

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 9:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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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<b>CULPEPPER LAW GROUP</b>  04/17/23 06/26/23 2/60  Krystle	<b>23-20101</b>  <b>STEPHEN E MARROQUIN</b>   <i>BMI-</i>	<b>Confirmation</b>  <b>Obj Conf Lakeview Loan Servicing</b>	no pymts received 01/01/00 \$2,450.00	<b>Trustee does not recommend confirmation.</b>
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1. Plan #19 filed on 05/11/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan provides for treatment of Regional Management claim #2 in the amount of \$1,451.59 in Paragraph 11, but Regional Management has only filed an unsecured claim.
3. Plan fails to provide for treatment of the secured claim #5 filed on 05/11/23 by Ford Motor Credit for Lincoln Automotive in the amount of \$15,010.93 for a Judgement.
4. Plan summary does not match the Plan.
5. 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 #17.
6. Plan fails to include the beginning and ending months/years.
7. Plan fails to provide for treatment of the secured claim #6 filed on 06/01/23 by Nueces County in the amount of \$2,788.22 for the tax year 2023.
8. Trustee alleges Schedule C is inaccurate as it fails to disclose encumbered debts.
9. Trustee alleges Schedule D is inaccurate as it fails to provide an address for Shoreline Oaks Master Association.
10. 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.
11. IRS claim #4 filed 04/28/23 shows unfiled tax returns for the years 2020 and 2021, which reflects a priority claim amount of \$3,263.84. Trustee has not received a copy of the returns. Plan fails to provide any treatment for the IRS.

Plan Payments:  
1 - 60 \$2,450.00

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Trustee's Motion to Dismiss filed 06/02/23 at #23 set for 07/19/23.  
No response filed by debtor.

Objection to Confirmation filed 05/24/23 by Lakeview Loan Servicing LLC at #21.

<b>OLIVA PC (C) 18-20143</b>	<b>Dismissal</b>	Current	<b>Trustee Recommends approval of Agreed Order filed 6/6/23 at #119.</b>
<b>JOE SALAZAR III</b>		06/01/23	
04/16/18		\$0.00	
06/25/18		ePay	
62/60			
<i>BMI-</i>			
Tracey	Post- Conf. Trustee's Motion to Dismiss filed 05/12/23 at #116 for non-payment. Response to Trustee's Motion to Dismiss filed 05/24/2 at #117. Amended Post-Conf. Trustee's Motion to Dismiss filed 06/05/23 at #118 for non-workable Plan.		
Agreed Order Resolving Trustee's Motion to Dismiss or Convert and Increasing Debtor's Plan Base filed 6/6/23 at #119.			

<b>OLIVA PC (C) 19-20093</b>	<b>Dismissal</b>	\$1,900.00 or	<b>Trustee does not recommend approval.</b>
<b>OLGA C BARRERA</b>	<b>Modification</b>	1.00 mth	
03/01/19		05/09/23	
05/10/19		\$1,900.00	
51/60		ePay	
<i>BMI-</i>			
Tracey	Modification #93 was filed 05/16/23 to cure delinquency and update the income.  1. Mod works at 45% to general unsecured creditors but cannot be recommended until the first full mod payment posts.  Mod forgives \$2,407.72.  Mod payments: 51 (Jun 2023) - 60 (Mar 2024) \$1,900.00  Post-Conf. Trustee's Motion to Dismiss filed 04/14/23 at # 92 for non-payment. Response filed 05/16/23 at #95. There are several months where only a partial payment was made.		

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<b>OLIVA PC (C) 20-20012</b>	<b>RICHARD ZAMORA</b>	<b>Dismissal</b>	\$8,464.22 or 2.89 mth 05/12/23	<b>Trustee recommends dismissal.</b>
01/06/20 03/16/20 41/60 Tracey	<b>LISA M ZAMORA</b>  <i>BMI-ESF</i>		\$2,923.80 <i>ePay</i>	
Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #72 for non-payment. No response filed by Debtor. There are some months where only a partial payment was made.				

<b>OLIVA PC (C) 23-20007</b>	<b>WANDA I RAMIREZ</b>	<b>Confirmation</b>	\$3,447.19 or 1.02 mth 06/02/23	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
01/11/23 03/22/23 5/60 Leanne1	<b>MARTIN RAMIREZ</b>  <i>BMI-BOTH</i>	<b>Dismissal</b>	\$3,375.00 <i>Wage Order</i>	
Plan #66 filed 06/01/23 works, paying 34% to the general unsecured creditors, but cannot be recommended pending the hearing on Debtors' Nunc Pro Tunc Motion to Incur Debt.				
Plan payments: 1 (Feb 2023) \$2,400.00. 2 (Mar 2023) - 3 (Apr 2023) \$2,575.00. 4 (May 2023) - 60 (Jan 2028) \$3,375.00.				
Trustee's Motion to dismiss filed 03/09/23 at #42. Response filed 04/05/23 at #48.				

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OLIVA PC (C)	23-20062	Confirmation	\$9,085.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ASHLEY N MEYER	Dismissal	1.40 mth	
03/08/23			04/10/23	
05/17/23		Obj Conf Guild Mortgage Company	\$6,500.00	
3/60	AMI-ESF		ePay	
Bridget		<p>1. Plan Summary #38 filed 06/02/23 reflects variable monthly payments for the mortgage and does not agree with paragraph 8.</p> <p>2. Paragraph 8 reflects post-petition arrearage claim as Gap payments.</p> <p>3. Paragraph 10 of the Plan is incomplete as the Contract Rate has not been provided on the Nueces claim.</p> <p>Payments:</p> <p>1 (Apr 2023)- 2 (May 2023) \$2,585.00.  3 (Jun 2023)- 5 (Aug 2023) \$6,500.00.  6 (Sep 2023)- 7 (Oct 2023) \$8,901.00.  8 (Nov 2023)- 15 (Jun 2024) \$6,500.00.  16 (Jul 2024)- 19 (Oct 2024) \$8,901.00.  20 (Nov 2024)- 27 (Jun 2025) \$6,500.00.  28 (Jul 2025)- 31 (Oct 2025) \$8,901.00.  32 (Nov 2025)- 39 (Jun 2026) \$6,500.00.  40 (Jul 2026)- 43 (Oct 2026) \$8,901.00.  44 (Nov 2026)- 51 (Jun 2027) \$6,500.00.  52 (Jul 2027)- 55 (Oct 2027) \$8,901.00.  56 (Nov 2027)- 60 (Mar 2028) \$6,500.00.</p> <p>Trustee's Motion to Dismiss #33 filed 05/09/23.  Debtor's Response to Trustee's Motion to Dismiss #39 filed 06/02/23.</p> <p>Objection to Confirmation filed 04/13/23 by Guild Mortgage Company LLC at #29.</p>		

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OLIVA PC (C)	23-20072	Confirmation	\$261.54 or 0.87 mth	Trustee does not recommend confirmation.
03/24/23 06/02/23 3/45 Bridget	ALBERTO K GARZA-SALINAS SAVANNAH A SALINAS  <i>BMI-ESF</i>	Obj Conf Idaho Housing & Finance	06/01/23 \$300.00 <i>Wage Order</i>	
Plan #32 filed 05/31/23 works, paying 100% to the general unsecured creditors, but cannot be recommended because:				
1. The objection filed by Idaho Housing & Finance Association remains unresolved.				
2. Trustee alleges Scheduled B #31 is inaccurate as it fails to disclose the previously listed checking and savings account for Navy Army Community Credit Union accounts ending in 4583 and 4575.				
3. Debtors have failed to provide bank statements for the accounts ending in 4583 and 4575 for 01/01/23 through 03/24/23.				
Payments:				
1 (Apr 2023)- 8 (Nov 2023) \$300.00.				
9 (Dec 2023)- 42 (Sep 2026) \$750.00.				
43 (Oct 2026)- 56 (Nov 2027) \$1,200.00.				
Trustee's Motion to Dismiss #33 filed 06/05/23 is set for 07/19/23.				
No response filed by Debtors.				
Objection to Confirmation filed 05/30/23 by Idaho Housing & Finance Association at #30.				

