

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
June 1, 2023 2:30 pm

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
*PRO SE DEBTOR 03/30/23 06/08/23 1/0 Bridget	23-50024 CLEOTILDE TREVINO <i>BMI-</i>	Confirmation 1. Debtor did not appear at the 05/09/23 341 Meeting of Creditors. 2. Debtor has failed to file a Plan, Schedules A-C, E-J, Statement of Financial Affairs or Official Form 122C, copies of tax returns, or pay advices. 3. Debtor has failed to make a Plan payment. 4. Debtor has failed to provide Trustee with proof of income. 5. Debtor has failed to provide Trustee with a copy of the 2022 tax return. Trustee's Motion to Dismiss #20 filed 05/23/23 is set for 07/13/23.	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
BARTO 02/10/22 04/21/22 15/60 Tracey	22-50005 MARCIEL A CASANOVA BERTHA A CASANOVA <i>BMI-PPR</i>	Dismissal Post-Conf. Motion to Dismiss filed 12/16/22 at # 72 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$15,455.89 or 3.85 mth 05/18/23 \$4,018.02 <i>Wage Order</i>	Trustee recommends dismissal.

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BARTO	22-50007	Dismissal	\$4,165.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RAFAEL D HINOJOSA	Modification	1.59 mth	
02/15/22			01/27/23	
04/26/22			\$2,615.00	
15/36	AMI-ESF		Wage Order	
Tracey		Modification #57 filed 05/01/23 to cure delinquency and extend the plan term from 36 to 57 months.		
		1. Debtor failed to provide a copy of the most recently filed tax return.		
		2. Debtor failed to provide proof of current income.		
		3. Debtor failed to file an amended wage order consistent with the proposed modification in compliance with BLR 3015-1(c)(1).		
		4. Mod is deficient to pay all secured and priority claims.		
		5. Mod fails to provide for the correct ongoing monthly mortgage payment to M&T Bank.		
		6. Mod Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage.		
		7. Per the Mod, Debtor is delinquent \$4,165.00.		
		Mod Forgives: \$6,610.00.		
		Plan payments: 14 (Apr 2023) \$1,550.00 15 (May 2023) - 57 (Nov 2026) \$2,615.00		
		Post-Conf. Trustee's Motion to Dismiss filed 03/29/23 at #56 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.		

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BARTO	22-50054	Confirmation	\$3,637.70 or	Trustee does not recommend confirmation and recommends dismissal.
	JOSE M FERDIN JR	Dismissal	2.13 mth	
08/18/22			04/17/23	
10/27/22		Obj POC US Bank NA Court Clm 8	\$1,705.85	
9/60	AMI-ESF		ePay	
Bridget		<p>1. Plan #69 filed 04/11/22 fails to fully provide for the claim of Select Portfolio Services.</p> <p>2. Plan fails to fully provide for the claim of Quantum3 Group LLC.</p> <p>3. Debtor is delinquent 2.13 months through May totaling \$3,637.70.</p> <p>4. Trustee alleges that the plan is not feasible as Debtor has demonstrated an inability to fund the plan. Plan was amended to lower the Debtor's payments from \$2,200.00 to \$1000.00 months 1-4 and \$1,450.00 months 5-7. The new payment increases to \$1,705.85 beginning April 2023.</p> <p>Payments: 1 (Sep 2022) - 4 (Dec 2022) \$1,000.00. 5 (Jan 2023) - 7 (Mar 2023) \$1,450.00. 8 (Apr 2023) - 60 (Aug 2027) \$1,705.85.</p> <p>Trustee's Amended Motion to Dismiss #48 filed 01/11/23. No response filed by Debtor.</p> <p>Objection to POC of US Bank NA Select Portfolio (Claim No. 8) filed 02/28/23 at #56. US Bank response to Debtor's Objection to claim filed 03/13/23 at #64.</p>		

