

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 9:00 am

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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  |
|---|---|---|--|--|
| BAKER<br><br>06/02/23<br>08/11/23<br>3/60<br>Bridget1         | 23-20144<br><br>RUBEN MENDOZA<br><br>BMI-ESF  | Confirmation<br><br>Plan #38 filed 09/11/23 works, paying 9.64% to the general unsecured creditors. Trustee requests a C3 Confirmation Order for pending Worker's Compensation Claim.<br><br>Payments:<br>1 (Jul 2023) - 2 (Aug 2023) \$2,520.00<br>3 (Sep 2023) - 60 (Jun 2028) \$2,825.00<br><br>Trustee's Motion to Dismiss #24 filed 07/14/23 was withdrawn 09/13/23 at #44.<br>Debtor's Response filed 08/15/23 at #30.  | \$2,605.29 or<br>0.92 mth<br>09/08/23<br>\$2,825.00<br>Wage<br>Order | Recommend<br>confirmation of<br>Plan #38 filed<br>09/11/23 with C3<br>Order. |
| FUERST<br><br>07/05/23<br>09/13/23<br>2/0<br>Krystle          | 23-20190<br><br>GORDON D HALEY<br><br>BMI-    | Confirmation<br><br>1. Debtor appeared at both the 08/22/23 and the 09/12/23 341 Meetings of Creditors; however, the meeting was reset to 9/26/23 due to missing documents and Plan.<br><br>2. Debtor failed to file a Plan or plan summary pursuant to 11 U.S.C. § 1321 and BLR 3015-1.<br><br>3. Debtor has failed to file a wage deduction order or certification for electronic payments as required by BLR 1007-1(c)<br><br>4. Debtor has failed to file federal income tax returns, pursuant to 11 U.S.C. § 521(e) and BLR 1017-2(c).<br><br>5. Debtor has failed to provide the Trustee with documents requested including verification of identification and social security number and bank statements.<br><br>6. Debtor failed to file Official Form 122C, Schedules I-J, Statement of Financial Affairs. | no pymts<br>received<br>01/01/00<br>\$0.00                           | Trustee does not<br>recommend<br>confirmation.                               |

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

7. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

8. Debtor has failed to make a Plan payment.

Trustee's Motion to Dismiss #45 filed 08/28/23 is set for 10/18/23.

|   |               |                               |               |  |
|---|---------------|-------------------------------|---------------|--|
| OLIVA PC (C)<br><br>06/27/23<br>09/05/23<br>3/60<br><br>Bridget1  | 23-20172      | Confirmation                  | Current       | Trustee does not<br>recommend<br>confirmation. |
|   | ROBERT ZUNIGA | Dismissal                     | 09/05/23      |  |
|   | MONICA ZUNIGA | Obj Conf Specialized Loan Svc | \$2,135.00    |  |
|   | BMI-ESF       |                               | Wage<br>Order |  |
| Plan #34 filed 09/11/23 works, paying 2% to the general unsecured creditors; however, Trustee cannot administer the Plan as proposed due to the varied stop and start payments for the pro rata claims. |               |                               |               |  |
| Plan Payments:<br>1 (Jul/2023) - 2 (Aug/2023) \$2,075.00.<br>3 (Sep/2023) 60 (Jun/2028) \$2,135.00.   |               |                               |               |  |
| Payments: 1 (Jul 2023)- 60 (Jun 2028) \$2,075.00.   |               |                               |               |  |
| Objection to Confirmation filed 07/20/23 by Specialized Loan Servicing LLC at #27.  |               |                               |               |  |

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|---|---|---|--|---|
| OLIVA PC (C)  | 23-20185                                      | Confirmation  | \$384.10 or  | <b>Trustee does not recommend confirmation.</b> |
|   | MARTA R GARCIA                                | Obj Conf Rocket Mortgage LLC  | 0.13 mth   |   |
| 07/03/23  |   |   | 09/12/23   |   |
| 09/11/23  |   |   | \$2,850.00   |   |
| 2/60  | BMI-ESF                                       |   | ePay   |   |
| Leanne1   |   | <p>1. Plan #32 filed 07/20/23 provides for treatment of Internal Revenue Service claim in the amount of \$4,256.43 in Paragraph 6, but Internal Revenue Service has only filed an unsecured claim 08/18/23 at #16 in the amount of \$13,162.41.</p> <p>2. Trustee alleges Schedule J is inaccurate as it discloses ESF of \$50.00 monthly; plan proposes \$100.00 monthly.</p> <p>3. Plan fails to fully provide for the claim of Rocket Mortgage, LLC Quicken Loans.</p> <p>Plan payments:<br/>1 (Aug 2023) - 60 (Jul 2028) \$2,850.00</p> <p>Trustee's Motion to Dismiss filed 09/05/23 at #37 set for 10/18/23.<br/>No response filed by Debtor.</p> <p>Objection to Confirmation filed 07/17/23 by Rocket Mortgage, LLC at #31.</p> |  |   |

|                         |                  |  |                   |  |
|-------------------------|------------------|--|-------------------|--|
| PAYNE & ASSOCIATES PLLC | 23-20188         | Confirmation   | no pymts received | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
| 07/05/23                | WILLIAM G HOLDER | Dismissal  | 01/01/00          |  |
| 09/13/23                |                  |  | \$0.00            |  |
| 2/0                     | BMI-             |  |                   |  |
| Bridget1                |                  | <p>1. Debtor failed to appear at the 08/22/23 341 Meeting of Creditors.</p> <p>2. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122-C.</p> <p>3. Debtor has failed to make a Plan payment.</p> <p>4. Debtor has failed to provide tax returns, proof of income, proof of identification or the necessary Domestic Support</p> |                   |  |

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

Obligation documentation.

Trustee's Motion to Dismiss With Prejudice #19 filed 08/25/23.  
No response filed by Debtor.

|   |                |              |             |   |
|---|----------------|--------------|-------------|---|
| RAUB<br><br>10/05/19<br>12/14/19<br>47/60<br><br>Tracey   | 19-20494       | Dismissal    | \$150.00 or | Trustee does not<br>recommend<br>approval and<br>recommends<br>dismissal. |
|   | SHIRLEY E WOLF | Modification | 0.28 mth    |   |
|   |                |              | 09/12/23    |   |
|   |                |              | \$530.00    |   |
|   | BMI-ESF        |              | ePay        |   |
| Modification #102 was filed 08/15/23 to provide for deficiency due to increased administrative fees and notices of supplemental attorneys' fees, but cannot be recommended because:   |                |              |             |   |
| 1. Mod provides for pro-rata claims without starting and ending months.   |                |              |             |   |
| 2. Debtor has failed to provide the Trustee with a copy of the 2022 tax return.   |                |              |             |   |
| Mod forgives \$0.00.  |                |              |             |   |
| Plan Payments:  |                |              |             |   |
| 43 (May 2023) - 44 (June 2023): \$480.00.   |                |              |             |   |
| 45 (Jul 2023) - 60 (Oct 2024): \$530.00.  |                |              |             |   |
| Post-Conf. Trustee's Motion to Dismiss filed 04/14/23 at #90 for non-workable plan. Plan #56 no longer provides for all secured and priority claims in full due to increased administrative fees and Notices of Supplemental Attorney's fees. |                |              |             |   |
| No Response filed by Debtor.  |                |              |             |   |

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|---|--|---|--|--|
| RAUB  | 19-20597   | Modification  | \$2,530.76 or<br>0.54 mth<br>09/11/23<br>\$4,700.00<br><i>Wage</i><br><i>Order</i> | Trustee does not<br>recommend<br>confirmation. |
| 12/03/19<br>02/11/20<br>45/60<br>Tracey                       | ANTHANY A ALEMAN<br><br>MONICA GOMEZ ALEMAN<br><br><i>AMI-</i> | <p>Modification #200 filed 8/21/2023 to update income, expenses and employment as well as to lower plan payments. Mod cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. The pre-modification payments of \$198,381.93 listed in paragraph 4 are incorrect. The correct amount is \$201,218.75.</li> <li>2. The modification fails to address the remaining balance for the post-confirmation cure of the December 2021 payment of PennyMac with a balance of \$331.22.</li> <li>3. The Plan Summary incorrectly lists the pre-modification distributions to secured creditors as \$164,937.27. The correct amount is \$167,014.35.</li> <li>4. Debtors have failed to submit a copy of their 2022 tax return or current paystubs for Mr. Aleman to the Trustee.</li> <li>5. The modification begins in month 45, which is September 2023 and continues through month 60 in December 2024. The modified plan; however, proposes to make payments to several of the creditors beginning in month 44 (August 2023) prior to the start of the modification.</li> </ol> <p>Mod forgives: \$0.00.</p> <p>Plan Payments:<br/>Month 45 (Sep 2023) - Month 60 (Dec 2024): \$4,700.00.</p> |  |  |

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|---|---|------------------|--|---|
| RAUB  | 20-20031  | Dismissal        | Current  | Trustee does not recommend approval and recommends dismissal. |
|   | OLEN J WILSON   | Modification     | 09/08/23   |   |
| 01/20/20  | JENNIFER Y WILSON   |                  | \$2,200.00   |   |
| 03/30/20  |   |                  | Wage   |   |
| 44/60   | BMI-ESF   |                  | Order  |   |
| Tracey  | Modification #94 filed 08/09/23 to cure delinquency cannot be recommended:<br><br>1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.<br><br>2. Mod fails to provide for Notice Post-Petition Mortgage Fees, Expenses and Charges of \$1,250.00 filed at #45.<br><br>3. Trustee alleges Schedule J is inaccurate as it has not been updated and does not list non-filing spouse as a dependent.<br><br>4. Debtors have failed to provide verification of income.<br><br>5. Debtors have failed to provide a copy of their 2022 Tax Return.<br><br>Mod Forgive: \$5,478.57.<br><br>Plan Payments:<br>43 (Aug 2023) - 60 (Jan 2025) \$2,200.00.<br><br>Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #88 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 08/09/23 at #96.<br>There are several months where only a partial payment was made. |                  |  |   |

