

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 5, 2023 9:00 am

Next 3 Panels:
11/09/2023
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01/25/2024

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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LIMON	17-10196	Dismissal		
	MIGUEL A RODRIGUEZ			
05/30/17 10/04/17 76/72 Tracey	BMI-		\$5,447.76 or 3.38 mth 09/12/23 \$1,611.48 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 03/03/22 at #147 for non-payment. Response to Trustee's Motion to Dismiss filed 03/21/22 at #148. There are several months where only a partial payment was made and several where no payment was made at all.</p> <p>At the 09/07/23 hearing, the Debtor was ordered to appear at the re-set hearing if not current to avoid possible dismissal.</p>				

LIMON	19-10264	Modification	Current	Recommend approval of Mod #86 if Objection is resolved.
	ESMERALDA HERNANDEZ	Obj Mod Ovation Services		
06/27/19 09/05/19 51/60 Tracey	BMI-PPR		09/26/23 \$2,400.00 Wage Order	
<p>Modification #86 filed 08/31/23 works at 10.56% to general unsecured creditors, but cannot be recommended because the objection filed by Ovation remains unresolved.</p> <p>Mod filed to cure delinquency.</p> <p>Mod forgives \$132.30.</p> <p>Payments: 47 (May 2023) - 60 (Jun 2024) \$2,400.00</p> <p>Objection to Modification filed 06/30/2023 by Ovation Services at #73. Agreed Order #84 filed 8/29/23 to resolve objection. Objection to Modification filed 08/03/23 by Ovation Services at #79.</p> <p>Amended Modified Plan #90 was filed 9/27/23, but the Trustee was unable to review it prior to publishing this docket. It will be reviewed prior to the hearing.</p>				

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LIMON	19-10463	Dismissal	\$1,505.00 or 1.92 mth 09/18/23 \$785.00 Money Order	Trustee recommends dismissal.
11/27/19 02/05/20 46/84 Tracey	ELVA GOMEZ <i>BMI-PPR</i>	 Post-Conf. Trustee's Motion to Dismiss was filed 08/31/23 at #43 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/15/23 at #44. There are several months where no payment was made at all.		

LIMON	21-10019	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
01/29/21 04/09/21 32/60 Tracey	FRANCISCA P CERDA <i>BMI-</i>	Modification Modification #54 filed 09/25/23 to cure deficiency works at 17.61% to the general unsecured creditors but cannot be recommended because Debtor failed to provide proof of current income. Plan payments: 31 (Aug 2023) - 60 (Jan 2026) \$430.00 Mod forgives \$215.00 Post-Conf. Trustee's Motion to Dismiss was filed 7/28/23 at #46 because the confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to the Notice of Supplemental Attorney's Fees, increased administrative expenses and accrued interest. Response to Trustee's Motion to Dismiss was filed 08/15/23 at #50.	09/12/23 \$430.00 ePay	

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LIMON	22-10192	Dismissal	\$2,422.71 or 2.27 mth 09/26/23 \$1,068.87 Wage Order	Trustee recommends dismissal.
12/20/22 02/28/23 9/60 Tracey	JULIO TORRES BMI-BOTH	Post-Conf. Trustee's Motion to Dismiss was filed 08/31/23 at #58 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/19/23 at #59. There are several months where only a partial payment was made.		
LIMON	23-10079	Confirmation	Current 09/11/23 \$700.00 Wage Order	Trustee recommends confirmation of Plan #43 filed 09/25/23.
05/10/23 07/19/23 4/60 Leanne1	NORA A MATA BMI-PPR	Plan #43 filed 09/25/23 works, paying 15.35% to the general unsecured creditors. Plan payments: 1 (Jun 2023) - 2 (Jul 2023) \$860.00 3 (Aug 2023) - 60 (May 2028) \$700.00		

