

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 9:30 am

Next 3 Panels:

06/22/2023

07/18/2023

08/17/2023

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
*PRO SE DEBTOR 02/06/23 04/17/23 3/0 Tracey	23-70021 CHRISTY ALVARADO BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
<p>1. 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.</p> <p>2. Debtor failed to file a Plan, Schedules, Statement of Financial Affairs or Official Form 122C.</p> <p>3. Debtor failed to make a Plan payment.</p> <p>4. Debtor failed to provide a copy of the 2021 and 2022 tax returns.</p> <p>5. Debtor failed to provide proof of identification.</p> <p>6. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>Trustee's Motion to Dismiss filed 04/11/23 at #22. No response by Debtor.</p>				

*PRO SE DEBTOR 03/27/23 06/05/23 2/0 Bridget	23-70056 LEANDRO RODRIGUEZ MORENO SR BMI-	Dismissal	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal.
<p>1. Debtor did not appear at the 05/09/23 341 Meeting of Creditors. Meeting reset to 05/25/23.</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>				

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- 4. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date.
 - 5. a. The filing fees for this case have not been paid in full.
 - 6. Debtor has failed to provide tax returns, copies and proof of identification.
 - 7. a. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
- Trustee's Amended Motion to Dismiss #28 filed 05/17/23.
No response filed by debtor.

BAKER	17-70478	Dismissal	Current	Trustee recommends dismissal.
	JAIME O LUERA		04/11/23	
12/04/17 02/12/18 65/60 Jennifer	CHRISTINA I PAZ		\$0.00	
	BMI-		ePay	
	Trustee's Post-Petition Motion to Dismiss for non-workable plan filed 11/21/22 at #158. No Response filed by Debtors. Motion for Enry of Agreed Order to Increase Base Balance filed 04/18/23 at #194.			

BAKER	18-70428	Dismissal	\$2,251.23 or 1.34 mth	Trustee recommends dismissal.
	CARLOS G CARDENAS		05/09/23	
12/03/18 02/11/19 53/60 Jennifer	MARIA L CARDENAS		\$1,683.20	
	BMI-		ePay	
	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.			

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BAKER 01/02/19 03/13/19 52/84 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.	\$7,566.46 or 2.72 mth 05/05/23 \$2,780.20 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
BAKER 07/02/19 09/10/19 46/60 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.	\$2,924.70 or 2.29 mth 04/21/23 \$1,275.00 <i>ePay</i>	Trustee recommends dismissal.

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BAKER	19-70385	Dismissal	\$4,900.00 or 2.00 mth	Trustee does not recommend approval and recommends dismissal.
10/04/19 12/13/19 43/60 Jennifer	JUAN MANUEL SALAZAR JR BMI-	Modification	03/27/23 \$2,450.00 ePay	
		Modification #78 filed 02/22/23 to propose a 100% Plan.		
		1. Debtor failed to provide copies of the 2020 & 2021 tax returns.		
		2. Debtor is delinquent 2 months through May 2023, totaling \$4,900.00		
		Payment: 40 (Feb 2023) - 60(Oct 2024) \$2,450.00.		
		Post-Conf. Motion to Dismiss filed 12/16/22 at #67. Plan #25 no longer provides 100% to all allowed claims as required by Confirmation Order at #31.		
		Response to Trustee Motion to Dismiss filed 01/20/23 at #68.		
BAKER	23-70041	Confirmation	Current	Trustee does not recommend confirmation.
03/06/23 05/15/23 2/60 Tracey	STEPHEN RODRIGUEZ BMI-ESF		05/16/23 \$1,050.00 ePay	
		1. Plan #23 filed on 04/04/23 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 #6 filed on 04/05/23 by Hidalgo County Tax Assessor.		
		3. Plan fails to provide for treatment of the priority claim #7 filed on 04/07/23 by Internal Revenue Service.		
		4. Debtor has failed to file a wage deduction order with the Court.		
		5. Trustee alleges Schedule I is inaccurate as it fails to disclose the Smart Home Roof Restoration LLC business and income.		

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6. The Statement of Financial Affairs #21 filed 04/04/23 is incomplete as it does not disclose Debtor's business, Smart Home Roof Restoration and Employer Identification Number for Laconic Holdings, Inc.

7. Debtor is not contributing all disposable income as the direct monthly payment of \$453.12 to Exeter Finance for the 2013 Toyota will terminate in June 2024 without a corresponding step up in payments.

8. Trustee alleges Schedule F is inaccurate as it provides for Liberty Mutal Insurance with a scheduled amount and noted as a notice only.

9. Trustee alleges the Total of Schedule B/C for the Assets does not correspond with the Schedule C-1 Summary.

Plan payments:

1 (Apr 2023) - 60 (Mar 2028) \$1,050.00

Trustee's Motion to Dismiss filed 05/18/23 at #32 is set for 06/22/23.

No response by debtor.

CIMENT LAW FIRM PLLC 22-70210 OSCAR R GUZMAN

12/16/22
02/24/23
5/60

BMI-

Bridget

Confirmation

Dismissal

Obj Conf Texas National Bank

Current

05/15/23

\$4,400.00

Wage
Order

Trustee does not recommend confirmation and recommends dismissal.

1. Plan #47 filed on 04/26 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.

3. Plan fails to include an ad valorem reserve as required by Paragraph 23(D).

Payments:

1 (Jan 2023) 4 (Apr 2023) \$2,166.35.

5 (May 2023) 60 (Dec 2027) \$4,400.00.

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

Trustee's Motion to Dismiss filed 03/16/23 at #36.

