

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 9:00 am

Next 3 Panels:  
08/16/2023  
09/13/2023  
10/18/2023

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
CULPEPPER LAW GROUP	23-20101 STEPHEN E MARROQUIN	Confirmation	\$1,877.00 or	Trustee does not recommend confirmation and recommends dismissal.
04/17/23		Dismissal	0.67 mth	
06/26/23		Obj Conf Lakeview Loan Servicing	07/03/23	
3/60	BMI-PPR	Obj Conf Shoreline Oaks Master	\$2,800.00	
Krystle		Obj POC IRS	Wage Order	

1. Plan #32 filed on 06/11/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
  2. Plan does not meet the requirements of §1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan, pursuant to the fixed fee agreement granted at docket #17.
  3. Trustee alleges Schedule C is inaccurate as it fails to disclose encumbered debts. Additionally, Debtor has failed to file the corresponding Schedule C-1 Summary.
  4. Plan is incomplete as Paragraph 18 fails to list the Amount of Cure or the monthly installment amounts.
- Plan Payments:  
1(May 2023) - 60(Apr 2028) \$2,800.00
- 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.
- Objection to Confirmation filed 06/09/23 by Shoreline Oaks Master Association, Inc. at #25.
- Debtor's Objection to Claim #4 of Internal Revenue Service Debtor filed 7/7/23 at #45 set for 8/8/23 at 9:00 a.m.

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OLIVA PC (C)	18-20505  JOEL F FOSS  11/02/18 01/11/19 56/60  Tracey	Dismissal     Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #105 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.	\$1,950.00 or 1.34 mth 06/29/23 \$1,450.00 ePay	Trustee recommends dismissal.
OLIVA PC (C)	19-20093  OLGA C BARRERA  03/01/19 05/10/19 52/60  Tracey	Modification     Modification #106 filed 06/14/23 to cure delinquency, update the income and add a Savings Fund. The Modified Plan works at 22% to general unsecured creditors.  Mod forgives \$2,407.72.  Mod payments: 51 (Jun 2023) - 60 (Mar 2024) \$1,700.00	Current  07/06/23 \$1,700.00 ePay	Trustee recommends approval of Modified Plan #106 filed 6/14/23.

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OLIVA PC (C)	23-20076	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JIMMY C GOMEZ SR	Dismissal	07/11/23	
03/30/23 06/08/23 4/60 Bridget	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 claim #3 of PNC Mortgage.</p> <p>3. Schedule J is inaccurate as Debtor is not including the reserve amounts in the budget calculation and fails to include an expense for homeowner's insurance.</p> <p>4. Debtor has failed to provide proof to substantiate the direct monthly payment listed 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. No response filed by Debtors.</p>	\$650.00 ePay	
PAYNE & ASSOCIATES PLLC 11/15/22 01/24/23 8/60 Leanne1	22-20275 MARSHA M WALKER KARL M WALKER AMI-	Confirmation	Current 06/26/23 \$2,375.00 Wage Order	Trustee recommends confirmation of Plan #56 w/C4 Order.
		<p>Plan #56 filed 06/14/23 works, paying 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$53,232.16. Trustee requests a C4 Confirmation Order.</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 was withdrawn 07/06/23 at #66.</p>		

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No response filed by Debtor.

<b>PAYNE &amp; ASSOCIATES PLLC</b> 05/26/23 08/04/23 2/60 Bridget1	<b>23-20134</b> <b>ROXANNE L TOBIAS</b> <b>YSA R TOBIAS III</b> <i>BMI-</i>	<b>Confirmation</b>	Current  07/05/23 \$500.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
<p>1. Plan #2 filed 05/26/23 fails to provide for all secured and priority claims.</p> <p>2. Plan fails to fully provide for claim #23 of Internal Revenue Service and claims #15 and #16 of TitleMax.</p> <p>3. Scheduled G is incomplete as it does not disclose the current lease.</p> <p>4. Plan fails to provide all of Debtors' disposable income. Schedule J is inaccurate as it lists a child support expense that is already payroll deducted.</p> <p>5. Trustee alleges Schedule B is inaccurate as it fails to disclose the Cash App account pursuant to bank statement activity and 341 testimony.</p> <p>6. Debtors have failed to provide statements for the Cash App account for 02/26/23 through filing date.</p> <p>Payments: 1 (Jun 2023)- 60 (May 2028) \$500.00.</p> <p>Trustee's Motion to Dismiss #23 filed 07/12/23. Hearing set for 08/16/23. No response filed by Debtors.</p>				

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RAUB  05/06/19 07/15/19 50/60 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.	\$2,147.94 or 2.39 mth 05/10/23 \$900.00 Wage Order	Trustee does not recommend approval.

RAUB  10/05/19 12/14/19 45/60 Tracey	19-20494  SHIRLEY E WOLF  BMI-ESF	Dismissal  Modification	\$50.00 or 0.09 mth 07/11/23 \$530.00 ePay	Trustee does not recommend approval and recommends dismissal.
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Modification #93 was filed 6/12/23 to provide for deficiency due to increased administrative fees and notices of supplemental attorneys' fees. The modified Plan works at 5% to the general unsecured creditors, but cannot be

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recommended because:

1. The Debtor failed to provide for the Notice of Supplemental Fees of \$300.00 filed at ECF #88 on 11/17/22.
2. Debtor has not included the correct remaining claim for Quicken Loans in paragraph 8.
3. Debtor has not completed paragraph 10 of the Plan with monthly payments or the date of the last payment. The total claim amount listed on 3 of the Quicken Loans claims is the original amounts due on the petition date, not the current amount.
4. Debtor has the incorrect remaining claim amount for Ford Motor Credit in paragraph 11.
5. Debtor has the incorrect remaining claim amount for Wells Fargo in paragraph 11.
6. The modified Plan has an incorrect amount reflecting the pre-modification distributions to secured creditors and to priority creditors in the Plan Summary.
7. Debtor has failed to provide the Trustee with copy of the 2022 tax return.
8. Debtor has not filed an amended EFT Order.

