

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

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*PRO SE DEBTOR	23-70084 RAUL RIOS	Dismissal	no pymts received 01/01/00 \$0.00	Trustee Recommends Dismissal with Prejudice.
04/28/23 07/07/23 2/0 Bridget1	BMI-	<ol style="list-style-type: none"> Debtor did not appear at the 06/06/23 341 Meeting of Creditors. The meeting has been reset to 6/20/23. Debtor has not made any plan payments. Debtor has failed to file a Plan, Schedules, Statement of Financial Affairs, Official Form 122C, Pay Advices or a Proposed Wage Order/EFT Order. Debtor has failed to file a Certificate of Credit Counseling, but has filed a request for a waiver of credit counseling. Debtor has failed to provide proof of identity, a DSO affidavit, tax returns or bank statements. Debtor has failed to pay the full filing fee. <p>Trustee's Amended Motion to Dismiss with Prejudice filed 6/8/23 at #26. No Response filed by Debtor.</p>		

BAKER	19-70004 JULIO C TRUJILLO	Dismissal	\$7,558.67 or 2.72 mth 06/02/23 \$2,780.20 Wage Order	Trustee recommends dismissal.
01/02/19 03/13/19 53/84 Tracey	BMI-PPR	<p>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.</p>		

At the 5/31/23 hearing, the Court ordered Mr. Trujillo to pay \$500.00 by 5/31/23 and file an Amended Schedule I to reflect the additional income revealed at the hearing. No payment of \$500.00 was received by the Trustee by 5/31/23, but a

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wage order payment of \$2,787.99 was received on 6/2/23. The Debtor did not file an amended Schedule I.

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.

1. Plan #34 filed on 05/24/23 fails to provide for treatment of the priority claim #7 filed on 06/09/23 by the Internal Revenue Service.
2. Plan fails to provide for treatment of the secured claim #6 filed on 04/05/23 by Hidalgo County Tax Assessor.
3. Debtor has failed to file a wage deduction order with the Court.
4. Trustee alleges Schedule I is inaccurate as it fails to disclose the Smart Home Roof Restoration LLC business and gross income.

Plan payments:

1 (Apr 2023) - 15 (Jun 2024) \$1,050.00

16 (Jul 2024) - 60 (Mar 2028) \$1,503.12

Trustee's Motion to Dismiss filed 05/18/23 at #32.

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Response filed 05/24/23 at #37.

CIMENT LAW FIRM PLLC	22-70210	Confirmation	\$2,873.08 or 0.57 mth	Recommend confirmation pending resolution of objection.
	OSCAR R GUZMAN	Obj Conf Texas National Bank	06/12/23 \$5,050.00 <i>Wage Order</i>	
12/16/22 02/24/23 6/60 Krystle	<i>BMI-PPR</i>	Plan #56 filed 5/25/23 works, paying 100% to the general unsecured creditors Payments: 1 (Jan 2023) - 4 (Apr 2023) \$2,166.35. 5 (May 2023) -5 (May 2023) \$4,400.00. 6 (Jun 2023) - 60 (Dec 2027) \$5,050.00. Objection to Confirmation filed 03/08/23 by Texas National Bank at #35. Trustee's Motion to Dismiss filed 03/16/23 at #36 was withdrawn on 6/15/23 at #67. Debtor's Response to Trustee's Motion to Dismiss filed 03/24/23 at #38.		

CIMENT LAW FIRM PLLC	22-70212	Confirmation	\$370.00 or 0.42 mth	Recommend confirmation of Plan #50 filed 04/23/23 with C4 Order
	ORLANDO GUZMAN		06/14/23 \$885.00 <i>ePay</i>	
12/16/22 02/24/23 6/8 Bridget	<i>AMI-</i>	Plan #50 filed 05/23/23 works, paying 100% to the general unsecured creditors. Payments: 1 (Jan 2023) 4 (Apr 2023) \$800.00. 5 (May 2023) 60 (Dec 2027) \$885.00. Trustee's Motion to Dismiss #29 filed 03/16/23 was withdrawn 06/14/23 at #55. Debtor's Response to Trustee's Motion to Dismiss filed 03/24/23 at #33.		

