

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 23, 2023 9:30 am

Next 3 Panels:

04/20/2023

05/25/2023

06/22/2023

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  01/11/23 03/22/23 2/0 Tracey	23-70007 ALVARO FLORES JR  BMI-	Confirmation  1. Debtor failed to appear at the 02/07/23 Meeting of Creditors. Meeting has been reset to 03/21/23. 2. Debtor failed to file a Plan, Schedules, Statement of Financial Affairs or Official Form 122C. 3. Debtor failed to make a Plan payment. 4. Debtor failed to provide a copy of the 2021 tax returns, copies of ID/SSN or DSO affidavit.  Trustee's Motion to Dismiss filed 03/10/23 at #26 for hearing scheduled 04/20/23.	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
BAKER  12/04/17 02/12/18 63/60 Jennifer	17-70478 JAIME O LUERA CHRISTINA I PAZ BMI-	Dismissal Modification  Modification #172 filed 12/30/22 to increase the Plan base to provide for all secured and priority claims. 1. Mod filed after the Plan base was met in violation of 1329(a). 2. Mod Plan Summary fails to reflect the correct amount of post-modification distributions to priority creditors. 3. Mod fails to disclose the source of the lump sum payment on the 60th month. 4. Mod provides for 61 months of On-going payments for Midfirst Bank. 5. Mod Plan Summary fails to reflect the correct amount of pre-modification disbursement for Trustee's fees. 6. Mod does not comply with BLR 3015-1(a).	\$12,122.24 or 0.00 mth 03/02/23 \$0.00 ePay	Trustee does not recommend approval and recommends dismissal.

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 04/20/2023  
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Trustee's Post-Petition Motion to Dismiss for non-workable plan filed 11/21/22 at #158.  
 No Response filed by Debtors.

Objection to Amended POC of Midfirst Bank filed 08/16/22 at #142 was resolved.

Payment: \$14,500.00 (Dec 2022).

<b>BAKER</b>	<b>18-70276</b>	<b>Modification</b>	\$86.62 or 0.08 mth	<b>Trustee requests approval of Order at #86-2.</b>
<i>07/26/18</i> <i>10/04/18</i> <i>56/60</i>	<b>JOSHUA H CASTILLO</b>		<i>03/14/23</i> \$1,125.00	
Jennifer	<i>BMI-ESF</i>		<i>Wage Order</i>	
Trustee's Motion to Modify and Waive Requirement to file Uniform Plan#86 filed 01/26/23. Trustee would show that Court claim #3 has been satisfied and requests that the remaining funds allocated for Toyota Motor Credit be allocated to other creditors pursuant to the confirmed Plan, and after payment of all secured and priority creditors, then to general unsecured creditors.				

<b>BAKER</b>	<b>18-70426</b>	<b>Dismissal</b>	\$2,483.96 or 0.75 mth	<b>Trustee does not recommend approval and recommends dismissal.</b>
<i>12/03/18</i> <i>02/11/19</i> <i>51/60</i>	<b>JAVIER H MACIAS</b>	<b>Modification</b>	<i>03/10/23</i> \$3,299.00	
Jennifer	<b>NORMA H HERNANDEZ</b>	<b>Obj Mod 21st Mortgage Corp.</b>	<i>Wage Order</i>	
Amended Modification #115 filed 2/22/23 to cure delinquency and decrease the plan term from 60 month to 51 months, ending the plan in April 2023.				
1. In month 49 of the Plan, this Amended Mod added a non-standard provision changing the structure of the 21st Mortgage Corp. claim, proposing to change the treatment of this creditor from cure and maintain to total debt as a cramdown to a value of \$20,000.00, requiring creditor to refund to Debtor \$19,014.78 and release its lien upon discharge.				
2. Modified Plan fails to provide all of Debtors' disposable income or 100% return to general unsecured creditors.				

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 05/25/2023  
 06/22/2023

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Mod forgives \$3,675.49.

Payments:48 (Dec 2022) - 51 (Mar 2023) \$3,299.00.

Post-Conf. Trustee's Motion to Dismiss filed 09/15/22 at #83 for non-payment.  
 Response to Trustee's Motion to Dismiss filed 10/04/22 at #84.

Objection to Modified Plan filed 02/22/23 by 21st Mortgage Corporation at #114.

<b>BAKER</b>	<b>18-70428</b>	<b>Dismissal</b>	\$2,992.31 or 1.78 mth 03/13/23	<b>Trustee recommends dismissal.</b>
<i>12/03/18</i> <i>02/11/19</i> <i>51/60</i> Jennifer	<b>CARLOS G CARDENAS</b>  <b>MARIA L CARDENAS</b>  <i>BMI-</i>		\$1,683.20 <i>Wage Order</i>	
	Post Conf. Trustee's Motion to Dismiss filed 02/16/23 at #68. No response filed by Debtor. There are several months where only a partial payment was made.			

<b>BAKER</b>	<b>19-70004</b>	<b>Dismissal</b>	\$10,854.05 or 3.90 mth 03/01/23	<b>Trustee recommends dismissal.</b>
<i>01/02/19</i> <i>03/13/19</i> <i>50/84</i> Jennifer	<b>JULIO C TRUJILLO</b>  <i>BMI-PPR</i>		\$2,780.20 <i>ePay</i>	
	Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #160 for non-payment. Response to Trustee's Motion to Dismiss filed 02/09/23 at #162. Debtor pays via EFT. There have been several months where only a partial payment was made and some where no payment was made at all. An amended Wage Order was signed on 02/10/23 for new employer Fearnley Procter Inc. No payments from this employer have been received to date.			

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 05/25/2023  
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BAKER  02/01/19 04/12/19 49/60 Jennifer	19-70035  GABRIEL G SERNA  YOLANDA G SERNA  BMI-PPR	Modification	\$780.92 or 0.57 mth 03/10/23 \$1,360.00 Wage Order	Trustee requests approval of Order at #105-2.
Trustee's Motion to Modify and Waive Requirement to file Uniform Plan#105 filed 01/26/23. Trustee would show that Court claim #1 has been satisfied and requests that the remaining funds allocated for Hidalgo County be allocated to other creditors pursuant to the confirmed Plan, and after payment of all secured and priority creditors, then to general unsecured creditors.				
BAKER  07/02/19 09/10/19 44/60 Jennifer	19-70269  PATRICIA RODRIGUEZ  BMI-PPR	Dismissal	\$3,374.70 or 2.65 mth 02/28/23 \$1,275.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #77 for non-payment. Response to Trustee's Motion to Dismiss filed 01/31/23 at #78. Debtor pays via EFT. There are several months where no payment was made at all.				
BAKER  10/04/19 12/13/19 41/60 Jennifer	19-70385  JUAN MANUEL SALAZAR JR  BMI-	Dismissal  Modification	\$2,450.00 or 1.00 mth 02/21/23 \$2,450.00 ePay	Trustee does not recommend approval and recommends dismissal.
Modification #78 filed 02/22/23 to propose a 100% Plan.  Debtor failed to provide copies of the 2020 & 2021 tax returns.				