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LIMON	23-10111	Confirmation	\$209.28 or 0.09 mth 09/25/23 \$2,240.00 Wage Order	Recommend confirmation of Plan #40 filed 09/26/23 with a C4 Order.
06/29/23 09/07/23 3/60 Krystle	MIGUEL A VELASQUEZ AMI-	Plan #40 filed 9/26/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$39,839.40 and due to the liquidation requirement of \$8,422.40. Trustee requests a C4 Confirmation Order. Plan Payments: 1 (Jul 2023) - 2 (Aug 2023) \$2,400.00. 3 (Sep 2023) - 0 (Jun 2028) \$2,240.00. Trustee's Motion to Dismiss #29 filed 8/18/23. Withdrawn #41 filed 9/27/23 Debtor's response filed 09/07/23 at #37. Objection to Confirmation filed 08/03/23 by Capital One Auto Finance at #27. Objection to Confirmation withdrawn 09/05/23 at #36.		
LIMON	23-10113	Confirmation Dismissal	\$863.06 or 0.46 mth 09/26/23 \$1,870.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
06/30/23 09/08/23 3/60 Krystle	IGNACIO GALLEGOS BMI-PPR	1. Plan #2 filed 06/30/23 provides for treatment of Koalafi (West Creek Financial) claim #8 in the amount of \$2,942.14 in Paragraph 9, but Koalafi (West Creek Financial) has only filed an unsecured claim. 2. Plan fails to fully provide for IRS claim #5 filed 08/17/23. 3. Plan fails to provide for Brownsville ISD tax claim #3 filed 07/18/23. 4. Plan fails to fully provide for Cameron County Tax claim #6 filed 08/17/23.		

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5. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 23.

6. Plan provides for statutory tax lien, Tax Lien SPV LLC, under paragraph 8 rather than paragraph 11.

7. Debtor has failed to provide Trustee with proof of income for "odd jobs" on Schedule I.

8. Plan does not fully provide for The Cadle Company claim #9 filed 09/05/23.

Plan Payments:

1(Jul 2023) - 60(Jun 2028) \$1,870.00.

Trustee's Motion to Dismiss #23 filed 08/18/23.

Debtor's Response to Trustee's Motion to Dismiss #28 filed 09/06/23.

LIMON	23-10117	Confirmation	Current	Trustee does not
	ENRIQUE RESENDEZ JR	Dismissal	09/06/23	recommend
07/03/23			\$1,810.00	confirmation and
09/11/23			ePay	recommends
2/60	AMI-			dismissal.
Leanne1				
	Plan #44 filed 09/26/23 works paying 100% to the general unsecured creditors but cannot be recommended because the priority claim of the IRS is being paid in months 1-50.			
	Plan payments:			
	1 (Aug 2023) 1 (Aug 2023) \$1,720.00			
	2 (Sep 2023) 60 (Jul 2028) \$1,810.00			
	Trustee's Motion to Dismiss filed 08/17/23 at #25.			
	Debtor's Response to Trustee's Motion to Dismiss filed 09/05/23 at #40.			

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LIMON	23-10133	Confirmation	\$328.83 or 0.44 mth 09/26/23 \$750.00 Wage Order	Trustee does not recommend confirmation.
07/27/23 10/05/23 2/60 Krystle	LESLIE BURCH BMI-	1. Plan #24 filed 09/20/23 fails to provide for all secured and priority claims. 2. Plan does not fully provide for Internal Revenue Service claim #20 filed 09/15/23. 3. Debtor failed to provide proof to substantiate the amounts to be paid to FAMSA through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 4. Debtor failed to provide proof to substantiate the amounts to be paid to Cash America through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$750.00 Trustee's Motion to Dismiss #23 filed 9/15/23 is scheduled for hearing on 11/9/23. No Response filed by Debtor.		
SOLANA	23-10078	Confirmation	\$826.00 or 1.42 mth 08/24/23 \$582.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
05/08/23 07/17/23 4/60 Bridget1	HECTOR X SOSA AMI-	Dismissal Obj Conf Lakeview Loan Servicing		
		1. Plan #2 filed on 05/08/23 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for the US Department of HUD claim #34 filed 05/09/23. 3. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due and Contract Rates have not been provided on the Carvana and LoanCare LLC claims.		

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4. Debtor is proposing to pay Carvana directly for a claim with an excessive contractual interest rate of 23.43% at the expense of general unsecured creditors.

5. Debtor has failed to provide bank statements for account ending 0486 for 04/22/23 through 05/08/23.

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

7. Debtor has failed to amend Schedule I lowering the amount of child support per the last hearing.

No amendments have been filed to cure the deficiencies in this case over the last 2 hearings.

Payments: 1 (Jun 2023)- 60 (May 2028) \$582.00.

