

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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 07/01/22 09/09/22 8/60 Jennifer	22-50041 YADIRA ROQUE <i>BMI-PPR</i>	Confirmation Obj Conf Ovation Services LLC	\$800.00 or 0.50 mth 03/17/23 \$1,600.00 <i>Money</i> <i>Order</i>	Recommend confirmation Plan#86 pending Objection resolution.
<p>Plan #80 filed 03/01/23 works, paying 100% to general unsecured creditors.</p> <p>Payments: 1 (Aug 2022)- 7 (Feb 2023) \$1,200.00. 8 (Mar 2023)- 60 (Jul 2027) \$1,600.00.</p> <p>Trustee's Amended Motion to Dismiss filed 01/11/23 at #67 was withdrawn 03/23/23 at #87. No response filed by Debtor.</p> <p>Objection to Confirmation filed 02/23/23 by Ovation Services, LLC at #78.</p>				
BARTO 07/27/22 10/05/22 8/60 Jennifer	22-50048 LUIS A MIRELES DANAE L DE MIRELES <i>BMI-ESF</i>	Dismissal	\$1,233.96 or 2.44 mth 03/21/23 \$506.21 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
<p>Post - Conf. Trustee's Motion to Dismiss filed 03/02/23 at #46 for non-payment. Response to Trustee's Motion to Dismiss filed 03/29/23 at #48. There are several months where only partial payments were made.</p>				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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 <i>08/18/22</i> <i>10/27/22</i> <i>7/60</i> Jennifer	22-50054 JOSE M FERDIN JR <i>AMI-</i>	Confirmation Dismissal Obj POC US Bank NA Court Clm 8	\$3,526.00 or 2.43 mth <i>03/08/23</i> \$1,450.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #53 filed 02/28/22 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for Select Portfolio Servicing, Inc. claim #8 filed 08/31/22.</p> <p>3. Debtor is delinquent 2.43 months through March totaling \$3,526.00.</p> <p>4. Trustee alleges that the plan is not feasible as Debtor has demonstrated an inability to fund the plan. Plan was amended to lower the Debtor's payments from \$2,200.00 to \$1,450.00 for months 1-7 to bring them current. The new payment increases to \$1,705.85 beginning April 2023.</p> <p>Payments: 1 (Sep 2022) - 7 (Mar 2023) \$1,450.00. 8 (Apr 2023) - 60 (Aug 2027) \$1,705.85.</p> <p>Trustee's Amended Motion to Dismiss filed 01/11/23 at #48. No response filed by Debtor.</p> <p>Objection to POC of US Bank NA Selecto Portfolio (Claim No. 8) filed 02/28/23 at #56. US Bank response to Debtor's Objection to claim filed 03/13/23 at #64.</p>				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
---	---	------------------	--	---------------------------

4. Plan fails to properly provide for Webb County Tax Assessor claim #12 filed 02/03/23. Plan provides for Webb County as secured; however, claim #12 was filed as priority.

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

Trustee's Motion to Dismiss filed 01/11/23 at #32.
No response filed by Debtor.

Objection to Confirmation filed 02/23/23 by Ovation Services, LLC at #43.

BARTO	22-50077 LUCIANO ESPINOZA	Confirmation Dismissal Obj Conf Resolution Finance LLC	\$1,057.98 or 0.75 mth 03/23/23 \$1,409.45 <i>Wage Order</i>	Trustee recommends dismissal.
--------------	--	---	--	--------------------------------------

10/31/22
01/09/23
5/60
Jennifer

BMI-PPR

1. Plan #30 filed 02/01/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for Webb County tax claim #12 filed 03/02/23. Plan fails to properly provide for Webb County Tax Assessor claim. Plan provides for Well County as secured; however, claim #12 was filed as priority.
3. Plan fails to fully provide for IRS claim #3 filed 11/29/22.
4. Plan provides interest on Resolution Finance claim #9 despite the interest being included in the monthly contractual payments. Plan fails to provide for Resolution Finance payments for months 1-4.
5. Debtor failed to provide proof to substantiate the amounts paid to City of Laredo through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
6. Debtor has failed to disclose his Cash App account pursuant to 341 testimony.