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OLIVA PC (C)	23-20076	Confirmation	Current	Trustee does not recommend confirmation.
03/30/23 06/08/23 3/60 Bridget	JIMMY C GOMEZ SR  BMI-BOTH	<p>1. Plan #3 filed on 03/30/23 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 claim of PNC Mortgage.</p> <p>3. Schedule J is inaccurate as Debtor is not including the reserve amounts in the budget calculation.</p> <p>4. Debtor has failed to include an expense for homeowner's insurance pursuant to the 341 meeting.</p> <p>5. Debtor has failed to provide bank statements for 03/11/23 through filing date.</p> <p>6. Debtor has failed to provide verification of the vehicle direct payment on Schedule J.</p> <p>Payments: 1 (Apr 2023)- 60 (Mar 2028) \$650.00.</p> <p>Trustee's Motion to Dismiss #24 filed 06/05/23 is set for 07/19/23. No response filed by Debtors.</p>	06/01/23 \$650.00 ePay	
OLIVA PC (C)	23-20090	Confirmation	\$980.76 or 1.31 mth 05/16/23 \$750.00 Wage Order	Trustee does not recommend confirmation.
04/04/23 06/13/23 2/60 Krystle	RAMON Y ORTIZ  AMI-ESF	<p>1. Plan #2 filed 04/04/23 fails to provide for the IRS claim #2 filed on 05/19/23.</p> <p>2. Debtor is proposing to pay Santander claim #1 filed 04/13/23 directly for a claim that was filed with arrears.</p> <p>3. Official Form 122C #4 filed 04/06/23 is incomplete as it does not include the income for the month of March.</p>		

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4. Debtor has failed to provide proof to substantiate the retirement deductions reflected in the Official Form 122C.

Plan Payments:

1 (May 2023) - 60 (Apr 2028) \$750.00

PAYNE & ASSOCIATES PLLC 11/15/22 01/24/23 7/60 Leanne1	22-20275	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MARSHA M WALKER	Dismissal	05/30/23	
	KARL M WALKER	Obj Conf Bee County	\$2,350.00	
	AMI-		Wage Order	
<p>1. Plan #38 filed 03/21/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #18 filed on 01/03/23.</p> <p>2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Based on NADA value (\$21,892.00) as required by Order #7, the Plan does not provide sufficient adequate protection of \$273.65 to Flagship Credit Acceptance.</p> <p>Plan payments: 1 (Dec 2022) - 4 (Mar 2023) \$1,375.00 5 (Apr 2023) - 60 (Nov 2027) \$2,350.00</p> <p>Trustee's Motion to Dismiss filed 01/26/23 at #31. No response filed by Debtor.</p> <p>Objection to Confirmation filed 03/08/23 by Bee County at #36.</p>				

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RAUB  05/06/19 07/15/19 49/60  Tracey	19-20210  RICHARD L RUBIO  BMI-	Modification    Modification #87 filed 04/11/23 to remove all claims related to 3106 Santa Ana (Carrington Mortgage Service) because the property was sold. Plan must remain 100% due to proceeds from sale of homestead. Mod works at 100% to general unsecured, however the Trustee cannot recommend due to the following:  1. Debtor has failed to amend Schedule J for his current living expenses.  2. Debtor has failed to amend the modified Plan.  Debtor and Mr. Lambert met with Katy Anderson and Rod Kemsley from the Trustee's office regarding the proposed modification and the sale of the property on June 24, 2023. Trustee requested Debtor to amend Schedule J to show current living expenses and to file a notice of address change. Trustee asked for an amendment to the Modification for the payment of unsecured creditors in month 50 or 51 to resolve Trustee's concerns.  Mod forgives \$1,620.62.  Mod Payments: 44 (Jan 2023) - 60 (May 2024) \$900.00. Debtor is delinquent \$763.33 with the Mod payments.	\$1,247.94 or 1.39 mth 05/10/23 \$900.00 Wage Order	Trustee does not recommend approval.
RAUB  08/05/19 10/14/19 46/60  Tracey	19-20376  JOSE L CASTILLO  BMI-	Modification    Trustee's Motion to Modify and Waive Requirement to filed Uniform Plan #85 filed 04/12/23 as the modification seeks to cease further payment to American Credit Acceptance. Trustee would show that Court Claim No. 1 has been satisfied. Trustee received documentation from the creditor indicating that no additional payments are necessary and/or will be accepted. Trustee asserts that no additional funds are owed to American Credit Acceptance for such claim. Trustee requests that funds allocated in the confirmed Chapter 13 Plan for American Credit Acceptance be distributed among	\$1,176.00 or 1.01 mth 06/01/23 \$1,165.00 ePay	Request approval of Order at 85-2.



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remaining creditors pursuant to the confirmed plan, and after payment of all secured and priority creditors, then to general unsecured creditors.

Debtor's response to Trustee's Motion to Modify filed 04/26/23 at #87.

<b>RAUB</b>	<b>20-20318</b>	<b>Dismissal</b>	\$1,950.00 or 3.00 mth 03/13/23 \$650.00 ePay	<b>Trustee recommends dismissal.</b>
10/02/20 12/11/20 32/36  Tracey	<b>ROLANDO GARCIA SR</b>    <i>BMI-</i>	    Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #43 for non-payment. No response filed by Debtor. There are a few months where no payment was made.		

<b>RAUB</b>	<b>21-21195</b>	<b>Dismissal</b>	Current	<b>Trustee Recommends</b>
08/06/21 10/15/21 22/60  Tracey	<b>CHRISTOPHER OLVERA</b>  <b>KASSANDRA D OLVERA</b>  <i>BMI-PPR</i>	<b>Modification</b>	06/01/23 \$400.00 Wage Order	<b>Approval of Modification #92 filed 5/16/23</b>
	Modification #92 filed 5/16/23 cure delinquency.  Mod Forgives \$1,502.01.  Payments: \$871.48 for months 17-60 (Jan 2023 - Apr 2023), \$400.00 for months 21-23 (May 2023 - June 2023), \$965.00 for months 24-60 (Aug 2023 - Aug 2026),  Post Conf. Trustee's Motion to Dismiss filed 10/05/22 at #57 for non-payment. Response filed 11/09/22 at #58.			

