

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 1, 2023 9:00 am**

Next 3 Panels:  
 01/26/2024  
 02/22/2024  
 03/19/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
*PRO SE DEBTOR  08/31/23 11/09/23 2/0 Bridget1	23-10154  DIANA I GARCIA  \$0.00 BMI-	<b>Dismissal</b>  1. Debtor failed to appear at the 341 Meeting of Creditors held October 17, 2023.  2. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.  3. Debtor filed this case on 08/31/2023, but has failed to make any payments.  4. 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.  5. Debtor has failed to file a wage order or EFT Certificate with the court.  Trustee's Motion to Dismiss with Prejudice #20 filed 10/24/23. No Response filed by Debtor.  Debtor's initial hearing reset to 12/01/23 at 11:00 at #22.	no pymts received 01/01/00 \$0.00	<b>Trustee recommends dismissal with Prejudice.</b>

*PRO SE DEBTOR  10/03/23 12/12/23 1/0 Bridget1	23-10172  JORGE A PEREZ  \$0.00 BMI-	<b>Confirmation</b>  1. Debtor failed to appear at the 341 Meeting of Creditors held on 11/21/23. The meeting has been reset to 12/12/23.  2. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.  3. Debtor has failed to make a Plan payment.  4. Debtor has failed to provide tax returns, six months proof of income used for Official Form 122C, proof of identification	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation.</b>
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or the necessary Domestic Support Obligation documentation.

5. Debtor has failed to file a wage order or EFT Certificate with the court.

6. Debtor has failed to file proof of attendance at an approved credit counseling course.

Hearing for Debtor's Voluntary Motion to Dismiss reset to 12/01/23 at 11:00 am. Debtor must attend.  
 Trustee's Amended Motion to Dismiss with Prejudice #26 filed 11/03/23 is set for 01/26/24.  
 No Response filed by Debtor.

**\*PRO SE  
 DEBTOR**

**23-10176  
 NORMAN B MADRID**

**Confirmation**

no pymts  
 received  
 01/01/00  
 \$0.00

**Trustee does not  
 recommend  
 confirmation.**

10/12/23  
 12/21/23  
 1/0  
 Bridget1

\$0.00  
 BMI-

1. Debtors' Chapter 13 Meeting of Creditors 341(a) meeting has not yet been held. The meeting is scheduled for 11/28/23.

2. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.

3. Debtor has failed to make a Plan payment.

4. 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.

5. Debtor has failed to file a wage order or EFT Certificate with the court.

6. Debtor has failed to file proof of attendance at an approved credit counseling course.

Trustee's Motion to Dismiss #18 filed 11/03/23 is set for 01/26/24.  
 No Response filed by Debtor.

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KISCH	23-10171 <b>SERGIO FARIAS</b>	Confirmation	Current  11/08/23 \$2,380.00 ePay	<b>Trustee does not recommend confirmation.</b>
10/02/23 12/11/23 1/60 Krystle	\$2,380.00 BMI-ESF	<ol style="list-style-type: none"> <li>1. Plan #11 filed 10/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>2. Plan Summary fails to provide for the Current Posted Chapter 13 Trustee Fee Percentage.</li> <li>3. Debtor failed to provide copies of recent bank statements.</li> <li>4. Debtor failed to provide a County Appraisal valuation for real estate.</li> <li>5. Debtor failed to provide proof to substantiate the amounts to be paid to Westlake Finance through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</li> <li>6. Plan does not fully provide for Integrity Texas Funding claim #1 filed 11/03/23.</li> <li>7. Trustee alleges that Schedule J is inaccurate as if fails to disclose the Savings Fund contribution.</li> <li>8. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan. The Debtor routinely has tax refunds of \$9,000 to \$10,000 per year. In addition, Schedule J indicates that the Debtor has \$3,044.46 in disposable income, yet the Plan payment is only \$2,380.00. The Plan does not pay a 100% distribution to general unsecured creditors.</li> <li>9. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li> </ol>		
Plan Playments:1 (Nov 2023) - 60 (Oct 2028) \$2,380.00.				

