JUDGE MARVIN ISGUR

Yvonne V. Valdez, Trustee

September 21, 2023 9:00 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	20-70168	Dismissal	Current	Trustee does not
05/28/20 08/06/20 40/60	NINA C W	ORLEY Modification	08/30/23 \$2,450.00 Wage Order	recommend approval and recommends dismissal.
Tracey		Modification #85 filed 08/23/23 to cure deficiency and add an Emergency Savings Fund cannot be recommended because:		
		1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.		
		2. Mod proposes a new interest rate of 0% for Resurgent Capital Services while the confirmed Plan proposed an interest rate of 5.5%.		
		3. Debtor failed to provide documentation supporting the direct payment in Schedule J that is not provided in the Mod.		
		Plan payments: 40 (Sep 2023) - 60 (May 2025) \$2,450.00		
		Post-Confirmation Trustee's Motion to Dismiss #79 was filed 07/28/2023 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 case was filed 08/22/23 at #82.		
OLIVA	23-70110	Confirmation	\$400.00 or 0.80 mth	Trustee recommends
06/08/23 08/17/23 3/36	LUIS E FE	RRAL Dismissal	09/01/23 \$500.00 Wage Order	confirmation of Plan #37 filed 08/15/23.
Krystle		Plan #37 filed 08/15/23 works, paying 8% to general unsecured creditors.		

Plan Payments: 1 (Jul 2023) - 36 (Jun 2026) \$500.00.

JUDGE MARVIN ISGUR

Yvonne V. Valdez, Trustee

September 21, 2023 9:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
		Trustee's Motion to Dismiss #28 filed 7/28/23. Response to Trustee's Motion filed 08/01/23 at #32.		
OLIVA	23-70129 JOSE G G	Confirmation GARCIA	\$1,625.00 or 1.00 mth	Trustee does not recommend
06/30/23 09/08/23 2/59			09/06/23 \$1,625.00 Wage	confirmation.
Leanne1	BMI-ESF	Plan 23 filed 7/19/23 cannot be recommended because the Plan Summary is misleading by reflecting that the total amount of general unsecured claims is \$0.00, while \$6,399.36 in claims have been filed.	Order	
		Plan payments: 1 (Jul 2023) - 59 (May 2028) \$1,625.00.		

Yvonne V. Valdez, Trustee September 21, 2023 9:30 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
*PRO SE DEBTOR 07/03/23 09/11/23 2/0	23-70134 ELISEO A	Confirmation LVARADO JR Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
Bridget1		 Debtor failed to appear at the 08/15/23 341 Meeting of Creditors. Debtor filed a Voluntary Motion to Dismiss, which is set for hearing on 09/20/23. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C. Debtor has failed to make a Plan payment. Debtor has failed to provide tax returns, six months proof of income used for Official Form 122C, proof of identification or the necessary Domestic Support Obligation documentation. Debtor has failed to file a wage order or EFT Certificate with the court. Debtor has failed to file proof of attendance at an approved credit counseling course. Internal Revenue Service claim #1 filed 08/24/23 reflects that the 2021 and 2022 tax returns have not been received. Trustee's Motion to Dismiss with Prejudice #26 filed 08/24/23. No response filed by Debtor. 		
BAKER 08/06/18 10/15/18	18-70289 ADAN PEI	Dismissal REZ-MORENO	Current 08/10/23 \$832.00	Trustee recommends dismissal.

61/60 Tracey

BMI-

Post-Confirmation Motion to Dismiss #93 was filed 08/14/2023 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 a fee application filed by Debtor's attorney, multiple 3002.1 notices and the increased administrative expenses of the plan.

Printed 9/14/23 5:39 pm

ePay

Yvonne V. Valdez, Trustee September 21, 2023 9:30 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
		No Response filed by Debtor.		
BAKER 01/02/19 03/13/19	19-70004 JULIO C T	Dismissal RUJILLO	\$5,086.45 or 1.80 mth 09/06/23 \$2,823.56	Trustee recommends dismissal.
56/84 Tracey	BMI-PPR	Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #160 for non-payment. Response to Trustee's Motion to Dismiss filed 02/09/23 at #162. Debtor pays via EFT. There have been several months where only a partial payment was made and some where no payment was made at all. Debtor to appear at reset hearing on 09/21/2023 to provide an update to the Court regarding catchup payments.	Wage Order	
04/01/19 06/10/19 53/84	19-70243 JOEL PEN MARIA E I		\$6,073.13 or 4.31 mth 07/26/23 \$1,410.04 ePay	Trustee recommends dismissal.
Tracey		Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Debtors' last payment posted on 7/26/23. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all.		

Yvonne V. Valdez, Trustee **September 21, 2023 9:30 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
03/06/23 05/15/23 6/60 Krystle	23-70041 STEPHEN BMI-BOTH	Confirmation RODRIGUEZ Dismissal Plan # 59 filed 08/01/23 works, paying 3% to general unsecured creditors, but Trustee cannot recommend because Debtor has failed to file an amended EFT Order with the Court to match the latest amended plan.	\$1,425.00 or 0.97 mth 08/23/23 \$1,475.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
_		Plan payments: 1 (Apr 2023) - 4 (Jul 2023) \$1,050.00. 5 (Aug 2023) - 60 (Mar 2028) \$1,475.00. Trustee's Motion to Dismiss filed 05/18/23 at #32. Response filed 05/24/23 at #37.		
06/28/23 09/06/23 3/0	23-70128 RODOLFO BMI-ESF	Confirmation DISMISSAI	Current 08/30/23 \$595.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
Bridget1		 Plan #3 filed 06/28/23 fails to fully provide for the IRS claim #13 filed 08/17/23. Trustee alleges that the plan fails to provide all of Debtor's disposable income. Trustee alleges Schedule B #1 filed 06/28/23 is inaccurate as it fails to disclose the correct balance of the account ending in 1613 on the date of filing. Trustee's Motion to Dismiss #24 filed 08/14/23. No response filed by Debtor. 		

Yvonne V. Valdez, Trustee **September 21, 2023 9:30 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
GUERRERO 01/01/18	18-70002 RAQUEL N	Dismissal MARTINEZ	\$1,380.73 or 1.59 mth 08/21/23	Trustee recommends dismissal.
03/12/18 68/84 Tracey	ВМІ-		\$868.73 <i>ePay</i>	
		Post-Conf. Trustee's Motion to Dismiss filed 06/15/2023 at #138 for non-payment. Response to Trustee's Motion to Dismiss filed 07/06/2023 at #139. There are a few months where only a partial payment was made. In addition, Debtor did not make the lump sum \$3,368.73 payment due May 1, 2023. Per the courtroom minutes on 07/18/2023, Debtor was to sign a wage order for new employment within 10 days. No wage order has been filed.		
GUERRERO	19-70418	Dismissal	Current	Trustee does not
<i>10/31/19</i> 01/09/20	ERIKA PAI MARQUEZ	Modification	07/21/23 \$975.00	recommend approval and recommends dismissal.
47/60 -	BMI-ESF		ePay	
Tracey		Modification #105 filed 07/11/23 to cure delinquency cannot be recommended because:		
		1. Paragraph 10 of the Modified Plan is incomplete as the Date Last Payment is Due has not been provided on the Paloma Del Valle II, LTD claims.		

