

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 9:30 am

Next 3 Panels:

08/17/2023

09/21/2023

10/19/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
*PRO SE DEBTOR 01/13/22 03/24/22 18/60 Tracey	22-70004 BRENDA S BIERWIRTH BMI-BOTH	Modification Trustee's Motion to Modify and Waive Requirement to file Uniform Plan #73 filed 05/18/23 as the modification seeks to cease further payment to Hidalgo County and City of Weslaco. Trustee would show that Court Claim No. 5 and 6 have been satisfied. Trustee received documentation from the creditors indicating that no additional payments are necessary and/or will be accepted. Trustee asserts that no additional funds are owed to Hidalgo County and City of Weslaco for such claims. Trustee requests that funds allocated in the confirmed Chapter 13 Plan for Hidalgo County and City of Weslaco be distributed among remaining creditors pursuant to the confirmed Plan with allowed claims.	Current 06/14/23 \$1,475.00 ePay	Trustee requests approval of modification #73-3.
BAKER 01/02/19 03/13/19 54/84 Tracey	19-70004 JULIO C TRUJILLO BMI-PPR	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #160 for non-payment. Response to Trustee's Motion to Dismiss filed 02/09/23 at #162. Debtor pays via EFT. There have been several months where only a partial payment was made and some where no payment was made at all. Debtor to appear at reset hearing 07/18/2023.	\$9,338.87 or 3.36 mth 06/22/23 \$2,780.20 ePay	Trustee recommends dismissal.

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BAKER	19-70243	Dismissal	\$4,253.05 or 3.02 mth 06/28/23 \$1,410.04 ePay	Trustee recommends dismissal.
04/01/19 06/10/19 51/84 Tracey	JOEL PENA MARIA E PENA BMI-	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 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.		
BAKER	23-70041	Confirmation Dismissal	\$1,000.00 or 0.95 mth 06/28/23 \$1,050.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
03/06/23 05/15/23 4/60 Krystle	STEPHEN RODRIGUEZ BMI-BOTH	Plan # 43 filed 6/21/23 is proposing to pay claim #5 of Exeter Finance direct in paragraph 10; however, the claim was filed with arrears of \$1,723.78. Plan payments: 1 (Apr 2023) - 15 (Jun 2024) \$1,050.00 16 (Jul 2024) - 60 (Mar 2028) \$1,700.00 Trustee's Motion to Dismiss filed 05/18/23 at #32. Response filed 05/24/23 at #37.		

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GUERRERO	18-70002	Dismissal	\$2,345.67 or 2.70 mth 07/03/23 \$868.73 Wage Order	Trustee recommends dismissal.
01/01/18 03/12/18 66/84 Tracey	RAQUEL MARTINEZ BMI-			
Post-Conf. Trustee's Motion to Dismiss filed 06/15/2023 at #138 for non-payment. Response to Trustee's Motion to Dismiss filed 07/06/23 at #139. There are a few months where only a partial payment was made. In addition, Debtor did not make the lump sum \$3,368.73 payment due May 1, 2023.				

GUERRERO	19-70418	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
10/31/19 01/09/20 45/60 Tracey	ERIKA PALACIOS MARQUEZ BMI-ESF	Modification	04/25/23 \$975.00 ePay	
Modification #98 filed 06/07/23 to cure delinquency. 1. Debtor has not made a payment since 04/25/23, and has failed to make the first payment due under the Mod. 2. Mod fails to provide interest for total debt claim #1 of Josefina Gonzalez. 3. Mod fails to provide for the correct Remaining Claim of Barri Finance. 4. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee. 5. Mod is misleading as the Plan summary fails to provide the correct total filed unsecured claims. 6. Debtor has failed to provide a copy of the 2022 Tax Return. 7. Debtor has failed to provide recent pay advices. Mod Forgives \$3,250.75.				

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Payments: 45 (Jul 2023) - 60 (Oct 2024) \$975.00

Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #83 for non-payment.

Response to Trustee's Motion to Dismiss filed 02/04/23 at #84.

Debtor pays via EFT. There are some months where only a partial payment was made and some where no payment was made at all.

MARTINEZ JR	22-70065 ALIJANDRO HERNANDEZ	Dismissal Modification	\$3,988.37 or 1.50 mth 06/12/23 \$2,664.62 Wage Order	Trustee does not recommend approval and recommends dismissal.
05/01/22 07/10/22 14/24 Tracey	BMI-	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 Cure Claim of International Bank of Commerce. 2. Mod does not provide a claim amount for Conn's 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.		

