATES P C</b> 08/15/22 10/24/22 6/60	<b>22-10113 SONIA ESCAMILLA</b>      <i>BMI-PPR</i>	<b>Dismissal</b>	\$973.86 or 0.50 mth <i>01/17/23</i> \$1,957.15 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
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Confirmation was denied on 01/12/23; however, the Debtor filed an amended Plan #67 on 01/24/23 that is scheduled for the 03/02/23 hearing.

Payments:  
 1 (9/2022) \$1,670.00.  
 2 (10/2022) - 12 (8/2023) \$1,957.15.  
 13 (9/2023) - 19 (3/2024) \$2,150.00.  
 20 (4/2024) - 60 (8/2027) \$2,250.00.

Amended Objection to Confirmation filed 11/04/22 by Ovation Services, LLC at #46. Objection to Confirmation filed 01/05/23 by Ovation Services, LLC. at #58. Objection to Confirmation filed 01/11/23 by Ovation Services, LLC. at #62.

Trustee's Motion to Dismiss filed 09/28/22 at #25.



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No response filed by Debtor.

<b>WAJDA &amp; ASSOCIATES P C</b> 10/04/22 12/13/22 4/60	<b>22-10153</b> <b>CONSTANCE E CHAMBERLAIN</b>  <i>BMI-</i>	<b>Dismissal</b>	Current  01/12/23 \$700.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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Confirmation was denied on 01/12/23. Debtor has failed to file a new Plan.

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.  
 Objection to Confirmation filed 01/06/23 by Borain Capital Fund-III, LLC ("BoRain") at #33.

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. Hearing is scheduled 03/03/23 at 10:00 AM.

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OLIVA  08/07/18 10/16/18 54/60	18-10241  JUANA SANCHEZ  BMI-	Modification  Modification #57 filed 01/06/23 to cure delinquency.  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.	\$511.52 or 0.55 mth 01/23/23 \$925.00 Wage Order	Trustee recommends approval of Mod #57 filed 01/06/23.
OLIVA  07/08/19 09/16/19 43/60	19-10280  JUAN C PAZ  DORA E PAZ  AMI-	Dismissal  Post-Conf. Motion to Dismiss filed 01/10/23 at #78 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all.	\$3,598.64 or 1.34 mth 01/10/23 \$2,688.66 Wage Order	Trustee recommends dismissal.

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OLIVA  07/29/19 10/07/19 43/60	19-10303 <b>JAMES M HAMEL</b>  <b>BARBARA A HAMEL</b>  <i>AMI-PPR</i>	<b>Modification</b>	\$1,850.00 or 1.00 mth <i>01/05/23</i> \$1,850.00 <i>ePay</i>	<b>Trustee recommends approval of Mod #94 filed 01/27/23.</b>
<p>Modification #94 filed 01/27/23 filed to cure delinquency and remove tax reserve. The Mod is requesting the \$1,200.00 held in the tax reserve be applied towards their December 2022 payment.</p> <p>Mod forgives \$4,400.00.</p> <p>Payments:                      40 (Nov 2022) - 41 (Dec 2022) \$1,700.00.                      42 (Jan 2023) - 60 (Jul 2024) \$1,850.00.</p> <p>Post Conf. Trustee's Motion to Dismiss filed 10/11/22 at # 71 for non-payment was withdrawn 01/31/2023 at #95.                      Response to Trustee's Motion to Dismiss filed 11/13/22 at #76.</p>				
OLIVA  09/30/19 12/09/19 41/60	19-10381 <b>LINDA CANO SALINAS</b>  <i>AMI-BOTH</i>	<b>Dismissal</b>	\$2,782.16 or 1.00 mth <i>01/17/23</i> \$2,795.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<p>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.                      Debtor to appear at re-set hearing 02/09/23.</p>				

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OLIVA  12/02/19 02/10/20 38/60	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. Debtor to appear at 02/09/23 reset hearing.	\$1,217.84 or 1.00 mth 01/12/23 \$1,223.18 ePay	Trustee recommends dismissal.
OLIVA  01/02/20 03/12/20 37/60	20-10001  OSCAR A CORDOVA  BMI-	Dismissal  Post-Conf. Motion to Dismiss filed 01/10/23 at #63 for non-payment. Response to Trustee's Motion to Dismiss filed 01/26/23 at #66. There are several months where no payment was made at all. Modification #64 filed 01/26/23 is set for hearing 03/02/23.	\$4,954.19 or 3.88 mth 11/15/22 \$1,278.43 Wage Order	Trustee recommends dismissal.
OLIVA  01/24/20 04/03/20 37/60	20-10028  EVA V MARQUEZ  BMI-PPR	Dismissal  Post-Conf. Motion to Dismiss filed 01/10/23 at #77 for non-payment. Response filed by R.E.C.L. Inc to Trustee's Motion to Dismiss filed 01/30/23 at #78. There are a few months where only a partial payment was made and a few months where no payment was made at all.	\$1,632.16 or 1.11 mth 01/26/23 \$1,475.00 ePay	Trustee recommends dismissal.

