

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
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06/14/2023
07/19/2023

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 4/60 Bridget	22-20294 KAREN D COURT AMI-	Confirmation Dismissal Obj Conf Rocket Mortgage LLC Obj POC Rocket Mortgage LLC Obj Conf Texas State Roofing Co	\$4,354.79 or 2.05 mth 03/10/23 \$2,123.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

Debtor attended the 02/28/23 341 but the hearing was continued to 03/28/23 for the 2021 tax return. Debtor did not appear at the 03/28/23 Meeting. The meeting is reset for 04/18/23.

1. Plan #72 filed 03/21/2023 fails to provide for all secured and priority claims.
2. Plan Summary is incomplete and fails to address the Trustee's rate.
3. Paragraphs one and four of the Plan are incomplete.
4. Paragraph 8 of the Plan reflects Rocket Mortgage LLC FKA Quicken Loans claim #1 filed 12/19/22 as a cure claim for the arrears and the monthly on-going portion and a Total Debt claim all in the cure claim line.
5. Plan fails to address the Notice of Mortgage Payment Change #76 filed 03/22/23.
6. Debtor has failed to file a completed Official Form 122C.
7. Debtor has failed to file a completed Schedule F.
9. Debtor has failed to provide bank statements for both bank accounts for September 2023 through filing date.
10. Debtor filed amended petition #14 12/28/22 to reflect the mailing zip code as 78382 contrary to Schedule A/B #14, County Appraisal Documents and the mortgage deed and note attached to the lender's proof of claim which reflect 78380.
11. Trustee alleges that Plan #72 fails to provide all of Debtor's disposable income into the plan.
12. Schedule C #73 filed 03/21/23 reflects vehicles under the exemption code for pets and debtor has failed to file Schedule C-1.

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13. Debtor has failed to provide the Trustee with a copy of the 2021 tax return.

16. Debtor has failed to provide the Declaration of Electronic Filing.

17. Debtor has failed to provide an Affidavit of Income regarding the contribution from the son.

Payments: \$2,123.00 for 60 months.

Amended Objection to Confirmation filed 03/15/23 by Rocket Mortgage, LLC at #67.

Response and Objection to POC Rocket Mortgage LLC filed 03/22/23 at #75.

Objection to POC of Rocket Mortgage LLC filed 02/06/23 at #33.

Objection to Confirmation filed 02/06/23 by Texas State Roofing Company LLC at #35. Objection was amended 03/16/23 at #71.

Objection to Exemptions filed by Texas State Roofing Company LLC on 02/06/23 at #36.

Trustee's Amended Motion to Dismiss filed 03/14/23 at #66.
Debtor's Response filed 03/02/23 at #44 to Trustee Motion to Dismiss filed 02/07/23 at 37.

<p>*PRO SE DEBTOR</p> <p>02/01/23 04/12/23 2/0</p> <p>Tracey</p>	<p>23-20025</p> <p>JEREMY R ANDERSON</p> <p><i>BMI-</i></p>	<p style="text-align: center;">Dismissal</p> <p>1. Debtor did not appear at the 02/28/23 or the 03/28/23 341 Meetings of Creditors. Meeting is reset for 04/18/23.</p> <p>2. Debtor has failed to file a Plan, Schedules, Statement of Financial Affairs, Official Form 122 or provide copies of payment advices.</p> <p>3. Confirmation was denied 03/22/23.</p> <p>4. Debtor has failed to make a Plan payment.</p>	<p>no pymts received</p> <p>01/01/00</p> <p>\$0.00</p>	<p>Trustee recommends dismissal.</p>
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Trustee's Amended Motion to Dismiss filed 03/10/23 at #20.
No response by Debtor.

*PRO SE DEBTOR	23-20033 BOBBY J LAY	Confirmation Dismissal	Current 03/15/23 \$2,316.51 ePay	Trustee does not recommend confirmation and recommends dismissal.
02/06/23 04/17/23 2/36 Tracey	BMI-	Obj Conf Bank of New York Mellon		

1. Debtor appeared at the 03/28/23 341 Meeting of Creditors; However, the meeting was reset because the debtor failed to provide verification of IDSS or copies of his most recent tax returns. The meeting is reset for 04/18/23.
2. Plan #21 filed 02/21/23 does not comply with BLR 3015-1(a).
3. Plan fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.
4. IRS claim #21 filed 02/21/23 shows an unfiled tax return for the years 2020, 2021 and 2022. Claim reflects a priority claim amount of \$22,153.89. Trustee has not received a copy of the returns. Plan fails to provide any treatment for the IRS.
5. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
6. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date.
7. Debtor has not verified his photo identification and/or social security number to the Trustee's office.
8. Debtor has failed to file a wage deduction order with the Court.

Plan payments:
\$2,316.51 for 36 months.

Trustee's Motion to Dismiss filed 03/10/23 at #30.
Response not filed by Debtor.

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Pet Filed	AMI/BMI-		Plan Pmt	
Bar Date	ESF/PPR		Pmt Method	
Month/Term				

Objection to Confirmation filed 03/23/23 by The Bank Of New York Mellon at #31.

KISCH 12/03/22 02/11/23 4/60 Bridget	22-20292 DAVID D DURLING <i>AMI-ESF</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>1. Plan #41 filed 03/22/23 Paragraph 10 reflects the incorrect Date Last Payment is Due for the Texas Dow Employees Credit Union.</p> <p>2. Plan Summary #41 and Schedule J #42 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>3. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan.</p> <p>Payments: 1 (1/23) 2 (2/23) 2,325.00. 3 (3/23) 6 (6/23) 2,438.50. 7 (7/23) 60 (12/27) 2,488.00.</p> <p>Trustee's Motion to Dismiss filed 01/12/23 at #27. Response not filed by Debtor.</p>	<p>\$2,015.44 or 0.83 mth 03/27/23 \$2,438.50 Wage Order</p>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
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Objection to Confirmation filed 12/19/22 by Nationstar Mortgage LLC at #22 was withdrawn 02/13/23 at #34.

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NEWARK III 02/07/23 04/18/23 2/0 Bridget	23-20038 ERIC MEISNER <i>BMI-</i>	Confirmation 1. Debtor and Debtor Attorney did not appear at the 03/28/23 341 Meeting of Creditors. The Meeting is reset 04/18/23. 2. Debtor has failed to file a Plan, Schedules, Statement of Financial Affairs, Official Form 122 or provide copies of payment advices. 3. Debtor failed to make a Plan payment. Trustee's Motion to Dismiss filed 03/31/23 at #10. Hearing is scheduled for 05/17/23. No response filed by debtor.	no pymts received <i>01/01/00</i> \$0.00	Trustee does not recommend confirmation.
OLIVA PC (C) 04/25/19 07/04/19 48/60 Jennifer	19-20177 MANUEL GUERRA JR VILMA E GUERRA <i>AMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #64 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$5,260.51 or 2.31 mth <i>04/03/23</i> \$2,278.08 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.

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OLIVA PC (C) 08/30/19 11/08/19 44/60 Jennifer	19-20426 ROCKFORD WILLIAM GUDIM MELINDA NORENE GUDIM AMI-ESF	Dismissal <p>Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #102 for non-payment. Response to Trustee's Motion to Dismiss filed 03/29/23 at #105. There are a few months where only a partial payment was made and some where no payment was made at all.</p>	\$13,602.00 or 3.70 mth 02/03/23 \$3,673.00 ePay	Trustee recommends dismissal.
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OLIVA PC (C) 11/14/19 01/23/20 41/60 Jennifer	19-20562 TARA KAY CUVELIER AMI-BOTH	Modification <p>Modification #50 filed 03/19/23 to remove all claims related to 622 Hoffman St, Corpus Christi, Texas because the property was sold. Mod filed to decrease plan payments. Mod payment: 39 (Feb 2023) - 60 (Nov 2024) \$500.00.</p>	Current 03/24/23 \$400.00 ePay	Trustee recommends approval of Mod #50 filed 03/19/23.
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OLIVA PC (C) 01/11/23 03/22/23 3/60 Tracey	23-20007 WANDA I RAMIREZ MARTIN RAMIREZ BMI-ESF	Dismissal <ol style="list-style-type: none"> 1. Plan #28 filed 02/02/23 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for the IRS claim #9 filed 02/09/23. 	Current 04/03/23 \$2,575.00 Wage Order	Trustee recommends dismissal.
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3. Schedule J is inaccurate as it understates Mr. Ramirez' child support obligation pursuant to 341 testimony.
4. Debtor has failed to provide proof of rental expense.
5. Plan provides for FAMSA debt; however, creditor has not filed a claim and the debt is not provided for on Schedule D.
6. Official Form 122C fails to include the Current Monthly Income breakdown for Mr. Ramirez.

