

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 1:30 pm

Next 3 Panels:
 11/15/2023
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 01/11/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
BAKER	19-70004	Dismissal	\$4,086.45 or 1.45 mth 10/10/23 \$2,823.56 Wage Order	Trustee recommends dismissal.
01/02/19 03/13/19 57/84 Tracey	JULIO C TRUJILLO 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 10/19/23 to provide an update to the Court regarding catchup payments.		
BAKER	19-70243	Dismissal	\$6,173.17 or 4.38 mth 09/27/23 \$1,410.04 ePay	Trustee recommends dismissal.
04/01/19 06/10/19 54/84 Tracey	JOEL PENA MARIA E PENA BMI-	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Debtors' last payment posted on 9/27/23. 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.		

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BAKER 01/06/20 03/16/20 45/60 Tracey	20-70021 SERGIO ZARAGOZA BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #126 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$11,394.81 or 2.57 mth 10/06/23 \$4,430.91 ePay	Trustee recommends dismissal.
BAKER 03/06/23 05/15/23 7/60 Krystle	23-70041 STEPHEN RODRIGUEZ BMI-BOTH	Confirmation Plan #59 filed 08/01/23 works, paying 3% to general unsecured creditors but cannot be recommended because the IRS claim of \$2,722.95 pays out over 59 months. 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 Trustee's Motion to Dismiss filed 05/18/23 at #32 was withdrawn at #66 on 9/19/23. Response filed 05/24/23 at #37.	\$1,425.00 or 0.97 mth 09/25/23 \$1,475.00 Wage Order	Trustee does not recommend confirmation.

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BAKER 06/28/23 09/06/23 4/0 Bridget1	23-70128 RODOLFO R ACOSTA BMI-ESF	Confirmation Plan #27 filed 09/20/23 works paying a 12% dividend to general unsecured creditors. Payments: 1 (Jul 2023)- 38 (Aug 2026) \$595.00. 39 (Sep 2026)- 60 (Jun 2028) \$957.44. Trustee's Motion to Dismiss #24 filed 08/14/23 was withdrawn 10/11/23 at #36. Response #29 filed by Debtor 09/20/23.	\$45.76 or 0.08 mth 09/26/23 \$595.00 Wage Order	Trustee recommends confirmation Plan #27 filed 09/20/23.
BAKER 07/27/23 10/05/23 3/60 Krystle	23-70153 CHISMERE J MALLARD AMI-ESF	Confirmation Dismissal 1. Plan # 2 filed 07/27/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #4 filed on 07/27/23 in the amount of \$310,688.40. 2. Plan fails to fully provide for the IRS claim #5 filed 08/25/13. 3. Plan fails to provide for US Department of HUD claim #1 filed 07/31/23. 4. Plan fails to fully provide for Lakeview Loancare claim #6 filed 09/28/23. 5. Debtor failed to provide proof of all anticipated income. 6. Trustee alleges Schedule B is incomplete as the debtor has failed to list all retirement accounts. 7. Plan summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of	\$758.76 or 0.15 mth 10/03/23 \$4,932.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

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general unsecured claims is understated. The plan reflects \$2,992.14, when the total amount of timely filed general unsecured claims is \$106,117.62.

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

Pay Payments: 1 (Aug 2023)- 60 (Jul 2028) \$4,932.00.

Trustee's Motion to Dismiss #26 filed 9/15/23.

GUERRERO	18-70002	Dismissal	\$1,447.54 or 1.67 mth 10/10/23 \$868.73 Wage Order	Trustee recommends dismissal.
01/01/18 03/12/18 69/84 Tracey	RAQUEL MARTINEZ <i>BMI-</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.

GUERRERO	21-70113	Dismissal	\$2,850.00 or 3.00 mth 07/12/23 \$950.00 ePay	Trustee recommends dismissal.
08/20/21 10/29/21 26/60 Tracey	JOSE M RAMIREZ <i>BMI-PPR</i>			

Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #43 for non-payment.

Response to Trustee's Motion to Dismiss was filed 10/10/23 at #44.

There are a few months where no payment was made.

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MARTINEZ JR 05/01/22 07/10/22 17/24 Tracey	22-70065 ALIJANDRO HERNANDEZ <i>BMI-</i>	Dismissal Modification	\$695.41 or 0.22 mth 10/10/23 \$3,138.81 <i>Wage Order</i>	Trustee does not recommend approval and recommends dismissal.
<p>Modification #157 filed 9/20/23 to cure delinquency and address an increase in income cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Mod fails to provide a 100% return to general unsecured creditors as required by the 31-month plan term. Mod incorrectly lists the filed unsecured claims as \$3,222.84 when it should be \$5,122.94. 2. Mod fails to provide for the correct Total Remaining Claims and Post Confirmation Claims to International Bank of Commerce for the Cure Claim and Monthly Payment. 3. Debtor failed to provide verification of the Texas Health & Human Services claim as paid in full. <p>Mod forgives: \$5,947.04.</p> <p>Plan payments: 14 (Jul 2023) - 16 (Sep 2023) \$1,600.00 17 (Oct 2023) - 31 (Dec 2024) \$3,138.81</p> <p>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.</p>				