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GUERRERO	18-70328	Modification	Current	Trustee recommends Confirmation of Modified Plan #119 filed 6/12/23.
09/03/18 11/12/18 57/60 Tracey	FELIX CANTU <i>BMI-BOTH</i>	Modification #119 filed 6/12/23 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. Mod works at 6.17% to the general unsecured creditors. Mod forgives \$3,870.27. Debtor is current with Mod payments and has met his Plan base. Payments: 55 (Apr 2023) \$1,935.00. Post Conf. Trustee's Motion to Dismiss filed 02/16/23 at #105 was withdrawn on 6/15/23 at #120. Response to Trustee's Motion to Dismiss filed 03/09/23 at #106.	04/04/23 \$0.00 ePay	

GUERRERO	20-70048	Modification	Current	Trustee recommends Confirmation of Modified Plan #104 filed 6/13/23.
01/31/20 04/10/20 41/60 Tracey	SERGIO LOZANO <i>BMI-ESF</i>	Modification #104 was filed 6/13/23 to cure delinquency. Mod works at 18.71% to general unsecured creditors. Mod forgives \$3,731.55. Mod payments 41 (Jun 2023) - 60 (Jan 2025): \$2,295.00. Post Conf. Trustee's Motion to Dismiss filed 02/16/23 at #88. Withdrawn at #105 on 6/15/23. Response to Trustee's Motion to Dismiss filed 03/09/23 at #89. There are some months where only a partial payment was made.	06/09/23 \$2,295.00 Wage Order	

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MARTINEZ JR	22-70065	Dismissal	\$1,323.75 or	Trustee does not
	ALIJANDRO HERNANDEZ	Modification	0.50 mth	recommend
05/01/22			06/12/23	approval and
07/10/22			\$2,664.62	dismissal.
13/24	BMI-		Wage	
Tracey			Order	
Modification #123 filed 05/24/23 to cure delinquency and extend life of Plan from 24 to 36 months.				
1. Mod fails to provide for the correct Remaining Claim of International Bank of Commerce's Cure Claim.				
2. Mod does not provide a claim amount for the Conn's claim or Santander Consumer USA.				
Mod forgives \$5,947.04.				
Payments:11 (Apr 2023) - 36(May 2025) \$2,664.62.				
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.				

NEWARK III	23-70064	Confirmation	no pymts	Trustee does not
	MICHAEL AQUINOS		received	recommend
04/03/23			01/01/00	confirmation.
06/12/23			\$0.00	
2/0	BMI-			
Bridget1				
1. Debtor did not appear at the 5/16/23 or the 5/30/23 Meeting of Creditors.				
2. Debtor has failed to file a Plan, Schedules, a completed Official Form 122C, a Statement of Financial Affairs, or Pay Advices.				
3. Debtor has failed to provide proof of identification, a DSO Affidavit or tax returns.				
4. Debtor has failed to make any payments.				

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5. Debtor filed a Request for Voluntary Dismissal of Case at #14 on 05/16/23. Order Striking Pleading #16 signed 05/19/23.

Trustee's Amended Motion to Dismiss #21 filed 05/31/23 is set for 07/18/23.

No response filed by Debtor.

PAYNE & ASSOCIATES PLLC	22-70202	Confirmation	\$3,050.03 or 0.55 mth	Trustee does not recommend confirmation and recommends dismissal.
12/06/22	DOUGLAS P CARRIER	Dismissal	06/07/23	
02/14/23			\$5,500.00	
6/60			Wage Order	
Bridget	AMI-ESF			

Plan #57 filed 4/19/23 works, paying 7% to the general unsecured creditors, but cannot be recommended because:

1. Plan Summary #70 filed 05/25/23 without an amended plan.
2. Amended Schedule C and C-1 Summary not filed for the amended Schedules A/B #69 filed 05/24/23.
3. Schedule J #69 is inaccurate as Debtor is not including the Savings Fund amount in the budget calculation.

Payments:

1 (Jan/2023) 5 (May/2023) \$3,950.00.

6 (Jun/2023) 60 (Dec/2027) \$5,500.00.

Trustee's Amended Motion to Dismiss filed 02/16/23 at #37.

No response filed by Debtor.

Objection to Confirmation filed 02/06/23 by NewRez LLC at #35 was withdrawn 02/22/23 at #41.

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PAYNE & ASSOCIATES PLLC 12/15/22 02/23/23 6/60 Bridget	22-70208 RODRIGO DE LA ROSA JR BMI-	Dismissal	\$620.00 or 0.92 mth 05/25/23 \$675.00 ePay	Trustee recommends dismissal.
<p>Plan #40 filed 05/24/23 works, paying 50% to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Plan has not been properly noticed for a confirmation hearing. The Debtor was ordered to file the notice of hearing set for 6/22/23, but it has not been filed. 2. Debtor has failed to provide a copy of the 2022 tax return. <p>Payments: 1 (Jan/2023)- 5 (May/2023) \$400.00. 6 (Jun/2023)- 60 (Dec/2027) \$675.00.</p> <p>Trustee's Motion to Dismiss filed 04/14/23 at #38. No response filed by Debtor.</p> <p>Objection to Confirmation filed 03/20/23 by Santander Consumer USA Inc. dba Chrysler Capital at #31. Objection was withdrawn 05/26/23 at #45.</p>				

PEREZ	23-70038 RAUL CASTILLO	Confirmation Dismissal	no pymts received 01/01/00 \$1,060.00	Trustee does not recommend confirmation and recommends dismissal.
03/03/23 05/12/23 3/60 Bridget	BMI-			
<ol style="list-style-type: none"> 1. Plan #69 filed 06/05/23 fails to fully provide for the claim of the Internal Revenue Service. 2. Plan Summary #69 and Schedule J #60 do not match. The projected income, expenses and disposable income amounts do not match. 3. Plan Summary #69 filed without a plan and is a duplicate of Plan Summary #68. 				