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BARTO	22-50070	Confirmation	\$3,280.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ROLANDO GUERRA	Dismissal	1.00 mth	
10/11/22 12/20/22 7/60 Krystle	<i>BMI-PPR</i>		05/22/23 \$3,280.00 <i>Cashiers Check</i>	
<p>1. Plan #60 filed 04/25/23 is no longer feasible as the Debtor has not been current in the last 5 months and interest has already accrued rendering the plan deficient.</p> <p>2. 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 #7.</p> <p>Payments: 1 (Nov 2022)- 4 (Feb 2023) \$2,343.33. 5 (Mar 2023) - 60 (Oct 2027) \$3,280.00.</p> <p>Trustee's Motion to Dismiss filed 11/28/22 at #22. No response filed by debtor.</p> <p>Objection to Confirmation filed 11/18/22 by Conn Appliances, Inc. at #21 was withdrawn 02/1/23 at #39.</p>				
BARTO	22-50076	Confirmation	\$200.00 or	Trustee does not recommend confirmation and recommends dsimissal.
	JOSE A ESTRADA	Dismissal	0.23 mth	
10/31/22 01/09/23 7/60 Bridget	<i>BMI-BOTH</i>		05/01/23 \$875.00 <i>Wage Order</i>	
<p>Plan #61 filed 05/01/23 works, paying 8% to the general unsecured creditors, but cannot be recommended because:</p> <p>1. Debtor has failed to provide bank statements for account ending in 8889 for August 2022 through filing date.</p> <p>2. Debtor failed to provide a copy of the 2022 tax return.</p> <p>Plan payments: 1 (Nov 2022) - 60 (Oct 2027) \$875.00.</p>				

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Amended Trustee's Motion to Dismiss #63 filed 05/25/23.
No response filed by Debtor.

Objection to Confirmation filed 02/23/23 by Ovation Services, LLC at #43. Objection to Confirmation filed 03/30/23 by Ovation Services, LLC at #51. Agreed Order resolving Objection to Confirmation entered 04/11/23 at #58.

BARTO	22-50077	Confirmation	Current	Trustee recommends confirmation.
10/31/22 01/09/23 7/60 Leanne1	LUCIANO ESPINOZA <i>BMI-PPR</i>		05/19/23 \$1,575.00 <i>Wage Order</i>	
	Plan #49 filed 04/25/23 works, paying 7% to the general unsecured creditors.			
	Payments: 1 (Nov 2022) - 3 (Jan 2023) \$650.00. 4 (Feb 2023) 5 (Mar 2023) \$1,409.45. 6 (Apr 2023) 60 (Oct 2027) \$1,575.00.			
	Trustee's Motion to Dismiss filed 01/11/23 at #25. Withdrawn 05/24/23 at #58.			
	Objection to Confirmation filed 01/12/23 by Resolution Finance, LLC, at #26. Objection was withdrawn 05/01/23 at #51.			

BARTO	22-50079	Dismissal	\$2,568.00 or 2.10 mth 05/09/23 \$1,220.00 <i>ePay</i>	Trustee recommends dismissal.
10/31/22 01/09/23 7/60 Tracey	AMPARO M RAMIREZ <i>BMI-</i>			
	Post-Conf. Trustee's Motion to Dismiss filed 03/29/23 at #40 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made and some where no payment was made at all.			

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BARTO	22-50084	Confirmation	\$2,925.00 or	Trustee does not
	MARTIN TORRES	Dismissal	1.14 mth	recommend
11/22/22			05/08/23	confirmation and
01/31/23	MARYANN TORRES		\$2,575.00	recommends
6/60	<i>BMI-</i>		<i>Money</i>	dismissal.
Bridget			<i>Order</i>	
<p>Plan #49 filed 05/02/23 works, paying 16% to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> Debtors failed to provide proof to substantiate the amounts paid to Quality Imports and Vin Title through the Plan. Creditors have not filed claims and Trustee must disburse according to plan. Certificate of service #48 filed 05/02/23 for the Amended Schedule F #34 filed 02/28/23 does not provide sufficient notice to creditors until 06/01/23. <p>Payments: 1 (Dec 2022) 5 (Apr 2023) \$1,700.00. 6 (May 2023) 60 (Nov 2027) \$2,575.00.</p> <p>Trustee's Motion to Dismiss #30 filed 01/12/23.. No response filed by Debtor.</p>				

BARTO	22-50088	Confirmation	\$6,750.00 or	Trustee does not
	JESUS A BLANCO	Dismissal	1.88 mth	recommend
12/08/22			05/10/23	confirmation and
02/16/23	ASHLEY M RAMIREZ		\$3,600.00	recommends
5/60	<i>AMI-</i>		<i>ePay</i>	dismissal.
Bridget				
<ol style="list-style-type: none"> Plan #40 filed 02/28/23 fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #52 filed 04/14/23. Debtor has failed to provide sufficient verification of income. Debtors are delinquent 1.88 payments through May totaling \$6,750.00. 				