Payments:

- 1 (Feb 2023) \$2,400.00.
- 2 (Mar 2023)- 60 (Jan 2028) \$2,575.00.

Trustee's Motion to dismiss filed 03/09/23 at #42.
No response filed by Debtor.

OLIVA PC (C)	23-20020	Dismissal	Current	Trustee recommends dismissal.
	RORY D LANTZ		<i>03/28/23</i>	
<i>01/30/23</i> <i>04/10/23</i> <i>2/60</i>	DORCAS D LANTZ		\$1,000.00	
	<i>AMI-BOTH</i>		<i>Wage Order</i>	
Bridget				

1. Plan #2 filed 01/30/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #5.
2. Plan fails to fully provide for the Internal Revenue Service claim #6 filed 02/14/23. Proof of claim reflects that the 2022 tax return has not been filed.
3. Debtor has failed to provide the Trustee a copy of the 2022 tax return.
4. Plan fails to establish a sufficient ad valorem reserve.
5. Paragraph 10 reflects a duplicate claim for the 2019 Ford F-150 being paid direct.
6. Plan fails to fully provide for the Terra Mar Property Owners Association, Inc. claim.

Payments:

- 1 (Feb/2023) - 42 (Jul/2026) \$1,000.00.

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43 (Aug/2026) - 60 (Jan/2028) \$1,566.00.

Objection to Confirmation filed 02/17/23 by Ford Motor Credit Company LLC at #31.

Trustee's Motion to Dismiss filed 03/14/23 at #37.
No response filed by Debtor.

PAYNE & ASSOCIATES PLLC <i>11/15/22</i> <i>01/24/23</i> <i>5/59</i> Tracey	22-20275 MARSHA M WALKER KARL M WALKER <i>AMI-</i>	Confirmation Dismissal Obj Conf Bee County	Current <i>04/03/23</i> \$2,350.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
		<p>1. Plan #38 filed 03/21/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #18 filed on 01/03/23.</p> <p>2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Based on NADA value (\$21,892.00) as required by Order #7, the Plan does not provide sufficient adequate protection of \$273.65 to Flagship Credit Acceptance.</p> <p>Plan payments: 1 (Dec 2022) - 4 (Mar 2023) \$1,375.00 5 (Apr 2023) - 60 (Nov 2027) \$2,350.00</p> <p>Trustee's Motion to Dismiss filed 01/26/23 at #31. No response filed by Debtor.</p> <p>Objection to Confirmation filed 03/08/23 by Bee County at #36.</p>		

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PAYNE & ASSOCIATES PLLC 02/24/23 05/05/23 2/0 Bridget	23-20050 ROXANNE L TOBIAS YSA R TOBIAS III BMI-	Confirmation	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>Debtors did appear at the 03/28/23 341 Meeting of Creditors; However, the meeting will be reset to allow time for the Debtors attorney to review and prepare documents.</p> <p>1. Debtors have failed to file a plan.</p> <p>2. Debtors have failed to file schedules, a completed Official Form 122C, a statement of financial affairs, copies of tax returns, or pay advices.</p> <p>Trustee's Motion to Dismiss filed 03/31/23 at #22. Hearing scheduled for 05/17/23. No response file by Debtor.</p>				

POTTER 06/14/19 08/23/19 46/48 Jennifer	19-20280 JULIAN SOLIS JR BMI-	Dismissal Modification	\$1,290.00 or 0.65 mth 03/23/23 \$1,995.00 ePay	Trustee does not recommend approval and recommends dismissal.
<p>Modification #106 filed 03/21/23 to cure delinquency. Trustee requests a C4 100% Order as Debtor has failed to pay all disposable income into the Plan.</p> <p>1. Mod fails to list complete principal residence address in paragraph 8A.</p> <p>2. Debtor failed to provide proof of current income.</p> <p>3. Debtor failed to provide a copy of most recently filed tax return.</p> <p>Mod forgives \$3,731.83.</p> <p>Mod payment: 44(Feb 22) - 50(July 23) \$1,995.00.</p>				

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Post-Conf. Trustee's Motion to Dismiss filed 12/14/22 at #96 for non-payment.
Debtors Request for hearing on Motion to Dismiss 01/17/23 at #97.

RAUB	18-20004	Dismissal	\$150.00 or 0.00 mth 12/21/22 \$0.00 ePay	Trustee recommends dismissal.
01/03/18 03/14/18 63/60 Lilia	TIMOTHY D JONES KATHERINE F JONES <i>BMI-</i>			
		Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #44 for non-payment. No response filed by Debtor. Base balance has not been met. Balance due is \$ 150.00.		

RAUB	18-20302	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
07/11/18 09/19/18 57/60 Jennifer	ERNESTO C DELUNA SR ANITA S DELUNA <i>AMI-ESF</i>	Modification	04/03/23 \$2,580.00 Wage Order	
		Modification #132 filed 02/02/23 to remove all claims related to 2015 Chevrolet Silverado (Americredit Financial Services) because the property was totaled.		
		1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.		
		2. Mod provides for the incorrect start month, total available for creditors and reserve funds.		
		3. Mod fails to provide for Notice of Post Petition Attorney fees #127 filed 05/15/223 for \$300.00.		
		4. Mod provides for an asset under paragraph #7 that was previously surrendered in the confirmed Plan.		
		5. Mod fails to provide for the correct Remaining Claim to Mr Cooper.		

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6. Mod allows for AmeriCredit remaining claim under paragraph #11; however, this asset was removed per paragraph #3.

7. Mod provides for the 3002.1 Notices of Post-Petition Fees, Expenses and Charges in the amounts \$600 and \$150 in paragraph #11 rather than paragraph #8.

8. Mod Plan Summary fails to reflect the correct amount deposited into the Savings Fund pre-modification.

9. 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).

10. Debtor failed to provide a copy of the most recently filed tax return.

11. Debtor failed to provide proof of all household income.

Mod forgives: \$2,154.70.

Payments: 57 (Mar 2023) - 60 (Jun 2023) \$2,580.00.

Post-Conf. Trustee's Motion to Dismiss filed 12/16/22 at #128. Plan #46 no longer provides for all secured and priority claims in full. Plan is deficient due to post-petition attorney's fees, accrued interest and increased administrative fees. No response filed by Debtor.

RAUB 05/06/19 07/15/19 47/60 Jennifer	19-20210 RICHARD L RUBIO <i>BMI-</i>	<p style="text-align: center;">Modification</p> <p>Modification #74 filed 01/24/23 to remove all claims related to 3106 Santa Ana (Carrington Mortgage Service) because the property was sold.</p> <ol style="list-style-type: none"> 1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee. 2. Mod fails to provide for the correct Remaining Claim for Attorney Fees. 3. Mod fails to provide for the correct Remaining Claim to American Credit Acceptance. 	Current 03/27/23 \$900.00 <i>Wage Order</i>	<p style="text-align: center;">Trustee does not recommend approval.</p>
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- 5. Mod provides for asset previously surrendered in confirmed Plan.
 - 6. Mod Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage.
 - 7. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
 - 8. Trustee alleges Schedule I is inaccurate as it does not include expenses related to employment pursuant to Debtor's pay stub.
- Mod forgives \$1,620.62.
- Mod Payments: 44 (Jan 2023) - 60 (May 2024) \$900.00.

RAUB 02/29/20 05/09/20 38/60 Jennifer	20-20113 GRETTA ANGELA ZAMORA <i>BMI-BOTH</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #71 for non-payment. No response filed by Debtor. There are some months where only a partial payment was made.	\$2,732.08 or 1.00 mth 03/30/23 \$2,732.08 ePay	Trustee recommends dismissal.
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RAUB 08/06/21 10/15/21 20/60 Jennifer	21-21195 CHRISTOPHER OLVERA KASSANDRA D OLVERA <i>BMI-PPR</i>	Dismissal Modification Modification #76 filed 003/21/23 cure delinquency. Debtors to review the treatment of Blake and Christy Snodgrass claim in paragraph #11.	Current 03/24/23 \$871.48 Wage Order	Trustee does not recommend approval and recommends dismissal.
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Mod Forgives \$1,502.01.

Payment: 17 (Jan 2023) - 60 (Aug 2026) \$871.48.

Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #57 for non-payment.
Response filed 11/09/22 at #58.

RAUB 05/02/22 07/11/22 11/60 Jennifer	22-20112 MARCUS D GARCES <i>BMI-ESF</i>	<p style="text-align: center;">Dismissal</p>	\$2,200.00 or 2.93 mth 02/21/23 \$750.00 ePay	<p style="text-align: center;">Trustee recommends dismissal.</p>
Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #45 for non-payment. Response to Trustee's Motion to Dismiss filed 02/14/23 at #46. There are several months where no payment was made at all.				