Trustee's Motion to Dismiss #23 filed 06/28/23.

Debtor's Response to Trustee's Motion to Dismiss #27 filed 07/11/23.

Objection to Confirmation filed 06/29/23 by Lakeview Loan Servicing, LLC at #24.

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OLIVA	18-10294 CHRISTINA HERNANDEZ	Dismissal	\$162.77 or 0.11 mth 09/07/23 \$1,486.76 ePay	Trustee recommends dismissal.
10/01/18 12/10/18 59/60 Tracey	BMI-	Amended Post-Conf. Trustee's Motion to Dismiss was filed 08/04/23 at #95 to include that the confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to accrued interest and administrative expenses. Post-Conf. Trustee's Motion to Dismiss was filed 08/03/23 at #94 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/16/23 at #96. There are several months where only a partial payment was made.		
OLIVA	19-10282 DANIEL A SALAZAR	Dismissal	\$4,867.81 or 2.62 mth 09/15/23 \$1,854.83 Wage Order	Trustee recommends dismissal.
07/09/19 09/17/19 50/60 Tracey	GABRIELA A RAMOS DE SALAZAR BMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 08/31/23 at #80 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.		

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OLIVA 08/14/19 10/23/19 49/60 Tracey	19-10316 REYNALDO DE LOS SANTOS JR JESSICA DE LOS SANTOS BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 08/31/23 at #67 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all.	\$1,166.06 or 2.16 mth 09/07/23 \$538.74 ePay	Trustee recommends dismissal.
OLIVA 09/30/19 12/09/19 48/60 Tracey	19-10381 LINDA CANO SALINAS AMI-BOTH	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 05/05/23 at #109 for non-payment. Debtor's Employer has withheld funds from the Debtor's paycheck that have not been submitted to the Trustee. No response filed by Debtor. There are several months where only a partial payment was made and a few where no payment was made at all. Order Directing Employer, Bee First Primary Home Care, also known as First Primary Home Care, Inc. to Turnover Debtor's Wage Garnishments to the Chapter 13 Trustee signed 8/7/23. Trustee believes the amount withheld, but not submitted, is approximately \$2,347.45. Counsel for Trustee has twice called to Bee First Primary Care since the Order was entered in an effort to resolve this matter, but it remains unresolved. Motion for Show Cause filed 8/29/23 at #127 to request the Court to enter an Order directing the owner/manager of the company to appear in Court to explain the delay. The hearing on the motion to show cause is scheduled for 10/5/2023.	\$2,428.46 or 0.87 mth 09/08/23 \$2,795.00 ePay	Trustee recommends dismissal.

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OLIVA	19-10432	Dismissal	\$150.00 or	Trustee does not
	MARIA GUADALUPE	Modification	0.50 mth	recommend
11/08/19	RODRIGUEZ		09/12/23	approval and
01/17/20			\$300.00	recommends
46/60	<i>BMI-</i>		<i>ePay</i>	dismissal.

Tracey

Modification #43 filed 08/24/23 to cure the deficiency cannot be recommended because:

1. Mod fails to provide for the correct Remaining Claim to Lacks court claim 10.
2. Mod fails to provide for the correct Remaining Claim to Lacks court claim 8.
3. Mod fails to provide for the correct Remaining Claim to Lacks court claim 7.
4. Mod fails to provide for the correct Remaining Claim to Lacks court claim 9.
5. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.
6. Mod is misleading as it reflects a 5% return to unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$12,603.67 when the total amount of timely filed general unsecured claims is \$34,584.15.
7. Debtor failed to provide verification of income.
8. Debtor failed to provide a copy of the 2022 Tax Return.

Mod Forgives \$0.00

Payments:

46 (Sep 2023) - 60 (Nov 2024) \$300.00

Post-Conf. Trustee's Motion to Dismiss filed 7/28/23 at #42 because the confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is deficient due to supplemental fee requests, additional administrative expenses and additional interest accrued due.

Response to Trustee's Motion to Dismiss was filed 08/24/23 at #45.

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Amended Modified Plan #51 was filed 9/27/23, but has not been reviewed by the Trustee. It will be reviewed prior to the hearing.