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 04/20/2023  
 05/25/2023  
 06/22/2023

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Payment: 40 (Feb 2023) - 60(Oct 2024) \$2,450.00.

Post-Conf. Motion to Dismiss filed 12/16/22 at #67. Plan #25 no longer provides 100% to all allowed claims as required by Confirmation Order at #31.

Response to Trustee Motion to Dismiss filed 01/20/23 at #68.

<b>BAKER</b>	<b>20-70021</b>	<b>Dismissal</b>	\$7,791.42 or 2.00 mth 03/10/23 \$3,898.47 ePay	<b>Trustee recommends dismissal.</b>
01/06/20 03/16/20 38/60  Jennifer	<b>SERGIO ZARAGOZA</b>    <i>BMI-</i>			
		Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #105 for non-payment. Response to Trustee's Motion to Dismiss filed 02/08/23 at #106. Debtor is on a partial wage order. Debtor pays remaining plan payment via EFT. Employer stopped making payments 10/16/21 and no amended order or Schedule I has been filed. Debtor to appear at 03/23/23 hearing if not current by such time.		

<b>CIMENT LAW FIRM PLLC</b>	<b>22-70210</b>	<b>Confirmation</b>	no pymts received 01/01/00 \$4,925.00	<b>Trustee does not recommend confirmation.</b>
12/16/22 02/24/23 3/60  Bridget	<b>OSCAR R GUZMAN</b>    <i>BMI-</i>	<b>Obj Conf Texas National Bank</b>		
		1. Plan #30 filed 02/27/23 fails to provide sufficient funds for payment in full of all secured and priority claims.  2. Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage.  3. Plan proposes to pay Debtor's attorney fees ahead of the adequate protection due to Texas National Bank and Capital One Auto Finance.  4. Based on the JD Power value (\$77,806.00) as required by Order #10, the Plan does not provide sufficient adequate protection to Capital One Auto Finance.		

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 04/20/2023  
 05/25/2023  
 06/22/2023

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5. Plan changed treatment for Wells Fargo Auto claim #1 and Capital One Auto Finance claim #3 from paragraph #10 to paragraph #9. Creditor has not received proper notice of this change.

6. Trustee alleges Schedule I is inaccurate as it does not provide for all Debtor's income.

7. The Statement of Financial Affairs is incomplete as it does not disclose Debtor's previous business ownership pursuant to 341 testimony.

8. The debtor failed to provide a complete Official Form 122C, including CMI monthly break down. Debtor failed to provide 6 months of paystubs to support the CMI breakdown.

9. Debtor failed to provide a copy of the county appraisal district valuation of the homestead.

10. Debtor failed to provide a copy of the Affidavit of ID and SSN or DSO Affidavit.

11. Debtor failed to provide a complete copy of the 2020 tax return.

12. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

13. Debtor has failed to make a Plan payment.

Payments:

1(Jan 2023)- 2 (Feb 2023) \$800.00.

3(Mar 2023) - 60 (Dec 2027) \$4,925.00.

Objection to Confirmation filed 03/08/23 by Texas National Bank at #35.

Trustee's Motion to Dismiss filed 03/16/23 at #36 scheduled for hearing 04/20/23.

No response by Debtor.

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 05/25/2023  
 06/22/2023

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CIMENT LAW FIRM PLLC  12/16/22 02/24/23 3/60 Bridget	22-70212  ORLANDO GUZMAN  BMI-	Confirmation	\$400.00 or 0.50 mth 03/15/23 \$800.00 ePay	<b>Trustee does not recommend confirmaiton.</b>
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1. Plan #28 filed 02/20/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide for Norlene McBride and Tommy Ervin claim #4 filed 01/24/23.
3. Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage.
4. Debtor is proposing to pay Santander Consumer USA, Inc. directly for a claim with an excessive contractual interest rate of 12.92% at the expense of general unsecured creditors.
5. Trustee alleges Schedule I is inaccurate as it provides for business income and expense for a business that is no longer operating pursuant to the 341 testimony.
6. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due and Contract Rate have not been provided on the Conns claim.
7. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph #10.
8. The Statement of Financial Affairs is inaccurate as it notes the Debtor's business is currently active contrary to 341 testimony.
9. The debtor failed to provide a complete Official Form 122C, including CMI monthly break down. Trustee alleges the Means Test is inaccurate as it provides for business income that is closed pursuant to 341 testimony.
10. Debtor failed to provide a copy of the county appraisal district valuation of the homestead.
11. Debtor failed to provide a copy of the Affidavit of ID and SSN.
12. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

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 05/25/2023  
 06/22/2023

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13. Debtor failed to provide 60 days of bank statements.

14. 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.

Payments: 1 (Jan 2023)- 60 (Dec 2027) \$800.00.

Trustee's Motion to Dismiss filed 03/16/23 at #29 scheduled for hearing 04/20/23.  
 No response by Debtor.

<b>GUERRERO</b>	<b>18-70002</b>	<b>Dismissal</b>	\$1,597.31 or 1.79 mth 03/13/23 \$890.49 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
<i>01/01/18</i> <i>03/12/18</i> <i>62/84</i> Jennifer	<b>RAQUEL MARTINEZ</b>  <i>BMI-</i>			
		Post-Conf. Trustee's Motion to Dismiss filed 06/16/22 at #103 for non-payment. Response to Trustee's Motion to Dismiss filed 07/07/22 at #104. There are several months where no payment was made at all and some where only a partial payment was made. Debtor pays via Wage Order.		

<b>GUERRERO</b>	<b>18-70243</b>	<b>Modification</b>	Current 03/10/23 \$1,208.84 <i>Wage Order</i>	<b>Trustee recommends approval of Mod#143 filed 03/14/23.</b>
<i>07/02/18</i> <i>09/10/18</i> <i>56/60</i> Jennifer	<b>FRANCISCA E SAUCEDA</b>  <i>BMI-ESF</i>			
		Amended Modification #143 filed 03/14/23 to cure delinquency, shorten the duration of the Plan from 60 to 56 months, and cure post-petition mortgage arrearages.  Mod forgives \$8,791.60.  Payments:50 (Sep 2022) - 56 (Sep 2022) \$1,208.94.		



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 06/22/2023

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

Post-Conf. Trustee's Motion to Dismiss Case filed 05/19/22 at #78 for non-payment was withdrawn 03/15/23 at #145.  
 Response to Trustee's Motion to Dismiss filed 06/09/22 at #79.

Objection to POC of M & T Bank, Court Claim 14 filed 02/21/23 at #132 was withdrawn 03/02/23 at #136.