Payments:
1 (Nov 2022)-3 (Jan 2023) \$900.00.
4 (Feb 2023)- 60 (Oct 2027) \$1,409.45.

Trustee's Motion to Dismiss filed 01/11/23 at #25.
No response filed by debtor.

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
---	---	------------------	--	---------------------------

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

BARTO 10/31/22 01/09/23 5/60 Jennifer	22-50078 OMAR MEDINA JR BRENDA L GARZA <i>BMI-ESF</i>	Confirmation Dismissal	Current 03/27/23 \$4,800.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommend dismissal.
<ol style="list-style-type: none"> 1. Plan #30 filed 03/01/23 fails to provide for Notice of Post-Petition Fees, Expenses and Charges #36 filed 03/08/23 for \$600.00. 2. Plan fails to fully provide for PennyMac Loan Services, LLC claim #3 filed 11/17/22. 3. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Independent Savings Plan Company claim. 4. Plan provides for Hometowne Capital Management, LLC unsecured claim #12 under paragraph #7 that is specified for secured claims which collateral is surrendered. 5. Trustee alleges that the plan fails to provide for all of Debtors' disposable income into the plan. <p>Payments: 1 (Nov 2022)- 60 (Oct 2027) \$4,800.00.</p> <p>Trustee's Motion to Dismiss filed 01/11/23 at #27. No response filed by Debtors.</p>				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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 11/22/22 01/31/23 4/60 Jennifer	22-50084 MARTIN TORRES MARYANN TORRES BMI-	Confirmation Dismissal	\$4,500.00 or 1.76 mth 03/17/23 \$2,550.00 <i>Money</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #33 filed 2/27/23 works, paying 17% to general unsecured creditors.</p> <ol style="list-style-type: none"> 1. Trustee alleges the Official Form 122C is incomplete as it does not disclose all income. 2. Trustee alleges the Petition is inaccurate as it provides for an incomplete case number under paragraph #9. 3. Debtors failed to provide proof to substantiate the amounts paid to Quality Imports, Millennium Loan Funding, and Vin Title through the Plan. Creditors have not filed claims and Trustee must disburse according to plan. 4. Debtors failed to provide a copy of the property judgment as noted on Schedule A. 5. Debtors failed to file a certificate of service for the Amended Schedule F filed 02/28/23 at #34. Newly added creditors have not received notice of the bankruptcy. 6. Debtors failed to provide proof to substantiate family contribution. 7. Debtor is delinquent 1.76 payments through March totaling \$4,500.00. <p>Payments: 1 (Dec 2022) - 3 (Feb 2023) \$1,700.00. 4 (Mar 2023) - 60 (Nov 2027) \$2,550.00.</p> <p>Trustee's Motion to Dismiss filed 1/12/23 at #30. No response filed by Debtor.</p>				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
---	---	------------------	--	---------------------------

7. Debtors failed to file Notices of Change of Addresses pursuant to their 341 testimony.

8. Trustee alleges Official Form 122C is inaccurate as it does not provide for daughter's contribution.

9. Debtors failed to provide sufficient proof to substantiate daughter's income.

10. Plan proposes to overprovide for treatment of Crown Rental Services claim #11 filed 03/16/23 in Paragraph 11 at the expense of general unsecured creditors.

11. Plan paragraph #11 provides for Crown Rental Services; however, Crown Rental Service filed claim #11 filed 03/16/23 as general unsecured.

Payments: 1 (Feb 2023) - 60 (Jan 2028) \$1,800.00.

Trustee's Motion to Dismiss filed 03/17/23 at #29 for hearing scheduled 05/04/23.
No response filed by Debtor.