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NEWARK III	23-70064	Confirmation	no pymts received	Not recommend
	MICHAEL AQUINOS	Dismissal	01/01/00	confirmation and
04/03/23			\$0.00	recommend
06/12/23				dismissal with
3/0	BMI-			Prejudice.
Bridget1		1. Debtor did not appear at the 5/16/23 or the 5/30/23 Meeting of Creditors. Debtor's Attorney did not appear at either 341 meeting.		
		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.		
		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 with Prejudice #21 filed 05/31/23.		
		Debtor's Response to Trustee's Motion to Dismiss #26 filed 07/09/23 states the Debtor does not oppose Trustee's Motion.		
PAYNE & ASSOCIATES PLLC	22-70202	Confirmation	Current	Trustee does not
12/06/22	DOUGLAS P CARRIER	Dismissal	07/05/23	recommend
02/14/23		Obj Conf NewRez LLC	\$2,320.00	confirmation and
7/60	AMI-ESF		Wage Order	dismissal.
Bridget		1. Amended Plan #75 filed 06/22/23 fails to provide for all secured and priority claims.		
		2. Amended Plan changes the treatment of NewRez LLC DBA Shellpoint Mortgage Servicing from on-going to direct despite the proof of claim reflecting pre-petition arrears. Debtor has not filed an objection to the claim.		
		3. Amended Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #52 filed 03/27/23.		

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4. Amended Plan added a claim for US Department of HUD, but did not amend Schedule D nor Certificate of Service was filed. Creditor has not received proper notice and has not filed a claim.

Payments:

1 (Jan 2023)- 6 (Jun 2023) \$3,675.00.

7 (Jul 2023)- 60 (Dec 2027) \$2,320.00.

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.

Objection to Confirmation filed 07/07/23 by NewRez LLC at #84.

PAYNE & ASSOCIATES PLLC 12/15/22 02/23/23 7/60 Bridget	22-70208 RODRIGO DE LA ROSA JR <i>BMI-</i>	Confirmation	\$220.00 or 0.33 mth 06/27/23 \$675.00 <i>ePay</i>	Trustee recommends confirmation of Plan #40 filed 05/24/23.
Plan #40 filed 05/24/23 works, paying 9% to the general unsecured creditors.				
Payments:				
1 (Jan/2023)- 5 (May/2023) \$400.00.				
6 (Jun/2023)- 60 (Dec/2027) \$675.00.				
Trustee's Motion to Dismiss filed 04/14/23 at #38 was withdrawn at #58 on 07/11/23.				
No response filed by Debtor.				
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.				

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PEREZ	23-70038	Confirmation	\$620.77 or	Trustee does not recommend confirmation and recommends dismissal.
	RAUL CASTILLO	Dismissal	0.59 mth	
03/03/23			07/05/23	
05/12/23			\$1,060.00	
4/60	BMI-		Wage Order	
Bridget		Plan #79 filed 06/21/23 works, paying 60% to the general unsecured creditors, but cannot be recommended because the IRS claim #2 filed 04/02/23 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.		
		Payments: Payments:1 (April 2023) - 60 (March 2028) \$1,060.00		
		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	20-70067	Dismissal	\$5,975.00 or	Trustee recommends dismissal.
	TEODORO G RAMIREZ		2.79 mth	
02/12/20			04/24/23	
04/22/20	YVETTE G RAMIREZ		\$2,140.00	
41/60	BMI-BOTH		ePay	
Tracey		Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #104 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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SALINAS	21-70030	Dismissal	\$7,921.44 or 3.98 mth 04/24/23 \$1,988.22 ePay	Trustee recommends dismissal.
03/11/21 05/20/21 28/60 Tracey	AMANDA BARBOSA AARON L BARBOSA <i>BMI-ESF</i>	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #90 for non-payment. No response filed by Debtor. There are several months where no payment was made at all and some where only a partial payment was made.		