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PAYNE & ASSOCIATES PLLC 12/06/22 02/14/23 10/60 Bridget1	22-70202 DOUGLAS P CARRIER <i>AMI-ESF</i>	Confirmation Obj Conf NewRez LLC	Current 10/11/23 \$2,320.00 Wage Order	Recommend confirmation of Plan #100 if objection is resolved.
<p>Plan #100 filed 09/20/23 works paying 62% dividend to the general unsecured creditors.</p> <p>Schedule D #99 filed 09/18/23 to provide noticing address for the US Department of HUD. Creditor has not received proper notice and has not filed a claim - 28 days will be 10/15/23.</p> <p>Payments: 1 (Jan 2023)- 6 (Jun 2023) \$4,125.00. 7 (Jul 2023)- 9 (Sep 2023) \$1,750.00. 10 (Oct 2023)- 60 (Dec 2027) \$2,320.00.</p> <p>Trustee's Amended Motion to Dismiss filed 02/16/23 at #37 was withdrawn 10/11/23 at #105. No response filed by Debtor.</p> <p>Objection to Confirmation filed 02/06/23 by NewRez LLC at #35 was withdrawn 02/22/23 at #41.</p> <p>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.</p>				

PAYNE & ASSOCIATES PLLC 12/15/22 02/23/23 10/60 Tracey	22-70208 RODRIGO DE LA ROSA JR <i>BMI-</i>	Dismissal	\$950.00 or 1.41 mth 10/02/23 \$675.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #61 for non-payment. No response filed by Debtor. There are several months where no payment was made.</p>				

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SALINAS

21-70030

Dismissal

\$2,000.00 or
0.87 mth

**Trustee does not
recommend
approval and
recommends
dismissal.**

AMANDA BARBOSA

Modification

09/27/23

03/11/21
05/20/21
31/60

AARON L BARBOSA

\$2,300.00

BMI-ESF

ePay

Tracey

Modification #110 was filed 10/06/2023 to cure a post-petition payment default and to incorporate Agreed Order #97 signed 9/18/2023 with Wells Fargo Bank. The Mod cannot be recommended because:

1. Mod fails to provide the correct pre-modification payment in paragraph 4. The correct pre-modification payment should be \$46,493.00, but the Plan provides for only \$46,403.00.

2. Mod fails to provide the correct amount placed into the Savings Fund. The correct amount should be 542.40, but the Plan only provides for \$442.40.

3. Line 28 of the Plan Summary indicates that there is \$4,107.61 in non-exempt property. Schedule C-1 and the confirmed Plan both indicate that the Debtors have \$0.00 in non-exempt property. The Mod does not disclose the source of this new non-exempt property.

4. Debtors have failed to provide their 2022 tax return to the Trustee.

Mod forgives: \$7,531.53.

Payments:

29 (Aug 2023): \$900.00

30 (Sep 2023): \$1,000.00

31 (Oct 2023) - 60 (Mar 2026) \$2,300.00.

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

Response filed 9/13/23 at #95.

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OLIVA	19-70137	Dismissal	\$4,550.00 or 1.89 mth 08/16/23 \$2,409.84 ePay	Trustee recommends dismissal.
04/19/19 06/28/19 54/60 Tracey	CARMEN G MORTERA BMI-			

Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #155 for non-payment.
Response to Trustee's Motion to Dismiss was filed 10/09/23 at #156.
Debtor is not consistent with making plan payments. There are some months where no payments were made.

OLIVA	20-70310	Dismissal	\$2,353.78 or 0.75 mth 09/29/23 \$3,150.00 Wage Order	Trustee does not recommend approval and recommends dismissal.
11/03/20 01/12/21 35/60 Tracey	EFREN Y MONARREZ BLANCA E MONARREZ BMI-PPR	Modification		

Modification #123 filed 09/11/23 to propose a 100% Plan and add post-petition HOA fees. Mod cannot be recommended because:

1. Mod fails to provide for Notice of Mortgage Payment Change filed at #122 on 09/08/23 for \$2,030.85 effective 10/01/23.

2. Mod provides varying interest rates for similarly classified creditors.

Plan payments: 34 (Sep 2023)- 60 (Nov 2025) \$3,150.00.

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.

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OLIVA 10/01/21 12/10/21 24/60 Tracey	21-70139 ERIK H SALINAS PERLA E HERNANDEZ <i>BMI-PPR</i>	Dismissal Modification	\$2,809.25 or 1.00 mth 09/29/23 \$2,800.00 ePay	Trustee does not recommend approval and recommends dismissal.
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Modification #111 filed 10/10/2023 to cure delinquency cannot be recommended because:

1. Debtor is delinquent \$2,809.25 under the proposed mod for the October payment.
2. Mod under Paragraph 8B of the Total Debt Claim does not allow for the Modified Plan Interest Rate for the tax claims filed by Hidalgo County and La Joya ISD.
3. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
4. Mod Plan Summary fails to list the non-exempt property amount of \$0.00.

Mod forgives: \$4,255.32.

Mod Payments:
 22 (Aug 2023) - 60 (Oct 2023) \$2,800.00.

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.