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|---|---|--|--|---|
| RAUB  | 20-20108  | Dismissal  | \$6,402.16 or<br>2.69 mth<br>09/05/23<br>\$2,375.84<br>ePay  | Trustee<br>recommends<br>dismissal.                                       |
| 02/28/20<br>05/08/20<br>43/55<br>Tracey                       | JULIAN D SCHOMMER<br><br>VANESSA V SCHOMMER<br><br>BMI- | Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #73 for non-payment.<br>No response filed by Debtor.<br>There are several months where only a partial payment was made and some where no payment was made at all. |  |   |
| RAUB  | 21-21112  | Dismissal  | \$900.00 or<br>3.00 mth<br>06/06/23<br>\$300.00<br>ePay      | Trustee<br>recommends<br>dismissal.                                       |
| 04/28/21<br>07/07/21<br>29/60<br>Tracey                       | RUBEN CUELLAR SR<br><br>MARTHA C CUELLAR<br><br>BMI-    | Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #35 for non-payment. The last payment posted on 06/06/2023.<br>No response filed by Debtor.<br>There are a couple of months where no payment was made.            |  |   |
| RAUB  | 21-21249  | Dismissal<br><br>Modification  | Current<br><br>09/05/23<br>\$430.00<br>Wage<br>Order         | Trustee does not<br>recommend<br>approval and<br>recommends<br>dismissal. |
| 09/30/21<br>12/09/21<br>24/60<br>Tracey                       | ELIZABETH BUITRON<br><br><br>BMI-                       | Modification #61 filed 8/14/23 to cure delinquency cannot be recommended because:<br><br>1. Mod fails to provide for the correct Remaining Claim to Conns.   |  |   |

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

2. In paragraph 11, the Plan proposes to start modified payments to Conn Appliances, Inc. in month 21, but the beginning month of the mod is month 22.

3. Mod provides for attorney fees of \$275.00 for a Response. A notice has not been filed.

4. Debtor has failed to submit her 2022 tax return for review.

Mod forgives: \$1,396.00.

Plan Payments:  
22 (Jul 2023) - 60 (Sep 2026): \$430.00.

Post-Conf. Trustee's Motion to Dismiss filed 05/12/23 at #45 for non-payment.  
Response filed on 6/13/23 at #47.

|   |  |  |   |  |
|---|--|--|---|--|
| <b>RAUB</b>                             | <b>22-20101</b>                            | <b>Dismissal</b>   | \$1,178.74 or<br>1.96 mth<br>09/12/23<br>\$600.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| 04/25/22<br>07/04/22<br>17/60<br>Tracey | <b>DANIEL SAENZ</b><br><br><br><i>BMI-</i> |  |   |  |
|   |  | Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #42 for non-payment.<br>No response filed by Debtor.<br>There are several months where only a partial payment was made and some where no payment was made at all. |   |  |



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|---|---|------------------|--|---|
| RAUB  | 22-20237  | Confirmation     | \$4,165.00 or  | Trustee does not recommend confirmation and recommends dismissal. |
|   | MICHAEL A SALAZAR   | Dismissal        | 0.74 mth   |   |
| 09/29/22  | MELISSA A SALAZAR   |                  | 09/06/23   |   |
| 12/08/22  |   |                  | \$5,600.00   |   |
| 11/60   | AMI-BOTH  |                  | ePay   |   |
| Leanne1   | <p>Plan #87 filed 08/15/23 cannot be recommended because:</p> <p>1.Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>2. Trustee alleges the plan is not feasible as Debtors have never been current in the 11 months that plan payments have come due.</p> <p>Plan payments:<br/>1 (Oct 2022) - 4 (Jan 2023) \$4,450.00.<br/>5 (Feb 2023) - 11 (Aug 2023) \$4,700.00.<br/>12 (Sep 2023) - 60 (Sep 2027) \$5,600.00</p> <p>Trustee's Motion to Dismiss filed 07/07/23 at #78.<br/>No response filed by Debtor.</p> |                  |  |   |
| RAUB  | 23-20120  | Confirmation     | Current  | Trustee does not recommend confirmation and recommends dismissal. |
|   | STEVE T LYONS   | Dismissal        | 09/05/23   |   |
| 05/02/23  | TAMMY L LYONS   |                  | \$1,600.00   |   |
| 07/11/23  |   |                  | ePay   |   |
| 4/60  | BMI-  |                  |  |   |
| Krystle   | <p>1. Plan #29 filed 08/14/23 does not provide for Vanderbilt Mortgage Notice of Mortgage Payment Change #20 filed 05/18/23.</p> <p>2. Mr. Lyons is newly employed; however, Debtor has failed to file a wage order.</p> <p>Trustee's Amended Motion to Dismiss #28 filed 08/07/23.<br/>No Response filed by Debtor.</p>  |                  |  |   |

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

Plan Payments 1 (Jun 2023) - 60 (May 2028) \$1,600.00.

|             |                      |  |          |  |
|-------------|----------------------|--|----------|--|
| <b>RAUB</b> | <b>23-20173</b>      | <b>Confirmation</b>                      | Current  | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
|             | <b>PENNY S HUBER</b> | <b>Dismissal</b>                         | 09/01/23 |  |
| 06/27/23    |                      | <b>Obj Conf Carrington Mortgage Serv</b> | \$350.00 |  |
| 09/05/23    |                      |  | ePay     |  |
| 3/36        | <i>BMI-</i>          |  |          |  |
| Leanne1     |                      |  |          |  |

1. Plan #2 filed 06/27/23 fails to provide for Nueces County claim #8 filed 08/17/23.
2. Plan fails to fully provide for Carrington Mortgage Services, LLC claim #3 filed 07/31/23.
3. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Carrington Mortgage Services, LLC claim.
4. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Lincoln Automotive Financial Services claim.

Plan payments: 1 (Jul 2023) - 36 (Jun 2026) \$350.00.

Trustee's Motion to Dismiss filed 08/11/23 at #23.

Objection to Confirmation filed 07/18/23 by Carrington Mortgage Services LLC at #18.

|             |                          |                     |            |   |
|-------------|--------------------------|---------------------|------------|---|
| <b>RAUB</b> | <b>23-20197</b>          | <b>Confirmation</b> | Current    | <b>Trustee does not recommend confirmation.</b> |
|             | <b>JERRY KNADEL</b>      |                     | 08/17/23   |   |
| 07/15/23    | <b>EVANGELINA KNADEL</b> |                     | \$1,960.00 |   |
| 09/23/23    |                          |                     | ePay       |   |
| 2/60        | <i>BMI-ESF</i>           |                     |            |   |
| Leanne1     |                          |                     |            |   |

1. Debtors did not appear at the 08/29/23 341 Meeting of Creditors. The meeting will be reset for 9/19/23.
2. Plan #2 filed on 07/15/23 fails to provide sufficient funds for payment in full of all secured and priority claims.

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3. Plan fails to fully provide for Rally Credit Union claim #3 filed 07/17/23.
  4. Plan fails to fully provide for Rally Credit Union claim #4 filed 07/17/23.
  5. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.
  6. Trustee alleges Schedule I is inaccurate as it has not been updated to provide for Debtor's current employer.
  7. Debtors failed to provide bank statements for July IBC account and June and July for Convince Bank account.
  8. Debtor failed to provide recent social security statement.
- Plan Payments: 1 (Aug 2023)- 60 (Jul 2028) \$1,960.00.
- Trustee's Motion to Dismiss #37 filed 9/13/23 is set for 10/18/23.

|   |   |                     |                             |   |
|---|---|---------------------|-----------------------------|---|
| <b>RAUB</b>                             | <b>23-20200</b>   | <b>Confirmation</b> | Current                     | <b>Trustee does not recommend confirmation.</b> |
|   | <b>BELINDA G GARCIA</b>   |                     | 08/28/23                    |   |
| 07/19/23<br>09/27/23<br>2/60<br>Krystle | <b>BMI-BOTH</b>   |                     | \$3,250.00<br>Wage<br>Order |   |
|   | 1. Plan #3 filed on 07/19/23 fails to provide sufficient funds for payment in full of all secured and priority claims.  |                     |                             |   |
|   | 2. Plan fails to fully provide for Jim Wells County tax claim #3 filed 08/17/23.  |                     |                             |   |
|   | 3. Trustee alleges Schedule I is incomplete as it does not provide for all Debtor's income pursuant to Debtor's 341 testimony.  |                     |                             |   |
|   | 4. Debtor has failed to provide Trustee with proof of all income.   |                     |                             |   |
|   | 5. Debtor failed to provide proof to substantiate the amounts to be paid to Guadalupe Garcia and Ovation Services through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan. |                     |                             |   |
|   | 6. The Regional Home Health Wage Order signed 07/20/23 for \$3,250.00 exceeds Debtor's net income.  |                     |                             |   |

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

Payments:1 (Aug 2023) - 60 (Jul 2028) \$3,250.00.

Trustee's Motion to Dismiss #31 filed 9/13/23 is set for 10/18/23.

