

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 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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<b>BROWN</b>	<b>23-60002</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
01/18/23 06/19/23 2/34 Bridget	<b>RENE S HERNANDEZ</b>  <b>MINERVA R HERNANDEZ</b>  BMI-		05/10/23 \$490.00 ePay	

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.

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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			\$1,150.00	
3/60	IDA M LEAL		ePay	
	BMI-			
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>		

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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>  02/06/23 04/17/23 4/60  Leanne1	<b>23-60015</b>	<b>Confirmation</b>	\$1,785.00 or 0.40 mth 06/06/23 \$4,416.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ROY CORONADO</b>	<b>Dismissal</b>		
	<b>TONYA L CORONADO</b>			
	<i>AMI-ESF</i>			
	<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>			

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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**

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

*AMI-*

Bridget

**Confirmation**

Current

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

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

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.

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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.