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OLIVA	22-70054	Modification	Current	Trustee Recommends
04/11/22 06/20/22 18/36 Tracey	GUADALUPE S CALDERON BMI-ESF	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. The Debtor is in month 18 of a 36-month Plan. Debtor currently has a Savings Fund established under the Plan accruing \$50.00 per month with \$550.00 currently available. The total amount for the Savings Fund through the end of the Plan is \$1,450.00. Trustee has \$677.78 remaining on-hand reserved for Sombrero Capital. The Plan is currently paying 49.16% or \$2,484.49 to the general unsecured creditors. Trustee requests authorization to disburse the funds allocated for Sombrero Capital pursuant to the confirmed Plan to creditors with allowed claims.	09/26/23 \$450.00 Wage Order	Approval of Modification at #79-2.
OLIVA	22-70129	Dismissal	\$14,634.25 or 3.97 mth 08/07/23 \$3,684.85 ePay	Trustee recommends dismissal.
08/26/22 11/04/22 14/60 Tracey	BRENDA GARCIA AMI-PPR	Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #77 for non-payment. No response filed by Debtor. There are several months where no payment was made.		

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OLIVA	22-70137 JOHN F ETIER <i>09/05/22</i> <i>11/14/22</i> <i>13/60</i> Tracey	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #59 for non-payment. No response filed by Debtor. There are a few months where no payment was made.	\$7,895.00 or 3.98 mth <i>06/12/23</i> \$1,985.00 <i>ePay</i>	Trustee recommends dismissal.
OLIVA	23-70011 JOSE A MURILLO <i>01/27/23</i> <i>04/07/23</i> <i>9/60</i> Krystle	Confirmation Plan #122 filed 09/21/23 works, paying 44% to general unsecured creditors. Plan payments: 1 (Feb 2023) - 4 (May 2023) \$2,000.00. 5 (Jun 2023) - 60 (Jan 2028) \$2,300.00. Trustee's Motion to dismiss filed 04/12/23 at #56 was withdrawn on 09/14/23 at #119.	Current <i>09/27/23</i> \$2,300.00 <i>ePay</i>	Trustee recommends confirmation of Plan #122 filed 09/21/23.

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OLIVA	23-70012	Confirmation	\$526.25 or	Trustee does not recommend confirmation and recommends dismissal.
	MARIA P BRIONES	Dismissal	0.41 mth	
01/30/23			10/06/23	
04/10/23			\$1,285.00	
9/60	BMI-ESF		Wage Order	
Bridget1		1. Trustee alleges plan #46 filed 10/06/23 is not feasible. The contribution from the mother was increased from \$800 to \$1,000.00, but the documents provided do not support this contribution. 2. Debtor has failed to provide proof to substantiate the amounts paid to USDA Rural Development through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Payments: 1 (Feb 2023)- 9 (Oct 2023) \$1,285.00. 10 (Nov 2023)- 60 (Jan 2028) \$2,110.00. Trustee's Amended Motion to Dismiss #32 filed 05/03/23. No response filed by Debtor.		
OLIVA	23-70044	Dismissal	\$2,145.00 or	Trustee recommends dismissal.
	LUCIO HERRERA		3.00 mth	
03/09/23			08/09/23	
05/18/23			\$715.00	
7/60	SYLVIA A LOZANO		ePay	
	BMI-			
Tracey		Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #45 for non-payment. No response filed by the Debtor. There are a few months where no payment was made at all.		

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OLIVA	23-70077	Confirmation	Current	Trustee recommends
	JAVIER SOLIS		10/02/23	confirmation of
04/25/23			\$700.00	Plan #50 filed
07/04/23			ePay	09/29/23.
6/60	BMI-ESF			
Leanne1		Plan #50 filed 09/29/23 works paying 38.35% to general unsecured creditors.		
		Plan payments: 1 (May 2023) - 5 (Sep 2023) \$640.00 6 (Oct 2023) - 60 (Apr 2028) \$700.00		
OLIVA	23-70093	Confirmation	\$4,623.16 or	Trustee does not
	JOEL E CURA	Dismissal	0.32 mth	recommend
05/17/23			10/10/23	confirmation and
07/26/23		Obj Conf American Express Ntl	\$14,600.00	recommends
5/60		Bnk	ePay	dismissal.
Leanne1	AMI-ESF	Obj Conf On Deck Capital, Inc.		
		1. Plan #51 filed 09/13/23 is not feasible as it provides pro rata distribution payments beginning in month one for multiple creditors but ending at different months, which is mathematically impossible.		
		2. Debtor failed to provide support for business income.		
		3. 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.		
		Plan payments: 1 (Jun 2023) - 2 (Jul 2023) \$7,000.00. 3 (Aug 2023) - 60 (May 2028) \$14,600.00.		
		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.		

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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.

OLIVA	23-70094	Confirmation	Current	Trustee recommends confirmation of Plan #54 filed 10/05/23.
05/17/23 07/26/23 5/60 Bridget1	NORMA L TABAREZ <i>BMI-ESF</i>		10/10/23 \$1,250.00 Wage Order	
	Plan #54 filed 10/05/23 works paying a 4% dividend 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	23-70112	Confirmation	\$180.76 or 0.08 mth	Trustee does not recommend confirmation and recommends dismissal.
06/09/23 08/18/23 4/60 Bridget1	JUAN E VILLARREAL ARACELI GARCIA <i>AMI-BOTH</i>	Dismissal	10/10/23 \$2,400.00 Wage Order	
	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 correct 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 is 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 (Aug 2023)- 3 (Sep 2023) \$2,350.00.			