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<b>OLIVA</b>	<b>20-10084</b>	<b>Modification</b>	Current	<b>Trustee recommends approval pending resolution of Objection.</b>
<i>02/28/20</i> <i>05/08/20</i> <i>36/60</i>	<b>FELIX ELIUD OCHOA</b>  <i>BMI-PPR</i>	<b>Obj Mod Attorney General of Texa</b>	<i>01/19/23</i> \$2,000.00 <i>ePay</i>	

Modification #66 filed 02/01/23 to show Cameron County tax claim was paid in full from the sale of the property. Mod removes the balance of Integrity Texas Funding claim. Debtor is using proceeds from sale of home to pay the remaining balance of the plan to end in Feb. 2023.

Forgive \$2,300.00.

Payments:  
 35 (Jan 2023) \$22,000.  
 36 (Feb 2023) 36 (Feb 2023) \$2,000.00.

Objection to Modification filed 01/25/23 by The Attorney General of Texas-Child Support Division at #62.

<b>OLIVA</b>	<b>20-10227</b>	<b>Dismissal</b>	\$6,550.00 or 2.24 mth <i>01/10/23</i> \$2,925.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<i>09/30/20</i> <i>12/09/20</i> <i>29/60</i>	<b>NOEMI REYES</b>  <i>BMI-ESF</i>			

Post-Conf. Motion to Dismiss filed 01/10/23 at #108 for non-payment.  
 Response to Trustee's Motion to Dismiss filed 01/26/23 at #109.  
 There are a few months where no payment was made at all.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 February 9, 2023 10:00 am

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

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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OLIVA  01/29/21 04/09/21 25/36	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 at all. Debtor to appear at 02/09/23 reset hearing.	\$3,888.00 or 1.85 mth 01/17/23 \$2,100.00 ePay	Trustee recommends dismissal.
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OLIVA  04/12/22 06/21/22 10/60	22-10038  AMY J GARZA  BMI-	Dismissal          Post Conf. Trustee's Motion to Dismiss filed 01/04/23 at #50 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.	\$2,190.00 or 5.84 mth 09/09/22 \$375.00 ePay	Trustee recommends dismissal.
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OLIVA  08/26/22 11/04/22 6/60	22-10119  ENRIQUE LEAL III  BMI-BOTH	Confirmation  Dismissal	\$615.40 or 0.27 mth 01/23/23 \$2,275.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
Plan #45 filed 01/17/23 provides for a decrease in the interest rate for Georgia's Kids LTD Partnership claim. The creditor has not received proper notice of this change.				
Payments:				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 9, 2023 10:00 am**

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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1 (Sep 2022) - 5 (Jan 2023) \$1,600.00.  
 6 (Feb 2023) - 60 (Aug 2027) \$2,250.00.

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

<b>OLIVA</b>	<b>22-10145</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>09/27/22</i> <i>12/06/22</i> <i>5/60</i>	<b>BRENDA A CAVAZOS</b>	<b>Dismissal</b>	<i>01/31/23</i> \$1,875.00 <i>Wage Order</i>	
	<i>AMI-BOTH</i>			

1. Plan #30 filed 01/11/23 overprovides for monthly payment amount for PNC Bank National claim #11 filed 12/01/22.
2. Previous plan failed to provide for Rio Grande Valley Credit Union and the 01/11/23 Plan provides for the claim as surrendered. Debtor failed to provide proper notice of the change.
3. Plan summary is misleading as it reflects 88% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$15,032.03, when the total amount of timely filed general unsecured claims is \$32,922.64.

Payments: 1 (Oct 2022) - 60 (Sep 2027) \$1,875.00.

Trustee's Motion to Dismiss filed 11/28/22 at #25.  
 No response filed by Debtor.