2. Debtor failed to provide documentation supporting the income reflected on Schedule I.

Mod Forgives \$3,250.75.

Plan payments:

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

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

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

Yvonne V. Valdez, Trustee **September 21, 2023 9:30 am**

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
		Debtor pays via EFT. There are some months where only a partial payment was made and some where no payment made at all.	was	
MARTINEZ JR 05/01/22 07/10/22	22-70065 ALIJANDF	Dismissal RO HERNANDEZ Modification	\$5,794.73 or 1.85 mth <i>09/07/23</i> \$3,138.81	Trustee does not recommend approval and recommends dismissal.
16/24	ВМІ-		Wage Order	aismissai.
Tracey		Modification #145 filed 7/17/23 to cure delinquency and address an increase in income cannot be recommen because:	ded	
		1. Mod fails to provide for the correct Remaining Cure Claim of International Bank of Commerce. In addition, the modi Plan proposes a new interest rate of 0% on the prepetition arrears while the confirmed Plan proposed an interest rat 6.5%.		
		2. Mod fails to provide a 100% return to general unsecured creditors as required by the 28-month plan term. Incorrectly lists the filed unsecured claims as \$3,224.84 when it should be \$5,122.94.	Mod	
		Mod forgives \$5,947.04.		
		Payments:14 (Jul 2023) - 28(Sep 2025) \$3,138.81.		
		Post-Conf. Trustee's Motion to Dismiss filed 03/15/23 at #110 for non-payment. Response to Trustee's Motion to Dismiss filed 03/22/23 at #111.		

Yvonne V. Valdez, Trustee September 21, 2023 9:30 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Case # Debtor(s) <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears Last Rcpt Plan Pmt Trustee Pmt Method Recommendation
23-70108	Confirmation	\$4,453.88 or Trustee does not
ANA I ESPANA	Dismissal	2.02 mth recommend 07/12/23 confirmation and
BMI-ESF	Obj Conf Midfirst Bank	07/12/23 confirmation and $$2,201.94$ recommends dismissal.
	Debtor(s) AMI/BMI- ESF/PPR 23-70108 ANA I ESPANA	Debtor(s) AMI/BMI- ESF/PPR 23-70108 ANA I ESPANA Dismissal Obj Conf Midfirst Bank

- 1. Plan #38 filed on 08/24/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.
- 2. Plan fails to fully provide for the Midfirst Bank Midland Mortgage claim #1 filed 07/19/23.
- 3. Plan Summary #38 items 8, 9 and 10 are incomplete.
- 4. Plan Summary and Schedule J #1 do not match. The projected income, expenses and disposable income amounts do not match.
- 5. Schedule J is inaccurate as Debtors are not including the savings amount in the budget calculation.
- 6. Trustee alleges the plan is not feasible. Trustee has not received proof of income, Debtor has never been current in the 3 months that plan payments have come due and budget fails to disclose the source of the increased variable in month 15 of the plan.
- 7.Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.
- 8. Trustee alleges Schedule B is inaccurate as it fails to disclose all inherited property pursuant to 341 testimony.
- 9. Debtor has failed to file an EFT certificate with the Court.
- 10. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
- 11. Plan fails to include the beginning and ending months/years in paragraph 4.
- 12. Debtor has failed to provide Trustee with a copy of the Declarations of Electronic Filing.
- 13. Debtor is delinquent 2 payments through September totaling \$2,151.94.

Bridget1

Yvonne V. Valdez, Trustee September 21, 2023 9:30 am

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
		Payments: 1 (June 2023) - 60 (May 2025) \$4,453.88. Trustee's Amended Motion to Dismiss #23 filed 08/10/23. No response filed by Debtor. Objection to Confirmation filed 07/28/23 by Midfirst Bank at #21.		
PAYNE &	22-70202	Confirmation	Current	Trustee does not
ASSOCIATES PLLC 12/06/22	DOUGLAS	S P CARRIER Dismissal	08/29/23	recommend confirmation and
02/14/23 9/60	AMI-ESF	Obj Conf NewRez LLC	\$2,320.00 Wage Order	recommends dismissal.
Bridget1		1. Amended Plan #75 filed 06/22/23 fails to provide for all secured and priority claims. Specifically, the Plan does not pay per the claim filed by NewRez, LLC. The Plan also does not provide for the ongoing payments paid by the Trustee prior to the change in treatment of NewRez, LLC from paragraph 8 to paragraph 10. A motion to allow the Debtor to enter into a home loan modification has been approved in this case, but the claim has not been amended and no objection to the claim has been filed.		
		2. Debtor has failed to amend Schedule D to provide noticing address for the US Department of HUD claim added to paragraph 10.		
		Payments: 1 (Jan 2023)- 6 (Jun 2023) \$3,675.00. 7 (Jul 2023)- 60 (Dec 2027) \$2,320.00.		
		Trustee's Amended Motion to Dismiss filed 02/16/23 at #37. No response filed by Debtor.		
		Objection to Confirmation filed 02/06/23 by NewRez LLC at #35 was withdrawn 02/22/23 at #41.		
		Objection to Confirmation filed 07/07/23 by NewRez LLC at #84 is resolved with the Order Granting Debtor's Motion to Seek Court Approval of Loan Modification #96 signed 08/29/23.		

Yvonne V. Valdez, Trustee **September 21, 2023 9:30 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
PEREZ	23-70038	Confirmation	\$783.85 or	Trustee does not
03/03/23 05/12/23 6/60	RAUL CAS		0.74 mth 08/29/23 \$1,060.00 Wage Order	recommend confirmation and recommends dismissal.
Bridget1		1. Plan #79 filed 06/21/23 does not comply with BLR 3015-1(a).		
		 Plan Summary #79 and Schedule J #80 do not match. The projected income, expenses and disposable income amounts do not match. Payments: Payments: 1 (April 2023) - 60 (March 2028) \$1,060.00 		
		Trustee's Amended Motion to Dismiss #72 filed 06/13/23. Debtor's Response to Trustee's Motion to Dismiss #71 filed 06/06/23.		
SALINAS	21-70030	Dismissal	\$2,500.00 or	Trustee does not
	AMANDA	BARBOSA Modification	1.14 mth	recommend
03/11/21 05/20/21 30/60	AARON L	BARBOSA	09/13/23 \$2,200.00 ePay	approval and recommends dismissal.
	BMI-ESF		or ay	
Tracey		Modification #93 filed 08/01/23 cannot be recommended because:		
		1. Mod fails to provide a description of events causing the need to modify the plan under paragraph 3.		
		2. Mod fails to provide for the correct Remaining Claim to IRS. Mod improperly characterizes IRS Remaining Claim as a Post-Confirmation Claim.		
		3. Mod provides for Capital One Auto Finance as surrendered under paragraph #7 despite the vehicle having been surrendered on the last confirmed Plan.		
		4. Mod fails to provide for the correct Remaining Claim and monthly payment for Wells Fargo.		
		5. Mod improperly characterizes Title Max and Conn Appliance Remaining Claim as total remaining claims and		

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Yvonne V. Valdez, Trustee September 21, 2023 9:30 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

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

post-confirmation claims.

