

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 9:30 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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 02/07/23 04/18/23 2/0 Bridget	23-70022 ABRIL A FLORES DEL CAMPO BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Debtor did not appear at the 03/21/23 or the 04/11/23 341 Meeting of Creditors. The meeting will be reset to 05/02/23.</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. Debtor failed to make a Plan payment.</p> <p>Trustee's Amended Motion to Dismiss filed 04/13/23 at #34. No response by debtor.</p>				
BAKER 12/04/17 02/12/18 64/60 Jennifer	17-70478 JAIME O LUERA CHRISTINA I PAZ BMI-	Dismissal	Current 04/11/23 \$0.00 ePay	Trustee recommends dismissal.
<p>Trustee's Post-Petition Motion to Dismiss for non-workable plan filed 11/21/22 at #158. No Response filed by Debtors.</p>				

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BAKER	18-70426	Dismissal	\$2,737.72 or	Trustee does not recommend approval and recommends dismissal.
	JAVIER H MACIAS	Modification	0.83 mth	
12/03/18 02/11/19 52/60 Jennifer	NORMA H HERNANDEZ <i>BMI-PPR</i>	Obj Mod 21st Mortgage Corp.	04/07/23 \$3,299.00 <i>Wage Order</i>	
<p>Amended Modification #129 filed 03/31/23 to cure delinquency and decrease the plan term from 60 to 52 months, ending the plan in April 2023.</p> <p>Objection filed by 21st Mortgage Corporation is still pending.</p> <p>Mod forgives \$3,675.49.</p> <p>Payments:48 (Dec 2022) - 52 (Mar 2023) \$3,299.00.</p> <p>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.</p> <p>Objection to Modified Plan filed 03/23/23 by 21st Mortgage Corporation at #124. Debtor's Response to Objection filed 03/22/23 at #123.</p>				
BAKER	18-70428	Dismissal	\$3,898.64 or	Trustee recommends dismissal.
	CARLOS G CARDENAS		2.32 mth	
12/03/18 02/11/19 52/60 Jennifer	MARIA L CARDENAS <i>BMI-</i>		03/27/23 \$1,683.20 <i>Wage Order</i>	
<p>Post Conf. Trustee's Motion to Dismiss filed 02/16/23 at #68. Response to Trustee's Motion to Dismiss was filed 02/09/23 at #69. There are several months where only a partial payment was made.</p>				

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BAKER 01/02/19 03/13/19 51/84 Jennifer	19-70004 JULIO C TRUJILLO <i>BMI-PPR</i>	Dismissal 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.	\$7,574.25 or 2.72 mth 04/05/23 \$2,780.20 ePay	Trustee recommends dismissal.
BAKER 07/02/19 09/10/19 45/60 Jennifer	19-70269 PATRICIA RODRIGUEZ <i>BMI-PPR</i>	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.	\$4,649.70 or 3.65 mth 02/28/23 \$1,275.00 ePay	Trustee recommends dismissal.

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BAKER	19-70385	Dismissal	\$2,450.00 or	Trustee does not recommend approval and recommends dismissal.
10/04/19 12/13/19 42/60 Jennifer	JUAN MANUEL SALAZAR JR BMI-	Modification	1.00 mth 03/27/23 \$2,450.00 ePay	
<p>Modification #78 filed 02/22/23 to propose a 100% Plan.</p> <p>Debtor failed to provide copies of the 2020 & 2021 tax returns.</p> <p>Payment: 40 (Feb 2023) - 60(Oct 2024) \$2,450.00.</p> <p>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.</p> <p>Response to Trustee Motion to Dismiss filed 01/20/23 at #68.</p>				
BAKER	20-70021	Dismissal	\$7,281.30 or	Trustee recommends dismissal.
01/06/20 03/16/20 39/60 Jennifer	SERGIO ZARAGOZA BMI-		1.66 mth 04/11/23 \$4,389.88 ePay	
<p>Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #105 for non-payment.</p> <p>Response to Trustee's Motion to Dismiss filed 02/08/23 at #106.</p> <p>Debtor is on a partial wage order. Debtor pays remaining plan payment via EFT.</p> <p>Employer stopped making payments 10/16/21 and no amended order or Schedule I has been filed.</p>				

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CIMENT LAW FIRM PLLC	22-70210 OSCAR R GUZMAN	Confirmation Dismissal Obj Conf Texas National Bank	\$132.69 or 0.03 mth 04/03/23 \$4,925.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
12/16/22 02/24/23 4/60 Bridget	BMI-			

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.
5. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.
6. The Statement of Financial Affairs is incomplete as it does not disclose Debtor's previous business ownership pursuant to 341 testimony.
7. Debtor has failed to provide a complete Official Form 122C, including CMI monthly break down.
8. Debtor has failed to provide a complete copy of the 2020 tax return.

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.

Debtor's Response to Trustee's Motion to Dismiss filed 03/24/23 at #38.