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LIMON	17-10196 <b>MIGUEL A RODRIGUEZ</b>	Dismissal	\$4,097.76 or 2.54 mth 11/10/23 \$850.00 ePay	Trustee recommends dismissal.
05/30/17 10/04/17 78/72 Tracey	\$1,611.48 BMI-			

Post-Conf. Trustee's Motion to Dismiss filed 03/03/22 at #147 for non-payment.  
 Response to Trustee's Motion to Dismiss filed 03/21/22 at #148.  
 There are several months where only a partial payment was made and several where no payment was made at all.  
 This is a CARES Act plan of 72 months, which ended in May 2023.  
 Debtor to appear at the 12/01/23 hearing to provide an update on catch-up payments.

LIMON	20-10071 <b>MARIA G CORONADO</b>	Dismissal	\$10,356.48 or 8.68 mth 11/13/23 \$138.46 Wage Order	Trustee recommends dismissal.
02/25/20 05/05/20 45/60 Tracey	\$1,193.14 BMI-ESF			

Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #101 for non-payment.  
 Response to Trustee's Motion to Dismiss was filed 11/20/23 at #102. Debtor does not oppose dismissal.  
 Debtor had a payment of \$11,193.14 come due in August 2023 from the anticipated proceeds of husband's life insurance,  
 but the Trustee only received \$1,093.05.

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LIMON  03/31/22 06/09/22 20/60 Tracey	<b>22-10033</b> <b>FRANCISCA ESCOBEDO</b>  \$1,225.00 BMI-PPR	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #50 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/20/23 at #51. Debtor is submitting payments sporadically.	\$2,250.00 or 1.84 mth 10/30/23 \$1,260.00 ePay	<b>Trustee recommends dismissal.</b>
LIMON  01/24/23 04/04/23 10/60 Tracey	<b>23-10011</b> <b>ANDREW GONZALEZ</b>  \$1,100.00 AMI-PPR	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #40 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/20/23 at #41. There are several months where only a partial payment was made and some where no payment was made at all.  Response to the Trustee's Motion to Dismiss states that the Debtors will file a Motion to Convert to Chapter 7 on or before the hearing date.	\$3,150.00 or 2.86 mth 09/07/23 \$750.00 ePay	<b>Trustee recommends dismissal.</b>

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LIMON	23-10156	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/01/23 11/10/23 2/60 Bridget1	FRAY M CONSTANTE CABRALES CARMEN B DE CONSTANTE \$1,300.00 BMI-PPR	Dismissal  Obj POC Investor Loan Claim 4  Obj Conf Vista Holdings	11/20/23 \$600.00 Wage Order	
Plan #38 filed 10/25/23 works, but cannot be recommended because:				
<p>1. Debtors have failed to provide verification of the mortgage arrears to be paid through the plan. Debtor's attorney filed claim #4 10/25/23 but the breakdown of the arrears was not included in the attachments to verify if the September 2023 mortgage payment is included or if a gap payment will need to be included in Debtors' plan.</p> <p>2. Trustee alleges that the Statement of Financial Affairs is incorrect as the business income per the 2022 tax return has not been disclosed.</p> <p>Payments:                      1 (Oct 2023)- 1 (Oct 2023) \$700.00.                      2 (Nov 2023)- 60 (Sep 2028) \$1,300.00.</p> <p>Trustee's Motion to Dismiss #32 filed 10/20/23.                      Response #33 filed 10/25/23.</p> <p>Objection to Confirmation of Amended Chapter 13 Plan filed 11/01/23 by Vista Holdings at #42.</p> <p>Objection to Claim #4 of Vista Holdings filed 11/1/23 at #41.</p>				