- 6. Mod improperly provides for Capital One Auto under paragraph #11. The claim does not have a remaining claim amount,
- 7. Mod Plan Summary fails to reflect the correct amount of pre-modification or post-modification distributions to priority creditors.
- 8. Mod fails to provide the correct total filed unsecured claims.
- 9. Trustee alleges Schedule I is incorrect as it provides \$2400 of income for Mr. Barbosa without providing employer information.
- 10. Debtors have failed to provide a copy of the 2022 tax return.
- 11. Debtors have failed to provide verification of all income.
- 12. 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).
- 13. Debtors have failed to make a complete modification payment.

Mod forgives: \$7,531.53.

Payments: 29 (Aug 23) - 60(Mar 26) \$2,200.00.

Debtors are behind 1.59 months with the Mod payment, totaling \$3,500.00.

Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #90 for non-payment.

Response filed 9/13/23 at #95.

Number of Cases at This Time: 13

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	18-70302	Modification	Current	Trustee Requests
	CARLOS A VELASQ	JEZ	09/08/23	Approval of Modification at
08/10/18 10/19/18 61/60	MARTHA E LOPEZ D VELASQUEZ BMI-	E	\$1,309.89 Wage Order	#69-2.
Tracey	JPMorgar deemed :	Motion to Modify #69 was filed 07/27/23 to authorize Trustee to cease further disbursements to Claim #4 of a Chase Bank who provided documentation indicating their claim was satisfied. Trustee requests Claim #4 be satisfied and authorization to disburse funds reserved for JPMorgan Chase Bank to other allowed claims to the confirmed plan.		
OLIVA	19-70144	Modification	Current	Trustee does not
	ARGELIO GARZA		08/25/23	recommend approval.
<i>04/29/19</i> 07/08/19	DENISE GARZA		\$3,100.00	арріочан
53/60	BMI-		Wage Order	
Tracey		on #84 filed 07/26/23 to cure delinquency and surrender 2013 Ford F-150 to JP Morgan Chase cannot be inded because:		
	1. Mod fai	ls to provide start and end dates for Wells Fargo monthly mortgage payment.		
	2. Mod fai	ls to provide for the correct remaining cure claim for Wells Fargo bank.		
	3. Mod fai	Is to provide for the correct remaining claim for Wollemi Acquisitions, LLC.		
	4. Mod pa	ragraph 4 fails to reflect the correct pre-modification payments made to the trustee.		
	5. Mod PI	an Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.		
	6. Mod fa	Is to provide for all requested attorney fees.		

Plan payment: 52 (Aug 2023) – 60 (Apr 2024) \$3,100.00. Mod forgives: \$5,833.36.

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA 06/12/19 08/21/19 51/60	19-70236 JERRAMIE MARISSA BMI-	E W BRAWN Modification	\$1,806.14 or 0.63 mth 09/12/23 \$2,850.00 ePay	Trustee does not recommend approval and recommends dismissal.
Tracey		Mod #82 filed 08/30/2023 to cure arrears and bring plan current cannot be recommended because: 1. Debtor is delinquent \$1,806.14 under the proposed modification. 2. Mod fails to provide for all requested attorney fees. 3. Mod improperly characterizes Navy Army's post-confirmation claim as a remaining claim. 4. Mod fails to provide all of Debtor's disposable income. 5. The Car Store has not received proper notice of the modification. Plan payments: 50 (Aug 2023) - 60 (June 2024) \$2,850.00. Mod forgives: \$ 1,858.82. Objection to Confirmation of Plan filed 08/30/23 at #81 by Flagstar Bank was withdrawn 09/06/23 at #83.		
OLIVA 06/28/19 09/06/19 51/60 Tracey	19-70255 MARIA S M BMI-BOTH		Current 09/05/23 \$1,000.00 ePay	Trustee Requests Approval of Modification at #162-2.

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	20-70310 EFREN Y N	Dismissal ONARREZ	Current	Trustee recommends
11/03/20 01/12/21 34/60	BLANCA E	MONARREZ	09/12/23 \$2,820.34 <i>ePay</i>	dismissal.
Tracey	BMI-PPR	Trustee's Post-Confirmation Motion to Dismiss #118 was filed 07/28/2023 because the confirmed plan no longer provides for a 100% distribution to unsecured creditors as required by the Order of Confirmation. Specifically, the plan is deficient due to the supplemental attorney's fees and additional interest required to pay secured creditors due to Debtor's pay history. Response to Trustee's Motion to Dismiss was filed 09/11/23 at #125. A modified Plan was filed on 09/11/2023 at #123, which is set for hearing on 10/19/23.		
OLIVA	21-70108	Dismissal	Current	Trustee does not
00/00/04	ADAN PER	EZ MORENO Modification	09/07/23	recommend approval and
08/06/21 10/15/21 25/60	SAN JUAN ROJAS BMI-BOTH	A LUEVANO	\$1,400.00 <i>ePay</i>	recommends dismissal.
Tracey		Mod #98 filed 08/01/2023 to cure delinquency and surrender 2012 Mazda to Double GS Motors cannot be recommended because the mod proposes a new interest rate of 9.25% for secured claims, while the confirmed plan paid an interest rate of 4.25%. Mod forgives: \$3,775.00. Plan payments: 24 (Aug 2023) - 60 (Aug 2026) \$1,400.00. Debtors are current with Mod payments.		

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

Post-Conf. Trustee's Motion to Dismiss was filed 07/13/23 at #93 for non-payment.

Response to Trustee's Motion to Dismiss was filed 07/31/23 at #96.