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4 (Oct 2023)- 60 (Jun 2028) \$2,400.00.

Trustee's Amended Motion to Dismiss #43 filed 07/31/23.
 No Response filed by debtors.

Objection to Confirmation filed 07/18/23 by Ally Bank at #33 was withdrawn 08/15/23 at #44. Stipulation of Withdrawal of
 Objection to Chapter 13 Plan filed 08/15/23 at #44.

OLIVA	23-70120	Confirmation	Current	Trustee recommends confirmation of Plan #37 filed 09/19/23.
<i>06/15/23</i> <i>08/24/23</i> <i>4/60</i> Krystle	GUY J RAMIREZ <i>BMI-ESF</i>	Plan #37 filed 9/19/23 works, paying 7% to the general unsecured creditors. Plan Payments: 1 (Jul 2023) - 2 (Aug 2023) \$392.50 3 (Sep 2023) - 60 (Jun 2028) \$585.00	<i>09/22/23</i> \$585.00 <i>ePay</i>	
Trustee's Motion to Dismiss #34 filed 9/14/23 was withdrawn 10/06/23 at #41.				

OLIVA	23-70123	Confirmation	Current	Trustee recommends confirmation of Plan #25 filed 8/30/23.
<i>06/21/23</i> <i>08/30/23</i> <i>4/36</i> Krystle	JUAN A SERRANO EVA SERRANO <i>BMI-ESF</i>	Plan #25 filed 8/30/23 works, paying 16% to the general unsecured creditors. Plan Payments: 1 (Jul 2023) - 36 (Jun 2026) \$350.00.	<i>09/28/23</i> \$350.00 <i>ePay</i>	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

Next 3 Panels:
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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Trustee's Amended Motion to Dismiss #27 filed 9/14/23 was withdrawn 10/06/23 at #32.

OLIVA	23-70125	Confirmation	\$162.50 or 0.25 mth 10/10/23 \$650.00 Wage Order	Trustee does not recommend confirmation.
06/27/23 09/05/23 4/60 Leanne1	GLORIA A NAVA <i>BMI-BOTH</i>			
Plan #35 filed 09/19/23 works paying 100% to general unsecured creditors but cannot be recommended because the Statement of Financial Affairs #18 filed 07/18/23 is inaccurate as it does not disclose that Debtor is married.				
Plan payments: 1 (Jul 2023) - 60 (Jun 2028) \$650.00.				

OLIVA	23-70126	Confirmation	Current	Trustee does not recommend confirmation and dismissal.
06/28/23 09/06/23 4/60 Bridget1	SOFIA GARZA <i>AMI-ESF</i>	Dismissal	10/05/23 \$550.00 Wage Order	
Plan Summary #36 filed 10/06/23 discloses \$96,091.34 in non-exempt property while Schedule C-1 #26 filed 09/11/23 indicates that the Debtor has \$53,017.00 in non-exempt property. The Debtor fails to disclose the source of the additional non-exempt property by amending Schedules C / C-1.				
Payments: 1 (Jul 2023)- 4 (Oct 2023) \$550.00. 5 (Nov 2023)- 60 (Jun/2028) \$585.00.				
Trustee's Motion to Dismiss #25 filed 08/14/23. No response filed by Debtor.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70132	Confirmation	\$8,725.00 or	Trustee does not recommend confirmation and recommends dismissal.
	LUZ S GOMEZ	Dismissal	1.00 mth	
07/03/23		Obj Conf Wells Fargo Bank NA	09/28/23	
09/11/23			\$8,725.00	
3/0	BMI-ESF		ePay	
Bridget1		1. Plan #32 filed 09/20/23 fails to provide for IRS claim #11 filed 08/24/23. Further, the proof of claim reflects an unfiled tax return for the year 2022.		
		2. Plan Summary #32 and Schedule J #29 do not match. The projected income, expenses and disposable income amounts do not match.		
		3. Plan reflects attorney fees pro rata but all to be paid in Month 1.		
		4. Debtor has failed to provide the 2022 business tax return for Colegio Bilingue Trinidad LLC.		
		5. Debtor has failed to provide a Business Sworn Testimony.		
		6. Trustee alleges that Schedule I #29 is incorrect as it fails to provide the length of employment for Debtor and non-filing spouse.		
		7. Trustee alleges Schedule B #29 is inaccurate as it fails to disclose values for the checking accounts and account number for the Texas National Bank account.		
		8. Debtor has failed to provide bank statements for accounts ending in 6890 and Texas National Bank January 2023 through filing date.		
		9. Trustee alleges that the Statement of Financial Affair #31 is inaccurate as it does not provide a beginning operating date for the business.		
		10. Debtor has failed to file a proposed EFT Order with the Court.		
		11. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).		
		12. Debtor failed to provide proof to substantiate the amount to be paid to Carla Virginia Zuazua through the Plan. Creditor has not filed a claim and the bar date of 09/11/23 has passed.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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13. Plan and Schedules reflect address for the surrendered property as 422 W Esperanza, but PHH Mortgage Services claim #13 filed 09/08/23 reflects the address as 420 W Esparanza.