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RAUB  09/30/21 12/09/21 21/60  Tracey	21-21249  ELIZABETH BUITRON   BMI-	Dismissal    Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #45 for non-payment. No response filed by Debtor. There are some months where only a partial payment was made and several where no payment was made at all.	\$1,353.70 or 2.46 mth 05/30/23 \$550.00 Wage Order	Trustee recommends dismissal.
RAUB  05/13/22 07/22/22 13/60  Bridget	22-20122  RONNY GARCIA SR   BMI-ESF	Confirmation  Dismissal   Plan #76 filed 02/06/23 works paying \$581.47 to the general unsecured creditors.  1. Trustee alleges that the Plan is not feasible as Debtor has demonstrated an inability to fund the plan. Plan was amended to lower the Debtor's payments from \$2,850.00 to \$2,650.00 for months June through December 2022 to bring him current. Debtor is delinquent \$8,994.00 through May 2023.  2. At the 5/17/23 hearing, Debtor was ordered to submit to the Trustee \$6,000.00 within 21 days (6/7/23) or the case will be dismissed.  Plan payments: 1 (Jun 2022) - 7 (Dec 2022) \$2,650.00. 8 (Jan 2023) - 60 (May 2027) \$3,000.00.  Trustee's Amended Motion to Dismiss #52 filed 10/12/22. Debtor's Response to Trustee's Motion to Dismiss #90 filed 05/16/23.	\$8,994.00 or 3.00 mth 05/18/23 \$3,000.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

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RAUB	22-20127  MARIA D FLORES	Dismissal	\$1,350.00 or 3.00 mth 03/10/23 \$450.00 ePay	Trustee recommends dismissal.
05/24/22 08/02/22 13/60  Tracey	BMI-	Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #40 for non-payment. No response filed by Debtor. There are a few months where no payment was made.		
RAUB	22-20170  JAMES F WALLACE	Confirmation  Dismissal	\$1,616.41 or 0.35 mth 06/06/23 \$4,600.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
07/26/22 10/04/22 11/60  Krystle	MICHELLE GARZA  AMI-PPR	Plan #83 filed 05/12/23 works, paying 100% to the general unsecured creditors, but cannot be recommended because:  1. Debtors have failed to provide the May Monthly Operating Reports for both businesses.  2. Debtors have failed to provide current bank statements.  Plan payments: 1 (Aug 2022) - 3 (Oct 2022) \$4,500.00. 4 (Nov 2022) - 9 (Apr 2023) \$4,600.00. 10 (May 2023) - 60 (Jul 2027) \$4,600.00.  Trustee's Motion to Dismiss filed 08/23/22 at #35. Response filed 10/17/22 at #42.		

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RAUB	22-20213	Confirmation	\$4,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JERRY KNADEL	Dismissal	2.00 mth	
09/02/22 11/11/22 9/60	EVANGELINA KNADEL		04/24/23	
	BMI-		\$2,100.00 ePay	
Krystle	<p>1. Plan #78 filed 05/10/23 works at 4%, paying \$1,943.30 to the general unsecured creditors, but cannot be recommended until payments are brought current.</p> <p>2. Debtor is delinquent 2 payments through June totaling \$4,200.00.</p> <p>Plan payments: 1 (Oct 2022) - 7 (Apr 2023) \$1550.00 8 (May 2023) - 60 (Sept 2027) \$2100.00</p> <p>Trustee's Motion to Dismiss filed 10/19/22 at #32. Response filed 12/13/22 at #42.</p>			
RAUB	22-20237	Confirmation	\$5,915.00 or	Trustee does not recommend confirmation and recommends dismissal.
	MICHAEL A SALAZAR	Dismissal	1.26 mth	
09/29/22 12/08/22 8/60	MELISSA A SALAZAR		06/06/23	
	AMI-BOTH		\$4,700.00 ePay	
Leanne1	<p>1. Plan #63 filed 04/11/23 fails to provide \$51,961.20 to the unsecured creditors as required by Debtor's Official Form 122-C #64 filed 04/11/23.</p> <p>2. Plan fails to fully provide for the IRS claim.</p> <p>Plan payments: 1 (Oct 2022) - 4 (Jan 2023) \$4,450.00. 5 (Feb 2023) - 60 (Sep 2027) \$4,700.00.</p> <p>Trustee Motion to Dismiss filed 10/25/33 at #30. Response filed 12/13/22 at #41.</p>			

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RAUB	22-20238	Confirmation	\$1,723.12 or	Trustee does not recommend confirmation and recommends dismissal.
	JULIAN BARRERA	Dismissal	0.58 mth	
09/30/22			06/05/23	
12/09/22			\$2,975.00	
9/60	BMI-BOTH		Wage Order	
Bridget	<p>Plan #75 filed 04/26/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>Payments: 1 (Oct 2022)- 5 (Feb 2023) \$1,900.00. 6 (Mar 2023)- 7 (Apr 2023) \$2,600.00. 8 (May 2023)- 60 (Sep 2027) \$2,975.00.</p> <p>Objection to Confirmation filed 02/09/23 by Ovation Services LLC at #54. Objection was withdrawn 02/23/23 at #62.</p> <p>Trustee's Motion to Dismiss #80 filed 05/09/23. No response filed by Debtor.</p>			

RAUB	22-20255	Confirmation	\$2,001.69 or	Trustee does not recommend confirmation and recommends dismissal.
	GABRIEL SEGURA	Dismissal	2.11 mth	
10/24/22			05/22/23	
01/02/23			\$950.00	
8/60	BMI-		ePay	
Leanne1	<p>Plan #56 filed 04/11/23 works, paying 27% to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Trustee alleges Schedule I is inaccurate as the gross wages are understated pursuant to the paystubs.</li> <li>2. Debtor is delinquent 2 payments through May, totaling \$2,001.69.</li> <li>3. Trustee alleges Schedule J is inaccurate as it fails to disclose Debtor's spouse as a dependent.</li> </ol>			

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4. Debtor has failed to file an amended wage deduction order with the Court.

Plan payments:

1 (Nov 2022) - 3 (Jan 2023) \$1,600.00

4 (Feb 2023) - 60 (Oct 2027) \$950.00

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

Response filed 02/14/23 at #39.

RAUB	22-20323	Confirmation	\$2,580.80 or	Trustee
	ROBERT M FLAKE SR	Dismissal	0.50 mth	recommends
12/31/22			06/06/23	confirmation of
03/11/23	MANDY JO FLAKE		\$5,200.00	Plan #44 filed
6/60	AMI-		Wage	05/16/23.
Krystle			Order	
	1. Plan #44 filed 05/16/23 works, paying 94% to the general unsecured creditors.			
	Payments:			
	1 (Jan 2023) - 3 (Mar 2023) \$4,650.00.			
	4 (Apr 2023)- 60 (Dec 2027) \$5,200.00.			
	Trustee's Motion to Dismiss filed 03/10/23 at #34. Withdrawn 06/07/23 at #51.			
	Response to MTD filed 05/16/23 at #46.			

RAUB	23-20024	Confirmation	\$244.62 or	Trustee does not
	DAVID RIVERA JR	Dismissal	0.41 mth	recommend
01/31/23			06/01/23	confirmation and
04/11/23		Obj Conf Capital One Auto Finance	\$600.00	recommends
4/60	BMI-ESF		Wage	dismissal.
Bridget			Order	
	1. Plan #35 filed 04/11/23 fails to provide for the Internal Revenue Service claim.			
	2. Schedule J is inaccurate as Debtors are not including the savings amount in the budget calculation.			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 9:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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. Schedule J fails to disclose the source of the variable payment in month 3 of the plan.