Mod forgives: \$0.00

Plan Payments:

43 (May 2023) - 44 (June 2023): \$480.00

45 (Jul 2023) - 60 (Oct 2024): \$530.00

Post-Conf. Trustee's Motion to Dismiss filed 04/14/23 at #90 for non-workable plan. Plan #56 no longer provides for all secured and priority claims in full due to increased administrative fees and Notices of Supplemental Attorney's fees.  
No Response filed by Debtor.

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RAUB  12/03/19 02/11/20 43/84  Tracey	19-20598  RHONDA SOSA   BMI-ESF	Dismissal    Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #107 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$3,739.17 or 2.39 mth 06/21/23 \$1,562.30 ePay	Trustee recommends dismissal.
RAUB  01/20/20 03/30/20 42/60  Tracey	20-20031  OLEN J WILSON  JENNIFER Y WILSON  BMI-ESF	Dismissal    Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #88 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$4,371.74 or 2.13 mth 07/10/23 \$2,055.55 Wage Order	Trustee recommends dismissal.
RAUB  09/30/21 12/09/21 22/60  Tracey	21-21249  ELIZABETH BUITRON   BMI-	Dismissal  Modification   Modification #46 was filed 6/13/23 to cure delinquency. Mod cannot be recommended because:  1. The Debtor has not provided the Trustee with a copy of the 2022 tax return.	Current  07/10/23 \$660.00 Wage Order	Trustee does not recommend approval and recommends dismissal.

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2. The Debtor has proposed variable set monthly payments for multiple claims that may violate 1325(a)(5)(B)(iii)(1). Additionally, the \$660 plan payment is insufficient to cover the total set monthly payments in some months. And in other months the set payments are too low causing unnecessary interest to accrue.

3. Debtor has not provided Trustee with evidence of current income.

Mod forgives: \$1,396.00

Plan Payments:

22 (Jul 2023) - 60 (Sep 2026): \$660.00

Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #45 for non-payment.

Response filed on 6/13/23 at #47.

There are some months where only a partial payment was made and several where no payment was made at all.

RAUB	22-20102	Dismissal	\$10,615.22 or 3.30 mth	Trustee recommends dismissal.
	ADAN GARCIA JR		04/18/23	
04/25/22			\$3,214.38	
07/04/22			Wage Order	
15/60	BMI-ESF			
Tracey		Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #81 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made and some where no payment was made at all.		



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RAUB  07/30/22 10/08/22 11/60  Leanne1	22-20179  CARLOS SALDIVA	Confirmation	\$8,800.00 or	Trustee does not recommend confirmation.
	TERESA A SALDIVA	Dismissal  Obj Conf Navy Army Community	3.52 mth 05/19/23 \$2,500.00 ePay	
	BMI-PPR			
1. Plan #87 filed on 04/10/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.				
2. Debtors have not provided proof to substantiate the debt paid to Title Max through the Plan. The bar date passed on 10/10/22 and the creditor did not file a claim.				
3. Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation.				
4. Debtors are delinquent 2 payments through June totaling \$8,800.00.				
Plan payments:				
1 (Aug 2022) - 8 (Mar 2023) \$2,000.00				
9 (Apr 2023) - 60 (Jul 2027) \$2,500.00				
Trustee's Amended Motion to Dismiss filed 01/26/23 at #68.				
Response filed 04/11/23 at #88.				
Objection to Confirmation filed 09/01/22 by Navy Army Community Credit Union at #33.				
RAUB  09/29/22 12/08/22 9/60  Leanne1	22-20237  MICHAEL A SALAZAR	Confirmation	\$7,165.00 or	Trustee does not recommend confirmation and recommends dismissal.
	MELISSA A SALAZAR	Dismissal	1.52 mth 07/11/23 \$4,700.00 ePay	
	AMI-BOTH			
1. Plan #73 filed 06/13/23 fails to provide \$51,961.20 to the unsecured creditors as required by Debtor's Official Form 122-C #64 filed 04/11/23.				
2. IRS filed an amended claim on 05/11/23 reflecting a Right to Setoff in the amount of \$17,945.15. Plan proposes to pay				
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this amount in Paragraph 11 despite the fact that IRS has retained the refund.

3. Trustee alleges the plan is not feasible as Debtors have never been current in the 8 months that plan payments have come due.

Plan payments:

1 (Oct 2022) - 4 (Jan 2023) \$4,450.00.

5 (Feb 2023) - 60 (Sep 2027) \$4,700.00.

Trustee's Amended Motion to Dismiss filed 07/07/23 at #78.

No response filed by debtor.

RAUB	22-20255	Confirmation	\$1,451.69 or	Trustee does not
	GABRIEL SEGURA	Dismissal	1.53 mth	recommend
10/24/22			06/22/23	confirmation and
01/02/23			\$950.00	recommends
9/60			ePay	dismissal.
Leanne1	BMI-			
Plan #56 filed 04/11/23 fails to provide all of Debtor's disposable income into the plan. Additionally, Schedule I is inaccurate as the gross wages are understated pursuant to the paystubs provided to Trustee.				
Debtor has failed to file an amended wage deduction order with the Court sufficient to cover the plan payment.				
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.				