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

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CIMENT LAW FIRM PLLC 12/16/22 02/24/23 5/8 Bridget	22-70212 ORLANDO GUZMAN <i>AMI-</i>	Confirmation Dismissal	\$285.00 or 0.32 mth 05/17/23 \$885.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #47 filed 05/08/23 proposes 100% to all unsecured claims with \$45,091.00 available to the unsecured creditors. there has not been adequate time for deficiency claims to be filed by the creditors treated as surrendered.

2. Plan changed treatment of the Conn's claim from direct to surrender. There has not been adequate notice for this creditor to object.

3. 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. Paragraph 10 reflects an incorrect interest rate per claim #2 filed by Santander on 12/23/22.

4. 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.

5. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.

6. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

7. Debtor failed to provide bank statements for accounts ending in 4870, 4888, 2100 and 8144 for 12/01/22 through filing date.

8. Debtor has failed to provide statements for the Venmo and PayPal accounts for 09/16/22 through filing date.

Payments:

1 (Jan 2023) 4 (Apr 2023) \$800.00.

5 (May 2023) 60 (Dec 2027) \$885.00.

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.

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GUERRERO	18-70328	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
09/03/18 11/12/18 56/60 Jennifer	FELIX CANTU <i>BMI-BOTH</i>	Modification	04/04/23 \$0.00 <i>ePay</i>	
<p>Modification #110 filed 05/17/23 to cure delinquency, reflect Hidalgo County claim paid in full and reduce the plan term from 60 to 55 months, ending the plan in April 2023.</p> <ol style="list-style-type: none"> 1. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors. 2. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve. 3. Mod provides for several supplemental attorney fees claims; however, Debtor failed to file Notices for these fees. 4. Debtor failed to provide a copy of the 2022 tax return. <p>Mod forgives \$3,870.27. Debtor is current with Mod payments.</p> <p>Payments: 55 (Apr 2023) \$1,935.00.</p> <p>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.</p>				

GUERRERO	19-70418	Dismissal	\$1,750.53 or 2.33 mth 04/25/23 \$750.11 <i>ePay</i>	Trustee recommends dismissal.
10/31/19 01/09/20 43/60 Jennifer	ERIKA PALACIOS MARQUEZ <i>BMI-ESF</i>			
<p>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.</p>				

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MARTIN L
PEREZ

23-70038

RAUL CASTILLO

Confirmation

no pymts
received
01/01/00
\$951.00

Trustee does not
recommend
confirmation.

03/03/23

05/12/23

2/36

BMI-

Bridget

1. Plan #32 filed 04/05/23 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.
2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.
3. Plan fails to fully provide for Specialized Loan Servicing claim #3 filed 04/30/23. Plan proposes 9% interest on prepetition mortgage arrears to the detriment of unsecured creditors.
4. IRS claim #2 filed 05/09/23 shows an unfiled tax return for the year 2018 and 2020 and reflects a priority claim amount of \$2,673.87. Trustee has received an unsigned copy of the 2020 return noting a refund of \$375.00. Plan fails to provide for the IRS priority claim.
5. Debtor failed to provide a copy of the 2021 tax return.
6. Official Form 122C #36 filed 04/05/23 is incomplete as it does not include the Current Monthly Income breakdown.
7. Trustee alleges Schedules A/B is inaccurate as it fails to disclose all assets, including bank accounts. Amended Schedules A/B filed 04/5/23 at #34 removes all Debtor's household goods and furnishings, electronics, tools, firearms, clothing, dog, and bank accounts, ect. that were disclosed on the prior Schedules A/B. The Schedules are also inaccurate because Debtor disclosed his life insurance under Schedule B-14 rather than B-31.
8. Trustee alleges Schedule I is inaccurate as it understated Debtor's income.
9. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose all of Debtor's income.
10. Debtor failed to provide a copy of his divorce decree.
11. Debtor has failed to file a wage deduction order.
12. Debtor is behind 2 months, total \$1,902.00 through May.

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13. Debtor failed to provide statements for his Cash App account.

14. Trustee alleges that the Plan is not feasible. Schedule J indicates that Debtor's disposable income is \$139.66 when the Plan payment is \$951.00.

15. Plan proposes to begin payments later than the 30 days set forth in 1326(a)(1).

Payments:1 (May 2023) - 60 (Apr2028) \$951.00.

Trustee's Motion to Dismiss #43 filed 05/17/23 is set for 06/22/23.

MARTINEZ JR 05/01/22 07/10/22 12/24 Jennifer	22-70065 ALIJANDRO HERNANDEZ BMI-	Dismissal Modification	\$1,168.29 or 0.44 mth 05/12/23 \$2,664.62 Wage Order	Trustee does not recommend approval and recommends dismissal.
Modification #112 filed 04/19/23 to cure delinquency and extend life of Plan from 24 to 36 months.				
1. Mod fails to provide for the correct Remaining Claim to International Bank of Commerce.				
2. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.				
3. Mod provides fails to provide for the correct amount for post-confirmation claims.				
4. Mod does not provide a claim amount for the Conn's claim.				
5. Debtor failed to provide a copy of the 2022 tax return.				
6. Debtor failed to provide a copy of recent pay stubs.				
7. 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).				
Mod forgives \$5,947.04.				

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Payments:11 (Apr 2023) - 36(May 2025) \$2,664.62.
Debtor is delinquent \$1168.29 with Mod payments.

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.