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4. IRS claim #2 filed 05/09/23 reflects Debtor has not filed a tax return for 2020. Trustee has a copy of the 2020 tax return that is not signed or dated and reflects a refund of \$375.

5. Debtor failed to provide a copy of his divorce decree.

6. Amended wage order #67 filed 06/05/23 under incorrect event. An amended wage order was correctly filed at #73 on 6/13/23, but Debtor has failed to withdraw the proposed wage order filed as an Agreed Order and Certificate of Counsel (Complex 11 Only) at #67.

7. Plan reflects incorrect ending month in paragraph 4.

8. Debtor is behind 2 months, total \$3,180.00 through June.

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

Trustee's Amended Motion to Dismiss #72 filed 06/13/23.

Debtor's Response to Trustee's Motion to Dismiss #71 filed 06/06/23.

SALINAS	20-70173	Dismissal	\$7,150.00 or 3.40 mth 02/07/23 \$2,100.00 ePay	Trustee recommends dismissal.
05/29/20 08/07/20 37/60 Tracey	JUAN M BARAJAS ANGELICA D BARAJAS BMI-BOTH	Post-Conf. Trustee's Motion to Dismiss filed 05/18/2 at #79 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all.		

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SOLANA	23-70017	Confirmation	\$1,556.62 or	Trustee does not recommend confirmation and recommends dismissal.
	BRENDA D GARCIA	Dismissal	0.43 mth	
02/06/23			05/30/23	
04/17/23		Obj Conf Exeter Finance LLC	\$3,600.00	
4/60	BMI-PPR		Wage Order	
Leanne1		1. Plan #47 filed on 05/25/23 proposes to begin payments later than the 30 days set forth in 1326(a)(1). Plan payments: 1 (May 2023) 3 (Jul 2023) \$2,652.00 4 (Aug 2023) 60 (Apr 2028) \$3,600.00 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. Order Sustaining Objection at #54 on 5/31/23.		

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OLIVA	19-70137	Modification	Current	Trustee recommends confirmation of Modified Plan #148 filed 6/12/23.
04/19/19 06/28/19 50/60 Tracey	CARMEN G MORTERA BMI-	Modification #148 filed 6/12/23 to cure deficiencies in the plan due to additional attorney's fees and trustee rate. Mod works at 65.85% to the general unsecured creditors. Mod forgives \$2,840.71. Mod Payments: 49 (May 2023): \$2,840.71 50 (June 2023) - 60 (April 2024): \$2,275.00 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. Motion to Dismiss was withdrawn at #149 on 6/15/23. Response to Trustee's Motion to Dismiss filed 05/17/23 at #142.	05/17/23 \$2,275.00 ePay	

OLIVA	20-70038	Modification	\$15,823.07 or 0.00 mth	Trustee does not recommend confirmation.
01/21/20 03/31/20 41/60 Tracey	JOSE REMEDIOS SILVA BERTA ALICIA SILVA BMI-ESF	Modification #56 was filed 6/12/23 to provide for the loan modification agreement entered with Broker Solutions, Inc., dba New American Funding and to provide for the late-filed secured claim of Crest Bank & Trust. Debtor filed a motion to incur post-petition debt from a 401(k) to pay off the Plan in month 40 (May 2023) by a lump sum payment of \$17,000.00. A hearing has been set on this motion for June 21, 2023. The modification works paying 18.8% to the general unsecured creditors. The modification cannot be recommended because: 1. The lump sum Plan payment of \$17,000.00 due in May 2023 has not been paid. Mod forgives \$522.89.	06/02/23 \$0.00 Wage Order	

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Mod payments:
39 (April 2023): \$784.62
40 (May 2023): \$17,000.00.

OLIVA	22-70122	Confirmation	Current	Trustee recommends confirmation of Plan #76 filed 06/12/23.
	LAURA L WHEELER		04/21/23	
08/22/22			\$200.00	
05/03/23			ePay	
10/36	BMI-ESF			
Bridget		Plan #76 filed 06/12/23 works paying 8% dividend to the general unsecured creditors.		
		Payments:		
		1 (Sep 2022)- 9 (May 2023) \$272.22.		
		10 (Jun 2023)- 60 (Aug 2027) \$200.00.		