OLIVA 05/27/21 08/05/21 28/60 Tracey	21-10082 JOSE F RODRIGUEZ PATRICIA A RODRIGUEZ AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 7/28/23 at #57 because the confirmed plan no longer provides a 100% distribution to the general unsecured creditors as required by the C4-A Confirmation Order and the Official Form 122C requirement due to a supplemental attorney fee request and additional, timely filed, unsecured claims. Response to Trustee's Motion to Dismiss was filed 09/06/23 at #58.	\$575.00 or 1.00 mth 09/05/23 \$575.00 Wage Order	Trustee recommends dismissal.
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Modified Plan #62 filed 9/11/23 is scheduled for hearing on 11/9/2023.

OLIVA 12/15/21 02/23/22 21/60 Tracey	21-10170 FRANCISCO RIVERA BMI-BOTH	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 08/31/23 at #54 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.	\$580.00 or 1.45 mth 09/05/23 \$400.00 ePay	Trustee recommends dismissal.
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OLIVA	22-10140	Modification	Current	Trustee does not recommend approval.
09/20/22 11/29/22 12/60 Tracey	DANIEL FLORES ANDREA M FLORES AMI-ESF	<p>Modification #81 filed 08/14/23 to remove the mortgage claims and decrease the plan payments due to reduced income cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Mod Plan Summary fails to reflect the correct amount deposited into the Savings Fund pre-modification. 2. Debtors failed to provide proof of payment to PHH Mortgage. <p>Plan payments: 11 (Aug 2023) - 60(Sep 2027) \$900.00 Mod forgives: \$2,305.39</p> <p>Amended Modified Plan #90 was filed 9/27/23, but has not been reviewed by the Trustee. This amendment will be reviewed prior to the hearing.</p>	09/05/23 \$900.00 Wage Order	
OLIVA	22-10160	Dismissal	\$1,125.00 or 2.50 mth 09/22/23 \$450.00 ePay	Trustee recommends dismissal.
10/19/22 12/28/22 11/60 Tracey	MARGARITA ABREGO BMI-BOTH	<p>Post-Conf. Trustee's Motion to Dismiss was filed 08/31/23 at #39 for non-payment. No response filed by Debtor. Debtor is not submitting the correct plan payment.</p>		

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OLIVA	23-10099	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	WENCESLAO A GUZMAN	Dismissal	09/22/23	
06/07/23 08/16/23 3/60 Leanne1	BMI-	Plan #35 filed 09/06/23 works paying 0.70% to general unsecured creditors but cannot be recommended because Plan proposes to pay the IRS priority claim in month 57 of a 60-month Plan. Plan payments: 1 (Jul 2023) - 2 (Aug 2023) \$300.00 3 (Sep 2023) - 60 (Jun 2028) \$370.00 Trustee's Motion to Dismiss filed 08/29/23 at #28. Debtor's Response to Trustee's Motion to Dismiss filed 09/15/23 at #42.	\$370.00 ePay	
OLIVA	23-10108	Confirmation	\$223.00 or 0.99 mth	Trustee recommends confirmation of Plan #31 filed 08/30/23.
	FRANCISCA CUMPIAN		09/05/23	
06/28/23 09/06/23 3/60 Bridget1	BMI-ESF	Plan #31 filed 08/30/23 works paying 3% dividend to the general unsecured creditors. Payments: 1 (Jul 2023)- 60 (Jun 2028) \$225.00. Trustee's Amended Motion to Dismiss #28 filed 08/29/23 was withdrawn 09/28/23 at # 34. Debtor's Response #27 filed 08/25/23.	\$225.00 ePay	

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OLIVA	23-10126	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	AMANCIO VASQUEZ	Dismissal	09/01/23	
07/20/23 09/28/23 2/0 Bridget1	MARIA O VASQUEZ BMI-ESF	Plan Summary #29 fails to list the correct non-exempt property amount of \$119,812.61 per Scheduled C-1 #1 filed 07/20/23. Payments: 1 (Aug 2023)- 2 (Sep 2023) \$1,850.00. 3 (Oct 2023)- 60 (Jul 2028) \$1,875.00. Trustee's Motion to Dismiss #27 filed 08/31/23. Response #32 filed 09/21/23.	\$1,850.00 Wage Order	
OLIVA	23-10129	Confirmation	\$1,527.04 or 0.89 mth 09/18/23	Trustee does not recommend confirmation.
	RAUL AVALOS		\$1,725.00	
07/26/23 10/04/23 2/60 Leanne1	JANIE AVALOS AMI-ESF	1. Plan #2 filed 07/26/23 cannot be recommended because Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 2. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1). 3. Debtor has failed to provide Trustee with proof of income for IBC bank accounts for date of filing. Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$1,725.00 Trustee's Motion to Dismiss filed 09/18/23 at #32 is scheduled for hearing on 11/9/23. No response filed by Debtor.	Wage Order	