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CIMENT LAW FIRM PLLC	22-70212 ORLANDO GUZMAN	Confirmation Dismissal	Current	Trustee does not recommend confirmation and recommends dismissal.
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12/16/22
02/24/23
4/60

BMI-

Bridget

1. Plan #30 filed 03/22/23 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 expenses for a business that is no longer operating pursuant to the 341 testimony.
6. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J for the Conn's claim and creditor has not filed a claim.
7. Debtor has failed to provide adequate proof of the two Army Navy Credit Union claims paid direct for the 2022 Toyota Camry and the 2017 Toyota Corolla.
8. The Statement of Financial Affairs #31 filed 03/22/23 is inaccurate as it notes the Debtor's business is currently active contrary to 341 testimony.
9. Trustee alleges the Means Test is inaccurate as it appears the allowance taken in line 16 is overstated.
10. Debtor has failed to disclose the full valuation for the homestead on Schedule A/B.
11. Debtor failed to provide bank statements for accounts ending in 4870, 4888, 2100 and 8144 for 12/01/22 through filing date.
12. Debtor has failed to provide statements for the Cash App, Venmo and PayPal accounts for 09/16/22 through filing date.

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13. 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. CMI needs to be filed with the Means Test.

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

Trustee's Motion to Dismiss filed 03/16/23 at #29.

Debtor's Response to Trustee's Motion to Dismiss filed 03/24/23 at #33.

GUERRERO 09/03/18 11/12/18 55/60 Jennifer	18-70328 FELIX CANTU BMI-BOTH	Dismissal	\$3,870.27 or 2.00 mth 04/04/23 \$1,935.00 ePay	Trustee recommends dismissal.
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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.

Modification filed 03/31/23 for hearing scheduled 05/25/23.

GUERRERO 10/31/19 01/09/20 42/60 Jennifer	19-70418 ERIKA PALACIOS MARQUEZ BMI-ESF	Dismissal	\$1,750.42 or 2.33 mth 03/23/23 \$750.11 ePay	Trustee recommends dismissal.
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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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06/22/2023

07/18/2023

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GUERRERO	20-70048 SERGIO LOZANO	Dismissal	\$3,322.71 or 2.18 mth <i>04/07/23</i> \$1,525.02 <i>Wage Order</i>	Trustee recommends dismissal.
<i>01/31/20</i> <i>04/10/20</i> <i>38/60</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	20-70273 ROGELIO HERNANDEZ	Modification	Current <i>04/10/23</i> \$485.00 <i>Wage Order</i>	Trustee requests approval of Mod Order #67-1.
<i>09/21/20</i> <i>11/30/20</i> <i>31/60</i> Jennifer	<i>BMI-PPR</i>	Trustee's Motion to Modify and Waive Requirement to file Uniform Plan #67 filed 04/03/23. As a result of several stale dated checks, Trustee seeks a modification of the plan terminating Trustee's obligation to disburse funds to Cash Store.		
GUERRERO	22-70175 ANA L CONTRERAS	Confirmation Obj Conf Ovation Services LLC	\$1,127.20 or 0.72 mth <i>03/28/23</i> \$1,567.00 <i>Wage Order</i>	Trustee recommends confirmation if Objection is resolved.
<i>10/31/22</i> <i>01/09/23</i> <i>6/60</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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07/18/2023

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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.

GUERRERO	23-70021	Confirmation	no pymts received	Trustee does not recommend confirmation.
	CHRISTY ALVARADO		01/01/00	
02/06/23			\$0.00	
04/17/23				
2/0	BMI-			
Tracey		<ol style="list-style-type: none"> Debtor failed to appear at the 03/21/23 Meeting of Creditors. Attorney filed a motion to withdraw as counsel stating no contact with Debtor. Debtor failed to file a Plan, Schedules, Statement of Financial Affairs or Official Form 122C. Debtor failed to make a Plan payment. Debtor failed to provide a copy of the 2021 tax return, copies of ID/SSN or DSO Affidavit. 		
		Trustee's Motion to Dismiss filed 04/11/23 at #22 for hearing scheduled 05/25/23.		

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07/18/2023

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MARTINEZ JR 05/01/22 07/10/22 11/24 Jennifer	22-70065 ALIJANDRO HERNANDEZ BMI-	Dismissal	\$8,036.67 or 2.40 mth 04/07/23 \$3,344.21 Wage Order	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 03/15/23 at #110 for non-payment. Response to Trustee's Motion to Dismiss filed 03/22/23 at #111. There are a few months where no payment was made at all.</p>				

PAYNE & ASSOCIATES PLLC 12/06/22 02/14/23 4/60 Bridget	22-70202 DOUGLAS P CARRIER AMI-ESF	Confirmation Dismissal	\$4,469.25 or 0.84 mth 04/11/23 \$5,300.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> Plan #40 filed 02/22/23 fails to provide for all secured and priority claims. Plan fails to provide the correct posted Trustee's fee. Trustee alleges that the plan fails to provide all of Debtor's disposable income into the plan. Debtor has failed to provide six months of pay stubs for the non-filing spouse. 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. 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. Plan proposes to pay attorney fees pro rata at set months but set monthly payments have not been provided. This is administratively cumbersome for the Trustee. Trustee cannot disburse both pro-rata and at fixed amounts on the same claim. 				

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05/25/2023

06/22/2023

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

9. Plan fails to provide for the Notice of Post-petition Fees, Expenses and Charges #52 filed 03/27/23.

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.

SALINAS	19-70448 JUAN F MATA	Dismissal	\$2,976.52 or 0.96 mth 04/05/23 \$3,106.71 Wage Order	Trustee recommends dismissal.
11/25/19 02/03/20 41/60 Jennifer	BMI-ESF	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.		