Payments:

1 (Mar 2023)- 2 (Apr 2023) \$540.00.

3 (May 2023)- 60 (Feb/ 028) \$600.00.

Trustee's Motion to Dismiss #34 filed 04/03/23.

No response filed by debtor.

Objection to Confirmation filed 02/28/23 by Capital One Auto Finance at #29.

<b>RAUB</b>	<b>23-20087</b>	<b>Confirmation</b>	no pymts received 01/01/00 \$600.00	<b>Trustee does not recommend confirmation.</b>
04/03/23 06/12/23 2/60 Leanne1	<b>ROGELIA M PENA</b>    <i>BMI-BOTH</i>			
	Debtor did not appear at the 05/16/23 341 Meeting of Creditors. Debtor passed away so the case will be set for dismissal.			
	Trustee's Motion to Dismiss filed 06/02/23 at #23 set for 07/19/23.			

<b>RAUB</b>	<b>23-20088</b>	<b>Confirmation</b>	\$2,846.15 or 1.54 mth 06/01/23 \$1,850.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
04/04/23 06/13/23 2/60 Bridget	<b>JUAN R CALZADA</b>    <i>BMI-PPR</i>			
	1. Plan #17 filed 05/05/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.			
	2. Plan fails to fully provide for the claim of Vanderbilt Mortgage & Finance.			
	3. Plan fails to provide for the Notice of Mortgage Payment Change #14 filed 04/26/23.			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 9:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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. Plan proposes a tax reserve, but the proof of claim indicates the mortgage is escrowed.

5. Plan fails to provide for the claim of San Patricio County.

6. Debtor is not contributing all disposable income as the direct monthly payment of \$300.00 will terminate in February 2025 without a corresponding step up in payments.

7. The Statement of Financial Affairs #16 filed 05/05/23 is incomplete as it does not disclose the pending lawsuit reflected on line 53 of Schedule B.

Payments: 1 (May/2023)- 60 (Apr/2028) \$1,850.00.

Trustee's Motion to Dismiss #29 filed 06/05/23 is set for 07/19/23.  
No response filed by Debtors.



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL)  05/31/18 08/09/18 61/60  Tracey	18-20224  RAUL G GOMEZ    BMI-	Modification    Modification #75 filed 5/10/23 works at 100 %, but cannot be recommended because:  1. The Debtor is not current on his modified payments. The Mod only has 1 payment, which is the \$3,200.00 payment for May 2023. The Debtor owes \$1,614.56 to reach his Plan base.  Mod Forgives \$85.41.  Payment: \$3,200.00 for month 60 (May 2023).	\$1,614.56 or 0.00 mth 06/01/23 \$0.00 Wage Order	Trustee does not recommend Approval.
GONZALEZ (JOEL)  01/08/19 03/19/19 53/60  Tracey	19-20007  CHARLENE A FRANK    AMI-	Dismissal    Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #46 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made at all.	\$2,891.32 or 3.61 mth 03/06/23 \$800.00 Wage Order	Trustee recommends dismissal.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
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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
GONZALEZ (JOEL)  02/05/19 04/16/19 52/60  Tracey	19-20058  JESUS AVALOS JR    BMI-	Modification     Modification #57 filed 05/16/23 to cure delinquency and reduce the plan term from 60 to 52 months, ending the plan in June 2023. Mod works at 74% but Trustee cannot recommend due to the following:  1. 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 \$791.29.  Payment: \$1,280 for month 49 (Mar 2023). \$1,000 for months 50-51 (Apr 2023-May 2023). \$1,700 for month 52 (June 2023).	\$1,700.00 or 1.00 mth 05/10/23 \$1,700.00 ePay	Trustee does not recommend approval.
GONZALEZ (JOEL)  03/21/19 05/30/19 51/60  Tracey	19-20124  SAMANTHA HOKE-PEREZ    BMI-	Dismissal     Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #64 for non-payment. No response filed by Debtor. There are some months where only a partial payment was made and some where no payment was made at all.	\$781.00 or 2.08 mth 05/26/23 \$375.00 ePay	Trustee recommends dismissal.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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
<b>GONZALEZ (JOEL)</b>  04/26/19 07/05/19 50/60  Tracey	<b>19-20180</b> <b>MIGUEL A VASQUEZ</b>  <b>CARLEY N VASQUEZ</b>  <i>AMI-</i>	<b>Modification</b>          Modification #121 filed 05/17/23 to cure delinquency. Mod works at 34.92% to general unsecured creditors.  Mod forgives: \$7,519.21.  Payments: 48 (Apr 2023) - 60 (Apr 2024) \$2,300.00. Debtors are current with the Mod payments.  Post-Conf. Trustee's Motion to Dismiss filed 03/08/23 at #107 for non-payment. Withdrawn 06/07/23 at #126. Response to Trustee's Motion to Dismiss filed 03/22/23 at #109.	Current  06/01/23 \$2,300.00 <i>Wage Order</i>	<b>Trustee recommends Approval of Mod #121 filed 5/17/23.</b>
<b>GONZALEZ (JOEL)</b>  10/22/19 12/31/19 44/60  Tracey	<b>19-20518</b> <b>JAMES E APODACA</b>  <b>CHERYL J APODACA</b>  <i>BMI-</i>	<b>Modification</b>          Modification #60 filed 04/06/23 filed to reduce the plan term from 60 to 58 months, ending the plan in Aug 2024.  1. Mod fails to provide for on-going mortgage payments through month 58.  2. Mod is misleading as the Plan summary fails to provide the correct total filed unsecured claims.  3. Debtors failed to provide a copy of the 2022 Tax Return.  4. Debtor failed to provide recent copies of Mrs. Apadaca's pay stubs.  5. 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).	\$69.56 or 0.03 mth 05/31/23 \$2,150.00 <i>Wage Order</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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 \$3,249.20.

Payments: 42 (Apr 2023)- 58 (Aug 2024) \$2,150.00.  
Debtors are current with the Mod payments.

Post-Conf. Trustee's Motion to Dismiss filed 01/12/23 at #52 for non-payment.  
Response to Trustee's Motion to Dismiss filed 01/17/23 at #53.

<b>GONZALEZ (JOEL)</b>	<b>20-20309</b>	<b>Modification</b>	Current	<b>Trustee Recommends Approval of Mod #86 filed 5/10/23.</b>
09/30/20 12/09/20 33/60	<b>CHARLESTON E BESS</b>  <b>CYNTHIA NELL BESS</b>  <i>AMI-</i>		06/05/23 \$1,000.00 <i>Wage Order</i>	
Tracey	Modification #86 filed 5/10/23 works at 13.39% to the general unsecured creditors. Mod lowers the distribution to unsecured creditors from the \$75,714.60 required by Official Form 122C to \$32,425.76 due to Debtor's health condition.			

