

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 9:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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 12/05/22 02/13/23 2/60	22-20294 KAREN D COURT AMI-	Confirmation Obj Conf Rocket Mortgage LLC Obj POC Rocket Mortgage LLC Obj Conf Texas State Roofing Comp	no pymts received 01/01/00 \$2,068.49	Trustee does not recommend confirmation.
<p>Debtor did not appear at the 01/24/23 341 Meeting of Creditors; Meeting of Creditors will be reset for 02/28/23 and case will be set for dismissal.</p> <p>1. Plan #16 filed 12/28/22 fails to comply with BLR 3015-1(a).</p> <p>2. Trustee alleges Debtor's Official Form 122C is incomplete.</p> <p>4. Plan fails to fully provide for Rocket Mortgage LLC FKA Quicken Loans LLC claim #1 filed 12/19/22.</p> <p>5. Plan does not provide for the Notice of Postpetition Mortgage Fees, Expenses and Charges claim #30 filed 1/30/23.</p> <p>Plan payments: \$2068.49 for 60 months</p> <p>Objection to Confirmation filed 01/10/23 by Rocket Mortgage, LLC at #25.</p> <p>Objection to POC of Rocket Mortgage LLC filed 02/06/23 at #33.</p> <p>Objection to Confirmation filed 02/06/23 by Texas State Roofing Company LLC at #35.</p> <p>Objection to Exemptions filed by Texas State Roofing Company LLC on 02/06/23 at #36.</p> <p>Trustee's Motion to Dismiss filed 02/07/23 at #37. Hearing is scheduled for 03/22/23. Response not filed.</p>				

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KISCH	22-20292	Confirmation	\$2,503.84 or	Trustee does not recommend confirmation and recommends dismissal.
	DAVID D DURLING	Dismissal	1.08 mth	
12/03/22			02/03/23	
02/11/23			\$2,325.00	
2/60	AMI-ESF		Wage Order	
<p>1. Plan fails to comply with BLR 3015-1(a).</p> <p>2. Plan #5 filed 12/03/22 fails to provide for sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Plan fails to fully provide for the claim of Nationstar Mortgage LLC per the Objection to Confirmation #22 filed 12/19/22.</p> <p>4. 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.</p> <p>5. Trustee alleges Schedule C is inaccurate as debtor has applied both Federal and State exemptions.</p> <p>6. Plan fails to provide treatment for the scheduled claim of Texas Dow Employees Credit Union for the 2010 Toyota Tundra.</p> <p>7. Debtor has failed to provide proof to substantiate the amounts paid to Texas Dow Employees Credit Union.</p> <p>8. Debtor has failed to disclose all dependents on Schedule J pursuant to 341 testimony.</p> <p>9. Paragraph 4 does not disclose the actual beginning and ending months of the plan.</p> <p>Payments: 1 (Jan 2023)- 60 (Dec 2027).</p> <p>Trustee's Motion to Dismiss filed 01/12/23 at #27. Response not filed.</p> <p>Objection to Confirmation filed 12/19/22 by Nationstar Mortgage LLC at #22.</p>				

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03/22/2023
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05/17/2023

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OLIVA PC (C)	19-20236 CYNTHIA T PADIA 05/29/19 08/07/19 45/60 BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #58 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. Employer stopped paying 05/31/22. Debtor pays via EFT. No Order for EFT on file.	\$997.64 or 1.00 mth 02/01/23 \$999.91 ePay	Trustee recommends dismissal.
OLIVA PC (C)	22-20282 CHERYL M CALLAHAN 11/29/22 02/07/23 3/60 AMI-ESF	Confirmation 1. Plan #2 filed 11/29/02 fails to comply with BLR 3015-1(a). 2. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Chase Mortgage claim. Payments: 1 (Dec 2022)- 60 (Nov 2027) \$1,515.00. Trustee's Motion to Dismiss filed 02/07/23 at #26. Hearing is scheduled for 03/22/23. Response not filed.	\$233.05 or 0.15 mth 01/30/23 \$1,515.00 Wage Order	Trustee does not recommend confirmation.

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03/22/2023
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05/17/2023

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RAUB	18-20589	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
	RICARDO SANCHEZ SR	Modification	02/07/23	
12/26/18 03/06/19 50/60	MARIA N SANCHEZ		\$4,250.00	
	AMI-		Wage Order	
Modification #114 filed 01/12/23 to propose a 100% Plan. Plan must remain 100% per confirmation order #70 filed 05/22/19.				
Debtors failed to provide evidence that the 2021 tax liability has been paid.				
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 filed 12/13/22 at #108.				
RAUB	20-20108	Dismissal	\$5,433.56 or 2.99 mth	Trustee recommends dismissal.
	JULIAN D SCHOMMER		01/23/23	
02/28/20 05/08/20 36/55	VANESSA V SCHOMMER		\$1,819.20	
	BMI-		ePay	
Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #64 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all. Debtor pays via EFT. Debtor makes sporadic payments causing the deficiency.				