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OLIVA

23-10131

Confirmation

\$735.00 or

Trustee does not

EDUARDO G SALINAS

1.00 mth

recommend

07/27/23

ORALIA SALINAS

09/01/23

confirmation.

10/05/23

\$735.00

2/60

AMI-ESF

ePay

Krystle

1. Plan #2 filed 07/27/23 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 to \$82,992.00 unsecured creditors.

2. Plan provides for Hyundai Motor Finance Company under paragraph #10; however, claim #2 filed 08/14/23 includes a default of \$467.26.

3. Trustee alleges Schedule I is inaccurate as Mrs. Salinas' income is understated pursuant to Official Form 122C.

4. Schedule J provides for a direct payment for Mon Meta Memorial; however, Plan provides for this debt under paragraph #11.

5. Debtors failed to provide copies of their Cash App statements.

6. Trustee alleges Schedule B is incorrect as it does not disclose all bank accounts and bank account balances do not agree with the bank statements.

7. Debtor failed to provide proof to substantiate the amount to be paid to Mon Meta Memorial Park through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$735.00.

Trustee's Motion to Dismiss #29 filed 9/15/23 is set for 11/9/23.

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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	23-10132	Confirmation	\$675.00 or 1.00 mth 08/24/23 \$675.00 ePay	Trustee does not recommend confirmation.
07/27/23 10/05/23 2/60 Bridget1	RICHARD A GUTIERREZ JOSEPH J GUTIERREZ BMI-	<ol style="list-style-type: none"> Plan #14 filed 08/09/23 fails to provide for all secured and priority creditors. Plan fails to provide for Raymondville ISD claim 4 and Willacy County claim 5 filed 08/16/23. Plan fails to fully provide for Westlake Services LLC claim #6 filed 08/16/23. Plan and schedules fail to provide for Navient Solutions Inc claim #12 filed 09/21/23. Trustee alleges that the Petition fails to disclose all names used by debtors. Trustee alleges that the Statement of Financial Affairs is incomplete as all previous addresses have not been disclosed per tax returns and pursuant to 341 testimony. Trustee alleges Schedule B is incomplete as not all account numbers have been disclosed. Debtors have failed to provide bank statements for account ending 3624 for 06/28/23 through 07/27/23. Debtors have failed to provide the July Cash App statements for both accounts. Debtors have failed to provide verification of the Jose T Canales Enterprises LLC debt. Debtors have failed to file a wage order. <p>Payments: 1 (Aug 2023)- 60 (Jul 2028) \$675.00.</p> <p>Trustee's Motion to Dismiss #30 filed 09/15/23 is scheduled for hearing on 11/09/23. No response filed by Debtors.</p>		

Yvonne V. Valdez, Trustee
October 5, 2023 10:00 am

01/25/2024

Printed 9/28/23 2:50 pm

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
October 5, 2023 11:00 am

Next 3 Panels:

11/09/2023

12/01/2023

01/25/2024

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
LIMON	23-10118	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
07/05/23 09/13/23 2/60	BERLINDA M BETANCOURT	Dismissal	09/12/23 \$785.00 ePay	
Bridget1	BMI-PPR			
1. Plan #35 filed 08/31/23 fails to provide for Parra Loan claim #5 filed 07/14/23. 2. Plan Summary #35 and Schedule J #1 do not match. The projected income, expenses and disposable income amounts do not match. 3. Trustee alleges that the plan is not feasible as Debtor is partially funding the plan with contributions from family members. Further, the Debtor's and non-filing spouse's only other source of income is social security income but are proposing to pay \$785.34 direct for a 2023 Nissan Rogue. 4. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J. 5. Trustee alleges that Schedule C-1 #1 is inaccurate as it fails to include the value of the 2023 Nissan Rogue in the Gross Property Value. 6. Trustee alleges that Schedule B #1, Statement of Financial Affairs #1 and Official Form 122C-1 #3 are inaccurate as Debtor has failed to disclose the annuity listed on Schedule I. Payments: 1 (Aug 2023)- 1 (Aug 2023) \$650.00. 2 (Sep 2023)- 60 (Jul 2028) \$785.00. Trustee's Amended Motion to Dismiss #39 filed 09/26/23. Debtor's Response #37 filed 09/21/23. Debtor's Motion to Support of Confirmation of Chapter 13 Plan and Allowing Payment of 2023 Nissan Rogue Direct was filed 8/31/23 at #36 and scheduled for hearing on 10/5/23.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
October 5, 2023 11:00 am