RAUB 05/13/22 07/22/22 11/60 Bridget	22-20122 RONNY GARCIA SR <i>BMI-ESF</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p>	\$5,994.00 or 2.00 mth 02/17/23 \$3,000.00 ePay	<p style="text-align: center;">Trustee does not recommend confirmation and recommends dismissal.</p>
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 Debtor has 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 him current. Debtor is delinquent \$5,994.00 through March 2023.				
Plan payments: 1 (Jun 2022) - 7 (Dec 2022) \$2,650.00. 8 (Jan 2023) - 60 (May 2027) \$3,000.00.				

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Trustee's Amended Motion to Dismiss filed 10/12/22 at #52.
Response filed 01/17/23 at #72.

RAUB 07/26/22 10/04/22 9/60 Bridget	22-20170 JAMES F WALLACE MICHELLE GARZA <i>AMI-</i>	Confirmation Dismissal Obj Conf Santander Consumer	\$5,531.81 or 1.20 mth <i>03/23/23</i> \$4,600.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #64 filed 02/14/23 fails to comply with BLR 3015-1(a).
 2. Trustee alleges Schedule G, Statement of Financial Affairs and the Plan are inaccurate as they fail to provide for Debtors' executory contracts.
 3. Debtors have failed to provide current documentation for the executory contract expenses in the business budget.
 4. Debtors list an expense on Schedule J line 18 contrary to the Affidavit Regarding Domestic Support Obligation.
 5. Debtors have failed to provide treatment for future ad valorem taxes.
- 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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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
RAUB	22-20179	Confirmation	\$3,000.00 or	Trustee does not recommend confirmation and recommends dismissal.
	CARLOS SALDIVA	Dismissal	1.20 mth	
07/30/22 10/08/22 8/60 Tracey	TERESA A SALDIVA <i>BMI-PPR</i>	Obj Conf Navy Army Community	03/15/23 \$2,500.00 <i>ePay</i>	
<p>1. Plan summary #71 is misleading as it reflects a 7.35% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$25,663.00, when the total amount of timely filed general unsecured claims is \$56,695.10.</p> <p>2. Debtors have not provided proof to substantiate the debt paid to Title Max through the Plan. The bar date passed on 10/10/022 and the creditor did not file a claim.</p> <p>3. Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation.</p> <p>4. Debtors have failed to provide bank statements or February's Monthly Operation Report.</p> <p>5. Trustee alleges the business budget is inaccurate as it does not disclose all expenses and income/expenses appear overstated per the Monthly Operating Reports.</p> <p>6. Debtors have failed to file an amended EFT Order with the Court.</p> <p>Plan payments: 1 (Aug 2022) - 7 (Feb 2023) \$2,000.00. 8 (Mar 2023) - 8 (Mar 2023) \$2,000.00. 9 (Apr 2023) - 60 (Jul 2027) \$2,500.00.</p> <p>Trustee's Amended Motion to Dismiss filed 01/26/23 at #68. Response not filed by Debtor.</p> <p>Objection to Confirmation filed 09/01/22 by Navy Army Community Credit Union at #33.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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
RAUB	22-20213	Confirmation	\$2,850.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JERRY KNADEL	Dismissal	1.30 mth	
09/02/22 11/11/22 7/60 Tracey	EVANGELINA KNADEL <i>BMI-</i>		03/23/23 \$2,200.00 <i>ePay</i>	
<p>1. Plan #61 filed 03/20/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Trustee alleges that the plan is not feasible as Debtors have demonstrated an inability to fund the plan. Debtors have failed to pay the increased plan payment. Debtors are delinquent \$2850.00 through April 2023.</p> <p>3. Trustee alleges the Plan fails to provide all of Debtors disposable income into the plan.</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>				

RAUB	22-20237	Confirmation	\$6,915.00 or	Trustee does not recommend confirmation and recommends dismissal.
	MICHAEL A SALAZAR	Dismissal	1.47 mth	
09/29/22 12/08/22 6/60 Tracey	MELISSA A SALAZAR <i>AMI-BOTH</i>		03/15/23 \$4,700.00 <i>ePay</i>	
<p>1. Plan #57 filed 03/20/23 does not provide for the notice of post-petition fee claim of Carrington Mortgage Services in the amount of \$950.00 for Proof of Claim fees and Plan review.</p> <p>2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>Plan payments: 1 (Oct 2022) - 4 (Jan 2023) \$4,450.00. 5 (Feb 2023) - 60 (Sep 2027) \$4,700.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
05/17/2023
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07/19/2023

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 Motion to Dismiss filed 10/25/33 at #30.
Response filed 12/13/22 at #41.

RAUB	22-20238	Confirmation	\$2,084.66 or 0.80 mth 03/21/23 \$2,600.00 <i>Wage Order</i>	Trustee does not recommend confirmation.
09/30/22 12/09/22 7/60 Bridget	JULIAN BARRERA <i>BMI-BOTH</i>	Plan #63 filed 03/19/23 works paying 34% to the general unsecured creditors. 1. Debtor is proposing to pay Santander Consumer USA directly for a claim with an excessive contractual interest rate of 24.10% at the expense of general unsecured creditors Payments: 1 (Oct/2022) 5 (Feb/2023) \$1,900.00. 6 (Mar/2023) 60 (Sep/2027) \$2,600.00. Objection to Confirmation filed 02/09/23 by Ovation Services LLC at #54. Objection was withdrawn 02/23/23 at #62. Trustee's Motion to Dismiss filed 11/15/22 at #35 was withdrawn 03/31/23 at #72. Response filed 12/13/22 at #42.		

RAUB	22-20255	Confirmation Dismissal	\$1,801.69 or 1.90 mth 03/14/23 \$950.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
10/24/22 01/02/23 6/60 Tracey	GABRIEL SEGURA <i>BMI-</i>	1. Plan #48 filed 03/22/23 proposes to provide for treatment of Navy Army's claim in Paragraph #11 despite the 2019 Chevrolet Silverado having been purchased within 910 days of the petition date. 2. Plan proposes to begin payments later than the 30 days set for in 1326(a)(1).		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
05/17/2023
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07/19/2023

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. Debtor is delinquent 1.9 payments through March totaling \$1,801.69.
4. Debtor has failed to provide recent pay stubs.
5. Trustee alleges Schedule I is inaccurate as it fails to disclose all of Debtor's income.
6. Debtor has failed to provide copies of his spouse's tax returns.
7. Debtor has failed to provide Trustee with proof of income to substantiate the income amount reflected on Debtor's Official Form 122C.

Plan payments:
1 (Jan 2023) - 3 (Mar 2023) \$1,600.00
4 (Apr 2023) - 60 (Dec 2027) \$950.00

Trustee's Amended Motion to Dismiss filed 01/26/23 at #35.
Response filed 02/14/23 at #39.

RAUB 12/05/22 02/13/23 4/60 Tracey	22-20293 DELLA E MCCAULEY <i>BMI-</i>	Confirmation Dismissal	\$2,400.00 or 1.09 mth 03/13/23 \$2,200.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Plan #30 filed 02/14/22 fails to provide for Foundation Finance Company claim #15 filed 02/10/23. 2. Plan is misleading as it appears to pay a higher claim amount for OneMain in Paragraph 11 despite Trustee's obligation to pay the lower value amount. Additionally, Box 1B is not checked providing notice of the limitation to the claim. 3. Plan summary #15 is misleading as it reflects a 22% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$50,668.45, when the total amount of timely filed general unsecured claims is \$65,447.54. 4. Plan does not provide for the notice of post-petition fee claim of Citizens Bank in the amount of \$900.00 for attorney's fees and Proof of Claim fees. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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. Debtor has failed to file an amended EFT Order with the Court.

Plan payments:

- 1 (Jan 2023) -2 (Feb 2023) \$2,000.00.
- 3 (Mar 2023) - 60 (Dec 2027) \$2,200.00.

Trustee's Motion to Dismiss filed 01/26/23 at #29.
No response by Debtor.

RAUB 12/31/22 03/11/23 4/60 Tracey	22-20323 ROBERT M FLAKE SR MANDY JO FLAKE <i>AMI-</i>	Confirmation Dismissal	\$2,911.55 or 0.56 mth 03/28/23 \$5,200.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Mrs. Flake appeared at the 02/07/23 341 Meeting of Creditors; however, Mr. Flake did not appear. The Debtors both appeared at the 03/28/23 meeting; however, the meeting was continued tax returns. The meeting is reset to 04/18/23.