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LIMON  09/28/23 12/07/23 2/60 Leanne1	23-10167 <b>ERASMO LOPEZ JR</b>  \$815.00 BMI-	<b>Confirmation</b>  Plan #26 filed 11/20/23 works paying 8.04% to general unsecured creditors.  Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$815.00.	Current  10/25/23 \$815.00 ePay	<b>Trustee Recommends confirmation of Plan#26.</b>

SOLANA  08/21/23 10/30/23 3/60 Bridget1	23-10146 <b>RAMIRO RAMOS JR</b>  \$790.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>  1. Plan #2 filed 08/21/23 fails to provide for Internal Revenue Service claim #4 filed 09/29/23. 2. Debtor has failed to provide the 2020 through 2022 tax returns to the Trustee. 3. Plan fails to establish a federal income tax reserve for the liability that will come due. 4. Plan fails to fully provide for Texas Child Support claim #1 filed 08/24/23. 5. Trustee alleges that Schedule B is inaccurate as it does not disclose the potential personal injury claim pursuant to 341 testimony. 6. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan. 7. Debtor is delinquent over 2 months in the amount of \$1,615.00 through November.  Payments: 1 (Sep 2023) - 60 (Aug 2028): \$790.00  Trustee's Motion to Dismiss #20 filed 10/06/23.	\$1,615.00 or 2.04 mth 11/13/23 \$755.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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<i>Pet Filed</i>	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
Bar Date	<i>Plan Pmt</i>		Last Rcpt Amt	
<i>Month/Term</i>	AMI/BMI- ESF/PPR		<i>Pmt Method</i>	

Response #21 filed 10/11/23.

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OLIVA  02/01/18 04/12/18 69/60 Tracey	<b>18-10032</b> <b>ALBERT PEREZ</b>  \$0.00 <i>BMI-</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss #37 filed 10/18/23. Debtor is delinquent on Chapter 13 plan payments. At the time this motion was filed, Debtor was \$550.00 in arrears under the proposed plan. The Debtor is in month 68 of a 60-month Plan that was scheduled to terminate in February 2023. No Response filed by Debtor.	\$550.00 or 0.00 mth <i>02/10/23</i> \$150.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
OLIVA  01/31/19 04/11/19 57/60 Tracey	<b>19-10039</b> <b>AARON D GALLEGOS</b> <b>FILOMENA M GALLEGOS</b> \$1,382.30 <i>BMI-</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 10/27/23 at #107 because the confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. The plan is now deficient due to additional attorney's fees and administrative costs of administering the plan. No Response filed by Debtors.	Current <i>10/31/23</i> \$1,382.31 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
OLIVA  09/30/19 12/09/19 50/60 Tracey	<b>19-10383</b> <b>RICARDO G CASTILLO</b> <b>OLIVIA V CASTILLO</b> \$1,484.33 <i>BMI-</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #53 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.	\$1,640.80 or 1.11 mth <i>11/20/23</i> \$342.54 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>