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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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>GONZALEZ (JOEL)</b><br><br>09/20/18<br>11/29/18<br>60/60<br><br>Tracey | <b>18-20413</b><br><b>ESMERALDA C CARRILLO</b><br><br><br><br><i>BMI-PPR</i> | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #79 for non-payment.<br>Response to Trustee's Motion to Dismiss filed 08/24/23 at #80.<br>There are some months where no payment was made at all causing the delinquency.  | \$485.14 or<br>1.00 mth<br>09/05/23<br>\$485.14<br>ePay      | <b>Trustee recommends dismissal.</b>                          |
| <b>GONZALEZ (JOEL)</b><br><br>12/06/18<br>02/14/19<br>57/60<br><br>Tracey | <b>18-20565</b><br><b>ANGELA H VALDEZ</b><br><br><br><br><i>BMI-</i>         | <b>Modification</b><br><br><br><br>Modification #60 filed 8/3/2023 works at 2.25% to the general unsecured creditors. Modification was filed to shorten the length of the Plan to 56 months because Consumer Payment Processing filed a Notice of Satisfaction of Claim.<br><br>Mod forgives \$0.00.<br><br>Plan Payments:<br>56 (Aug 2023) - 56 (Aug 2023): \$0.00 | Current<br>09/08/23<br>\$0.00<br>Wage<br>Order               | <b>Trustee Recommends Approval of Mod #60 filed 8/3/2023.</b> |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

Next 3 Panels:  
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11/08/2023  
12/13/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>                 | Case #<br>Debtor(s)<br><i>AMI/BMI-<br/>ESF/PPR</i>  | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i>               | Trustee<br>Recommendation                    |
|---|---|--|--|--|
| <b>GONZALEZ<br/>(JOEL)</b><br><br>05/09/19<br>07/18/19<br>52/60<br><br>Tracey | <b>19-20216</b><br><b>DAVID P WRIGHT</b><br><br><b>NORMA C WRIGHT</b><br><br><i>BMI-PPR</i> | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss #106 filed 7/20/23 for non-payment.<br>No response filed by Debtor.<br>Mr. Wright has passed away. Mrs. Wright does not wish to proceed with the bankruptcy.  | \$5,015.00 or<br>4.21 mth<br>05/26/23<br>\$1,190.00<br><i>ePay</i>         | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| <b>GONZALEZ<br/>(JOEL)</b><br><br>07/25/19<br>10/03/19<br>50/60<br><br>Tracey | <b>19-20350</b><br><b>PATRICIA LYNN HULL<br/>ARRIAGA</b><br><br><i>BMI-</i>                 | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #74 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 08/25/23 at #75.<br>There are some months were only a partial payment was made.   | \$1,199.93 or<br>1.04 mth<br>09/11/23<br>\$1,151.85<br><i>ePay</i>         | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| <b>GONZALEZ<br/>(JOEL)</b><br><br>09/27/19<br>12/06/19<br>48/84<br><br>Tracey | <b>19-20478</b><br><b>BELINDA SANCHEZ</b><br><br><i>BMI-</i>                                | <b>Dismissal</b><br><br><br><br>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, increased administrative expenses and additional interest due to secured creditors due to Debtor's pay history. | \$937.17 or<br>0.48 mth<br>09/06/23<br>\$1,932.52<br><i>Wage<br/>Order</i> | <b>Trustee<br/>recommends<br/>dismissal.</b> |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

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

Response to Trustee's Motion to Dismiss was filed 08/30/23 at #74.

|   |  |                  |  |                                      |
|---|--|------------------|--|--------------------------------------|
| <b>GONZALEZ (JOEL)</b><br><br>11/01/19<br>01/10/20<br>46/49<br><br>Tracey | <b>19-20536</b><br><br><b>IRIS I GARCIA</b><br><br><br><i>BMI-</i> | <b>Dismissal</b> | Current<br><br>09/08/23<br>\$1,363.45<br><i>Wage Order</i> | <b>Trustee Recommends dismissal.</b> |
|---|--|------------------|--|--------------------------------------|

Post-Confirmation Trustee's Motion to Dismiss was filed 08/14/23 at #47. The confirmed plan no longer provides for a 100% distribution to unsecured creditors within the terms of the plan.

Response to Trustee's Motion to Dismiss was filed 08/24/2023 at #48.

Modified Plan #49 filed 8/31/23 is set for hearing 10/18/23.

|   |  |                  |  |                                      |
|---|--|------------------|--|--------------------------------------|
| <b>GONZALEZ (JOEL)</b><br><br>11/06/19<br>01/15/20<br>46/60<br><br>Tracey | <b>19-20552</b><br><br><b>ABRAHAM L MARTINEZ</b><br><br><b>ANA H MARTINEZ</b><br><br><i>BMI-BOTH</i> | <b>Dismissal</b> | \$3,685.82 or<br>2.32 mth<br>09/08/23<br>\$1,589.40<br><i>Wage Order</i> | <b>Trustee recommends dismissal.</b> |
|---|--|------------------|--|--------------------------------------|

Post-Confirmation Trustee's Motion to Dismiss #49 filed 07/28/23. 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 supplemental fees requests, increased administrative expenses, a post-confirmation claim filed by Cenlar and additional interest due to Debtor's pay history.

Response to Trustee's Motion to Dismiss was filed 08/28/23 at #55.

Modification filed 08/28/23 at #52 is set for hearing on 10/18/23.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:

10/18/2023

11/08/2023

12/13/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>                 | Case #<br>Debtor(s)<br><i>AMI/BMI-<br/>ESF/PPR</i>   | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i>       | Trustee<br>Recommendation                    |
|---|--|---|--|--|
| <b>GONZALEZ<br/>(JOEL)</b><br><br>12/12/19<br>02/20/20<br>45/60<br><br>Tracey | <b>19-20610</b><br><br><b>MARTIN A ARRIOLA</b><br><br><b>BRITTNEY M ARRIOLA</b><br><br><i>BMI-</i> | <b>Dismissal</b><br><br><br><br><br><br><br><br>Post-Confirmation Trustee's Motion to Dismiss #57 filed 07/28/23. 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 the supplemental fee requests, additional administrative expenses and additional interest to secured creditors due to the debtor's pay history.<br><br>Response to Trustee's Motion to Dismiss was filed 08/30/23 at #60. | \$2,344.82 or<br>1.06 mth<br>09/11/23<br>\$2,203.78<br><i>ePay</i> | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| <b>GONZALEZ<br/>(JOEL)</b><br><br>02/12/20<br>04/22/20<br>43/60<br><br>Tracey | <b>20-20080</b><br><br><b>JOSEPH M BARNES</b><br><br><br><br><i>AMI-</i>                           | <b>Dismissal</b><br><br><br><br><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #66 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 08/25/23 at #67.<br>There are several months where no payment has been made.   | \$801.17 or<br>1.34 mth<br>09/11/23<br>\$600.00<br><i>ePay</i>     | <b>Trustee<br/>recommends<br/>dismissal.</b> |



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| Attorney<br>Pet Filed<br>Bar Date<br>Month/Term   | Case #<br>Debtor(s)<br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes   | Arrears<br>Last Rcpt<br>Plan Pmt<br>Pmt Method | Trustee<br>Recommendation   |
|---|--|--|--|---|
| GONZALEZ<br>(JOEL)  | 20-20082<br>ROGELIO RODRIGUEZ              | Dismissal  | Current  | Trustee does not<br>recommend<br>approval and<br>recommends<br>dismissal. |
| 02/14/20<br>04/24/20<br>43/60   | VANESSA L RODRIGUEZ                        | Modification   | 08/08/23                                       |   |
| Tracey  | BMI-                                       |  | \$210.00                                       |   |
|   |  |  | Wage<br>Order                                  |   |
| Modification #57 filed 07/31/23 to cure delinquency and decrease the plan payments cannot be recommended because:<br><br>1. Debtor failed to provide proof of current income.<br><br>2. Mod fails to meet the Official Form 122C Requirement of \$37,951.80. Paragraph 3 of the Plan does not specify that the Plan is deviating from this requirement.<br><br>Mod Forgives: 5,894.22.<br><br>Plan Payments: 42 (Aug 2023) - 60 (Feb 2025) \$210.00.<br><br>Post Conf. Trustee's Motion to Dismiss filed 06/19/23 at #51 for non-payment.<br>Response to Trustee's Motion to Dismiss filed 07/14/23 at #54. |  |  |  |   |
| GONZALEZ<br>(JOEL)  | 20-20132<br>JOSE H RAMOS                   | Dismissal  | \$2,552.23 or<br>0.65 mth<br>09/06/23          | Trustee requests<br>approval of<br>Agreed Order<br>#121 filed 9/13/23.    |
| 03/17/20<br>05/26/20<br>42/84   | ROSA M RAMOS                               |  | \$3,915.81                                     |   |
| Tracey  | AMI-                                       |  | Wage<br>Order                                  |   |
|   |  | Post-Confirmation Trustee's Motion to Dismiss #117 filed 07/28/23. The confirmed plan no longer provides for a 100% distribution to unsecured creditors as is required by Official Form 122-C. Specifically, the plan is deficient due to additional attorney's fees not included in the plan, accrued interest and increased administrative expenses.<br><br>Response to Trustee's Motion to Dismiss was filed 08/30/23 at #120.<br><br>Agreed Order Resolving Trustee's Motion to Dismiss or Convert and Increasing Debtor's Plan Base filed 9/13/23 at ECF No. 121. |  |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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   |
|---|---|------------------|--|---|
| GONZALEZ<br>(JOEL)<br><br>08/21/20<br>10/30/20<br>37/60<br><br>Tracey | 20-20276  | Dismissal        | \$655.76 or  | Trustee does not<br>recommend<br>approval and<br>recommends<br>dismissal. |
|   | ADRIAN J HERNANDEZ  | Modification     | 0.29 mth   |   |
|   | ANABELL H HERNANDEZ   |                  | 09/08/23   |   |
|   | AMI-ESF   |                  | \$2,300.00   |   |
|   |   |                  | Wage<br>Order  |   |
|   | Modification #115 filed 09/01/23 to cure delinquency. Mod works at 12% to general unsecured but cannot be recommended until the first full mod payment posts that became due in August.   |                  |  |   |
|   | Mod forgives: \$11,094.40.  |                  |  |   |
|   | Plan Payments: 36 (Aug 2023)- 60 (Aug 2025) \$2,300.00.   |                  |  |   |
|   | Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #98 for non-payment.<br>Response filed 07/18/23 at #100.   |                  |  |   |
| GONZALEZ<br>(JOEL)<br><br>10/06/20<br>12/15/20<br>35/60<br><br>Tracey | 20-20327  | Dismissal        | \$2,090.86 or  | Trustee<br>recommends<br>dismissal.                                       |
|   | MATTHEW N PAVLICEK  |                  | 0.78 mth   |   |
|   | MEGAN E PAVLICEK  |                  | 09/08/23   |   |
|   | BMI-  |                  | \$2,682.03   |   |
|   |   |                  | Wage<br>Order  |   |
|   | Post-Conf. Trustee's Motion to Dismiss filed 7/28/23 at #92. 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 supplemental attorney's fees of counsel and increased administrative expenses.<br>Response to Trustee's Motion to Dismiss was filed 08/30/23 at #98. |                  |  |   |
|   | Modification filed 09/09/23 at #99 is set for hearing on 10/18/23.  |                  |  |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