2. Plan #31 filed 02/07/23 fails to provide a \$47,344.80 to the general unsecured creditors as required by Debtor's Official Form 122-C #16 filed on 01/20/23.

3. IRS claim #7 filed 03/01/23 reflects Debtors have not a filed tax return for the years 2018 and 2022. Trustee has not received copies of these tax years. Plan fails to fully provide for IRS claim.

4. Plan provides for Castle Credit Co Holding claim #2 filed 01/21/23 as a cure claim and a total debt.

5. Plan fails to provide for the escrow component under paragraph #8 and Schedule J does not provide for property tax or the home insurance expense.

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

7. Trustee alleges Schedule I is inaccurate as Mrs. Flake's income is understated pursuant to the Joint Debtor's Pay stubs.

Payments:

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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1 (Jan 2023) - 3 (Mar 2023) \$4,650.00.
4 (Apr 2023)- 60 (Dec 2027) \$5,200.00.

Trustee's Motion to Dismiss filed 03/10/23 at #34.
No response by Debtor.

RAUB	23-20001 VIVIANA GARZA	Confirmation Dismissal	\$2,550.00 or 1.00 mth <i>03/08/23</i> \$2,550.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
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01/02/23
03/13/23
3/60

Tracey

BMI-

1. Plan #15 filed 01/20/23 failed to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for Nueces County claim #2 filed 02/09/23.
3. Plan fails to fully provide for Tibatha LLC claim #3 filed 03/08/23. Plan fails to address the Notice of Post-petition fees, Expenses, and Charges of \$1,973.16 filed 03/08/23.
4. Plan fails to provide for property tax reserves, despite providing Nueces County taxes arrears for 2021 through 2023.
5. Debtor failed to provide November 2022 through January 2023 bank statements for Navy Army account.
6. Trustee alleges Schedule B is inaccurate as it does not provide for a savings account pursuant to 341 testimony.
7. Trustee alleges Schedule I is inaccurate as it fails to provide for all household income.
8. Trustee alleges Schedule J is inaccurate as it fails to provide a home insurance expense.
9. Debtor failed to provide a copy of the 2022 tax return.
10. Plan does not provide for the January 2023 mortgage payment.

Plan payments:
1 (Feb 2023)- 60 (Jan 2028) \$2,550.00.

Trustee's Motion to Dismiss filed 03/10/23 at #30.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
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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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Response not filed.

RAUB 01/12/23 03/23/23 3/60 Bridget	23-20008 AGUSTIN LOPEZ <i>BMI-BOTH</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>1. Debtor did not appear at the 02/28/23 or the 03/28/23 341 Meeting of Creditors. Meeting is reset for 04/18/23.</p> <p>2. Plan #2 filed 01/17/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Plan fails to provide for Texas Comptroller of Public Accounts claim #18 filed 03/09/23.</p> <p>4. Debtor's wage order exceeds his net wage earning per Schedule I.</p> <p>5. Debtor has failed to make a Plan payment.</p> <p>Payment: 1 (Jan 2023)- 60 (Dec 2027) \$1,650.00.</p> <p>Trustee's Motion to Dismiss filed 03/14/23 at #32. No response by Debtor.</p>	no pymts received 01/01/00 \$1,650.00	<p style="text-align: center;">Trustee does not recommend confirmation and recommends dismissal.</p>
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RAUB 01/31/23 04/11/23 3/60 Tracey	23-20023 STEVEN LEE <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>1. Plan #24 filed on 03/22/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Debtor failed to provide 60 days of bank statements for Navy Army Community and South Trust Bank accounts.</p> <p>3. Trustee alleges the Plan is not feasible. Debtor has failed to provide Trustee with proof of income to substantiate the</p>	Current 04/03/23 \$300.00 ePay	<p style="text-align: center;">Trustee does not recommend confirmation and recommends dismissal.</p>
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
05/17/2023
06/14/2023
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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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amounts listed on Schedule I. Debtor has failed to provide proof that debtor can sustain the increased payments of \$445.00 starting in September 2023.

Plan payments:
1 (Mar 2023)- 6 (Aug 2023) \$300.00.
7 (Sep 2023)- 60 (Feb 2028) \$445.00.

Trustee's Motion to Dismiss filed 03/08/23 at #22.
No response by Debtor.

RAUB 01/31/23 04/11/23 2/60 Bridget	23-20024 DAVID RIVERA JR <i>BMI-ESF</i>	Confirmation Obj Conf Capital One Auto Finance	\$290.77 or 0.54 mth 03/21/23 \$540.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation.
<ol style="list-style-type: none"> 1. Plan #2 filed 01/31/23 fails to provide for all secured and priority claims. 2. Plan fails to fully provide for Capital One Auto Finance claim #3 filed 02/25/23. 3. Plan fails to fully provide for the Internal Revenue Service claim #2 filed 02/09/23. 4. Internal Revenue Service claim #2 filed 02/09/23 reflects the 2021 and 2022 tax returns have not been filed. Trustee has a signed and dated copy of the 2021 tax return. 5. Debtor has failed to include an auto insurance expense in the budget pursuant to 341 testimony. 6. Debtor has failed to provide bank statements for checking account ending in 3247 and the Cash App account for October 31,2022 through filing date. 7. Debtor has failed to provide bank statements for the Kleberg bank account on the Statement of Financial Affairs for October 31,2022 through the date account was closed. 8. Debtor has failed to file a Notice of Address Change for his current residence pursuant to 341 testimony. <p>Trustee's Motion to Dismiss filed 04/03/23 at #34. Hearing is scheduled for 05/17/23. No response filed by debtor.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
05/17/2023
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	Case # Debtor(s)	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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Objection to Confirmation filed 02/28/23 by Capital One Auto Finance at #29.

RAUB 02/06/23 04/17/23 2/60 Bridget	23-20034 DENNIS A DAVENPORT LINDA T DAVENPORT <i>BMI-BOTH</i>	Confirmation Obj Conf Nueces County	no pymts received <i>01/01/00</i> \$1,600.00	Trustee does not recommend confirmation.
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1. Plan #13 filed 02/21/23 fails to provide for all secured and priority creditors.
 2. Plan fails to fully provide for Vanderbilt Mortgage and Finance, Inc. claim #3 filed 03/15/23.
 3. Plan fails to provide the statutory interest rate and provide the tax years to be paid for Nueces County Tax claim #2 filed 03/02/23.
 4. Plan fails to provide treatment of the ad valorem taxes for the land attached to the homestead.
 5. Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation.
 6. Schedule D fails to disclose the nature of the debts for Nueces County and Vanderbuilt Mortgage.
 7. Petition fails to disclose all bankruptcies filed in the last eight years.
 8. Debtors have failed to provide verification of all income.
 9. Plan was filed with two Summaries.
- Payments: 1 (Mar/2023) 60 (Feb/2028) \$1,600.00.
- Trustee's Motion to Dismiss filed 04/03/23 at #33. Hearing is scheduled for 05/17/23.
No response filed by debtor.

Objection to Confirmation filed 03/22/23 by Nueces County at #31.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
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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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SHUSTER LAW PLLC 01/27/23 04/07/23 3/60 Tracey	23-20019 LARRY D BROWN NANCY A BROWN AMI-	Dismissal	\$2,200.00 or 1.00 mth 03/13/23 \$2,200.00 ePay	Trustee recommends dismissal.
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1. Debtors did appear at the 02/28/23 Meeting of Creditors; However, the meeting was continued for complete copies of 2021 and 2022 tax return and business documents. Debtor did not appear at the 03/28/23 Meeting. The Trustee has received the 2022 tax return. Meeting is reset to 04/18/23.
2. Confirmation was denied confirmation 03/22/23, Debtors have failed to file a new Plan.
3. Debtors failed to file an EFT order with court.
4. Debtors failed to provide an Affidavit for ID and SSN.
5. Debtors failed to file a complete Schedule C including Schedule C1 or complete Official Form 122C including CMI income breakdown.
6. The Statement of Financial Affairs is incomplete regarding paragraph #18 concerning the sale of property pursuant to 341 testimony. Paragraph #27 is incomplete concerning nature of business and start date.
7. Trustee alleges Schedule F is inaccurate as it includes a tax claim for an unknown amount.
8. Plan provides for R&S Leasing under Paragraph #18; however, Schedule G provides for this lease to be rejected.
9. Trustee alleges Debtors' Official Form 122C is incorrect and she cannot determine if the plan has met the requirement of 1325(b). Debtors failed to provide support for additional medical expenses provided on Official Form 122C.
10. Debtors failed to provide statement to support the Ford 150 and Kia debts.
11. Budget is inaccurate as it provides for property insurance debtor does not have pursuant to 341 testimony.
12. Debtors failed to provide six months of Monthly Operating Reports.
13. Debtors failed to provide 6 months of personal and business bank statements.