Objection to Confirmation filed 12/01/22 by PNC Bank National Association at #26 was withdrawn on 01/18/23 at #35.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 9, 2023 10:00 am**

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

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  10/14/22 12/23/22 4/60	22-10157  ROXANNA RODRIGUEZ  AMI-ESF	Confirmation  Plan #43 filed 01/27/23 works, paying 100% to general unsecured creditors. Plan must remain 100% due to Official Form 122C requirement. Trustee requests a C4 order.  Payments: 1 (Nov 2022) - 3 (Jan 2023) \$500.00. 4 (Feb 2023) - 60 (Oct 2027) \$885.00.  Trustee's Motion to Dismiss filed 12/13/22 at #27 was withdrawn 01/30/23 at #46. No response filed by Debtor.	Current  01/26/23 \$885.00 Wage Order	Trustee recommends confirmation of Plan #43 filed 1/27/23. (C4 Order)
OLIVA  10/19/22 12/28/22 4/36	22-10161  JUAN L ZAMARRON  DURENDA A ZAMARRON  BMI-	Confirmation  Plan #31 filed 01/06/23 works, paying 7% to general unsecured creditors.  Payments: 1 (Nov 2022) - 36 (Oct 2025) \$250.00.  Trustee's Motion to Dismiss filed 12/13/22 at #25 was withdrawn 02/01/23 at #36. No response filed by Debtor.	Current  01/10/23 \$250.00 ePay	Trustee recommends confirmation of Plan #31 filed 01/06/23.



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 February 9, 2023 10:00 am

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

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  11/29/22 02/07/23 -9/60	22-10177  CECILIA G GONZALEZ  BMI-	Confirmation  Dismissal	\$400.00 or 1.00 mth 01/06/23 \$400.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #3 filed 12/01/22 does not comply with BLR 3015-1(a).</p> <p>2. Trustee alleges Petition is inaccurate as it provides for an address that does not agree with the Debtor's Texas Driver's License.</p> <p>3. Trustee alleges Schedule B is inaccurate as it does not list all bank accounts.</p> <p>4. Trustee alleges Schedule C is inaccurate as it is exempting personal property values that exceed the property's actual value.</p> <p>5. Trustee alleges Schedule I is inaccurate as it does not provide for the Debtor's current social security income.</p> <p>Payments: 1 (Dec 2022) - 60 (Nov 2027) \$400.00.</p> <p>Trustee's Motion to Dismiss filed 01/12/23 at #25.                      No response filed by Debtor.</p>				

OLIVA  11/30/22 02/08/23 3/36	22-10179  MARLENE Q GARCIA  BMI-	Confirmation	no pymts received 01/01/00 \$350.00	Trustee does not recommend confirmation.
<p>1. Debtor did not appear at the 01/10/23 341 Meeting of Creditors. The Meeting is reset for 02/14/23.</p> <p>2. Plan #2 filed 11/30/22 does not comply with BLR 3015-1(a).</p> <p>3. Trustee alleges the Plan is incomplete as it fails to provide for all debts listed on Schedule D #1 filed 12/22/22.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 9, 2023 10:00 am**

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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4. IRS claim #10 filed 01/17/23 reflects Debtor has not filed a tax return for the year 2020. Trustee has received an unsigned copy of the 2020 tax return on 01/03/23. Plan overprovides for IRS claim #10 filed 01/17/23.

5. Trustee alleges Schedule J is inaccurate as it does not provide for car insurance.

6. Debtor has failed to make a Plan payment.

Payments: 1 (Dec 2022)- 36 (Nov 2025) \$350.00.

Trustee's Motion to Dismiss filed with prejudice 1/25/23 at #26. Hearing scheduled 03/02/23.  
 No response filed by Debtor.

<b>OLIVA</b>	<b>22-10180</b>	<b>Confirmation</b>	\$400.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>CINTHIA L VELEZ</b>	<b>Dismissal</b>	1.00 mth	
<i>11/30/22</i> <i>02/08/23</i> <i>3/60</i>	<i>BMI-ESF</i>		<i>01/10/23</i> \$400.00 <i>ePay</i>	

1. Plan #2 filed 11/30/23 does not comply with BLR 3015-1(a).

2. Plan overprovides for claims for IRS claim #11 filed 01/11/23 and Capital One Auto Finance claim #10 filed 01/04/23.

3. Trustee alleges the plan is not feasible as the budget does not provide for enough disposable income to make the Plan payment.

4. Debtor failed to provide November and December 2022 statements for Cash App, Chase Bank Checking ending 2137 and PNC Bank ending 7699.

5. Debtor failed to provide 6 months of bank statements to support income.

6. Trustee alleges Schedule I is inaccurate as the Debtor's income is overstated pursuant to Debtor's 341 testimony.

7. Trustee alleges Schedule J is inaccurate as it does not provide for car insurance.

8. Trustee alleges that the Statement of Financial Affairs and Official Form 122C are incomplete as they do not include all the household income for the last 6 months. Debtor failed to provide the CMI portion of Official Form 122C.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 9, 2023 10:00 am**

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

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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9. IRS claim #11 filed 01/11/23 provides for a tax liability for 2020 and 2021. Neither the plan nor budget provide for anticipated 2022 or future tax liability expenses.

