

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
October 5, 2023 2:30 pm

Next 3 Panels:  
11/02/2023  
12/07/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-ESF/PPR</i>   | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation                                     |
|---|---|------------------|--|---|
| BARTO   | 22-50007  | Dismissal        | \$4,013.68 or  | Trustee does not recommend approval and recommends dismissal. |
|   | RAFAEL D HINOJOSA   | Modification     | 1.50 mth   |   |
| 02/15/22  |   |                  | 09/18/23   |   |
| 04/26/22  |   |                  | \$2,675.00   |   |
| 19/36   | AMI-ESF   |                  | Wage Order   |   |
| Tracey  | Modification #60 filed 06/01/23 to cure delinquency and extend the plan term from 36 to 60 months. The modification cannot be recommended because:<br><br>1. Per the Mod, Debtor is delinquent \$4,013.68, (1.5 months).<br><br>2. The Debtor failed to provide the Trustee with the status of the 2022 tax liability in the amount of \$4,836.00. There is no federal income tax reserve in the proposed Plan or Schedule J.<br><br>3. Debtor failed to provide verification of his current household income.<br><br>4. The remaining claim for M&T Bank in paragraph 8 of the Plan appears to be incorrect.<br><br>5. Under paragraph 8 of the Plan, Debtor states that the interest rate for M&T Bank varies but does not provide a detailed explanation of this notation.<br><br>6. The monthly payment to M&T Bank in paragraph 8 states "Pro Rata" with a fixed escrow of \$615.03. The principal and interest portion of the payments needs to be clarified.<br><br>7. The post-confirmation claim of M&T Bank under paragraph 8 provides an amount of \$4,271.79 but does not specify which months it includes in the calculation.<br><br>Plan Payments:<br>16 (Jun 2023) - 60 (Feb 2027): \$2,675.00.<br><br>Mod forgives: \$13,292.46.<br><br>Post-Conf. Trustee's Motion to Dismiss filed 03/29/23 at #56 for non-payment.<br>No response filed by Debtor.<br>There are several months where no payment was made at all. |                  |  |   |

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|---|---|---|---|--------------------------------------|
| <b>BARTO</b><br><br>07/01/22<br>09/09/22<br>14/60<br><br>Tracey | <b>22-50041</b><br><br><b>YADIRA ROQUE</b><br><br><br><br><i>BMI-PPR</i>                            | <b>Dismissal</b><br><br><br><br>Post-Confirmation Trustee's Motion to Dismiss filed 06/12/23 at #98 for non-payment.<br>No response filed by Debtor.<br>There are several months where only a partial payment was made.   | \$3,609.88 or<br>2.00 mth<br>09/05/23<br>\$1,804.96<br><i>Money</i><br><i>Order</i> | <b>Trustee recommends dismissal.</b> |
| <b>BARTO</b><br><br>07/01/22<br>09/09/22<br>14/60<br><br>Tracey | <b>22-50043</b><br><br><b>ELSA ESTRADA</b><br><br><br><br><i>BMI-</i>                               | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/02/23 at #47 for non-payment.<br>No response filed by Debtor.<br>Debtor is inconsistent with making plan payments. There are several months where no payment was made at all. | \$5,151.76 or<br>3.03 mth<br>07/24/23<br>\$1,698.16<br><i>Money</i><br><i>Order</i> | <b>Trustee recommends dismissal.</b> |
| <b>BARTO</b><br><br>07/27/22<br>10/05/22<br>14/60<br><br>Tracey | <b>22-50048</b><br><br><b>LUIS A MIRELES</b><br><br><b>DANAE L DE MIRELES</b><br><br><i>BMI-ESF</i> | <b>Dismissal</b><br><br><br><br>Post - Conf. Trustee's Motion to Dismiss filed 03/02/23 at #46 for non-payment.<br>Response to Trustee's Motion to Dismiss filed 03/29/23 at #48.<br>There are several months where only partial payments were made.              | \$1,257.72 or<br>2.48 mth<br>09/25/23<br>\$506.21<br><i>Wage</i><br><i>Order</i>    | <b>Trustee recommends dismissal.</b> |