<b>GUERRERO</b>	<b>18-70328</b>	<b>Dismissal</b>	\$3,870.27 or 2.00 mth <i>02/23/23</i>	<b>Trustee recommends dismissal.</b>
	<b>FELIX CANTU</b>		\$1,935.00 <i>ePay</i>	
<i>09/03/18</i> <i>11/12/18</i> <i>54/60</i>	<i>BMI-BOTH</i>			
Jennifer				

Post Conf. Trustee's Motion to Dismiss filed 02/16/23 at #105.  
 Response to Trustee's Motion to Dismiss filed 03/09/23 at #106.  
 There are some months where no payment was made at all.

<b>GUERRERO</b>	<b>19-70418</b>	<b>Dismissal</b>	\$2,200.31 or 2.93 mth <i>02/28/23</i>	<b>Trustee recommends dismissal.</b>
	<b>ERIKA PALACIOS MARQUEZ</b>		\$750.11 <i>ePay</i>	
<i>10/31/19</i> <i>01/09/20</i> <i>41/60</i>	<i>BMI-ESF</i>			
Jennifer				

Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #83 for non-payment.  
 Response to Trustee's Motion to Dismiss filed 02/04/23 at #84.  
 Debtor pays via EFT. There are some months where only a partial payment was made and some where no payment was made at all.

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04/20/2023

05/25/2023

06/22/2023

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GUERRERO	20-70048  SERGIO LOZANO	Dismissal	\$3,205.41 or 2.10 mth <i>03/10/23</i> \$1,525.02 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
<i>01/31/20</i> <i>04/10/20</i> <i>37/60</i> Jennifer	<i>BMI-</i>	Post Conf. Trustee's Motion to Dismiss filed 02/16/23 at #88. Response to Trustee's Motion to Dismiss filed 03/09/23 at #89. There are some months where only a partial payment was made.		
GUERRERO	20-70155  IRMA QUINTERO DE GONZALEZ	Dismissal	\$1,701.31 or 1.07 mth <i>03/10/23</i> \$1,587.00 <i>ePay</i>	Trustee recommends dismissal.
<i>05/04/20</i> <i>07/13/20</i> <i>34/60</i> Jennifer	<i>BMI-BOTH</i>	Post-Conf. Trustee's Motion to Dismiss filed 02/16/23 at #107. Response to Trustee's Motion to Dismiss filed 03/08/23 at #109. There are several months where only a partial payment was made.		
GUERRERO	22-70175  ANA L CONTRERAS	Confirmation  Obj Conf Ovation Services LLC	\$467.00 or 0.30 mth <i>02/22/23</i> \$1,567.00 <i>Wage</i> <i>Order</i>	Trustee recommends confirmation if Objection is resolved.
<i>10/31/22</i> <i>01/09/23</i> <i>5/60</i> Tracey	<i>BMI-BOTH</i>	Plan #65 filed 02/06/23 works, paying 16% to the unsecured creditors.  Plan payments: 1 (Nov 2022) \$917.33		

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 04/20/2023  
 05/25/2023  
 06/22/2023

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

2 (Dec 2022) - 3 (Jan 2023) \$917.33  
 4 (Feb 2023) - 6 (Apr 2023) \$1,567.00  
 7 (May 2023) \$4,567.00  
 8 (Jun 2023) - 18 (Apr 2024) \$1,567.00  
 19 (May 2024) \$4,567.00  
 20 (Jun 2024) - 60 (Oct 2027) \$1,567.00

Trustee's Motion to Dismiss filed 12/08/22 at #45. Withdrawn 03/16/23 at #77.  
 Response to Trustee's Motion to Dismiss filed 12/23/22 at #57.

Objection to Confirmation filed 12/08/22 by Ovation Services LLC at #44 was amended 12/14/22 at #52.  
 Objection to Confirmation filed by Ovation Services, LLC on 02/16/23 at #73. The Debtor has failed to maintain insurance.

LEE	<b>22-70188</b>	<b>Confirmation</b>	\$5,329.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>CONNIE H RUIZ</b>	<b>Dismissal</b>	1.63 mth	
11/14/22 01/23/23 4/60 Bridget	<b>BMI-BOTH</b>	<b>Obj Conf BoRain Capital Fund III</b>	03/03/23 \$3,275.00 ePay	
		1. Plan #64 filed 02/10/23 fails to comply with BLR 3015-1(a).		
		2. Plan proposes to pay BoRain Capital Fund mortgage as a total debt claim with set payments but does not begin payments until month 4.		
		3. Plan fails to disclose the tax years to be paid direct for Hidalgo County in paragraph 10.		
		4. Debtor failed to file the corresponding Schedule C-1 Summary for the amended Schedule C at #63.		
		5. Debtor failed to disclose the 2021 income on the Statement of Financial Affairs pursuant to 341 testimony.		
		6. Debtor has failed to amend Schedule I to disclose the correct number of dependents pursuant to 341 testimony.		
		7. Plan proposes treatment of the Saving Fund as a reserve in paragraph 23 instead of the allocated paragraph 22.		
		8. Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation.		

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 04/20/2023  
 05/25/2023  
 06/22/2023

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9. Schedule E/F fails to disclose a scheduled amount for Aargon Collection Agency, Action Revenue Recover, Aldridge Pite, LLP, Convergent Outsourcing and Military Star.

10. Debtor is delinquent almost 2 payments through March 2023 totaling \$5,329.00.

11. Proposed tax reserve table does not appear to be sufficient to cover the annual ad valorem taxes.

Payments:

- 1 (Dec/2022)- 3 (Feb/2023) \$2,118.00.
- 4 (Mar/2023)- 60 (Nov/2027) \$3,275.00.

Trustee's Amended Motion to Dismiss filed 03/15/23 at #72.  
 Debtor's Response to Trustee's Motion to Dismiss filed 01/23/23 at #55.

Objection to Confirmation filed 02/06/23 by BoRain Capital Fund-III LLC at #60.

PAYNE & ASSOCIATES PLLC <i>12/06/22</i> <i>02/14/23</i> <i>3/60</i> Bridget	22-70202 DOUGLAS P CARRIER     <i>AMI-ESF</i>	Confirmation  Dismissal	\$4,061.55 or 1.07 mth <i>03/14/23</i> \$3,800.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #40 filed 02/22/23 fails to provide for all secured and priority claims.</p> <p>2. Plan fails to provide the correct posted Trustee's fee.</p> <p>3. Trustee alleges that the plan fails to provide all of Debtor's disposable income into the plan.</p> <p>4. Debtor has failed to provide six months of pay stubs for the non-filing spouse.</p> <p>5. 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>6. Schedule E #27 filed 01/22/23 reflects a claim for Iris Lucero at \$0, but not treated in the plan. Debtor has failed to provide documentation to substantiate this debt. Trustee is requesting clarification of the debt.</p> <p>7. Plan proposes to pay attorney fees pro rata at set months but set monthly payments have not been provided. This is</p>				

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Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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

administratively cumbersome for the Trustee.