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Payments: 1 (Jan 2023) - 60 (Dec 2027) \$3,600.00.

Objection to Confirmation filed 12/27/22 by Nationstar Mortgage LLC at #20 was withdrawn 02/01/23 at #35.

Trustee's Motion to Dismiss filed 1/12/23 at #25.
No response filed by Debtor.

BARTO	23-50007	Confirmation	\$1,800.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RODRIGO J GARZA	Dismissal	1.00 mth	
<i>01/31/23</i>	KARLA G GARZA		<i>05/17/23</i>	
<i>04/11/23</i>			\$1,800.00	
<i>4/60</i>	<i>BMI-</i>		<i>Money Order</i>	
Leanne1	<p>Plan #31 filed 04/04/23 works, paying 57% to general unsecured creditors, but cannot be recommended because the Trustee has not received any wage deductions pursuant to the wage order (#14) signed 02/02/2023 for Tejas Carriers.</p> <p>Debtors are delinquent 1 payment through April, totaling \$1800.00, with the next payment due on the 05/28/23.</p> <p>Plan payments: 1 (Feb 2023) - 60 (Jan 2028) \$1,800.00.</p> <p>Trustee's Motion to Dismiss filed 03/17/23 at #29. No response filed by Debtor.</p>			

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BARTO	23-50016	Confirmation	\$1,230.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JEREMY BENDER	Dismissal	1.00 mth	
02/28/23			04/17/23	
05/09/23			\$1,230.00	
3/60			Money Order	
Bridget	AMI-	Plan #2 filed 02/28/23 works, paying 22% to general unsecured creditors, but cannot be recommended because Debtor is delinquent 1 payment through April totaling \$1,230.00, with next payment due on 05/28/23.		
		Payments: 1 (Mar 2023)- 60 (Feb 2028) \$1,230.00.		
		Motion to Dismiss filed 04/19/23 at #22.		
MEURER	22-50034	Dismissal	\$9,703.60 or	Trustee recommends dismissal.
	JESUS G VELA-CUELLAR		2.96 mth	
06/06/22			04/28/23	
08/15/22			\$3,280.40	
11/60			ePay	
Tracey	AMI-PPR	Post-Conf. Trustee's Motion to Dismiss filed 04/27/23 at # 75 for non-payment. No response filed by Debtor. There are some months where no payment was made at all.		

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MEURER	22-50082	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MELISSA A FLORES	Dismissal	05/03/23	
11/15/22			\$725.00	
01/24/23			Wage	
6/60	BMI-ESF		Order	
Bridget	Amended Plan #55 filed 05/04/23 changes the treatment of Lakeview Loan Servicing from on-going through the plan to direct, and creditor has not received sufficient notice. Debtor has failed to provide verification that the December 2022 through March 2023 payments have been paid to the creditor. Payments: 1 (Dec 2022) 5 (Apr 2023) \$675.00. 6 (May 2023) 60 (Nov 2027) \$725.00. Trustee's Motion to Dismiss filed 01/11/23 at #28. No response filed by Debtor. Trustee's Objection to Debtor's Claim of Exemptions filed 01/12/23 at #29 was withdrawn 03/01/23 at #38. Objection to Confirmation filed 01/26/23 by Lakeview Loan Servicing, LLC at #34 was withdrawn 03/01/23 at #39.			

MEURER	23-50017	Confirmation	\$388.30 or	Trustee recommends confirmation.
	ALBERTO J GAMEZ		0.62 mth	
03/06/23			05/22/23	
05/15/23			\$625.00	
2/60			Wage	
	BMI-PPR		Order	
Leanne1				
	Plan #28 filed 04/20/23 works, paying 31% to general unsecured creditors.			
	Plan payments:			
	1 (Apr 2023) \$615.00.			
	2 (May 2023) - 60 (Mar 2028) \$625.00.			
	Trustee's Amended Motion to Dismiss #30 filed 04/26/23. Withdrawn 05/25/23 at #33.			

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OLIVA PC (L) 22-50090

MARIA L CARRION

12/22/22
03/02/23
5/60

BMI-

Krystle

Confirmation

\$1,367.33 or
1.14 mth
05/23/23
\$1,200.00
Wage
Order

Trustee
recommends
confirmation.