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|---|--|--|--|--|
| <b>BARTO</b><br><br>08/31/22<br>11/09/22<br>12/60<br><br>Bridget1 | <b>22-50056</b><br><br><b>ANGELICA FERNANDEZ<br/>DE CASTILLO</b><br><br><i>BMI-PPR</i> | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/02/23 at #58 for non-payment.<br>No response filed by Debtor.<br>There are several months where only a partial payment was made and a few months where no payment was made at all.   | \$3,698.90 or<br>3.58 mth<br>06/20/23<br>\$1,033.28<br><i>Wage<br/>Order</i> | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| <b>BARTO</b><br><br>10/11/22<br>12/20/22<br>11/60<br><br>Tracey   | <b>22-50070</b><br><br><b>ROLANDO GUERRA</b><br><br><i>BMI-PPR</i>                     | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 7/13/23 at #74 because the Plan no longer provides for all secured and priority claims in full caused by Debtor's delinquency.<br>In addition, the Debtor has failed to make the payments proposed by the plan pursuant to 11 U.S.C. 1326(a)(1) and 1325(a)(2) and BLR 1017-2(b), and is currently delinquent in the amount of \$8,209.98.<br>All payments to Chapter 13 Trustee must be sent to the following address: P.O. Box 703, Memphis, TN 38101-0703. | \$8,219.98 or<br>2.48 mth<br>09/22/23<br>\$3,310.00<br><i>ePay</i>           | <b>Trustee<br/>recommends<br/>dismissal.</b> |

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|---|--|--|---|--|
| <b>BARTO</b><br><br>10/31/22<br>01/09/23<br>11/60<br><br>Tracey | <b>22-50079</b><br><br><b>AMPARO M RAMIREZ</b><br><br><br><br><i>BMI-</i>                    | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss filed 03/29/23 at #40 for non-payment.<br>Response filed on 06/29/23 at #45.<br>There are a few months where only a partial payment was made and some where no payment was made at all.   | \$5,128.00 or<br>4.20 mth<br>09/11/23<br>\$1,220.00<br>ePay         | <b>Trustee<br/>recommends<br/>dismissal.</b>   |
| <b>BARTO</b><br><br>01/31/23<br>04/11/23<br>8/60<br><br>Leanne1 | <b>23-50007</b><br><br><b>RODRIGO J GARZA</b><br><br><b>KARLA G GARZA</b><br><br><i>BMI-</i> | <b>Confirmation</b><br><br><b>Dismissal</b><br><br><br>1. Plan #54 filed 09/19/23 cannot be recommended because Trustee alleges that the plan is not feasible as Debtors have never been current in the 8 months that plan payments have come due.<br><br>2. Debtors have failed to file an amended wage deduction order or EFT certificate with the Court.<br><br>3. Based on JD Power value \$22,550.50 as required by Order #12, the Plan does not provide sufficient adequate protection of \$281.88 to Santander Consumer USA.<br><br>Plan payments:<br>1 (Feb 2023) - 8 (Sep 2023) \$920.00<br>9 (Oct 2023) - 60 (Jan 2028) \$1,950.00<br><br>Trustee's Motion to Dismiss filed 03/17/23 at #29.<br>No response filed by Debtor. | \$1,960.00 or<br>2.13 mth<br>07/07/23<br>\$920.00<br>Money<br>Order | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>recommends<br/>dismissal.</b> |

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|---|--|---|--|---|
| BARTO   | 23-50025   | Confirmation  | \$280.12 or  | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
|   | JACQUELINE HINOJOSA                                | Dismissal   | 0.54 mth   |   |
| 03/31/23<br>09/25/23<br>3/60<br><br>Leanne1                   | BMI-   | 1. Plan #24 filed 06/16/23 cannot be recommended because the Statement of Financial Affairs #23 filed 06/6/23 is incomplete as it does not disclose Debtor's income.<br><br>2. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due and interest rate have not been provided on the Wells Fargo claim.<br><br>3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.<br><br>Plan payments:<br>1 (Jul 2023) - 60 (Jun 2028) \$520.23<br><br>Trustee's Motion to Dismiss filed 09/01/23 at #41.<br>No response filed by Debtor. | 09/19/23<br>\$520.23<br>Wage<br>Order                        |   |
| BARTO   | 23-50048   | Confirmation  | \$1,350.00 or  | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
|   | EVARISTO BARRAZA                                   | Dismissal   | 2.00 mth   |   |
| 05/30/23<br>08/08/23<br>3/36<br><br>Bridget1                  | BMI-   | Notice of Passing of Debtor #31 filed 09/06/23.<br><br>1. Trustee alleges that Plan #22 filed on 06/27/23 fails to provide all of Debtor's disposable income into the plan.<br><br>2. The Statement of Financial Affairs #1 filed 05/30/23 is incomplete as it does not disclose all of Debtor's income.<br><br>3. Debtor has failed to provide Trustee with proof of income for his girlfriend.<br><br>4. Trustee alleges Schedule J is inaccurate as it fails to disclose an expense for ad valorem taxes.  | 06/22/23<br>\$675.00<br>Money<br>Order                       |   |