SALINAS	20-70219 CESAR H GARCIA	Dismissal	\$37,400.00 or 3.98 mth 03/29/23 \$9,400.00 ePay	Trustee recommends dismissal.
07/06/20 09/14/20 33/60 Jennifer	ANGELICA M GARCIA AMI-BOTH	Amended Post Conf. Trustee's Motion to Dismiss filed 04/11/22 #110 for non-payment and disposable income issue. No response filed by Debtor. Debtor pays via EFT. There are several months where only a partial payment was made.		

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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 provide proof of current income. Debtors fail to provide all of their disposable income into the Plan.

SALINAS	21-70030	Dismissal	\$2,656.78 or 1.33 mth 03/20/23 \$1,999.18 ePay	Trustee recommends dismissal.
03/11/21 05/20/21 25/60 Jennifer	AMANDA BARBOSA AARON L BARBOSA <i>BMI-ESF</i>	Amended Post Conf. Trustee's Motion to Dismiss filed 04/11/23 at #83 for non-payment and disposable income issue. 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 increase in expenses. Trustee requests this documentation.		

SOLANA	23-70010	Confirmation	Current 04/04/23 \$1,420.00 Wage Order	Trustee does not recommend confirmation.
01/25/23 04/05/23 3/60 Bridget	SUZETTE PEREZ <i>BMI-</i>	1. Plan #2 filed 01/25/23 fails to work at 100% to all creditors. Plan must remain 100% due to liquidation requirement. Trustee requests a C4 Confirmation Order for 100% Plans. 2. Plan fails to fully provide for Americredit Financial Services DBA claim #2 filed 02/02/23. 3. Plan fails to fully provide for Roma ISD claim #4 filed 01/25/23. 4. Plan fails to fully provide for Starr County Tax Office claim #3 filed 02/08/23.		

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5. Plan fails to disclose what tax years are to be paid through the plan.

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

Payments: 1 (Feb 2023) 60 (Jan 2028) \$1,420.00.

Objection to POC of Cavalry SPV I, LLC Claim #1 filed 02/08/23 at #18. Resolved 03/13/23 at #26.

Trustee's Motion to Dismiss filed 04/13/23 at #33. Hearing is scheduled for 05/25/23.

No response filed by Debtor.

SOLANA

23-70017

Confirmation

\$617.54 or

Trustee does not

BRENDA D GARCIA

0.23 mth

recommend

02/06/23

04/17/23

04/03/23

confirmation.

2/60

BMI-

\$2,652.00

Wage

Order

Tracey

1. Plan #11 filed on 02/10/23 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan fails to provide for treatment of the secured claim #1 filed on 02/15/23 by Weslaco ISD in the amount of \$7,976.06.

3. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.

4. Plan does not meet the requirements of §1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan, pursuant to the fixed fee agreement granted at docket #15.

5. Paragraph 23(D) of the plan and the Trustee Procedures require that you establish a reserve in the plan for the payment of future taxes.

6. Trustee alleges Schedule B is inaccurate as it fails to disclose non-filing spouse's 2018 Ford pursuant to Debtor's 341 testimony.

7. Trustee alleges the Statement of Financial Affairs is inaccurate as it fails to include non-filing spouse's income for last 3 years.

Plan payments:

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07/18/2023

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1 (Mar 2023) - 60 (Feb 2028) \$2,652.00.

Trustee's Motion to Dismiss filed 04/11/23 at 34 hearing scheduled 05/25/23.

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OLIVA 08/20/18 10/29/18 56/60 Jennifer	18-70311 JUAN PINA ALMA PINA BMI-	Modification Modification #80 filed 04/11/23 to remove the debt scheduled for IRS and reduce the plan term from 60 to 55 months, ending the plan in March 2023. Mod forgives \$660.84. Payments: 55 (Mar 2023) \$1,325.00.	Current 04/04/23 \$0.00 Wage Order	Trustee recommends approval of Mod #80 filed 04/11/23.

OLIVA 10/01/18 12/10/18 54/60 Jennifer	18-70356 REYNOLD A RIOS MARTHA M RIOS AMI-ESF	Dismissal Modification Modification #96 filed 03/03/23 to cure delinquency. 1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee. 2. Mod Plan Summary fails to reflect the correct amount deposited into the Savings Fund pre-modification. 3. Mod Plan fails to provide for treatment of the post-petition mortgage payment due to Deutsch Bank National Trust Co. filed 03/15/23 at #101. 4. Debtors failed to pay all disposable income into the Plan. Mod forgives \$2,725.89. Payments: 53 (Mar 2023) - 60 (Oct 2023) \$2,875.00.	\$925.00 or 0.32 mth 04/10/23 \$2,875.00 ePay	Trustee does not recommend approval and recommends dismissal.
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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	18-70418 SALVADOR RAMIREZ ZENAIIDA RAMIREZ AMI-	Dismissal	\$12,624.06 or 3.41 mth 03/13/23 \$3,706.77 ePay	Trustee recommends dismissal.
11/21/18 01/30/19 53/60 Jennifer		Post-Conf. Trustee's Motion to Dismiss filed 03/15/23 at #119 for non-payment. Response to Trustee's Motion to Dismiss filed 04/10/23 at #120. There are a few months where only a partial payment was made and a few where no payment was made at all.		
OLIVA	19-70195 LUCIA E LAGRANGE	Dismissal	\$10,525.00 or 3.03 mth 02/09/23 \$3,475.00 Wage Order	Trustee recommends dismissal.
05/25/19 08/03/19 47/60 Jennifer	AMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 03/15/23 at #121 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all. Employer is not consistent with sending in wage garnishments.		
OLIVA	19-70199 ROEL G MATA PAMELA M MATA BMI-BOTH	Modification	Current 04/12/23 \$875.00 Wage Order	Trustee does not recommend approval.
05/28/19 08/06/19 47/60 Jennifer		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 conditions of the agreed order for Motion for Relief from Stay #71 signed 05/05/22.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
April 20, 2023 10:00 am