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<p><b>OLIVA</b></p> <p>09/21/21 11/30/21 26/36</p> <p>Tracey</p>	<p><b>21-10131</b></p> <p><b>JEREMIAH S WILCOX</b></p> <p>\$225.00 BMI-</p>	<p><b>Dismissal</b></p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #36 for non-payment.                  No response filed by Debtor.                  There are several months where no payment was made at all.</p>	<p>\$675.00 or 3.00 mth 08/30/23 \$778.70 ePay</p>	<p><b>Trustee recommends dismissal.</b></p>
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<p><b>OLIVA</b></p> <p>12/22/22 03/02/23 11/60</p> <p>Tracey</p>	<p><b>22-10197</b></p> <p><b>ENRIQUE ALVARES</b></p> <p>\$1,800.00 BMI-BOTH</p>	<p><b>Dismissal</b></p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #47 for non-payment.                  No response filed by Debtor.                  There are several months where no payment was made at all.</p>	<p>\$3,600.00 or 2.00 mth 11/01/23 \$1,800.00 ePay</p>	<p><b>Trustee recommends dismissal.</b></p>
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OLIVA  01/27/23 04/07/23 10/36 Tracey	<b>23-10016</b> <b>DEXTER S LASTER</b>  \$150.00 BMI-ESF	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #62 for non-payment. No response filed by the Debtor. There are several months where no payment was made at all.	\$396.60 or 2.64 mth 07/31/23 \$120.00 Wage Order	<b>Trustee recommends dismissal.</b>
OLIVA  03/30/23 06/08/23 8/60 Tracey	<b>23-10052</b> <b>NOEMI F REYES</b>  \$2,498.57 BMI-ESF	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #49 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and one where no payment was made at all.	\$5,020.71 or 2.01 mth 10/13/23 \$500.00 ePay	<b>Trustee recommends dismissal.</b>
OLIVA  04/14/23 06/23/23 7/36 Tracey1	<b>23-10062</b> <b>SARA E SANCHEZ</b>  \$225.00 BMI-PPR	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #58 for non-payment. No response filed by Debtor. There are several months where no payment was made.	\$724.99 or 3.22 mth 08/16/23 \$175.00 ePay	<b>Trustee recommends dismissal.</b>

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<p><b>OLIVA</b></p> <p>06/05/23 08/14/23 5/60 Tracey</p>	<p><b>23-10095</b></p> <p><b>MANUEL R LEAL</b></p> <p><b>SANDRA D LEAL</b></p> <p>\$4,359.65 BMI-ESF</p>	<p><b>Dismissal</b></p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 09/28/23 at #40 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 timely filed proof of claim by Select Portfolio (Claim #17 filed 8/14/23) renders the plan deficient. The Plan provides for \$106,771.56 in arrears while the proof of claim indicates that the account is \$112,202.23 in arrears. The ongoing payment in the Plan is \$1,033.32, but the claim states that it is \$1,516.66.</p>	<p>\$4,919.30 or 1.13 mth 10/31/23 \$2,800.00 Wage Order</p>	<p><b>Trustee recommends dismissal.</b></p>
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Response to Trustee's Motion to Dismiss was filed 10/27/23 at #42.

<p><b>OLIVA</b></p> <p>07/26/23 10/04/23 4/60 Leanne1</p>	<p><b>23-10129</b></p> <p><b>RAUL AVALOS</b></p> <p><b>JANIE AVALOS</b></p> <p>\$1,725.00 AMI-ESF</p>	<p><b>Confirmation</b></p> <p><b>Dismissal</b></p> <p>1. Plan #40 filed 11/08/23 is proposing to pay the escrow shortage of \$231.93 pro-rata through the Trustee, but the mortgage ongoing payment is being paid direct.</p> <p>2. Plan Summary fails to list the correct non-exempt property amount of \$2,292.38.</p> <p>3. Debtors have failed to provide to Trustee the bank statement for IBC bank account ending in #1601 for September.</p> <p>Plan payments:                  1 (Aug 2023) - 4 (Nov 2023) \$1,725.00.                  5 (Dec 2023) - 60 (Jul 2028) \$1,950.00.</p> <p>Trustee's Motion to Dismiss filed 09/18/23 at #32.                  No response filed by Debtor.</p>	<p>Current 11/20/23 \$199.04 Wage Order</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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<b>OLIVA</b>	<b>23-10143</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #33 filed 11/07/23.</b>
	<b>CESAR A ZENDEJAS</b>	<b>Dismissal</b>	11/20/23 \$850.00 ePay	
08/15/23 10/24/23 3/60 Krystle	\$850.00 BMI-	Plan #33 filed 11/07/23 works, paying 72% to the general unsecured creditors.  Plan payments: 1 (Sep 2023) - 2 (Oct 2023) \$850.00. 3 (Nov 2023) - 60 (Aug 2028) \$850.00.  Trustee's Motion to Dismiss #26 filed 10/06/23 was withdrawn at #38 on 11/22/23. No Response filed by Debtor.		