JUDGE MARVIN ISGUR
 Yvonne V. Valdez, Trustee
April 12, 2023 9:00 am

Next 3 Panels:
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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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- 14. Debtors failed to provide a copy of their life insurance statement.
 - 15. Debtors failed to provide a copy of County Appraisal District Valuation for homestead.
 - 16. Debtors failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
 - 17. Debtors failed to provide a complete copy of the 2021 tax return.
- Payments: 1 (Feb 2023) - 60 (Jan 2028) \$2,200.00.
- Trustee's Motion to Dismiss filed 03/08/23 at #19.
 No response filed by Debtor.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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) <i>05/19/17</i> <i>10/16/17</i> <i>71/73</i> Jennifer	17-20240 LEE VELA SHIRLEY H VELA <i>AMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 05/13/22 at #122 for non-payment. Response to Trustee's Motion to Dismiss filed at 05/17/22 at # 123. There are several months were only a partial payment was made and some where no payment was made at all.	\$654.68 or 0.60 mth <i>03/21/23</i> \$1,100.00 <i>Wage Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) <i>10/15/18</i> <i>12/24/18</i> <i>54/60</i> Jennifer	18-20461 GABRIEL SALINAS MELANIE G SALINAS <i>BMI-</i>	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.	\$725.00 or 1.12 mth <i>04/03/23</i> \$650.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) <i>10/30/18</i> <i>01/08/19</i> <i>54/60</i> Jennifer	18-20485 TERRY K ROSS <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #49 for non-payment. Response to Trustee's Motion to Dismiss field 03/22/23 at #50. There are several months where only a partial payment was made.	\$2,928.98 or 1.78 mth <i>03/28/23</i> \$1,647.63 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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

GONZALEZ (JOEL)	19-20058 JESUS AVALOS JR	Modification	Current	Trustee does not recommend approval.
02/05/19 04/16/19 50/60 Jennifer	BMI-	Modification #53 filed 03/04/23 to cure delinquency and reduce the plan term from 60 to 51 months, ending the plan in May 2023.	03/22/23 \$1,000.00 ePay	
		<p>1. Mod fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Debtor failed to provide a copy of the most recently filed tax return.</p> <p>3. 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).</p> <p>Mod Forgives \$791.29.</p> <p>Payments: 49 (Mar 2023) \$1,280.00. 50 (Apr 2023) - 51 (May 2023) \$1000.00</p>		

GONZALEZ (JOEL)	19-20180 MIGUEL A VASQUEZ	Dismissal	\$7,519.21 or 2.76 mth	Trustee recommends dismissal.
04/26/19 07/05/19 48/60 Jennifer	CARLEY N VASQUEZ AMI-	Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #107 for non-payment. Response to Trustee's Motion to Dismiss filed 03/22/23 at #109. There are several months where only a partial payment was made.	03/24/23 \$2,729.20 Wage Order	

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

Next 3 Panels:
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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) 10/07/19 12/16/19 42/60 Jennifer	19-20495 VICTORIANO GARCIA JR TERESA T GARCIA <i>AMI-ESF</i>	<p style="text-align: center;">Modification</p> <p>Modification #82 filed 03/21/23 to decrease Plan payments due to an increase in household expenses and family size.</p> <p>Mod forgives \$6,880.00.</p> <p>Payments: 40 (Feb 2023) - 40 (Feb 2023) \$2,000.00. 41 (Mar 2023) - 60 (Oct 2024) \$900.00.</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #72 for non-payment was withdrawn 04/02/23 at #88. Response to Trustee's Motion to Dismiss filed 01/17/23 at #73.</p>	Current 03/08/23 \$900.00 <i>ePay</i>	<p style="text-align: center;">Trustee recommends approval of Mod #82 filed 03/21/23.</p>
GONZALEZ (JOEL) 08/06/21 10/15/21 20/60 Jennifer	21-21196 TYRONE WILLIAMS <i>BMI-</i>	<p style="text-align: center;">Dismissal</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #72 for non-payment. Response to Trustee's Motion to Dismiss filed 03/22/23 at #73. There are a few months where no payment was made at all.</p>	\$5,580.00 or 2.01 mth 01/12/23 \$2,770.00 <i>ePay</i>	<p style="text-align: center;">Trustee recommends dismissal.</p>

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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) 08/16/21 10/25/21 20/60 Jennifer	21-21205 ROBERT F DELEON JR IMELDA MUNOZ DELEON BMI-BOTH	Dismissal	\$1,900.00 or 1.00 mth 03/21/23 \$1,900.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 02/15/23 at # 106 for non-payment. Response to Trustee's Motion to Dismiss filed 02/23/23 at #107. There are several months where only a partial payment was made and a few where no payment was made at all.				
GONZALEZ (JOEL) 07/26/22 10/04/22 9/60 Jennifer	22-20171 GABRIEL MARTINEZ KRISTINA L MARTINEZ BMI-ESF	Dismissal	\$2,050.00 or 1.11 mth 04/03/23 \$1,850.00 Wage Order	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #75 for non-payment. Response to Trustee's Motion to Dismiss filed 03/22/23 at #76. There are several months where only a partial payment was made.				
GONZALEZ (JOEL) 08/25/22 11/03/22 8/43 Jennifer	22-20201 ELIAN E AYALA MEDINA BMI-	Dismissal Obj POC Cottonwood Financial Tx	\$30.70 or 0.08 mth 04/03/23 \$400.00 Wage Order	Trustee recommends dismissal.
Post.-Confirmation Trustee's Motion to Dismiss filed 01/12/23 at #28. Response to Trustee's Motion to Dismiss filed 02/10/23 at #29.				
1. Debtor's confirmed Chapter 13 Plan no longer provides for payment of all secured and priority claims within the terms				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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of the plan. Specifically, the confirmed Plan does not provide for Claim No. 9 filed November 1, 2022 of Cottonwood Financial Texas, LLC d/b/a The Cash Store in the amount of \$1,607.59, which is secured by a 2008 Nissan Sentra. The claim was filed timely, but after confirmation of the Plan on October 14, 2022. The bar date did not pass until November 3, 2022.

2. Debtors failed to disclose the 2008 Nissan Sentra on Schedules A/B.
3. Debtors failed to disclose the vehicle payment of \$247.97 on Schedule J for Cottonwood Financial Texas, LLC d/b/a The Cash Store.
4. The Plan is no longer feasible as the monthly vehicle payment is \$247.97. Debtors' Schedule J only shows disposable income of \$400.00.
5. Debtor 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.

Objection to Proof of Claim of Cottonwood Financial Texas, LLC (POC No. 9) filed 02/28/23 at #32.

GONZALEZ (JOEL) 09/16/22 11/25/22 7/60 Tracey	22-20223 LAZARO M FERNANDEZ <i>BMI-</i>	Confirmation Dismissal Obj Conf Midfirst Bank	Current 03/23/23 \$250.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
Feasibility hearing scheduled for 4/12/23 per last hearing. 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
April 12, 2023 10:00 am

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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) 11/23/22 02/01/23 5/60 Bridget	22-20280 JOGLIS M CASTILLO AMI-PPR	Confirmation Dismissal	\$2,000.00 or 1.00 mth 03/24/23 \$2,000.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #11 filed 12/08/22 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for Nueces County claim #6 filed 12/21/22.</p> <p>3. Plan fails to provide for Nueces County claim #15 filed 03/28/23.</p> <p>4. Plan fails to fully provide for Internal Revenue Service claim #8 filed 01/11/23.</p> <p>Plan payments: 1 (Dec 2022)- 60 (Nov 2027) \$2,000.00.</p> <p>Trustee's Motion to Dismiss filed 01/12/23 at #26. Response filed 01/17/23 at #28.</p>				

GONZALEZ (JOEL) 12/01/22 02/09/23 5/44 Bridget	22-20288 DIANNA L ARRIGOITIA AMI-	Confirmation Dismissal	\$984.62 or 0.62 mth 03/27/23 \$1,600.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #23 filed 02/10/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$4,227.78 a month. Trustee requests a C4 Confirmation Order for 100% Plans.</p> <p>1. Certificate of Service #29 filed 03/16/23 to add Pathology Associates of Corpus Christi. There has not been adequate time to properly notice creditor.</p> <p>Plan payments: 1 (Dec 2022) - 44 (Sep 2026) \$1,600.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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 01/12/23 at #19.
No response filed by Debtor.