Next 3 Panels:
 05/25/2023
 06/22/2023
 07/18/2023

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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Mod forgives \$1,200.00.

Payments: 42 (Nov 2022) - 60 (May 2024) \$875.00.

Unopposed Motion to Vacate Agreed Order #71 filed 03/22/23 at #101. Hearing is scheduled 4/28/2023 at 02:00 PM.

OLIVA	19-70429	Dismissal	\$2,098.16 or 3.68 mth <i>02/13/23</i> \$570.00 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
<i>11/04/19</i> <i>01/13/20</i> <i>41/60</i> Jennifer	JOSE ANGEL HINOJOSA <i>BMI-BOTH</i>			
	Post-Conf. Trustee's Motion to Dismiss filed 03/15/23 at #45 for non-payment. Response to Trustee's Motion to Dismiss filed 04/10/23 at #46. There are several months where only a partial payment was made and a few where no payment was made at all. Last payment received from Employer was 02/13/23.			

OLIVA	22-70022	Confirmation	\$1,935.00 or 1.42 mth <i>02/23/23</i> \$1,360.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>02/23/22</i> <i>05/04/22</i> <i>14/60</i> Bridget	MARIBEL SANDOVAL-VILLALON <i>BMI-ESF</i>	Dismissal		
	1. Plan #103 filed 03/22/23 fails to provide for all secured and priority creditors. 2. Plan fails to provide for the Internal Revenue Service claim #3 filed 03/09/22. Payments: 1 (Mar/2022) 13 (Mar/2023) \$1,150.00. 14 (Apr/2023) 60 (Feb/2027) \$1,360.00. Trustee's Amended Motion to Dismiss filed 02/16/23 at #94. No response filed by Debtor.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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 06/16/22 by Specialized Loan Servicing LLC at #44. Withdrawn 10/25/22 at #57.

Objection to Court Claim #6 of Wells Fargo Bank, N.A. on 12/01/22 at #65. Hearing scheduled 01/30/23. Resolved by Agreed Order entered 01/30/23 at #82.

OLIVA	22-70041	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
	LUIS A GARZA	Modification	03/03/23	
03/18/22			\$800.00	
05/27/22			ePay	
13/60	BMI-ESF			
Jennifer		Modification #85 filed 04/03/23 to cure delinquency and provide for amended IRS claim.		
		1. The Mod reason refers to an amended IRS claim filed on March 27, 2023; however, an amended claim was filed April 5, 2023.		
		2. Mod fails to provide for the entire remaining claim amount for Marcos Oliva.		
		3. Mod fails to provide for the correct remaining claim to the IRS.		
		4. Debtor failed to provide Feb 2023- March 2023 MORs for mechanic, Spark, Lime Scooters and Amazon Flex.		
		5. Debtor failed to provide a copy of the most recently filed tax return.		
		Mod forgives \$3,125.00.		
		Payments:		
		12 (Mar 2023) \$400.00.		
		13 (Apr 2023) - 60 (Mar 2027) \$800.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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 10/03/22 12/12/22 6/60 Jennifer	22-70155 ERNESTINA CHAMPION BMI-ESF	Modification Modification #67 filed 03/23/23 to provide the Nov. 2022 mortgage payment for 2k Investments. 1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee. 2. Mod Plan Summary fails to reflect the correct amount deposited into the Savings Fund pre-modification. 3. Mod fails to provide for the entire remaining claim amount for Marcos Oliva. 4. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors. 5. Schedule J line #24 notes that Debtor will use future estimated tax returns for home repairs and household emergencies; however, Scheule I also includes the tax refund as monthly income of \$690. Payments: 6 (Apr 2023) - 60 (Oct 2027) \$975.00.	\$559.62 or 0.57 mth 04/04/23 \$975.00 Wage Order	Trustee does not recommend approval.

OLIVA 10/03/22 12/12/22 6/60 Bridget	22-70156 JORGE L CAVAZOS JESSICA I MARTINEZ AMI-ESF	Confirmation Dismissal	\$2,850.00 or 2.04 mth 03/23/23 \$1,400.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
		1. Plan #56 filed 01/19/23 fails to provide for all secured and priority claims. 2. Plan fails to provide for the Notice of Mortgage Payment Change #71 filed 04/07/23. 3. Debtors are delinquent 2 payments through April totaling \$2,850.00. Payments: 1 (Nov/2022) 2 (Dec/2022) \$1,650.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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 04/12/23 at #72.
No response filed by Debtor.