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05/17/2023

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RAUB	20-20325	Dismissal	\$1,394.00 or	Trustee does not recommend approval and recommends dismissal.
	SYLVIA MORALES	Modification	0.89 mth	
10/06/20			01/27/23	
12/15/20			\$1,560.00	
28/60	BMI-ESF		Wage Order	
Modification #63 filed 12/18/22 to cure delinquency.				
1. 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).				
2. Mod Plan Summary fails to reflect the correct post-modification payments to Trustee.				
3. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.				
4. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors.				
5. Mod provides for \$1,500.00 Remaining post-confirmation attorney fees; however, the total payout is only \$1,100.00.				
6. Mod fails to provide for the correct Remaining Claim total for Navy Army Community Credit Union.				
7. Debtor failed to provide a copy of her 2021 tax return.				
8. Debtor failed to provide a copy of her recent pay advice.				
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 filed 11/08/22 at #59.				

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04/12/2023
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RAUB	21-21195	Dismissal	\$453.31 or	Trustee does not recommend approval and recommends dismissal.
	CHRISTOPHER OLVERA	Modification	0.55 mth	
08/06/21	KASSANDRA D OLVERA		01/30/23	
10/15/21			\$830.00	
18/60	BMI-PPR		Wage Order	
<p>Modification #64 filed 01/16/23 to surrender homestead and provide for Notice of Plan payment adjustments.</p> <ol style="list-style-type: none"> 1. Mod cures Debtors' delinquency, however, it fails to address why Debtors fell behind. 2. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee. 3. Mod Plan Summary is inconsistent with the Plan concerning the Blake and Christy Snodgrass claims. 4. Mod Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage. 5. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors. 6. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve. 7. Debtors failed to provide a copy of the 2021 tax return. 8. Debtors failed to provide proof of current income. 9. Debtors failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1). 10. Debtors failed to provide a Notice of Change of Address following the surrender of their homestead. <p>Mod Forgives \$1,502.01.</p> <p>Payment: 17 (Jan 2023) - 60 (Aug 2026) \$830.00.</p> <p>Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #57 for non-payment. Response filed 11/09/22 at #58.</p>				

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05/17/2023

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RAUB	21-21321 ROBERT SAUCEDA	Dismissal Modification	\$764.42 or 0.58 mth 01/27/23 \$1,325.00 Wage Order	Trustee does not recommend approval and recommends dismissal.
12/31/21 03/11/22 14/60	BMI-ESF	Modification #83 filed 01/17/23 to cure delinquency. Mod fails to provide the correct post-petition claim amount for US Bank National Bank. Mod forgives \$4,546.56. Payments: 12 (Dec 2022)- 60(Dec 2026) \$1,325.00. Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #68. Response not filed.		
RAUB	22-20112 MARCUS D GARCES	Dismissal	\$2,250.00 or 3.00 mth 11/25/22 \$750.00 ePay	Trustee recommends dismissal.
05/02/22 07/11/22 9/60	BMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #45 for non-payment. No response filed by Debtor. There are several months where no payment was made at all. Last payment made via TFS from Debtor was 11/25/22.		

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RAUB	22-20122	Confirmation	\$5,650.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RONNY GARCIA SR	Dismissal	1.88 mth	
05/13/22			11/25/22	
07/22/22			\$3,000.00	
9/60	BMI-ESF		ePay	
Plan #76 filed 02/06/23 works paying \$581.47 to the general unsecured creditors.				
1. Trustee alleges that the Plan is not feasible as Debtors have demonstrated an inability to fund the plan. Plan was amended to lower the Debtor(s) payments from \$2,850.00 to \$2,650.00 for months June through December 2022 to bring them current. Debtor has not made a payment since November 25, 2022, and the new payment increased to \$3,000.00 beginning January 2023.				
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.				
Response filed 01/17/23 at #72.				
RAUB	22-20142	Confirmation	\$1,380.80 or	Trustee does not recommend confirmation and recommends dismissal.
	RAYMOND J BURGESS	Dismissal	0.27 mth	
06/07/22			01/30/23	
08/16/22	MARGARITA BURGESS		\$5,150.00	
8/60	AMI-		Wage Order	
1. Plan #69 filed 02/06/23 fails to agree with the non-exempt amount as provided on Schedule C #64 filed 01/18/23.				
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 filed 09/13/22 at #39.				

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RAUB

22-20170

Confirmation

\$4,639.49 or

**Trustee does not
recommend
confirmation and
recommends
dismissal.**

JAMES F WALLACE

Dismissal

1.01 mth

07/26/22

MICHELLE GARZA

Obj Conf Santander Consumer

01/26/23

10/04/22

\$4,600.00

7/60

AMI-

Wage
Order

1. Plan #44 filed on 10/18/22 fails to fully provide for treatment of the secured claim #10 filed on 8/25/22 by Nueces County and the secured claim #6 filed on 8/11/22 by Santander.

2. Plan proposes to overprovide for treatment of Merick Bank claim #18 filed 9/20/22 in Paragraph 9 at the expense of general unsecured creditors.

3. Plan proposes to overprovide for treatment of Navy Army Community Credit Union claim #1 filed 8/8/22 in Paragraph 9 at the expense of general unsecured creditors.

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

5. Trustee alleges Schedule G and the Plan are inaccurate as they fail to provide for Debtors' executory contracts.

6. Debtor has failed to provide projected and actual revenue and expenses.

Plan payments:

1 (Aug 2022) - 3 (Oct 2022) \$4,500.00.

4 (Nov 2022) - 60 (Jul 2027) \$4,600.00.

Trustee's Motion to Dismiss filed 08/23/22 at #35.

Response filed 10/17/22 at #42.