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OLIVA	19-70144	Dismissal	\$4,787.57 or 1.41 mth 06/26/23 \$3,398.90 Wage Order	Trustee recommends dismissal.
04/29/19 07/08/19 51/60 Tracey	ARGELIO GARZA DENISE GARZA BMI-	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #80 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		
OLIVA	19-70202	Modification	Current 07/10/23 \$1,955.00 Wage Order	Trustee does not recommend confirmation.
05/29/19 08/07/19 50/60 Tracey	NILDA ESCAMILLA BMI-BOTH	Modification #86 filed 07/05/2023 to provide a post petition tax claim for Hidalgo County and to increase the property tax reserves. Mod works at 19.06 % to the general unsecured creditors, but cannot be recommended until the 21 day notice period listed on the Certificate of Service expires on July 15, 2023. Mod forgives: \$1,986.81 Payments: 50 (Jul 2023) - 60 (May 2024): \$1,955.00		

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OLIVA 10/03/19 12/12/19 45/60 Tracey	19-70383 MARICELA ARGUELLO BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #65 for non-payment. Response to Trustee's Motion to Dismiss filed 06/21/23 at #66. There are a few months where no payment was made at all.	\$3,175.18 or 1.71 mth 07/07/23 \$1,851.94 ePay	Trustee recommends dismissal.
OLIVA 10/29/19 01/07/20 45/60 Tracey	19-70412 CRESENCIO RODRIGUEZ BMI-ESF	Modification Modification #88 filed 6/15/23 cannot be recommended because: 1. Pre-Modification Savings Fund amount is incorrect. 2. Plan needs to be amended for the Specially Classified Unsecured Claims which states ESF Pro-Rata. 3. Mod does not provide treatment for remaining claim of PHH Mortgage prepetition arrears. Mod forgives: \$1,462.52 Payments: 44 (June 2023): \$6,000.00.	\$4,960.00 or 0.00 mth 06/06/23 \$0.00 ePay	Trustee does not recommend approval.

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OLIVA 10/08/20 12/17/20 33/60 Tracey	20-70290 JAVIER RANGEL BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #45 for non-payment. Response to Trustee's Motion to Dismiss filed 06/16/23 at #46. There are several months where only a partial payment was made.	\$1,026.09 or 2.57 mth 06/22/23 \$400.00 ePay	Trustee recommends dismissal.
OLIVA 08/04/22 10/13/22 11/60 Tracey	22-70109 MIGUEL A GOMEZ-AVALOS KARINA GONZALEZ AMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #47 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all.	\$2,550.00 or 3.00 mth 04/11/23 \$850.00 ePay	Trustee recommends dismissal.
OLIVA 12/05/22 02/13/23 7/60 Bridget	22-70198 JAIME H FLORES BMI-ESF	Confirmation Dismissal 1. Plan #77 filed 06/16/23 works, paying 7% dividend to the general unsecured creditors, but cannot be recommended because: 2. Debtor failed to provide proof to substantiate the amounts to be paid to Lacks and Cloudfund LLC through the Plan.	\$2,900.00 or 0.94 mth 07/06/23 \$3,100.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

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Creditors have not filed a claim and Trustee must disburse according to plan.

3. Official Form 122C #41 filed 02/22/23 is incomplete as it does not include the Current Monthly Income breakdown.

4. Plan Summary #77 and Schedule J #40 do not match. The projected income, expenses and disposable income amounts do not match.

Payments:

1 (Jan 2022) - 2 (Feb 2022) \$3,000.00.

3 (Mar 2022) - 60 (Dec 2026) \$3,100.00.

Trustee's Amended Motion to Dismiss filed 04/12/23 at #52.

No Response filed by Debtor.

OLIVA	23-70004	Confirmation	\$2,980.00 or	Trustee does not
	YESENIA GALINDO	Dismissal	0.65 mth	recommend
01/02/23			07/03/23	confirmation and
03/13/23		Obj Conf Rushmore Loan Mgmt	\$4,600.00	recommends
6/60			Wage	dismissal.
Bridget	BMI-BOTH		Order	

1. Plan #78 filed 06/22/23 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 Paragraph 10 states Debtor paid the January, February and March 2023 payments direct, and debtor has failed to provide verification of any of the direct payments made.

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.

3. Plan fails to list the reason for special classification for the USDOE/GLELSI in Paragraph 16.

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) \$4,600.00.

Trustee's Motion to Dismiss filed 03/16/23 at #39.

No response filed by Debtor.