OLIVA	22-70159	Confirmation	\$1,473.08 or 1.07 mth	Trustee does not recommend confirmation and recommends dismissal.
10/05/22 12/14/22 6/60 Tracey	SANTIAGO GUZMAN	Dismissal	03/27/23 \$1,375.00 Wage Order	
	BMI-ESF	<ol style="list-style-type: none"> Plan Summary #64 does not match the Plan #64 filed 03/22/23. Plan fails to provide for the first contractual on-going payment to Las Dianas Land Development LLC in paragraph 8. 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. <p>Plan payments: 1 (Nov 2022) \$850.00 2 (Dec 2022) - 5 (Mar 2023) \$1,275.00 6 (Apr 2023) - 60 (Oct 2027) \$1,375.00</p> <p>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.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
April 20, 2023 10:00 am

Next 3 Panels:
 05/25/2023
 06/22/2023
 07/18/2023

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	Trustee does not recommend confirmation and recommends dismissal.
10/21/22 12/30/22 6/58 Bridget	RUPERTO SEGURA BMI-PPR	Dismissal Obj POC Security Service Federal	04/04/23 \$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	22-70197	Confirmation	\$1,442.32 or 0.70 mth	Trustee does not recommend confirmation and recommends dismissal.
12/02/22 02/10/23 4/60 Tracey	ROCIO O PIERSON AMI-	Dismissal Obj Conf Texas Community Bank	04/03/23 \$2,050.00 Wage Order	
<p>1. Plan #54 filed 03/20/23 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.</p> <p>2. Debtor failed to provide proof to substantiate the amounts paid to Texas Community Bank through the Plan. Creditor</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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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filed claim #3 but it does not provide breakdown of the payments in arrears.

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	Confirmation	\$3,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JAIME H FLORES	Dismissal	1.03 mth	
12/05/22			04/11/23	
02/13/23			\$3,100.00	
4/60	BMI-ESF		ePay	
Bridget		Plan #47 filed 03/21/23 works paying 14% to the general unsecured creditors.		
		1. Trustee alleges that Debtor fails to provide all disposable income into the Plan.		
		2. Debtor failed to provide proof to substantiate the amounts paid to Cloudfund LLC and Lacks through the Plan. Creditors have not filed claims and Trustee must disburse according to plan.		
		4. Debtor is delinquent 2 payments through April totaling \$6,200.00.		
		Payments:		
		1 (Jan/2022) 2 (Feb/2022) \$3,000.00.		
		3 (Mar/2022) 60 (Dec/2026) \$3,100.00.		
		Trustee's Amended Motion to Dismiss filed 04/12/23 at #52.		
		No Response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	22-70206 ROBERTO DEL ANGEL SR	Confirmation	\$291.24 or 0.23 mth	Trustee does not recommend confirmation and recommends dismissal.
12/15/22 02/23/23 4/60	JOANNE DEL ANGEL BMI-PPR	Dismissal	04/04/23 \$1,250.00 ePay	
Bridget	<p>1. Plan #38 filed 03/20/23 fails to pay for all secured and priority creditors.</p> <p>2. Plan fails to provide for Santander Consumer USA claim #4 filed 12/22/22.</p> <p>3. Plan provides for \$4,102.92 in attorney's fees. Fixed fee agreement filed on 12/15/22 at #11 shows \$4,103.00.</p> <p>4. Plan Summary #2 and Schedule J #1 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>5. Plan fails to provide the complete address for the Ad Valorem tax reserve.</p> <p>6. Debtors have failed to provide bank statements for accounts ending in 1578 and 0295 from 11/22/22 through filing date.</p> <p>7. Statement of Financial Affairs reflects a Judgement lien for Velocity Investments LLC, but creditor is not addressed in the Schedules or plan.</p> <p>Payments: 1 (Jan/2023) 60 (Dec/2027) \$1,250.00.</p> <p>Trustee's Motion to Dismiss filed 03/16/23 at #33. Hearing scheduled for 04/20/23. No response filed by Debtor.</p> <p>Objection to Confirmation filed 12/31/22 by Exeter Finance LLC f/k/a Exeter Finance Corp. at #23 was withdrawn 03/23/23 at #44.</p>			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
April 20, 2023 10:00 am

Next 3 Panels:
 05/25/2023
 06/22/2023
 07/18/2023

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 12/23/22 03/03/23 4/60 Tracey	22-70219 MIGUEL T SAENZ MARIBEL G SAENZ <i>AMI-ESF</i>	Dismissal	Current 04/06/23 \$3,450.00 <i>Wage Order</i>	Trustee recommends dismissal.
<p>1. Plan #37 filed 03/22/23 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.</p> <p>2. Plan provides for direct payment of the mortgage in Paragraph 10, but the arrearage claim is not treated.</p> <p>3. Trustee alleges Schedule I is inaccurate as Debtor's income appears to be understated.</p> <p>4. Debtor has failed to provide Trustee with proof of 401K loans.</p> <p>Plan payments: 1 (Jan 2023) - 60 (Dec 2027) \$3,450.00</p> <p>Trustee's Motion to Dismiss filed 03/16/23 at #34. No Response filed.</p> <p>Objection to Confirmation filed 03/02/23 by NewRez LLC d/b/a Shellpoint Mortgage Servicing, as Servicer for U.S. Bank National Association at #33.</p>				

OLIVA 12/23/22 03/03/23 4/60 Bridget	22-70220 ADRIANA C GARZA <i>BMI-BOTH</i>	Confirmation Dismissal Obj Conf Ovation Services LLC	Current 04/03/23 \$2,050.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #49 filed 03/21/23 fails to reflect the correct creditor for the total debt mortgage claim in paragraph 8.</p> <p>2. Debtor has failed to provide bank statements for account ending in 4382 from 12/10/22 to filing date.</p> <p>3. Debtor has failed to provide the Trustee with an accounting of funds received in her previous case.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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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Plan Payments:

1 (Jan/2023) 3 (Mar/2023) \$1,375.00.