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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 was withdrawn 05/23/23 at #67.

OLIVA 10/21/22 12/30/22 8/60 Bridget	22-70168	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	RUPERTO SEGURA	Dismissal	06/06/23	
		Obj POC Security Service Federal	\$1,675.00	
	BMI-PPR		Wage Order	
	<p>1. Plan #71 filed 04/24/23 fails to provide the escrow portion for Cenlar FSB/Security Service Federal Credit Union claim #7 filed 12/22/22.</p> <p>2. Plan Summary and Schedule J #59 do not match. The projected income, expenses and disposable income amounts do not agree.</p> <p>Payments: 1 (Nov 2022) 6 (Apr 2023) \$1,685.00. 7 (May 2023) 60 (Oct 2027) \$1,675.00.</p> <p>Trustee's Motion to Dismiss filed 12/08/22 at #27 set for hearing 1/26/23. No Response filed by Debtor.</p> <p>Objection to Proof of Claim #7 filed by Security Service Federal Credit Union C/O Cenlar FSB filed 02/08/23 at #48. Hearing scheduled for 06/21/23.</p> <p>Response to Objection to Proof of Claim filed 02/28/23 at #51.</p>			

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OLIVA	22-70198	Confirmation	\$6,400.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JAIME H FLORES	Dismissal	2.06 mth	
12/05/22		Obj POC Mano Santa LLC Court	04/17/23	
02/13/23		Cla	\$3,100.00	
6/60	BMI-ESF		ePay	
Bridget	<p>Plan #76 filed on 06/08/23 fails to fully provide for the claim of Mano Santa.</p> <p>Payments: 1 (Jan 2022)- 2 (Feb 2022) \$3,000.00. 3 (Mar 2022)- 60 (Dec 2026) \$3,100.00.</p> <p>Trustee's Amended Motion to Dismiss filed 04/12/23 at #52. No Response filed by Debtor.</p> <p>Objection to Amended Proof of Claim #6 filed by Mano Santa, LLC #70 filed 05/24/23.</p>			

OLIVA	23-70004	Confirmation	\$200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	YESENIA GALINDO	Dismissal	0.04 mth	
01/02/23		Obj Conf Rushmore Loan Mgmt	06/09/23	
03/13/23			\$4,545.00	
5/60	BMI-BOTH		ePay	
Bridget	<p>1. Plan #68 filed 05/24/23 provides for bifurcated treatment of the same claim. Paragraph 10 states that Debtor paid the October, November and December 2022 mortgage payments 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.</p> <p>2. Debtor has not provided proof to substantiate the debts to be paid to Conn's through the Plan. The bar date passed on 03/13/23 and the creditor did not file a claim.</p> <p>3. The Amended Plan changes the treatment of Honda Financial Services, and creditor has not had sufficient notice.</p> <p>4. Debtor has failed to provide a copy of the lease added to the amended Schedule G #67 filed 05/24/23.</p>			

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Payments:

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

3 (Apr 2023)- 4 (May 2023) \$4,525.00.

5 (Jun 2023)- 60 (Jan 2028) \$4,545.00.

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	\$3,410.00 or	Trustee does not
	ALVARO FLORES JR	Dismissal	1.00 mth	recommend
01/11/23			05/18/23	confirmation and
03/22/23			\$3,410.00	recommend
5/60	BMI-ESF		ePay	dismissal.
Leanne1				
		1. Plan #116 filed 06/12/23 fails to provide for the 1st 4 months of mortgage payments to Carrington Mortgage Services.		
		2. Plan overprovides for the mortgage arrearages for Carrington Mortgage Services. The total paid is \$11,967.20 in the plan, but the proof of claim states the arrearage as \$11,753.47.		
		3. Debtor has failed to provide Trustee with bank statements for all accounts.		
		4. 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) - 4 (May 2023) \$525.00		
		5 (Jun 2023) \$3,410.00		
		6 (Jul 2023) - 60 (Jan 2028) \$3,430.00		
		Trustee's Amended Motion to Dismiss filed 03/23/23 at #29.		
		No response filed by Debtor.		