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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	\$3,835.00 or	Trustee does not recommend confirmation and dismissal.
	ALVARO FLORES JR	Dismissal	1.08 mth	
01/11/23			06/27/23	
03/22/23			\$3,535.00	
6/60			ePay	
Leanne1	BMI-ESF			
Plan #127 filed 06/29/23 cannot be recommended because:				
1. Based on the pro-rata treatment to AmeriCredit/ GM Financial, the Plan fails to provide sufficient adequate protection on the vehicle for months 1-4.				
2. Official Form 122C #51 filed 04/17/23 is incomplete as it does not include 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) \$3,535.00				
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	06/27/23	
04/07/23		Obj POC KWS Rail Group LLC	\$2,300.00	
6/60	AMI-ESF	Obj POC Lakeview Loan Servicing	ePay	
Krystle		L		
<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> <p>Objection to Confirmation filed 6/27/23 by Lakeview Loan Servicing, LLC at #100</p>				

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OLIVA	23-70020	Confirmation	no pymts received	Trustee does not recommend confirmation.
02/06/23 07/26/23 5/60	MICHAEL LEE ROSALES		01/01/00 \$3,100.00	
Krystle	BMI-	<p>1. Plan #73 filed 5/23/23 works, paying 1% to general unsecured creditors, but cannot be recommended because the Debtor has failed to file a wage deduction order or EFT certificate with the Court.</p> <p>2. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.</p> <p>3. The Statement of Financial Affairs #58 filed 5/25/23 is incomplete as it does not disclose all Debtors and Non Filing Spouse's income.</p> <p>4. Debtor has failed to tender any payments under the Plan and is due for June in the amount of \$3,100.00.</p> <p>Plan Payments: 4(Jun 2023) - 60 (Feb 2028) \$3,100.0</p>		
Trustee's Motion to Dismiss # 90 filed 7/3/23 is set for 8/17/23				

OLIVA	23-70032	Confirmation	\$15,430.00 or 1.73 mth	Trustee does not recommend confirmation and recommends dismissal.
02/22/23 05/03/23 5/60	MONICA Y CORDERO	Dismissal	06/29/23 \$8,930.00 ePay	
Bridget	AMI-BOTH	<p>1. Plan #72 filed 06/20/23 fails to pay the required the required 100% to general unsecured creditors due to Official Form 122-C #4 filed 02/22/23.</p> <p>2. Debtors have calculated monthly disposable income using net income from business on Official Form 122C, instead of gross income pursuant to 1322(d)(1), which references "current monthly income" as defined in 101(10)(A).</p> <p>3. Debtor is not contributing all disposable income as the direct monthly payment of \$677.44 will terminate in September</p>		

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2023 without a corresponding step up in payments.

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

5. Plan fails to provide for the claim for Walnut Hill Wrecker C/O The Gibson Law Group.

6. Plan reflects the claims of the property taxes as contractual monthly payments, but do not appear to be contractual.

7. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #79 filed 06/28/23.

8. Debtor is \$15,430.00 or 1.73 months delinquent through June.

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) \$8,930.00.

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

No response filed by Debtor.

Debtor's Response to Falcon International Bank Motion for Relief from Stay regarding non-exempt property #69 filed 06/20/23.

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

Objection to Confirmation #48 filed 05/23/23 by Ovations Services, LLC. Objection withdrawn 06/21/23 at #74.

Objection to Confirmation #68 filed 06/15/23 by Ovations Services, LLC.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 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
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OLIVA	23-70034	Confirmation	\$3,850.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RICARDO RIOJAS	Dismissal	1.00 mth	
02/28/23			06/20/23	
05/09/23			\$3,850.00	
5/60	BMI-BOTH		ePay	
Bridget	1. Plan #50 filed 06/30/23 fails to pay a sufficient amount to the general unsecured creditors per the liquidation requirement.			
	2. Plan treats Ovation Services LLC in paragraph 11 as monthly contract payments but does not appear to be the contractual amounts.			
	Payments:			
	1 (Mar 2023)- 3 (May 2023) \$3,000.00.			
	4 (Jun 2023)- 60 (Feb 2028) \$3,850.00.			
	Trustee's Motion to Dismiss filed 05/18/23 at #31.			
	No response filed by Debtor.			
	Objection to Confirmation filed 05/08/23 by Ovation Services LLC at #30. Objection was withdrawn 06/15/23 at #42.			