4 (Apr/2023) 60 (Dec/2027) \$2,050.00.

Trustee's Motion to Dismiss filed 03/16/23 at #46. Hearing scheduled for 04/20/23.

No response filed by debtor.

Objection to Confirmation filed 03/16/23 by Ovation Services, LLC at #45.

OLIVA	23-70002 RENE GARZA	Confirmation Dismissal	\$3,700.00 or 2.00 mth 04/03/23 \$1,850.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
01/02/23 03/13/23 3/60 Bridget	BMI-ESF	<ol style="list-style-type: none"> Plan #25 filed 01/20/23 fails to provide for all secured and priority claims. Plan fails to fully provide for Select Portfolio Servicing Inc claim 11 filed 03/13/2023. Plan also proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the JP Morgan Chase claim. 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. Debtor has failed to disclose all income on the Statement of Financial Affairs. Debtor has failed to file a wage deduction order with the Court. Debtor's Official Form 122C-1 #27 filed 02/06/23 is incomplete. Debtor has failed to disclose all income. Debtor has failed to disclose the Cash App account and provide three months of statements pursuant to 341 testimony. 		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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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10. Debtor has failed to disclose the 2004 Ford Explorer pursuant to 341 testimony.

11. Debtor has failed to provide the 2022 tax return.

12. Debtor is delinquent 2 payments through April totaling \$3,700.00.

Plan Payments:

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

Trustee's Amended Motion to Dismiss filed 04/13/23 at #39.

No response filed by debtor.

Objection to Confirmation filed 03/09/23 by Ford Motor Credit Company LLC at #30 was withdrawn 03/23/23 at #35.

OLIVA 01/02/23 03/13/23 3/52 Tracey	23-70003	Confirmation	\$3,000.00 or	Trustee does not recommend confirmation and recommends dismissal.
	CLAUDIA M LOPEZ	Dismissal	1.00 mth 03/10/23 \$3,000.00 ePay	

AMI-ESF

1. 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.

2. Plan fails to fully provide for Rafael Martinez and Veronica Trevino Lorea claim #12 filed 03/09/23.

3. Plan fails to address Hidalgo County Claim #45 filed 01/24/23.

4. 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 payments; however, the claim indicates the note matures in 9 months (09/01/23).

5. Plan fails to provide an interest rate for the Hudson Heritage claim.

6. Debtor failed to provide a copy of the property listing agreement.

7. Debtor failed to provide bank statements for the Cash App Venmo and PayPal accounts.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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. 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.

Trustee's Motion to Dismiss filed 03/16/23 at #31.

Response not filed.

OLIVA

23-70004

YESENIA GALINDO

01/02/23

03/13/23

3/60

BMI-BOTH

Bridget

Confirmation

Dismissal

Obj Conf Rushmore Loan Mgmt

\$100.00 or

0.02 mth

04/12/23

\$4,525.00

ePay

Trustee does not

recommend

confirmation and

recommends

dismissal.

1. Plan #52 filed 04/05/23 provides for bifurcated treatment of the same claim. Paragraph 10 states that Debtor paid October, November and December 2022 direct, but Evergreen Valley, Inc claim #4 filed 03/09/23 reflects those months as pre-petition arrears. Further the plan does not account for the January through March 2023 payments and debtor has failed to provide verification of any of the direct payments made.

2. 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.

3. Schedule G is incomplete as it does not provide for vehicle lease pursuant to 341 testimony.

Payments:

1 (Feb/2023) 2 (Mar/2023) \$3,350.00.

3 (Apr/2023) 60 (Jan/2028) \$4,525.00.

Trustee's Motion to Dismiss filed 03/16/23 at #39.

No response filed by debtor.

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

Debtor's Response to the Motion for Relief from the Stay filed 03/31/23 at #50.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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OLIVA 01/11/23 03/22/23 3/0 Tracey	23-70007 ALVARO FLORES JR BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommend dismissal.
	1. Debtor failed to appear at the 02/07/23 Meeting of Creditors. Debtor appeared at the 3/21/23 and the 04/04/23 341 Meetings of Creditors; however, the meetings were continued to allow time for Debtor to file a Plan and provide additional documents. Meeting will be reset to 04/25/23. 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 return, copies of ID/SSN or DSO affidavit. Trustee's Motion to Dismiss filed 03/10/23 at #26. No response filed by Debtor.			