Next 3 Panels:
11/09/2023
12/01/2023
01/25/2024

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	19-10209	Dismissal	\$4,950.00 or 3.00 mth	Trustee recommends dismissal.
05/29/19 08/07/19 52/60 Tracey	JOSE L TORRES SYLVIA V TORRES BMI-PPR	Post-Conf. Trustee's Motion to Dismiss was filed 08/31/23 at #62 for non-payment. No response filed by Debtor. Debtor is inconsistent with making payments. There are some months where no payment was made at all.	07/28/23 \$1,650.00 ePay	
OLIVA	23-10134	Confirmation	\$338.45 or 0.62 mth	Trustee does not recommend confirmation.
07/27/23 10/05/23 2/36 Bridget1	JOHN M DOUDE BMI-ESF	Obj Conf Planet Home Lending LLC	09/26/23 \$550.00 ePay	
1. Plan #2 filed 07/27/23 does not comply with BLR 3015-1(a). 2. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values. 3. Debtor has failed to provide bank statements for account ending in 0032 for 06/27/23 through 07/27/23. Payments: 1 (Aug 2023)- 36 (Jul 2026) \$550.00. Trustee's Motion to Dismiss #31 filed 09/15/23 is scheduled for hearing on 11/09/23. No response filed by Debtor. Objection to Confirmation filed 08/24/23 by Planet Home Lending, LLC at #27. Amended Plan #35 was filed 9/26/23, but has not been reviewed by the Trustee. This Plan will be reviewed prior to the hearing.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
October 5, 2023 11:00 am

Next 3 Panels:
11/09/2023
12/01/2023
01/25/2024

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	23-10138	Confirmation	\$211.56 or 0.38 mth	Trustee does not recommend confirmation.
07/31/23 10/09/23 2/36	RUBEN G ALMANZA		09/22/23	
Bridget1	MARIA G ALMANZA		\$550.00 Wage Order	
	BMI-			
		1. Plan #2 filed 07/31/23 fails to disclose the correct monthly payment amount and interest rate for Capital One paid direct.		
		2. Debtors are proposing to pay Capital One directly for a claim with an excessive contractual interest rate of 21.37% at the expense of general unsecured creditors.		
		3. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due and Contract Rate have not been provided on the Good Leap claim.		
		4. Debtors have failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 10 for the Good Leap claim.		
		5. Plan fails to reflect the tax years owed for the IRS debt.		
		6. Debtors have failed to provide verification of the maturity date for the claim of Mr. Cooper, the mortgage creditor, that is paid direct.		
		7. Debtors have failed to provide proof to substantiate the amounts to be paid to LFD Furniture through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		
		8. Debtors are proposing to pay OneMain Financial for the 2011 Ford Focus and Chevrolet Equinox a value of \$3,100, but the combined values for the vehicles per the uploaded NADA documents is \$5,075.00.		
		9. Debtor has failed to provide documentation for the insurance deduction on Schedule I.		
		10. Debtors are exempting three vehicles with only two licensed drivers in the household.		
		11. Debtors have failed to provide bank statements for First National Bank 06/26/23 through filing date.		
		12. Debtors have failed to provide bank statements for IBC Bank 06/28/23 through filing date.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
October 5, 2023 11:00 am

Next 3 Panels:

11/09/2023

12/01/2023

01/25/2024

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 (Aug 2023)- 36 (Jul 2026) \$550.00.

Trustee's Motion to Dismiss #33 filed 09/22/23 is scheduled for hearing on 11/09/23.
No response filed by Debtors.