Next 3 Panels:

10/18/2023

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12/13/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>                 | Case #<br>Debtor(s)<br><i>AMI/BMI-<br/>ESF/PPR</i>                      | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i>     | Trustee<br>Recommendation                           |
|---|---|--|--|---|
| <b>GONZALEZ<br/>(JOEL)</b><br><br>11/20/20<br>01/29/21<br>34/38<br><br>Tracey | <b>20-20376</b><br><br><b>JUSTIN R SHIPP</b><br><br><br><br><i>BMI-</i> | <b>Modification</b><br><br><br><br><br><br><br><br><br><br>Modification #41 filed 08/30/23 to reduce the plan term from 38 to 36 months, ending the plan in November 2023 and provide updated maturity dates for Texas Champion Bank claims. Trustee cannot recommend because:<br><br>1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.<br><br>2. Mod provides for pro-rata claims without starting and ending months.<br><br>3. Debtor failed to provide a copy of the 2022 tax return.<br><br>Plan Payments: 34 (Sep 2023) - 36 (Nov 2023) \$500.00.<br>Debtor is current with Mod payments.<br><br>Amended Modification #46 filed 9/11/23 has not yet been reviewed, but will be reviewed prior to the hearing. | Current<br><br>08/28/23<br>\$500.00<br><i>Wage<br/>Order</i>     | <b>Trustee does not<br/>recommend<br/>approval.</b> |
| <b>GONZALEZ<br/>(JOEL)</b><br><br>11/23/20<br>02/01/21<br>34/48<br><br>Tracey | <b>20-20379</b><br><br><b>ROSE M ALANIZ</b><br><br><br><br><i>BMI-</i>  | <b>Dismissal</b><br><br><br><br><br><br><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #43 for non-payment.<br>No response filed by Debtor.<br>There are a few months where no payment was made at all.  | \$1,400.00 or<br>2.33 mth<br>09/08/23<br>\$600.00<br><i>ePay</i> | <b>Trustee<br/>recommends<br/>dismissal.</b>        |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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>GONZALEZ (JOEL)</b><br><br>04/08/21<br>06/17/21<br>29/60<br><br>Tracey | <b>21-21095</b><br><br><b>LISA DELAROSA-SERNA</b><br><br><br><br><i>BMI-</i> | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #34 for non-payment. The last payment to the Trustee posted on 5/1/23.<br>No response filed by Debtor.<br>There are a few months where no payment was made and some where only a partial payment was made.  | \$4,234.71 or<br>3.70 mth<br>05/01/23<br>\$1,143.34<br><i>Wage Order</i> | <b>Trustee recommends dismissal.</b> |
| <b>GONZALEZ (JOEL)</b><br><br>08/13/21<br>10/22/21<br>25/60<br><br>Tracey | <b>21-21202</b><br><br><b>JUAN E HERNANDEZ</b><br><br><br><br><i>AMI-</i>    | <b>Dismissal</b><br><br><br><br>Post-Confirmation Trustee's Motion to Dismiss #54 filed 07/28/23. The confirmed plan no longer provides for a 100% distribution to unsecured creditors or 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 the post-confirmation 3002.1 notice of Select Portfolio.<br>No Response filed by Debtor. | \$2,187.73 or<br>1.94 mth<br>08/07/23<br>\$1,128.76<br><i>Wage Order</i> | <b>Trustee recommends dismissal.</b> |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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   |
|---|---|------------------|--|---|
| GONZALEZ<br>(JOEL)  | 21-21205<br>ROBERT F DELEON JR                | Dismissal        | \$2,450.00 or<br>1.26 mth                                    | Trustee does not<br>recommend<br>approval and<br>recommends<br>dismissal. |
| 08/16/21<br>10/25/21<br>25/60   | IMELDA MUNOZ DELEON                           | Modification     | 07/05/23<br>\$1,950.00<br>ePay                               |   |
| Tracey  | BMI-BOTH                                      |                  |  |   |
| Modification #122 filed 08/15/23 to cure delinquency cannot be recommended because:   |   |                  |  |   |
| 1. Per the Mod, Debtor is delinquent \$2,450.00 (1.26 months).  |   |                  |  |   |
| 2. Mod provides for the incorrect distributions to secured and priority creditors and to reserves (sum of lines 14 through 19).                       |   |                  |  |   |
| 3. Debtor has failed to provide verification of current income.   |   |                  |  |   |
| Mod forgives: \$3,800.00.   |   |                  |  |   |
| Plan payments: 23 (Jul 2023) - 60 (Aug 2026) \$1,950.00.  |   |                  |  |   |
| Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #114 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 07/14/23 at #115. |   |                  |  |   |

|                               |  |              |                         |   |
|-------------------------------|--|--------------|-------------------------|---|
| GONZALEZ<br>(JOEL)            | 21-21224<br>FABIAN ESPARZA   | Dismissal    | \$279.81 or<br>0.24 mth | Trustee does not<br>recommend<br>approval and<br>recommends<br>dismissal. |
| 09/03/21<br>11/12/21<br>24/60 | SYLVIA A ESPARZA   | Modification | 08/28/23<br>\$1,175.00  |   |
|                               | AMI-PPR  |              | Wage<br>Order           |   |
| Tracey                        | Modification #75 filed 08/16/23 filed to cure delinquency and add post-petition IRS debt.              |              |                         |   |
|                               | 1. Mod provides for pro-rata claims without starting and ending months.                                |              |                         |   |
|                               | 2. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.            |              |                         |   |
|                               | 3. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve. |              |                         |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

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

4. Plan schedules the IRS as a priority creditor in the amount of \$3,000.00. IRS has not filed a claim and Debtor has not provided documentation to substantiate this liability. Debtor's 2021 tax return shows a liability of 1,196.00. Debtors are adding post-petition IRS debt; however, Debtors do not provide for a federal tax reserve.

Mod Forgives: \$2,305.30.

Plan Payments: 23 (Aug 2023) - 60 (Sep 2026) \$1,175.00.

Debtors are delinquent \$279.81 through September with Mod payments. Debtors are on a wage order.

Post- Conf. Trustee's Motion to Dismiss filed 07/11/23 at #72 for non-payment.

Response to Trustee's Motion to Dismiss was filed 07/25/23 at #73.

|  |                        |                     |            |  |
|--|------------------------|---------------------|------------|--|
| <b>GONZALEZ (JOEL)</b>   | <b>21-21265</b>        | <b>Modification</b> | Current    | <b>Trustee requests approval of Order at 53-2.</b> |
| 10/21/21<br>12/30/21<br>23/60  | <b>CHACE D PARADIS</b> |                     | 09/05/23   |  |
|  | <b>LINDA C PARADIS</b> |                     | \$2,989.73 |  |
| Tracey   | <b>BMI-</b>            |                     | ePay       |  |
| Trustee's Motion to Modify #53 filed 07/17/23 to increase the plan base for non-exempt funds and allow the additional non-exempt funds to disburse to unsecured creditors. On or about June 28, 2023, Trustee received correspondence regarding a settlement of a class action lawsuit related to a GAP contract, in which Debtors were awarded \$628.92. The proceeds are not exempt. Trustee seeks to modify the plan to satisfy § 1325(a)(4) and § 1325(b), and to allow for the non-exempt assets to be immediately disbursed to allowed unsecured claims. |                        |                     |            |  |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:

10/18/2023

11/08/2023

12/13/2023

| 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                                     |
|---|--|------------------|--|---|
| GONZALEZ (JOEL)   | 21-21290<br>CLINTON D BLANCHARD  | Dismissal        | Current  | Trustee does not recommend approval and recommends dismissal. |
| 11/17/21<br>01/26/22<br>22/60                                 | AMI-ESF  | Modification     | 08/31/23<br>\$3,400.00<br>Wage Order                         |   |
| Tracey  | Modification #63 filed 07/27/23 to cure delinquency cannot be recommended because:<br><br>1. Mod provides for pro-rata claims without starting and ending months.<br><br>2. Mod fails to provide for the correct ongoing monthly mortgage payment to Nationstar Mortgage LLC.<br><br>3. Mod provides for a nonexempt total that does not agree with the Schedule C1 filed 11/19/21 at #1.<br><br>4. Debtor has failed to provide proof of current income.<br><br>Mod forgives: \$6,937.14.<br><br>Plan Payments: 21 (Aug 2023) - 60 (Nov 2026) \$3,400.00.<br>Debtor is current with Mod payments.<br><br>Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #59 for non-payment.<br>Response filed 07/14/23 at #60.<br><br>Amended Modification #73 filed 9/11/23 has not yet been reviewed, but will be reviewed prior to the hearing. |                  |  |   |
|   |  |                  |  |   |