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|---|--|------------------|--|---------------------------|
|---|--|------------------|--|---------------------------|

5. Trustee alleges Schedule B is inaccurate as it fails to disclose debtor's cell phone, account ending in 0801 and the savings account included on the Laredo Federal Credit Union bank statement.

Payments: 1 (Jun 2023)- 36 (May 2026) \$675.00.

Trustee's Motion to Dismiss #24 filed 07/03/23.  
No response filed by Debtor.

|   |                         |  |   |   |
|---|-------------------------|--|---|---|
| <b>BARTO</b><br><br><i>06/05/23</i><br><i>08/14/23</i><br><i>3/60</i><br><br>Leanne1  | <b>23-50053</b>         | <b>Confirmation</b>                      | \$6,900.00 or<br>2.46 mth<br><i>08/04/23</i><br>\$2,800.00<br><i>Cashiers</i><br><i>Check</i> | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>dismissal.</b> |
|   | <b>HEBERARDO J LEAL</b> | <b>Dismissal</b>                         |   |   |
|   | <i>BMI-</i>             | <b>Obj Conf Harley-Davidson Credit C</b> |   |   |
| 1. Plan #31 filed 09/06/23 fails to provide a 100% dividend to the general unsecured creditors as required by Non-Exempt Property of \$11,897.14.     |                         |  |   |   |
| 2. Plan fails to fully provide for the claim of US Bank Home Mortgage claim #25 filed 07/31/23.   |                         |  |   |   |
| 3. Debtor is delinquent 2 payments through September totaling \$6,900.00, with the next payment due on 10/05/23.                                      |                         |  |   |   |
| 4. 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. |                         |  |   |   |
| Plan payments:<br>1 (Jul 2023) - 4 (Oct 2023) \$2,800.00<br>5 (Nov 2023) - 60 (Jun 2028) \$3,520.00   |                         |  |   |   |
| Trustee's Motion to Dismiss filed 07/24/23 at #24.<br>No response filed by Debtor.  |                         |  |   |   |
| Objection to Confirmation filed 08/09/23 by Harley-Davidson Credit Corp at #30.   |                         |  |   |   |

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|--|--|---------------------|--|--|
| <b>BARTO</b>   | <b>23-50057</b>                                    | <b>Confirmation</b> | Current  | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
|  | <b>EDUARDO J RAMIREZ JR</b>                        | <b>Dismissal</b>    | 09/25/23   |  |
| 06/16/23<br>08/25/23<br>3/60<br><br>Leanne1  | <b>AMANDA O RAMIREZ</b><br><br><i>BMI-</i>         |                     | \$850.00<br><i>Wage<br/>Order</i>                            |  |
| 1. Plan #34 filed 09/26/23 does not fully provide for Crescent Bank & Trust Inc claim #2 filed 06/29/23.<br><br>2. The Statement of Financial Affairs #1 filed 06/16/23 is incomplete as it does not disclose Debtor's business nor business income.<br><br>Plan payments:<br>1 (Jul 2023) - 3 (Sep 2023) \$850.00<br>4 (Oct 2023) - 60 (Jun 2028) \$940.00<br><br>Trustee's Motion to Dismiss filed 08/30/23 at #31.<br>No response filed by Debtor.  |  |                     |  |  |
| <b>BARTO</b>   | <b>23-50060</b>                                    | <b>Confirmation</b> | \$937.23 or<br>0.30 mth                                      | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
|  | <b>MIGUEL A GUTIERREZ JR</b>                       | <b>Dismissal</b>    | 09/26/23   |  |
| 06/29/23<br>09/07/23<br>2/0<br><br>Krystle   | <b>ROSAICELA B GUTIERREZ</b><br><br><i>BMI-</i>    |                     | \$3,101.85<br><i>Wage<br/>Order</i>                          |  |
| 1. Plan #2 filed 06/29/23 fails to specify the special classification for Miguel Gutierrez in Paragraph 16.<br><br>2. Plan fails to establish a sufficient federal income tax reserve for the liability that will come due.<br><br>3. Plan fails to provide first and last payments for the following claims: IRS, Conn's and Prime Lending Homestead cure claim.<br><br>4. Debtors have failed to provide Trustee with proof of business income and actual expenses for the six months prior to filing.<br><br>5. Debtors have failed to provide Trustee with statements for all electronic accounts. |  |                     |  |  |