OLIVA	23-70040	Confirmation	\$2,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JUANITA TREJO	Dismissal	1.00 mth	
03/06/23			06/13/23	
05/15/23		Obj Conf Anthony Leitch	\$2,200.00	
4/60	BMI-BOTH		ePay	
Krystle	<p>1. Plan #35 filed 6/21/23 works, paying 100% to the general unsecured creditors, but cannot be recommended because the objection filed by Anthony Leitch remains unresolved.</p> <p>2. 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:</p> <p>1 (Apr 2023) - 60 (Mar 2028) \$2,200.00.</p>			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 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
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Trustee's Motion to Dismiss filed 05/18/23 at #32.
No response filed by Debtor.

Objection to Confirmation by Anthony Leitch on 04/14/23 at #31.

OLIVA	23-70062	Confirmation	\$4.84 or 0.00 mth	Trustee recommends confirmation of Plan #40 filed 07/05/23.
03/31/23 06/09/23 4/60	ARIOPAJITA BETANCOURT		07/06/23 \$2,175.00 ePay	
Bridget	BMI-ESF			
	Plan #40 filed 07/05/23 works, paying 67% dividend to the general unsecured creditors.			
	Payments: 1 (Apr 2023)- 60 (Mar 2028) \$2,175.00.			
	Trustee's Motion to Dismiss #33 filed 06/15/23 was withdrawn at #42 on 07/11/23. No response filed by Debtor.			

OLIVA	23-70063	Confirmation	\$150.00 or 0.33 mth	Trustee does not recommend confirmation and recommends dismissal.
03/31/23 06/09/23 4/36	BENITO LUNA SR	Dismissal	07/06/23 \$450.00 ePay	
Krystle	GRACIELA LUNA			
	BMI-ESF			
	Plan #37 filed 06/29/23 works, paying 17% to the general unsecured creditors, but cannot be recommended because:			
	1. Plan #37 filed 6/29/23 does not comply with BLR 3015-1(a).			
	2. Paragraph 10 of the Plan is incomplete as it does not disclose the maturity date of Wells Fargo Dealer Services.			
	Plan Payments: 1 (Apr 2023) - 2 (May 2023) \$300.00 3 (Jun 2023) - 36 (Mar 2026) \$450.00			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 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
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Trustee's Motion to Dismiss filed 5/22/23 at #24.

OLIVA 04/14/23 06/23/23 3/60 Krystle	23-70070	Confirmation	\$2,893.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ALEXANDER GONZALEZ	Dismissal	1.02 mth	
	KARINA GONZALEZ	Obj Conf KSW Rail Group LLC	06/09/23	
	BMI-ESF		\$2,850.00	
			ePay	
	<ol style="list-style-type: none"> 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. Plan fails to fully provide for KSW Rail Group Claim #10 filed 6/21/23. 4. Plan fails to fully provide for Flagship Credit Acceptance claim #11 filed 6/26/23. 			
	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.			
	Motion for Relief from Stay #35 filed 6/19/23 by KSW Rail Group LLC.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 10:00 am

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OLIVA	23-70072	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ELIAS VILLAGOMEZ JR	Dismissal	07/10/23	
04/18/23 06/27/23 3/60	CATHERINE VILLAGOMEZ		\$550.00	
	AMI-ESF		Wage Order	
Bridget	Plan #45 filed 06/29/23 fails to provide all disposable income to the plan. Debtors are paying two vehicles direct in paragraph 10 and fail to propose any step up in payments in March 2024 for Ally Bank (claim #32) and June 2027 for Santander Consumer USA (claim #1).			
	Payments: 1 (May 2023)- 60 (Apr 2028) \$550.00.			
	Trustee's Amended Motion to Dismiss #44 filed 06/26/23. No response filed by Debtors.			
OLIVA	23-70074	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ALEIDA GONZALEZ	Dismissal	07/03/23	
04/18/23 06/27/23 3/60			\$2,055.00	
	AMI-ESF		Wage Order	
Bridget	Plan #37 filed 06/28/23 fails to provide for all secured and priority claims.			
	Payments: 1 (May 2023)- 2 (Jun 2023) \$1,950.00. 3 (Jul 2023)- 60 (Apr 2028) \$2,055.00.			
	Trustee's Motion to Dismiss #24 filed 06/15/23 is set for 07/18/23. No response filed by Debtor.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 10:00 am

Next 3 Panels:

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OLIVA	23-70077	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JAVIER SOLIS	Dismissal	07/03/23	
04/25/23 07/04/23 3/60 Leanne1	BMI-ESF	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 or the Conn's claim. 3. Debtor failed to amend Schedule I to remove the income from "odd jobs" per his 341 testimony. 4. Debtor failed to amend the Statement of Financial Affairs to disclose that he is married. Plan payments: 1 (May 2023) - 60 (Apr 2028) \$640.00 Trustee's Motion to Dismiss #23 filed 06/15/23. No Response filed by Debtor.	\$640.00 ePay	
OLIVA	23-70078	Confirmation	Current	Trustee does not recommend confirmation.
	ERIKA M GONZALEZ		07/10/23	
04/25/23 07/04/23 3/60 Bridget	AMI-ESF	1. Plan #35 filed 06/13/23 fails to provide for all secured and priority claims. 2. Plan fails to fully provide for the LoanCare LLC claim. Payments: 1 (May 2023)- 2 (Jun 2023) \$3,065.00. 3 (Jul 2023)- 60 (Apr 2028) \$3,085.00. Trustee's Motion to Dismiss #45. Hearing is set for 08/17/23.	\$3,085.00 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 10:00 am

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No response filed by Debtor.

Objection to Confirmation filed 06/13/23 by Lakeview Loan Servicing LLC at #33. Objection was withdrawn 06/20/23 at #39.

OLIVA	23-70079	Confirmation	Current	Trustee does not recommend confirmation.
04/27/23 07/06/23 3/36 Leanne1	MICHAEL A MALDONADO CHRISTINA MALDONADO <i>BMI-PPR</i>	1. Plan #2 filed 04/27/23 fails to provide for treatment of the secured claim #6 filed on 05/18/23 by Wells Fargo Bank NA in the amount of \$6,634.78 for items purchased from Martinez Furniture. 2. Debtor has failed to file pay advices. 3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed. 4. Trustee alleges Schedule C is inaccurate as Debtor is proposing to exempt 3 firearms under the Texas Property Code. Plan payments: 1 (May 2023) - 36 (Apr 2026) \$200.00	06/09/23 \$200.00 ePay	

OLIVA	23-70081	Confirmation	Current	Trustee does not recommend confirmation.
04/28/23 07/07/23 3/60 Krystle	JOAQUIN R BARRERA MAURICIA BARRERA <i>AMI-ESF</i>	1. Plan #23 filed 5/8/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #22 filed on 5/8/23. 2. Plan does not provide for the secured proof of claim of PNC Bank for a 2016 Honda Civic which is not listed on Schedule B.	07/03/23 \$4,285.00 ePay	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 10:00 am

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Plan Payments:

1 (May 2023) - 60 (Apr 2028) \$4,285.00

OLIVA

23-70082

Confirmation

no pymts
received

Trustee does not
recommend
confirmation.

MARIO F GUTIERREZ

Obj Conf The Bank of New York
Mel

01/01/00
\$4,000.00

04/28/23
07/07/23
3/60

BMI-ESF

Bridget

1. Plan #21 filed 05/12/23 fails to provide for all secured and priority claims.
2. Plan fails to provide for the Internal Revenue Service claim. Proof of claim reflects that the 2021 tax return has not been filed.
3. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor's tax returns/IRS claim.
4. Debtor has failed to provide Trustee the 2021 tax return.
5. Plan fails to fully provide for the PHH Mortgage Services claim.
6. Debtor has failed to provide all income pursuant to 341 testimony.
7. Debtor has failed to disclose all assets pursuant to 341 testimony.
8. 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.
9. The Statement of Financial Affairs #1 filed 04/28/23 is incomplete as it does not disclose Debtor's income.
10. Debtor has failed to submit any payments toward his Chapter 13 Plan and is delinquent \$8,000.00 or 2 months through June 2023.

Payments: 1 (May 2023)- 60 (Apr/2028) \$4,000.00.

Trustee's Motion to Dismiss #27 filed 07/11/23. Hearing is set for 08/17/23.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 10:00 am

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Objection to Confirmation filed 07/10/23 by The Bank of New York Mellon Trust Company at #26.