OLIVA	22-70122 LAURA L WHEELER	Obj Conf Nebraska Furniture Mart	Current 04/21/23 \$575.00 ePay	Trustee does not recommend confirmation.
08/22/22 05/03/23 9/36 Bridget	BMI-ESF	<p>1. Plan #44 filed 01/24/23 fails to provide for all secured and priority claims.</p> <p>2. Plan provides for \$831.00 in attorney's fees. Fixed fee agreement filed on 08/22/22 at #9 shows \$4,155.00 due through the plan.</p> <p>Payments: 1 (Sep/2022)- 3 (Nov/2022) \$575.00. 4 (Dec/2022)- 4 (Dec/2022) \$675.00. 5 (Jan/2023)- 36 (Aug/2025) \$100.00.</p> <p>Objection to Confirmation filed by Nebraska Furniture Mart, Inc. on 10/25/22 at #25 was withdrawn 11/15/22 at #31. Objection to Confirmation filed by Nebraska Furniture Mart, Inc. on 05/04/23 at #62.</p>		

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PAYNE & ASSOCIATES PLLC 12/06/22 02/14/23 5/60 Bridget	22-70202 DOUGLAS P CARRIER AMI-ESF	Confirmation Dismissal	\$2,626.95 or 0.67 mth 05/08/23 \$3,950.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #57 is not feasible as the Plan Summary #57 and Schedule J #27 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>2. Trustee alleges that the plan fails to provide all of Debtor's disposable income into the plan.</p> <p>3. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>Payments: 1 (Jan/2023) 5 (May/2023) \$3,950.00. 6 (Jun/2023) 60 (Dec/2027) \$5,500.00.</p> <p>Trustee's Amended Motion to Dismiss filed 02/16/23 at #37. No response filed by Debtor.</p> <p>Objection to Confirmation filed 02/06/23 by NewRez LLC at #35 was withdrawn 02/22/23 at #41.</p>				

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PAYNE & ASSOCIATES PLLC 12/15/22 02/23/23 5/60 Bridget	22-70208 RODRIGO DE LA ROSA JR BMI-	Dismissal	\$975.00 or 1.89 mth 05/16/23 \$515.00 ePay	Trustee recommends dismissal.
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1. Plan #21 filed 02/17/23 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.
2. Debtor has failed to provide the Declaration of Electronic Filing to the Trustee.
3. 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.
4. 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.
5. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
6. Debtor has failed to provide a copy of the 2022 tax return.
7. Debtor has failed to amend for new employment pursuant to 341 testimony.
8. Trustee alleges Schedule F is incomplete as there are multiple claims listed as \$0 or unknown.
9. Debtor has failed to file a proposed EFT order in this case.
10. Plan Summary #21 and Schedule J #19 do not match. The projected income, expenses and disposable income amounts do not match.
11. Trustee alleges that Debtor's Statement of Financial Affairs is incomplete as it does not disclose all income or businesses pursuant to 341 testimony.
12. Plan has not been properly noticed for a confirmation hearing.

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Payments:

1 (Jan/2023) 3 (Mar/2023) \$400.00.

4 (Apr/2023) 60 (Dec/2027) \$515.00.

Trustee's Motion to Dismiss filed 04/14/23 at #38.

No response filed by Debtor.

Objection to Confirmation filed 03/20/23 by Santander Consumer USA Inc. dba Chrysler Capital at #31.

SOLANA	23-70017	Dismissal	Current	Trustee recommends dismissal.
02/06/23 04/17/23 3/60 Tracey	BRENDA D GARCIA BMI-		05/15/23 \$2,652.00 ePay	
<p>1. Plan #11 filed on 02/10/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>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.</p> <p>3. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.</p> <p>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.</p> <p>5. Paragraph 23(D) of the plan and the Trustee Procedures require a reserve in the plan for the payment of future taxes. Debtor has failed to comply.</p> <p>6. Trustee alleges Schedule B is inaccurate as it fails to disclose non-filing spouse's 2018 Ford pursuant to Debtor's 341 testimony.</p> <p>7. Trustee alleges the Statement of Financial Affairs is inaccurate as it fails to include non-filing spouse's income for last 3 years.</p> <p>Plan payments: 1 (Mar 2023) - 60 (Feb 2028) \$2,652.00.</p>				

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Trustee's Motion to Dismiss filed 04/11/23 at #34.
Response filed 04/14/23 at #35.

Objection to Confirmation filed 04/20/23 by Exeter Finance LLC at #37.

Debtor's Objection to Proof of Claim of Westlake Services, LLC CLAIM #4 filed 04/26/23 at #39.

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OLIVA	18-70208	Modification	Current	Request approval of Order at 74-2.
06/04/18 08/13/18 59/60 Jennifer	FAUSTINO TURRUBIARTEZ BRENDA L TURRUBIARTEZ BMI-PPR	Trustee's Motion to Modify Plan and Waive Requirement to File Uniform Plan Modification Form #74 filed 03/22/23. Trustee received correspondence from Hidalgo County - Urban County Program indicating that the account was over paid and issued a reimbursement check for the overpayment of \$249.25 on March 3, 2023. Trustee asserts that no more funds are owed to Hidalgo County - Urban County Program, as the claim has been satisfied. Trustee seeks a modification of the plan terminating Trustee's obligation to disburse funds to Hidalgo County - Urban County Program. Upon approval of this motion to modify, Trustee will disburse the funds allocated for Hidalgo County - Urban County Program pursuant to the confirmed plan to creditors with allowed claims.	05/09/23 \$870.00 ePay	
OLIVA	18-70453	Modification	Current	Request approval of Order at 44-1.
12/31/18 03/11/19 53/60 Jennifer	JUANA M CISNEROS BMI-PPR	Trustee's Motion to Modify Plan and Waive requirement to file Uniform Plan and Modification Form #44 filed 04/12/23. As a result of several stale dated checks, Trustee seeks a modification of the plan terminating Trustee's obligation to disburse funds to Social Security Administration.	04/24/23 \$340.00 ePay	

