JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 9:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Last Rcpt Amt Notes Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term CROMWELL 18-20308 Dismissal \$810.00 or Trustee 0.00 mth recommends PHYLLIS WEISSMAN 06/12/23 dismissal. 07/18/18 \$810.00 09/26/18 ePav 64/60 \$0.00 BMI-Tracev Post- Confirmation Trustee's Motion to Dismiss filed 10/03/23 at #49 for non-payment. Debtor is currently delinquent in the amount of \$810.00 or 1 month, which was due 07/17/23. Debtor is currently in month 64 of a 60-month Plan. No Response filed by Debtor. GULLEY Confirmation \$4.872.47 or 23-20209 Trustee does not 2.21 mth recommend JESUS D VALDEZ Dismissal confirmation and 10/17/23 07/28/23 recommends \$250.00 **CYNTHIA P ESQUIVEL Obj Conf Santander Consumer** 10/06/23 dismissal. **VALDEZ** \$2,200.00 USAI ePav 4/36 **Obj Conf Capital One Auto Finance** BMI-Leanne1 1. Plan #32 filed 10/17/23 fails to include the beginning and ending months. 2. Plan provides for Capital One Auto Finance for a 2019 Ram 1500 as a cure claim and total debt claim. 3. Plan provides for Santander Consumer USA for 2020 Dodge Challenger as a cure claim and total debt claim. 4. Plan does not provide for priority IRS claim #19 filed 09/18/23. 5. Trustee alleges Schedule B is inaccurate as it fails to disclose Gulf Coast Bank Account and reflects inaccurate amount of 401k for Republic Services - Vanguard. 6. Debtor has failed to provide the pension/retirement statement for City of Corpus Christi. Plan payments: 1 - 36 \$2,200.00 Trustee's Motion to Dismiss filed 09/18/23 at #29. No Response filed by Debtor.

					02/14/2024
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 Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
		Objection to Confirmation filed 09/05/23 by Santander Consumer L Amended Chapter 13 Plan filed 10/20/23 by Santander Consumer US			
		Objection to Confirmation filed 10/11/23 by Capital One Auto Finance	at #30.		
		Debtor and Debtor's counsel are required to appear at the reset hear	ing 11/08/23 at 9:00 AM.		
OLIVA PC (C)	19-20604 JOSHUA S	WELBORN		\$247.32 or 0.28 mth <i>10/25/23</i>	Trustee does not recommend approval.
2/09/19 2/17/20	MELISSA	WELBORN		\$156.92	
7/60 racey	\$875.00 <i>AMI-ESF</i>			Wage Order	
Тасеу		Modification filed 09/28/23 at #100 to cure delinquency, to decreas cannot be recommended because:	e plan payment and to deviate from the M4 Order,		
		1. Mod incorrectly calculates the pre-modification payments made to	Trustee in Paragraph 4 and in the Plan Summary.		
		2. Mod fails to complete paragraph 10A. The monthly payment for Ca	r Max Auto Finance is not provided.		
		3. Mod Plan Summary fails to reflect the correct amount of pre-modifi	cation distributions to priority creditors.		
		4. Mod Plan Summary provides for \$4,608.43 in non-exempt property failed to amend Schedule C to disclose this non-exempt property.	y while the previous plan showed \$0.00. Debtor has		
		5. Debtors failed to provide Trustee with a copy of the 2022 Tax Retur	n.		
		6. Debtors failed to provide Trustee with the necessary Domestic 1302(d)(1).	Support Obligation documentation to comply with		
		Debtors failed to provide Trustee with the loan documents for t Debtor has taken over the payments.	he 2016 Dodge Ram under his father's name that		
		Mod forgives \$2,278.28			
		Plan payments:			
#670		Page 2 of 41		Prir	nted 11/1/23 2.57 i

Next 3 Panels: 12/13/2023

		JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee November 8, 2023 9:00 am		<u>Next 3 Panels:</u> 12/13/2023 01/17/2024 02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
		46 (Oct 2023) - 60 (Dec 2024) \$875.00		
OLIVA PC (C) 04/04/23 06/13/23 7/60	23-20090 RAMON Y	Dismissal	\$2,566.52 or 2.05 mth 09/06/23 \$173.08 Wage	Trustee recommends dismissal.
Ггасеу	\$1,250.00 <i>AMI-ESF</i>	Post-Conf. Trustee's Motion to Dismiss was filed 10/10/23 at #42 for non-payment. No Response filed by Debtor. Employer inadvertently sent three payments to the wrong place. Employer is trying to correct the issue.	Order	
)LIVA PC (C)	23-20242	Confirmation	\$1,225.00 or	Trustee does not
DLIVA PC (C) 08/25/23 11/03/23 3/60		R GARCIA II	\$1,225.00 or 0.50 mth <i>10/23/23</i> <i>\$575.00</i> <i>ePay</i>	Trustee does not recommend confirmation.