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	21-70139	Dismissal	\$2,055.40 or 0.73 mth	Trustee does not recommend
40/04/04	ERIK H S	ALINAS Modification	09/12/23	approval and
<i>10/01/21</i> 12/10/21	PERLA E	HERNANDEZ	\$2,800.00	recommends dismissal.
23/60	BMI-PPR		ePay	
Tracey		Modification #98 filed 07/31/2023 works, paying 10.89% to general unsecured creditors cannot be recommend because:	ed	
		1. Debtor is delinquent \$2,055.40 under the proposed mod.		
		2. Mod improperly characterizes remaining claims as post-confirmation claims for secured and priority creditors.		
		3. Mod fails to establish a federal income tax reserve sufficient to pay the liability that will come due.		
		4. Mod paragraph 4 fails to reflect the correct pre-modification payments made to trustee.		
		Mod Payments: 22 (Aug 2023) - 60 (Oct 2023) \$2,800.00. Mod forgives: \$4,255.32.		
		Post-Conf. Trustee's Motion to Dismiss was filed 07/13/23 at #97 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/31/23 at #100. There are several months where only a partial payment was made.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

	Case #		Arrears	
Attorney	Debtor(s)	Matters	Last Rcpt	
Pet Filed	AMI/BMI-	Notes	Plan Pmt	Trustee
Bar Date <i>Month/Term</i>	ESF/PPR		Pmt Method	Recommendatio
WOILIN TOTTI				
OLIVA	22-70054	Modification	Current	Trustee
	GUADALU	PE S	00/10/00	Recommends
04/11/22	CALDERO	N .	09/13/23	Approval of Modification at
06/20/22			\$450.00	#79 - 2.
7/36	BMI-ESF		Wage	#1 J-L.
5	BMI-ESF		Order	
Tracey 		Trustee's Motion to Modify #79 was filed 07/27/2023 to authorize Trustee to cease further disbursements to Claim #8 of Sombrero Capital, LLC/Sombrero Property Tax Fund I. Creditor filed a Notice of Satisfaction on 6/14/2023 at ECF #78. Trustee requests authorization to disburse funds reserved for Sombrero Capital to other allowed claims pursuant to the confirmed plan.		
OLIVA	22-70073	Dismissal	\$800.00 or	Trustee
· —	HOMERO		2.29 mth	recommends
05/04/00	HOWLKO	LOTRADA	09/05/23	dismissal.
05/31/22 08/09/22			\$350.00	
16/60			ePay	
10/00	BMI-ESF		,	
Ггасеу		Post-Conf. Trustee's Motion to Dismiss was filed 08/17/23 at #115 for non-payment.		
		Response to Trustee's Motion to Dismiss was filed 08/22/23 at #117. There are a few months where no payment was made at all and some where only a partial payment was made.		
—— OLIVA	22-70085	Dismissal	\$1,537.50 or	Trustee
	SANDRA		1.98 mth	recommends
	SANDRA	JANUIA	09/07/23	dismissal.
)6/17/22)8/26/22			\$775.00	
15/60			ePay	
3/00	BMI-BOTH		~ <i>,</i>	
Ггасеу		Post-Conf. Trustee's Motion to Dismiss was filed 08/17/23 at #53 for non-payment.		
		Response to Trustee's Motion to Dismiss was filed 08/28/23 at #54. There are a few months where only a partial payment was made.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA 08/04/22 10/13/22 13/60 Tracey	22-70109 MIGUEL A GOMEZ-A KARINA G	VALOS ONZALEZ	\$615.38 or 0.62 mth 09/08/23 \$1,000.00 ePay	Trustee does not recommend approval and recommends dismissal.
		Modification #50 filed 07/17/23 cannot be recommended because: 1. Debtors are delinquent \$615.38 under the proposed modification. 2. Debtors failed to provide documentation to support the income reflected on Schedule I. 3. Mod fails to provide proper adequate protection to Jefferson Capital for months 11-17. 4. Mod fails to fully provide for claim #10 filed by the IRS on 7/18/2023. 5. Mod is deficient to pay all claims with fixed payments for months 11-17. 6. Mod fails to provide all of Debtors' disposable income as Debtors have listed an expense for 2022 taxes on Schedule J, yet the liability is scheduled to be paid through the mod. 7. Debtors failed to provide a complete 2022 tax return which should include the business schedules. Plan Payments: 11 (July 2023) - 60 (Aug 2027) \$1,000.00. Mod forgives: \$1,700.00. Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #47 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	22-70156 JORGE L	Dismissal CAVAZOS Modification	\$550.00 or 1.00 mth 08/22/23	Trustee to address the Court.
10/03/22 12/12/22 11/60	JESSICA I	MARTINEZ	\$550.00 ePay	
Tracey	, Lo	Amended Modification #97 filed 09/14/2023 pending Trustee review.		
		Debtors have failed to make their first payment under the mod.		
		Trustee does not recommend approval of the Modification filed 8/14/2023 at #91.		
		Plan payments: 11 (Sep 2023) - 60 (Oct 2027) \$550.00. Mod forgives \$4,100.00.		
		Post-Conf. Trustee's Motion to Dismiss was filed 07/13/23 at #90 for non-payment. No response filed by Debtor. There are a few months where no payment was made and some months where only a partial payment was made.		
OLIVA	23-70004	Confirmation	\$345.00 or	Trustee does not
	YESENIA (GALINDO Dismissal	0.08 mth 09/12/23	recommend confirmation and
01/02/23 03/13/23 8/60		Obj Conf Rushmore Loan Mgmt	\$4,600.00 ePay	recommends dismissal.
	ВМІ-ВОТН		,	
Bridget1		Plan #91 filed 09/07/23 fails to reflect 100% to all creditors due to Debtor's liquidation requirement of \$15,072.12. Plan Summary fails to show the correct Total Non-Exempt Property amount of \$15,072.12.		
		Trustee requests a C3/C4 Confirmation Order for liquidation and 100% plan on any future amended plans.		

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Payments:

1 (Feb 2023) - 2 (Mar 2023) \$3,350.00. 3 (Apr 2023) - 7 (Aug 2023) \$4,525.00. 8 (Sep 2023) - 60 (Jan 2028) \$4,600.00.

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Krystle	AMI-ESF	Plan #109 filed 07/17/23 works, paying 24% to general unsecured creditors. Plan payments: 1 (Feb 2023) - 4 (May 2023) \$2,000.00.	·	
01/27/23 04/07/23 8/60		EIA MURILLO	\$2,300.00 ePay	Plan #109 filed 07/17/23.
	JOSE A M	URILLO	08/28/23	recommends confirmation of
OLIVA	23-70011	Confirmation	Current	Trustee
		Trustee's Amended Motion to Dismiss filed 03/23/23 at #29. No response filed by Debtor.		
		Plan payments: 1 (Feb 2023) - 4 (May 2023) \$650.00 5 (Jun 2023) \$3,410.00. 6 (Jul 2023) - 60 (Jan 2028) \$3,535.00.		
Leanne1		Plan #138 filed 07/19/23 works, paying 54.06% to all creditors but cannot be recommended because Trustee has not received any wage deductions from Debtor's employer per the wage order #73 signed 04/26/23 for International Paper.	i	
03/22/23 8/60	BMI-ESF		ePay	dismissal.
01/11/23	ALVARO F	Dismissal Dismissal	<i>08/18/23</i> \$3,535.00	confirmation and recommends
OLIVA	23-70007	Confirmation LORES JR	\$6,335.00 or 1.79 mth	Trustee does not recommend
		Debtor's Response to the Motion for Relief from the Stay filed 03/31/23 at #50.		
		Objection to Confirmation filed 03/15/23 by Rushmore Loan Management Services, LLC at #38.		
		Trustee's Motion to Dismiss filed 03/16/23 at #39. No response filed by Debtor.		
Pet Filed Bar Date Month/Term	AMI/BMI- ESF/PPR	Notes	Plan Pmt Pmt Method	Trustee Recommendation
Attorney	Case # Debtor(s)	Matters	Arrears Last Rcpt	