Plan #47 filed on 05/04/23 works, paying 14% to the general unsecured creditors. The Adversary #45 filed 04/12/23 by Ford Motor Credit remains pending.

Plan payments:

1 (Jan 2023) - 15 (Mar 2024) \$1,200.00
16 (Apr 2024) - 16 (Apr 2024) \$3,200.00
17 (May 2024) - 27 (Mar 2025) \$1,200.00
28 (Apr 2025) - 28 (Apr 2025) \$3,200.00
29 (May 2025) - 39 (Mar 2026) \$1,200.00
40 (Apr 2026) - 40 (Apr 2026) \$3,200.00
41 (May 2026) - 51 (Mar 2027) \$1,200.00
52 (Apr 2027) - 52 (Apr 2027) \$3,200.00
53 (May 2027) - 60 (Dec 2027) \$1,200.00

Trustee's Motion to Dismiss filed 02/21/23 at #29. Withdrawn 05/25/23 at #53.

Objection to Confirmation filed 02/16/23 by Ford Motor Credit Company LLC at #26. Objection to Confirmation withdrawn 04/06/23 at #39.

Ford Creditor Company LLC filed an adversary on 04/12/23 at #45, case number 23-05002.

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OLIVA PC (L)	23-50012 LYDIA GARZA	Dismissal	\$865.40 or 0.69 mth 05/12/23 \$1,250.00 Wage Order	Trustee recommends dismissal.
02/23/23 05/04/23 3/60 Bridget	BMI-	<p>1. Plan #2 filed 02/23/23 fails liquidation.</p> <p>2. Plan Summary fails to disclose the correct Total Non-Exempt Property per Schedule C-1 #31 filed 04/28/23.</p> <p>3. Plan fails to provide for treatment of the mortgage gap payment due to Newrez LLC DBA Shellpoint Servicing for February 2023.</p> <p>4. Plan fails to provide the correct amounts to Newrez LLC per claim #2 filed 05/04/23.</p> <p>Payments: 1 (Mar 2023) - 60 (Feb 2028) \$1,250.00.</p> <p>Trustee's Amended Motion to Dismiss #36 filed 05/25/23. Confirmation hearing was reset to 7/13/23 at the 05/04/23 hearing.</p> <p>Objection to Confirmation filed 04/13/23 by NewRez LLC at #29.</p>		
OLIVA PC (L)	23-50015 VERONICA GARZA	Confirmation Dismissal	Current 05/22/23 \$1,250.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
02/28/23 05/09/23 2/60 Leanne1	BMI-BOTH	<p>1. Plan #2 filed on 02/28/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserves.</p> <p>2. Plan fails to provide for Santander claim #24 filed 03/14/23.</p> <p>3. Plan fails to fully provide for Mission Viejo Condominium Council claim #5 filed 04/19/23. Plan fails to provide an interest rate for this debt.</p>		

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4. Trustee alleges Schedule B is incomplete as it does not disclose all bank accounts.
 5. Trustee alleges Schedule I is incorrect as it overstates Debtor's wages and fails to provide all sources of income.
 6. Trustee alleges Schedules J is incomplete as it does not provide for all of Debtor's expenses.
 7. Debtor failed to provide proof to substantiate the amounts to be paid to Webb County and City of Laredo through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
 8. Debtor has failed to provide copies of all bank accounts.
 9. Trustee alleges Schedule H is inaccurate as it fails to disclose the co-debtor.
 10. Plan fails to fully provide for Ovation Services claim #6 filed 04/26/23.
- Plan payments:
1 (Mar 2023) - 60 (Feb 2028) \$1,250.00.
- Trustee's Motion to Dismiss #34 filed 04/26/23.
No response filed by debtor.

Objection to Confirmation filed 04/26/23 by Ovation Services LLC at #35.

OLIVA PC (L)	23-50026	Confirmation	no pymts received	Trustee does not recommend confirmation.
	EDWIN GONZALEZ JR		01/01/00	
03/31/23			\$3,300.00	
06/09/23				
2/60	BMI-			
Bridget				

Debtor failed to appear at the 05/09/23 341 meeting of creditors.

1. Plan #19 filed 04/13/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Debtor has failed to file a wage deduction order with the Court.
3. Plan fails to provide for the Internal Revenue Service claim #2 filed 04/19/23 that reflects the 2020 through 2022 tax

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returns have not been filed.