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|---|--|------------------|--|---------------------------|
|---|--|------------------|--|---------------------------|

6. IRS claim #7 filed 07/21/23 reflects Debtors have not filed a tax return for Heavy Vehicle taxes for 2023.

Plan Payments:1 (Jul 2023) - 60 (Jun 2028) \$3,101.85.

Trustee's Motion to Dismiss #28 filed 8/17/23.  
No response filed by Debtor.

|   |                        |                               |                 |  |
|---|------------------------|-------------------------------|-----------------|--|
| <b>BARTO</b><br><br><i>06/30/23</i><br><i>09/08/23</i><br><i>2/43</i><br><br>Krystle                      | <b>23-50061</b>        | <b>Confirmation</b>           | \$400.00 or     | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>recommends<br/>dismissal.</b> |
|   | <b>ALVARO A MILERA</b> | <b>Dismissal</b>              | 1.00 mth        |  |
|   |                        | <b>Obj Conf Zapata County</b> | <i>09/12/23</i> |  |
|   | <i>BMI-</i>            |                               | \$400.00        |  |
|   |                        |                               | <i>ePay</i>     |  |
| 1. Plan #25 filed 09/06/23 fails to provide the interest rate or date last payment due for Zapata County. |                        |                               |                 |  |
| 2. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.        |                        |                               |                 |  |
| 3. Debtor has failed to provide Trustee with proof of current business income.                            |                        |                               |                 |  |
| 4. Debtor has failed to provide the CAD appraisal valuation for all properties listed on Schedule A.      |                        |                               |                 |  |
| 5. Debtor has failed to provide the Sworn Testimony for the business.                                     |                        |                               |                 |  |
| Plan payments: 1 (Jul 2023) - 43 (Jan 2027) \$400.00.   |                        |                               |                 |  |
| Trustee's Amended Motion to Dismiss #24 filed 8/30/23.<br>No response filed by Debtor.                    |                        |                               |                 |  |
| Objection to Confirmation filed 09/26/23 by Zapata County at #29.   |                        |                               |                 |  |



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|---|---|--|--|---|
| MEURER  | 22-50082<br><br>MELISSA A FLORES              | Confirmation   | \$1,275.00 or<br>0.52 mth<br>09/06/23<br>\$2,470.00<br>Wage<br>Order | Trustee<br>recommends<br>confirmation of<br>Plan #85 filed<br>09/01/23. |
| 11/15/22<br>01/24/23<br>10/60<br>Bridget1                     | BMI-ESF                                       | <p>1. Plan #85 filed 09/01/23 works paying 8% dividend to the general unsecured creditors.</p> <p>Payments:<br/>1 (Dec 2022) - 5 (Apr 2023) \$675.00.<br/>6 (May 2023) - 7 (Jun 2023) \$2,270.00.<br/>8 (Jul 2023) - 60 (Nov 2027) \$2,470.00.</p> <p>Trustee's Motion to Dismiss filed 01/11/23 at #28 was withdrawn 09/28/23 at #91.<br/>No response filed by Debtor.</p> <p>Trustee's Objection to Debtor's Claim of Exemptions filed 01/12/23 at #29 was withdrawn 03/01/23 at #38.<br/>Objection to Confirmation filed 01/26/23 by Lakeview Loan Servicing, LLC at #34 was withdrawn 03/01/23 at #39.</p> |  |   |
| MEURER  | 23-50059<br><br>SARA A BRIONES                | Confirmation   | \$137.19 or<br>1.29 mth<br>09/19/23<br>\$106.36<br>Wage<br>Order     | Trustee<br>recommends<br>confirmation of<br>Plan #38 filed<br>09/27/23. |
| 06/27/23<br>09/05/23<br>3/60<br>Leanne1                       | BMI-  | <p>Plan #38 filed 09/27/23 works, paying 7.12% to general unsecured creditors.</p> <p>Plan payments:<br/>1 (Jul 2023) - 60 (Jun 2028) \$106.36</p>   |  |   |