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

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
		5 (Jun 2023) - 60 (Jan 2028) \$2,300.00.		
		Trustee's Motion to dismiss filed 04/12/23 at #56 was withdraw 09/14/23 at #119.		
OLIVA 01/30/23 04/10/23 8/58	23-70012 MARIA P E	Confirmation BRIONES Dismissal	\$705.00 or 0.55 mth 09/12/23 \$1,285.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
Bridget1	BMI-ESF	 Plan #35 filed 08/16/23 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Trustee alleges that the homestead is undervalued on Schedule A/B pursuant to DAC documentation provided by the Debtor. Payments: 1 (Feb/2023) 60 (Jan/2028) \$1,285.00. Trustee's Amended Motion to Dismiss #32 filed 05/03/23 is set for 08/17/23. No response filed by Debtor. 	•	
OLIVA	23-70042	Dismissal	\$7,800.00 or	Trustee
03/06/23 05/15/23 6/60	ENEDELIA CHAVEZ AMI-PPR	A MAYORGA	3.00 mth 06/12/23 \$2,600.00 ePay	recommends dismissal.
Tracey		Post-Conf. Trustee's Motion to Dismiss was filed 08/17/23 at #51 for non-payment. Debtor's last payment posted on 6/12/2023. Response to Trustee's Motion to Dismiss was filed 09/05/23 at #52. There are several months where no payment has been made.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	23-70074 ALEIDA G	Confirmation ONZALEZ	Current 09/01/23	Trustee recommends confirmation of
04/18/23 06/27/23 5/60	AMI-ESF		\$2,055.00 Wage Order	Plan #49 filed 09/11/23.
Bridget1	AWI-EGI	1. Plan #49 filed 09/11/23 works paying 95% dividend to the general unsecured creditors. Payments: 1 (May 2023)- 2 (Jun 2023) \$1,950.00. 3 (Jul 2023)- 60 (Apr 2028) \$2,055.00. Trustee's Motion to Dismiss #24 filed 06/15/23 was withdrawn 09/14/23 at #50. No response filed by Debtor.	Order	
OLIVA	23-70077	Confirmation	Current	Trustee does not
04/25/23 07/04/23 5/60	JAVIER SO	Dismissal Dismissal	09/01/23 \$640.00 ePay	recommend confirmation and recommends dismissal.
Leanne1	BMI-ESF	1. Debtor has not provided proof to substantiate the debts to be paid to State of California through the Plan. The bar date passed on 07/04/23 and the creditor did not file a claim.		
		Plan payments: 1 (May 2023) - 5 (Sep 2023) \$640.00 6 (Oct 2023) - 60 (Apr 2028) \$700.00 Trustee's Motion to Dismiss filed 06/15/23 at #23. No response filed by Debtor.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

				12/14/2023
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	23-70083	Confirmation	Current	Trustee
04/28/23 07/07/23 5/60	WILLIAM . BMI-ESF	J BROGAN Obj Conf Deutsche Bank National	09/05/23 \$675.00 ePay	recommends confirmation of Plan #30 pending objections.
Leanne1		Plan #30 filed 07/14/23 works, paying 4.55% to the general unsecured creditors. Trustee recommends confirmation of Plan pending the resolution of the two objections filed by Deutsche Bank National. Plan Payments: 1 (May 2023) - 60 (Apr 2028) \$675.00 Objection to Confirmation filed 06/14/23 by Deutsche Bank National Trust Company at #26. Objection to Confirmation filed 07/20/23 by Deutsche Bank National Trust Company at #32.		
OLIVA	23-70090 ARNULFO	Confirmation	Current	Trustee to address the Court.
05/09/23 07/18/23 4/60		LOS ANGELES	09/13/23 \$2,290.00 ePay	
Krystle		 Plan #43 filed 07/20/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #5 filed on 05/09/23. Plan summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$36,918.15, when the total amount of timely filed general unsecured claims is \$37,979.48. 		

Plan Payments:

1 (Jun 2023)- 2 (Jul 2023) \$2,185.00.

recent employer correspondence.

3 (Aug 2023) -60 (May 2028) \$2,290.00.

3. Trustee alleges that Schedules I and J are inaccurate as Mr. Becho's employment status has changed pursuant to

Yvonne V. Valdez, Trustee September 21, 2023 10:00 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

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

Trustee's Motion to Dismiss #30 filed 6/30/23 was withdrawn 07/17/23 at #37. No response filed by Debtor.

Objection to Confirmation filed 05/19/23 by Nationstar Mortgage LLC at #25. Objection was withdrawn 07/14/23 at #35.

Amend Plan #52 and Scheduled #51 filed 09/12/13 pending Trustee review.

OLIVA	23-70093	Confirmation	\$5,984.68 or	Trustee to address
	JOEL E CURA	Blooder I	0.41 mth	the Court.
05/47/00		Dismissal	09/11/23	
<i>05/17/23</i> 07/26/23		Obj Conf American Express Ntl	\$14,600.00	
4/60		Ban	Wage	
	AMI-ESF	Obj Conf On Deck Capital, Inc.	Order	
Leanne1				

Leanne1

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- 1. Plan #39 filed 8/15/23 provides bifurcated treatment of the same claim. Nationstar Mortgage LLC filed a claim on 07/24/23 at #14 in the amount of \$121,959.61 reflecting pre-petition arrears in the amount of \$5,254.63, which consists of escrow shortage.
- 2. Plan Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided.
- 3. Debtor failed to provide support for business income.
- 4. IRS claim #1 filed 08/29/23 provides for right to offset in amount \$252,270.59; however, the Plan provides payment of IRS secured claim in full.

Trustee's Motion to Dismiss #28 filed 6/30/23. Debtor's response filed 08/16/23 at #41.

Objection to Confirmation filed 06/27/23 by American Express National Bank at #25.

Objection to Confirmation filed 07/10/23 by On Deck Capital, Inc. at #29. Amended Objection to Confirmation filed 08/10/23 by On Deck Capital, Inc. at #37. Objection to Confirmation of Amended Chapter 13 Plan filed 08/16/23 by On Deck Capital, Inc. at #42.