8. Plan proposes different treatment of creditors in same class in paragraph 11.

Payments:

1 (Jan/2023) 3 (Mar/2023) \$3,800.00.

4 (Apr/2023) 60 (Dec/2027) \$5,300.00.

Trustee's Amended Motion to Dismiss filed 02/16/23 at #37.

No response filed by Debtor.

Objection to Confirmation filed 02/06/23 by NewRez LLC at #35 was withdrawn 02/22/23 at #41.

<b>SALINAS</b>	<b>19-70448</b>	<b>Dismissal</b>	\$5,803.49 or 1.87 mth 03/15/23 \$3,106.71 ePay	<b>Trustee recommends dismissal.</b>
11/25/19 02/03/20 40/60 Jennifer	<b>JUAN F MATA</b>   <i>BMI-ESF</i>			
		Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #80 for non-payment. No response filed by Debtor. There are several months where only partial payments were made.		

<b>SALINAS</b>	<b>20-70067</b>	<b>Dismissal</b>	\$3,835.00 or 1.79 mth 03/02/23 \$2,140.00 ePay	<b>Trustee recommends dismissal.</b>
02/12/20 04/22/20 37/60 Jennifer	<b>TEODORO G RAMIREZ</b>  <b>YVETTE G RAMIREZ</b>  <i>BMI-BOTH</i>			
		Post Conf. Trustee's Amended Motion to Dismiss filed 01/19/23 at #96 for non-payment, and failure to pay all disposable income into their Plan. Debtors' Amended Schedules IJ filed 12/28/22 at #95 show disposable income of \$2,792.99 yet their most recent plan filed 2/23/21 at #68 only proposes a payment of \$2,140.00. This payment is reduced by a Savings Fund contribution of \$50.00 and a Post-Petition Reserve for Ad Valorem Taxes of \$274.55, leaving \$1,815.45 for the		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 9:30 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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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creditors. This issue has been resolved with amended Schedule J filed 01/23/23 at #97 and amended Schedule I filed 01/31/23 at #100.

No response filed by Debtor.  
 There are several months where only a partial payment was made.  
 Debtor is paying via EFT.

<b>SALINAS</b>	<b>20-70219</b>	<b>Dismissal</b>	\$37,400.00 or 3.98 mth 02/24/23	<b>Trustee recommends dismissal.</b>
	<b>CESAR H GARCIA</b>			
07/06/20 09/14/20 32/60	<b>ANGELICA M GARCIA</b>		\$9,400.00 ePay	
	<i>AMI-BOTH</i>			

Post Conf. Trustee's Motion to Dismiss filed 08/18/22 #90 for non-payment.  
 No response filed by Debtor.  
 Debtor pays via EFT. There are several months where only a partial payment was made.

Debtors' Amended Schedules IJ #105 filed 1/31/23 and #102 filed 1/20/23 decrease Debtors' business income without providing records to support the decrease. Trustee requests the Debtors to provide proof of current income. Debtors fail to provide all of their disposable income into the Plan.

<b>SALINAS</b>	<b>21-70030</b>	<b>Dismissal</b>	\$4,657.60 or 2.33 mth 02/24/23	<b>Trustee recommends dismissal.</b>
	<b>AMANDA BARBOSA</b>			
03/11/21 05/20/21 24/60	<b>AARON L BARBOSA</b>		\$1,999.18 ePay	
	<i>BMI-ESF</i>			

Post Conf. Trustee's Motion to Dismiss filed 08/18/22 #60 for non-payment.  
 No response filed by Debtor.  
 There are several months where no payment was made and several when only a partial payment was made.  
 The last wage order payment from Corpus Christi ISD was 05/10/22. Since this date, Debtor has been paying via EFT.

Debtors' Amended Schedules IJ #76 filed 2/9/23 show an increase in net income of \$1,140.59 as well as an increase in expenses of \$1,140.59. Debtors have provided proof of the income, but have not provided proof of the corresponding

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 9:30 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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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increase in expenses. Trustee requests this documentation. The amended Schedule J does not show disposable income sufficient to fund the Plan payment.

<b>SALINAS</b>	<b>21-70082</b>	<b>Modification</b>	\$596.92 or 0.84 mth 03/13/23 \$710.00 ePay	<b>Trustee recommends approval of Mod #101 filed 03/16/23.</b>
07/02/21 09/10/21 20/60 Jennifer	<b>ELIZABETH ALANIZ</b>  <i>BMI-BOTH</i>	Modification #101 filed 03/16/23 to provide for Orders granting attorney fees for Caz Creek Tx LLC Loan and Propel Financial Services.  Payments: 19 (Feb 2023) - 60 (Jun 2026) \$710.00.  Trustee's Post-Conf. Amended Motion to Dismiss filed 01/24/23 at #85. Plan #66 no longer provides for all secured and priority claims in full due to the Order granting Caz Creek TX LLC's Application for Reimbursement of Fees and Expenses #80 signed 11/16/22 for \$1,354.88 and the Order granting Propel Financial Services, as Agent for FNA VI, LLC's Application for Reimbursement of Fees and Expenses #81 signed 11/16/22 for \$908.63. Motion was withdrawn 03/15/23 at #100. No response filed by Debtor.		

<b>VELASCO BONILLA II</b>	<b>20-70328</b>	<b>Dismissal</b>	\$2,596.28 or 1.36 mth 03/06/23 \$1,903.65 ePay	<b>Trustee recommends dismissal.</b>
12/10/20 02/18/21 27/60 Jennifer	<b>BALDOMERO J GONZALEZ</b>  <i>BMI-ESF</i>	Post Conf. Trustee's Motion to Dismiss filed 08/18/22 #63 for non-payment. Response to Trustee's Motion to Dismiss filed 09/02/22 #64. There are several months where only a partial payment was made.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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  12/26/17 03/06/18 63/60 Jennifer	17-70491  <b>PASTORA H DE NAVARRO</b>  <i>BMI-</i>	<b>Modification</b>  Trustee's Motion to Modify and Waive Requirement to file Uniform Plan#97 filed 02/03/23. Trustee would show that Court claim #5 has been satisfied and requests that the remaining funds allocated for State Farm Financial Services be allocated to other creditors pursuant to the confirmed Plan, and after payment of all secured and priority creditors, then to general unsecured creditors.	Current  02/06/23 \$1,803.64 <i>ePay</i>	<b>Trustee requests approval of Order at #97-2.</b>
OLIVA  04/06/18 06/15/18 59/60 Jennifer	18-70124  <b>GREGORIO GARZA</b>  <b>CONCEPCION GARZA</b>  <i>BMI-BOTH</i>	<b>Modification</b>  Trustee's Motion to Modify and Waive Requirement to file Uniform Plan#43 filed 02/06/23. Trustee would show that Court claim #2 has been satisfied and requests that the remaining funds allocated for Hidalgo County be allocated to other creditors pursuant to the confirmed Plan, and after payment of all secured and priority creditors, then to general unsecured creditors.	Current  03/13/23 \$700.00 <i>ePay</i>	<b>Trustee requests approval of Order at #43-2.</b>
OLIVA  08/20/18 10/29/18 55/60 Jennifer	18-70311  <b>JUAN PINA</b>  <b>ALMA PINA</b>  <i>BMI-</i>	<b>Modification</b>  Trustee's Motion to Modify and Waive Requirement to file Uniform Plan#74 filed 02/06/23. Trustee would show that Court claim #9 has been satisfied and requests that the remaining funds allocated for OneMain Financial be allocated to other creditors pursuant to the confirmed Plan, and after payment of all secured and priority creditors, then to general unsecured creditors.	Current  03/06/23 \$1,325.00 <i>Wage Order</i>	<b>Trustee requests approval of Order at #74-2.</b>