GONZALEZ (JOEL) 12/22/22 03/02/23 4/60 Tracey	22-20309 CLARENCE W DECKER JR ANNETTE C DECKER AMI-BOTH	Confirmation	Current 03/24/23 \$5,465.00 ePay	Trustee does not recommend confirmation.
1. Plan #42 filed 03/14/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. 2. Plan proposes to strip the lien of Small Business Administration in Paragraph 8C of the plan. Notice of Strip Lien has been filed and hearing is scheduled for 04/12/23 at 10 AM. 3. Plan avoids the lien of Regional Management in Paragraph #15 but an unsecured claim has been filed. Plan payments: 1 (Jan 2023) - 3 (Mar 2023) \$5,025.00. 4 (Apr 2023) - 60 (Dec 2027) \$5,465.00.				

Objection to Confirmation filed 02/17/23 by CoastLife Credit Union at #39. Objection was withdrawn 03/16/23 at #46.

GONZALEZ (JOEL) 12/29/22 03/09/23 4/60 Bridget	22-20316 SIERRA P GOULD BMI-	Confirmation Dismissal	\$2,882.23 or 0.97 mth 04/03/23 \$2,975.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
Plan #29 filed 03/17/23 works paying 4% to the general unsecured creditors. 1. Trustee alleges that the plan is not feasible as Debtor has never been current in the 3 months that plan payments have come due.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

Next 3 Panels:
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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Payments:
1 (Jan 2023) 3 (Mar 2023) \$2,775.00
4 (Apr 2023) 60 (Dec 2027) \$2,975.00

Trustee's Motion to Dismiss filed 03/14/23 at #28.
No response filed by Debtor.

GONZALEZ (JOEL) <i>12/30/22</i> <i>03/10/23</i> <i>3/56</i> Tracey	22-20317 BRANDON B HILTS <i>AMI-</i>	Confirmation	\$706.16 or 0.15 mth <i>04/03/23</i> \$4,590.00 <i>Wage Order</i>	Trustee does not recommend confirmation.
<p>1. Plan #28 filed 03/17/23 does not provide for the notice of post-petition fee claim of Fifth Third Bank in the amount of \$1,200.00 for attorney and Proof of Claim fees.</p> <p>Plan payments: 1 (Jan 2023) - 56 (Aug 2027) \$4,590.00.</p>				

GONZALEZ (JOEL) <i>12/30/22</i> <i>03/10/23</i> <i>4/58</i> Tracey	22-20319 HORTENCIA C STEFANATTO <i>BMI-</i>	Confirmation Dismissal	\$755.61 or 0.48 mth <i>03/27/23</i> \$1,590.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #15 filed 01/10/23 fails to provide a 100% dividend to the unsecured creditors as required by Non-Exempt Property.</p> <p>2. Plan fails to fully provide for the claim of Tidabiha, LLC.</p> <p>3. Trustee alleges Schedule I is inaccurate as it overstates Debtor's income.</p> <p>4. Trustee alleges schedules are inaccurate as they do not provide for the post-petition funds received from the tax refunds and the friend's gift of \$10,000.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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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Plan payments:
1 (Jan 2023) - 58 (Oct 2027) \$1,590.00

Trustee's Motion to Dismiss filed 03/13/23 at #25.
No response filed by Debtor.

GONZALEZ (JOEL) 12/30/22 03/10/23 4/50 Bridget	22-20320 MICHAEL D KETCHUM CANDICE L KETCHUM <i>BMI-ESF</i>	Confirmation Dismissal	\$257.70 or 0.15 mth <i>04/03/23</i> \$1,725.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #40 filed 02/28/23 fails to fully provide for Conn's claim #6 filed 02/22/23.
2. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #47 filed 04/03/23.

Payments: 1 (Jan 2023) 60 (Dec 2027) \$1,725.00.

Objection to Confirmation filed 02/22/23 by Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. at #39 was withdrawn 03/07/23 at #41.

Trustee's Motion to Dismiss filed 03/14/23 at #42.
No response filed by Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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) <i>01/06/23</i> <i>03/17/23</i> <i>3/60</i> Bridget	23-20004 ISAIAS LUNA JR LESLIE A GARCIA <i>BMI-PPR</i>	Dismissal	\$1,050.00 or 0.31 mth <i>03/27/23</i> \$3,410.00 <i>ePay</i>	Trustee recommends dismissal.
<ol style="list-style-type: none"> 1. Plan #19 filed 02/02/23 fails to provide for the Internal Revenue Service claim #13 filed 02/13/23 which reflects that the 2022 tax return has not been filed. 2. Plan fails to fully provide for the First Credit Corporation claim #16 filed 02/21/23. 3. Schedule I is inaccurate as the business income is for Mrs. Garcia pursuant to 341 testimony. 4. Debtors have failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income. 5. Debtors have failed to provide proof to substantiate the amounts paid to Jim Wells County through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 6. Plan fails to disclose what tax years are to be paid through the Plan for the Jim Wells County claim. 7. Debtors failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1). 8. Elisa Benavides claim #22 untimely filed does not include any documentation and payment address is not legible. <p>Payments: 1 (Feb 2023) 60 (Jan 2028) \$3,410.00.</p> <p>Trustee's Motion to Dismiss filed 03/14/23 at #30. No response filed by Debtor.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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) <i>01/12/23</i> <i>03/23/23</i> <i>3/36</i> Tracey	23-20009 CHRISTOPHER D COLLIER <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p>Plan #25 filed 03/15/23 does not provide for the notice of post-petition fee claim of Planet Home Lending #28 filed 03/27/23 in the amount of \$195.00 for Plan review.</p> <p>Plan payments: 1 (Feb 2023) 36 (Jan 2026) \$375.00</p>	Current <i>04/03/23</i> \$375.00 <i>Wage Order</i>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
GONZALEZ (JOEL) <i>01/25/23</i> <i>04/05/23</i> <i>3/36</i> Tracey	23-20015 ROGELIO R VALADEZ ALLISON P VALADEZ <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <ol style="list-style-type: none"> 1. Paragraph 10 of Plan #30 filed 03/21/23 proposes to pay Ally Financial, Inc. directly for a claim that is in default. 2. Paragraph 10 of the Plan is inaccurate as the Contract Interest Rate and Monthly Payment do not agree with claim #23 filed 03/22/23 by PNC Bank. 3. Trustee alleges Schedule I is inaccurate as it fails to disclose all of debtor's income. <p>Plan payments: 1 (Feb 2023) - 36 (Jan 2026) \$500.00.</p>	Current <i>04/03/23</i> \$500.00 <i>ePay</i>	<p>Trustee does not recommend confirmation.</p>

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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) <i>02/01/23</i> <i>04/12/23</i> <i>2/59</i> Tracey	23-20027 GARON C TIDWELL LAURA G TIDWELL <i>AMI-</i>	Dismissal 1. Plan #2 filed 02/01/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 02/01/23. 2. IRS claim #1 filed 02/09/23 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$16,137.60. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS. Plan payments: 1 (Mar 2023) - 59 (Jan 2028) \$825.00. Trustee's Motion to Dismiss filed 03/08/23 at #28. Response filed 03/22/23 at #30.	\$825.00 or 1.00 mth <i>03/07/23</i> \$825.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) <i>02/03/23</i> <i>04/14/23</i> <i>2/57</i> Bridget	23-20028 DEBRA DEASES <i>BMI-PPR</i>	Confirmation 1. Plan #13 filed 02/16/23 fails liquidation. 2. Trustee alleges that plan fails to provide all of Debtor's disposable income into the plan. 3. Debtor has failed to provide for the home insurance expense in her budget pursuant to 341 testimony. Payments: 1 (Mar 2023) 57 (Nov 2027) \$775.00. Trustee's Motion to Dismiss filed 04/03/23 at #30. Hearing is scheduled for 05/17/23. No response filed by debtor.	no pymts received <i>01/01/00</i> \$775.00	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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

GONZALEZ (JOEL) 02/03/23 04/14/23 2/60 Tracey	23-20029 ARNOLD V ALMAGUER AMI-PPR	Confirmation Obj Conf Planet Home Lending LLC	Current 04/03/23 \$1,350.00 Wage Order	Trustee does not recommend confirmation.
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1. Debtor appeared at the 03/14/23 341 Meeting of Creditors; however, the Meeting was continued for additional bank statements and 2021-2022 tax returns.
 2. Plan #17 filed 02/15/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #16 filed on 02/15/23.
 3. Plan proposes to pay Nueces County in Paragraph 8 despite not being secured by the principal residence.
 4. Plan provides for payment of a total debt claim of Planet Home Lending, LLC on real property but the mortgage does not mature until after the life of the Plan.
 5. Debtor has failed to provide statements for all bank accounts.
 6. IRS claim #3 filed 02/27/23 shows an unfiled tax return for the year 2021/2022. Claim reflects a secured amount of \$7,103.32 and priority amount of \$5,258.60. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.
 7. Trustee alleges Schedule I is inaccurate as Debtor has failed to disclose all Gross income.
- Plan payments:
1 (Mar 2023) - 60 (Feb 2028) \$1,350.00
- Trustee's Motion to Dismiss filed 03/30/23 at #32. Hearing is scheduled for 05/17/23.
No response filed by Debtor.