				02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
		Amended Plan #34 and Schedules were filed 10/30/23, but have not yet been reviewed. These amendments will be reviewed prior to the hearing.		
PAYNE &	23-20207	Confirmation	Current	Trustee does not
ASSOCIATES PLLC 07/26/23 10/04/23	CARLA J I	IASTINGS Dismissal	10/20/23 \$1,033.85	recommend confirmation and recommends dismissal.
4/60	\$2,315.00 <i>AMI-</i>		Wage Order	
Leanne1		1. Plan #27 filed 10/18/23 cannot be recommended because the Plan Summary does not match the Plan for Credit Acceptance.		
		2. Trustee alleges Debtor's Official Form 122C is incorrect.		
		Plan payments: 1 (Aug 2023) - 3 (Oct 2023) \$2,000.00 4 (Nov 2023) - 60 (Jul 2028) \$2,315.00		
		Trustee's Motion to Dismiss filed 09/18/23 at #25. No Response filed by Debtor.		
RAUB	18-20070	Dismissal	\$500.00 or	Trustee
	OLGA T G	RANADOS	1.67 mth <i>10/20/23</i>	recommends dismissal.
02/27/18 05/08/18 69/84	\$300.00		\$300.00 ePay	
Tracey	BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 09/12/23 at #49 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/7/23 at #50. There are a few months where only a partial payment was made and a few where no payment was made at all.		

Next 3 Panels: 12/13/2023

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 9:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term \$200.00 or RAUB 19-20494 Dismissal Trustee does not 0.38 mth recommend SHIRLEY E WOLF Modification 10/10/23 approval and 10/05/19 recommends \$480.00 **Obj Mod Rocket Mortgage LLC** 12/14/19 dismissal. ePav 49/60 \$530.00 BMI-ESF Tracev Modification #112 was filed 09/15/23 to provide for a deficiency due to increased administrative fees and notices of supplemental attorneys' fees, but cannot be recommended because: 1. Debtor has failed to provide the Trustee with a copy of the 2022 tax return. Mod forgives \$0.00. Plan Payments: 43 (May 2023) - 44 (June 2023): \$480.00. 45 (Jul 2023) - 60 (Oct 2024): \$530.00. Post-Conf. Trustee's Motion to Dismiss filed 04/14/23 at #90 for non-workable plan. Plan #56 no longer provides for all secured and priority claims in full due to increased administrative fees and Notices of Supplemental Attorney's fees. No Response filed by Debtor. Objection to Motion to Modify Confirmed Chapter 13 Plan filed 09/18/23 by Rocket Mortgage LLC at #113. RAUB 19-20598 Dismissal \$2,292.07 or Trustee 1.47 mth recommends **RHONDA SOSA** dismissal. 10/04/23 12/03/19 \$1.500.00 02/11/20 ePav 47/84 \$1,562.30

BMI-ESF Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #116 for non-payment. No response filed by Debtor.

Debtor is not consistent with making plan payments.

Tracey

		JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee November 8, 2023 9:00 am		<u>Next 3 Panels:</u> 12/13/2023 01/17/2024 02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	20-20108 JULIAN D	Dismissal	\$10,853.84 or 4.57 mth	Trustee recommends dismissal.
<i>02/28/20</i> 05/08/20	VANESSA	VSCHOMMER	10/03/23 \$300.00	dismissai.
45/55 Tracey	\$2,375.84 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #73 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/17/23 at #74. There are several months where only a partial payment was made and some where no payment was made at all.	ePay	
RAUB	21-21319 ROLAND	Dismissal	\$10,588.75 or 2.55 mth 10/20/23	Trustee recommends dismissal.
<i>12/31/21</i> 03/11/22	SAVANNA	H VERA	\$1,823.08	uisiilissai.
23/60 Tracey	\$4,156.12 <i>AMI-</i>	Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #73 for non-payment. No response filed by Debtor. Employer is not submitting the correct amount as per the Notice of Wage Order Adjustment causing the delinquency.	Wage Order	

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 9:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Last Rcpt Amt Notes Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term RAUB 22-20237 Confirmation \$8.965.00 or Trustee does not 1.53 mth recommend **MICHAEL A SALAZAR** Dismissal 10/17/23 confirmation and 09/29/22 recommends \$1.000.00 **MELISSA A SALAZAR** 12/08/22 dismissal. ePav 13/60 \$5.850.00 AMI-BOTH Leanne1 1. Plan #97 filed 10/17/23 cannot be recommended because Trustee alleges the plan is not feasible as Debtors have never been current in the 12 months that plan payments have come due. Debtors are currently \$8,965.00 or 1.6 months delinguent through October. Plan payments: 1 (Oct 2022) - 4 (Jan 2023) \$4,450.00 5 (Feb 2023) - 9 (Jun 2023) \$4,700.00 10 (Jul 2023) - 11 (Aug 2023) \$4,700.00 12 (Sep 2023) - 13 (Oct 2023) \$5,600.00 14 (Nov 2023) - 60 (Sep 2027) \$5,850.00 Trustee's Amended Motion to Dismiss filed 07/07/23 at #78. Debtor's Response to Trustee's Amended Motion to Dismiss filed 10/17/23 at #99. RAUB 23-20088 Confirmation Current Trustee does not recommend JUAN R CALZADA Dismissal confirmation and 10/25/23 04/04/23 recommends \$853.85 06/13/23 **Obj Conf Vanderbilt Mortgage** dismissal. Wage 7/60 \$2,150.00 **Obj Conf San Patricio County** Order BMI-Bridget1 1. Plan Summary #44 filed 10/17/23 fails to fully provide for Vanderbilt Mortgage and Finance claim #1 filed 04/26/23. 2. Plan Summary reflects San Patricio County claim #3 filed 05/12/23 through plan, but paragraph 8 fails to reflect a claim amount. 3. Plan Summary reflects World Finance Company to be paid through the Trustee but is not treated in the plan.