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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  10/01/18 12/10/18 53/60  Jennifer	18-70356  <b>REYNOLD A RIOS</b>  <b>MARTHA M RIOS</b>  <i>AMI-ESF</i>	<b>Dismissal</b>    Post Conf. Trustee's Motion to Dismiss filed 02/16/23 at #90. Response to Trustee's Motion to Dismiss filed 03/02/23 at # 93. Modification #91 filed 03/01/23; set for hearing 04/20/23. There are several months where only a partial payment was made.	\$3,510.64 or 1.82 mth <i>03/13/23</i> \$1,929.01 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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OLIVA  01/18/19 03/29/19 50/60  Jennifer	19-70019  <b>JUAN HERNANDEZ RAMIREZ</b>  <i>BMI-BOTH</i>	<b>Modification</b>    1. Modification #114 filed 02/08/23 to cure delinquency.  2. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.  3. Mod Plan Summary fails to reflect the correct amount deposited into the Savings Fund pre-modification.  4. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve.  5. Mod fails to provide for Notice of Attorney fees in the amount \$300 filed 04/13/20 at #82.  6. 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).  7. Debtor failed to provide Monthly Operating Reports for January and February 2023.  Mod forgives \$568.19.	\$767.49 or 0.26 mth <i>02/28/23</i> \$3,000.00 <i>ePay</i>	<b>Trustee does not recommend approval.</b>
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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: 49 (Feb 2023) - 60 (Jan 2024) \$3,000.00.

<b>OLIVA</b>	<b>19-70199</b>	<b>Modification</b>	Current	<b>Trustee does not recommend approval.</b>
<i>05/28/19</i> <i>08/06/19</i> <i>46/60</i> Jennifer	<b>ROEL G MATA</b>  <b>PAMELA M MATA</b>  <i>BMI-BOTH</i>	Modification #97 filed 02/21/23 to remove all claims related to 2017 Chevrolet Equinox because the vehicle was totaled.  Mod fails to comply with the condition of the agreed order on Motion to Relief from Stay #71 signed 050/5/22.  Mod forgives \$1,200.00.	<i>03/09/23</i> \$875.00 <i>Wage Order</i>	
Payments: 42 (Nov 2022) - 60 (May 2024) \$875.00.				

<b>OLIVA</b>	<b>19-70273</b>	<b>Modification</b>	Current	<b>Trustee recommends approval of Mod #98 filed 03/01/23.</b>
<i>07/03/19</i> <i>09/11/19</i> <i>44/60</i> Jennifer	<b>JAVIER SAENZ</b>  <b>ALMA D SAENZ</b>  <i>BMI-PPR</i>	Modification #98 filed 03/01/23 reduce plan term from 60 to 42 months, ending the Plan in January 2023.  Payment: 42 (Jan 2023) \$1,900.00.	<i>01/19/23</i> \$0.00 <i>ePay</i>	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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	22-70022	Confirmation	\$1,175.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
02/23/22 05/04/22 13/60 Bridget	MARIBEL SANDOVAL-VILLALON  BMI-ESF	Dismissal  1. Plan #88 filed 02/15/23 fails to provide for all secured and priority creditors.  2. Plan fails to provide for the Notice of Mortgage Payment Change #51 filed 10/11/22.  1 (Mar/2022)- 2 (Apr/2022) \$1,040.00. 3 (May/2022)- 11 (Jan/2023) \$1,215.00. 12 (Feb/2023)- 60 (Feb/2027) \$1,175.00.  Trustee's Amended Motion to Dismiss filed 02/16/23 #94. No response filed by Debtor.  Objection to Confirmation filed 06/16/22 by Specialized Loan Servicing LLC at #44 was withdrawn 10/25/22 at #57.  Objection to Claim #6 of Wells Fargo Bank, N.A. on 12/01/22 at #65. Resolved by Agreed Order entered 01/30/23 at #82.	02/23/23 \$1,175.00 ePay	
OLIVA	22-70041	Dismissal	\$2,975.00 or 4.41 mth	<b>Trustee recommends dismissal.</b>
03/18/22 05/27/22 12/60 Jennifer	LUIS A GARZA  BMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 02/15/23 at # 75 for non-payment. Modification #76 filed 02/28/23 set for hearing 04/20/23. Response to Trustee's Motion to Dismiss filed 02/28/23 at # 78. There are several months where no payment was made at all.	03/03/23 \$675.00 ePay	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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  07/01/22 09/09/22 8/60 Jennifer	22-70092  <b>MICHAEL A FLORES</b>  <i>BMI-ESF</i>	<b>Modification</b>  Modification #40 filed 02/09/23 to add an unsecured claim owed to Grassy Sprain Group that was inadvertently left out at time of filing.  Mod forgives \$88.15.  Payments: 7 (Feb 2023) - 60(Jul 2027) \$760.00.	\$467.69 or 0.62 mth 03/06/23 \$760.00 <i>Wage</i> <i>Order</i>	<b>Trustee recommends approval of Mod #40 filed 02/09/23.</b>
OLIVA  07/25/22 10/03/22 8/60 Bridget	22-70100  <b>ALEJANDRO ARREDONDO</b>  <i>BMI-ESF</i>	<b>Confirmation</b>  <b>Dismissal</b>  Plan #44 filed 01/25/23 works paying 26% to the general unsecured creditors.  1. Neither the US Department of Agriculture Proof of claim #4 nor the Notice of Mortgage Payment Change filed 12/13/22 at #43 have been amended per the order #53 signed 03/10/23.  Payments: 1 (Aug/2022)- 2 (Sep/2022) \$2,300.00. 3 (Oct/2022)- 60 (Jul/2027) \$2,400.00.  Trustee's Motion to Dismiss filed 09/08/22 at #26. No Response filed by Debtor.  Objection to USDA Rural Development's Proof of Claim #4 and Notice of Mortgage Payment Change at ECF #43 filed 02/07/23 at #52. Resolved 03/10/23 at #53.	\$500.00 or 0.21 mth 03/06/23 \$2,400.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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	22-70144	Confirmation	\$450.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	IRENE TODE	Dismissal	0.50 mth	
09/16/22 11/25/22 6/60	BMI-ESF		03/06/23	
Bridget		Plan #54 filed 02/21/23 proposes to treat Wells Fargo Home Mortgage claim #2 filed 09/30/22 as direct but the proof of claim includes a pre-petition escrow balance due in addition to a projected escrow shortage. Debtor proposes to pay the escrow deficiency with her 2022 tax refund, but has not given Trustee evidence that the refund will be sufficient to cover the deficiency.	\$900.00	
		Payments: 1 (Oct/2022)- 4 (Jan/2023) \$900.00. 5 (Feb/2023)- 60 (Sep/2027) \$985.00.	Wage Order	
		Trustee's Motion to Dismiss filed 01/18/23 at #42. No response filed by Debtor.		
		Objection to Confirmation filed 09/27/22 by Wells Fargo Bank, NA at #20. Proposed Agreed Order filed 12/15/22 at #35 was withdrawn 01/24/23 at #46.		
		Objection to Confirmation filed 12/16/22 by Toyota Motor Corporation at #37 was withdrawn 01/24/23 at #47.		