Objection to Confirmation filed 02/22/23 by Planet Home Lending, LLC at #27.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 02/03/23 04/14/23 2/53 Bridget	23-20030 TIMOTHY A ROACH JENNIFER L ROACH AMI-	Confirmation	Current 03/09/23 \$500.00 ePay	Trustee does not recommend confirmation.
<p>Plan #2 filed 02/03/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$80,754.60. Trustee requests a C4 Confirmation Order for 100% Plans.</p> <ol style="list-style-type: none"> 1. Internal Revenue Service claim #1 filed 02/15/2023 reflects that the 2022 tax return has not been filed. 2. Debtors have failed to provide a copy of the 2022 tax return. 3. Debtors have failed to provide bank statements for accounts ending in 000 and 070 for 12/02/22 through filing date. <p>Payments: 1 (Mar 2023) 53 (Jul 2027) \$500.00.</p> <p>Trustee's Motion to Dismiss filed 04/03/23 at #22. Hearing is scheduled for 05/17/23. No response filed by debtor.</p>				

GONZALEZ (JOEL) 02/03/23 04/14/23 2/60 Tracey	23-20031 SYLVIA C CRUZ BMI-ESF	Confirmation Obj Conf Nationstar Mortgage LLC	Current 03/27/23 \$1,600.00 Wage Order	Trustee does not recommend confirmation.
<ol style="list-style-type: none"> 1. Plan #2 filed on 02/03/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. 2. Plan fails to provide for treatment of the priority claim #17 filed 03/06/23 by Texas Health and Human Services Commission in the amount of \$10,210.99. 3. Debtor has failed to file complete schedules, copy of 2022 Tax Return or pay advices. 4. Debtor has failed to file an amended wage deduction order with the Court. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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Plan payments:
1 (Mar 2023) - 60 (Feb 2028) \$1,600.00.

Trustee's Motion to Dismiss filed 03/30/23 #32. Hearing is scheduled for 05/17/23.
No response filed by Debtor.

Objection to Confirmation filed 03/01/23 by Nationstar Mortgage LLC at #26.

GONZALEZ (JOEL)	23-20040	Confirmation	\$769.23 or 0.77 mth 03/27/23 \$1,000.00 Wage Order	Trustee does not recommend confirmation.
02/17/23 04/28/23 2/60 Bridget	MERCEDES O ESPINOZA BMI-	Plan #2 filed 02/17/23 works paying 7% to the general unsecured creditors. 1. Debtor has failed to provide documentation for the mortgage paid direct. 2. Debtor has failed to disclose all income pursuant to 341 testimony. Payments: 1 (Mar 2023) 60 (Feb 2028) \$1,000.00. Trustee's Motion to Dismiss filed 04/03/23 at #23. Hearing is scheduled for 05/17/23. No response filed by debtor.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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) 02/18/23 04/29/23 2/60 Bridget	23-20042 ROBERTO PEREZ JR MISTY D PEREZ BMI-ESF	Confirmation	no pymts received 01/01/00 \$6,005.00	Trustee does not recommend confirmation.
<p>1. Plan #2 filed 02/18/23 fails to fully provide for the Internal Revenue Service claim #12 filed 03/14/23. POC also reflects that the 2022 tax return has not been filed.</p> <p>2. Debtors have failed to provide the 2022 tax return.</p> <p>3. Plan fails to fully provide for the Capital One Auto finance claim #14 filed 03/28/23.</p> <p>4. Debtors have failed to provide bank statements for accounts ending in 2383 and 7433 12/23/22 through filing date.</p> <p>5. Debtors have failed to provide bank statements for account ending in 5552 from 12/16/23 through filing date, account ending in 0021 from 12/08/22 through filing date and account ending in 5002 from 12/30/22 through filing date.</p> <p>Payments: 1 (Mar 2023) 60 (Feb 2028) \$6,005.00.</p> <p>Trustee's Motion to Dismiss filed 04/03/23 at #29. Hearing is scheduled for 05/17/23. No response filed by debtor.</p>				

GONZALEZ (JOEL) 02/22/23 05/03/23 2/36 Tracey	23-20045 SYLVIA P DAVILA BMI-	Confirmation	Current 03/13/23 \$200.00 ePay	Trustee does not recommend confirmation.
<p>1. Plan fails to provide for the secured claim #4 filed by Nueces County on 03/13/23.</p> <p>2. Trustee alleges Schedule I is inaccurate as it fails to disclose all income pursuant to the bank statements.</p> <p>Plan payments: 1 (Mar 2023) - 36 (Feb 2026) \$200.00</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

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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 03/31/23 at #22. Hearing is scheduled for 05/17/23.
No response filed by Debtor.

GONZALEZ (JOEL) 02/24/23 05/05/23 2/20 Tracey	23-20049 JAMES ANDERSON <i>AMI-</i>	Confirmation	\$500.00 or 0.45 mth 03/17/23 \$1,100.00 ePay	Trustee does not recommend confirmation.
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1. Debtor's case was filed erroneously in the Corpus Christi Division, despite the Debtor residing in Edna, Texas.
 2. Plan #24 filed 03/22/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of $\$941.74 * 60 = \$56,504.40$.
 3. Debtor has failed to file an amended wage deduction order with the Court.
 4. Debtor has failed to provide Trustee with proof of income for his current employer, Frontier Environmental.
- Plan payments:
1 (Mar 2023) - 2 (Apr 2023) \$1,100.00
3 (May 2023) - 20 (Oct 2024) \$3,100.00

Trustee's Motion to Dismiss filed 03/31/23 at #28 for hearing scheduled 05/17/23.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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) <i>02/24/23</i> <i>05/05/23</i> <i>2/60</i> Tracey	23-20051 ANDRES G AGUILAR OLIVIA H AGUILAR <i>BMI-PPR</i>	Confirmation 1. Debtor's case was filed erroneously in the Corpus Christi Division. Debtor resides in Victoria, Texas, Therefore, the proper venue is Southern District of Texas Victoria Division pursuant to 28 U.S.C. 1408 and 1409 of the U.S. Bankruptcy Code, section 1412 of title 28 of the U.S. Bankruptcy Code and Rule 1014-1 of the Local Rules for the United States Bankruptcy Court for the Southern District of Texas. 2. Plan #2 filed 02/24/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of $\$388.34 \times 60 = \$23,300.40$. 3. Debtors have not made a payment. Plan payments: 1 (Mar 2023) - 60 (Feb 2028) \$3,520.00 Trustee's Motion to Dismiss filed 03/31/23 at #28. Hearing is scheduled for 05/17/23. No response filed by Debtors.	Current <i>04/03/23</i> \$3,520.00 <i>ePay</i>	Trustee does not recommend confirmation.

GONZALEZ (JOEL) <i>03/01/23</i> <i>05/10/23</i> <i>1/60</i> Bridget	23-20054 GREGORY T PILON YOLANDA S PILON <i>BMI-</i>	Confirmation 1. Plan #24 filed 03/28/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 03/03/23. 2. Debtors have failed to disclose all assets. 3. Debtors have failed to provide bank statements for account ending 7896 for January 01,2023 through filing date.	\$1,615.38 or 0.54 mth <i>04/03/23</i> \$3,000.00 <i>Wage Order</i>	Trustee does not recommend confirmation.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 10:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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4. Debtors have failed to provide bank statements for accounts ending in 9091, 7903, and 9083 from 02/01/23 through filing date.

5. Schedule I fails to disclose length of employment for debtor.

6. Debtors have failed to provide proof to substantiate the amounts paid to Loanstar Title Loans through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

7. Debtors have failed to provide proof to substantiate the direct payments for the burial plots.

8. Debtor is proposing to pay NavyArmy Community Credit Union directly for a claim with an excessive contractual interest rate of 12.49% at the expense of general unsecured creditors.

Payments: 1 (Mar 2023) 60 (Feb 2028) \$3,000.00.