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RAUB	23-20024 DAVID RIVERA JR	Confirmation	\$101.54 or 0.15 mth 07/11/23 \$660.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation.
01/31/23 04/11/23 5/60 Bridget	BMI-ESF	Plan #47 filed 06/12/23 fails to provide sufficient funds for payment in full of all secured and priority claims.  Plan payments: 1 (Mar 2023) - 2 (Apr 2023) \$540.00 3 (May 2023) - 4 (Jun 2023) \$600.00 5 (Jul 2023) - 60 (Feb 2028) \$660.00  Trustee's Motion to Dismiss #56 filed 07/03/23. Hearing set for 08/16/23. No response filed by debtor.		
RAUB	23-20087 ROGELIA M PENA	Confirmation  Dismissal	no pymts received 01/01/00 \$600.00	Trustee does not recommend confirmation and recommends dismissal.
04/03/23 06/12/23 3/60 Leanne1	BMI-BOTH	Debtor did not appear at the 05/16/23 341 Meeting of Creditors. Trustee was notified by counsel that Debtor had passed away.  Trustee's Motion to Dismiss filed 06/02/23 at #23. No response filed.		

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RAUB	23-20088	Confirmation	\$2,988.45 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	JUAN R CALZADA	Dismissal	1.62 mth	
04/04/23			06/30/23	
06/13/23			\$1,850.00	
3/60	BMI-PPR		Wage Order	
Bridget	<p>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.</p> <p>2. Plan fails to fully provide for claim #1 of Vanderbilt Mortgage &amp; Finance.</p> <p>3. Plan fails to provide for the Notice of Mortgage Payment Change #14 filed 04/26/23.</p> <p>4. Plan proposes a tax reserve, but the claim #1 indicates the mortgage is escrowed.</p> <p>5. Plan fails to provide for claim #3 of San Patricio County.</p> <p>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.</p> <p>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.</p> <p>Payments: 1 (May/2023)- 60 (Apr/2028) \$1,850.00.</p> <p>Trustee's Motion to Dismiss #29 filed 06/05/23. No response filed by Debtors.</p>			

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RAUB	23-20120	Confirmation	Current	Trustee does not recommend confirmation.
05/02/23 07/11/23 2/60 Krystle	STEVE T LYONS  TAMMY L LYONS  BMI-	<p>1. Plan #2 filed 5/2/23 fails to fully provide treatment for claim #7 by Vanderbilt Mortgage and Finance. In addition, it credits the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p> <p>2. Debtor has failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.</p> <p>3. Trustee alleges Schedule I is inaccurate per Debtors' 341 testimony.</p> <p>Plan Payments 1 (Jun 2023) - 60 (May 2028) \$1,600.00</p>	07/05/23 \$1,600.00 ePay	
RAUB	23-20122	Confirmation	\$620.00 or 1.00 mth 06/16/23 \$620.00 ePay	Trustee does not recommend confirmation.
05/09/23 07/18/23 2/0 Bridget1	LAURA J BEHRENS  BMI-	<p>1. Plan #21 filed 05/23/23 improperly proposes to treat attorney fees in paragraph 9.</p> <p>2. Plan fails to fully provide for claim #1 of Santander Consumer USA Inc.</p> <p>3. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Discover Bank claim. Additionally, 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>4. Plan filed with two Summaries.</p> <p>5. Debtor has failed to provide verification for the valuation and income for the royalties disclosed on Schedule B and Schedule I.</p>		

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Trustee's Motion to Dismiss #26 filed 07/07/23. Hearing set for 08/16/23.  
No response filed by Debtor.

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<b>GONZALEZ (JOEL)</b>  09/24/18 12/03/18 58/60  Tracey	<b>18-20418</b>  <b>BENITA B GARCIA</b>    <i>BMI-</i>	<b>Modification</b>     Trustee's Motion to Modify #60 was filed 5/24/23 to authorize the Trustee to terminate further disbursements to Claim #2 of Nueces County Tax Office as this claim has been satisfied. Linebarger, Goggan, Blair & Sampson, LLP filed a notice that the Claim of Nueces County has been paid in full at ECF #55 on 3/6/23, a copy of which is attached to the Trustee's motion. Trustee requests authorization to disburse funds being reserved for Nueces County to other allowed claims pursuant to the confirmed Plan.	Current  07/03/23 \$1,004.69 <i>Wage Order</i>	<b>Trustee Requests Approval of Modification at #60-3.</b>
<b>GONZALEZ (JOEL)</b>  12/05/18 02/13/19 55/60  Tracey	<b>18-20562</b>  <b>BRENDA STEVENSON</b>    <i>BMI-</i>	<b>Dismissal</b>     Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #87 for non-payment. No response filed by Debtor. There are several months where no payment was made at all and a few where only a partial payment was made.	\$5,403.00 or 3.24 mth 04/10/23 \$1,667.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>

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GONZALEZ (JOEL)  12/06/18 02/14/19 55/60  Tracey	18-20565  ANGELA H VALDEZ    BMI-	Modification     Trustee's Motion to Modify #53 was filed 5/25/23 to authorize the Trustee to cease further disbursements to Claim #9 of USAA Federal Savings Bank who filed a Notice of Satisfaction of Proof of Claim 9-1 at ECF #51 on 3/8/23. Trustee requests authorization to disburse funds being reserved for USAA Federal Savings Bank to other allowed claims pursuant to the confirmed Plan.	\$187.50 or 0.50 mth 07/05/23 \$375.00  Wage Order	Trustee Requests Approval of Modification at 53-3.
GONZALEZ (JOEL)  05/09/19 07/18/19 50/60  Tracey	19-20216  DAVID P WRIGHT  NORMA C WRIGHT  BMI-PPR	Modification     Trustee's Motion to Modify #102 was filed 5/25/23 to authorize the Trustee to cease further disbursements to Claim #10 of PHH Mortgage Corporation who filed a Notice of Satisfaction of Proof of Claim 10 at ECF #101 on 2/28/23. Trustee requests authorization to disburse funds being reserved for PHH Mortgage Corporation to other allowed claims pursuant to the confirmed Plan.	\$2,635.00 or 2.21 mth 05/26/23 \$1,190.00 ePay	Trustee Requests Approval of Modification at #102-3.
GONZALEZ (JOEL)  07/25/19 10/03/19 48/60  Tracey	19-20350  PATRICIA LYNN HULL ARRIAGA  BMI-	Dismissal     Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #69 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.	\$2,906.23 or 2.52 mth 06/21/23 \$1,151.85 ePay	Trustee recommends dismissal.