OLIVA	22-70156	Confirmation	\$2,900.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	JORGE L CAVAZOS	Dismissal	2.07 mth	
10/03/22 12/12/22 5/60	JESSICA I MARTINEZ		01/19/23	
Bridget	AMI-ESF	Plan #56 filed 01/19/23 works paying 11% to the general unsecured creditors.	\$1,400.00	
		Debtor is delinquent 2 payments through March totaling \$2,900.00.	ePay	
		Payments: 1 (Nov/2022) 2 (Dec/2022) \$1,650.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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 (Jan/2023) 60 (Oct/2027) \$1,400.00.

Trustee's Amended Motion to Dismiss filed 03/16/22 at #66.  
 No response filed by Debtor.

<b>OLIVA</b>	<b>22-70159</b>	<b>Confirmation</b>	\$686.54 or 0.54 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>10/05/22</i> <i>12/14/22</i> <i>5/60</i>	<b>SANTIAGO GUZMAN</b>	<b>Dismissal</b>	<i>03/13/23</i> \$1,275.00 <i>Wage Order</i>	
Tracey	<i>BMI-ESF</i>	<ol style="list-style-type: none"> <li>Plan #37 filed 12/14/22 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>Plan fails to provide for the first contractual on-going payment to Las Dianas Land Development LLC in paragraph 8.</li> <li>Debtor has failed to provide proof to substantiate the amounts to be paid to Gilbert Tijerina through the plan. Creditor has not filed a claim and Trustee must disburse according to plan.</li> </ol>		
		Plan payments: 1 (Nov 2022) \$850.00. 2 (Dec 2022) - 60 (Oct 2027) \$1,275.00.		
		Trustee's Amended Motion to Dismiss filed 01/19/23 at #44. Debtor's Response to Trustee's Motion to Dismiss filed 12/14/22 at #38.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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	22-70168	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/21/22 12/30/22 5/58 Bridget	RUPERTO SEGURA  BMI-PPR	Dismissal  Obj POC Security Service Federal	03/15/23 \$1,685.00 Wage Order	
<p>1. Plan #40 filed 01/25/23 fails to provide the escrow portion for the Cenlar FSB for Security Service Federal Credit Union claim #7 filed 12/22/22.</p> <p>2. Plan Summary and Schedule J #39 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>3. Plan duration 58 months but Schedule 23 reserve table reflects 60 months.</p> <p>Payments: 1 (Nov/2022)- 58 (Aug/2027) \$1,685.00.</p> <p>Trustee's Motion to Dismiss filed 12/08/22 at #27 set for hearing 1/26/23. No Response filed by Debtor.</p> <p>Objection to Proof of Claim #7 filed by Security Service Federal Credit Union C/O Cenlar FSB filed 02/08/23 at #48. Hearing scheduled for 03/29/23.</p> <p>Response to Objection to Proof of Claim filed 02/28/23 at #51.</p>				

OLIVA	22-70192	Confirmation	Current	<b>Trustee recommends confirmation of Plan #51 filed 02/14/23.</b>
11/29/22 02/07/23 4/60 Bridget	ERIKA GARZA  BMI-ESF		03/14/23 \$775.00 Wage Order	
<p>Plan #51 filed 02/14/23 works paying 12% to the general unsecured creditors.</p> <p>Payments: 1 (Dec 2022)- 60 (Nov2027) \$775.00.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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 01/18/23 at #41 was withdrawn 03/16/23 at #57.  
 No Response filed by Debtor.

<b>OLIVA</b>	<b>22-70196</b>	<b>Confirmation</b>	Current	<b>Recommend confirmation of Plan #34 filed 02/22/23 with C4 Order.</b>
<i>12/02/22</i> <i>02/10/23</i> <i>3/60</i> Bridget	<b>ADAM A NOYOLA</b>	<b>Dismissal</b>	<i>03/14/23</i> \$3,750.00 <i>Wage Order</i>	
	<i>AMI-ESF</i>			
<p>Plan #34 filed 02/22/23 works paying 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C. Trustee requests a C4 100% Order.</p> <p>Payments:                      1 (Jan/2023) 3 (Mar/2023) \$3,750.00.                      4 (Apr/2023) 60 (Dec/2027) \$5,000.00.</p> <p>Trustee's Amended Motion to Dismiss filed 02/15/23 at #31.                      No Response filed by Debtor.</p>				

<b>OLIVA</b>	<b>22-70197</b>	<b>Confirmation</b>	\$1,284.62 or 0.63 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>12/02/22</i> <i>02/10/23</i> <i>3/60</i> Tracey	<b>ROCIO O PIERSON</b>	<b>Dismissal</b>	<i>03/06/23</i> \$2,050.00 <i>Wage Order</i>	
	<i>AMI-</i>	<b>Obj Conf Texas Community Bank</b>		
<ol style="list-style-type: none"> <li>Plan #47 filed 02/22/23 fails to fully provide for claim #3 filed by Texas Community Bank.</li> <li>Plan fails to provide for treatment of the priority claim #8 filed 02/06/23 by Internal Revenue Service in the amount of \$2,530.95.</li> <li>Plan fails to fully provide for the claim #9 filed by Ally Bank.</li> <li>Trustee alleges Schedule I is inaccurate as it fails to provide all of Debtor's disposable income into the plan.</li> </ol>				



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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. Trustee alleges Schedule J is inaccurate concerning the car insurance expense pursuant to Debtor's 341 testimony.

Plan payments:

- 1 (Jan 2023) \$2,000.00
- 2 (Feb 2023) - 60 (Dec 2027) \$2,050.00

Trustee's Motion to Dismiss filed 01/18/23 at #35.  
 Response filed 02/22/23 at #48.

Objection to Confirmation filed 01/19/23 by Texas Community Bank at #36.