14. Trustee alleges Schedule C-1 #29 is inaccurate as it fails to disclose the amount of the surrendered asset.

15. Trustee alleges Debtor's Official Form 122C #30 is inaccurate as the business expenses are not disclosed in Official Form 122C-2.

Plan payments: 1 (Aug 2023)- 60 (Jul 2028) \$8,725.00.

Trustee's Amended Motion to Dismiss #28 filed 09/15/23.
 No response filed by Debtor.

Objection to Confirmation filed 10/04/23 by Wells Fargo Bank, N.A. at #40.

OLIVA	23-70133	Confirmation	\$3,650.00 or 0.92 mth 09/29/23	Recommend confirmation of Plan #32 filed 09/14/23 with C4A order.
07/03/23 09/11/23 3/60 Krystle	CRISTIAN A GUERRERO YESSICA I BALLI <i>AMI-ESF</i>	Plan #32 filed 09/14/23 works, paying 100 to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$346,555.20. Trustee requests a C4A Confirmation Order. Plan Payments: 1 (Aug 2023) - 2 (Sep 2023) \$3,700.00. 3 (Oct 2023) - 60 (Jul 2028) \$3,925.00.	\$3,950.00 ePay	
		Trustee's Motion to Dismiss #30 filed 9/14/23 withdrawn 09/20/23 at #38.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA 07/04/23 09/12/23 3/0 Bridget1	23-70136 OLIVIA P SANCHEZ AMI-ESF	Confirmation Plan #38 filed 09/21/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$91,998.60. Trustee requests a C4A Confirmation Order. Payments: 1 (Aug 2023)- 2 (Sep 2023) \$2,115.00. 3 (Oct 2023)- 60 (Jul 2028) \$2,060.00. Trustee's Motion to Dismiss #26 filed 08/25/23 was withdrawn 10/12/23 at #44. Response #32 filed 09/13/23. Objection to Confirmation filed 08/07/23 by PennyMac Loan Services, LLC at #22 was withdrawn 09/08/23 at #28.	\$1,002.50 or 0.49 mth 09/22/23 \$2,060.00 ePay	Recommend confirmation of Plan #38 filed 09/21/23 with C4A Order.

OLIVA 07/10/23 09/18/23 3/60 Bridget1	23-70138 FLORELIDA FLORES AMI-ESF	Confirmation Dismissal 1. Plan #29 filed 09/20/23 changed the treatment of the Cornerstone Home Lending from direct to on-going beginning in month 3. Creditor has not had adequate notice for objection at this time and Debtor has failed to provide verification of the August and September 2023 payments made direct. 2. Schedule C-1 is inaccurate as it does not reflect the 2018 Ram as surrendered. 3. Trustee alleges Schedule H is inaccurate as it fails to disclose the Co-Debtor for Santander Consumer USA claim #3 filed 07/26/23 for the surrendered vehicle. 4. Trustee alleges Schedule B and the Statement of Financial Affairs are inaccurate as they fail to disclose all active and recently closed bank accounts.	\$2,920.00 or 1.00 mth 09/15/23 \$2,920.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

Next 3 Panels:
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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5. Trustee alleges Schedule F is incomplete as it provides an incomplete creditor address.

6. Debtor failed to provide bank statements for La Joya Area Federal Credit Union for May and June 2023.

Plan payments:

1 (Aug 2023)- 2 (Sep 2023) \$1,225.00.

3 (Oct 2023)- 60 (Jul 2028) \$2,920.00.

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 was withdrawn 09/28/23 at #34.

OLIVA	23-70139	Confirmation	\$2,528.46 or	Recommend
	PAULINO RAZO		1.08 mth	confirmation of
07/11/23			10/10/23	Plan #41 filed
09/19/23	SAN JUANA IZAGUIRRE		\$2,350.00	09/21/23 w/C4A
3/60	<i>AMI-ESF</i>		ePay	Order.
Leanne1	Plan #41 filed 09/21/23 works paying 100% to the general unsecured creditors. Plan must remain 100% per Debtor's Official Form 122-C #5 filed on 07/11/23. Trustee requests a C4A Confirmation Order. Plan payments: 1 (Aug 2023) - 2 (Sep 2023) \$2,450.00 3 (Oct 2023) - 60 (Jul 2028) \$2,350.00			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

Next 3 Panels:
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70141	Confirmation	\$1,975.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JOSE J LOPEZ	Dismissal	1.04 mth	
07/12/23			09/26/23	
09/20/23			\$1,900.00	
3/60	AMI-ESF		ePay	
Krystle	Plan Summary #43 filed 10/05/23 does not match the Plan. Republic Finance, NMAC and Lendmark all appear in different paragraphs in the Plan than they do in the Plan Summary.			
	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.			
	Objection to Confirmation filed 08/23/23 by Lendmark Financial Services LLC at #24. Objection to Confirmation was resolved by an Agreed Order entered 09/07/23 at #29.			
	Objection to Confirmation filed 10/05/23 by New Residential Mortgage Loan Trust 2017-3 at #42. Objection was withdrawn at doc #44 Filed 10/9/23.			