OLIVA 01/27/23 04/07/23 3/60 Tracey	23-70011 JOSE A MURILLO HORTENCIA MURILLO AMI-ESF	Confirmation Obj Conf Lakeview Loan Servicing	Current 04/03/23 \$2,450.00 ePay	Trustee does not recommend confirmation.
	1. Plan #49 filed 03/08/23 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for treatment of the secured claim #18 filed on 04/07/23 by Lakeview Loan Servicing c/o LoanCare in the amount of \$190,319.79 for 10254 Camarena Avenue, Montclair, CA. 3. Plan fails to fully provide for treatment of the secured claim #17 filed on 04/05/23 by KSW Rail Group Inc DBA De Lucio USA for a 2012 Wabash Trailer.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due and the Monthly Payment have not been provided on the Texas Financeria, LLC claim for the 2015 Kenworth.

5. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due and the Monthly Payment have not been provided on the Weslaco ISD and Hidalgo County claims.

6. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.

7. IRS claim #10 filed 02/15/23 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$1,202.27. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.

8. Trustee alleges Schedule I is inaccurate as it fails to fully provide for Debtor's business income pursuant to the Monthly Operating Reports.

9. Debtors failed to provide Trustee with the latest filed tax return, 2022, pursuant to their 341 testimony.

Plan payments:

1 (Feb 2023) - 2 (Mar 2023) \$2,000.00

3 (Apr 2023) - 60 (Jan 2028) \$2,450.00

Trustee's Motion to Dismiss filed 04/12/23 at #56 for scheduled hearing 05/25/23.

Objection to Confirmation filed 04/11/23 by Lakeview Loan Servicing, LLC at #55.

OLIVA	23-70012	Confirmation	Current	Trustee does not recommend confirmation.
	MARIA P BRIONES		04/11/23	
01/30/23			\$1,285.00	
04/10/23			ePay	
3/60	BMI-ESF			
Bridget		1. Plan #13 filed 02/09/23 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8 contrary to 341 testimony.		
		2. Debtor failed to provide proof to substantiate the amounts paid to USDA Rural Development through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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 has failed to provide the CAD valuation for the homestead.

4. Debtor has failed to disclose the 2022 refund on Schedule A/B pursuant to 341 testimony.

5. Debtor has failed to provide a copy of the 2022 tax return.

6. Debtor failed to provide proof to substantiate the amounts paid to USDA Rural Development through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Payments: 1 (Feb/2023) 60 (Jan/2028) \$1,285.00.

Trustee's Motion to Dismiss filed 04/13/23 at #26. Hearing is scheduled for 05/25/23.

No response filed by Debtor.

OLIVA	23-70014	Confirmation	\$317.00 or 0.50 mth	Trustee does not recommend confirmation and recommends dismissal.
	ALEJANDRINA OCHOA	Dismissal	04/04/23	
02/01/23 04/12/23 2/60	BMI-ESF		\$635.00 Wage Order	
Bridget		Plan #5 filed 02/03/23 fails to fully provide for the Peritus Portfolio Services claim #7 filed 04/12/23.		
		Plan Payment: 1 (Mar 2023) - 60 (Feb 2028) \$635.00.		
		Trustee's Motion to Dismiss filed 03/16/23 at #30. No response filed by debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA 02/03/23 04/14/23 2/60 Tracey	23-70015 RIGOBERTO L GARZA AMI-ESF	Confirmation	\$4,478.22 or 1.59 mth 04/06/23 \$2,825.00 Wage Order	Trustee does not recommend confirmation.
<p>1. Plan #2 filed 02/03/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan Summary #2 does not match the Plan #2.</p> <p>3. Plan fails to fully provide for attorney fees.</p> <p>4. Plan fails to fully provide for VW Credit Inc.</p> <p>5. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>6. Plan does not provide for the notice of post-petition fee claim of Planet Home Lending in the amount of \$600.00 for attorney's fees and Plan review.</p> <p>Plan payments: 1 (Mar 2023) - 60 (Feb 2028) \$2,825.00</p> <p>Trustee's Motion to Dismiss filed 04/13/23 at #28 for hearing scheduled 05/25/23.</p> <p>Objection to Confirmation filed 02/21/23 by Planet Home Lending, LLC at #19.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA 02/03/23 04/14/23 2/60 Bridget	23-70016 DORA I ORANDAY BMI-	Confirmation Obj Conf Deutsche Bank Ntl Trust	\$923.07 or 0.62 mth 04/04/23 \$1,500.00 Wage Order	Trustee does not recommend confirmation.
<p>1. Plan #2 filed 02/03/23 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8 contrary to 341 testimony that the taxes are escrowed.</p> <p>2. Plan fails to fully provide for the PHH Mortgage Corporation claim #1 filed 04/07/23.</p> <p>3. Debtor failed to provide proof to substantiate the amounts paid to PHH Mortgage Corp through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>4. Debtor has failed to disclose all disposable income.</p> <p>5. Debtor has failed to amend for new employment pursuant to 341 testimony.</p> <p>6. Debtor has failed to provide current verification of her income.</p> <p>7. Debtor has failed to file an amended wage order for her new employment.</p> <p>8. Debtor has failed to disclose the 2022 tax refund on Schedule A/B.</p> <p>9. Debtor has failed to amend the Statement of Financial Affairs to disclose all addresses and businesses.</p> <p>10. Debtor has failed to file a notice of address change.</p> <p>Payments: 1 (Mar/2023) 60 (Feb/2028) \$1,500.00.</p> <p>Trustee's Motion to Dismiss filed 04/13/23 at #26. Hearing is scheduled for 05/25/23. No response filed by Debtor.</p> <p>Objection to Confirmation filed 04/10/23 by Deutsche Bank National Trust Company at #25.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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	23-70025	Confirmation	\$153.86 or 0.62 mth 04/12/23	Trustee does not recommend confirmation.
02/10/23 04/21/23 2/36 Tracey	JOSE L CISNEROS ANNA M CISNEROS BMI-PPR	<ol style="list-style-type: none"> Plan #2 filed 02/10/23 fails to provide treatment for claim #1 filed 03/13/23 by Hidalgo County. Debtor has not made a payment. Debtors have failed to provide the Trustee with a copy of their 2022 tax return. Trustee alleges Schedule B is inaccurate as it fails to disclose Debtors' 2022 tax refund pursuant to the 341 testimony. Trustee alleges Schedule i is inaccurate as it fails to provide spouse's occupation and length of employment. <p>Plan payments: 1 (Mar 2023) - 36 (Feb 2026) \$250.00</p> <p>Trustee's Motion to Dismiss filed 04/11/23 at #28 hearing scheduled for 05/25/23.</p>	\$250.00 <i>Wage Order</i>	