OLIVA	22-70198 JAIME H FLORES	Confirmation  Dismissal	\$3,100.00 or 1.00 mth 02/24/23 \$3,100.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
12/05/22 02/13/23 3/60 Bridget	BMI-ESF	<ol style="list-style-type: none"> <li>1. Plan #42 reflects property awarded to ex-spouse as surrendered and in paragraph 8.</li> <li>2. Trustee alleges that Debtor fails to provide all disposable income into the Plan.</li> <li>3. Debtor failed to provide proof to substantiate the amounts paid to Mano Santa LLC, Cloudfund LLC, Lacks, and Title Max through the Plan. Creditors have not filed claims and Trustee must disburse according to plan.</li> </ol> <p>Payments:                      1 (Jan/2022) 2 (Feb/2022) \$3,000.00.                      3 (Mar/2022) 60 (Dec/2026) \$3,100.00.</p> <p>Trustee's Motion to Dismiss filed 01/18/23 at #27.                      No Response filed by Debtor.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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	22-70199	Confirmation	\$1,025.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ALMA P MENDOZA	Dismissal	0.46 mth	
12/05/22 02/13/23 3/60	BMI-ESF		03/10/23 \$2,250.00 ePay	
Tracey		1. Plan #43 filed 02/22/23 fails to provide a 100% dividend to the unsecured creditors as required by Non-Exempt Property.  2. Plan Summary #43 fails to list the non-exempt property amount of \$30,587.50.  3. Debtor has failed to provide proof to substantiate the direct payment for non-filing spouse's vehicle.  Plan payments: 1 (Jan 2023) - 2 (Feb 2023) \$2,225.00 3 (Mar 2023) - 60 (Dec 2027) \$2,250.00  Trustee's Amended Motion to Dismiss filed 03/15/23 at #52. Response not filed to Amended Motion to Dismiss.		

OLIVA	22-70200	Confirmation	\$1,650.00 or	Trustee does not recommend confirmation and recommends dismissal.
	DENISE M GONZALEZ	Dismissal	1.00 mth	
12/05/22 02/13/23 3/60	BMI-ESF		03/09/23 \$1,650.00 Wage Order	
Bridget		Plan #45 filed 02/21/23 works paying 4% to the general unsecured creditors.  1. Plan changed treatment of Rushmore Loan Management from total debt to on-going. There has not been adequate notice for creditor.  Payment: 1 (Jan/2023) 2 (Feb/2023) \$1,550.00. 3 (Mar/2023) 60 (Dec/2027) \$1,650.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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 01/18/23 at #31. Hearing is scheduled 02/23/23.  
 No Response filed by Debtor.

<b>OLIVA</b>	<b>22-70206</b>	<b>Confirmation</b>	\$1,443.24 or 1.15 mth 03/07/23	<b>Trustee does not recommend confirmation.</b>
<i>12/15/22</i> <i>02/23/23</i> <i>3/60</i>	<b>ROBERTO DEL ANGEL SR</b>  <b>JOANNE DEL ANGEL</b>  <i>BMI-PPR</i>	<b>Obj Conf Exeter Finance LLC</b>	\$1,250.00 <i>ePay</i>	

Bridget

1. Plan #2 filed 12/15/22 fails to pay for all secured and priority creditors.
2. Plan fails to provide for Santander Consumer USA claim #4 filed 12/22/22.
3. Plan schedules the Internal Revenue Service as a priority creditor in the amount of \$11,000.00. Internal Revenue Service claim #24 filed 01/31/23 does not include this liability and Debtor has not provided documentation to substantiate this liability.
4. Plan fails to fully provide for Exeter Finance LLC claim #23 filed 01/30/23.
5. Plan provides for \$3,077.28 in attorney's fees. Fixed fee agreement filed on 12/15/22 at #11 shows \$4,103.00.
6. Plan Summary #2 and Schedule J #1 do not match. The projected income, expenses and disposable income amounts do not match.
7. Plan fails to provide the complete address for the Ad Valorem tax reserve.
8. Plan Summary fails to disclose the correct Total Non-Exempt Property amount.
9. Debtors have failed to disclose closed bank accounts on their Statement of Financial Affairs pursuant to 341 testimony.
10. Debtors have failed to provide bank statements for accounts ending in 1578 and 0295 from 11/22/22 through filing date.
11. Statement of Financial Affairs reflects a Judgement lien for Velocity Investments LLC, but creditor is not addressed in the Schedules or plan.

Payments: 1 (Jan/2023) 60 (Dec/2027) \$1,250.00.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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 03/16/23 at #33. Hearing scheduled for 04/20/23.  
 No response filed by Debtor.

Objection to Confirmation filed 12/31/22 by Exeter Finance LLC f/k/a Exeter Finance Corp. at #23.

OLIVA	22-70217 IVAN RODRIGUEZ	Confirmation	\$76.95 or 0.03 mth 03/14/23 \$2,300.00 Wage Order	Trustee does not recommend confirmation.
12/22/22 03/02/23 3/60 Tracey	AMI-ESF	<ol style="list-style-type: none"> <li>Plan #30 filed 03/13/23 fails to provide a 100% dividend to the unsecured creditors as required by Debtor's Official Form 122-C #4 filed on 12/22/22.</li> <li>Plan fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</li> <li>Plan summary #30 is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$54,839.55, when the total amount of timely filed general unsecured claims is \$82,299.39.</li> <li>Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J for the 2022 Nissan Altima under non-filing spouse's name.</li> </ol> <p>Plan payments:                      1 (Jan 2023) - 3 (Mar 2023) \$2,300.00                      4 (Apr 2023) - 60 (Dec 2027) \$4,125.00</p>		
		Trustee's Motion to Dismiss filed 03/16/23 at #33 scheduled for 04/20/23 hearing. No Response filed.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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	22-70218	Confirmation	Current	Trustee does not recommend confirmation.
12/22/22 03/02/23 3/60 Bridget	JOSE L PEDROZA  GRACE PEDROZA  BMI-ESF	1. Plan #51 filed 02/02/23 fails to list the reason for special classification for the US Department of Education in Paragraph 16.  2. Trustee alleges that Schedule B is incomplete as debtors have failed to disclose all bank accounts.  3. Plan reflects the 2011 Chevy Malibu is surrendered but debtors have exempted this asset on their Schedule A/B.  4. Debtors have failed to disclose all income on their Statement of Financial Affairs.  Payments: 1 (Jan/2023) 1 (Jan/2023) \$735.00. 2 (Feb/2023) 60 (Dec/2027) \$525.00.  Trustee's Motion to Dismiss filed 03/16/23 at #65. Hearing scheduled for 04/20/23. No response filed by debtor.  Objection to Confirmation filed 02/01/23 by MCLP Asset Company, Inc. at #49 was withdrawn 02/07/23 at #56.	03/15/23 \$525.00 ePay	

OLIVA	22-70219	Confirmation	Current	Trustee does not recommend confirmation.
12/23/22 03/03/23 3/60 Tracey	MIGUEL T SAENZ  MARIBEL G SAENZ  AMI-ESF	Obj Conf NewRez LLC	03/09/23 \$3,450.00 Wage Order	
		1. Plan #30 filed 01/26/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$2,490.94*60= \$149,456.40.  2. Plan provides for direct payment of the mortgage in Paragraph 10, but the arrearage claim is not treated.		