Amended Plan #51 filed 09/13/23 pending Trustee review.

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Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70094 NORMA L 1	Confirmation Galactic Confirmation Confirmat	Current	Trustee recommends
05/17/23 07/26/23 4/60	BMI-ESF		09/06/23 \$1,250.00 Wage Order	confirmation of Plan #48 filed 09/06/23.
Bridget1		Plan #8 filed 09/06/23 works, paying 3% to the general unsecured creditors. Plan payments: 1 (Jun 2023)- 2 (Jul 2023) \$1,200.00. 3 (Aug 2023) - 60 (May 2028) \$1,250.00.		
OLIVA	23-70095 JOSE R GA	Confirmation LVAN	\$86.52 or 0.05 mth	Trustee recommends
05/18/23 07/27/23 4/60	NANCY V O	SALVAN	08/29/23 \$1,675.00 Wage Order	confirmation of Plan #50 filed 08/16/23.
Leanne1		1. Plan #50 filed 08/16/23 works paying 72.99% to general unsecured creditors.	0.40	
		Plan payments: 1 (Jun 2023) - 2 (Jul 2023) \$1,500.00 3 (Aug 2023) - 60 (May 2028) \$1,625.00		

Yvonne V. Valdez, Trustee September 21, 2023 10:00 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

				12/11/2020
Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
DLIVA	23-70107	Confirmation	\$107.67 or	Trustee does not
	RODOLFO PACHECO JR	Dismissal	0.10 mth <i>09/08/23</i>	recommend confirmation and
6/05/23 8/14/23	EUFEMIA MOCTEZUMA		\$1,100.00	recommends dismissal.
/60	BMI-BOTH		Wage Order	
eanne1	1. Plan #40 filed 08/10/23 does	not provide for Westlake Financial Services claim #30 filed 08/11/23.		
	2. Trustee alleges Schedule B	is inaccurate as it fails to disclose 2018 Ford Fusion.		
	Plan payments: 1 (Jul 2023) - 2 (Aug 2023) \$70 3 (Sep 2023) - 60 (Jun 2028) \$			
	Trustee's Motion to Dismiss file Debtor's Response to Trustee's	ed 08/10/23 at #38. s Motion to Dismiss filed 08/15/23 at #42.		
LIVA	23-70112	Confirmation	\$2,300.00 or	Trustee does no
	JUAN E VILLARREAL	Dismissal	0.98 mth 08/17/23	recommend confirmation and
6/09/23 8/18/23	ARACELI GARCIA		\$2,350.00	recommends dismissal.
/60	AMI-BOTH		ePay	
ridget1	1. Plan #50 filed 09/12/23 fails	to provide for all secured and priority claims including the reserves.		
	2. Plan fails to reflect the corre	ct collateral for Rio Grande City CISD claim #10 and Starr County claim \$9 filed	07/18/23.	

- 3. Amended Official Form 122C is incomplete as it does not include the CMI breakdown, including business income.
- 4. Trustee alleges Schedule B incomplete as it does not disclose Debtor's interest in Hot Shot LLC as noted on the Wells Fargo Bank statements.

Payments:

- 1 (Jul 2023) \$2,400.00.
- 2 (Aug2023) 60 (Jun2028) \$2,350.00.

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Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

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
_	No l Obje	stee's Amended Motion to Dismiss #43 filed 07/31/23. Hearing is set for 09/21/23. Response filed by debtors. ection to Confirmation filed 07/18/23 by Ally Bank at #33 was withdrawn 08/15/23 at #44. Stipulation of Withdrawal of ection to Chapter 13 Plan filed 08/15/23 at #44.		
06/12/23 08/21/23 3/36	23-70113 HOMERO ROD BLANCA A ROD BMI-BOTH		\$323.08 or 0.54 mth 09/05/23 \$600.00 Wage Order	Trustee recommends confirmation of Plan #37 filed 09/11/23.
Krystle		n #37 filed 09/11/23 works, paying 4% to general unsecured creditor. n payments:1 (Jul 2023) - 36 (Jun 2026) \$600.00.		
OLIVA 06/13/23 08/22/23 3/60	23-70115 CESAR GARCI ANGELICA M G		\$5,150.00 or 1.00 mth 08/21/23 \$5,150.00 ePay	Recommend confirmation of Plan #37 filed 08/14/23 with C4A Order.
Leanne1	Plar Plar 1 (J	n #37 filed 08/14/23 works, paying 100% to general unsecured creditors. n payments: lul 2023) - 2 (Aug 2023) \$4,000.00 Sep 2023) - 60 (Jun2028) \$5,150.00		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	23-70116	Confirmation	Current	Trustee does not
06/13/23 08/22/23 3/60	CECILIA N	IAJERA Dismissal	09/05/23 \$800.00 Wage Order	recommend confirmation and recommends dismissal.
Bridget1		Plan #25 filed 08/08/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. Plan payments: 1 (Jul 2023) - 60 (Jun 2028) \$800.00. Trustee's Motion to Dismiss #26 filed 08/10/23. No response filed by Debtor.		
OLIVA	23-70117	Confirmation	\$125.00 or	Trustee does not
06/14/23 08/23/23 3/36	ANNA B V		0.50 mth 09/06/23 \$250.00 Wage Order	recommend confirmation and recommends dismissal.
Leanne1		Plan #28 filed 011/23 works, paying 7.28% to the general unsecured creditors but cannot be recommend because:		
		1. Debtor proposes to pay Secured Claim #6 of Nissan Motor Credit in paragraph 10; however, the claim states that the Debtor was delinquent upon filing. Plan payments:		
		1 (Jul 2023) - 36 (Jun 2026) \$250.00 Trustee's Motion to Dismiss filed 08/10/23 at #27.		
		No response filed by Debtor.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA 06/15/23 08/24/23 3/60 Krystle	23-70120 GUY J RA BMI-ESF	Confirmation MIREZ Plan #31 filed 08/16/23 requires distribution of funds to Debtor's attorney in advance of the amounts required to provide adequate protection to a creditor whose claim is secured by a lien on an automobile. Therefore, the plan violates 11.U.S.C. 1326(a)(1)(C). Plan Payments: 1 (Jul 2023) - 1 (Jul 2023) \$200.00. 2 (Aug 2023) - 60 (Jun 2028) \$585.00. Trustee's Motion to Dismiss #34 filed 9/14/23 is set for 10/19/23.		Trustee does not recommend confirmation.
OLIVA	23-70123	Confirmation	Current	Trustee does not
06/21/23 08/30/23 3/36	JUAN A SI EVA SERF	Dismissai	08/28/23 \$350.00 ePay	recommend confirmation and recommends dismissal.
Krystle		Plan #25 filed 8/30/23 works, paying 16% to the general unsecured creditors, but has an adverse effect on Mariner Finance and proper notice has not been given. Plan Payments: 1 (Jul 2023) - 36 (Jun 2026) \$350.00 Trustee's Amended Motion to Dismiss #27 filed 9/14/23.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

