

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. 		

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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>
<p>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.</p> <p>2. Plan fails to provide for Victoria County claim #4 filed 03/28/23.</p> <p>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.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>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.</p> <p>6. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>7. Plan does not comply with BLR 3015-1(a).</p>				

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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

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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 <i>AMI-</i>	Confirmation Dismissal	\$2,527.42 or 1.85 mth 04/03/23 \$1,367.00 <i>Wage Order</i>	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>				

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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 ANNETTE M KASTEN <i>BMI-</i>	Confirmation 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	\$6,375.00 or 2.34 mth 03/07/23 \$2,725.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
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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).

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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.