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<b>GONZALEZ (JOEL)</b>	<b>20-20082</b>	<b>Dismissal</b>	<b>\$4,369.22 or 2.87 mth</b>	<b>Trustee recommends dismissal.</b>
02/14/20	<b>ROGELIO RODRIGUEZ</b>		07/10/23	
04/24/20	<b>VANESSA L RODRIGUEZ</b>		\$1,525.00	
41/60	<i>BMI-</i>		<i>Wage Order</i>	
Tracey	Post Conf. Trustee's Motion to Dismiss filed 06/19/23 at #51 for non-payment. No Response filed by Debtor. There are several months where only a partial payment was made.			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**July 19, 2023 10:00 am**

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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<b>GONZALEZ (JOEL)</b>  08/21/20 10/30/20 35/60  Tracey	<b>20-20276</b> <b>ADRIAN J HERNANDEZ</b>  <b>ANABELL H HERNANDEZ</b> AMI-	<b>Dismissal</b>	\$9,267.96 or 3.17 mth 06/29/23 \$2,922.60 Wage Order	<b>Trustee recommends dismissal.</b>
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Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #98 for non-payment.  
No response filed by Debtor.  
The are several months where only a partial payment was made.

<b>GONZALEZ (JOEL)</b>  11/05/20 01/14/21 32/60  Tracey	<b>20-20358</b> <b>ALEX BRAVO</b> <b>ARREDONDO</b> <b>CELESTINA GUERRA</b> <b>ARREDONDO</b> BMI-PPR	<b>Dismissal</b>	\$11,200.00 or 3.07 mth 04/20/23 \$3,650.00 ePay	<b>Trustee recommends dismissal.</b>
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Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #89 for non-payment.  
No response filed by Debtor.  
There are several months where no payment was made at all.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 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
<b>GONZALEZ (JOEL)</b>  01/07/21 03/18/21 30/60  Tracey	<b>21-21008</b> <b>ALFRED A NEWMAN</b>  <b>BELINDA R NEWMAN</b>  <i>BMI-</i>	<b>Modification</b>     Trustee's Motion to Modify #50 was filed 5/15/23 to authorize the Trustee to cease further disbursements to Claim #10 of Kohl's who filed a Notice of Claim Satisfaction at ECF #47 on 3/31/23. Trustee requests authorization to disburse funds being reserved for Kohl's to other allowed claims pursuant to the confirmed Plan. Rod Kemsley, Counsel for Trustee, spoke to Mr. Knabeschuh on 7/12/23 to verify that the claim was satisfied.	\$4,107.25 or 1.78 mth 07/03/23 \$2,309.00 ePay	<b>Trustee Recommends Approval of Modification at 50-3.</b>
<b>GONZALEZ (JOEL)</b>  06/29/21 09/07/21 25/60  Tracey	<b>21-21167</b> <b>RICARDO SALINAS JR</b>  <b>CAITLIN SALINAS</b>  <i>AMI-ESF</i>	<b>Dismissal</b>  <b>Modification</b>   Modification #70 filed 05/16/23 to cure deficiency and to update income/expenses. Mod cannot be recommended because:  1. Mod Plan Summary fails to reflect the correct amount deposited into the 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 non-exempt property.  4. Mod provides a 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.  6. Trustee requests verification of whether Debtor is remaining at his employment with CCL Contracts Consultancy, Inc. or whether new employment has been secured.  7. Upon confirmation, Trustee requests M4-100% Order.	Current  06/28/23 \$8,750.00 Wage Order	<b>Trustee does not recommend approval and recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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Mod forgives \$376.67.

Mod payments:  
23 (May 2023) \$3,767.71  
24 (Jun 2023) - 60 (Jun 2026) \$8,750.00

Amended Trustee's Motion to Dismiss filed 04/25/23 at #67.  
Response to Trustee's Motion to Dismiss filed 05/11/23 at #68.

<b>GONZALEZ (JOEL)</b>	<b>21-21205</b>	<b>Dismissal</b>	<b>\$2,350.00 or 1.24 mth</b>	<b>Trustee recommends dismissal.</b>
<i>08/16/21</i>	<b>ROBERT F DELEON JR</b>		<i>07/05/23</i>	
<i>10/25/21</i>	<b>IMELDA MUNOZ DELEON</b>		<b>\$1,900.00</b>	
<i>23/60</i>	<i>BMI-BOTH</i>		<i>ePay</i>	
Tracey	Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #114 for non-payment. No response filed by Debtors. There are some months where only a partial payment was made and some where no payment was made at all.			