				12/11/2020
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	23-70125	Confirmation	Current	Trustee does not
	GLORIA A	NAVA	09/13/23	recommend confirmation.
06/27/23			\$650.00	commination.
09/05/23 3/60			Wage	
	BMI-BOTH		Order	
Leanne1		1. Plan #20 filed does not fully provide for Hidalgo County claim #6 filed 08/17/23.		
		2. Plan does not provide for City of Sullivan claim #2 filed 07/07/23.		
		3. Plan does not provide for Integrity Texas Funding LP claim #5 filed 08/04/23.		
		4. The Statement of Financial Affairs #18 filed 07/18/23 is inaccurate as it does not disclose that Debtors are married.		
		5. Trustee alleges Schedule F is inaccurate as it fails to disclose an amount for the debt owed to JLG Construction.		
		6. Trustee alleges Schedule C is inaccurate as it reflects Debtor is exempting 3 vehicles with one license driver.		
		Plan payments: 1 (Jul 2023) - 60 (Jun 2028) \$650.00		
		Trustee's Amended Motion to Dismiss filed 09/05/23 at #32 set for 10/19/23. No response filed by Debtor.		
OLIVA	23-70126	Confirmation	Current	Trustee does not
	SOFIA GA	RZA Dismissal		recommend
06/28/23 09/06/23 3/60	AMI-ESF	DISMISSAI	09/05/23 \$550.00 Wage Order	confirmation and recommends dismissal.
Bridget1		1. Plan #29 filed 09/11/23 fails to provide a 100% dividend to the unsecured creditors as required by Debtor's Official Form 122-C #28 filed on 09/11/23.		

2. Plan does not provide for City of McAllen claim #9 filed 08/16/23.

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

				12/14/2023
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
		3. Plan does not provide for Hidalgo County claim #10 filed 08/16/23.		
		4. Debtor has failed to provide Trustee with proof of income for IBC bank statements for account ending #3480 through filing date.		
		5. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.		
		Plan payments: 1 (Jul 2023) - 60 (Jun 2028) \$550.00		
		Trustee's Motion to Dismiss #25 filed 08/14/23. No response filed by Debtor.		
OLIVA	23-70132	Confirmation	no pymts	Trustee does not
07/03/23 09/11/23 2/0 Bridget1	LUZ S GO	MEZ Dismissal	received 01/01/00 \$9,100.00	recommend confirmation and recommends dismissal.
	BMI-ESF	1. Plan #26 filed 09/11/23 provides bifurcated treatment for PHH Mortgage as the debt is listed under paragraph 7 and paragraph 8.		

- 2. IRS claim #11 filed 08/24/23 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$5,222,70.
- 3. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Volkswagen Credit claim. Paragraph 10 provides the incorrect interest for Volkswagen Credit pursuant to the claim filed 09/09/23.
- 4. Trustee alleges the budget is incorrect as it as they do not provide for Debtor's income and expenses. Schedule J fails to provide spouse as a dependent.
- 5. Trustee alleges Schedule B is inaccurate as it fails to disclose values for all assets.
- 6. Trustee alleges Schedule A/B is incomplete as it does not list all vehicles pursuant to Debtor's 341 testimony.

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Yvonne V. Valdez, Trustee September 21, 2023 10:00 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

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

- 7. Trustee alleges the Statement of Financial Affair is inaccurate as it does not provided year to date income on paragraph 4.
- 8. Trustee alleges Official Form 122C is inaccurate as it does not reflect Debtor's income for the last six months.
- 9. Debtor has failed to file an EFT certificate with the Court.
- 10. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
- 11. Debtor failed to provide proof to substantiate the amount to be paid to Carla Viginia Zuazua through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
- 12. Debtor has filed to provide six months of bank statements.
- 13. Debtor failed to provide six months of Monthly Operation Reports.
- 14. Debtor is delinquent 2 months totaling \$18,200.00. Debtor has failed to make a plan payment.

Plan payments:1 (Aug 2023) - 60 (Jul 2028) \$9,100.00.

Trustee's Motion to Dismiss #22 filed 08/18/23.

No response filed by Debtor.

OLIVA	23-70133	Confirmation	\$3,700.00 or	Trustee does not
	CRISTIAN A GUERRERO		1.00 mth	recommend
07/02/02			08/22/23	confirmation.
<i>07/03/23</i> 09/11/23	YESSICA I BALLI		\$3,700.00	
2/60			ePay	
2/00	AMI-ESF		-	

Krystle

Plan #27 filed 9/11/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #5 filed on 7/3/23.

Plan Payments:

- 1 (Aug 2023) 2 (Sep 2023) \$3,700.00.
- 3 (Oct 2023) 60 (Jul 2028) \$3,925.00.

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
		Trustee's Motion to Dismiss #30 filed 9/14/23 is set for 10/19/23.		
OLIVA	23-70135 NAVID ALG	Confirmation	Current 09/12/23	Trustee recommends confirmation of
07/04/23 09/12/23 2/36	BMI-ESF		\$175.00 Wage Order	Plan #2 filed 07/04/23.
Leanne1		Plan #2 filed 07/04/23 works, paying 5.63% to the general unsecured creditors. Plan payments: 1 (Aug 2023) - 36 (Jul 2026)		
OLIVA	23-70136 OLIVIA P \$	Confirmation SANCHEZ Dismissal	Current 09/12/23	Trustee does not recommend confirmation and
07/04/23 09/12/23 2/0	AMI-ESF		\$2,115.00 ePay	recommends dismissal.
Bridget1		1. Plan #30 filed 09/13/23 fails to provide a 100% dividend to the general unseconfficial Form 122-C #4 filed on 07/04/23.	ured creditors as required by Debtor's	
		2. Plan summary #30 is misleading as it reflects a 100% return to general unsecure of general unsecured claims is understated. The plan reflects \$27,483.83 when tunsecured claims is \$36,526.22.		
		Trustee's Motion to Dismiss #26 filed 08/25/23. Response #32 filed 09/13/23.		
		Objection to Confirmation filed 08/07/23 by PennyMac Loan Services, LLC at #22 v	vas withdrawn 09/08/23 at #28.	