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07/18/2023

08/17/2023

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 04/19/19 06/28/19 49/60 Jennifer	19-70137 CARMEN G MORTERA BMI-	Dismissal Post-Conf. Amended Trustee's Motion to Dismiss filed 04/28/23 at #139 for nonworkable plan. Plan #87 no longer provides for all secured and priority claims in full due to increased administrative fees and Notices of Supplemental Attorney's fees. Modification #140 filed 05/17/23 for hearing set 06/22/23.	Current 05/17/23 \$1,661.53 ePay	Trustee recommends dismissal.
OLIVA 07/01/20 09/09/20 34/60 Jennifer	20-70211 TEYLENE ESPARZA BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 04/24/23 at #63 for non-payment. Modification #64 filed 05/04/23 for hearing set 06/22/23. Response to Trustee's Motion to Dismiss filed 05/04/23 at #66. There are several months where only partial payments are made.	\$3,190.09 or 2.15 mth 05/08/23 \$1,482.85 ePay	Trustee recommends dismissal.
OLIVA 08/22/22 05/03/23 9/36 Bridget	22-70122 LAURA L WHEELER BMI-ESF	Confirmation 1. Plan #44 filed 01/24/23 fails to provide for all secured and priority claims. 2. Plan provides for \$831.00 in attorney's fees. Fixed fee agreement filed on 08/22/22 at #9 shows \$4,155.00 due through the plan.	Current 04/21/23 \$575.00 ePay	Trustee does not recommend confirmation.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 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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Payments:

1 (Sep/2022)- 3 (Nov/2022) \$575.00.
 4 (Dec/2022)- 4 (Dec/2022) \$675.00.
 5 (Jan/2023)- 36 (Aug/2025) \$100.00.

Objection to Confirmation filed by Nebraska Furniture Mart, Inc. on 10/25/22 at #25 was withdrawn 11/15/22 at #31.
 Objection to Confirmation filed by Nebraska Furniture Mart, Inc. on 05/04/23 at #62.

OLIVA	22-70156	Confirmation	\$1,550.00 or 0.94 mth 05/10/23 \$1,650.00 ePay	Trustee recommends confirmation Plan #85 filed 05/04/23.
10/03/22 12/12/22 7/60 Bridget	JORGE L CAVAZOS JESSICA I MARTINEZ <i>AMI-ESF</i>	Plan #85 filed 05/04/23 works paying 30% to the general unsecured creditors. Payments: 1 (Nov/2022) 2 (Dec/2022) \$1,650.00. 3 (Jan/2023) 6 (Apr/2023) \$1,400.00. 7 (May/2023) 60 (Oct/2027) \$1,650.00. Trustee's Amended Motion to Dismiss filed 04/12/23 at #72. Withdrawn at #80 on 4/26/23. No response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 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
OLIVA 10/05/22 12/14/22 7/60 Tracey	22-70159 SANTIAGO GUZMAN <i>BMI-ESF</i>	Confirmation Plan #82 filed 05/15/23 works, paying 5% to the general unsecured creditors. Plan payments: 1 (Nov 2022) \$915.00 2 (Dec 2022) - 5 (Mar 2023) \$1,275.00. 6 (Apr 2023) - 60 (Oct 2027) \$1,375.00.	\$1,009.22 or 0.73 mth 05/09/23 \$1,375.00 <i>Wage Order</i>	Trustee recommends confirmation of Plan #82 filed 05/15/23.

OLIVA 10/21/22 12/30/22 7/60 Bridget	22-70168 RUPERTO SEGURA <i>BMI-PPR</i>	Confirmation Dismissal Obj POC Security Service Federal	Current 05/16/23 \$1,675.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #71 filed 04/24/23 fails to provide the escrow portion for the Cenlar FSB for Security Service Federal Credit Union claim #7 filed 12/22/22.

2. Plan Summary and Schedule J #59 do not match. The projected income, expenses and disposable income amounts do not match.

Payments:
 1 (Nov/2022) 6 (Apr/2023) \$1,685.00.
 7 (May/2023) 60 (Oct/2027) \$1,675.00.

Trustee's Motion to Dismiss filed 12/08/22 at #27 set for hearing 1/26/23.
 No Response filed by Debtor.

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.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 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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Response to Objection to Proof of Claim filed 02/28/23 at #51.

OLIVA	22-70198	Confirmation	\$3,300.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JAIME H FLORES	Dismissal	1.06 mth	
12/05/22 02/13/23 5/60	<i>BMI-ESF</i>		04/17/23	
Bridget			\$3,100.00	
			<i>ePay</i>	

Plan #67 filed 05/17/23 works paying 32% to the general unsecured creditors, but cannot recommended because the late filed mortgage proof of claim Mano Santa, LLC #6 filed 04/28/23 reflects an arrears amount that appears to include arrears for August 2022 through December 2022 or five months and plan only provides an amount for four months. Trustee is requesting verification of the intent for the treatment of the mortgage claim.

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.

OLIVA	22-70206	Confirmation	\$1,639.24 or	Trustee does not recommend confirmation and recommends dismissal.
	ROBERTO DEL ANGEL SR	Dismissal	1.31 mth	
12/15/22 02/23/23 5/60	JOANNE DEL ANGEL		05/05/23	
Bridget	<i>BMI-PPR</i>		\$1,250.00	
			<i>ePay</i>	

Plan #66 filed 05/16/23 works at 13%.