Payments:1 (Dec 2022) - 60 (Nov 2027) \$400.00.

Trustee's Motion to Dismiss filed 01/12/23 at #23.  
 No response filed by Debtor.

<b>OLIVA</b>	<b>22-10185</b>	<b>Confirmation</b>	no pymts received	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ANA I RIVAS</b>	<b>Dismissal</b>	01/01/00	
12/05/22 02/13/23 2/60	<b>BMI-BOTH</b>		\$975.00	

1. Plan #2 filed 12/05/22 fails to fully provide for Cameron County claim #4 filed 01/19/23.
2. Debtor failed to provide proof to substantiate the amounts paid to Investor Loan and Discount Time through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.
3. Trustee alleges Official Form 122C is inaccurate as it provides for 5 in household while the budget provides for only 4.
4. Trustee alleges Schedule F is inaccurate as it fails to provide complete addresses for all creditors.
5. Trustee alleges Schedule J is inaccurate as it failed to provide for home insurance expense as Order on the Order to Continue Saty with Condition signed 01/03/23 at #36.

6. Debtor has failed to make a Plan payment.

Payments: 1 (Jan/2023) 60 (Dec/2027) \$975.00.

Trustee's Motion to Dismiss filed 01/12/23 at #39.  
 No response filed by Debtor.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 9, 2023 10:00 am**

Next 3 Panels:  
 03/02/2023  
 04/13/2023  
 05/11/2023

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  12/05/22 02/13/23 2/60	22-10186  <b>DIANA L GONZALES</b>  <i>AMI-PPR</i>	Confirmation	\$1,103.85 or 0.54 mth 01/27/23 \$2,050.00 <i>Wage</i> <i>Order</i>	<b>Trustee does not recommend confirmation.</b>
<p>Debtor did not appear at the 01/10/23 341 Meeting of Creditors; Debtor filed a Voluntary Motion to Dismiss that is set for hearing 02/09/23.</p> <p>Payments: 1 (Jan 2022) - 60 (Dec2026) \$2,050.00.</p> <p>Trustee's Motion to Dismiss filed 01/27/23 at #33. Hearing set 03/02/23. No response filed by Debtor.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
February 9, 2023 11:00 am

Next 3 Panels:  
03/02/2023  
04/13/2023  
05/11/2023

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	22-10125	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	MARTHA A ROJAS	<b>Dismissal</b>	01/10/23	
09/01/22 11/10/22 5/24	BMI-PPR	<b>Obj Conf Ovation Services LLC</b>  <b>Obj Clm Jovita K De Pasol</b>	\$850.00 <i>ePay</i>	
<p>1. Amended Plan #55 fails to provide set equal payments for the Ovation Servicing claim. Plan must remain 100% because the Plan duration is less than 36 months.</p> <p>2. Debtor failed to provide proof of home insurance.</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. Objection to Confirmation filed 01/05/23 by Ovation Services LLC at #56.</p> <p>Debtor's Objection to Amended Proof of Claim of Jovita K. Del Pasol filed 01/31/23 at #63.</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>				

LIMON	22-10176	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	JESUS HERNANDEZ	<b>Dismissal</b>	01/30/23	
11/23/22 02/01/23 3/60	GRACIELA HERNANDEZ  BMI-PPR		\$685.00 <i>ePay</i>	
<p>Plan#28 filed 01/16/23 works, paying 57% to general unsecured creditors.</p> <p>1. Debtor failed to provide copies of Cash App statements for October and November 2022.</p> <p>2. Debtor failed to provide a copy of the rental agreement for 2724 E Taylor St. property.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**February 9, 2023 11:00 am**

Next 3 Panels:  
03/02/2023  
04/13/2023  
05/11/2023

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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Payments: 1 (Dec 2022)- 60 (Nov 2027) \$685.00.

Trustee's Motion to Dismiss filed 01/12/23 at #24.  
Response filed 01/30/23 at #29.

<b>LIMON</b>  12/01/22 02/09/23 2/60	<b>22-10181</b>  <b>ARMANDO D CORTES</b>   <i>BMI-</i>	<b>Confirmation</b>	Current  01/24/23 \$1,800.00 <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #30 filed 01/20/23.</b>
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Plan #30 filed 01/20/23 works, paying 79% to general unsecured creditors.

Payments:  
1 (Dec 2022) - 24 (Nov 2024) \$1,800.00.  
25 (Dec 2024) - 60 (Nov 2027) \$2,040.00.

Trustee's Motion to Dismiss filed 01/12/23 at #27 was withdrawn 02/02/23 at #41.  
Response to Trustee's Motion to Dismiss filed 01/30/23 #37.