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OLIVA	23-70011	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JOSE A MURILLO	Dismissal		
01/27/23	HORTENCIA MURILLO	Obj Conf Lakeview Loan Servicing	06/06/23	
04/07/23			\$2,300.00	
5/60	AMI-ESF	Obj POC KWS Rail Group LLC	ePay	
Krystle		<p>1. Plan #79 filed 05/23/23 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 #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.</p> <p>3. Trustee alleges Schedule I is inaccurate as it fails to fully provide for Debtor's business income pursuant to the Monthly Operating Reports.</p> <p>4. Plan proposes to provide for treatment of KSW Rail Group claim #17 in Paragraph #11 despite the 2012 Wabash Trailer having been purchased within 910 days of the petition date.</p> <p>Plan payments: 1 (Feb 2023) - 4 (May 2023) \$2,000.00 5 (Jun 2023) - 60 (Jan 2028) \$2,300.00</p> <p>Trustee's Motion to Dismiss filed 04/12/23 at #56. Response filed 05/16/23 at #73.</p> <p>Objection to Confirmation filed 04/11/23 by Lakeview Loan Servicing, LLC at #55.</p> <p>Objection to Confirmation filed 04/13/23 by KSW Rail Group LLC at #58. Objection was withdrawn 05/24/23 at #84.</p>		

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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	23-70015	Confirmation	\$6,703.92 or	Trustee does not recommend confirmation and recommends dismissal.
	RIGOBERTO L GARZA	Dismissal	1.93 mth	
02/03/23			06/02/23	
04/14/23			\$3,465.00	
4/60	AMI-ESF		Wage Order	
Leanne1		1. Plan #43 filed 05/24/23 fails to provide adequate protection to VW Credit, Inc., based on JD Power value (\$32,675.00), as required by Order #12.		
		2. Debtor is delinquent 2 payments totaling \$6,703.92 through June.		
		Plan payments: 1 (Mar 2023) - 2 (Apr 2023) \$2,825.00. 3 (May 2023) - 60 (Feb 2028) \$3,465.00.		
		Trustee's Amended Motion to Dismiss filed 05/18/23 at #41. 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.		

OLIVA	23-70016	Confirmation	\$3,104.30 or	Trustee does not recommend confirmation and recommends dismissal.
	DORA I ORANDAY	Dismissal	1.71 mth	
02/03/23			05/12/23	
04/14/23			\$1,812.00	
4/60	BMI-		ePay	
Bridget		Plan #39 filed 05/24/23 works, paying 100% to the general unsecured creditors, but cannot be recommended because:		
		1. Debtor has failed to disclose all disposable income.		
		2. Total claim amount for the attorney fees does not agree with the remaining balance.		
		3. Debtor is delinquent 1.71 payments through June totaling \$3,104.30.		
		Payments:		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

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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) \$1,650.00.
3 (May 2023) 3 (May 2023) \$1,800.00.
4 (Jun 2023) 60 (Feb 2028) \$1,812.00.

Trustee's Motion to Dismiss #26 filed 04/13/23.
Debtor's Response to Trustee's Motion to Dismiss #42 filed 05/24/23.

Objection to Confirmation filed 04/10/23 by Deutsche Bank National Trust Company at #25. Objection withdrawn 04/19/23 at #32.

OLIVA	23-70030	Confirmation	\$254.06 or	Trustee does not
	JOEL RIVERA	Dismissal	0.27 mth	recommend
02/21/23			06/06/23	confirmation and
05/02/23			\$940.00	recommends
4/60	AMI-ESF		Wage	dismissal.
Krystle			Order	
Plan #52 filed 05/25/23 must remain 100% due to Debtor's Official Form 122-C #45 filed on 05/22/23.				
1. Plan fails to pay Chemcel Federal Credit Union in full. The fixed monthly payment is insufficient to pay the required amount with interest.				
Payments:				
1 (Mar 2023) - 2 (Apr 2023) \$1,026.00.				
3 (May 2023) - 60 (Feb 2028) \$940.00.				
Trustee's Motion to Dismiss filed 04/13/23 at #29.				
Response to Trustee's Motion to Dismiss filed 05/22/23at #48.				
Objection to Confirmation filed 04/13/23 by Chemcel Federal Credit Union at #28. Objection withdrawn 05/24/23 at #49.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

09/21/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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OLIVA

23-70032

Confirmation

\$16,250.00 or

Trustee does not

MONICA Y CORDERO

Dismissal

1.83 mth

recomm

02/22/23

05/03/23

4/60

Obj Conf Ovation Services LLC

06/13/23

confirmation and

Bridget

AMI-BOTH

\$8,900.00

recommends

ePay

dismissal.

1. Plan #63 filed 06/05/23 fails to pay the required \$264,910.20 amount from Debtor's Official Form 122-C #4 filed 02/22/23.

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 to provide all of Debtor's disposable income into the plan.

5. Debtor has failed to provide Trustee with the Monthly Operating Report for February 2023.

6. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8 for the Falcon International claim.

7. Debtor has failed to provide documentation to substantiate the claim of Falcon International. The proof of claim was late filed and indicates the full balance as arrears. Trustee needs verification of the amounts reflected in the plan for the on-going and the arrears amounts.

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

Payments:

1 (Mar 2023) 2 (Apr 2023) \$9,750.00.