<b>GONZALEZ (JOEL)</b>	<b>21-21167</b>	<b>Dismissal</b>	\$289.81 or 0.03 mth	<b>Trustee does not recommend approval.</b>
06/29/21 09/07/21 24/60	<b>RICARDO SALINAS JR</b>  <b>CAITLIN SALINAS</b>  <i>AMI-ESF</i>	<b>Modification</b>	05/15/23 \$8,750.00 <i>Wage Order</i>	
Tracey	Modification #70 filed 05/16/23 to cure deficiency, update income and expenses.  Mod works 100% to general unsecured creditors but cannot be recommended because:  1. Mod Plan Summary fails to reflect the correct amount deposited into the Emergency Savings Fund pre-modification.  2. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors.  3. Mod Plan Summary is inconsistent with the Confirmed Plan on the amount of the nonexempt property.			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
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09/13/2023

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. Mod provides an Emergency Savings Fund of \$50.00, however, Schedule J allows for \$400.00.

5. Mod fails to reflect Debtor's additional attorney fees #54 for \$275.00 and #64 for \$300.00.

Mod forgives \$376.67.

Mod payments:

23 (May 2023) \$3,767.71

24 (Jun 2023) - 60 (Jun 2026) \$8,750.00

Post-Conf. amended Trustee's Motion to Dismiss filed 04/25/23 at #67 for non-workable plan. Plan #39 no longer provides for all secured and priority claims in full.

Response to Trustee's Motion to Dismiss filed 05/11/23 at #68.

<b>GONZALEZ (JOEL)</b>	<b>21-21318</b>	<b>Modification</b>	Current	<b>Trustee does not recommend approval.</b>
12/29/21 03/09/22 18/36	<b>JUDITH J HALES</b>		06/06/23 \$500.00 ePay	
Tracey	<i>BMI-PPR</i>			
Modification #39 filed 04/06/23 fails to specify the reason for the Mod under paragraph 3.				
1. Mod fails to provide for Nueces County 2022 property taxes for \$1,554.85.				
2. Mod provides for bifurcated treatment of the same claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears.				
3. Plan summary fails to specify the property address for property tax reserve.				
4. Debtor has failed to provide verification of all income.				
Mod forgives \$500.00.				
Payments: 16 (Apr 2023) - 36 (Dec 2024) \$500.00.				
Debtor is current with the Mod payments.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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
<b>GONZALEZ (JOEL)</b>  03/10/22 05/19/22 15/60  Tracey	<b>22-20059</b> <b>ISMAEL M MILLAN</b>    <i>BMI-</i>	<b>Dismissal</b>     Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #46 for non-payment. Response to Trustee's Motion to Dismiss filed 05/31/23 at #47. There are several months where only a partial payment was made.	\$1,046.84 or 1.99 mth 05/12/23 \$525.00 ePay	<b>Trustee recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  10/14/22 12/23/22 8/56  Tracey	<b>22-20248</b> <b>HEIDE T JONES</b>    <i>BMI-</i>	<b>Dismissal</b>  <b>Modification</b>   Modification #33 filed 5/15/23 was filed to cure delinquency caused by health issues and to surrender a vehicle to Toyota.  1. Mod does not provide for mortgage payments for months 9-11, nor does it provide for post-petition mortgage arrears in months April through June.  2. The set attorney's fees exceed the amount of the Plan payment for the months allotted.  Mod Forgives \$4,300.00  Post-Conf. Trustee's Motion to Dismiss filed 04/14/23 at # 66 for non-payment. Response to Trustee's Motion to Dismiss filed 05/02/23 at #32. There are several months where no payment was made at all. Last payment received from Debtor via TFS was 01/10/2023..	Current  05/10/23 \$690.00 ePay	<b>Trustee does not recommend approval and recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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
<b>GONZALEZ (JOEL)</b>  12/30/22 03/10/23 6/56  Leanne1	<b>22-20319</b> <b>HORTENCIA C STEFANATTO</b>  <i>BMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>  1. Plan #36 filed 06/05/23 fails to provide a 100% dividend to the unsecured creditors as required by Non-Exempt Property.  2. Trustee alleges Schedule I is inaccurate as it overstates Debtor's income.  3. Trustee alleges schedules are inaccurate as they do not provide for the post-petition funds received from the tax refunds and the friend's gift of \$10,000.00.  Plan payments: 1 (Jan 2023) - 56 (Aug 2027) \$1,590.00  Trustee's Motion to Dismiss filed 03/13/23 at #25. Response filed 04/17/23 at #35.	\$1,899.61 or 1.19 mth 05/16/23 \$1,590.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  01/06/23 03/17/23 5/60  Bridget	<b>23-20004</b> <b>ISAIAS LUNA JR</b>  <b>LESLIE A GARCIA</b>  <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>  1. Plan #40 filed 06/02/23 fails to provide for the Notice of Mortgage Payment Change at #28 filed 02/08/23.  2. Amended Plan changes the treatment of First Credit Corporation, and creditor has not had sufficient notice.  Payments: 1 (Feb 2023)- 3 (Apr 2023) \$3,410.00. 4 (May 2023) 60 (Jan 2028) \$3,300.00.  Trustee's Motion to Dismiss filed 03/14/23 at #30.	\$6,580.00 or 1.99 mth 05/08/23 \$3,300.00 <i>ePay</i>	<b>Trustee does not recommend confirm and recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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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Debtor's Response to Trustee's Motion to Dismiss filed 04/24/23 at #35.

GONZALEZ (JOEL)  02/03/23 04/14/23 4/60  Bridget	23-20028	Confirmation	\$1,570.00 or	Trustee does not recommend confirmation and recommends dismissal.
	DEBRA DEASES	Dismissal	1.97 mth	
			06/02/23	
	BMI-PPR		\$795.00	
			Wage Order	
		Plan #41 filed 05/16/23 works, paying 12% to the general unsecured creditors, but cannot be recommended because Debtor is delinquent 2 payments through June totaling \$1,570.00.		
		Payments: 1 (Mar 2023)- 3 (May 2023) \$775.00. 4 (Jun 2023)- 60 (Feb 2028) \$795.00.		
		Trustee's Amended Motion to Dismiss #40 filed 05/09/23. Debtor's Response to Trustee's Motion to Dismiss #37 filed 04/24/23.		

GONZALEZ (JOEL)  02/03/23 04/14/23 4/59  Leanne1	23-20029	Confirmation	\$638.44 or	Trustee does not recommend confirmation and recommends dismissal.
	ARNOLD V ALMAGUER	Dismissal	0.44 mth	
			05/30/23	
	AMI-		\$1,450.00	
			Wage Order	
		Plan #39 filed 05/16/23 works at 100% to all creditors as per Debtor's Official Form 122C requirement of \$151,089.60, but cannot be recommended because:		
		1. IRS claim #3 filed 02/27/23 shows an unfiled tax return for the year 2021 and 2022. Claim reflects a secured amount of \$7,103.32 and priority amount of \$5,258.60. Trustee has not received a copy of the 2022 return.		
		2. Trustee alleges Schedule J is inaccurate as it discloses a payment of post-petition Property Tax Reserve that is not provided in the Plan.		
		Plan payments:		



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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1 (Mar 2023) - 2 (Apr 2023) \$1,350.00  
3 (May 2023) - 59 (Jan 2028) \$1,450.00

Trustee's Motion to Dismiss #32 filed 03/30/23.  
Response to Trustee's Motion to Dismiss #37 filed 04/26/23.