Trustee's Motion to Dismiss filed 04/03/23 at #26. Hearing is scheduled for 05/17/23.
No response filed by debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 11:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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
BROWN	22-60025	Confirmation	\$4,368.00 or	Trustee does not recommend confirmation and recommends dismissal.
	CHARLIE G NAISER JR	Dismissal	2.21 mth	
05/03/22 07/12/22 11/60 Jennifer	BMI-	<ol style="list-style-type: none"> Plan #47 filed 11/08/22 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan fails to fully provide for the claim of U.S. Bank National c/o Rushmore Loan #4 filed 07/06/22. Plan does not comply with BLR 3015-1(a). Debtor is delinquent 2.21 payments, totaling \$4,368.00. <p>Plan payments: 1 (Jun 2022) - 60 (May 2027) \$1,978.00.</p> <p>Trustee's Motion to Dismiss filed 003/06/23 at #58. Response to Trustee's Motion to Dismiss filed 03/24/23 at #63.</p>	03/30/23 \$1,978.00 <i>Cashiers Check</i>	

BROWN	23-60001	Confirmation	\$2,460.84 or	Trustee does not recommend confirmation.
	DARLENE G GARZA	Dismissal	1.05 mth	
01/03/23 03/14/23 3/60 Jennifer	ELIBERTO E GARZA	Obj Conf Capital One Auto Finance	03/27/23 \$2,350.00 <i>Wage Order</i>	
	AMI-	<ol style="list-style-type: none"> Plan #53 filed 03/21/23 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan changes Conns, My Storage, American First Finance, and Racer Rental from paragraph #7 to paragraphs #9 and #11. The creditors have not been given proper notice of this change. Based on NADA value (\$6,962.50) as required by Order #10, the Plan does not provide sufficient adequate protection of \$87.03 to OneMain. Plan proposes to pay Debtor's attorney fees ahead of the adequate protection due to Capital One Auto Finance. 		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 11:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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. The tax document provided for Refugio County does not substantiate the amount to be paid through the Plan.

6. Debtors have failed to file an amended wage deduction order with the Court.

7. Debtors failed to file an amended Schedule C1 with amended Schedule C filed 03/21/23 at #52.

Payments: 1 (Feb 2023) - 60 (Jan 2028) \$1,855.00.

Trustee's Motion to Dismiss filed 03/06/23 at #51.

Response to Trustee's Motion to Dismiss filed 03/24/23 at #58.

Objection to Confirmation filed 02/15/23 by Capital One Auto Finance at #46.

<p>BROWN</p> <p>02/28/23 05/09/23 2/60</p> <p>Jennifer</p>	<p>23-60008</p> <p>KYLE R PANTEL</p> <p>JAIMEE B PANTEL</p> <p><i>AMI-</i></p>	<p>Confirmation</p> <p>Obj Conf Americredit Financial Sv</p>	<p>no pymts received</p> <p>01/01/00</p> <p>\$3,530.00</p>	<p>Trustee does not recommend confirmation.</p>
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1. Debtors appeared at the 03/28/23 341 Meeting of Creditors; however, the meeting was continued for 2020 Tax Return. Meeting reset to 04/18/23.
2. Plan fails to provide for Victoria County claim #4 filed 03/28/23.
3. IRS claim #3 filed 03/29/23 shows an unfiled tax return for the year 2020 and reflects a priority claim amount of \$8,920.29. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.
4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
5. Based on JD Power value (\$16,653.50) as required by Order #6, the Plan does not provide sufficient adequate protection of \$209.42 to Victoria City County Employees Federal Credit Union.
6. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.
7. Plan does not comply with BLR 3015-1(a).

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 11:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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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8. Debtors have failed to make a Plan payment.

Payments:1 (Mar 2023) - 60 (Feb 2028) \$3,530.00.

Trustee's Motion to Dismiss filed 04/03/23 at #39. Hearing is scheduled for 05/17/23.
No Response filed by Debtor.

Objection to Confirmation filed 04/03/23 by Americredit Financial Services Inc. at #41.

KISCH 02/06/23 04/17/23 2/60 Jennifer	23-60015 ROY CORONADO TONYA L CORONADO <i>AMI-ESF</i>	Confirmation	Current 03/29/23 \$3,540.00 <i>ePay</i>	Trustee does not recommend confirmation.
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1. Plan #20 filed on 03/03/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide for Victoria County Tax claim #8 filed 03/13/23.
3. Trustee alleges Schedule I is inaccurate as it does not provide for correct income and payroll expenses pursuant to 341 testimony.
4. Debtors have failed to provide a copy of a County Appraisal District Valuation for homestead.
5. Trustee alleges Schedule B is inaccurate as it does not provide for Debtor's Cash App account. Debtors have failed to provide 60 days of statements for this account.
6. IRS claim #7 filed 03/09/23 shows an unfiled tax return for the years 2020 and 2022 and reflects a priority claim amount of \$5,981.19. Trustee has received a copy of the 2020 return. Plan fails to provide any treatment for the IRS.
7. Trustee alleges Schedule C1 is incomplete as it does not include all of Debtors' assets.
8. Trustee alleges Means Test is incorrect as it does not provide a CMI breakdown of income, and it provides for expense that Debtors' do not have pursuant to their 341 testimony.
9. Debtors failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 11:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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 Home Mortgage Payment Procedures.

10. Debtors failed to provide proof to substantiate the amounts paid to Fisher Auto Sales through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

11. Debtors failed to provide pay stubs for new employer, Bay.

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

Payments: 1 (Mar 23) - 60 (Feb 27) \$3,540.00.

Trustee Motion to Dismiss filed 04/03/23 at #40. Hearing is scheduled for 05/17/23.
No response by Debtor.

WERNER LAW GROUP 09/21/22 11/30/22 7/58 Jennifer	22-60056 CARLOS F CABRERA III AMI-	Confirmation Dismissal	\$2,527.42 or 1.85 mth 04/03/23 \$1,367.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Based on NADA value (\$21,791.50), the Plan #62 filed 01/17/23 does not provide sufficient adequate protection of \$272.39 to Westlake Financial Services.</p> <p>2. Debtor has failed to disclose all leases and contracts in the schedules and Plan.</p> <p>3. 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.</p> <p>4. Debtor is delinquent 2 payments, totaling \$2,740.88. Trustee is not receiving the increased wage amount from Debtor's employer, USD Debusk LLC as required per amended Wage Order #69 signed 01/19/23.</p> <p>Plan payments: 1 (Oct 2022) - 58 (Jul 2027) \$1,367.00.</p> <p>Trustee's Motion to Dismiss filed 11/15/22 at #37. Response not filed.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 11:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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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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 was sustained per Order signed 02/15/23 at #76.

Objection to Claim of Westlake Services LLC dba Westlake Financial Services. (Claim #2) filed 01/17/23 at #60 was sustained per Oder signed 02/15/23 at #75.

WERNER LAW GROUP 10/31/22 01/09/23 6/60 Jennifer	22-60059 THOMAS H KASTEN	Confirmation	\$6,375.00 or 2.34 mth	Trustee does not recommend confirmation and recommends dismissal.
	ANNETTE M KASTEN <i>BMI-</i>	Dismissal Obj POC Santander Consumer USA Obj POC IRS Obj POC Santander Consumer USA Obj Conf Santander Consumer USA I Obj POC Intl. Bank of Commerce	03/07/23 \$2,725.00 ePay	

1. Plan #33 filed on 01/17/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for International Bank of Commerce claim #6 filed 01/04/23.
3. Based on NADA value (\$26,419.00), the Plan does not provide sufficient adequate protection of \$330.24 to Santander, the 2013 Dodge Ram 2500.
4. Based on NADA value (\$13,137.50), the Plan does not provide sufficient adequate protection to \$164.22 to Santander, the 2013 Dodge Ram 1500.
5. Plan fails to provide for IRS claim #3 filed 12/08/22.
6. Plan fails to fully provide for Victoria County Tax Office claim #2 filed 12/05/22.
7. Plan unreasonably proposes a large number of unnecessary variable payments that may violate 1325(a)(5)(B)(iii)(I).

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 12, 2023 11:00 am

Next 3 Panels:
05/17/2023
06/14/2023
07/19/2023

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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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.

11. Plan fails to provide for Notice of Post-petition Mortgage Fees #49 was filed 02/15/23 in the amount of \$1,200.00 for Proof of Claim and bankruptcy fees.

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.

Amended Objection to Claim of Department of Treasury - Internal Revenue Service (Claim #3) filed 03/17/23 at #55.

Objection to Claim of Santander Consumer USA Inc., d/b/a Chrysler Capital (Claim #4) filed 01/17/23 at #32.
Response to Objection to claim filed by Santander on 2/08/23 at #46.

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

Objection to Claim of International Bank of Commerce (Claim #6) filed 02/28/23 at #54.