

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 Month/Term	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 02/07/23 \$2,195.00 ePay	Trustee recommends dismissal.
12/31/19 03/10/20 38/60	JUAN GONZALEZ JR MARIA J GONZALEZ BMI-BOTH			

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

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.

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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was withdrawn 11/16/22 at #39.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	22-60059 THOMAS H KASTEN	Confirmation	\$1,625.00 or 0.60 mth	Trustee does not recommend confirmation and recommends dismissal.
10/31/22 01/09/23 4/60	ANNETTE M KASTEN	Dismissal	02/03/23	
		Obj POC Santander Consumer USA	\$2,725.00	
		Obj POC IRS	ePay	
		Obj POC Santander Consumer USA		
		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.

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8. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's current employment and income pursuant to Debtor's 341 testimony.

9. Debtors have failed to file complete Schedules E and F, listing "unknown" amounts for 3 creditors. Trustee cannot determine the amount to be paid to unsecured creditors without at least estimated amounts owed.

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.

Plan payments:

1 (Nov 2022) - 60 (Oct 2027) \$2,725.00

Trustee's Motion to Dismiss filed 12/20/22 at #22.

Response not filed.

Objection to Claim of Santander Consumer USA Inc., d/b/a Chrysler Capital (Claim #1) filed 01/17/23 at #30.

Objection to Claim of Department of Treasury - Internal Revenue Service (Claim #3) filed 01/17/23 at #31.

Objection to Claim of Santander Consumer USA Inc., d/b/a Chrysler Capital (Claim #4) filed 01/17/23 at #32.

Objection to Confirmation filed 02/01/23 by Santander Consumer USA, Inc. at #44.