4. Debtor has failed to provide the Trustee with a copy of the 2020, 2021 and the 2022 tax returns.

5. Schedule I is incomplete as it fails to disclose the length of debtor's employment.

6. Debtor has failed to provide proof of identification and social security number.

Payments: 1 (Apr/2023) 60 (Mar/2028) \$3,300.00.

Trustee's Motion to Dismiss #26 filed 05/25/23 is set for 07/13/23.

No response filed by debtor.

OLIVA PC (L)	23-50027	Confirmation	Current	Trustee recommends confirmation and requests C4 Order.
	ROBERTO D CANTU		05/01/23	
03/31/23			\$1,800.00	
06/09/23			ePay	
2/60	AMI-ESF			
Leanne1		Plan #11 filed 04/03/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$159,090.00. Trustee requests a C4 Confirmation Order.		
		Plan payments: 1 (Apr 2023) - 60 (Mar 2028) \$1,800.00		

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OLIVA PC (L)	23-50028	Confirmation	Current	Trustee does not recommend confirmation.
04/03/23 06/12/23 1/60 Bridget	JUAN J OLIVARES <i>BMI-</i>	<p>1. Plan #20 filed 04/12/23 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p> <p>2. Plan Summary #20 and Schedule J #17 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>3. Debtor has failed to disclose the non-filing spouse as a dependent on Schedule J.</p> <p>4. Debtor has failed to file an EFT certificate with the Court.</p> <p>Payments: 1 (May/2023) 60 (Apr/2028) \$2,250.00.</p> <p>Trustee's Motion to Dismiss #27 filed 05/25/23 is set for 07/13/23. No response filed by debtor.</p>	05/11/23 \$2,250.00 <i>ePay</i>	
PAYNE & ASSOCIATES PLLC 10/11/22 12/20/22 7/60 Krystle	22-50071 JUAN A GONZALEZ <i>AMI-</i>	Confirmation Dismissal	\$2,100.06 or 1.00 mth 04/10/23 \$2,100.00 <i>ePay</i>	Trustee does not recommend confirmation and dismissal.
		<p>1. Plan #41 filed 03/01/23 over provides for Rocket Mortgage LLC cure claim #13 filed 03/01/23. Plan fails to address mortgage payments for November 2022 to March 2023.</p> <p>2. Plan fails to provide for the Notice of Mortgage payment change filed 03/30/23 at #50.</p> <p>3. Trustee alleges Schedule I is inaccurate as it fails to provide accurate employment and wages.</p> <p>4. Trustee cannot administer the Plan as proposed as it provides varying start and stop dates for pro rata claims.</p>		

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08/03/2023
09/07/2023

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 the corresponding Schedule C-1 Summary for the amended Schedule C #51 filed 04/05/23.

Plan payments:

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

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

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

No response filed by Debtor.

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

VASQUEZ LAW FIRM	22-50051 ADRIANA R CANALES	Dismissal	\$8,920.00 or 2.68 mth 05/11/23 \$3,330.00 ePay	Trustee recommends dismissal.
08/02/22 10/11/22 9/60 Tracey	BMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 04/27/23 at # 76 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		

VASQUEZ LAW FIRM	22-50067 ANGELICA C LOPEZ	Confirmation Dismissal	\$4,580.00 or 1.83 mth 05/22/23 \$2,505.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
10/03/22 12/12/22 7/60 Leanne1	BMI-ESF	1. Plan #50 filed 04/04/23 pays 100% to all creditors, but Trustee cannot recommend confirmation until Debtor becomes current. 2. Debtor is delinquent 1.83 payments through May, totaling \$4,580.00.		

JUDGE DAVID JONES
Yvonne V. Valdez, Trustee
June 1, 2023 2:30 pm

Next 3 Panels:
07/13/2023
08/03/2023
09/07/2023

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 (Nov 2022) \$2,300.00.

1 (Dec 2022) - 4 (Feb 2023) \$3,420.00.

5 (Mar 2023)- 60 (Oct 2027) \$2,300.00.

Trustee's Amended Motion to Dismiss filed 05/25/23 at #67.

No response by debtor to the Amended Motion to Dismiss.

Objection to Confirmation filed by PNC Bank on 12/01/22 #30 was withdrawn 05/09/23 at #66.