OLIVA	23-70029	Confirmation	Current 03/27/23	Trustee does not recommend confirmation.
02/20/23 05/01/23 2/60 Tracey	ANDRES GARZA MARIA E GARZA AMI-	<ol style="list-style-type: none"> Trustee alleges Debtor's Official Form 122C #5 filed 02/20/23 is incorrect, thus the Plan #2 filed 02/20/23 fails to meet the requirements of 1325(b). Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Hyundai Motor Finance. Paragraph 11 of the Plan is incomplete as treatment is not provided for World Finance Company. 	\$3,175.00 <i>ePay</i>	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
April 20, 2023 10:00 am

Next 3 Panels:
 05/25/2023
 06/22/2023
 07/18/2023

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. IRS claim #14 filed 03/29/23 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$9,892.40. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.

5. Trustee alleges Schedule G is inaccurate as it fails to provide the lease for the home.

6. Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.

7. Plan Summary #2 and Schedule J #1 do not match. The projected income, expenses and disposable income amounts do not match.

Plan payments:

1 (Mar 2023) - 60 (Feb 2028) \$3,175.00

Trustee's Motion to Dismiss filed 04/11/23 at 24 hearing scheduled for 05/25/23.

OLIVA	23-70030	Confirmation	\$789.23 or 0.77 mth	Trustee does not recommend confirmation.
02/21/23 05/02/23 2/60 Bridget	JOEL RIVERA AMI-ESF		04/04/23 \$1,026.00 Wage Order	
<p>1. Plan #23 filed 03/06/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #22 filed on 03/06/23.</p> <p>2. Means Test reflects the full monthly payment in line 13b and an additional allowance for arrears on line 34 instead of the average of the contractual amount due.</p> <p>3. Plan Summary #23 and Schedule J #20 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>4. Schedule C #20 filed 03/06/23 reflects debtor's cell phones exempted under 522(d)(1).</p> <p>5. Debtor failed to provide proof to substantiate the amounts paid to Chemcel Federal Credit Union through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>6. Debtor has failed to provide three months bank statements for the Chemcel checking account.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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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7. Plan fails to provide for One Main claim #4 filed 03/07/23 for a 2008 Dodge Nitro not on Schedule A/B.

Payments: 1 (Apr/2023) 60 (Mar/2028) \$1,026.00.

Trustee's Motion to Dismiss filed 04/13/23 at #29. Hearing is scheduled for 05/25/23.
No response filed by Debtor.

OLIVA	23-70032 MONICA Y CORDERO	Confirmation	no pymts received 01/01/00 \$9,750.00	Trustee does not recommend confirmation.
02/22/23 05/03/23 2/60 Bridget	AMI-BOTH	<ol style="list-style-type: none"> 1. Plan #2 filed 02/22/23 fails to provide for all secured and priority claims. 2. Plan fails to provide for Weslaco ISD claim #7 filed 03/22/23. 3. Plan fails to provide for Weslaco ISD claim #12 filed 04/11/23. 4. Plan fails to disclose which tax years are to be paid through the plan. 5. Plan fails to fully provide for Bank of America claim #1 filed 03/03/23. 6. Plan fails to fully provide for Hidalgo County claim #6 filed 03/13/23. 7. Plan fails to fully provide for Mission Financial Services claim #2 filed 03/06/23. 8. Plan fails to fully provide for Ovation claim #11 filed 04/07/23. 9. Debtor has failed to provide a complete copy of the 2022 tax return. 10. Debtor has failed to disclose all assets. 11. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan. 12. Debtor has 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. 		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2023 10:00 am

Next 3 Panels:

05/25/2023

06/22/2023

07/18/2023

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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13. Debtor has failed to provide the bank statements for account ending in 7842 for 02/01/23 through date of filing.

14. Debtor's Statement of Financial Affairs fails to disclose payments to creditors over \$600.00 during the 90 days prior to filing.

15. Schedule F fails to disclose a complete address for the "Ecapitalfr" debt.

Payments: 1 (Mar/2023) 60 (Feb/2028) \$9,750.00.

Trustee's Motion to Dismiss filed 04/13/23 at #35. Hearing is scheduled for 05/25/23.
No response filed by Debtor.