<b>OLIVA</b>	<b>23-10144</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>BRIANNA J FLOWERS</b> <b>JOSEPH</b>	<b>Dismissal</b>	11/17/23 \$103.85 ePay	
08/16/23 10/25/23 3/36 Bridget1	\$225.00 BMI-BOTH	Plan #34 filed 11/07/23 fails to provide for Bexar County Tax Assessor Collector claim #4 filed 08/30/23.  Payments: 1 (Sep 2023)- 3 (Nov 2023) \$225.00. 4 (Dec 2023)- 36 (Aug 2026) \$775.00.  Trustee's Motion to Dismiss #30 filed 09/29/23. Response #36 filed 11/07/23.		

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA  09/20/23 11/29/23 2/36 Leanne1	23-10157  <b>RUTH N GARZA</b>  \$200.00 <i>BMI-</i>	<b>Confirmation</b>  Plan #25 filed 11/07/23 cannot be recommended because:  1. Debtor has failed to provide IBC account #9963 statements to the Trustee for the month of filing. (September)  2. Debtor has failed to provide the SNAP statement.  3. Debtor has failed to provide the mortgage statement to the Trustee.  Plan payments: 1 (Oct 2023) - 36 (Sep 2026) \$200.00.  Trustee's Motion to Dismiss filed 11/09/23 at #27 is set for 01/26/24. No Response filed by Debtor.	Current  11/13/23 \$200.00  <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>

OLIVA  09/20/23 11/29/23 2/36 Bridget1	23-10158  <b>MARY G GARZA</b>  \$250.00 <i>BMI-</i>	<b>Confirmation</b>  1. Plan #2 filed 09/20/23 fails to fully provide for Gonzalez Furniture claim #5 filed 10/26/23.  2. Plan fails to fully provide for Payment 1 Financial claim #1 filed 10/10/23.  3. Debtor has failed to provide documentation for the life insurance disclosed on Schedule B.  Payments: 1 (Oct 2023)- 36 (Sep 2026) \$250.00.  Trustee's Motion to Dismiss #29 filed 11/09/23 is set for 01/11/24.	\$153.86 or 0.62 mth 11/15/23 \$57.69  <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 1, 2023 10:00 am**

Next 3 Panels:  
 01/26/2024  
 02/22/2024  
 03/19/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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No response filed by Debtor.

<b>OLIVA</b>	<b>23-10159</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #26 filed 11/17/23.</b>
09/20/23 11/29/23 2/36 Leanne1	<b>REBECCA ZEPEDA</b>  \$200.00 BMI-	Plan #26 filed 11/17/23 works, paying 1.54% to general unsecured creditors.  Plan payments: 1 (Oct 2023) - 2 (Nov 2023) \$200.00 3 (Dec 2023) - 36 (Sep 2026) \$225.00	11/13/23 \$200.00 ePay	

<b>OLIVA</b>	<b>23-10161</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
09/25/23 12/04/23 2/36 Krystle	<b>HENRY L GARZA</b>  <b>MARICELA M GARZA</b>  \$250.00 BMI-ESF	1. Plan #2 filed 09/25/23 fails to provide for all disposable income.  2. Debtors are proposing to pay Rally Credit Union directly for a claim with an excessive contractual interest rate of 16.99% at the expense of general unsecured creditors.  3. Trustee alleges Schedule B is incomplete as it does not disclose the value of the Security First bank account.  4. Debtors failed to provide bank statements for Security Service for July- September and Rally Bank for August and September.  Payments: 1 (Oct 2023) - 36 (Sep 2026) \$250.00.  Trustee's Motion to Dismiss #30 filed 11/9/23 is set for 01/26/24. No Response filed by Debtors.	11/20/23 \$250.00 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 1, 2023 10:00 am**