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|---|--|------------------|--|---|
| MEURER  | 23-50064                                   | Confirmation     | \$2,154.02 or                                  | Trustee does not recommend confirmation and recommends dismissal. |
|   | JOSE L FELIX                               | Dismissal        | 1.71 mth                                       |   |
| 07/12/23  |  |                  | 09/11/23                                       |   |
| 09/20/23  |  |                  | \$1,257.01                                     |   |
| 2/36  |  |                  | Money Order                                    |   |
|   | AMI-ESF                                    |                  |  |   |
| Bridget1  |  |                  |  |   |
| <p>1. Plan #16 filed 07/25/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #15 requirement of \$74,720.52 filed on 07/25/23.</p> <p>2. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Laredo Federal Credit Union claim.</p> <p>3. Trustee alleges Schedule B is inaccurate as it fails to disclose all community assets shared with the non-filing spouse.</p> <p>4. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J.</p> <p>5. Trustee alleges Schedule H is inaccurate as the co-debtor's information is not disclosed.</p> <p>6. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.</p> <p>7. Trustee alleges Schedule F is incomplete as it lists zero or unknown amounts owed for claims.</p> <p>8. Debtor has failed to provide the Trustee a copy of the Declaration of Electronic Filing page which discloses the full social security number.</p> <p>9. Debtor has failed to provide bank statements for account ending in 0793 for 05/12/23 through 07/12/23.</p> <p>10. Debtor is delinquent 1.71 payments through September totaling \$2,154.02, with next payment due on 10/11/23. There have been no receipts from wage order #20 signed 07/27/23.</p> <p>Payments: 1 (Aug 2023)- 36 (Jul 2026) \$1,257.01.</p> <p>Trustee's Motion to Dismiss #27 filed 08/25/23.<br/>No response filed by Debtor.</p> |  |                  |  |   |

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|---|--|---|--|---|
| MEURER  | 23-50065                                   | Confirmation  | Current  | Trustee does not recommend confirmation and recommends dismissal. |
|   | RAUL CISNEROS                              | Dismissal   | 09/25/23                                       |   |
| 07/18/23<br>09/26/23<br>2/60<br>Leanne1         | CARIDAD CISNEROS<br>AMI-ESF                | Obj Conf AmeriCredit Financial Se<br>Obj Conf The Bank of New York<br>Mel<br>1. Plan #17 filed 07/31/23 does not fully provide for Internal Revenue Service claim #4 filed 09/13/23.<br>2. Plan does not fully provide for The Bank of New York Mellon claim #35 filed 09/11/23.<br>3. Plan does not fully provide for Zapata County claim #2 filed 08/17/23.<br>4. Plan proposes to establish a Reserve for Ad Valorem Taxes in Paragraph 16 instead of Paragraph 23.<br>5. Trustee alleges Schedule B is inaccurate as it fails to disclose CashApp bank account.<br>6. Trustee alleges Schedule J is inaccurate as it fails to carry over the Tax Reserve and ESF amount.<br><br>Trustee's Motion to Dismiss filed 09/01/23 at #41.<br>No response filed by Debtor.<br><br>Objection to Confirmation filed 08/10/23 by AmeriCredit Financial Services, Inc. at #25.<br><br>Objection to Confirmation filed 09/25/23 by The Bank of New York Mellon at #36. | \$1,780.00<br>ePay                             |   |
| OLIVA PC (L)                                    | 22-50072                                   | Dismissal   | \$2,091.36 or<br>1.12 mth                      | Trustee recommends dismissal.                                     |
|   | ARTURO V VAZQUEZ                           |   | 09/21/23                                       |   |
| 10/17/22<br>12/26/22<br>11/60<br>Tracey         | AMI-ESF                                    | Post-Conf. Trustee's Motion to Dismiss was filed 06/12/23 at #71 for non-payment.<br>Amended Response to Trustee's Motion to Dismiss filed 09/25/23 at #94 stating that the Debtor does not oppose dismissal.<br>There are a few months where only a partial payment was made and some where no payment was made at all.  | \$1,875.00<br>Wage<br>Order                    |   |

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
**October 5, 2023 2:30 pm**