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

Trustee's Motion to Dismiss filed 03/16/23 at #33 was withdrawn 05/18/23 at #
 No response filed by Debtor.

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

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 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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03/23/23 at #44.

OLIVA 12/23/22 03/03/23 5/60 Tracey	22-70219 MIGUEL T SAENZ MARIBEL G SAENZ AMI-ESF	Confirmation Obj Conf NewRez LLC	Current 05/05/23 \$3,450.00 Wage Order	Trustee recommends confirmation if Objection is resolved.
<p>Plan #52 filed 05/10/23 works at 100% to all creditors but cannot be recommended because the objection filed by NewRez LLC remains unresolved.</p> <p>Plan must remain 100% per Debtor's Official Form 122C requirement of \$2,490.94*60= \$149,456.40.</p> <p>Plan payments: 1 (Jan 2023) - 5 (May 2023) \$3,450.00. 6 (Jun 2023) - 60 (Dec 2027) \$3,470.00.</p> <p>Trustee's Motion to Dismiss filed 03/16/23 at #34. Withdrawn filed 05/18/23 at #56. 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 01/02/23 03/13/23 4/8 Tracey	23-70003 CLAUDIA M LOPEZ AMI-	Confirmation Dismissal	\$12,000.00 or 2.67 mth 03/10/23 \$4,500.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #35 filed 04/18/23 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 and the duration.</p> <p>2. Plan fails to fully provide for Rafael Martinez and Veronica Trevino Lorea claim #12 filed 03/09/23.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 10:00 am

Next 3 Panels:

06/22/2023

07/18/2023

08/17/2023

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. Plan lists a special provision in Paragraph #29 that does not agree with the treatment in Paragraph 8.
4. Paragraph 10 of the Plan is incomplete as the Monthly Payment and Date Last Payment is Due have not been provided on the Hidalgo County claims.
5. Schedule J is inaccurate as Debtors are including a Savings Fund deduction in the budget calculation that the Plan does not provide.
6. Debtor failed to provide a copy of her 2022 Tax Return.
7. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's occupation and employment.
8. Debtor is delinquent 2.67 payments through May, totaling \$12,000.00.
9. Debtor failed to provide bank statements for the Cash App Venmo and PayPal accounts.
10. Debtor failed to provide a breakdown of out-of-town expenses.

Plan payments:

1 (Feb 2023) - 7 (Aug 2023) \$4,500.00.

8 (Sep 2023) - 8 (Sep 2023) \$375,000.00.

Trustee's Amended Motion to Dismiss filed 05/18/23 at #51.

No Response by debtor.

OLIVA	23-70004	Confirmation	\$200.00 or 0.04 mth	Trustee does not recommend confirmation and recommends dismissal.
	YESENIA GALINDO	Dismissal	05/09/23	
01/02/23 03/13/23 4/60		Obj Conf Rushmore Loan Mgmt	\$4,525.00 ePay	
	BMI-BOTH			

Bridget

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.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 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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2. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #60 filed 04/24/23.

3. 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.

4. 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.

OLIVA	23-70007	Confirmation	\$12,400.00 or	Trustee does not recommend confirmation and recommend dismissal.
	ALVARO FLORES JR	Dismissal	3.76 mth	
01/11/23 03/22/23 4/60	BMI-ESF		05/03/23 \$3,300.00 ePay	

Tracey

1. Plan #53 filed 04/17/23 fails to provide for treatment of secured claim #1 filed on 01/24/23 by US Department of HUD in the amount of \$13,911.00 for Debtor's homestead located at 438 S Kentucky St, Alton, TX.

2. Debtor is delinquent 3.76 payments through May totaling \$12,400.00.

3. Debtor has failed to provide Trustee with bank statements for all accounts.

4. Trustee alleges Schedule B is inaccurate as it fails to disclose non-filing spouse's 2012 Chevy Camaro pursuant to Debtor's 341 testimony.

5. Trustee alleges Schedule I #49 is inaccurate as it fails to include non-filing spouse's craft sales of \$1,000.00 to \$2,000.00 per month pursuant to Debtor's 341 testimony.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 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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6. Official Form 122C #51 filed 04/17/23 is incomplete as it does not include Debtor's income from workman's compensation and non-filing spouse's craft sales pursuant to Debtor's 341 testimony.

Plan payments:
 1 (Feb/2023) - 60 (Jan/2028) \$3,300.00.

Trustee's Amended Motion to Dismiss filed 03/23/23 at #29.
 No response filed by Debtor.

OLIVA 01/27/23 04/07/23 4/60 Tracey	23-70011	Confirmation	\$450.00 or 0.18 mth	Trustee does not recommend confirmation and recommends dismissal.
	JOSE A MURILLO	Dismissal	05/04/23	
	HORTENCIA MURILLO	Obj Conf Lakeview Loan Servicing	\$2,450.00	
	AMI-ESF	Obj Conf KSW Rail Group LLC	ePay	

- Plan #49 filed 03/08/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
- Plan fails to provide for treatment of 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.
- 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.
- 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 Financiera, LLC claim for the 2015 Kenworth.
- 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.
- Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.
- Trustee alleges Schedule I is inaccurate as it fails to fully provide for Debtor's business income pursuant to the Monthly Operating Reports.

Plan payments:
 1 (Feb 2023) - 2 (Mar 2023) \$2,000.00.
 3 (Apr 2023) - 60 (Jan 2028) \$2,450.00.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 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 04/12/23 at #56.
 Response filed 05/16/23 at #73.

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

Objection to Confirmation filed 04/13/23 by KSW Rail Group LLC at #58.