Next 3 Panels:  
 01/26/2024  
 02/22/2024  
 03/19/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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<b>OLIVA</b>	<b>23-10165</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #2 filed 09/27/23.</b>
09/27/23 12/06/23 2/60 Leanne1	<b>MARY L ZUNIGA</b>  \$100.00 BMI-	Plan #2 filed 09/27/23 works, paying 1.49% to general unsecured creditors.  Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$100.00	11/15/23 \$100.00 ePay	

<b>OLIVA</b>	<b>23-10169</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
09/29/23 12/08/23 1/60 Leanne1	<b>CYNTHIA G JOSEPH</b>  \$475.00 BMI-ESF	<b>Obj Conf Security Service Federal</b>  Plan #2 filed 09/29/23 does not fully provide for Security Service FCU claim #4 filed 11/06/23.  Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$475.00  Trustee's Motion to Dismiss filed 11/17/23 at #26 is set for 01/26/24. No Response filed by Debtor.  Objection to Confirmation filed 11/08/23 by Security Service Federal Credit Union at #23.	11/06/23 \$475.00 ePay	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 1, 2023 10:00 am**

Next 3 Panels:  
 01/26/2024  
 02/22/2024  
 03/19/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA  09/29/23 12/08/23 2/36 Krystle	23-10170  <b>LEONARDO MARTINEZ</b>  \$200.00 <i>BMI-ESF</i>	<b>Confirmation</b>  1. Plan #2 filed 09/29/23 fails to provide sufficient funds for payment in full of all secured and priority claims.  2. Plan fails to provide for Republic Finance claim #6 filed 10/11/23.  3. Trustee alleges Schedule J is incomplete as it does not note the debtor's spouse as a dependent.  4. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.  Plan Payments: 1 (Oct 2023) - 36 (Sep 2026) \$200.00.  Trustee's Motion to Dismiss #29 filed 11/17/23 is set for 1/26/24. No Response filed by Debtor.	Current  11/13/23 \$92.31 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

OLIVA  10/12/23 12/21/23 1/60 Leanne1	23-10175  <b>DAVID A SULLIVAN</b>  <b>PATRICIA L SULLIVAN</b>  \$2,350.00 <i>BMI-BOTH</i>	<b>Confirmation</b>  1. Debtors' Chapter 13 Meeting of Creditors 341(a) meeting has not yet been held. The meeting is scheduled for 11/28/23.  2. Plan #2 filed 10/12/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.  3. Plan fails to fully provide for Cameron County claim #8 filed 11/20/23.  4. Plan fails to fully provide for Texas Workforce claim #4 filed 11/28/23.	Current  11/20/23 \$1,175.00 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 1, 2023 10:00 am**

Next 3 Panels:  
 01/26/2024  
 02/22/2024  
 03/19/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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5. Plan fails to provide starting and ending months for Santander, Conn's, Lacks Valley Store, Revenue Accounting Division and Texas Workforce claims.
  5. Plan fails to provide statutory interest rate for the Cameron County claim scheduled in the amount of \$23.23.
  6. Plan provides for varying start months for similarly classified debt.
  7. Trustee alleges Schedule C and C-1 are inaccurate as they provide duplicate exemptions for several assets.
  8. Trustee alleges Schedule A is inaccurate as the valuation of property at 1.2 is understated pursuant to the County Appraisal District valuation.
  9. Trustee alleges Schedule B is incomplete as it does not include Debtors' Cash App.
  10. Debtor has failed to provide proof of rental income.
  11. Debtors failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
  12. Debtors failed to provide copies of September and October Bank statements.
- Plan Payments:1 (Oct 2023)- 60 (Sep 2028) \$2,350.00.