Next 3 Panels:  
11/02/2023  
12/07/2023

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

|  |  |  |   |   |
|--|--|--|---|---|
| <b>OLIVA PC (L)</b>                    | <b>22-50090</b>  | <b>Modification</b>  | Current                                     | <b>Trustee does not recommend approval.</b> |
| 12/22/22<br>03/02/23<br>9/60<br>Tracey | <b>MARIA L CARRION</b><br><br><br><br><br><br><br><br><br><br><i>BMI-ESF</i> | Modification #64 filed 09/01/23 to cure delinquency and plan deficiency cannot be recommended because:<br><br>1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.<br><br>2. Mod is misleading as it reflects a 5.93% return to unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$19,222.76 when the total amount of timely filed general unsecured claims is \$42,595.35.<br><br>3. Debtor failed to provide proof of current income.<br><br>Mod forgives \$1,159.61.<br><br>Plan payments:<br>9 (Sep 2023) - 15 (Mar 2024) \$1,200.00<br>16 (Apr 2024) \$4,100.00<br>17 (May 2024) - 27 (Mar 2025) \$1,200.00<br>28 (Apr 2025) \$4,100.00<br>29 (May 2025) - 39 (Mar 2026) \$1,200.00<br>40 (Apr 2026) \$4,100.00<br>41 (May 2026) - 51 (Mar 2027) \$1,200.00<br>52 (Apr 2027) \$4,100.00<br>53 (May 2027) - 60 (Dec 2027) \$1,200.00 | 09/26/23<br>\$1,200.00<br><i>Wage Order</i> |   |

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
**October 5, 2023 2:30 pm**

Next 3 Panels:  
11/02/2023  
12/07/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|---|---|--|---|
| OLIVA PC (L)  | 23-50027                                      | Dismissal   | \$5,400.00 or<br>3.00 mth<br>06/29/23<br>\$1,800.00<br>ePay  | Trustee<br>recommends<br>dismissal.   |
| 03/31/23<br>06/09/23<br>6/60<br>Tracey                        | ROBERTO D CANTU<br><br><br>AMI-ESF            | Post-Conf. Trustee's Motion to Dismiss was filed 08/30/23 at #41 for non-payment.<br>No response filed by Debtor.<br>There are a couple of months where no payment was made at all.   |  |   |
| OLIVA PC (L)  | 23-50028                                      | Confirmation<br><br>Dismissal<br><br>Obj POC IRS  | \$9,000.00 or<br>4.00 mth<br>05/11/23<br>\$2,250.00<br>ePay  | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
| 04/03/23<br>06/12/23<br>5/60<br>Bridget1                      | JUAN J OLIVARES<br><br><br>BMI-               | 1. Plan #38 filed 07/12/23 fails to provide for all secured and priority creditors.<br><br>2. Debtor is delinquent 4 payments through September totaling \$9,000.00, with next payment due on 10/03/23.<br><br>Payments: 1 (May 2023)- 60 (Apr 2028) \$2,250.00.<br><br>Trustee's Motion to Dismiss #27 filed 05/25/23.<br>No response filed by debtor.<br><br>Debtor's Objection to Proof of Claim #7 of Internal Revenue Service filed 08/04/23 at #43. |  |   |

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
**October 5, 2023 2:30 pm**

Next 3 Panels:  
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| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation  |
|--|---|------------------|--|--|
| OLIVA PC (L)   | 23-50051                                      | Confirmation     | no pymts received  | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
| 06/05/23   | FERNANDO D                                    | Dismissal        | 01/01/00   |  |
| 08/14/23   | GUTIERREZ, JR                                 |                  | \$1,850.00   |  |
| 3/60   | BMI-BOTH                                      |                  |  |  |
| Krystle  |   |                  |  |  |
| <p>1. Debtor did not appear at the 07/18/23 341 meeting of creditors. Debtor passed away June 30, 2023.</p> <p>2. Plan #21 filed on 06/16/23 fails to provide for the claim of ACAR Leasing #2 filed 6/8/23.</p> <p>3. Plan fails to fully provide for Falcon International Bank claim #3 filed 07/17/23.</p> <p>4. Trustee alleges that the plan is not feasible as Debtor has a lump sum payment due in April 2024 (month 36) and failed to disclose the source of funds.</p> <p>5. Debtor is delinquent 3 payments through September totaling \$5,550.00. There have been no payments received in this case.</p> <p>6. Plan fails to fully provide for IRS claim #4 filed 07/25/23.</p> <p>Plan Payments:<br/>1 (Jul 2023) - 59 (May 2028) \$1,850.00.<br/>60 (Jun 2028) - 60 (Jun 2028) \$150,000.00.</p> <p>Trustee's Motion to Dismiss #30 filed 7/20/23.<br/>No Response filed by Debtor.</p> |   |                  |  |  |