OLIVA	23-70015	Confirmation	\$5,522.46 or	Trustee does not recommend confirmation and recommends dismissal.
	RIGOBERTO L GARZA	Dismissal	1.60 mth	
<i>02/03/23</i>			<i>05/04/23</i>	
<i>04/14/23</i>			\$3,450.00	
<i>3/60</i>	<i>AMI-ESF</i>		<i>Wage Order</i>	
Tracey		<ol style="list-style-type: none"> Plan #30 filed 04/18/23 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan fails to fully provide for VW Credit Inc. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1). 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. Debtor failed to provide Trustee with a copy of his tax return for the year 2022. Debtor is delinquent 2 payments totaling \$5,522.46 through May. 		
		Plan payments:		
		1 (Mar 2023) - 2 (Apr 2023) \$2,825.00.		
		3 (May 2023) - 60 (Feb 2028) \$3,450.00.		
		Trustee's Amended Motion to Dismiss filed 05/18/23 at #40. No response by debtor.		
		Objection to Confirmation filed 02/21/23 by Planet Home Lending, LLC at #19. Objection was withdrawn 05/01/23 at #39.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 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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OLIVA	23-70016	Confirmation	\$1,292.30 or	Trustee does not recommend confirmation and recommends dismissal.
	DORA I ORANDAY	Dismissal	0.72 mth	
02/03/23			05/12/23	
04/14/23			\$1,800.00	
3/60			ePay	
Bridget	BMI-			
<p>Plan #29 filed 04/14/23 works paying 62% to the general unsecured creditors.</p> <ol style="list-style-type: none"> Debtor has failed to disclose all disposable income. Debtor has failed to provide current verification of her income. Trustee alleges Schedule B is inaccurate as it fails to disclose the 2022 tax refund. Debtor has failed to file a notice of address change. <p>Payments: 1 (Mar/2023) 2 (Apr/2023) \$1,650.00. 3 (May/2023) 60 (Feb/2028) \$1,800.00.</p> <p>Trustee's Motion to Dismiss filed 04/13/23 at #26. No response filed by Debtor.</p> <p>Objection to Confirmation filed 04/10/23 by Deutsche Bank National Trust Company at #25. Objection withdrawn 04/19/23 at #32.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 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
OLIVA	23-70030	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JOEL RIVERA	Dismissal	05/15/23	
02/21/23 05/02/23 3/60 Bridget	AMI-ESF	Obj Conf Chemcel Federal CU	\$940.00 Wage Order	
		<ol style="list-style-type: none"> 1. Plan #42 filed 05/02/23 must remain 100% due to Debtor's Official Form 122-C #22 filed on 04/14/23. 2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 3. Trustee cannot administer the Plan as proposed as it provides varying start and stop dates for pro rata claims. <p>Trustee's Motion to Dismiss filed 04/13/23 at #29. No response filed by Debtor.</p> <p>Objection to Confirmation filed 04/13/23 by Chemcel Federal Credit Union at #28.</p>		
OLIVA	23-70032	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
	MONICA Y CORDERO	Dismissal	01/01/00	
02/22/23 05/03/23 3/60 Bridget	AMI-BOTH	Obj Conf Ovation Services LLC	\$9,750.00	
		<ol style="list-style-type: none"> 1. Plan #37 filed 04/19/23 fails Debtor's Official Form 122-C #4 filed 02/22/23 requirement of \$264,910.20. 2. Debtors have calculated disposable income using net income from business, instead of gross income pursuant to 1322(d)(1), which references "current monthly income" as defined in 101(10)(A). 3. Debtor has failed to disclose all assets. 4. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan. 5. 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

May 25, 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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6. Debtor's Statement of Financial Affairs fails to disclose payments to creditors over \$600.00 during the 90 days prior to filing.

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

8. Trustee alleges that debtor's Schedule I is inaccurate as it does not appear to include all business property expenses.

9. Trustee cannot administer the Plan as proposed as it provides varying start and stop dates for pro rata claims.

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

Trustee's Amended Motion to Dismiss filed 05/18/23 at #47.

No response filed by Debtor.

Objection to Confirmation filed 04/13/23 by Ovations Services, LLC at #34.

OLIVA	23-70034	Confirmation	Current	Trustee does not recommend confirmation.
	RICARDO RIOJAS	Obj Conf Ovation Services LLC	05/17/23 \$3,000.00 ePay	
	BMI-BOTH			

1. Plan #20 filed 03/13/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.

2. Plan fails to disclose which tax years are to be paid through the plan.

3. Plan fails to provide for the City of Weslaco claim #2 filed 03/08/23.

4. Plan fails to fully provide for the Hidalgo County Tax Assessor claim #5 filed 03/28/23.

5. Plan fails to provide for the Internal Revenue Service claim #4 filed 04/17/23.

6. Plan fails to fully provide for the Ovation Services agent for FGMS Holdings LLC claim #7 filed 02/28/23.

7. Plan fails to provide for Weslaco ISD claim #1 filed 03/08/23.

02/28/23
05/09/23
3/60

Bridget

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 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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8. Trustee cannot administer the Plan as proposed as it provides varying start and stop dates for pro rata claims.

9. Trustee alleges debtor has failed to disclose all income and expenses pursuant to 341 testimony.

10. Plan Summary and Schedule J #17 do not match. The projected income, expenses and disposable income amounts do not match.

11. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.

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

Trustee's Motion to Dismiss filed 05/18/23 at #31 for hearing set 06/22/23.

No response filed by debtor.

Objection to Confirmation filed 05/08/23 by Ovation Services LLC at #30.