3 (May 2023) 3 (May 2023) \$7,500.00.

4 (Jun 2023) 60 (Feb 2028) \$8,900.00.

Trustee's Amended Motion to Dismiss #51 filed 05/24/23.

No response filed by Debtor.

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

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
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Objection to Confirmation #48 filed 05/23/23 by Ovations Services, LLC.

OLIVA	23-70034	Confirmation	\$3,000.00 or	Trustee does not
	RICARDO RIOJAS	Dismissal	0.78 mth	recommend
02/28/23			05/17/23	confirmation and
05/09/23		Obj Conf Ovation Services LLC	\$3,825.00	recommends
4/60			ePay	dismissal.
Bridget	BMI-BOTH			

1. Plan #41 filed 06/07/23 fails the liquidation requirement.
2. Plan fails to disclose which tax years are to be paid through the plan.
3. Trustee alleges Debtor has failed to disclose all income and expenses pursuant to 341 testimony.
4. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.
5. Trustee cannot administer the Plan as proposed as it provides varying start and stop dates for pro rata claims.

Payments:

1 (Mar 2023)- 3 (May 2023) \$3,000.00.

4 (Jun 2023)- 60 (Feb 2028) \$3,825.00.

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.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

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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	23-70040	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JUANITA TREJO	Dismissal	06/13/23	
03/06/23 05/15/23 3/60 Krystle	BMI-BOTH	Obj Conf Anthony Leitch	\$2,200.00 ePay	
<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>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	23-70042	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ENEDELIA MAYORGA CHAVEZ	Dismissal	06/12/23	
03/06/23 05/15/23 3/60 Bridget	AMI-PPR	Obj Conf Edit Hernandez	\$1,910.00 ePay	
<p>1. Plan #34 filed on 05/23/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for both the claims of Conn's.</p> <p>3. Plan fails to specify the tax years owed to the taxing authorities.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

09/21/2023

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. Amended Plan changes the treatment of Edit Hernandez, and creditor has not had sufficient notice.

Payments:

1 (Apr 2023)- 3 (Jun 2023) \$1,910.00.

4 (Jul 2023)- 60 (Mar 2028) \$2,600.00

Objection to Confirmation filed 05/17/23 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	23-70044	Confirmation	\$715.00 or 1.00 mth	Trustee does not recommend
	LUCIO HERRERA	Dismissal	04/26/23	confirmation and
03/09/23	SYLVIA A LOZANO		\$715.00	recommends
05/18/23			ePay	dismissal.
3/60	BMI-			
Bridget				
		Plan #30 filed 05/23/23 works, paying 2% dividend to the general unsecured creditors, but cannot be recommended because Debtor is 1 payment delinquent through June totaling \$715.00. The last payment received was 4/26/23.		
		Payments:		
		1 (Apr/2023) 2 (May/2023) \$337.50.		
		3 (Jun/2023) 60 (Mar/2028) \$715.00.		
		Trustee's Motion to Dismiss filed 05/18/23 at #27 for hearing 06/22/23.		
		No response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

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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	23-70045	Confirmation	\$1,400.00 or	Trustee does not
	MERARDO Y SALAZAR	Dismissal	1.00 mth	recommend
03/10/23			05/16/23	confirmation and
05/19/23	SUSANA SALAZAR		\$1,400.00	recommends
3/36	AMI-BOTH		ePay	dismissal.
Leanne1		1. Plan #36 filed on 05/24/23 fails to fully provide for the claim of Bank of America.		
		Plan payments: 1 (Apr 2023) - 2 (May 2023) \$550.00 3 (Jun 2023) - 60 (Mar 2028) \$1,400.00		
		Trustee's Motion to Dismiss filed 05/18/23 at #30. No response by Debtor.		
OLIVA	23-70048	Confirmation	\$865.40 or	Trustee
	STEPHEN R		0.69 mth	recommends
03/13/23	WONGSONADI		06/05/23	confirmation of
05/22/23	NICOLE M WONGSONADI		\$1,250.00	Plan #32 filed
3/60	AMI-ESF		Wage Order	05/23/23.
Bridget		Plan #32 filed 05/23/23 works paying 22% dividend to the general unsecured creditors.		
		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 was withdrawn on 6/15/23 at #37. No response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