<b>OLIVA</b>	<b>23-10177</b>	<b>Confirmation</b>	\$39.62 or 0.07 mth	<b>Trustee does not recommend confirmation.</b>
<i>10/12/23</i> <i>12/21/23</i> <i>1/36</i> Leanne1	<b>JUAN D VARGAS</b>  \$575.00 <i>BMI-ESF</i>		<i>11/17/23</i> <i>\$270.00</i> <i>ePay</i>	

- Plan #2 filed 10/12/23 cannot be recommended because:
1. Trustee alleges Schedule J is inaccurate as it fails to disclose Debtor's spouse as a dependent.
  2. Debtor has failed to provide the Thrift Savings Plan statement to the Trustee.
  3. Trustee alleges Schedule C is incomplete as it provides assets with zero or unknown values.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 1, 2023 10:00 am**

Next 3 Panels:  
 01/26/2024  
 02/22/2024  
 03/19/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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4. Plan proposes to provide for treatment of Snap-on Credit's claim in Paragraph 9B despite the tools having been purchased within 1 year of the petition date.

Plan payments:  
 1 (Nov 2023) - 36 (Oct 2026) \$575.00

<b>OLIVA</b>	<b>23-10178</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>ALFREDO GARCIA</b>		11/20/23	
10/13/23 12/22/23 1/60 Bridget1	<b>NORA N GARCIA</b> \$1,600.00 BMI-		\$1,600.00 ePay	
	1. Debtors' Chapter 13 Meeting of Creditors 341(a) meeting has not yet been held. The meeting is scheduled for 11/28/23. 2. Plan #2 filed 10/13/23 fails to fully provide for Nebraska Furniture Mart claim #7 filed 10/26/23. 3. Plan fails to fully provide for Lacks Valley Stores claim #6 filed 10/26/23. 4. Plan fails to disclose Date Last Payment is Due for Freedom Mortgage Corporation being paid direct in paragraph 8C. 5. Plan fails to disclose Date Last Payment is Due for Hyundai Motor Finance, Chase Auto Finance, Chrysler Capital and Rally Credit Union being paid direct in paragraph 9C. 6. Plan fails to disclose the correct interest rates for Hyundai Motor Finance and Chase Auto Finance in paragraph 9C. 7. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 8. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan. 9. Debtors have failed to provide the Business Sworn Testimony as to the Financial Affairs of the Debtors Pursuant to 11 USC 1302(C). 10. Debtors have failed to provide Part II of the Domestic Support Obligation Affidavit for the recipient information. 11. Debtors have failed to provide three months bank statements for all financial accounts disclosed Schedule B part 17.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

December 1, 2023 10:00 am

Next 3 Panels:

01/26/2024

02/22/2024

03/19/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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12. Debtors have failed to provide the account number information for Schedule B line 17.5.

13. Debtors have failed to provide documentation of all policies disclosed on Schedule B part 31.

14. Debtors have failed to provide verification of Mr. Garcia's VA Benefits.

15. Debtors have failed to provide verification of the partial deduction of the child support obligation as stated on Schedule J line 24.

16. Plan fails to provide for TD Retail Card Services claims #16 and #17 filed 11/17/23.

Payments: 1 (Nov 2023)- 60 (Oct 2028) \$1,600.00.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
December 1, 2023 11:00 am