GONZALEZ (JOEL)	23-20030	Confirmation	\$500.00 or	Trustee does not recommend confirm and recommends dismissal.
	TIMOTHY A ROACH	Dismissal	1.00 mth	
	JENNIFER L ROACH		05/09/23	
02/03/23			\$500.00	
04/14/23			ePay	
4/28	AMI-			
Krystle		1. Plan #27 filed 05/15/23 works at 100% to all creditors as required by Debtor's Official Form 122C requirement of \$80,754.60 and length of plan with a 60 month Applicable Commitment Period, but has an adverse effect on Montgomery County and proper notice has not been given.		
		2. Debtors have failed to file an EFT order with the Court.		
		Plan payments: 1 (Mar 2023) - 28 (Jun 2025) \$500.00.		
		Trustee's Motion to Dismiss filed 04/03/23 at #22. Debtor's Response to Trustee's Motion to Dismiss filed 04/24/23 at #26.		

GONZALEZ (JOEL)	23-20031	Confirmation	\$2,108.24 or	Trustee does not recommend confirmation and recommends dismissal.
	SYLVIA C CRUZ	Dismissal	1.15 mth	
			06/05/23	
02/03/23			\$1,835.00	
04/14/23			Wage	
4/60	BMI-ESF		Order	
Krystle		Plan #36 filed on 05/02/23 works, paying 21% to general unsecured creditors, but cannot be recommended until payments are brought current.		
		Debtors are behind 1.15 payments, totaling \$2,108.24 through June.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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 (Mar 2023) - 2 (Apr 2023) \$1,600.00.  
3 (May 2023) - 60 (Feb 2028) \$1,835.00.

Trustee's Motion to Dismiss filed 03/30/23 #32.  
Response filed 04/26/23 at #35.

<b>GONZALEZ (JOEL)</b>	<b>23-20042</b>	<b>Confirmation</b>	\$8,400.00 or	<b>Trustee does not</b>
	<b>ROBERTO PEREZ JR</b>	<b>Dismissal</b>	1.40 mth	<b>recommend</b>
02/18/23	<b>MISTY D PEREZ</b>		05/23/23	<b>confirmation and</b>
04/29/23			\$6,005.00	<b>recommends</b>
4/60	<i>BMI-ESF</i>		ePay	<b>dismissal.</b>
Bridget				

Plan #39 filed 05/23 works, paying 15% to the general unsecured creditors, but cannot be recommended because:

1. Debtors are delinquent 1.4 payments through June totaling \$8,400.00, with next payment due on 06/20/23.
2. Wage order #11 signed 02/20/23 for Flint Hills Resources Corpus Christi, LLC; however, Trustee has not received any wage deductions. Employer response to wage order #40 filed 05/26/23.
3. IRS claim #12 filed 03/14/23 reflects Debtor has not filed a tax return for the year of 2022. Trustee has a copy of the 2022 return but it is not signed or dated.
4. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
5. Debtor is proposing to pay Cecilia Perez directly for a claim with an excessive contractual interest rate of 17.49% at the expense of general unsecured creditors.

Payments: 1 (Mar 2023)- 60 (Feb 2028) \$6,005.00.

Trustee's Motion to Dismiss #29 filed 04/03/23.  
Debtor's Response to Trustee's Motion to Dismiss #32 filed 05/03/23.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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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<b>GONZALEZ (JOEL)</b>	<b>23-20054</b> <b>GREGORY T PILON</b>  <b>YOLANDA S PILON</b>  <i>AMI-</i>	<b>Confirmation</b>	\$2,076.90 or 0.69 mth <i>05/26/23</i> \$3,000.00 <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #37 filed 05/23 with C4</b>
<i>03/01/23</i> <i>05/10/23</i> <i>3/60</i>  Bridget		Plan #37 filed 05/23/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$52,980.60 . Trustee requests a C4 Confirmation Order.  Payments: 1 (Mar 2023)- 60 (Feb 2028) \$3,000.00.  Trustee's Motion to Dismiss #26 filed 04/03/23 was withdrawn 06/07/23 at #38. Debtor's Response to Trustee's Motion to Dismiss #30 filed 04/26/23.		

<b>GONZALEZ (JOEL)</b>	<b>23-20056</b> <b>DOUGLAS R HOLDER JR</b>  <b>STEPHANIE M HOLDER</b>  <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$6,769.32 or 2.02 mth <i>06/01/23</i> \$3,350.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>03/03/23</i> <i>05/12/23</i> <i>3/53</i>  Bridget		1. Plan #30 filed 04/21/23 fails to provide for treatment of the mortgage gap payment due to 21 Mortgage Corp for March 2023.  2. Trustee alleges Schedule I is inaccurate as it does not reflect the current employer pursuant to Debtors' 341 testimony.  3. Trustee alleges Schedule B is incomplete as it does not list all of Debtors' assets.  4. Debtors have failed to provide pay stubs for Mr. Holder's new employment.  5. Plan fails to specify the tax years owed to the taxing authorities.  6. Budget fails to provide car insurance expense.  7. Debtors have failed to pay all disposable income into the Plan.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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8. Debtors are behind 2 payments, totaling \$6,769.32 through June.

Payments: 1 (Apr 2023)- 53 (Aug 2027) \$3,350.00.

Trustee's Amended Motion to Dismiss #42 filed 06/07/23.

Debtor's Response to Trustee's Motion to Dismiss #40 filed 06/06/23.

<b>GONZALEZ (JOEL)</b>	<b>23-20075</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>AMANDA C BENAVIDES</b>	<b>Obj Conf Rocket Mortgage LLC</b>	06/06/23	
03/29/23			\$2,280.00	
06/07/23			ePay	
3/36	<i>BMI-</i>			
Leanne1				
<p>1. Plan #2 filed on 03/29/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Procedures for Administration of Claims Secured by Real Property.</p> <p>3. Plan fails to provide for treatment of the secured claim #3 filed on 04/12/23 by Rocket Mortgage, LLC Quicken Loans LLC in the amount of \$183,963.34 for 7025 Sun Wood Dr, Corpus Christi Texas 78413.</p> <p>4. Trustee alleges Schedule B is inaccurate as it fails to disclose bank accounts.</p> <p>5. Debtor has failed to provide Trustee with verification for high transportation expenses.</p> <p>Plan payments: 1 (Apr 2023) - 36 (Mar 2026) \$2,280.00</p> <p>Objection to Confirmation filed 04/11/23 by Rocket Mortgage, LLC at #16.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
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08/16/2023  
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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
GONZALEZ (JOEL)	23-20078 ANTHONY W HILBURN	Confirmation  Obj Conf Moria Development Inc	Current  05/26/23	Trustee does not recommend confirmation.
03/30/23 06/08/23 3/36  Bridget	JULIE K HILBURN  BMI-	Obj Conf Nebraska Furniture Mart	\$200.00  ePay	
<p>1. Plan #2 filed 03/30/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for the claim of Nebraska Furniture Mart.</p> <p>3. Plan fails to provide for treatment of the secured claim #1 filed on 04/06/22 by Santander in the amount of \$31,606.93 for a 2019 Chevy Traverse.</p> <p>4. Debtors are proposing to pay Moria Development Inc. direct despite the proof of claim filed includes an arrears amount.</p> <p>5. The Statement of Financial Affairs #1 filed 03/30/23 is incomplete as it does not disclose the pending lawsuit listed on Schedule B line 33.</p> <p>Payments: 1 (Apr 2023)- 36 (Mar 2026) \$200.00.</p> <p>Trustee's Motion to Dismiss #29 filed 06/05/23 is set for 07/19/23. No response filed by Debtors.</p> <p>Objection to Confirmation filed 04/25/23 by Moria Development Inc at #26.</p> <p>Objection to Confirmation filed 06/03/23 by Nebraska Furniture Mart Inc at #28.</p>				