MEURER 08/19/22 10/28/22 7/36 Jennifer	22-50055 LETICIA FACUNDO <i>BMI-ESF</i>	Confirmation Plan #40 filed 12/23/22 works, paying 9.6% to the general unsecured creditors. Payments: 1 (Sep 2022)- 60 (Aug 2027) \$438.87. Trustee's Motion to Dismiss filed 10/25/22 at #29 was withdrawn 03/30/22 at #52. No response filed by Debtor.	\$326.81 or 0.74 mth 03/27/23 \$438.87 <i>Wage Order</i>	Trustee recommends confirmation of Plan #40 filed 12/23/22.
---	---	--	--	--

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
MEURER	22-50082	Confirmation	\$2,270.00 or	Trustee does not recommend confirmation and recommends dismissal.
11/15/22 01/24/23 4/60 Jennifer	MELISSA A FLORES BMI-ESF	Dismissal	1.00 mth 03/06/23 \$2,270.00 Wage Order	
<p>1. Plan #37 filed 03/01/23 fails to provide for treatment of the post-petition mortgage payments due to Lakeview Loan Services for December 2022 through February 2023.</p> <p>2. Debtor failed to file an amended wage deduction order with the Court.</p> <p>Payments: 1 (Dec 2022) - 3 (Feb 2023) \$675.00. 4 (Mar 2023) - 60 (Nov 2027) \$2,270.00.</p> <p>Trustee's Motion to Dismiss filed 01/11/23 at #28. No response filed by Debtor.</p> <p>Trustee's Objection to Debtor's Claim of Exemptions filed 01/12/23 at #29 was withdrawn 03/01/23 at #38. Objection to Confirmation filed 01/26/23 by Lakeview Loan Servicing, LLC at #34 was withdrawn 03/01/23 at #39.</p>				

OLIVA PC (L)	22-50072	Confirmation	\$2,900.00 or	Trustee does not recommend confirmation.
10/17/22 12/26/22 5/60 Jennifer	ARTURO V VAZQUEZ AMI-ESF	Dismissal	0.66 mth 03/17/23 \$4,400.00 ePay	
<p>Plan #60 filed 03/13/23 works, paying 37% to general unsecured creditors.</p> <p>Debtor has failed to file an EFT Order with the Court.</p> <p>Payments: 1 (Nov 2022)- 2 (Jan 2023) \$3,500.00. 3 (Feb 2023)- 60 (Oct 2027) \$4,400.00.</p>				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
---	---	------------------	--	---------------------------

Trustee's Motion to Dismiss filed 01/11/23 at #38.
No response filed by Debtor.

Objection to Confirmation filed 12/27/22 by Transport Funding LLC at #34 was withdrawn 02/24/23 at #53.

OLIVA PC (L) 10/03/22 12/12/22 5/60 Jennifer	22-50073 MIGUEL A HUERTA HILDA G GORDILLO <i>BMI-ESF</i>	Confirmation Dismissal	\$2,300.00 or 1.00 mth <i>03/23/23</i> \$2,300.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
---	--	---	---	--

1. Plan #60 filed 03/15/23 is not feasible as it provides only \$693.56 to general unsecured creditors. Debtor has a lender established escrow and Debtors' Plan does not provide for any future attorney fees.

2. Trustee alleges Schedule I is inaccurate as it fails to provide for the direct vehicle payment of \$275.00.

3. Trustee alleges Debtor is not contributing all disposable income in the Plan, as the car will be paid off in Sept 2024 and no step up in the Plan.

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

Trustee's Amended Motion to Dismiss filed 02/21/23 at #53.
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.

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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 PC (L)	23-50002	Confirmation	\$600.00 or 0.92 mth	Trustee does not recommend confirmation and dismissal.
<i>01/03/23</i> <i>03/14/23</i> <i>2/36</i> Jennifer	JESUS S VASQUEZ MARTHA M ECHEVERRIA <i>BMI-</i>	Dismissal	<i>03/03/23</i> \$650.00 <i>ePay</i>	
<p>1. Plan #33 filed 02/28/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Wage Order #14 was signed 01/04/23 for employer ISS Action; however, the Trustee has not received any wage deduction payments to date.</p> <p>Payments: 1 (Feb 2023) - 36 (Jan 2026) \$650.00.</p> <p>Trustee's Motion to Dismiss filed 02/22/23 at #30. No response by Debtor.</p>				
OLIVA PC (L)	23-50005	Confirmation	Current <i>03/17/23</i> \$375.00 <i>ePay</i>	Trustee recommends confirmation of Plan #28 filed 02/17/23.
<i>01/18/23</i> <i>03/29/23</i> <i>2/60</i> Jennifer	MARIA G COTTINGHAM <i>BMI-ESF</i>			
<p>Plan #28 filed 02/17/23 works, paying 9% to general unsecured creditors.</p> <p>Payments: 1 (Feb 2023) - 60 (Jan 2028) \$375.00.</p>				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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 PC (L) 01/23/23 04/03/23 2/60 Jennifer	23-50006 MIGUEL A VAZQUEZ ELVIRA C VAZQUEZ <i>BMI-ESF</i>	Confirmation	\$138.48 or 0.15 mth <i>03/20/23</i> \$900.00 <i>Wage Order</i>	Trustee does not recommend confirmation.
<p>1. Plan #2 filed 01/23/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. IRS claim #7 filed 02/24/23 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$3,046.40. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.</p> <p>3. Trustee alleges that the Business Budget is incorrect as it does not disclose all expenses pursuant to the 341 testimony.</p> <p>1 (Feb 2023) - 60 (Jan 2028) \$900.00.</p> <p>Trustee's Motion to Dismiss filed 03/17/23 at #31 for hearing set 05/04/23. No response filed by Debtor.</p>				