OLIVA	23-70144	Confirmation	\$2,100.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JESUS A MANDUJANO	Dismissal	0.91 mth	
07/12/23		Obj Conf Barns Across America	09/20/23	
09/20/23		Inc	\$2,300.00	
3/60	BMI-ESF		ePay	
Bridget1	1. Plan #24 filed 07/26/23 fails to provide for Cameron County Tax Assessor claim #6 filed 08/16/23.			
	2. Plan fails to fully provide for the Barns Across America LLC claim #8 filed 08/22/23.			
	3. Trustee alleges Schedule G is inaccurate as the Barns Across America LLC claim #8 filed 8/22/23 and Koalafi claim #4 filed 08/14/23 reflect unexpired leases, but none are disclosed on Schedule G.			
	4. Trustee alleges Schedule J is inaccurate as Debtor has not disclosed the non-filing spouse as a dependent.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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5. Official Form 122C #23 filed 07/26/23 is incomplete as it does not include the Current Monthly Income breakdown.
 6. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.
 7. Debtor has failed to amend Schedule I for new employment pursuant to 341 testimony.
 8. Debtor has failed to provide current verification of income for the new employment.
 9. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan.
 10. Trustee alleges that the Statement of Financial Affairs is incomplete as it fails to disclose the year-to-date income and closed bank account pursuant to 341 testimony.
 11. Trustee alleges Schedule B is inaccurate as Debtor failed to disclose the Cash App account.
 12. Plan summary #24 is misleading as it reflects a 5.7% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$75,218.30, when the total amount of timely filed general unsecured claims is \$95,506.03.
- Payments: 1 (Aug 2023)- 60 (Jul 2028) \$2,300.00.
- Trustee's Motion to Dismiss #44 filed 08/25/23.
 No response filed by Debtor.
- Objection to Confirmation filed 10/06/23 by Barns Across America, Inc. at #49.
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- Agreed Order Conditioning Automatic Stay for Transport Funding LLC #46 signed 09/19/23.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

Next 3 Panels:
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70146	Confirmation	\$1,650.00 or	Trustee does not recommend confirmation and recommends dismissal.
	TRAVIS A SANDERS	Dismissal	0.96 mth	
07/21/23	ANA L MARTINEZ		08/29/23	
09/29/23			\$1,710.00	
3/60	BMI-ESF		ePay	
Bridget1		1. Plan #44 filed 09/29/23 fails to fully provide for Cenlar FSB claim #8 filed 09/22/23.		
		2. Debtors are exempting three vehicles under the Texas Property Code, but there are only two licensed drivers in the household per 341 testimony.		
		Payments:		
		1 (Aug 2023)- 2 (Sep 2023) \$1,650.00.		
		3 (Oct 2023)- 60 (Jul 2028) \$1,710.00.		
		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 was withdrawn 09/21/23 at #41.		
OLIVA	23-70147	Confirmation	Current	Trustee recommends confirmation of Plan #37 filed 09/21/23.
	ARTEMIO BARRON		09/26/23	
07/21/23	LETICIA I BARRON		\$850.00	
09/29/23			Wage Order	
3/36	BMI-ESF			
Leanne1		Plan #37 filed 09/21/23 works, paying 6.25% to general unsecured creditors.		
		Plan payments:		
		1 (Aug 2023) - 36 (Jul2026) \$850.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

Next 3 Panels:
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70148	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	DON C BORREGO	Dismissal	10/03/23	
07/24/23 10/02/23 3/36	ELVA BORREGO		\$400.00	
	BMI-ESF		Wage Order	
Bridget1	1. Plan #28 filed 09/11/23 fails the liquidation requirement of \$7,519.68 per Schedule C-1 #27 filed 09/05/23.			
	2. Trustee alleges that the Plan fails provide all of Debtors' disposable income into the Plan.			
	3. Debtors have failed to provide bank statements for the checking account ending in 550 for 04/23 through 07/24/23.			
	4. Debtors have failed to provide bank statements for the savings account ending in 550 for 07/01/23 through 07/24/23.			
	5. Trustee alleges Schedule B is inaccurate as it fails to disclose the correct balance for the bank accounts ending in 249.			
	Payments: 1 (Aug 2023)- 36 (Jul 2026) \$400.00.			
	Trustee's Motion to Dismiss #30 filed 09/15/23.			
	No response filed by Debtors.			
OLIVA	23-70149	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	RAMIRO S GUAJARDO	Dismissal	10/04/23	
07/24/23 10/02/23 3/60	ROSA E SARMIENTO		\$800.00	
	BMI-		Wage Order	
Leanne1	Plan #2 filed 07/24/23 cannot be recommended because:			
	1. Plan does not fully provide for IRS claim #13 filed 09/15/23.			
	2. Trustee alleges Schedule B is inaccurate as it fails to disclose a 2017 CanAm Roadster motorcycle.			
	3. Plan does not provide for Sheffield Financial claim #1 filed 07/28/23.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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4. Trustee alleges Official Form 122C is inaccurate as it fails to disclose income from daughter.

5. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Ally Financial claim.

Plan payments:

1 (Aug 2023) - 60 (Jul 2028) \$800.00

Trustee's Motion to Dismiss filed 09/18/23 at #31.

No Response filed by Debtor.

OLIVA

23-70152

CARLOS BARAJAS JR

Confirmation

Dismissal

\$3,384.62 or
 1.54 mth
 10/05/23
 \$2,200.00
Wage
Order

**Trustee does not
 recommend
 confirmation and
 recommends
 dismissal.**

07/26/23
 10/04/23
 3/0

BMI-ESF

Bridget1

1. Plan #16 filed 08/08/23 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan fails to fully provide for claim #7 of Gateway Mortgage filed 08/23/23.

3. Plan does not provide for the notice of post-petition fee claim of Gateway Mortgage in the amount of \$750.00 for attorney's fees and Proof of Claim fees.

4. IRS claim #8 filed 09/15/23 shows an unfiled tax return for the year 2017 and 2022; reflects a priority claim amount of \$5,829.11. Trustee has not received a copy of the returns. Plan fails to provide any treatment for the IRS.

5. Plan fails to provide for treatment of the priority claim #6 filed on 08/23/23 by Attorney General of Texas Child Support in the amount of \$37,503.84.

6. Trustee alleges Schedule I is inaccurate as it is fails to disclose Debtor's 2nd employment and income.

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

8. Debtor has failed to provide bank statements for account ending 1697 for 06/23/23 through 07/23/23.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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9. Debtor has failed to provide Cash App statements for 04/26/23 through 07/26/23.

10. Trustee alleges the Voluntary Petition is incomplete as it does not provide his complete mailing address.

11. The Statement of Financial Affairs #14 filed 08/08/23 is incomplete as it does not disclose Debtor's income.

Plan payments:

1 (Aug 2023) - 60 (Jul 2028) \$2,200.00

Trustee's Motion to Dismiss #31 filed 09/15/23.

No response filed by Debtor.

OLIVA	23-70155	Confirmation	Current	Trustee does not
	THOMAS J HURST JR	Obj Conf Planet Home Lending	10/04/23	recommend
08/01/23	NAIDA L HURST	LLC	\$3,500.00	confirmation.
10/10/23			ePay	
2/60	<i>AMI-ESF</i>			
Leanne1				

1. Plan #2 filed 08/01/23 fails to fully provide for Planet Home Lending LLC claim #19 filed 10/05/23.

2. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the BB&T Truist claim.

3. Statement of Financial Affairs #1 filed 08/01/23 is incomplete as it does not disclose capital gains from the tax return.

Plan payments:

1 (Sep 2023) - 60 (Aug 2028) \$3,500.00

Trustee's Motion to Dismiss filed 09/22/23 at #37 set for 11/15/23.

No Response filed by Debtor.

Objection to Confirmation filed 08/23/23 by Planet Home Lending LLC at #32.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Plan Pmt Pmt Method	Trustee Recommendation
OLIVA	23-70157	Confirmation	Current	Trustee does not recommend confirmation.
08/04/23 10/13/23 2/60 Leanne1	REYNALDO CANO RAMONA R CANO AMI-ESF	<p>Plan #2 filed 08/04/23 cannot be recommended because:</p> <ol style="list-style-type: none"> Debtor has failed to submit Wells Fargo Bank statements. Trustee alleges Schedule I is inaccurate as it does not disclose son's unemployment income. <p>Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$700.00</p> <p>Trustee's Motion to Dismiss filed 09/22/23 at #33 is set for 11/15/23. No Response filed by Debtor.</p>	10/02/23 \$700.00 Wage Order	
OLIVA	23-70160	Confirmation	\$3,009.57 or 0.88 mth 09/28/23 \$3,425.00 Wage Order	Trustee does not recommend confirmation.
08/08/23 10/17/23 2/60 Krystle	RIGOBERTO L GARZA AMI-ESF	<p>Plan #15 filed 08/21/23 cannot be recommended because:</p> <ol style="list-style-type: none"> Debtor has failed to provide pay stubs from Aug 4, 2023 to present. Debtor has failed to provide a 401k statement. Debtor failed to provide 3 months of Cash App statements. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate. 		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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Plan payments:1 (Sep 2023) - 60 (Aug 2028) \$3,425.00.

Trustee's Motion to Dismiss #42 filed 09/29/23 is set for 11/15/23.
 No Response filed by Debtor.

OLIVA	23-70161	Confirmation	Current	Trustee does not recommend confirmation.
	SANDRA E BAZAN	Obj Conf Wells Fargo Bank NA	09/26/23	
08/15/23 10/24/23 2/60	<i>AMI-ESF</i>		\$915.00	
Krystle			<i>Wage Order</i>	
	1. Plan #2 filed 08/15/23 fails to address the Wells Fargo cure claim amount.			
	2. Trustee alleges that the Statement of Financial Affairs is incomplete as it does not include insider information pursuant to Debtor's 341 testimony.			
	Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$915.00.			
	Trustee's Motion to Dismiss #27 filed 9/29/23 is set for 11/15/23.			
	Objection to Confirmation filed 08/28/23 by Wells Fargo Bank, N.A. at #21.			