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

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03/22/2023
04/12/2023
05/17/2023

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RAUB	22-20179	Confirmation	\$2,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	CARLOS SALDIVA	Dismissal	1.00 mth	
07/30/22 10/08/22 6/60	TERESA A SALDIVA	Obj Conf Navy Army Community CU	01/10/23 \$2,200.00	
	BMI-		ePay	
<p>1. Plan #55 filed 12/13/22 fails to fully provide for the claim of Navy Army Community Credit Union.</p> <p>2. Plan does not provide for the notice of post-petition fee claim of Navy Army Community Credit Union in the amount of \$376.75 for County taxes.</p> <p>3. Trustee alleges Schedule A is inaccurate as it fails to disclose the Menchaca Lot 511 property as reflected in the Live Oak CAD claim #8 filed 10/12/22.</p> <p>4. The Statement of Financial Affairs is incomplete as it does not disclose Debtors' income for the last 3 years.</p> <p>5. Debtors have failed to provide monthly operating reports and bank statements.</p> <p>6. Debtors have failed to file a wage deduction order with the Court.</p> <p>Plan payments: 1 (Aug 2022) - 5 (Dec 2022) \$2,000.00. 6 (Jan 2023) - 60 (Jul 2027) \$2,200.00</p> <p>Trustee's Amended Motion to Dismiss filed 01/26/23 at #68. Response not filed.</p> <p>Objection to Confirmation filed 09/01/22 by Navy Army Community Credit Union at #33.</p>				

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03/22/2023
04/12/2023
05/17/2023

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RAUB	22-20213	Confirmation	\$1,550.00 or	Trustee does not recommend confirmation and recommend dismissal.
	JERRY KNADEL	Dismissal	1.00 mth	
09/02/22	EVANGELINA KNADEL		01/24/23	
11/11/22			\$1,550.00	
5/60	BMI-		ePay	
<p>1. Plan #53 filed 02/02/23 changes treatment of the NewRez LLC mortgage claim. NewRez LLC has not received proper notice as the amendment was filed 13 days before the hearing.</p> <p>2. Plan fails to address the mortgage payments for months 1-5.</p> <p>3. Plan summary #53 fails to list the non-exempt property amount of \$660.00 per Schedule C.</p> <p>4. Plan does not comply with BLR 3015-1(a).</p> <p>5. Trustee alleges the schedules are inaccurate as they fail to address Debtors' tax refund.</p> <p>6. Schedule J does not reflect disposable income sufficient to fund the step-up in the plan payment.</p> <p>Plan payments: 1 (Oct 2022) - 5 (Feb 2023) \$1,550.00. 6 (Mar 2023) - 60 (Sep 2027) \$2,050.00.</p> <p>Trustee's Motion to Dismiss filed 10/19/22 at #32. Response filed 12/13/22 at #42.</p>				

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03/22/2023
04/12/2023
05/17/2023

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RAUB	22-20237	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MICHAEL A SALAZAR	Dismissal	02/01/23	
09/29/22 12/08/22 4/60	MELISSA A SALAZAR		\$4,700.00	
	AMI-BOTH		ePay	
<div>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.</div> <div>2. Plan fails to fully provide for the Carrington Mortgage claim #23 filed 12/02/22.</div> <div>3. Trustee alleges Schedule A/B is inaccurate as it discloses a tax lien as an asset.</div> <div>4. Debtor has failed to provide 6 months of bank statements.</div> <div>5. Plan summary is misleading as it reflects \$31,633.11 in unsecured claims when \$60,423.67 total unsecured claims have been filed.</div> <div>6. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</div> <div>7. Plan fails to provide the proper rate of interest of 7% on the IRS claim #13 per Section 511.</div> <div>8. Plan does not comply with BLR 3015-1(a).</div> <div>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.</div> <div>Trustee Motion to Dismiss filed 10/25/33 at #30. Response filed 12/13/22 at #41.</div>				

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05/17/2023

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RAUB	22-20238	Confirmation	\$2,053.88 or	Trustee does not recommend confirmation and recommend dismissal.
	JULIAN BARRERA	Dismissal	0.79 mth	
09/30/22		Obj Conf Ovation Services LLC	02/07/23	
12/09/22			\$2,600.00	
5/60	BMI-BOTH		Wage Order	
1. Plan #48 filed on 01/17/23 does not comply with BLR 3015-1(a).				
2. Plan fails to provide for the IRS claim #6 filed 11/02/22.				
3. Plan Summary #48 fails to list the non-exempt property amount of \$0.00 per Schedule C.				
4. Debtor has failed to provide Trustee with proof of spouse's income to substantiate the amounts listed on Schedule J.				
5. Debtor has failed to provide a copy of the contract for the 2017 Buick Enclave.				
6. Debtor has failed to file an amended wage deduction order with court.				
Payments:				
1 (Oct 2022) - 2 (Nov 2022) \$1,900.00.				
3 (Dec 2022) - 60 (Sep 2027) \$2,600.00.				
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 filed 12/13/22 at #42.				