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
October 5, 2023 2:30 pm

Next 3 Panels:  
11/02/2023  
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| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|---|--|--|---|
| OLIVA PC (L)  | 23-50052                                      | Confirmation   | \$6,100.00 or  | Trustee does not recommend confirmation and recommends dismissal. |
|   | VICENTE E RIO                                 | Dismissal  | 1.97 mth   |   |
| 06/05/23<br>08/14/23<br>3/59<br>Bridget1                      | AMI-ESF                                       | <p>1. Plan #42 filed 08/31/23 fails to fully provide for Rushmore Loan Management Services claim #7 filed 08/07/2023. Proof of claim does not include the June 2023 payment and plan does not provide for a gap payment.</p> <p>2. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan.</p> <p>3. Debtor is delinquent 2 payments through September totaling \$6,100.00, with the next payment due on 10/05/23.</p> <p>Payments:<br/>1 (Jul 2023)- 2 (Aug 2023) \$3,000.00.<br/>3 (Sep 2023)- 59 (May 2028) \$3,100.00.</p> <p>Trustee's Motion to Dismiss #34 filed 07/20/23.<br/>No Response filed by Debtor.</p>  | 08/28/23<br>\$3,100.00<br>ePay                               |   |
| OLIVA PC (L)  | 23-50070                                      | Confirmation   | \$1,700.00 or  | Trustee does not recommend confirmation.                          |
|   | RAFAEL RAMIREZ                                |  | 0.50 mth   |   |
| 07/28/23<br>10/06/23<br>2/60<br>Krystle                       | PATRICIA Y RAMIREZ<br>AMI-ESF                 | <p>1. Plan #2 filed 07/28/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #5 filed on 08/01/23 that requires \$148,334.40 to unsecured creditors. To date, there have been \$15,703.51 in general unsecured claims filed. The bar date will pass on 10/06/2023.</p> <p>2. IRS claim #7 filed 09/24/23 reflects Debtors have not filed a tax return for the years 2020-2022. Trustee has received a signed copy of Mrs. Ramirez' 2021 return and an unsigned copy of her 2022 return. Trustee has received unsigned copies of Mr. Ramirez' 2021 and 2022 returns. Plan fails to fully provide for the IRS claim.</p> <p>3. Paragraph 10 of the Plan is incomplete as the date last payment is due and monthly payment have not been provided</p> | 09/26/23<br>\$3,400.00<br>Wage<br>Order                      |   |

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
October 5, 2023 2:30 pm

Next 3 Panels:  
11/02/2023  
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| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|---|------------------|--|---------------------------|
|---|---|------------------|--|---------------------------|

for the OneMain Finance claim. Paragraph 10 does not provide the date last payment is due for EverBright.

4. Plan fails to list the reason for special classification for Mohela claim in Paragraph 16.

5. Plan Summary does not match the Plan.

6. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor's tax returns and the IRS claim #7.

7. Trustee alleges the budget is incorrect as Schedule I overstated the business income pursuant to the Debtors' 341 testimony and Schedule J overprovides for the Toyota direct car payment.

8. Debtors failed to provide a copy of the purchase contract for the 2021 Toyota Tacoma.

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

Plan Payments: 1 (Aug 2023)- 60 (Jul 2028) \$3,400.00.

Trustee's Motion to Dismiss #29 filed 9/15/23 is scheduled for hearing on 11/02/23.

|                             |                          |                     |               |                         |
|-----------------------------|--------------------------|---------------------|---------------|-------------------------|
| <b>VASQUEZ<br/>LAW FIRM</b> | <b>22-50051</b>          | <b>Dismissal</b>    | \$1,790.00 or | <b>Trustee does not</b> |
|                             | <b>ADRIANA R CANALES</b> | <b>Modification</b> | 0.49 mth      | <b>recommend</b>        |
| 08/02/22                    |                          |                     | 09/08/23      | <b>approval and</b>     |
| 10/11/22                    |                          |                     | \$3,690.00    | <b>recommends</b>       |
| 13/60                       |                          |                     | ePay          | <b>dismissal.</b>       |
| Tracey                      | <b>BMI-ESF</b>           |                     |               |                         |

Modification #92 filed 09/06/23 to cure delinquency and add post-petition mortgage payments.

1. Debtor has failed to make the first Mod payment.

2. Mod fails to provide for the correct Remaining Claim to PHH Mortgage.

3. Debtor failed to provide proof of Mother's contribution of \$2,100.00.

Mod Forgives \$13,780.00.