<b>GONZALEZ (JOEL)</b>	<b>21-21234</b>	<b>Dismissal</b>	<b>\$6,860.99 or 2.75 mth</b>	<b>Trustee recommends dismissal.</b>
<i>09/17/21</i>	<b>FELIPE A HERNANDEZ JR</b>		<i>07/10/23</i>	
<i>11/26/21</i>	<b>NINFA A PENA</b>		<b>\$2,492.25</b>	
<i>22/60</i>	<i>BMI-ESF</i>		<i>Wage Order</i>	
Tracey	Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #83 for non-payment. No response filed by Debtors. There are several months where only a partial payment was made and some where no payment was made at all.			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL)  11/17/21 01/26/22 20/60  Tracey	21-21290  CLINTON D BLANCHARD    <i>AMI-ESF</i>	Dismissal    Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #59 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.	\$5,077.17 or 1.47 mth 07/05/23 \$3,454.23 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL)  12/29/21 03/09/22 19/36  Tracey	21-21318  JUDITH J HALES    <i>BMI-PPR</i>	Modification    Modification #39 filed 04/06/23 cannot be recommended because:  1. Mod proposes to remove a mistakenly scheduled claim for Nueces County 2022 property taxes in the amount of \$1,554.85, but fails to specify that reason in paragraph 3.  2. Plan Summary fails to provide the property address for the ad valorem tax reserve.  3. Mod provides for bifurcated treatment of the same claim #5 of PHH Mortgage Corporation for a reverse mortgage in both paragraphs 8 and 10, and should only be scheduled in paragraph 8.  Mod forgives \$500.00.  Payments:16 (Apr 2023) - 36 (Dec 2024) \$500.00. Debtor is current with the Mod payments.	Current  07/06/23 \$500.00 <i>ePay</i>	Trustee does not recommend approval.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL)  01/17/22 03/28/22 18/60  Tracey	22-20004  ANDREA GOMEZ    BMI-	Dismissal    Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #44 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.	\$1,314.51 or 1.15 mth 07/10/23 \$1,145.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL)  07/19/22 09/27/22 12/60  Tracey	22-20167  RENE O GONZALES   BMI-ESF	Dismissal   Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #67 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.	\$650.00 or 1.00 mth 06/28/23 \$650.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL)  07/26/22 10/04/22 12/60  Tracey	22-20171  GABRIEL MARTINEZ  KRISTINA L MARTINEZ  BMI-ESF	Dismissal   Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #81 for non-payment. No response filed by Debtors. There are several months where only a partial payment was made. In addition, the lump sum payment due May 25, 2023 was not made.	\$7,030.00 or 3.80 mth 07/07/23 \$1,850.00 Wage Order	Trustee recommends dismissal.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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<b>GONZALEZ (JOEL)</b>	<b>22-20210</b>	<b>Dismissal</b>	\$4,714.34 or 2.66 mth	<b>Trustee recommends dismissal.</b>
09/01/22 11/10/22 10/40	<b>AARON G QUIJANO</b>  <b>VERONICA M MARTINEZ</b>  <i>BMI-</i>		07/07/23 \$1,775.00 <i>Wage Order</i>	
Tracey	Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #51 for non-payment. No response filed by Debtors. There are several months where only a partial payment was made.			

<b>GONZALEZ (JOEL)</b>	<b>22-20248</b>	<b>Dismissal</b>	Current	<b>Trustee does not recommend approval and recommends dismissal.</b>
10/14/22 12/23/22 9/56	<b>HEIDE T JONES</b>  <i>BMI-</i>	<b>Modification</b>	07/11/23 \$690.00 <i>ePay</i>	
Tracey	<p>Modification #33 filed 5/15/23 was filed to cure delinquency caused by health issues and to surrender a vehicle to Toyota cannot be recommended because:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. The set attorney's fees exceed the amount of the Plan payment for the months allotted. The amount of the attorney's fees appear to be inaccurate.</li> </ol> <p>Mod Forgives \$4,300.00</p> <p>Plan Payments: 8 (Jun 2023) - 56 (Jun 2027): \$690.00.</p> <p>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.</p>			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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There are several months where no payment was made at all.

<b>GONZALEZ (JOEL)</b>  10/28/22 01/06/23 9/57  Tracey	<b>22-20262</b> <b>RITA C GOMEZ</b>  <i>BMI-</i>	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #44 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.	\$2,975.00 or 3.13 mth 06/23/23 \$950.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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<b>GONZALEZ (JOEL)</b>  12/16/22 02/24/23 7/39  Tracey	<b>22-20304</b> <b>ORALIA C WILLIS</b>  <i>BMI-</i>	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #37 for non-payment. Response to Trustee's Motion to Dismiss filed 06/22/23 at #38. There are a few months where no payment was made at all.	\$2,257.99 or 1.49 mth 06/30/23 \$1,512.46 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
<b>GONZALEZ (JOEL)</b>  01/06/23 03/17/23 6/60  Bridget	<b>23-20004</b> <b>ISAIAS LUNA JR</b>  <b>LESLIE A GARCIA</b>  <i>BMI-PPR</i>	<b>Confirmation</b>          Plan #43 filed 06/07/23 works paying 12% dividend to the general unsecured creditors.  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. Withdrawn 07/12/23 at #49. Debtor's Response to Trustee's Motion to Dismiss filed 04/24/23 at #35.	\$4,470.00 or 1.35 mth 07/11/23 \$3,300.00 ePay	<b>Trustee recommends confirmation of Plan #43 filed 06/07/23.</b>
<b>GONZALEZ (JOEL)</b>  02/03/23 04/14/23 5/60  Leanne1	<b>23-20029</b> <b>ARNOLD V ALMAGUER</b>    <i>AMI-</i>	<b>Confirmation</b>          Plan #54 filed 07/03/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$151,089.60. Trustee requests a C4 Confirmation Order.  Plan payments: 1 (Mar 2023) - 3 (May 2023) \$1,653.85 4 (Jun 2023) - 60 (Feb 2028) \$1,515.00  Trustee's Motion to Dismiss #32 filed 03/30/23. Withdrawn 07/12/23 at #56. Response to Trustee's Motion to Dismiss #37 filed 04/26/23.	\$1,783.83 or 1.18 mth 06/26/23 \$1,515.00 Wage Order	<b>Trustee recommends confirmation of Plan #54 filed 07/03/23 w/C4</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL)	23-20042 ROBERTO PEREZ JR	Confirmation	\$6,385.00 or 1.16 mth	Trustee does not recommend
02/18/23 04/29/23 5/60	MISTY D PEREZ	Dismissal	06/26/23 \$5,500.00 ePay	confirmation and recommends dismissal.
Bridget	AMI-ESF	<p>Plan #48 filed 07/07/23 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>Debtors are delinquent 1.16 payments through June totaling \$6,385.00, with next payment due on 07/20/23.</li> <li>Wage order #11 was signed on 02/20/23 for Flint Hills Resources Corpus Christi, LLC; however, Trustee has not received any payments from this employer. Employer filed a response to wage order #40 filed 05/26/23 stating that they could not locate the employee.</li> <li>Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</li> <li>Trustee alleges Schedule I is inaccurate as it overprovides for the auto insurance pursuant to the documentation provided.</li> <li>Debtors have failed to provide proof to substantiate direct payment of \$135.38 to Progressive Leasing.</li> <li>Debtors have failed to provide proof to substantiate the other expenses listed in the budget.</li> </ol> <p>Plan payments: 1 (Mar 2023) - 60 (Feb 2028) \$5,500.00.</p> <p>Trustee's Motion to Dismiss #29 filed 04/03/23. Debtor's Response to Trustee's Motion to Dismiss #32 filed 05/03/23.</p>		