OLIVA	23-70035	Confirmation	Current	Trustee recommends confirmation of Plan #23 filed 05/11/23.
02/28/23 05/09/23 3/60	MIGUEL A QUIROZ-ARREDONDO		05/05/23 \$1,150.00 ePay	
Tracey	BMI-ESF			
		Plan #23 filed 05/11/23 works, paying 7% to the general unsecured creditors.		
		Plan payments: 1 (Mar 2023) - 60 (Feb 2028) \$1,150.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 10:00 am

Next 3 Panels:

06/22/2023

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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
OLIVA 02/28/23 05/09/23 3/60 Bridget	23-70036 ROSALINDA GARCIA BMI-ESF	Confirmation	Current 04/24/23 \$285.00 ePay	Trustee does not recommend confirmation.
<p>Plan #13 filed 03/10/23 works paying 3% to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> Trustee alleges that debtor has not disclosed all income pursuant to 341 testimony. <p>Payments: 1 (Mar/2023) 60 (Feb/2028) \$285.00.</p> <p>Trustee's Motion to Dismiss filed 05/18/23 at #31 for hearing set 06/22/23. No response filed by debtor.</p>				
OLIVA 03/06/23 05/15/23 2/0 Tracey	23-70039 ALBERTO R SAENZ BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> Debtor did not appear at the 04/11/23 341 Meeting of Creditors; however, the meeting was not reset per request of Debtor's attorney. Debtor has failed to file schedules, a completed Official Form 122C, a statement of financial affairs, copies of tax returns, or pay advices. Debtor has not made a payment. <p>Trustee's Motion to Dismiss filed 04/13/23 at #16. No response by debtor.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 2023 10:00 am

Next 3 Panels:
 06/22/2023
 07/18/2023
 08/17/2023

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 03/06/23 05/15/23 2/60 Bridget	23-70040 JUANITA TREJO BMI-BOTH	Confirmation Obj Conf Anthony Leitch	Current 05/15/23 \$2,200.00 ePay	Trustee does not recommend confirmation.
<p>1. Plan #2 filed on 03/06/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan fails to fully provide for the Anthony Leitch claim #4 filed 04/14/23.</p> <p>3. Plan fails to disclose the tax years to be paid through the plan.</p> <p>4. Debtor failed to provide proof to substantiate the amounts to be paid to Donna Irrigation District through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>5. Trustee cannot administer the Plan as proposed as it provides varying start and stop dates for pro rata claims.</p> <p>Payments: 1 (Apr/2023) 60 (Mar/2028) \$2,200.00.</p> <p>Trustee's Motion to Dismiss filed 05/18/23 at #32 for hearing set 06/22/23. No response filed by debtor.</p> <p>Objection to Confirmation by Anthony Leitch on 04/14/23 at #31.</p>				

OLIVA 03/06/23 05/15/23 2/60 Bridget	23-70042 ENEDELIA MAYORGA CHAVEZ AMI-PPR	Confirmation Obj Conf Edit Hernandez	Current 05/11/23 \$1,910.00 ePay	Trustee does not recommend confirmation.
<p>1. Plan #28 filed on 04/10/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for Edit Hernandez claim #8 filed 05/12/23.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 25, 2023 10:00 am

Next 3 Panels:
 06/22/2023
 07/18/2023
 08/17/2023

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. Plan fails to specify the tax years owed to the taxing authorities.

Payments: 1 (Apr 2023) - 60 (Mar 2028) \$1,910.00.

Objection to Confirmation #31 filed by Edit Hernandez at #31.

Trustee's Motion to Dismiss filed 05/18/23 at #32 for hearing set 06/22/23.
 No response filed by debtor.

OLIVA	23-70043 DIEGO RIVERA NAVA	Confirmation	Current 05/15/23 \$500.00 ePay	Trustee does not recommend confirmation.
03/08/23 05/17/23 2/36 Tracey	BMI-ESF	<p>1. Plan #27 filed on 04/10/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for treatment of secured claim #27 filed on 05/05/23 by Preferred Credit in the amount of \$6,495.00 for Saladmaster cookware.</p> <p>3. Trustee cannot administer the Plan as proposed as it provides varying start and stop dates for pro rata claims.</p> <p>4. Trustee alleges Schedule J is inaccurate as it fails to disclose Debtor's spouse as a dependent and for the health insurance expense pursuant to Debtor's 341 testimony.</p> <p>5. Debtor has failed to provide bank statements and monthly operating reports for the months February and March of 2023.</p> <p>Plan payments: 1 (Apr 2023) \$400.00. 2 (May 2023) - 36 (Mar 2026) \$500.00.</p> <p>Trustee's Motion to Dismiss filed 05/18/23 at #35 is set for 06/22/23. No response by debtor.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 10:00 am

Next 3 Panels:

06/22/2023

07/18/2023

08/17/2023

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	23-70044	Confirmation	\$675.00 or 1.00 mth 04/26/23 \$675.00 ePay	Trustee does not recommend confirmation.
03/09/23 05/18/23 2/60	LUCIO HERRERA SYLVIA A LOZANO BMI-ESF	<p>1. Plan #2 filed 03/09/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for IRS claim #15 filed 05/08/23.</p> <p>3. Plan proposes to provide for treatment of American Credit Acceptance claim in Paragraph #11 despite the 2008 Chevrolet having been purchased within 910 days of the petition date.</p> <p>4. Debtor failed to provide a copy of the 2022 tax return.</p> <p>5. Trustee alleges Schedule G is inaccurate as it does not disclose all leases.</p> <p>6. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose Debtor's income for 2023 or 2022.</p> <p>7. Debtor has failed to file an EFT Order with the Court.</p> <p>Payments: 1 (Apr 2023) - 60 (Mar2028) \$675.00.</p> <p>Trustee's Motion to Dismiss filed 05/18/23 at #27 for hearing 06/22/23. No response filed by debtor.</p>		
Bridget				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 10:00 am