Next 3 Panels:  
01/26/2024  
02/22/2024  
03/19/2024

	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
LIMON	22-10134  JOSE L GUEVARA-ZAPATA	Dismissal	\$2,619.85 or 3.61 mth 09/14/23 \$168.73 Wage Order	Trustee recommends dismissal.
	09/13/22 11/22/22 14/60 Tracey	Post-Conf. Trustee's Motion to Dismiss was filed 10/30/23 at #47 for non-payment. Response #48 filed 11/20/23 states that a modification will be filed prior to the hearing. There are a couple of months where no payment was made at all.		
OLIVA	19-10271  FELIX HERNANDEZ	Dismissal	\$857.67 or 1.31 mth 11/09/23 \$1,200.00 ePay	Trustee recommends dismissal.
	07/01/19 09/09/19 52/53 Tracey	Post-Conf. Trustee's Motion to Dismiss was filed 10/05/23 at #77 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/7/23 at #79. There are several months where only a partial payment was made and some where no payment was made at all.		
OLIVA	19-10396  ANDRES HUERTA	Dismissal	\$2,274.20 or 1.14 mth 11/21/23 \$460.91 Wage Order	Trustee recommends dismissal.
	10/11/19 12/20/19 49/84 Tracey	Post-Conf. Trustee's Motion to Dismiss was filed 10/23/23 at #81 because the confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. The plan is now deficient due to the Notices of Supplemental Attorney's Fees, increased administrative expenses and accrued interest. No Response filed by Debtors.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
December 1, 2023 11:00 am

Next 3 Panels:  
01/26/2024  
02/22/2024  
03/19/2024

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

<b>OLIVA</b>	<b>23-10138</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>RUBEN G ALMANZA</b>		11/17/23	
07/31/23	<b>MARIA G ALMANZA</b>		\$219.23	
10/09/23			Wage	
4/60	\$975.00		Order	
Bridget1	BMI-			
<p>Plan #45 filed 11/17/23 works paying 6% dividend to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Plan fails to establish a sufficient federal income tax reserve for the liability that will come due.</li> <li>2. Debtors have failed to file an amended wage order for the increased payments.</li> </ol> <p>Payments: 1 (Aug 2023)- 3 (Oct 2023) \$550.00. 4 (Nov 2023)- 60 (Jul 2028) \$975.00.</p> <p>Trustee's Motion to Dismiss #33 filed 09/22/23. Motion terminated on 11/9/23. No response filed by Debtors.</p>				

<b>OLIVA</b>	<b>23-10166</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>RICCO R ZUNIGA</b>	<b>Obj Conf PlainsCapital Bank</b>	11/14/23	
09/28/23	<b>DELILAH R ZUNIGA</b>		\$1,961.54	
12/07/23			Wage	
2/60	\$4,250.00		Order	
Bridget1	AMI-ESF			
<ol style="list-style-type: none"> <li>1. Plan #2 filed 10/02/23 provides for Conn's HomePlus claim as both a cure claim and a total debt.</li> <li>2. Trustee alleges Schedule B is inaccurate as it does not disclose the First Community account ending in 4781 and fails to provide a value for the Cash App.</li> <li>3. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose Debtors' stored property under paragraph #22.</li> </ol>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
December 1, 2023 11:00 am

Next 3 Panels:  
01/26/2024  
02/22/2024  
03/19/2024

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

4. Trustee alleges Schedule C-1 is incorrect as it reflects equity in the 2021 Nissan Rogue; however, this vehicle is fully encumbered.

5. Debtors failed to provide bank statements for July - September 2023 for the First Community account ending in 6758 and for First Community account ending 4781 through the filing date.

6. Debtors failed to provide copies of life insurance documents.

Plan Payments: 1 (Oct 2023) - 60 (Sep 2028) \$4,250.00.

Trustee's Motion to dismiss #30 filed 11/17/23 is set for 01/26/24.  
No response filed by Debtors.

Objection to Confirmation filed 11/16/23 by PlainsCapital Bank at #29.

<b>OLIVA</b>	<b>23-10182</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>JANETTE D GONZALEZ</b>		11/15/23	
10/19/23			\$200.00	
12/28/23			ePay	
1/36	\$200.00			
Bridget1	BMI-ESF			
Plan #2 filed 10/19/23 cannot be recommended because:				
1. Debtors' Chapter 13 Meeting of Creditors 341(a) meeting has not yet been held. The meeting is scheduled for 11/28/23.				
2. Debtor has failed to provide a copy of October's bank statement.				
3. Debtor failed to provide required identification and proof of social security number.				
Plan Payments: 1 (Nov 2023) - 36 (Oct 2026) \$200.00.				