Next 3 Panels:  
07/19/2023  
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#672

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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
<b>GONZALEZ (JOEL)</b>  04/06/23 06/15/23 2/53  Krystle	<b>23-20093</b> <b>SHAWN P CHAUFY</b>  <b>SHERI S CHAUFY</b>  <i>BMI-</i>	<b>Confirmation</b>    Plan #25 filed 06/02/23 works, paying 3% to the general unsecured creditors.  Plan payments: 1 (May 2023) - 53 (Sep 2027) \$800.00	\$800.00 or 1.00 mth 05/08/23 \$800.00 ePay	<b>Trustee recommends confirmation of Plan #25 filed 06/02/23.</b>
<b>GONZALEZ (JOEL)</b>  04/12/23 06/21/23 2/0  Bridget	<b>23-20096</b> <b>KENNETH J REYNA II</b>  <b>LISA D DELEON</b>  <i>BMI-</i>	<b>Confirmation</b>    1. Plan #2 filed 04/12/23 fails to provide for the claim of Nueces County.  2. Debtors have failed to provide a copy of the lease for the 2023 Subaru Outback paid direct.  3. Debtors have failed to amend Mrs. DeLeon's wage order pursuant to 341 testimony.  4. Debtors have failed to amend for treatment of the student loans pursuant to 341 testimony.  Payments: 1 (May 2023)- 60 (Apr 2028) \$530.00.  Trustee's Motion to Dismiss #27 filed 06/06/23 is set for 07/19/23. No response filed by Debtors.	\$40.80 or 0.08 mth 06/06/23 \$530.00 ePay	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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
<b>GONZALEZ (JOEL)</b>  04/13/23 06/22/23 2/51  Bridget	<b>23-20098</b>  <b>HELEN K HRDLICKA</b>    <i>BMI-</i>	<b>Confirmation</b>          1. Plan #2 filed 04/13/23 fails to provide sufficient funds for payment in full of all secured and priority claims.  2. Plan fails to fully provide for the claim of the Internal Revenue Service.  3. Debtor has failed to include an ad valorem tax expense on Schedule J pursuant to 341 testimony.  4. Trustee alleges Schedule F is incomplete as it lists zero or unknown amounts owed for claims.  5. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).  Payments: 1 (May 2023)- 51 (Jul 2027) \$200.00.  Trustee's Motion to Dismiss #21 filed 06/06/23 is set for 07/19/23. No response filed by Debtor.	Current  05/31/23 \$200.00 <i>Check</i>	<b>Trustee does not recommend confirmation.</b>
<b>GONZALEZ (JOEL)</b>  04/14/23 06/23/23 2/60  Krystle	<b>23-20100</b>  <b>DEBRA A SAENZ</b>    <i>BMI-</i>	<b>Confirmation</b>          Plan #23 filed 5/25/23 works, paying 46% to the general unsecured creditors.  Plan Payments 1 (May 2023) - 60 (Apr 2028) \$200.00	Current  06/06/23 \$200.00 <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #23 filed 5/25/23.</b>



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
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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
<b>GONZALEZ (JOEL)</b>  04/18/23 06/27/23 2/59  Krystle	<b>23-20103</b>  <b>BRENT A LARA</b>    <i>AMI-</i>	<b>Confirmation</b>     1. Plan #2 filed on 4/18/23 works, paying 100% to all creditors. Plan must remain 100% due to disposable income. Trustee requests a C4 Confirmation Order.  Plan payments: 1 (May 2023) - 59 (Mar 2028) \$515.00	Current  06/05/23 \$515.00 <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #2 filed 04/18/23 w/C4</b>
<b>GONZALEZ (JOEL)</b>  04/24/23 07/03/23 2/60  Leanne1	<b>23-20105</b>  <b>ELIAS ESCAMILLA</b>  <b>DEBORAH J ESCAMILLA</b>  <i>AMI-</i>	<b>Confirmation</b>     1. Plan #2 filed 04/24/23 fails to provide for treatment of the secured claim #1 filed on 04/25/23 by U.S. Department of HUD in the amount of \$4,275.00 for primary residence.  2. Trustee alleges Schedule B is inaccurate as it fails to disclose bank accounts.  3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.  Plan payments: 1 (May 2023) - 60 (Apr 2028) \$325.00	Current  05/30/23 \$325.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
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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
<b>GONZALEZ (JOEL)</b>  04/25/23 07/04/23 2/60  Bridget	<b>23-20106</b> <b>CHAD W AMUNDSEN</b>  <b>LAURA A AMUNDSEN</b>  <i>BMI-ESF</i>	<b>Confirmation</b>          1. Plan #2 filed 04/25/23 fails to provide for the claim of US Department of HUD.  2. Plan does not agree with the mortgage statements provided.  3. Debtors have failed to provide bank statements for account ending in 9066 for 04/01/23 through filing date.  4. Trustee alleges Schedule F is incomplete as it does not provide addresses for 4.26 Salim R Surani, MD and 4.27 Schumacher Clinical Partners.  5. Debtors have failed to provide proof to substantiate the amounts to be paid to BridgeCrest Credit Company and Cars 4 Cash, LLC. through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  Payments: 1 (May 2023) - 60 (Apr 2028) \$1,850.00.  Trustee's Motion to Dismiss #36 filed 06/06/23 is set for 07/19/23. No response filed by Debtors.	\$462.50 or 0.25 mth 05/30/23 \$1,850.00 ePay	<b>Trustee does not recommend confirmation.</b>
<b>GONZALEZ (JOEL)</b>  04/25/23 07/04/23 2/36  Leanne1	<b>23-20107</b> <b>RICARDO VASQUEZ</b>    <i>BMI-</i>	<b>Confirmation</b>          1. Plan #21 filed works, paying 2% to the general unsecured creditors, cannot be recommended due to a complete plan payment has not been received. Wage Order #9 signed 04/27/23 for Adler North America; however, Trustee has not received any wage deductions.  Plan payments: 1 (May 2023) - 36 (Apr 2026) \$935.00	\$719.23 or 0.77 mth 06/01/23 \$935.00 ePay	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 10:00 am

Next 3 Panels:  
07/19/2023  
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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
GONZALEZ (JOEL)  04/26/23 07/05/23 2/60  Krystle	23-20110  ANTONIA C GILLEN    BMI-	Confirmation          Plan #21 filed 5/26/23 provides for payment of a total debt claim of M&T Bank in the amount of \$19,625.96; however, the maturity date of the note is June 1, 2039, after the completion of the Chapter 13 Plan in April 2028. The Plan does not provide interest on this total debt claim even though the note includes interest at a rate of 6.5 percent. The Plan provides for an escrow claim for M&T Bank treated as a total debt claim instead of a monthly payment so the Trustee will not be able to adjust the payment as the escrow changes.  Plan payments: 1 (May 2023) 60 (Apr 2028) \$850.00  Trustee's Motion to Dismiss #23 filed 06/07/23 is set for 07/19/23. No response filed by debtor.	no pymts received 01/01/00 \$850.00	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 11:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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BROWN	23-60002	Confirmation	Current	Trustee does not recommend confirmation.
01/18/23 06/19/23 2/34	RENE S HERNANDEZ  MINERVA R HERNANDEZ  BMI-		05/10/23 \$490.00 ePay	

Bridget

1. Plan #41 filed 04/24/23 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$21,476.35. Trustee requests a C4 Confirmation Order.