OLIVA	23-70083	Confirmation	Current	Trustee does not recommend confirmation.
04/28/23 07/07/23 3/60 Krystle	WILLIAM J BROGAN <i>BMI-ESF</i>	Obj Conf Deutsche Bank National T	07/05/23 \$675.00 ePay	
<p>1. Plan #24 filed 6/5/23 fails to fully provide for claim #11 of PHH Mortgage Corporation.</p> <p>2. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears. Additionally, the plan does not comply with Paragraph 11, Footnote 9.</p> <p>Plan Payments: 1 (May 2023) - 60 (Apr 2028) \$675.00</p>				

Objection to Confirmation filed 06/14/23 by Deutsche Bank National Trust Company at #26.

OLIVA	23-70085	Confirmation	\$136.54 or 0.08 mth 06/30/23 \$1,775.00 Wage Order	Trustee does not recommend confirmation.
05/03/23 07/12/23 2/60 Leanne1	DEYANIRA CAVAZOS <i>BMI-ESF</i>	Obj Conf PlainsCapital Bank		
<p>Plan #2 filed 05/03/23 works, paying 33.08% to the general unsecured creditors, but cannot be recommended because:</p> <p>1.Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.</p> <p>2. Plan Summary Plains for Capital does not match the Plan in paragraph 8.</p> <p>Plan payments:</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 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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1 (Jun 2023) - 60 (May 2028) \$1,775.00

Objection to Confirmation filed 07/10/23 by Plains Capital Bank at #24.

OLIVA	23-70087	Confirmation	\$300.00 or 1.00 mth 06/12/23 \$300.00 ePay	Trustee recommends confirmation of Plan #26 filed 06/27/23.
05/05/23 07/14/23 2/36 Leanne1	ESPERANZA BARRERA <i>BMI-</i>	Plan #26 filed 06/27/23 works, paying 12% to the general unsecured creditors. Plan payments: 1 (Jun 2023) - 36 (May 2026) \$300.00		

OLIVA	23-70088	Confirmation	\$210.00 or 1.00 mth 06/15/23 \$210.00 ePay	Trustee recommends confirmation of Plan #24 filed 07/04/23
05/08/23 07/17/23 2/36 Bridget	MARIA A RESENDEZ <i>BMI-ESF</i>	Plan #24 filed 07/04/23 works paying 15% dividend to the general unsecured creditors. Payments: 1 (Jun 2023)- 36 (May 2026) \$210.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 10:00 am

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OLIVA	23-70090	Confirmation	\$33.08 or 0.02 mth 07/10/23	Trustee does not recommend confirmation.
05/09/23 07/18/23 2/60 Krystle	ARNULFO BECHO MARIA DE LOS ANGELES BECHO AMI-ESF	Obj Conf Nationstar Mortgage LLC	\$2,185.00 Wage Order	
<p>1. Plan #2 filed 5/9/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #5 filed on 5/9/23.</p> <p>2. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.</p> <p>3. Paragraph 10 of the Plan is incomplete as the Interest Rate has not been provided on the Action Credit claim.</p> <p>4. Paragraph 11 of the Plan is incomplete as the Interest Rate has not been provided on the Lacks Valley Store claim.</p> <p>Plan Payments: 1 (Jun 2023) - 60 (May 2028) \$2,185.00</p> <p>Trustee's Motion to Dismiss #30 filed 6/30/23 is set for 8/17/23. No response filed by Debtor.</p> <p>Objection to Confirmation filed 05/19/23 by Nationstar Mortgage LLC at #25.</p>				
OLIVA	23-70091	Confirmation	Current	Trustee recommends confirmation of Plan #2 filed 05/11/23 if
05/11/23 07/20/23 2/48 Krystle	YOVANA Y ALAMIA BMI-ESF	Obj Conf Exeter Finance LLC	07/05/23 \$765.00 Wage Order	
<p>Plan #2 filed 05/11/23 works, paying 4% to the general unsecured creditors, but cannot be recommended because the objection filed by Exeter Finance remains unresolved.</p> <p>Plan payments: 1 (Jun 2023) - 48 (May 2027) \$765.00</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 2023 10:00 am

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Objection to Confirmation filed 05/19/23 by Exeter Finance LLC at #23.

OLIVA	23-70093	Confirmation	Current	Trustee does not recommend confirmation.
05/17/23 07/26/23 2/60 Krystle	JOEL E CURA <i>AMI-ESF</i>	Obj Conf American Express Nationa Obj Conf On Deck Capital, Inc.	07/10/23 \$7,000.00 Wage Order	
Plan #2 filed 5/17/23 fails to provide for all secured claims filed.				
Debtor appeared at the 06/27/23 341 Meeting of Creditors; however, the meeting was continued for additional business documents and 2022 Tax Returns. Meeting has been reset to 7/18/23.				
Trustee's Motion to Dismiss #28 filed 6/30/23 is set for 8/17/23. No Response filed by Debtor.				
Objection to Confirmation filed 06/27/23 by American Express National Bank at #25.				
Objection to Confirmation filed 07/10/23 by On Deck Capital, Inc. at #29.				