Next 3 Panels:  
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#672

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 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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for a 2019 Chevy Traverse.

4. Debtors are proposing to pay Moria Development Inc. direct despite the proof of claim including an amount for arrears.

5. 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.

Payments: 1 (Apr 2023)- 36 (Mar 2026) \$200.00.

Trustee's Motion to Dismiss #29 filed 06/05/23.  
No Response filed by Debtors.

Objection to Confirmation filed 04/25/23 by Moria Development Inc at #26.

Objection to Confirmation filed 06/03/23 by Nebraska Furniture Mart Inc at #28.

<b>GONZALEZ (JOEL)</b>  03/31/23 06/09/23 4/60  Bridget	<b>23-20082</b> <b>BERNARDINO HERNANDEZ</b> <b>DELIA D HERNANDEZ</b>  <i>AMI-</i>	<b>Confirmation</b>	\$590.00 or 0.22 mth 07/11/23 \$2,730.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
		<b>Dismissal</b>  <b>Obj Conf Granado Estates LP</b>		

1. Plan #18 filed 04/14/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtors' Official Form 122-C #14 filed on 04/14/23.

2. Plan fails to fully provide for the claim of 21st Mortgage Corp.

3. Plan fails to fully provide for the claim of Granado Estates LP.

4. Trustee alleges Schedule B is inaccurate as it fails to disclose Debtors' Cash App account.

5. Debtors have failed to provide statements for the Cash App account from 01/01/23 through filing date.

6. Debtors have failed to provide statements for account ending in 0125 from 03/11/23 through filing date.

7. Debtors have failed to provide statements for account ending in 9932 from 02/10/23 through filing date.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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Payments: 1 (Apr 2023)- 60 (Mar 2028) \$2,730.00.

Trustee's Motion to Dismiss #26 filed 06/05/23.  
No Response filed by Debtors.

Objection to Confirmation filed 06/07/23 by Granado Estates LP at #27.

<b>GONZALEZ (JOEL)</b>	<b>23-20096</b>	<b>Dismissal</b>	<b>\$672.75 or 1.27 mth</b>	<b>Trustee recommends dismissal.</b>
<i>04/12/23</i>	<b>KENNETH J REYNA II</b>		<i>07/10/23</i>	
<i>06/21/23</i>	<b>LISA D DELEON</b>		<b>\$530.00</b>	
<i>3/0</i>	<i>BMI-</i>		<i>Wage Order</i>	
Bridget	Amended budget not filed per the 06/14/23 courtroom minutes to remove the expense and language for the student loans being paid through the confirmed plan #29 filed 06/06/23.			
	Trustee's Motion to Dismiss #27 filed 06/06/23. No response filed by Debtors.			

<b>GONZALEZ (JOEL)</b>	<b>23-20105</b>	<b>Confirmation</b>	<b>Current</b>	<b>Trustee recommends confirmation of Plan #28 filed 6/12/23.</b>
<i>04/24/23</i>	<b>ELIAS ESCAMILLA</b>		<i>07/10/23</i>	
<i>07/03/23</i>	<b>DEBORAH J ESCAMILLA</b>		<b>\$325.00</b>	
<i>3/60</i>	<i>AMI-</i>		<i>Wage Order</i>	
Leanne1	Plan #28 filed 06/12/23 works, paying 18.49% to the general unsecured creditors.			
	Plan payments: 1 (May 2023) - 60 (Apr 2028) \$325.00			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 10:00 am