PAYNE & ASSOCIATES PLLC 10/11/22 12/20/22 5/60 Jennifer	22-50071 JUAN A GONZALEZ <i>BMI-</i>	Confirmation Dismissal	\$560.06 or 0.75 mth <i>02/02/23</i> \$750.00 <i>Wage Order</i>	Trustee does not recommend confirmation and dismissal.
<p>1. Plan #41 filed 03/01/23 overprovides for Rocket Mortgage LLC cure claim #13 filed 03/01/23. Plan fails to address mortgage payments for November 2022 to March 2023.</p> <p>2. IRS claim #2 filed 10/25/22 reflects Debtor has not filed a tax return for 2021. Trustee has received a copy of the 2021 return on 12/13/22, but it is not signed nor dated.</p> <p>3. Trustee alleges Schedule B is inaccurate as it does not provide for all bank accounts pursuant to Debtor's bank statements. Debtor failed to provide copies of bank statements for these additional accounts.</p>				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
---	---	------------------	--	---------------------------

4. Trustee alleges Official Form 122C is inaccurate as it does not address all income in the last six months pursuant to Debtor's Bank of America statement.

5. Debtor has failed to provide proof to substantiate the business income for Oct 2022 thru Jan 2023.

6. Plan proposes secured and priority claims as pro rata, but lists start and stop dates in varying months which is administratively burdensome.

Payments:

1 (Nov 2022) - 5 (Mar 2023) \$750.00.

6 (Apr 2023) - 60 (Oct 2027) \$2,100.00.

Trustee's Motion to Dismiss filed 11/28/22 at #27.

No response filed by Debtor.

Amended Objection to Confirmation filed 01/26/23 by Rocket Mortgage LLC at #39 was withdrawn 02/27/23 #40.

PAYNE & ASSOCIATES PLLC 12/22/22 03/02/23 3/60 Jennifer	22-50089 VICTOR M NAVARRO <i>AMI-PPR</i>	Confirmation Dismissal	Current 03/03/23 \$550.00 <i>ePay</i>	Trustee does not recommend confirmation and recommend dismissal.
--	--	---	--	---

1. Paragraph 10 of Plan #27 filed 03/01/23 is incomplete as the Date Last Payment is Due has not been provided on the Westlake Portfolio Management LLC claim.

2. Plan provides for Westlake Services LLC as direct pay; however, claim #11 filed 03/02/23 includes \$1,027.61 arrearage.

3. Plan provides for PNC Bank as direct pay; however, claim #10 filed 02/22/23 includes \$629.77 arrearage.

4. Plan provides for payment of Webb County Tax claim for mobile home located at 5011 Cerros Dr; however, this property is not in Debtor's name pursuant to the Webb County Appraisal statement.

5. Plan paragraph #18 appears to be incorrect as it is incomplete and lists the party as "Tenant, Current".

6. Debtor failed to provide proof to substantiate the amounts paid to Webb County, Laredo ISD and City of Laredo

JUDGE DAVID JONES
 Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
 05/04/2023
 06/01/2023
 07/13/2023

<i>Attorney Pet Filed Bar Date Month/Term</i>	<i>Case # Debtor(s) AMI/BMI- ESF/PPR</i>	Matters Notes	<i>Arrears Last Rcpt Plan Pmt Pmt Method</i>	Trustee Recommendation
---	--	-------------------------	--	-----------------------------------

through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.