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

#672



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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>GONZALEZ (JOEL)</b><br><br>02/28/22<br>05/09/22<br>19/60<br><br>Tracey | <b>22-20040</b><br><br><b>PAMELA PRATHER</b><br><br><br><br><br><i>BMI-PPR</i> | <b>Dismissal</b><br><br><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #40 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 08/30/23 at #41 stating that the Debtor does not oppose dismissal. | \$5,196.17 or<br>3.92 mth<br>05/01/23<br>\$1,325.00<br><i>Wage Order</i> | <b>Trustee recommends dismissal.</b> |

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| <b>GONZALEZ (JOEL)</b><br><br>04/01/22<br>06/10/22<br>17/60<br><br>Tracey | <b>22-20076</b><br><br><b>DAVID M DUENES JR</b><br><br><b>DELILAH N BENAVIDEZ</b><br><br><i>AMI-ESF</i> | <b>Modification</b><br><br><br><br><br><br>Modification #103 filed 08/04/23 to provide for PHH Mortgage claim to be paid through the Plan. Trustee cannot recommend because:<br><br>1. Mod provides for pro-rata claims without starting and ending months.<br><br>2. Mod Plan Summary fails to reflect the correct amount deposited into the Savings Fund pre-modification.<br><br>3. Mod fails to provide for the PHH Mortgage monthly mortgage payment of \$1,281.12 pursuant to the Notice of Mortgage Payment Change filed 03/22/23 at #88.<br><br>4. Debtors failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).<br><br>5. Pursuant to Mrs. Benevidez' pay stub, Debtors obtained additional 401k loans without permission.<br><br>6. Per Mod, Debtors are delinquent \$3,699.99 (1.23 payments).<br><br>Plan Payments: 16 (Aug 2023) - 60 (Apr 2027) \$3,000.00. | \$3,699.99 or<br>1.23 mth<br>09/06/23<br>\$3,000.00<br><i>Wage Order</i> | <b>Trustee does not recommend approval.</b> |
|---|---|---|--|---|

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
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12/13/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-<br/>ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|--|------------------|--|---------------------------|
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|---|---|---------------------|---|---|
| <b>GONZALEZ (JOEL)</b>  | <b>22-20093</b>   | <b>Modification</b> | Current                                     | <b>Trustee does not recommend approval.</b> |
| 04/15/22<br>06/24/22<br>17/60<br>Tracey   | <b>JACKIE L SANDERS</b><br><br><b>LINDA S LAMB</b><br><br><i>AMI-</i> |                     | 09/07/23<br>\$1,000.00<br><i>Wage Order</i> |   |
| Modification #53 filed 07/25/23 to provide for PNC Mortgage claim through the Plan. Plan works at 5.65% to unsecured creditors but Trustee cannot recommend because Mod and budget provide for a direct vehicle payment that is paid off. |   |                     |   |   |
| Mod Forgives: \$394.48.   |   |                     |   |   |
| Plan Payments: 16 (Aug 2023)- 60 (Apr 2027) \$1,000.00.<br>Debtor is current with Mod payments.   |   |                     |   |   |

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| <b>GONZALEZ (JOEL)</b>  | <b>22-20107</b>   | <b>Dismissal</b>    | \$217.07 or 0.13 mth                        | <b>Trustee does not recommend approval and recommends dismissal.</b> |
| 04/28/22<br>07/07/22<br>17/60<br>Tracey   | <b>FRED LOPEZ</b><br><br><b>GRACIELA H LOPEZ</b><br><br><i>AMI-</i> | <b>Modification</b> | 09/05/23<br>\$1,700.00<br><i>Wage Order</i> |  |
| Modification #64 filed 08/16/23 to cure delinquency cannot be recommended because:  |   |                     |   |  |
| 1. Mod provides for pro-rata claims without starting and ending months.   |   |                     |   |  |
| 2. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.   |   |                     |   |  |
| 3. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1). |   |                     |   |  |
| Mod Forgives: \$4,231.94.   |   |                     |   |  |
| Plan Payments: 16 (Aug 2023) - 60 (Apr 2027) \$1,700.00.<br>Debtor delinquent \$217.07 through August with Mod payments.                                      |   |                     |   |  |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

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 |
|---|---|------------------|--|---------------------------|
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Post- Conf. Trustee's Motion to Dismiss filed 07/11/23 at #61 for non-payment.  
Response to Trustee's Motion to Dismiss was filed 07/25/23 at #62.

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| <b>GONZALEZ (JOEL)</b> | <b>22-20210</b>   | <b>Dismissal</b>    | \$657.50 or       | <b>Trustee does not recommend approval and recommends dismissal.</b> |
|                        | <b>AARON G QUIJANO</b>  | <b>Modification</b> | 0.39 mth          |  |
| 09/01/22               | <b>VERONICA M MARTINEZ</b>  |                     | 09/06/23          |  |
| 11/10/22               |   |                     | \$1,700.00        |  |
| 12/40                  | <i>BMI-</i>   |                     | <i>Wage Order</i> |  |
| Tracey                 | <p>Modification #56 filed 07/27/23 to cure delinquency and extend the plan terms from 40 to 59 months. Trustee cannot recommend because:</p> <ol style="list-style-type: none"> <li>1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.</li> <li>2. Debtors failed to provide verification of all income.</li> <li>3. Trustee alleges Schedule I is inaccurate as it understates Mrs. Martinez' wage deductions.</li> <li>4. Mod fails to specify an interest rate for Granado Estates LP cure claim.</li> <li>5. Mod provides for pro rata claims with specifying start and stop months.</li> </ol> <p>Mod forgives: \$3,746.84.</p> <p>Plan Payments: 11 (Aug 2023) - 59 (Aug 2027) \$1,700.00.<br/>Debtor is behind \$657.50 through Sept with Mod payments.</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #51 for non-payment.<br/>Response to filed 07/14/23 at #52.</p> |                     |                   |  |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

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  |
|---|---|---|--|--|
| <b>GONZALEZ (JOEL)</b>  | <b>22-20248</b><br><b>HEIDE T JONES</b>       | <b>Dismissal</b><br><b>Modification</b>   | Current<br><br>09/12/23<br>\$690.00<br>ePay                  | <b>Trustee does not recommend approval and recommends dismissal.</b> |
| 10/14/22<br>12/23/22<br>11/56<br><br>Tracey                   | BMI-  | <p>Amended Modification #59 filed 9/01/23 to cure delinquency caused by health issues and to surrender a vehicle to Toyota Motor Credit cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Mod is deficient in that it does not pay all secured and priority claims.</li> <li>2. Toyota Motor Credit was granted a monthly adequate protection amount of \$393.59 per Order #8 entered 10/17/2022. Debtor has not satisfied Toyota Motor Credit's administrative claim and proposes to pay Debtor's attorney fees ahead of the adequate protection due to Creditor prior to the surrender of the vehicle. The Plan fails to provide for Toyota's cumulative A/P claim of \$2,755.13.</li> <li>3. Amended Mod fails to provide for a previously scheduled claim owed to Aransas County Tax Assessor.</li> <li>4. Mod includes a post-confirmation claim of \$782 to the Small Business Administration, but no supplemental claims have been filed and plan fails to specify what this claim is for.</li> </ol> <p>Mod forgives \$4,300.00.</p> <p>Payments:<br/>8 (Jun 2023) - 49 (Nov 2026) \$690.00.</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 04/14/23 at # 66 for non-payment.<br/>Response to Trustee's Motion to Dismiss filed 05/02/23 at #32.<br/>There are several months where no payment was made at all.</p> |  |  |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

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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 |
|---|---|------------------|--|---------------------------|
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| <b>GONZALEZ (JOEL)</b><br><br>10/28/22<br>01/06/23<br>11/57<br><br>Tracey | <b>22-20262</b><br><b>RITA C GOMEZ</b><br><br><br><i>BMI-</i> | <b>Dismissal</b><br><br><b>Modification</b> | \$1,025.00 or<br>1.00 mth<br>08/02/23<br>\$1,025.00<br>ePay | <b>Trustee does not recommend approval and recommends dismissal.</b> |
|---|---|---|---|--|

Modification #63 filed 08/31/23 to cure delinquency cannot be recommended because:

1. Mod does not provide for all secured and priority claims.
2. Debtor is delinquent 1 payment of \$1025.00 through August, last payment was 08/02/23.
3. Trustee alleges Schedule I is inaccurate as it fails to provide to coincide with the verification of assistance from children.

Forgive Amount \$2,975.00

Plan payments:  
9 (Jul 2023) - 60 (Oct 2027) \$1,025.00

Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #44 for non-payment.  
No response filed by Debtor.  
There are several months where no payment was made at all.