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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
GONZALEZ (JOEL)  04/25/23 07/04/23 3/60  Bridget	23-20106  CHAD W AMUNDSEN  LAURA A AMUNDSEN  BMI-ESF	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal	07/10/23 \$1,850.00 Wage Order	
1. Plan #40 filed 06/21/23 proposed to pay US Department of HUD in paragraph 9, a subordinate lien that has not come due, at the detriment of the unsecured creditors.				
2. Debtors have failed to provide bank statements for account ending in 9066 for 04/01/23 through filing date.				
3. Debtors have failed to provide proof to substantiate the amounts to be paid to Cars 4 Cash, LLC. through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.				
4. Plan does not fully provide for the claim of Jefferson Capital Systems LLC.				
Payments: 1 (May 2023) - 60 (Apr 2028) \$1,850.00.				
Trustee's Motion to Dismiss #36 filed 06/06/23.				
Response to Trustee's Motion to Dismiss #41 filed 06/30/23.				
GONZALEZ (JOEL)  04/26/23 07/05/23 3/60  Krystle	23-20110  ANTONIA C GILLEN  BMI-	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal	07/03/23 \$750.00 Wage Order	
Plan #27 filed 6/8/23 cannot be recommended because:				
1. The Plan 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.				
2. 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 via notices of mortgage payment change.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**July 19, 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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Plan payments:  
1 (May 2023) - 1 (May 2023) \$700.00  
2 (Jun 2023) - 60 (Apr 2028) \$750.00

Trustee's Motion to Dismiss #23 filed 06/07/23 is set for 07/19/23.  
Response to Trustee's Motion to Dismiss filed 6/30/23 at #33.

<b>GONZALEZ (JOEL)</b>	<b>23-20112</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
04/27/23 07/06/23 3/60 Bridget	<b>NORMA E SALINAS</b>   <i>BMI-</i>		06/27/23 \$1,375.00 <i>ePay</i>	
<p>1. Plan #14 filed 05/05/23 fails to fully provide for claim #2 of Santander.</p> <p>2. Plan does not provide for the correct ongoing mortgage payment of \$568.48 for claim #5 of Pennymac Loan Services LLC.</p> <p>3. Debtor has failed to provide sufficient proof to substantiate the income from survivor benefits on Schedule I.</p> <p>Payments: 1 (May 2023)- 60 (Apr 2028) \$1,375.00.</p> <p>Trustee's Motion to Dismiss #26 filed 07/12/23. Hearing set for 08/16/23. No response filed by Debtor.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 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
<b>GONZALEZ (JOEL)</b>  04/27/23 07/06/23 3/51  Krystle	<b>23-20113</b>  <b>RAUL J RIOS JR</b>    <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Obj Conf Barbara A Dake</b>        1. Plan #2 filed 4/27/23 fails to fully provide for the claim by Bararba A Dake. Claim #8.  2. IRS claim #3 filed 5/8/23 reflects Debtor has not filed a tax return for the year 2021.  3. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.    Plan Payments: 1(May 2023) - 51 (Jul 2027) \$1,200.00   Objection to Confirmation filed 07/03/2023 by Barbara A Dake Doc #24	Current  07/11/23 \$1,200.00  <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
<b>GONZALEZ (JOEL)</b>  04/28/23 07/07/23 3/60  Leanne1	<b>23-20115</b>  <b>JAIME J TREVINO</b>  <b>ELIZABETH L TREVINO</b>  <i>AMI-</i>	<b>Confirmation</b>  <b>Obj Conf Lakeview Loan Servicing</b>        Plan #27 filed 06/07/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$27,796.80. Trustee requests a C4 Confirmation Order.  Plan payments: 1 (May 2023) - 60 (Apr 2028) \$1,785.00   Objection to Confirmation filed 07/11/23 by Lakeview Loan Servicing, LLC at #29.	\$549.24 or 0.31 mth 07/03/23 \$1,785.00  <i>Wage Order</i>	<b>Recommend confirmation if resolution of objection with C4 Order.</b>



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 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
<b>GONZALEZ (JOEL)</b>  04/28/23 07/07/23 3/57  Bridget	<b>23-20116</b> <b>LUZ O GARZA</b>  <b>TERESA A GARZA</b>  <i>BMI-</i>	<b>Confirmation</b>          1. Plan #2 filed 04/28/23 fails to provide for all secured and priority claims.  2. Plan fails to fully provide for the claim of Select Portfolio Servicing Inc.  3. Debtors have failed to amend the petition to correct the proper spelling of their address.  Payments: 1 (May 2023)- 57 (Jan 2028) \$1,125.00.  Trustee's Motion to Dismiss #23 filed 07/12/23. Hearing set for 08/16/23. No response filed by Debtors.	\$692.31 or 0.62 mth 06/26/23 \$1,125.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
<b>GONZALEZ (JOEL)</b>  05/01/23 07/10/23 3/60  Leanne1	<b>23-20117</b> <b>ALEJANDRO HERRERA</b>  <b>KARYME M SANTOS</b>  <i>AMI-</i>	<b>Confirmation</b>          1. Plan #19 filed on 05/12/23 fails to fully provide for the claim of MidFirst Bank.  2. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.  3. Debtor has failed to provide Trustee with proof of income for new employment pursuant to 341 testimony.  Plan payments: 1 (May 2023) - 60 (Apr 2028) \$3,875.00	Current  07/11/23 \$3,875.00 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>

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#672

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**July 19, 2023 10:00 am**

Next 3 Panels:  
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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Plan payments:  
1 (June 2023) - 60 (May 2028) \$1,225.00