09/21/2023

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	23-70051	Confirmation	\$40.76 or 0.15 mth 06/01/23 \$265.00 <i>Wage</i> <i>Order</i>	Trustee recommends confirmation of Plan #28 filed 05/23/23.
03/17/23 05/26/23 3/60 Krystle	RAYMOND GONZALEZ <i>BMI-PPR</i>	Plan #28 filed 05/23/23 works at 100% to all creditors. Plan payments: 1 (Apr 2023) - 60 (Mar 2028) \$265.00. Trustee's Motion to Dismiss filed 05/18/23 at #24. Withdrawn 06/15/23 at #32. Response filed 05/23/23.		
OLIVA	23-70052	Confirmation	Current 06/05/23 \$2,365.00 <i>Wage</i> <i>Order</i>	Trustee recommends confirmation of Plan #25 filed 05/23/23.
03/20/23 05/29/23 3/60 Bridget	MAYRA GOMEZ <i>BMI-ESF</i>	Plan #25 filed 05/23/23 works, paying 57% dividend to general unsecured creditors. Payments: 1 (Apr 2023) - 59 (Feb 2028) \$2,365.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

09/21/2023

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	23-70059	Confirmation	Current	Trustee does not recommend confirmation.
03/29/23 06/07/23 3/60 Leanne1	ITZBI K MENDOZA AMI-ESF	Obj Conf TD Bank NA Obj Conf Rocket Mortgage	06/01/23 \$850.00 Wage Order	
<p>1. Plan #37 filed 06/07/23 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 notice of post-petition fees.</p> <p>Plan payments: 1 (Apr 2023) - 60 (Mar 2028) \$850.00</p> <p>Objection to Confirmation filed 04/11/23 by TD Bank, N.A. at #25. Objection to Confirmation filed 06/08/23 by TD Bank, N.A. at #38. Objection to Confirmation filed 04/14/23 by Rocket Mortgage at #27.</p>				
OLIVA	23-70062	Confirmation	Current	Trustee does not recommend confirmation.
03/31/23 06/09/23 3/60 Bridget	ARIOPAJITA BETANCOURT BMI-ESF		06/12/23 \$2,175.00 Wage Order	
<p>Plan #32 filed 06/14/23 works, paying 70% to the general unsecured creditors, but cannot be recommended because:</p> <p>1. Statement of Financial Affairs #16 filed 04/13/23 is incomplete as it does not disclose Debtor's self-employment information in paragraph 7 or the income from the family contributions pursuant to 341 testimony.</p> <p>2. Official Form 122C #17 filed 04/13/23 is incomplete as it does not include the income from family contributions pursuant to 341 testimony.</p> <p>3. Schedule I #15 filed 04/13/23 is incomplete as it does not disclose Debtor's length of employment.</p> <p>4. Debtor has failed to provide the requested May pay stubs for her current employer.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

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09/21/2023

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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5. Debtor has failed to provide statements for the Cash App account for 12/31/22 through filing date.

6. Debtor has failed to provide bank statements for account ending in 0783 for 02/28/23 through filing date.

7. Debtor has failed to provide a copy of the Divorce Decree or amend Schedule H to disclose the ex-spouse as co-debtor on the mortgage lien.

Payments: 1 (Apr 2023)- 60 (Mar 2028) \$2,175.00.

Trustee's Motion to Dismiss #33 filed 06/15/23 is set for 07/18/23.

No response filed by Debtor.

OLIVA	23-70063	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
03/31/23	BENITO LUNA SR	Dismissal	06/06/23	
06/09/23	GRACIELA LUNA		\$450.00	
3/36	BMI-ESF		ePay	
Krystle	Plan #27 filed 05/23/23 fails to pay Hidalgo County Tax Assessor and City of McAllen Tax Office in full.			
	1. Debtor has failed to provide Trustee with proof of income for Magic Child Development Day Care.			
	Plan Payments:			
	1 (Apr 2023) - 2 (May 2023) \$300.00			
	3 (Jun 2023) - 36 (Mar 2026) \$450.00			
	Trustee's Motion to Dismiss filed 5/22/23 at #24.			
	No Response filed.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

09/21/2023

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	23-70069	Confirmation	\$188.46 or 1.08 mth	Trustee recommends
04/12/23 06/21/23 2/36 Leanne1	MARIA E LARA		06/05/23	confirmation of
	BMI-		\$175.00	Plan #24 filed
		Amended Plan #24 filed 05/15/23 works, paying 3.46% to the general unsecured creditors.	Wage Order	5/15/23.
		Plan payments: 1 (May 2023) - 36 (Apr 2026) \$175.00		
OLIVA	23-70070	Confirmation	\$2,893.00 or 1.02 mth	Trustee does not
04/14/23 06/23/23 2/60 Krystle	ALEXANDER GONZALEZ	Obj Conf KSW Rail Group LLC	06/09/23	recommend
	KARINA GONZALEZ		\$2,850.00	confirmation.
	BMI-ESF		ePay	
		1. Plan #2 filed 04/18/23 fails to provide treatment for IRS claim #4 filed 04/27/23.		
		2. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.		
		3. Debtor has not provided proof to substantiate the debt to be paid to KSW Rail Group through the Plan.		
		Plan Payments: 1 (May 2023) - 60 (Apr 2028) \$2,850.00		
		Objection to Confirmation filed 06/14/23 by KSW Rail Group, LLC at #33.		
		Trustee's Motion to Dismiss filed 06/15/23 at #34 set for 07/18/23.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