OLIVA	23-70162	Confirmation	Current	Trustee does not recommend confirmation.
	RAMIRO HUERTA JR	Obj Conf Wells Fargo Bank NA	10/10/23	
08/16/23 10/25/23 2/60	<i>AMI-ESF</i>		\$450.00	
Bridget1			<i>Wage Order</i>	
	1. Plan #2 filed 08/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims.			
	2. Plan fails to provide for US Department of HUD claim #1 filed 08/18/23.			
	3. Plan fails to provide for IRS claim #5 filed 09/29/23.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

Next 3 Panels:
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 12/14/2023
 01/11/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
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4. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.
 5. Plan fails to provide for Wells Fargo Bank's pre-petition arrears.
 6. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due and correct contract rate has not been provided on the Wells Fargo claim.
 7. Debtor failed to provide proof to substantiate the amounts to be paid to PNC Financial Services through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
 8. Trustee alleges Schedule B is incorrect as it reflects an unknown balance on a bank account.
 9. Trustee alleges Schedule J is incorrect as it does not reflect the correct direct monthly mortgage payment and does not include correct monthly expenses according to the bank statements.
 10. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
 11. Trustee alleges Schedule F is incomplete as it does not disclose all debts pursuant to 341 testimony.
 12. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose all businesses within the last 4 years pursuant to Debtor's tax return.
 13. Debtors failed to provide an itemized list of expenses for vacation taken just before filing Chapter 13.
 14. Debtors failed to provide documentation for employer loan.
 15. Debtor failed to provide a copy of his July Cash App statement.
- Plan Payments: 1 (Sep 2023) - 60 (Aug 2028) \$450.00.
- Trustee's Motion to Dismiss #27 filed 09/29/23 is set for hearing on 11/15/23.
 No response filed by Debtor.
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- Objection to Confirmation filed 08/25/23 by Wells Fargo Bank, N.A. at #17.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
October 19, 2023 2:00 pm

Next 3 Panels:
11/15/2023
12/14/2023
01/11/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70163	Confirmation	Current	Trustee does not recommend confirmation.
08/16/23 10/25/23 2/36	ELIAS E TREVINO	Obj Exemptions Chapter 13 Trustee	09/28/23 \$225.00 ePay	
Krystle	BMI-ESF	Plan #2 filed 08/16/23 cannot be recommended because: 1. Trustee alleges Schedule I is incorrect as it does not provide for Debtor's new employment pursuant to Debtor's 341 testimony. 2. Debtor failed to provide pay stubs. 3. Debtor has failed to file a wage deduction order. 4. Debtors failed to provide July and August bank statements for Texas Regional Bank and the August bank statement for Navy Federal Credit Union. 5. Trustee alleges the Statement of Financial Affairs is incomplete as is does not disclose a closed bank account or the 2022 income pursuant to Debtor's 341 testimony. 6. Trustee alleges Schedule C is inaccurate as Debtor in ineligible to use federal exemptions considering his residence for the last 180 days. 7. Trustee alleges Official Form 122C is incomplete as it does not include the current monthly income breakdown or income from family assistance. Plan payments: 1 (Sep 2023)- 36 (Aug 2026) \$225.00. Trustee's Objection to Debtor's Use of Federal Exemptions filed 09/28/23 at #24. Trustee's Motion to Dismiss #25 filed 10/6/23 is set for 11/15/23.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
October 19, 2023 9:00 am

Next 3 Panels:
11/15/2023
12/14/2023
01/11/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Plan Pmt <i>Pmt Method</i>	Trustee Recommendation
GUERRERO	19-70249	Modification	Current	Trustee Requests
	ARMANDO SILVA			Approval of Mod
06/24/19	ARGELIA SILVA		10/02/23	#49 filed 08/31/23.
09/02/19			\$200.00	
52/60	BMI-BOTH		Wage Order	
Tracey		<p>Trustee's Motion to Modify #49 filed 08/31/23 to authorize the Trustee to terminate further disbursements to Holiday Finance secured by a 2005 Dodge Grand Caravan and Discount Title Loan secured by a 2006 Chrysler PT Cruiser. Trustee began making disbursements to these two Creditors on August 21, 2019 pursuant to the confirmed Plan. On June 29, 2023, the Trustee received a returned voided check from Holiday Finance stating the account has been paid-in-full. On July 17, 2023, the Trustee received a letter from Discount Title Loan stating that the account has been paid-in-full.</p> <p>Trustee asserts that no more funds are owed to Holiday Finance or Discount Title Loan, as the claims have been satisfied. The Debtor is in month 50 of a 60-month Plan. Debtor currently has a Savings Fund established under the Plan accruing \$10.00 per month with \$500.00 available. Debtor also has a post-petition reserve accruing \$39.88 per month with \$538.17 available. Trustee has \$34.03 remaining on-hand reserved for Holiday Finance and \$227.01 reserved for Discount Title Loan for a total of \$261.04. Trustee requests authorization to disburse the funds allocated for Holiday Finance and Discount Title Loan pursuant to the confirmed Plan to creditors with allowed claims.</p>		