Next 3 Panels:

06/22/2023

07/18/2023

08/17/2023

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 03/10/23 05/19/23 2/36 Tracey	23-70045 MERARDO Y SALAZAR SUSANA SALAZAR <i>BMI-BOTH</i>	Confirmation	Current 05/16/23 \$550.00 <i>ePay</i>	Trustee does not recommend confirmation.
<p>1. Plan #29 filed 05/10/23 works, paying 2% to the general unsecured creditors but cannot be recommended because Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Bank of America claim.</p> <p>2. Trustee alleges Schedule B/C is incomplete as it provides assets with unknown values.</p> <p>3. Official Form 122C #5 filed 03/10/23 is incomplete as it does not include the Current Monthly Income breakdown.</p> <p>4. Debtors have failed to provide a copy their federal income tax return for 2022.</p> <p>Plan payments: 1 (Apr 2023) - 36 (Mar 2026) \$550.00.</p> <p>Trustee's Motion to Dismiss filed 05/18/23 at #30 is set for 06/22/23. No response by debtor.</p>				

OLIVA 03/13/23 05/22/23 2/60 Bridget	23-70048 STEPHEN R WONGSONADI NICOLE M WONGSONADI <i>AMI-ESF</i>	Confirmation	\$769.24 or 0.62 mth 05/05/23 \$1,250.00 <i>Wage Order</i>	Trustee does not recommend confirmation.
<p>1. Plan #2 filed 03/13/23 fails to specify the special treatment for one of the claims under paragraph #16.</p> <p>2. Trustee alleges Schedule I is inaccurate as it does not disclose debtor's unemployment income.</p> <p>3. Trustee alleges Schedules A/B are inaccurate as they do not disclose the value of Debtor's bank accounts.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 10:00 am

Next 3 Panels:

06/22/2023

07/18/2023

08/17/2023

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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1302(d)(1).

5. Debtor failed to provide copies of February and March bank statements for all bank accounts.

6. Trustee alleges Official Form 122C is incomplete as it does not disclose Debtor's unemployment income.

7. Debtors failed to provide proof of unemployment income.

8. Debtors failed to provide a copy of Declaration of Electronic Filing.

Payments: 1 (Apr 2023) - 60 (Mar 2028) \$1,250.00.

Trustee's Motion to Dismiss filed 05/18/23 at #29 for hearing set 06/22/23.

No response filed by debtor.

OLIVA	23-70049	Confirmation	\$450.00 or 1.00 mth	Trustee recommends
	MARCELLA I MATA		04/24/23	confirmation of
03/15/23			\$450.00	Plan #29 filed
05/24/23			ePay	05/17/23.
2/36	BMI-ESF			
Tracey		Plan #29 filed 05/17/23 works, paying 6% to the general unsecured creditors.		
		Plan payments:		
		1 (Apr 2023) - 36 (Mar 2026) \$450.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 10:00 am

Next 3 Panels:

06/22/2023

07/18/2023

08/17/2023

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 03/17/23 05/26/23 2/60 Tracey	23-70051 RAYMOND GONZALEZ BMI-ESF	Confirmation 1. Plan #2 filed 03/17/23 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 03/21/23 by City of Mercedes Tax Assessor. 3. Official Form 122C #4 filed 03/17/23 is incomplete as it does not include the income for the month of February in the Current Monthly Income. 4. Trustee alleges Schedule A is inaccurate as it fails to disclose Debtor's ownership in the trailer. Plan payments: 1 (Apr 2023) - 60 (Mar 2028) \$265.00. Trustee's Motion to Dismiss filed 05/18/23 at #24 is set for 06/22/23. No response by debtor.	\$285.38 or 1.08 mth 05/05/23 \$265.00 Wage Order	Trustee does not recommend confirmation.
OLIVA 03/20/23 05/29/23 2/59 Bridget	23-70052 MAYRA GOMEZ BMI-ESF	Confirmation Plan #22 filed 05/01/23 works, paying 89% to general unsecured creditors but Trustee cannot recommend as Debtor has not provided bank statements for March 2023. Payment: 1 (Apr 2023) - 59 (Feb 2028) \$2,365.00.	Current 05/10/23 \$2,365.00 Wage Order	Trustee does not recommend confirmation.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 25, 2023 10:00 am

Next 3 Panels:

06/22/2023

07/18/2023

08/17/2023

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	23-70053 JESUS GARCIA III	Confirmation	Current	Trustee does not recommend confirmation.
03/21/23 05/30/23 2/60 Tracey	AMBER N GARCIA BMI-ESF	Plan #33 filed 05/17/23 works, paying 4% to the general unsecured creditors, but cannot be recommended because Paragraph 10 of the Plan is incomplete as the Monthly Payment and Date Last Payment is Due has not been provided on the Vanderbilt Mortgage claim. Plan payments: 1 (Apr 2023) - 60 (Mar 2028) \$1,750.00.	05/16/23 \$1,750.00 Wage Order	
OLIVA	23-70055 ASANNETTE ORTEGA	Confirmation	Current	Trustee recommends confirmation of Plan #28 filed 05/01/23.
03/24/23 06/02/23 2/60 Tracey	BMI-	Plan #28 filed 05/01/23 works, paying 6% to the general unsecured creditors. Plan payments: 1 (Apr 2023) - 60 (Mar 2028) \$1,175.00.	04/24/23 \$1,175.00 ePay	