<b>GONZALEZ (JOEL)</b>	<b>23-20129</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #2 filed 5/18/23.</b>
05/18/23 07/27/23 2/39 Leanne1	<b>LUIS S ZARAGOSA</b>  <i>BMI-</i>		07/03/23 \$150.00 <i>ePay</i>	
Plan #2 filed 05/18/23 works, paying 3% to the general unsecured creditors.				
Plan payments: 1 (Jun 2023) - 39 (Aug 2026) \$150.00				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 11:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
<b>BROWN</b>  <i>05/03/22</i> <i>07/12/22</i> <i>14/60</i>  Leanne1	<b>22-60025</b>  <b>CHARLIE G NAISER JR</b>    <i>BMI-</i>	<b>Confirmation</b>	\$1,868.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
		<b>Dismissal</b>	0.94 mth <i>07/05/23</i> \$1,978.00 <i>Cashiers Check</i>	
<p>1. Trustee alleges that Plan #83 filed on 07/05/23 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Debtor has failed to file an amended wage deduction order or a proposed EFT Order with the Court.</p> <p>3. Based on JD Power value \$9,500.00 as required by Order #4, the Plan does not provide sufficient adequate protection of \$118.75 to A-1 Used Cars.</p> <p>Plan payments: 1 (Jun 2022) - 14 (Jul 2023) \$1,978.00 15 (Aug 2023) - 60 (May 2027) \$2,050.00</p> <p>Trustee's Motion to Dismiss filed 03/06/23 at #58. Response filed 03/24/23 at #63.</p>				
<b>BROWN</b>  <i>01/18/23</i> <i>06/19/23</i> <i>3/34</i>  Bridget	<b>23-60002</b>  <b>RENE S HERNANDEZ</b>  <b>MINERVA R HERNANDEZ</b>  <i>BMI-</i>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
		<b>Dismissal</b>	<i>07/11/23</i> \$490.00 <i>ePay</i>	
<p>1. Paragraph 10 of Plan #55 filed 06/13/23 is incomplete as the Monthly Payment and Date Last Payment is due has not been provided on the Texas Dow Employees Credit Union claim.</p> <p>2. Schedule J is inaccurate as it does not provide for the direct expense for the Texas Dow Employees Credit Union.</p> <p>3. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 10.</p> <p>4. Trustee alleges that Schedule A is inaccurate as it fails to disclose a value for the timeshare.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 11:00 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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5. Trustee alleges that Schedule C-1 #50 is inaccurate as it fails to reflect the timeshare as a surrendered asset.

6. 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.

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

8. Trustee is requesting clarification of the treatment of the student loans in paragraph 16.

Payments:

1 (May 2023)- 3 (Jul 2023) \$490.00.

4 (Aug 2023)- 36 (Apr/2026) \$550.00.

Trustee's Motion to Dismiss #54 filed 06/06/23 is set for 07/19/23.

Debtors Response to Trustee's Motion to Dismiss #59 filed 06/27/23.

<b>BROWN</b>	<b>23-60008</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #71 filed 07/05/23.</b>
<i>02/28/23</i>	<b>KYLE R PANTEL</b>		<i>07/03/23</i>	
<i>05/09/23</i>	<b>JAIMEE B PANTEL</b>		\$3,665.00	
<i>5/60</i>	<i>AMI-</i>		<i>Wage Order</i>	
Bridget		Plan #71 filed 07/05/23 works paying 10% dividend to the general unsecured creditors.		
		Payments: 1 (Mar 2023) - 60 (Feb 2028) \$3,665.00.		
		Trustee's Motion to Dismiss filed 04/03/23 at #39. Withdrawn on 07/12/23 at #74.		
		Response to Trustee Motion to Dismiss filed 04/21/23 at #62.		
		Objection to Confirmation filed 04/03/23 by Americredit Financial Services Inc. at #41. Objection was withdrawn 05/16/23 at #65.		
		Objection to Confirmation filed 04/05/23 by Victoria City-County Employees Federal Credit Union at #45. Objection was withdrawn 04/12/23 at #55.		

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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 11:00 am

Next 3 Panels:  
08/16/2023  
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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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JANE M MCLAUGHLIN 03/31/23 06/09/23 4/60 Bridget	23-60014 GEORGE R LEAL IDA M LEAL BMI-	Confirmation	Current 07/06/23 \$1,060.00 ePay	Trustee recommends confirmation of Plan #34 filed 06/21/23.
<p>Plan #34 filed 06/21/23 works paying 7% dividend to the general unsecured creditors.</p> <p>Payments: 1 (Apr 2023)- 14 (June 2024) \$1,060.00. 15 (July 2024)- 60 (March 2028) \$1,160.00.</p> <p>Trustee's Motion to Dismiss #28 filed 06/07/23 is set for 07/19/23. Withdrawn on 07/12/23 at #37. No response filed by Debtors.</p> <p>Objection to Confirmation filed 06/05/23 by Carol DeAtley at #26. Objection withdrawn 06/12/23 at #31.</p>				

KISCH 02/06/23 04/17/23 5/60 Leanne1	23-60015 ROY CORONADO TONYA L CORONADO AMI-ESF	Confirmation Dismissal Obj Conf American Finance & Inves	\$10,641.00 or 2.41 mth 06/06/23 \$4,416.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #67 filed 06/26/23 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.</p> <p>2. IRS claim #7 filed 05/03/23 reflects Debtor has not filed a tax return for the years 2020. Trustee has not received a copy of the 2020 tax return.</p> <p>3. Debtors have failed to file an amended wage order.</p> <p>4. Plan does not meet the requirements of §1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan, pursuant to the fixed fee agreement granted at docket #26.</p> <p>5. Official Form 122C #66 filed 06/27/23 is incomplete as it does not include the Current Monthly Income breakdown and</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
July 19, 2023 11:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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it provides for expenses that Debtors' do not have pursuant to their 341 testimony.

6. Trustee alleges that Plan #67 filed on 06/26/23 fails provide all of Debtors' disposable income into the plan.

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

Plan payments:

1 (March 2023) - 3 (May 2023) \$3,555.00

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

Trustee Motion to Dismiss filed 05/08/23 at #46.

No response by Debtor.

Objection to Confirmation filed 06/07/23 by American Finance & Investment Co., Inc. at #53.