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Next 3 Panels:
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05/17/2023

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RAUB	22-20255	Confirmation	\$459.38 or	Trustee does not recommend confirmation and recommends dismissal.
	GABRIEL SEGURA	Dismissal	0.54 mth	
10/24/22			02/07/23	
01/02/23			\$850.00	
4/60	BMI-		Wage Order	
<p>1. Plan #27 filed 01/17/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for Navy Army Community claim #5 filed 11/04/22.</p> <p>3. Based on NADA value (\$8,554.50), the Plan does not provide sufficient adequate protection to Titlemax of Texas Inc.</p> <p>4. Debtor has failed to provide recent pay advices.</p> <p>5. Debtor has failed to provide a copy of his October bank statement.</p> <p>6. Debtor has failed to provide copies of his spouse's tax returns.</p> <p>7. Debtor has failed to provide Trustee with proof of income to substantiate the income amount reflected on Debtor's Official Form 122C.</p> <p>8. Plan does not comply with BLR 3015-1(a).</p> <p>Plan payments: 1 (Nov 2022) - 3 (Jan 2023) \$1,600.00. 4 (Feb 2023) - 60 (Oct 2027) \$ 850.00.</p> <p>Trustee's Amended Motion to Dismiss filed 01/26/23 at #35. Response not filed.</p>				

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

#672

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03/22/2023
04/12/2023
05/17/2023

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RAUB	22-20296 MICHELLE AVILA	Confirmation	Current	Trustee does not recommend confirmation.
12/06/22 02/14/23 2/0	BMI-	<p>1. Debtor failed to appear at the 01/24/23 341 Meeting of Creditors.</p> <p>2. Debtor has failed to file schedules, a completed Official Form 122C, a statement of financial affairs, copies of tax returns, or pay advices.</p> <p>3. Debtor has failed to file a wage deduction order or EFT authorization with the Court.</p> <p>4. Debtor has failed to provide Trustee with an Affidavit of Identification and Social Security number and the supporting documents.</p> <p>Trustee's Motion to Dismiss filed 02/07/23 at #18. Hearing is scheduled for 03/22/23. Response not filed.</p>	01/10/23 \$0.00 ePay	

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Next 3 Panels:
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04/12/2023
05/17/2023

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) 01/20/17 05/29/17 73/80	17-20022 ROXANA R RUBIO AMI-	Dismissal Post Conf. Trustee's Motion to Dismiss filed 11/09/22 at #108 for non-payment. Response to Trustee's Motion to Dismiss filed 11/17/22 at #109. There are several months where no payment was made and several months where only a partial payment was made. Employer stopped payment 03/23/20. Debtor pays via TFS. Debtor makes sporadic payments causing delinquency.	\$7,800.00 or 3.00 mth 12/13/22 \$2,600.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 10/15/18 12/24/18 52/60	18-20461 GABRIEL SALINAS MELANIE G SALINAS BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #71 for non-payment. No response filed by Debtor. RESONSE FILED 01/16/23 AT #72. There are several months where only a partial payment was made and a few where no payment was made at all. Employer for D2 stopped payments 09/08/22 and resumed on 01/24/23.	\$675.00 or 1.04 mth 01/24/23 \$650.00 Wage Order	Trustee recommends dismissal.
GONZALEZ (JOEL) 01/30/19 04/10/19 48/60	19-20032 ALBERTO VASQUEZ JR VERONICA L VASQUEZ AMI-	Modification Modification #98 filed 01/18/23 to reduce the plan terms from 60 to 48 months, ending the plan in Jan 2023. 1. Mod beginning date is unclear.	\$1,243.00 or 1.04 mth 02/07/23 \$1,200.00 Wage Order	Trustee does not recommend approval.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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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2. Mod fails to provide for the correct nonexempt property amount pursuant to confirmed Plan #55 and Schedule C.

Mod forgives \$2,604.29.

Payments:

47 (Dec 2022) - 47 (Dec 2022) \$1,200.00.

48 (Jan 2023) - 48 (Jan 2023) \$2,400.00.

GONZALEZ (JOEL) 10/07/19 12/16/19 40/60	19-20495 VICTORIANO GARCIA JR TERESA T GARCIA <i>AMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #72 for non-payment. Response to Trustee's Motion to Dismiss filed 01/17/23 at #73. There are a few months where no payment was made at all. Debtor pays via TFS. Debtor makes sporadic payments.	\$10,100.00 or 3.14 mth 01/09/23 \$3,220.00 ePay	Trustee recommends dismissal.
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GONZALEZ (JOEL) 12/02/19 02/10/20 38/60	19-20595 JEFFREY HUNT RASCO TERESITA CUERDO RASCO <i>BMI-</i>	Dismissal Post Conf. Trustee's Motion to Dismiss filed 11/09/22 at #69 for non-payment. Response to Trustee's Motion to Dismiss filed 11/18/22 at #70. There are several months where only a partial payment was made and few months where no payment was made.	\$2,658.80 or 1.66 mth 01/13/23 \$1,601.81 Wage Order	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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) 05/22/20 07/31/20 33/84	20-20204 JUAN ZUNIGA SERENA R ANZALDUA BMI-	Dismissal Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #90. Response to Trustee's Motion to Dismiss filed 11/08/22 at #91. There are several months where only a partial payment was made. Employer was submitting the incorrect payment causing the Debtor's delinquency.	\$3,934.45 or 2.41 mth 01/30/23 \$1,633.25 Wage Order	Trustee recommends dismissal.
GONZALEZ (JOEL) 12/31/20 03/11/21 26/55	20-20414 KEVIN A BROWN AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #35 for non-payment. No response filed by Debtor. There are several months where no payment was made at all. No payment has been made since 10/31/22 in the amount of \$2,775.00.	\$8,325.00 or 3.00 mth 10/31/22 \$2,775.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 01/11/21 03/22/21 25/54	21-21011 JOSE GONZALES RODRIGUEZ ALBERTA SILVA RODRIGUEZ BMI-PPR	Modification Modification #62 filed 02/07/23 to shorten the plan duration and pay 100% to general unsecured creditors. Debtors sold property located at 14348 CR 754 Sinton.	Current 12/16/22 \$0.00 Check	Trustee recommends approval of Plan #62 filed 02/07/23. Requests M4