Plan payments:



JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
**October 5, 2023 2:30 pm**

Next 3 Panels:  
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| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|---|------------------|--|---------------------------|
|---|---|------------------|--|---------------------------|

12 (Aug 2023) - 59 (Jul 2027) \$3,675.00  
60 (Aug 2027) - 60 (Aug 2027) \$3,675.00

Post-Conf. Trustee's Motion to Dismiss filed 04/27/23 at # 76 for non-payment.  
No response filed by Debtor.  
There are several months where only a partial payment was made.

|                             |                      |                                    |            |                         |
|-----------------------------|----------------------|------------------------------------|------------|-------------------------|
| <b>VASQUEZ<br/>LAW FIRM</b> | <b>23-50009</b>      | <b>Confirmation</b>                | \$23.00 or | <b>Trustee does not</b> |
|                             | <b>AMADA ESTRADA</b> | <b>Dismissal</b>                   | 0.02 mth   | <b>recommend</b>        |
| 02/06/23                    |                      |                                    | 09/11/23   | <b>confirmation and</b> |
| 04/17/23                    |                      | <b>Obj Conf Wilmington Savings</b> | \$950.00   | <b>recommends</b>       |
| 7/60                        | <b>BMI-BOTH</b>      | <b>Fund</b>                        | ePay       | <b>dismissal.</b>       |
| Leanne1                     |                      |                                    |            |                         |

1. Plan #51 filed 09/27/23 cannot be recommended because the objection filed by Wilmington Savings Fund Society remains unresolved.

2. Debtor has submitted conflicting information regarding the status of her tax returns. Debtor provided tax returns for 2021 and 2020, then an Affidavit of No Income indicating Debtor did not file tax returns for 2019, 2020, 2021 and 2022.

Plan payments:

1 (Mar 2023) - 6 (Aug 2023) \$708.00

7 (Sep 2023) - 60 (Feb 2028) \$950.00

Trustee's Motion to Dismiss filed 03/27/23 at #22.

No Response filed by Debtor.

Objection to Confirmation filed 08/15/23 by Wilmington Savings Fund Society at #45.

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11/02/2023  
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#672

JUDGE DAVID JONES  
Yvonne V. Valdez, Trustee  
October 5, 2023 2:30 pm

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| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|---|---|--|---|
| VASQUEZ<br>LAW FIRM   | 23-50050<br>MARCELLA I CHAIRES                | Confirmation<br><br>Dismissal<br><br>Obj Conf Service First Mortgage  | \$677.28 or<br>0.23 mth<br>09/11/23<br>\$2,935.00<br>ePay    | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
| 06/05/23<br>08/14/23<br>3/60<br><br>Krystle                   | BMI-ESF                                       | <p>1. Plan #16 filed 06/19/23 fails to provide a 100% dividend to the unsecured creditors as required by the Debtor's non-exempt property value of \$612,500.00.</p> <p>2. Plan fails to fully provide for claim #2 of Service First Mortgage Company.</p> <p>3. IRS claim #1 filed 07/25/23 reflects Debtor has not filed a tax return for the years 2019, 2020 and 2021. Trustee has not received a copy of these returns. Claim reflects a priority amount of \$4,418.89. Plan fails to provide treatment for the IRS claim #1 filed 07/25/23.</p> <p>4. Debtor has failed to provide the Trustee with the Declaration for Electronic Filing.</p> <p>5. Trustee alleges Schedule J is inaccurate as Debtor has included an ADVAL Tax Reserve expense of \$601.95; however, the plan does not propose any reserve in Schedule 23 and proposes an escrow component to the mortgage claim of Service First Mortgage.</p> <p>6. Debtor's plan is not feasible. Schedule J fails to show sufficient income to fund the plan.</p> <p>7. Debtor has failed to provide the Trustee with proof of income or bank statements reflecting the deposits of the income from benefits.</p> <p>8. Plan fails to provide for Notice of Post-Petition Fees, Expenses and Charges at #33 filed 09/08/23 for \$600.00.</p> <p>Plan payments: 1 (Jul 2023) - 60 (Jun 2028) \$2,935.00.</p> <p>Trustee's Motion to Dismiss #26 filed 7/20/23.<br/>No Response filed by Debtor.</p> <p>Objection to Confirmation filed 06/27/23 by Service First Mortgage at #19.</p> |  |   |