OLIVA	23-70094	Confirmation	Current	Trustee does not recommend confirmation.
05/17/23 07/26/23 2/60 Bridget1	NORMA L TABAREZ <i>BMI-ESF</i>		07/03/23 \$1,200.00 ePay	
1. Plan #29 filed 07/06/23 fails to provide for all secured and priority claims.				
2. Plan unreasonably proposes many unnecessary variable payments that may violate 1325(a)(5)(B)(iii)(1).				
3. Debtor has failed to provide a current mortgage statement.				
Payments: 1 (Jun 2023)- 60 (May/2028) \$1,200.00.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 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
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Trustee's Motion to Dismiss #30 filed 07/11/24. Hearing is set for 08/17/23.

OLIVA	23-70095	Confirmation	\$53.84 or 0.04 mth 07/05/23 \$1,500.00 Wage Order	Trustee does not recommend confirmation.
05/18/23 07/27/23 2/60 Leanne1	JOSE R GALVAN NANCY V GALVAN <i>AMI-ESF</i>	<p>1. Plan #2 filed 05/18/23 fails to provide \$60,166.80 to the general unsecured creditors as required by Debtor's Official Form 122-C filed on 05/18/23.</p> <p>2. Plan fails to provide for treatment of the secured claim #11 filed on 06/22/23 by Quantum3 Group LLC for \$683.27.</p> <p>3. Plan fails to provide for treatment of the secured claim #5 filed on 06/08/23 by Wayfinder BK for \$6,753.24.</p> <p>4. Plan fails to provide treatment of the secured claim #8 on 06/14/23 by TD Retail Card Services for \$3,326.22.</p> <p>5. Plan fails to provide treatment of the secured claim #13 on 06/26/23 by Hidalgo County for \$3,917.83.</p> <p>6. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Select Portfolio Servicing, Inc claim.</p> <p>Trustee's Motion to Dismiss was filed 7/7/23 at #36 and is set for 8/17/23 at 10 a.m.</p> <p>Plan payments: 1 (Jun 2023) - 60 (May 2028) \$1,500.00</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

July 18, 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
OLIVA	23-70096	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
05/18/23 07/27/23 2/60 Bridget1	JESUS R DUARTE MARIA S DUARTE BMI-ESF	<ol style="list-style-type: none"> 1. Plan #23 filed 06/02/23 fails to provide for all secured and priority claims including the reserves. 2. Plan fails to provide for claim #3 of La Joya ISD and claim #4 of City of Palmview. 3. Plan proposes to treat Hidalgo County and One Main Financial Inc. in paragraphs 8 and 11 with monthly contractual payments as opposed to total debt claims. 4. Plan fails to disclose what tax years are to be paid through the plan for the Internal Revenue Service. 5. Plan fails to disclose what years are to be paid through the plan for the property taxes. 6. Schedule F is incomplete as it does not provide an address for Synchrony PayPal. 7. Debtors have failed to provide bank statements for account ending in 4324 for 04/27/23 through filing date. 8. Debtors have failed to provide bank statements for account ending in 0706 for 04/25/23 through filing date. 9. Debtors have failed to provide Cash App statements for 02/18/23 through filing date. <p>Payments: 1 (Jun 2023)- 60 (May 2028) \$1,000.00.</p> <p>Trustee's Motion to Dismiss #29 filed 07/11/23. Hearing is set for 08/17/23. No response filed by Debtor.</p>	06/27/23 \$1,000.00 ePay	

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 18, 2023 9:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70089	Confirmation	\$866.00 or 0.90 mth	Trustee recommends
05/08/23 07/17/23 2/60	REY D CORDOVA		06/15/23	confirmation of
Leanne1	DALIA CORDOVA		\$965.00	Plan #33 filed
	BMI-PPR		ePay	6/29/23.
Plan #33 filed 06/29/23 works paying 6% to general unsecured creditors.				
Plan payments: 1 (Jun 2023) - 60 (May 2028) \$965.00.				