07/18/2023

08/17/2023

09/21/2023

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	23-70072	Confirmation	Current	Trustee does not recommend confirmation.
04/18/23 06/27/23 2/60 Bridget	ELIAS VILLAGOMEZ JR CATHERINE VILLAGOMEZ AMI-ESF	<p>1. Plan #2 filed 04/18/23 fails to provide for the claim of the Internal Revenue Service. Proof of claim indicates that the 2022 tax return has not been filed. Trustee has a copy of both debtors' 2022 returns.</p> <p>2. Debtors have failed to provide bank statements for 04/01/23 through 04/18/23 for accounts ending in 1486, 8539, 9236 and 9000.</p> <p>3. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 10 for the Ally Financial Inc debt.</p> <p>Payments: 1 (May 2023)- 60 (Apr 2028) \$550.00.</p> <p>Trustee's Motion to Dismiss #39 filed 06/15/23 is set for 07/18/23. No response filed by Debtors.</p>	06/09/23 \$550.00 Wage Order	
OLIVA	23-70073	Confirmation	Current	Trustee does not recommend confirmation.
04/18/23 06/27/23 2/60 Krystle	ALBINO GARCIA BMI-	<p>Plan #22 filed 06/08/23 fails to provide \$35,655.00 dividend to the unsecured creditors as required by Non-Exempt Property.</p> <p>Plan Payments: 1 (May 2023) - 60 (Apr 2028) \$660.00</p> <p>Trustee's Motion to Dismiss filed 06/15/23 at #27 set for 07/18/23.</p>	05/24/23 \$660.00 ePay	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 2023 10:00 am

Next 3 Panels:

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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	23-70074	Confirmation	Current	Trustee does not recommend confirmation.
04/18/23 06/27/23 2/60 Bridget	ALEIDA GONZALEZ AMI-ESF	<p>Plan #2 filed 04/18/23 works, paying 69% to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 2. Trustee alleges Schedule B is inaccurate as it fails to disclose all assets pursuant to 341 testimony and claims filed. 3. The Statement of Financial Affairs #1 filed 04/18/23 is incomplete as it does not disclose the non-filing spouse's income. 4. Debtor has failed to provide Trustee with proof of income for the Lyft employment. 5. Debtor failed to provide proof to substantiate the amounts to be paid to FAMSA through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. <p>Payments: 1 (May 2023)- 60 (Apr 2028) \$1,950.00.</p> <p>Trustee's Motion to Dismiss #24 filed 06/15/23 is set for 07/18/23. No response filed by Debtor.</p>	06/05/23 \$1,950.00 Wage Order	

OLIVA	23-70075	Confirmation	Current	Trustee recommends confirmation of Plan #2 filed 04/19/23.
04/19/23 06/28/23 2/36 Leanne1	MARGARITA CABRERA BMI-ESF	<p>Plan #2 filed 04/19/23 works, paying 13.52% to the general unsecured creditors.</p> <p>Plan payments: 1 (May 2023) - 36 (Apr 2026) \$300.00</p>	06/12/23 \$300.00 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 22, 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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OLIVA 23-70076 Confirmation

JOSE J DE LEON

04/20/23
06/29/23
2/36

SANDRA C DE LEON

BMI-ESF

Bridget

\$19.85 or
0.03 mth
05/30/23
\$600.00
ePay

Trustee
recommends
confirmation of
Plan #25 filed
05/12/23.

Plan #25 filed 05/12/23 works paying 3% dividend to the general unsecured creditors.

Payments:

1 (May 2023) 1 (May 2023) \$620.00.

2 (Jun 2023) 36 (Apr 2026) \$600.00.

OLIVA 23-70077 Confirmation

JAVIER SOLIS

04/25/23
07/04/23
2/60

BMI-ESF

Leanne1

Current
06/02/23
\$640.00
ePay

Trustee does not
recommend
confirmation.

Debtor did not appear at the 05/30/23 or the 06/13/23 341 meeting of creditors. The meeting has been reset to 07/11/23.

1. Plan #2 filed 04/25/23 fails to provide treatment for IRS priority claim.

2. Plan does not fully provide for the Western Funding claim filed.

Plan payments:

1 (May 2023) - 60 (Apr 2028) \$640.00

Trustee's Motion to Dismiss #23 filed 06/15/23 is set for 07/18/23.

June 22, 2023 10:00 am

09/21/2023

Printed 6/15/23 6:20 pm