7. Debtor failed to provide Trustee with 6 months of Monthly Operating Reports for the Scissors Palace and Vector Janitorial.

8. Debtor failed to provide copies of six months of bank statements for PNC and Chase accounts. Debtor failed to provide copies of his December 2022 bank statements.

9. Trustee alleges Schedule I is inaccurate as it notes rental income twice and does not provide employment details.

10. Trustee alleges Scheduled J is inaccurate as the business budget does not includes business expenses.

11. Trustee alleges the Statement of Financial Affairs is incorrect as it does not provide the correct business addresses pursuant to 341 testimony.

12. Trustee alleges that Plan fails provide all of Debtor's disposable income into the Plan.

13. Plan proposes secured and priority claims as pro rata, but lists start and stop dates in varying months which is administratively burdensome.

Payments:

1 (Jan 2023)- 3 (Mar 2023) \$550.00.

4 (Apr 2023) - 60 (Dec 2027) \$1,350.00.

Trustee's Motion to Dismiss filed 02/22/23 at #26.

No response by Debtor.

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
VASQUEZ LAW FIRM <i>04/05/22</i> <i>06/14/22</i> <i>11/60</i> Jennifer	22-50021 SENOBIO TORRES <i>BMI-ESF</i>	Dismissal Post-Conf. Motion to Dismiss filed 01/26/23 at #48 for non-payment. Response to Trustee Motion to Dismiss filed 02/16/23 at #49. There are several months where no payments were made.	\$5,100.00 or 1.00 mth <i>03/06/23</i> \$5,100.00 <i>Cashiers</i> <i>Check</i>	Trustee recommends dismissal.
VASQUEZ LAW FIRM <i>10/03/22</i> <i>12/12/22</i> <i>5/60</i> Jennifer	22-50067 ANGELICA C LOPEZ <i>BMI-ESF</i>	Confirmation Dismissal Obj Conf PNC Bank NA	\$170.00 or 0.07 mth <i>03/27/23</i> \$2,420.00 <i>Cashiers</i> <i>Check</i>	Trustee does not recommend confirmation.
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 11/28/22 at #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.				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
VASQUEZ LAW FIRM <i>10/03/22</i> <i>12/12/22</i> <i>5/60</i> Jennifer	22-50068 MIGUEL A IBARRA <i>BMI-BOTH</i>	Confirmation Dismissal Obj POC Avery Financial Land B	\$246.08 or 0.31 mth <i>03/28/23</i> \$800.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #38 filed 01/13/23 works, paying 59% to general unsecured creditors.</p> <p>The objection to claim #5 of Avery Financial Land B remains unresolved.</p> <p>Payments: 1 (Nov 2022)- 60 (Oct 2027) \$800.00.</p> <p>Trustee's Amended Motion to Dismiss filed 01/11/23 at #37. Response to Trustee's Amended Motion to Dismiss filed 1/19/23 #44.</p> <p>Objection to Proof of Claim of Avery Financial Land B, L.L.C. (Claim #5) on 01/19/23 at #41. Avery Financial Land B LLC response to Debtor's Objection to claim #5 filed 02/23/23 at #49.</p> <p>Objection to Proof of Claim of Avery Financial Land B, L.L.C. (Claim #6) on 01/19/23 at #42. Proof of Claim #6 was withdrawn on 01/19/23 at #43. Objection to Proof of Claim of Avery Financial Land B, L.L.C. (Claim #6) withdrawn 02/23/23 at #50.</p>				

VASQUEZ LAW FIRM <i>12/30/22</i> <i>03/10/23</i> <i>3/60</i> Jennifer	22-50095 ELISA L MONCIVAIS <i>BMI-BOTH</i>	Confirmation Dismissal	no pymts received <i>01/01/00</i> \$3,400.00	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Debtor did not appear at the 02/14/23 341 Meeting of Creditors. Debtor appeared at the 03/14/23 Meeting of Creditors; however, Trustee has not received SSN verification. Meeting is reset for 04/11/23. 2. Plan #10 filed 01/13/23 fails to provide statutory interest rate of 12% for Webb County claim. 3. Plan fails to fully provide for United ISD tax claim #2 filed 02/21/23. 				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
---	---	------------------	--	---------------------------