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|---|--|------------------|---|--------------------------------------|
| <b>GONZALEZ (JOEL)</b><br><br>11/08/22<br>01/17/23<br>10/60<br><br>Tracey | <b>22-20272</b><br><b>BENIGNO RIVERA-GUEVARA</b><br><br><br><i>BMI-PPR</i> | <b>Dismissal</b> | \$6,350.55 or<br>2.98 mth<br>08/28/23<br>\$2,130.00<br>Wage Order | <b>Trustee recommends dismissal.</b> |
|---|--|------------------|---|--------------------------------------|

Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #37 for non-payment.  
No response filed by Debtor.  
There are some months where only a partial payment was made and some where no payment was made at all.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

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-<br/>ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|--|------------------|--|---------------------------|
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|---|---|--|---|--------------------------------------|
| <b>GONZALEZ (JOEL)</b><br><br>11/16/22<br>01/25/23<br>10/60<br><br>Tracey | <b>22-20276</b><br><b>ARMINDA G GONZALEZ</b><br><br><br><br><i>BMI-</i> | <b>Dismissal</b><br><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #43 for non-payment.<br>No response filed by Debtor.<br>There are several months where only a partial payment was made. | \$2,740.41 or<br>1.59 mth<br>09/12/23<br>\$1,725.00<br>ePay | <b>Trustee recommends dismissal.</b> |
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| <b>GONZALEZ (JOEL)</b><br><br>03/29/23<br>06/07/23<br>6/36<br><br>Leanne1 | <b>23-20075</b><br><b>AMANDA C BENAVIDES</b><br><br><br><br><i>BMI-</i> | <b>Confirmation</b><br><br><br><br><br>Plan #33 filed 08/08/23 cannot be recommended because:<br><br>1. Paragraph 6 provides for pro rata claims without start and stop dates.<br><br>2. Debtor is proposing to pay for 2 high-cost vehicles directly. Debtor has complied with the Court's Order on 8/16/23 by amending Schedules ABC to disclose the two vehicles and the non-filing spouse's bank account with a balance of \$6,857.19 as of the date of filing. Debtor has also amended Schedules IJ to indicate that the 2018 Chevrolet Suburban was purchased in September 2020, but refinanced in 2022 and that the 2022 GMC Sierra was purchased on 3/25/23. Debtor has sent the Trustee a copy of the Loan Agreement for refinancing the Suburban dated 9/13/22.<br><br>Plan payments:<br>1 (Apr 2023) - 36 (Mar 2026) \$2,280.00.<br><br>Objection to Confirmation filed 04/11/23 by Rocket Mortgage, LLC at #16. Objection was resolved by Agreed Order #26 filed 06/14/23. | Current<br><br>09/05/23<br>\$2,280.00<br>ePay | <b>Trustee does not recommend confirmation.</b> |
|---|---|--|---|---|

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

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-<br/>ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|--|------------------|--|---------------------------|
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| <b>GONZALEZ</b><br><b>(JOEL)</b><br><br>03/30/23<br>06/08/23<br>6/36<br><br>Bridget1   | <b>23-20078</b><br><b>ANTHONY W HILBURN</b><br><br><b>JULIE K HILBURN</b><br><br>BMI- | <b>Confirmation</b> | Current<br><br>08/25/23<br>\$200.00<br>ePay | <b>Trustee<br/>recommends<br/>confirmation of<br/>Plan #46 filed<br/>08/16/23.</b> |
| Plan #46 filed 08/16/23 works paying 5% dividend to the general unsecured creditors.   |   |                     |   |  |
| Payments: 1 (Apr 2023)- 36 (Mar 2026) \$200.00.  |   |                     |   |  |
| Trustee's Motion to Dismiss #29 filed 06/05/23 was withdrawn 09/13/23 at #51.<br>No Response filed by Debtors.   |   |                     |   |  |
| Objection to Confirmation filed 04/25/23 by Moria Development Inc at #26. Proposed order submitted 08/02/23 at #41.<br>Resolved by Agreed Order entered 08/16/23 at #43. |   |                     |   |  |
| Objection to Confirmation filed 06/03/23 by Nebraska Furniture Mart Inc at #28 was withdrawn 07/13/23 at #35.  |   |                     |   |  |

|  |                   |                             |               |   |
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| GONZALEZ<br>(JOEL)<br><br>03/31/23<br>06/09/23<br>6/60<br><br>Bridget1   | 23-20082          | Confirmation                | \$380.00 or   | Recommend<br>confirmation with<br>C4 Order if<br>objection<br>resolved. |
|  | BERNARDINO        | Obj Conf Granado Estates LP | 0.14 mth      |   |
|  | HERNANDEZ         |                             | 09/06/23      |   |
|  | DELIA D HERNANDEZ |                             | \$2,730.00    |   |
|  | AMI-              |                             | Wage<br>Order |   |
| <p>Plan #39 filed 08/17/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$54,360.60. Trustee requests a C4 Confirmation Order.</p> <p>Payments: 1 (Apr 2023)- 60 (Mar 2028) \$2,730.00.</p> <p>Trustee's Motion to Dismiss #26 filed 06/05/23 was withdrawn 09/13/23 at #42.<br/>No Response filed by Debtors.</p> <p>Objection to Confirmation filed 06/07/23 by Granado Estates LP at #27.</p> |                   |                             |               |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

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-<br/>ESF/PPR</i>  | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i>               | Trustee<br>Recommendation   |
|--|---|---|--|---|
| <b>GONZALEZ<br/>(JOEL)</b><br><br>04/18/23<br>06/27/23<br>5/59<br><br>Tracey   | <b>23-20103</b><br><br><b>BRENT A LARA</b><br><br><br><br><i>AMI-</i>                     | <b>Dismissal</b><br><br><br><br><br>Post-Confirmation Trustee's Motion to Dismiss #23 was filed 8/18/23 because the confirmed plan no longer provides for 100% distributions to unsecured creditors within the terms of the plan.<br>Response to Trustee's Motion to Dismiss was filed 08/30/23 at #24.   | Current<br><br>09/11/23<br>\$515.00<br><i>Wage<br/>Order</i>               | <b>Trustee<br/>recommends<br/>dismissal.</b>                                      |
| <b>GONZALEZ<br/>(JOEL)</b><br><br>04/28/23<br>07/07/23<br>5/57<br><br>Bridget1 | <b>23-20116</b><br><br><b>LUZ O GARZA</b><br><br><b>TERESA A GARZA</b><br><br><i>BMI-</i> | <b>Confirmation</b><br><br><br><br><br>Plan #40 filed 09/01/23 works paying 100% dividend to the general unsecured creditors.<br><br>Payments:<br>1 (May 2023)- 4 (Aug 2023) \$1,125.00.<br>5 (Sep 2023)- 57 (Jan 2028) \$1,225.00.<br><br>Trustee's Motion to Dismiss #23 filed 07/12/23 was withdrawn 09/13/23 at #41.<br>Response to Trustee's Motion to Dismiss #27 filed 07/26/23. | \$300.01 or<br>0.24 mth<br>09/06/23<br>\$1,225.00<br><i>Wage<br/>Order</i> | <b>Trustee<br/>recommends<br/>confirmation of<br/>Plan #40 filed<br/>09/01/23</b> |



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

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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  |
|---|---|--|--|--|
| <b>GONZALEZ (JOEL)</b>  | <b>23-20117</b><br><b>ALEJANDRO HERRERA</b>   | <b>Confirmation</b>  | Current  | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
| 05/01/23<br>07/10/23<br>5/60<br>Leanne1                       | <b>KARYME M SANTOS</b><br><i>AMI-</i>         | <b>Dismissal</b><br><br>1. Plan #36 filed 09/09/23 fails to fully provide for the claim of MidFirst Bank.<br><br>Plan payments:<br>1 (May 2023) - 5 (Sep 2023) \$3,195.00<br>6 (Oct 2023) - 39 (Jul 2026) \$4,900.00<br><br>Trustee's Motion to Dismiss filed 07/13/23 at #28 set for 08/16/23.<br>Debtor's Response to Trustee's Motion to Dismiss filed 07/26/23 at #31. | 09/11/23<br>\$3,195.00<br>ePay                               |  |
| <b>GONZALEZ (JOEL)</b>  | <b>23-20119</b><br><b>LAWRENCE E LABONTE</b>  | <b>Confirmation</b>  | Current  | <b>Trustee recommends confirmation of Plan #39 filed 08/17/23.</b>       |
| 05/01/23<br>07/10/23<br>4/36<br>Leanne1                       | <i>BMI-ESF</i>                                | Plan #39 filed 08/17/23 works, paying 4% to the general unsecured creditors.<br><br>Plan payments:<br>1 (Jun 2023) - 2 (Jul 2023) \$525.00<br>3 (Aug 2023) - 36 (May 2026)   | 08/29/23<br>\$290.00<br>Wage Order                           |  |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

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-<br/>ESF/PPR</i>  | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|--|---|------------------|--|---|
| GONZALEZ<br>(JOEL)<br><br>05/31/23<br>08/09/23<br>4/34<br><br>Bridget1 | 23-20138  | Confirmation     | \$226.98 or  | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal.   |
|  | REDARREION S WARREN   | Dismissal        | 0.05 mth   |   |
|  | ANITA B WARREN  |                  | 09/11/23<br>\$4,600.00<br>Wage<br>Order                      |   |
|  | AMI-  |                  |  |   |
|  | <p>1. Plan #32 filed 8/14/23 fails to provide for all secured and priority claims.</p> <p>2. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.</p> <p>3. Trustee alleges that Schedule B is inaccurate as the account ending in 8072 is not disclosed.</p> <p>Plan payments:<br/>1 (Jun 2023) - 34 (Mar 2026) \$4,600.00.</p> <p>Trustee's Motion to Dismiss #26 filed 07/14/23.<br/>Debtor's Response to Trustee's Motion to Dismiss #27 filed 07/26/23.</p>  |                  |  |   |
| GONZALEZ<br>(JOEL)<br><br>06/01/23<br>08/10/23<br>3/55<br><br>Krystle  | 23-20141  | Confirmation     | \$2,500.00 or  | Recommend does<br>not recommend<br>confirmation and<br>recommends<br>dismissal. |
|  | MARK D RASMUSSEN  | Dismissal        | 0.50 mth   |   |
|  | ELIZABETH S<br>RASMUSSEN  |                  | 08/24/23<br>\$5,000.00<br>Wage<br>Order                      |   |
|  | AMI-  |                  |  |   |
|  | <p>Plan #33 filed 08/11/23 works at 100% to all creditors, but Trustee cannot recommend because Plan provides pro rata claims without beginning and ending months. Plan must remain 100% due to liquidation requirement of \$44,443.49. Trustee requests a C4 Confirmation Order.</p> <p>Plan Payments:<br/>1(Jun 2023) - 12(Jun 2024) \$5,000.<br/>13(Jul 2024) - 13(Jul 2024) \$725,000.<br/>14(Aug 2024) -55(Oct 2027) \$1,000.</p> <p>Trustee's Motion to Dismiss #31 filed 8/8/23 is set for 9/20/23.<br/>Debtor's response filed 08/30/23 at #37.</p> |                  |  |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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 |
|---|---|------------------|--|---------------------------|
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| <b>GONZALEZ (JOEL)</b><br><br>06/02/23<br>08/11/23<br>3/36<br><br>Bridget1 | <b>23-20142</b><br><b>JOE G DUNLAP</b><br><br><br><i>BMI-</i> | <b>Confirmation</b><br><br><b>Dismissal</b> | Current<br><br>09/11/23<br>\$180.00<br>ePay | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
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1. Plan #31 filed 08/21/23 fails to reference the correct creditor in paragraph 7 for the surrendered 2021 Transcend.