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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) 03/09/21 05/18/21 23/60	21-21063 FELICHA M PEREZ AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #35 for non-payment. Response to Trustee's Motion to Dismiss filed 01/17/23 at #36. There are several months where only a partial payment was made and one month where no payment was made at all.	\$3,236.43 or 2.75 mth 01/31/23 \$1,175.00 Wage Order	Trustee recommends dismissal.
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GONZALEZ (JOEL) 04/23/21 07/02/21 22/60	21-21106 JOSE RUIZ MARTHA M RUIZ AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #41 for non-payment. Response to Trustee's Motion to Dismiss filed 01/17/23 at #42. There are several months where only a partial payment was made. Employer stopped payment for D2 06/06/22.	\$3,700.25 or 2.65 mth 01/30/23 \$1,395.00 Wage Order	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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) 06/29/21 09/07/21 20/60	21-21167 RICARDO SALINAS JR CAITLIN SALINAS <i>AMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #52 for non-payment. Response to Trustee's Motion to Dismiss filed 01/17/23 at #53. There are several months where only a partial payment was made. Debtor pays via TFS. Debtor is not submitting payments as per the order of EFT.	\$3,671.55 or 0.99 mth 02/07/23 \$3,721.84 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 02/24/22 05/05/22 12/60	22-20033 ARTURO J GARCIA <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #60 for non-payment. Response to Trustee's Motion to Dismiss filed 01/16/23 at #62. There are several months where no payment was made at all. Employer stopped payment 10/25/22.	\$3,327.57 or 3.50 mth 10/25/22 \$950.00 <i>Wage Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 05/02/22 07/11/22 9/60	22-20111 LIZA M AVILA <i>BMI-PPR</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #55 for non-payment. Response to Trustee's Motion to Dismiss filed 01/17/23 at #56. There are some months where only a partial payment was made and some where no payment was made at all. Employer is not submitting payments per wage order filed. Debtor pays via EFT.	\$7,650.00 or 3.26 mth 12/08/22 \$2,350.00 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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) 07/19/22 09/27/22 7/60	22-20167 RENE O GONZALES <i>BMI-ESF</i>	Confirmation 	\$550.00 or 0.85 mth 01/13/23 \$650.00 ePay	Trustee recommends confirmation.
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Plan #58 filed 02/01/23 works, paying 44% to general unsecured creditors.

Plan payments:

1 (Aug 2022) - 6 (Jan 2023) \$600.00

7 (Feb 2023) - 60 (Feb 2027) \$650.00.

GONZALEZ (JOEL) 08/25/22 11/03/22 6/43	22-20201 ELIAN E AYALA MEDINA <i>BMI-</i>	Dismissal 	\$61.49 or 0.15 mth 01/30/23 \$400.00 Wage Order	Trustee recommends dismissal.
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Post.-Confirmation Trustee's Motion to Dismiss filed 01/12/23 at #28.

1. Debtors' confirmed Chapter 13 Plan no longer provides for payment of all secured and priority claims within the terms of the plan. Specifically, the confirmed Plan does not provide for Claim No. 13 filed July 6, 2022 of Western Funding, Inc. in the amount of \$12,291.80, which is secured by a 2016 Chevrolet Malibu Limited. The claim was filed timely, but after confirmation of the Plan on July 1, 2022. The bar date did not pass until July 7, 2022.

2. Debtors failed to disclose the 2016 Chevrolet Malibu Limited on Schedules A/B even though it was purchased just 47 days prior to filing the petition.

3. Debtors failed to disclose the vehicle payment of \$355.25 on Schedule J for Western Funding, Inc.

4. The Plan is no longer feasible as the monthly vehicle payment is \$355.25. Debtors' Schedule J only shows disposable income of \$340.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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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5. Debtors demonstrated a lack of good faith in failing to make these disclosures.

6. Trustee asserts, based on the foregoing, that the Chapter 13 Plan no longer meets the standards of confirmation described in 11 U.S.C. § 1325.

GONZALEZ (JOEL)	22-20223	Confirmation	\$500.00 or	Trustee does not
	LAZARO M FERNANDEZ	Dismissal	2.00 mth	recommend
09/16/22			11/23/22	confirmation and
11/25/22		Obj Conf Midfirst Bank	\$250.00	recommends
5/60	<i>BMI-</i>		<i>ePay</i>	dismissal.

1. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 10 of the Plan #39 filed 02/01/23.

2. Debtor is proposing to pay Erkan Ozbent directly for a claim with an excessive contractual interest rate of 10% at the expense of general unsecured creditors.

3. Debtor is delinquent 2 payments through January totaling \$500.00, with the next payment due on the 16th.

Plan payments:

1 (Oct 2022) - 60 (Sep 2027) \$250.00.

Trustee's Motion to Dismiss filed 10/25/22 at #21.