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

				12/14/2023
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
L OLIVA	23-70137	Confirmation	\$770.00 or	Trustee does not
	MIKHAEL	A KOHEN	1.00 mth	recommend
07/10/23 09/18/23			08/10/23 \$770.00	confirmation.
2/60	BMI-ESF		ePay	
Leanne1		 Plan #30 filed on 09/12/23 provides for \$4,500.00 in attorney's fees. Fixed fee agreement filed on 07/10/23 at #4 shows \$4,500.00 plus a reimbursement for the \$313.00 filing fee for a total of \$4,813.00. Debtor failed to provide proof to substantiate the amounts to be paid to Acceptance Now through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 		
		Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$770.00. Trustee's Motion to Dismiss filed 08/28/23 at #28 set for 10/19/23. Debtor's Response to Trustee's Motion to Dismiss filed 09/12/23 at #31.		
		Debici s Nesponse to Trustee's Motion to Distriss fried 03/12/23 at #51.		
OLIVA	23-70138	Confirmation	\$1,225.00 or 1.00 mth	Trustee does not recommend
27/10/00	FLORELII	DA FLORES Dismissal	08/21/23	confirmation and
07/10/23 09/18/23 2/60	AMI-ESF	Obj Conf Cornerstone Home Lending	\$1,225.00 ePay	recommends dismissal.
Bridget1		1. Plan #2 Filed 07/10/23 fails to provide for Cornerstone Home Lending cure claim.		
		2. Plan failed fully provide for Car Max claim #1 filed 07/12/23.		
		3. Trustee alleges Petition is incomplete as it does not allow for all previous names use in the last 8 years.		
		4. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).		

5. Trustee alleges Schedule H is inaccurate as it fails to disclose the co-debtor.

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Yvonne V. Valdez, Trustee September 21, 2023 10:00 am

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

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

- 6. Trustee alleges Schedule B and the Statement of Financial Affairs are inaccurate as they fail to disclose all active and recently closed bank accounts.
- 7. Trustee alleges Schedule F is incomplete as it provides an incomplete creditor address.
- 8. Debtor failed to provide the following bank statements: La Joya Area Federal Credit Union for May and June 2023 and PayPal for May 2023.

Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$1,225.00.

Trustee's Motion to Dismiss #25 filed 08/25/23.

No response filed by Debtor.

Objection to Confirmation filed 07/17/23 by Cornerstone Home Lending at #18.

OLIVA	23-70139	Confirmation	\$1,309.23 or	Trustee does not
07/11/23 09/19/23 2/60	PAULINO RAZO	Obj Conf US Bank Trust Company	0.53 mth	recommend
		NA	09/11/23 c	confirmation.
	SAN JUANA IZAGUIRRE	NA .	\$2,450.00	
	AMI-ESF		ePay	

Leanne1

- 1. Plan #2 filed 07/11/23 fails to fully provide for Credit Acceptance claim #1 filed 07/13/23. Plan must remain 100% due to the Means Test requirement of \$3,864.26 a month.
- 2. Plan fails to fully provide for the US Bank Trust Company cure amount pursuant to US Bank Trust Company's objection.
- 3. Debtor has failed to file a wage deduction order with the Court.
- 4. Trustee alleges Schedule C is incomplete as does not provide for all bank accounts pursuant to the Well Fargo bank statement. Debtors have failed to provide copies of these bank statements.

Plan Payments: 1 (Aug 2023) - 60 (Jul 2028) \$2,450.00.

Trustee's Motion to Dismiss filed 08/28/23 at #28 set for 10/19/23.

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
_		Objection to Confirmation filed 08/29/23 by US Bank Trust Company, NA at #29.		
OLIVA	23-70140 DENNIS E	Confirmation	\$200.00 or 1.00 mth	Trustee does not recommend
07/12/23 09/20/23 2/36	BMI-ESF		08/21/23 \$200.00 ePay	confirmation.
Krystle		1. Debtor appeared at the 08/22/23 341 Meeting of Creditors; however, the meeting was continued to 09/12/23 to allow time for Debtor to provide a copy of his tax returns. Trustee received copies of the 2021 and 2022 tax returns on 08/23/23.		
		2. Plan #22 filed 08/23/23 works at 2% to unsecured creditors, but Trustee cannot recommend because Debtor has failed to provide a copies of bank statements for Bank of America account ending in 0247 for May-July 2023.		
		Plan Payments: 1 (Aug 2023)- 36 (Jul 2026) \$200.00.		
		Trustee's Motion to Dismiss #27 filed 9/14/23 is set for 10/19/23.		
OLIVA	23-70141 JOSE J LO	Confirmation OPEZ	\$1,900.00 or 1.00 mth 08/21/23	Trustee does not recommend confirmation.
07/12/23 09/20/23 2/60	AMI-ESF		\$1,900.00 <i>ePay</i>	
Krystle		1. Plan #30 filed 09/07/23 fails to provide for Republic Finance claim #4 filed 08/02/23.		
		2. Debtor has failed to provide copies of April and May bank statements for Chase Bank account.		
		Plan Payments: 1 (Aug 2023) \$1,825.00. 2 (Sep 2023) - 60 (Jul 2028) \$1,900.00.		
		Trustee's Amended Motion to Dismiss filed 08/29/23 at #27 is set for 10/19/23.		

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> ESF/PPR	Matters Notes	F	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
_		Objection to Confirmation filed 08/23/23 by Lendmark Financial Services of the	ces LLC at #24. Objection to Confirmation was		
OLIVA	23-70146	Confirmation		Current	Trustee does not
07/21/23 09/29/23	TRAVIS A	ANDERS Obj Conf Ally Finance	al	08/29/23	recommend confirmation.
	ANA L MA	RTINEZ		\$1,650.00 <i>ePay</i>	
2/60	BMI-ESF			cr dy	
Bridget1		1. Plan #2 filed 07/21/23 proposes to credit the entire escrowed mor Paragraph 8.	gage payment towards principal and interest in		
		2. Plan failed to fully provide for Ally Finance claim #2 filed 08/08/23.			
		3. Schedule J provides of a saving funds amount that does not agree wi	h amount on the Plan.		
		4. Debtors failed to provide a copy of the 2021 tax return.			
		5. Debtors failed to provide copies their Cash App statements.			
		Payments: 1 (Aug 2023) - 60 (Jul 2028) \$1,650.00.			
		Trustee's Motion to Dismiss #34 filed 08/31/23 is set for 10/19/23. No response filed by Debtors.			
		Objection to Confirmation filed 08/16/23 by Ally Financial at #29.			

Yvonne V. Valdez, Trustee **September 21, 2023 10:00 am**

Next 3 Panels: 10/19/2023 11/15/2023 12/14/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	23-70147	Confirmation	Current	Trustee does not
	ARTEMIO BARRON			recommend confirmation.
07/21/23 09/29/23	LETICIA I BARRON		\$850.00	
2/36 Leanne1	BMI-ESF		Wage Order	
	ı	Plan #32 filed 09/11/23 cannot be recommend because:		
	1. Trustee alleges Schedule I and J are inaccurate as Mrs. Barron is no longer employed pursuant to his 341 testimony.			
	2	2. Debtors have failed to provide support for their 401k loans.		
	į	Payments: 1 (Aug 2023) - 36 (Jul2026) \$850.00.		

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