2. Trustee alleges that Schedule C-1 #50 is inaccurate as it reflects the surrendered trailer in the non-exempt total.

3. Paragraph 10 of the Plan is incomplete as the Total Claim, Collateral Value, Monthly Payment and Date Last Payment is due has not been provided on the Club Wyndam Plus Cash management claim.

4. Trustee alleges that Schedule A is inaccurate as it fails to disclose a value for the time share.

5. Debtors have failed to disclose all leases pursuant to 341 testimony.

6. Debtors have failed to amend Schedule J to decrease the storage expense pursuant to 341 testimony.

7. Plan fails to provide the treatment for the Special Class student loan in paragraph 16.

8. Plan fails to provide for the second student loan claim for Texas Guaranteed Student Loan Corporation.

9. Schedule D #16 reflects the collateral for the Texas Dow Employee's Credit Union includes the 2015 Dodge Ram Truck 3500 that debtor's are exempting, but plan only reflects the 2011 Forest River Puma in paragraph 7 to be surrendered. Trustee is requesting clarification and debtors have failed to provide documentation to substantiate this debt.

10. Debtors have failed to provide proof to substantiate the amounts to be paid to the Internal Revenue Service through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

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

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

Payments: 1 (May 2023)- 34 (Feb 2026) \$490.00.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 11:00 am

Next 3 Panels:  
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08/16/2023  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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Trustee's Motion to Dismiss #54 filed 06/06/23 is set for 07/19/23.  
No response filed by Debtors.

<b>GONZALEZ (JOEL)</b>	<b>23-60016</b>	<b>Confirmation</b>	\$3,200.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>JAMES ANDERSON</b>	<b>Dismissal</b>	1.03 mth	
02/24/23			06/07/23	
05/05/23			\$3,100.00	
4/20	AMI-		ePay	
Bridget		<p>1. Amended Plan #38 filed 05/17/23 changes the treatment of Texas Dow Employees Credit Union, and creditor has not had sufficient notice. 06/14/23 will be the 28th day.</p> <p>2. Debtor is delinquent 1.03 months through May totaling \$3,200.00.</p> <p>Plan payments: 1 (Mar 2023) - 2 (Apr 2023) \$1,100.00. 3 (May 2023) - 20 (Oct 2024) \$3,100.00.</p> <p>Trustee's Motion to Dismiss filed 03/31/23 at #28. Response to Trustee's Motion to Dismiss filed 05/03/23 at #35.</p>		

<b>JANE M MCLAUGHLIN</b>	<b>23-60014</b>	<b>Confirmation</b>	\$1,150.00 or	<b>Trustee does not recommend confirmation.</b>
	<b>GEORGE R LEAL</b>	<b>Obj Conf Carol De Atley</b>	1.00 mth	
03/31/23			05/02/23	
06/09/23	<b>IDA M LEAL</b>		\$1,150.00	
3/60	BMI-		ePay	
Bridget		<p>1. Plan #2 filed on 03/31/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserves.</p> <p>2. Plan reflects the reserves in paragraph 11. Debtors have failed to invoke paragraph 23 and include a reserve table.</p> <p>3. Plan fails to provide the property address in the description for the ad valorem and insurance reserves.</p>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 11:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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4. Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation.
  5. Plan fails to fully provide for the claim of Carol DeAtley.
  6. Plan fails to provide for the claim of the Revenue Accounting Division.
  7. Debtor failed to provide proof to substantiate the amounts to be paid to Rent A Center through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
  8. Plan provides for \$3,500.00 in attorney's fees. Fixed fee agreement filed on 04/01/23 at #7 shows \$3,838.00.
- Payments: 1 (Apr 2023)- 34 (May 2028) \$1,150.00
- Trustee's Motion to Dismiss #28 filed 06/07/23 is set for 07/19/23.  
No response filed by Debtors.
- Objection to Confirmation filed 06/05/23 by Carol DeAtley at #26.

<b>KISCH</b>	<b>23-60015</b>	<b>Confirmation</b>	\$1,785.00 or	<b>Trustee does not</b>
	<b>ROY CORONADO</b>	<b>Dismissal</b>	0.40 mth	<b>recommend</b>
02/06/23			06/06/23	<b>confirmation and</b>
04/17/23	<b>TONYA L CORONADO</b>		\$4,416.00	<b>recommends</b>
4/60			ePay	<b>dismissal.</b>
Leanne1	<b>AMI-ESF</b>			
<ol style="list-style-type: none"> <li>1. Trustee alleges that Plan #51 filed on 05/20/23 fails provide all of Debtors' disposable income into the plan.</li> <li>2. Plan #51 filed on 05/20/23 fails to attach the Plan Summary as Exhibit "A".</li> <li>3. Trustee alleges that the interest provided on the priority claim violates 11 U.S.C.1322(b)(10).</li> <li>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 #26.</li> <li>5. Plan fails to provide adequate protection payments to Fisher's Auto Sales and NPC/Title Max per the claim created by the initial order at docket #6 for the 1st month.</li> </ol>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 11:00 am

Next 3 Panels:  
07/19/2023  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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6. Official Form 122C #50 filed 05/20/23 is incomplete as it does not include the Current Monthly Income breakdown and it provides for expenses that Debtors' do not have pursuant to their 341 testimony.

7. Debtors have failed to provide Trustee with proof of income for nephew's monthly contribution of \$1,000.00 .

8. Schedule J is inaccurate as Debtors are not including the savings amount in the budget calculation.

9. Debtors have failed to file an amended wage order.

Plan payments:

1 (April 2023) - 3 (May 2023) \$3,547.00

4 (Jun 2023) - 60 (Feb 2028) \$4,416.00

Trustee Motion to Dismiss filed 05/08/23 at #46.  
No response by Debtor.

WERNER  
LAW GROUP

22-60056  
CARLOS F CABRERA III

Confirmation

Current

Trustee  
recommends  
confirmation of  
Plan #96 filed  
04/25/23 with C4

09/21/22  
11/30/22  
9/49

AMI-

Bridget

06/01/23  
\$1,566.00  
Wage  
Order

Plan #96 filed 04/25/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$28,802.76 . Trustee requests a C4 Confirmation Order.

Payments:

1 (Oct 2022)- 7 (Apr 2023) \$902.14.

8 (May 2023)- 34 (Jul 2025) \$1,566.00.

Trustee's Motion to Dismiss filed 11/15/22 at #37 was withdrawn 06/07/23 at #100.  
No response filed by Debtor.

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.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 14, 2023 11:00 am

Next 3 Panels:  
07/19/2023  
08/16/2023  
09/13/2023

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 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.