Response filed 11/17/22 at #28.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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)	22-20241 BENITO RIOS JR	Confirmation	\$430.72 or 0.31 mth	Trustee does not recommend confirmation and recommends dismissal.
10/03/22 12/12/22 4/58	EDELMIRA RIOS	Dismissal	02/02/23	
	BMI-	Obj POC US Bank Trust NA Clm 3	\$1,400.00	
			Wage Order	
		1. Plan #30 filed 11/17/22 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. Plan fails to fully provide for Selene Finance for US Bank Trust National Association claim #3 filed 12/12/22.		
		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.		
		4. Plan does not comply with BLR 3015-1(a).		
		Plan payments: 1 (Nov 2022) - 58 (Aug 2027) \$1,400.00.		
		Trustee's Motion to Dismiss filed 11/15/22 at #28. Response filed 11/17/22 at #31.		
		Objection to POC of US Bank Trust NA (POC #3) filed 01/13/23 at #37. Response to Objection to POC filed by US Bank Truste NA filed 01/27/23 at #43.		

GONZALEZ (JOEL)	22-20262 RITA C GOMEZ	Confirmation	\$700.00 or 0.74 mth 01/03/23	Trustee recommends confirmation of Plan #34 filed 01/31/23.
10/28/22 01/06/23 4/57	BMI-		\$950.00 Money Order	
Plan #34 filed 01/31/23 works, paying 26% to the general unsecured creditors. Plan payments: 1 (Nov 2022) - 57 (Jul 2027) \$950.00.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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GONZALEZ (JOEL) 11/16/22 01/25/23 3/60	22-20276 ARMINDA G GONZALEZ BMI-	Confirmation Dismissal	\$617.31 or 0.36 mth 02/01/23 \$1,725.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #27 filed 01/13/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
 2. Plan fails to fully provide for Newrez LLC claim #24 filed 01/25/23.
 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) \$1,476.92.
2 (Jan 2023) - 60 (Nov 2027) \$1,725.00.
- Trustee's Motion to Dismiss filed 12/20/22 at #22.
Response filed 12/21/22 at #23.

GONZALEZ (JOEL) 11/23/22 02/01/23 3/60	22-20280 JOGLIS M CASTILLO AMI-PPR	Confirmation Dismissal	\$2,000.00 or 1.00 mth 01/23/23 \$2,000.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Debtor appeared at the 01/10/23 341 Meeting of Creditors; however, the meeting was continued for the 2021 Tax Return. Debtor has since provided a copy of the return.
2. Plan #11 filed 12/08/22 fails to provide sufficient funds for payment in full of all secured and priority claims.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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3. Plan fails to fully provide for Nueces County claim #6 filed 12/21/22.

4. IRS claim #8 filed 01/11/23 reflects Debtor has not filed a tax return for the year 2021. Trustee has received a signed copy of this return on 01/31/23. Plan fails to fully provide for the IRS claim #8 filed 01/11/23.

5. Plan overprovides for Car Max Auto Finance claim #5 filed 12/20/22 and Charter Bank claim #2 filed 12/05/22.

Plan payments:

1 (Dec 2022)- 60 (Nov 2027) \$2,000.00.

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

Response filed 01/17/23 at #28.

GONZALEZ (JOEL)	22-20281	Confirmation	\$411.52 or 0.15 mth	Trustee does not
	ADAM C SOTO		01/24/23	recommend
11/29/22 02/07/23 3/54	JENNIFER M SOTO		\$2,675.00	confirmation.
	<i>AMI-PPR</i>		<i>Wage Order</i>	

Plan #26 filed 01/18/23 must remain 100% per Debtor's Official Form 122C requirement of \$1,187.29 * 60 months = \$71,237.40.

Plan improperly provides for RECFI LLC in Paragraph 8.

Plan payments:

1 (Dec 2022) - 54 (May 2027) \$2,675.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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) 11/30/22 02/08/23 3/60	22-20283 ALAN J TOVES SCOTT H GRAVES AMI-	Confirmation	\$66.32 or 0.06 mth 01/31/23 \$1,050.00 Wage Order	Trustee does not recommend confirmation.
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1. Plan #4 filed 11/30/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide for Texas Comptroller of Public Accounts #20 filed 01/20/23.
3. Paragraph 10 of the Plan is incomplete as the Monthly Payment and the Date Last Payment is Due have not been provided on the Nueces County claim.
4. Plan does not comply with BLR 3015-1(a).

Plan payments:
1 (Dec 2022) - 60 (Nov 2027) \$1,050.00

Trustee's Motion to Dismiss filed 01/26/23 at #39 is set for the 03/22/23 hearing.
Response not filed.

GONZALEZ (JOEL) 12/01/22 02/09/23 3/59	22-20286 CHRISTOPHER J PAYNE NORFILIA M AGUIRRE BMI-	Confirmation Dismissal	\$5,623.07 or 1.31 mth 01/30/23 \$4,300.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #2 filed 12/01/22 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to comply with BLR 3015-1(a).
3. Plan fails to fully provide for Rocket Mortgage LLC FKA Quicken Loans claim #2 filed 12/14/22.
4. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #29 filed 01/24/23.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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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5. Debtors have failed to amend for new employment pursuant to 341 testimony.
6. Debtors have failed to provide verification of income and file an amended wage order for the new employment.
7. Trustee alleges Schedule J is inaccurate as it fails to disclose the correct child support payment pursuant to debtors' 341 testimony.