4. Trustee alleges the Attorney Disclosure Statement is inaccurate as it does not agree with the Fixed Fee Application.
 5. Trustee alleges Schedule J is inaccurate as it does not provide for savings fund or tax reserve expenses.
 6. Debtor failed to provide proof to substantiate the amounts paid to City of Laredo, Laredo College Taxes or Webb County taxes through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.
 7. Debtor has failed to make any Plan payments and is delinquent 3 months totaling \$10,200.00.
- Payments: 1 (Jan 2023) 60 (Dec 2027) \$3,400.00.

Trustee's Amended Motion to Dismiss filed 03/03/23 at #28.
No response by Debtor.

VASQUEZ LAW FIRM <i>01/16/23</i> <i>03/27/23</i> <i>2/60</i> Jennifer	23-50004 BALDEMAR MORENO LUCIA MENDEZ <i>BMI-ESF</i>	Confirmation Dismissal	\$47.30 or 0.08 mth <i>03/28/23</i> \$615.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
Plan #14 filed 01/27/23 works, paying 8% to general unsecured creditors. Trustee alleges Schedule B is inaccurate as it does not disclose all assets. Payment: 1 (Feb 2023) - 60 (Jan 2028) \$615.00. Trustee's Motion to Dismiss filed 02/22/23 at #25. No response by Debtor.				

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

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
---	---	------------------	--	---------------------------

VASQUEZ LAW FIRM <i>02/06/23</i> <i>04/17/23</i> <i>1/60</i> Jennifer	23-50009 AMADA ESTRADA <i>BMI-BOTH</i>	Confirmation	no pymts received <i>01/01/00</i> \$850.00	Trustee does not recommend confirmation.
--	--	---------------------	---	---

1. Debtor appeared at the 03/14/23 341 Meeting of Creditors; however, the meeting was continued for 2020-2021 Tax returns. Meeting is reset for 04/11/23.
2. Plan #12 filed on 02/21/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
3. Plan fails to provide for Conn's claim #3 filed 03/14/23.
4. Plan fails to provide for Kazen, Meuer & Perez claim #5 filed 03/15/23.
5. Plan fails to fully provide for Laredo College Tax claim #4 filed 03/15/23.
6. Plan fails to fully provide for City of Laredo Tax claim #6 filed 03/21/23.
7. Plan fails to provide for City of Laredo Tax claim #7 filed 03/21/23.
8. Plan provides for Castillo Reyes & De Rio Law Group; however, United ISD Tax claim #1 was filed 02/28/23 as secured.
9. Scheduled J does not provide for home insurance expense.
10. Debtor failed to provide February bank statements for PNC Bank.
11. Attorney failed to file a Fixed Fee Agreement or Fee Application.
12. Debtor failed to provide proof to substantiate the amounts paid to Carrington Mortgage Services. Creditor has not filed a claim and Trustee must disburse according to plan.
13. Plan fails to fully provide for Webb County taxes in paragraph #8 pursuant to the Webb County tax statement provided by the Debtor.
14. Debtor failed to provide copies of the 2020 and 2021 tax returns pursuant to 341 testimony.

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
April 6, 2023 2:30 pm

Next 3 Panels:
05/04/2023
06/01/2023
07/13/2023

<i>Attorney Pet Filed Bar Date Month/Term</i>	<i>Case # Debtor(s) AMI/BMI- ESF/PPR</i>	Matters Notes	<i>Arrears Last Rcpt Plan Pmt Pmt Method</i>	Trustee Recommendation
---	--	-------------------------	--	---------------------------

15. Debtor has failed to make a Plan payment and is delinquent 1 month totaling \$850.00.

Payments: 1 (Mar 2023) - 60 (Feb 2028) \$850.00.

Trustee's Motion to Dismiss filed 03/27/23 at #22 for hearing scheduled 05/04/23.
No response by Debtor.