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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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6. Debtor has failed to provide the Trustee with an accounting of funds received in her previous case.

Plan Payments:  
 1 (Jan 2023) - 60 (Dec 2027) \$1,375.00.

Trustee's Motion to Dismiss filed 03/16/23 at #46. Hearing scheduled for 04/20/23.  
 No response filed by debtor.

<b>OLIVA</b>	<b>22-70221</b>	<b>Confirmation</b>	Current	<b>Recommends confirmation of Plan #23 filed 03/10/23 with C4 Order.</b>
<i>12/23/22</i> <i>03/03/23</i> <i>3/60</i>	<b>SAN JUANITA TOVAR</b>		<i>02/28/23</i> \$2,000.00 <i>Wage Order</i>	
Tracey	<i>AMI-BOTH</i>			
	Plan #23 filed 03/10/23 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of nonexempt property in the amount of \$54,878.30 and Debtor's Official Form 122C requirement of \$1,654.53 * 60 = \$99,271.80.			
	Plan payments: 1 (Jan 2023) - 60 (Dec 2027) \$2,000.00			

<b>OLIVA</b>	<b>23-70002</b>	<b>Confirmation</b>	no pymts received	<b>Trustee does not recommend confirmation.</b>
<i>01/02/23</i> <i>03/13/23</i> <i>2/60</i>	<b>RENE GARZA</b>	<b>Obj Conf Ford Motor Credit Co.</b>	<i>01/01/00</i> \$1,850.00	
Bridget	<i>BMI-ESF</i>			
	Debtor did not appear at the 02/07/23 341 Meeting of Creditors; However, the meeting was reset to 03/21/23 to allow the debtor's SS card to come in the mail.			
	1. Plan #25 filed 01/20/23 fails to provide for all secured and priority claims.			
	2. Plan fails to fully provide for Select Portfolio Servicing Inc claim 11 filed 03/13/2023. Also Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the JP Morgan Chase claim.

4. JPMorgan Chase Bank proof of claim #9 filed 02/27/23 reflects the claim as a lease, but no lease reflected on Schedule G and plan.

5. Debtor has failed to disclose all income on the Statement of Financial Affairs.

6. Debtor has failed to file a wage deduction order with the Court.

7. Debtor has failed to make a payment.

Plan Payments:

1 (Feb/2023) 60 (Jan/2028) \$1,850.00.

Trustee's Motion to Dismiss filed 03/16/23 at #31. Hearing scheduled for 04/20/23.  
 No response filed by debtor.

Objection to Confirmation filed 03/09/23 by Ford Motor Credit Company LLC at #30.

OLIVA	23-70003 CLAUDIA M LOPEZ	Confirmation	Current  03/10/23 \$3,000.00 ePay	Trustee does not recommend confirmation.
01/02/23 03/13/23 2/52 Tracey	AMI-ESF	<ol style="list-style-type: none"> <li>Plan #19 filed 01/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan must remain 100% due to the Official Form 122C requirement.</li> <li>Plan fails to fully provide for Rafael Martinez and Veronia Trevino Lorea claim #12 filed 03/09/23.</li> <li>Plan fails to address Hidalgo County Claim #45 filed 01/24/23.</li> <li>Plan fails to provide for Rafael Martinez and Veronica Trevino Lorena (King Law Firm) post-petition mortgage payments for January 2023 through July 2023. Plan provides for 52 months of ongoing payment; however, the claim indicates the note matures in 9 months (09/01/23).</li> </ol>		



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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. Plan fails to provide an interest rate for Hudson Heritage claim.
  6. Debtor failed to provide a copy of property listing agreement.
  7. Debtor failed to provide bank statement for Cash App Venmo and PayPal accounts.
  8. Debtor failed to provide a breakdown of out-of-town expenses.
- Plan payments:  
 1 (Feb 2023)- 6 (Jul 2023) \$3,000.00.  
 7 (Aug 2023)- 52 (May 2027) \$4,900.00.

<b>OLIVA</b>	<b>23-70004</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
<i>01/02/23</i> <i>03/13/23</i> <i>2/60</i>	<b>YESENIA GALINDO</b>	<b>Obj Conf Rushmore Loan Mgmt</b>	<i>03/09/23</i> \$3,350.00 <i>ePay</i>	
Bridget	<i>BMI-ESF</i>			
		<ol style="list-style-type: none"> <li>1. Plan #19 filed 01/13/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>2. Plan fails to fully provide for US National Bank Association Trustee for RMS claim #5 filed 03/13/23.</li> <li>3. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</li> <li>4. Plan fails to provide for Hidalgo County tax claim 3 filed 01/24/23.</li> <li>5. Debtor failed to provide proof to substantiate the amount paid to Conns through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</li> <li>6. Plan provides for Bighorn Capital Servies for Evergreen Valley (Scheduled as Scurlock Construction) claim #4 filed 03/09/23 under paragraph #10, despite there being 3 months of arrears provided on the claim.</li> <li>7. Schedule G is incomplete as it does not provide for vehicle lease pursuant to 341 testimony.</li> </ol>		
		Payment: 1 (Feb 2023) - 60 (Jan 2028) \$3,350.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**March 23, 2023 10:00 am**

Next 3 Panels:  
 04/20/2023  
 05/25/2023  
 06/22/2023

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 03/16/23 at #39. Hearing scheduled for 04/20/23.  
 No response filed by debtor.

Objection to Confirmation filed 03/15/23 by Rushmore Loan Management Services, LLC at #38.

<b>OLIVA</b>	<b>23-70014</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>ALEJANDRINA OCHOA</b>		03/06/23	
02/01/23 04/12/23 1/60	<i>BMI-ESF</i>		\$635.00	
Bridget		<ol style="list-style-type: none"> <li>Debtor appeared at the 02/28/23 Meeting of Creditors. The meeting was held with short notice to comply with Court order #20 filed 02/22/23. The meeting was continued to 03/21/23 to allow adequate notice for creditors.</li> <li>Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose all income.</li> <li>Debtor failed to provide a copy of the bank statement for the lienholder on US Bank Trust Associates.</li> <li>Debtor failed to provide proof to substantiate the amounts paid to Peritus Portfolio Services through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</li> </ol>	<i>Wage Order</i>	
		Plan Payment: 1 (Mar 2023) - 60 (Feb 2028) \$635.00.		
		Trustee's Motion to Dismiss filed 03/16/23 at #30. Hearing scheduled for 04/20/23. No response filed by debtor.		