Plan payments:
1 (Dec 2022) - 59 (Oct 2027) \$4,300.00.

Trustee's Motion to Dismiss filed 01/12/23 at #27.
Response not filed.

GONZALEZ (JOEL) <i>12/01/22</i> <i>02/09/23</i> <i>3/46</i>	22-20288 DIANNA L ARRIGOITIA <i>AMI-</i>	Confirmation Dismissal	\$984.62 or 0.62 mth 01/30/23 \$1,600.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #2 filed 12/01/22 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 #1 filed 12/01/22.
3. Debtor has failed to disclose all debt pursuant to 341 testimony.

Plan payments:
1 (Dec 2022) - 46 (Sep 2026) \$1,600.00

Trustee's Motion to Dismiss filed 01/12/23 at #19.
Response filed 01/17/23 at #21.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 12/02/22 02/10/23 2/60	22-20289 ANITA S AGUILAR BMI-	Confirmation Plan #29 filed 01/09/23 works, paying 25% to the general unsecured creditors. Plan payments: 1 (Jan 2023) - 60 (Dec 2027) \$2,290.00	\$1,761.54 or 0.77 mth 02/07/23 \$2,290.00 Wage Order	Trustee recommends confirmation of Plan #29 filed 01/09/23.
GONZALEZ (JOEL) 12/02/22 02/10/23 2/60	22-20290 SHARLA N ESQUIVEL BMI-ESF	Confirmation Dismissal 1. Plan #41 filed 12/27/22 fails to provide for all secured and priority creditors. 2. Debtor is proposing to pay Rudy Garza directly for a claim with an excessive contractual interest rate of 10% at the expense of general unsecured creditors. 3. Trustee alleges Schedule J is inaccurate as it fails to disclose direct payment to Jollytime Orthodontics. 4. Debtor has not provided documentation reflecting Rudy Garza as the mortgage lienholder. 5. Debtor has failed to provide the seller's listing agreement of the homestead. Plan payments: 1 (Jan 2023) - 60 (Dec 2027) \$500.00. Trustee's Motion to Dismiss filed 01/12/23 at #42. Response filed 01/17/23 at #44.	\$23.10 or 0.05 mth 02/06/23 \$500.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 12/02/22 02/10/23 2/60	22-20291 CASSANDRA L DERESE <i>BMI-BOTH</i>	Confirmation Plan #46 filed 01/30/23 works, paying 3% to the general unsecured creditors. Plan payments: 1 (Jan 2023) \$825.00 2 (Feb 2023) - 60 (Dec 2027) \$900.00	\$850.00 or 0.94 mth 01/18/23 \$900.00 ePay	Trustee recommends confirmation of Plan #46 filed 01/30/23.
GONZALEZ (JOEL) 12/05/22 02/13/23 2/60	22-20295 ANDRES ZEPEDA MARIA D ZEPEDA <i>AMI-ESF</i>	Confirmation Obj Conf Navy Army Community CU Plan #32 filed 01/19/23 fails to fully provide IRS claim #3 filed 12/19/22. Plan payments: 1 (Jan 2023) - 60 (Dec 2027) \$3,575.00. Objection to Confirmation filed 01/18/23 by Navy Army Community Credit Union at #31.	\$550.00 or 0.15 mth 02/06/23 \$3,575.00 Wage Order	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 12/07/22 02/15/23 2/57	22-20298 LISA A SMITH <i>BMI-</i>	Confirmation Plan #2 filed 12/07/22 works, paying 1% to the general unsecured creditors. Plan payments: 1 (Jan 2023) - 57 (Sep 2027) \$350.00.	Current 02/06/23 \$350.00 <i>Wage Order</i>	Trustee recommends confirmation of Plan #2 filed 12/07/22.
GONZALEZ (JOEL) 12/08/22 02/16/23 2/36	22-20299 WANDA F GONZALES <i>BMI-</i>	Confirmation Plan #2 filed 12/08/22 works, paying 2% to the general unsecured creditors. Plan payments: 1 (Jan 2023) - 36 (Dec 2025) \$150.00	Current 02/01/23 \$150.00 <i>ePay</i>	Trustee recommends confirmation of Plan #2 filed 12/08/22.
GONZALEZ (JOEL) 12/15/22 02/23/23 2/42	22-20303 MARSHALL OROZCO ELITA C OROZCO <i>BMI-</i>	Confirmation Plan #21 filed 01/18/23 works, paying 8% to the general unsecured creditors. Plan payments: 1 (Jan 2023) - 42 (Jun 2026) \$250.00	Current 01/10/23 \$250.00 <i>ePay</i>	Trustee recommends confirmation of Plan #21 filed 01/18/23.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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) 12/16/22 02/24/23 2/39	22-20304 ORALIA C WILLIS <i>BMI-</i>	Confirmation Plan #24 filed 01/30/23 works, paying 100% to the general unsecured creditors. Plan payments: 1 (Jan 2023) - 39 (Mar 2026) \$1,490.00.	Current 01/26/23 \$1,490.00 <i>ePay</i>	Trustee recommends confirmation of Plan #24 filed 01/30/23.
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GONZALEZ (JOEL) 12/19/22 02/27/23 2/60	22-20305 KERRY L CASWELL SHERRY L CASWELL <i>BMI-</i>	Confirmation Plan #27 filed 01/24/23 works, paying 2% to the general unsecured creditors. Plan payments: 1 (Jan 2023) - 60 (Dec 2027) \$540.00	Current 02/07/23 \$540.00 <i>ePay</i>	Trustee recommends confirmation of Plan #27 filed 01/24/23.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 10:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 12/20/22 02/28/23 2/36	22-20306 NICOLE OTERO <i>BMI-</i>	Confirmation Plan #27 filed 02/07/23 works, paying 12% to the general unsecured creditors. Plan payments: 1 (Jan 2023)- 36 (Dec 2025) \$225.00.	Current 01/30/23 \$225.00 <i>Wage Order</i>	Trustee recommends confirmation of Plan #27 filed 02/07/23.
GONZALEZ (JOEL) 12/21/22 03/01/23 2/60	22-20308 BENJAMIN SANTOS JR YVETTE A SANTOS <i>AMI-</i>	Confirmation Plan #26 filed 01/30/23 fails to provide a 100% dividend to the unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 12/23/2022. Plan payments: 1 (Jan 2023) - 60 (Dec 2027) \$1,255.00. Trustee's Motion to Dismissed filed 02/08/23 at #29. Hearing is scheduled for 03/22/23. Response not filed.	Current 02/06/23 \$1,255.00 <i>Wage Order</i>	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 11:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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
CAVADA A	19-20634	Dismissal	\$2,525.00 or 1.15 mth	Trustee recommends dismissal.
12/31/19 03/10/20 38/60	JUAN GONZALEZ JR MARIA J GONZALEZ BMI-BOTH		02/07/23 \$2,195.00 ePay	

Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #110 for non-payment.
Response to Trustee's Motion to Dismiss filed 01/21/23 at #111.
There are several months where only a partial payment was made and some where no payment was made at all.
Debtor pays via TFS. Debtor makes sporadic payments causing delinquency.

WERNER LAW GROUP	22-60056	Confirmation	\$1,714.56 or 1.25 mth	Trustee does not recommend confirmation and recommends dismissal.
09/21/22 11/30/22 5/58	CARLOS F CABRERA III	Dismissal	02/03/23	
		Obj POC Capital One Auto Finance	\$1,367.00	
	AMI-	Obj POC Westlake Services LLC	Wage Order	

1. Based on NADA value (\$21,791.50), the Plan #62 filed 01/17/23 does not provide sufficient adequate protection to Westlake Financial Services.

2. Debtor has failed to file a Notice of change of address.

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

4. Debtor has failed to provide proof to substantiate the amount paid to IRS through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

5. Debtor is delinquent.

Plan payments:

1 (Oct 2022) - 58 (Jul 2027) \$1,367.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 11:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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 11/15/22 at #37.
Response not 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.

Objection to Claim of Capital One Auto Finance, a Division of Capital One, NA. (Claim #1) filed 01/17/23 at #59.
Objection to Claim of Westlake Services LLC dba Westlake Financial Services. (Claim #2) filed 01/17/23 at #60.

WERNER LAW GROUP 10/31/22 01/09/23 4/60	22-60059	Confirmation	\$1,625.00 or	Trustee does not recommend confirmation and recommends dismissal.
	THOMAS H KASTEN	Dismissal	0.60 mth	
	ANNETTE M KASTEN	Obj POC Santander Consumer USA	02/03/23	
	BMI-	Obj POC IRS	\$2,725.00	
		Obj POC Santander Consumer USA	ePay	
		Obj Conf Santander Consumer USA		

1. Plan #33 filed on 01/17/23 unreasonably proposes a large number of unnecessary variable payments that is administratively burdensome on the Trustee and may violate 1325(a)(5)(B)(iii)(I).
2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.
3. Plan fails to fully provide for the claim of International Bank of Commerce.
4. Based on NADA value (\$26,419.00), the Plan does not provide sufficient adequate protection to Santander, the 2013 Dodge Ram 2500.
5. Based on NADA value (\$13,137.50), the Plan does not provide sufficient adequate protection to Santander, the 2013 Dodge Ram 1500.
6. Plan fails to provide for IRS claim #3 filed 12/08/22.
7. Plan fails to fully provide for Victoria County Tax Office claim #2 filed 12/05/22.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 15, 2023 11:00 am

Next 3 Panels:
03/22/2023
04/12/2023
05/17/2023

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
		<p>8. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's current employment and income pursuant to Debtor's 341 testimony.</p> <p>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.</p> <p>10. Debtors have failed to provide proof to substantiate the amounts paid to Golden Star Properties through the Plan. Creditor has not filed a claim and Trustee must disburse according to the plan.</p> <p>Plan payments: 1 (Nov 2022) - 60 (Oct 2027) \$2,725.00</p> <p>Trustee's Motion to Dismiss filed 12/20/22 at #22. Response not filed.</p> <p>Objection to Claim of Santander Consumer USA Inc., d/b/a Chrysler Capital (Claim #1) filed 01/17/23 at #30.</p> <p>Objection to Claim of Department of Treasury - Internal Revenue Service (Claim #3) filed 01/17/23 at #31.</p> <p>Objection to Claim of Santander Consumer USA Inc., d/b/a Chrysler Capital (Claim #4) filed 01/17/23 at #32.</p> <p>Objection to Confirmation filed 02/01/23 by Santander Consumer USA, Inc. at #44.</p>		