Plan payments:

1 (Jul 2023) - 36 (Jun 2026) \$180.00.

Trustee's Motion to Dismiss #20 filed 07/14/23.

Debtor's Response to Trustee's Motion to Dismiss #22 filed 07/26/23.

Objection to Confirmation filed 08/07/23 by M&T Bank at #24 was withdrawn on 08/28/28 at #32.

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| <b>GONZALEZ (JOEL)</b><br><br>06/05/23<br>08/14/23<br>3/34<br><br>Leanne1 | <b>23-20147</b><br><b>REBECCA A SCARBROUGH</b><br><br><br><i>AMI-</i> | <b>Confirmation</b><br><br><b>Dismissal</b> | \$12,900.00 or<br>2.53 mth<br>08/15/23<br>\$5,100.00<br>ePay | <b>Trustee does not recommend confirmation.</b> |
|---|---|---|--|---|

1. Plan #15 filed 06/19/23 fails to fully provide for the claim of Nationstar Mortgage LLC filed 08/10/23 at #8.

2. Plan fails to provide for IRS claim filed 06/28/23 at #5.

3. Debtor is delinquent 2.53 payments through 09/06/23 totaling \$12,900.00.

Plan payments:

1 (Jul 2023) - 34 (Apr 2026) \$5,100.00

Trustee's Amended Motion to Dismiss filed 08/09/23 at #29 set for 09/13/23.

Debtor's Response to Trustee's Motion to Dismiss filed 08/30/23 at #33.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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 |
|---|---|------------------|--|---------------------------|
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|--|--|---|---|--|
| <b>GONZALEZ (JOEL)</b><br><br>06/05/23<br>08/14/23<br>3/60<br><br>Bridget1 | <b>23-20148</b><br><b>DANIEL SANCHEZ</b><br><br><br><i>BMI-PPR</i> | <b>Confirmation</b><br><br><b>Dismissal</b> | \$2,975.00 or<br>1.00 mth<br>09/05/23<br>\$2,975.00<br>ePay | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
|--|--|---|---|--|

1. Plan #17 filed 06/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.
2. Plan provides for \$3,500.00 in attorney's fees. Fixed fee agreement filed on 07/24/23 at #37 shows \$1,475.00.
3. Trustee alleges the Statement of Financial Affairs #16 filed 06/16/23 Part 7 is inaccurate as attorney's amount of payment does not coincide with the Disclosure or the Fixed Fee Agreement.
4. Plan fails to fully provide for Isidoro and Graciela Prado claim #6 filed 07/17/23.
5. Plan fails to fully provide for Jim Wells CAD claim #4 filed 06/26/23.
6. Plan fails to provide the physical property address in the description for the ad valorem reserve in Paragraph 23. Plan does not specify the monthly dollar amount to be reserved for each property and the dollar amounts listed on Schedule J do not agree with the total tax reserve. The tax reserve does not extend to the end of the Plan.
7. Plan improperly provides for a 2nd property under paragraph 8 that is not Debtor's primary residence.
8. Plan fails to fully provide for Priority One Mortgage claim #7 filed 08/14/23.
9. Trustee alleges Schedule B is incomplete as it does not provide for all of Debtor's inventory and business equipment pursuant Debtor's 341 testimony and the Sworn Testimony.
10. Debtor has failed to provide Trustee a copy of his pay stub.
11. Plan fails to provide for the Texas Comptroller of Public Accounts claim #8 filed 09/12/23.
12. Debtor is delinquent 1 payment through September totaling \$2,975.00.

Plan payments:

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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 |
|---|---|------------------|--|---------------------------|
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1 (Jul 2023) - 60 (Jun 2028) \$2,975.00.

Trustee's Motion to Dismiss #33 filed 07/20/23.  
No response filed by Debtor.

|  |   |              |            |  |
|--|---|--------------|------------|--|
| GONZALEZ<br>(JOEL)<br><br>06/08/23<br>08/17/23<br>3/50<br><br>Bridget1   | 23-20156  | Confirmation | Current    | Recommend<br>confirmation of<br>Plan #35 filed<br>08/22/23 with C4<br>Order. |
|  | STEVEN R GUERRA   | Dismissal    | 09/06/23   |  |
|  | KATHLEEN K GUERRA   |              | \$1,000.00 |  |
|  | AMI-  |              | ePay       |  |
|  | Plan #35 filed 08/22/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$81,375.50. Trustee requests a C4 Confirmation Order. |              |            |  |
| Plan payments:<br>1 (Jul 2023) - 50 (Aug 2027) \$1,000.00.   |   |              |            |  |
| Trustee's Amended Motion to Dismiss #30 filed 07/31/23 was withdrawn 09/13/23 at #36.<br>No Response filed by Debtors. |   |              |            |  |

|  |   |              |            |   |
|--|---|--------------|------------|---|
| <div>GONZALEZ (JOEL)</div> <div>06/14/23<br/>08/23/23<br/>3/46</div> <div>Bridget1</div> | 23-20158  | Confirmation | Current    | Trustee does not recommend confirmation and recommends dismissal. |
|  | MANUEL GARCIA JR  | Dismissal    | 08/25/23   |   |
|  | MARIA D GARCIA  |              | \$1,600.00 |   |
|  | BMI-  |              | ePay       |   |
|  | Mr. Garcia attended the 08/29/23 341 meeting. Notice of Mrs. Garcia's passing was filed 08/29/23. Case has been reset to the 09/19/23 341 docket and will be concluded on the record. |              |            |   |
|  | 1. Plan #2 filed 06/14/23 fails to provide for payment in full of all secured and priority claims.  |              |            |   |
| 2. Plan fails to fully provide for Capital One Auto Finance claim #18 filed 07/04/23.    |   |              |            |   |
| 3. Plan fails to fully provide for M&T Bank claim #19 filed 07/07/23.                    |   |              |            |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:

10/18/2023

11/08/2023

12/13/2023

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

4. Debtor has failed to file an EFT certificate with the Court.

5. Debtor has failed to amend the budget to update the current household income.

Payments: 1 (Jul- 2023) 46 (Apr- 2027) \$1,600.00.

Trustee's Amended Motion to Dismiss #38 filed 09/12/23.

Debtor's Response #35 filed 08/24/23.

|  |                            |                     |                   |   |
|--|----------------------------|---------------------|-------------------|---|
| <b>GONZALEZ (JOEL)</b>   | <b>23-20159</b>            | <b>Confirmation</b> | Current           | <b>Trustee does not recommend confirmation.</b> |
| <i>06/14/23</i>  | <b>DIEGO F OSORNIA</b>     |                     | <i>09/11/23</i>   |   |
| <i>08/23/23</i>  | <b>ELIZABETH M OSORNIA</b> |                     | \$4,450.00        |   |
| <i>3/60</i>  | <i>BMI-PPR</i>             |                     | <i>Wage Order</i> |   |
| Leanne1  |                            |                     |                   |   |
| <p>1. Plan #31 filed 08/31/23 fails to fully provide for the claim of Vanderbilt.</p> <p>2. Plan schedules the IRS as a priority creditor in the amount of \$8,000.00. IRS has not filed a claim and Debtor has not provided documentation to substantiate this liability. Debtor's 2021 tax return reflects a refund.</p> <p>3. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 23.</p> <p>4. Debtors failed to provide a copy of their 2022 tax return.</p> <p>5. The Statement of Financial Affairs #1 filed 06/14/23 is incomplete as it does not disclose Debtors' income for 2022.</p> <p>Plan payments:<br/>1 (Jul 2023) - 2 (Aug 2023) \$4,900.00<br/>3 (Sep 2023) - 60 (Jun 2028) \$4,450.00</p> <p>Trustee's Motion to Dismiss #35 filed 09/13/23 set for 10/18/23.<br/>No response filed by Debtor.</p> |                            |                     |                   |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
September 20, 2023 10:00 am

Next 3 Panels:

10/18/2023

11/08/2023

12/13/2023

| 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>GONZALEZ (JOEL)</b><br><br>06/16/23<br>08/25/23<br>3/60<br><br>Krystle | <b>23-20163</b><br><br><b>ISIDRO C PARDO</b><br><br><br><br><i>BMI-PPR</i> | <b>Confirmation</b><br><br><br><br><br>Plan #28 filed 08/26/23 works, paying 15% to general unsecured creditors.<br><br>Plan Payments:<br>1 (Jul 2023) - 2 (Aug 2023) \$705.00.<br>3 (Sep 2023) - 60 (Jun 2028) \$715.00.   | Current<br><br>08/23/23<br>\$715.00<br>ePay                  | <b>Trustee recommends confirmation of Plan #28 filed 08/26/23.</b> |
| <b>GONZALEZ (JOEL)</b><br><br>06/28/23<br>09/06/23<br>3/55<br><br>Leanne1 | <b>23-20175</b><br><br><b>GARY W CRAWFORD</b><br><br><br><br><i>AMI-</i>   | <b>Confirmation</b><br><br><br><br><br>Plan #27 filed 08/24/23 fails to provide a 60-month commitment period as required by Debtor's Official Form 122-C #1 filed on 06/30/23.<br><br>Plan Payments:<br>1 (Jul 2023) - 2 (Aug 2023) \$1,950.00.<br>3 (Sep 2023) - 55 (Jan 2028) \$1,940.00.<br><br>Trustee's Motion to Dismiss filed 08/28/23 at #32 set for 10/18/23.<br>Debtor's Response to Trustee's Motion to Dismiss filed 09/07/23 at #35. | Current<br><br>09/11/23<br>\$1,940.00<br>Wage Order          | <b>Trustee does not recommend confirmation.</b>                    |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>                  | Case #<br>Debtor(s)<br><i>AMI/BMI-<br/>ESF/PPR</i>                             | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation  |
|--|--|--|--|--|
| <b>GONZALEZ<br/>(JOEL)</b><br><br>06/29/23<br>09/07/23<br>3/60<br><br>Bridget1 | <b>23-20176</b><br><br><b>RICKY CASTELLANOS</b><br><br><br><br><br><i>AMI-</i> | <b>Confirmation</b><br><br><b>Dismissal</b><br><br><b>Obj Conf Bridgecrest Credit<br/>Compa<br/>Obj Conf First Capital Properties</b><br><br>1. Plan #33 filed 09/07/23 fails to provide for Nueces County Tax Office claim #10 filed 08/17/23.<br><br>2. Plan amended to surrender Carvana LLC Bridgecrest claim #5 filed 07/26/23. Creditor has not had adequate notice for change in treatment.<br><br>3. Debtor is delinquent .80 payments through August totaling \$2,800.00, with next payment due on 09/28/23.<br><br>Payments: 1 (Jul 2023)- 60 (Jun 2028) \$3,150.00.<br><br>Trustee's Motion to Dismiss #29 filed 08/14/23.<br>Response #31 filed 08/24/23.<br><br>Objection to Confirmation filed 08/03/23 by Bridgecrest Credit Company, LLC at #23.<br><br>Objection to Confirmation filed 09/05/23 by First Capital Properties Limited Partnership at #32. | \$2,800.00 or<br>0.89 mth<br>08/10/23<br>\$3,150.00<br>ePay  | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>recommends<br/>dismissal.</b> |
| <b>GONZALEZ<br/>(JOEL)</b><br><br>06/29/23<br>09/07/23<br>2/56<br><br>Leanne1  | <b>23-20179</b><br><br><b>APRIL L ANCIRA</b><br><br><br><br><br><i>BMI-</i>    | <b>Confirmation</b><br><br><br><br><br>1. Plan #20 filed 07/14/23 does not fully provide for 21st Mortgage Corporation claim #4 filed 08/01/23.<br><br>2. Based on JD Power value \$4,337.50 as required by Order #10, the Plan does not provide sufficient adequate protection of \$54.22 to Integrity Texas Funding.<br><br>3. Plan does not provide for Office of the Attorney General claim #6 filed 08/17/23.   | no pymts<br>received<br>01/01/00<br>\$2,150.00               | <b>Trustee does not<br/>recommend<br/>confirmation.</b>                                  |



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

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

4. Plan does not provide Internal Revenue Service claim #5 filed 08/17/23.

Plan payments:

1 (Jul 2023) - 56 (Feb 2028) \$2,150.00

Trustee's Amended Motion to Dismiss filed 09/05/23 at #29 set for 10/18/23.

Debtor's Response to Trustee's Motion to Dismiss filed 08/24/23 at #28.

|   |   |                     |                        |  |
|---|---|---------------------|------------------------|--|
| <b>GONZALEZ (JOEL)</b>                  | <b>23-20180</b>                                 | <b>Confirmation</b> | no pymts received      | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
| 06/30/23<br>09/08/23<br>2/60<br>Krystle | <b>JAVIER GARCIA</b><br><br><br><br><i>BMI-</i> | <b>Dismissal</b>    | 01/01/00<br>\$2,300.00 |  |

1. Plan #17 filed on 07/11/23 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for Selene Finance claim #5 filed 09/6/23.
3. Plan fails to fully provide for Santander Consumer claim #1 filed 07/20/23.
4. Plan fails to provide for Ford Motor claim #2 filed 07/21/23.
5. IRS claim #3 filed 08/18/23 shows an unfiled tax return for the year 2018 and reflects a priority claim amount of \$1,668.44. Trustee received an undated and signed copy of the return reflecting no income. Plan fails to provide any treatment for the IRS.
6. Trustee alleges Schedule I is inaccurate as it does not reflect Debtor's new employment pursuant to Debtor's 341 testimony.
7. Debtor failed to provide pay stubs and a wage order for new employment.
8. Debtor has failed to make a Plan payment. Debtor is delinquent 2 payments through August totaling \$4,600.00.

Payments: 1 (Jul 2023) -60 (Jun 2028) \$2,300.00.

Trustee's Motion to Dismiss #28 filed 8/18/23.

Debtor's response #29 filed 08/24/23.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| 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 |
|---|---|------------------|--|---------------------------|
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|--|--|---|--|--|
| <b>GONZALEZ (JOEL)</b><br><br>06/30/23<br>09/08/23<br>3/60<br><br>Bridget1 | <b>23-20182</b><br><b>DENNIS E EDWARDS</b><br><br><b>MARIE C LABACLADO</b><br><br>BMI- | <b>Confirmation</b><br><br><b>Dismissal</b> | \$1,119.20 or<br>0.52 mth<br>09/11/23<br>\$2,150.00<br>Wage<br>Order | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
|--|--|---|--|--|

Trustee cannot recommend confirmation of Plan #36 filed 09/09/23.

1. Trustee alleges that the Statement of Financial Affairs is incomplete as payments to creditors during the 90 days before filing of \$600 or more have not been disclosed per bank statement activity and Debtors' previous addresses pursuant to 341 testimony.

2. Debtors failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

3. Trustee alleges that Debtors are not contributing all disposable income.

4. Natalie Jenkins claim #17 filed 09/08/23 is filed incorrectly and Trustee is unable to decipher the arrears amount to administer. Creditor has responded to Trustee and will be amending their claim.

Payments:

1 (Jul 2023)- 3 (Sep 2023) \$2,150.00.

4 (Oct 2023)- 60 (Jun 2028) \$2,625.00.

Trustee's Motion to Dismiss #33 filed 08/18/23.

Response #34 filed 08/24/23.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:

10/18/2023

11/08/2023

12/13/2023

| 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>GONZALEZ (JOEL)</b><br><br>07/03/23<br>09/11/23<br>2/60<br><br>Bridget1 | <b>23-20186</b><br><br><b>BOBBY J LAY</b><br><br><br><br><i>BMI-</i>                             | <b>Confirmation</b><br><br><br><br><br><br>Plan #28 filed 09/09/23 works paying 7% dividend to the general unsecured creditors but cannot be recommended as the Trustee has not received any payments from the wage order #20 signed 07/18/23.<br><br>Payments:<br>1 (Aug 2023)- 1 (Aug 2023) \$2,825.00.<br>2 (Sep 2023)- 60 (Jul 2028) \$2,625.00.                                   | \$1,212.50 or<br>0.46 mth<br>09/07/23<br>\$2,625.00<br>ePay  | <b>Trustee does not recommend confirmation.</b> |
| <b>GONZALEZ (JOEL)</b><br><br>07/14/23<br>09/22/23<br>2/60<br><br>Bridget1 | <b>23-20196</b><br><br><b>JULIAN HINOJOSA</b><br><br><b>MARIA HINOJOSA</b><br><br><i>BMI-PPR</i> | <b>Confirmation</b><br><br><br><br><br><br>1. Plan #31 filed 09/08/23 fails to provide for all secured and priority claims including the reserves.<br><br>2. Trustee has not received any payments from wage order #11 signed 07/18/23.<br><br>Payments: 1 (Aug 2023)- 60 (Jul 2028) \$750.00.<br><br>Trustee's Motion to Dismiss #28 filed 08/31/23.<br>No response filed by Debtors. | \$115.40 or<br>0.15 mth<br>09/06/23<br>\$750.00<br>ePay      | <b>Trustee does not recommend confirmation.</b> |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**September 20, 2023 10:00 am**

Next 3 Panels:  
10/18/2023  
11/08/2023  
12/13/2023

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>AMI/BMI-<br/>ESF/PPR</i>  | Matters<br>Notes    | Arrears<br><i>Last Rcpt</i><br>Plan Pmt<br><i>Pmt Method</i> | Trustee<br>Recommendation     |
|---|---|---------------------|--|-------------------------------|
| <b>GONZALEZ<br/>(JOEL)</b>                                    | <b>23-20202</b>   | <b>Confirmation</b> | Current  | <b>Trustee<br/>recommends</b> |
| <i>07/21/23</i>   | <b>JUAN F GALVAN JR</b>   |                     | <i>09/05/23</i>  | <b>confirmation of</b>        |
| <i>09/29/23</i>   | <b>ALMA T ACOSTA GALVAN</b>   |                     | \$800.00   | <b>Plan #29 filed</b>         |
| <i>2/51</i>   | <i>BMI-</i>   |                     | <i>Wage<br/>Order</i>  | <b>09/12/23.</b>              |
| Bridget1  | <p>Plan #29 filed 09/12/23 works paying 1% dividend to the general unsecured creditors.</p> <p>Trustee's Motion to Dismiss #27 filed 08/31/23 was withdrawn 09/13/23 at #30.<br/>Response #28 filed 09/12/23.</p> |                     |  |                               |