4. Plan Summary reflects Tellez Auto claim for the 2016 Chrysler 200 to be paid direct, but plan reflects the claim in paragraph 8e under real property for which Liens are to be Stripped.

				02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendatior
		5. Plan Summary #44 and Schedule J #34 do not match. The projected income, expenses and disposable income amounts do not match.		
		6. The Statement of Financial Affairs #16 filed 05/05/23 is incomplete as it does not disclose the pending lawsuit reflected on line 53 of Schedule B.		
		7. Debtor has failed to file an amended wage order for the increased plan payments.		
		8. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.		
		Payments: 1 (May 2023)- 3 (Jul 2023) \$1,138.33. 4 (Aug 2023)- 6 (Oct 2023) \$1,950.00. 7 (Nov 2023)- 60 (Apr 2028) \$2,150.00.		
		Trustee's Motion to Dismiss #29 filed 06/05/23. Debtor's Response to Trustee's Motion to Dismiss #33 filed 07/18/23.		
		Objection to Confirmation filed 10/13/23 by Vanderbilt Mortgage and Finance, Inc. at #43.		
		Objection to Confirmation filed 10/31/23 by San Patricio County at #49.		
AUB	23-20120	Confirmation	Current	Trustee does no
	STEVE T I	LYONS Dismissal	10/31/23	recommend confirmation and
/02/23 /11/23	TAMMY L	LYONS	\$369.23	recommends
60	\$585.00 <i>BMI-</i>		Wage Order	dismissal.
rystle		Plan #50 filed 10/17/23 works paying 70% to general unsecured creditors, but cannot be recommended because the amended plan does not provide for the \$6,087.84 disbursed by the Trustee to Vanderbilt Mortgage for Claim #7 prior to the Debtor amending the Plan to pay for the mortgage direct under paragraph 8C. Vanderbilt Mortgage was previously listed under paragraph 8A.	1	
		Plan Payments: 1 (Jun 2023) - 5 (Oct 2023) \$1,600.00 6 (Nov 2023) - 60 (May 2028) \$585.00		
			D	+ 1 11/1/00 0.FT

Next 3 Panels: 12/13/2023

JUDGE MARVIN ISGUR Next 3 Panels: Yvonne V. Valdez, Trustee 12/13/2023 November 8, 2023 9:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR Trustee's Amended Motion to Dismiss #45 filed 10/02/23. Response filed by Debtor #53 filed 10/17/23. RAUB 23-20197 Confirmation Current Trustee does not recommend JERRY KNANDEL Dismissal 10/26/23 confirmation and 07/15/23 recommends \$1.960.00 **EVANGELINA KNANDEL** 09/23/23 dismissal. ePav 4/60 \$1,960.00 BMI-ESF Leanne1 Plan #45 filed 10/18/23 cannot be recommended because: 1. Trustee alleges Schedule I is inaccurate as it has not been updated to provide for Debtor's current employer. 2. Debtors failed to provide the July bank statements for the IBC account and the June and July statements for the Convince Bank account. 3. Debtor failed to provide recent a social security statement. Plan Payments: 1 (Aug 2023)- 60 (Jul 2028) \$1,960.00. Trustee's Motion to Dismiss #37 filed 9/13/23. No Response filed by Debtor.

Next 3 Panels:

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB	23-20200	Confirmation	Current	Trustee does not
740/00	BELINDA	G GARCIA Dismissal	10/24/23	recommend confirmation and
7/19/23 9/27/23 /60		Obj Conf Ovation Services LLC	\$2,150.00 ePay	recommends dismissal.
(rystle	\$3,750.00 <i>BMI-BOTH</i>			
		Plan Payments: 1 (Aug 2023) - 3 (Oct 2023) \$3,250.00 4 (Nov 2023) - 60 (Jul 2028) \$3,750.00		
		Trustee's Motion to Dismiss #31 filed 9/13/23. Debtors Response #41 filed 10/5/23.		
		Objection to Confirmation filed 10/09/23 by Ovation Services LLC at #50.		
AUB	23-20216	Confirmation	\$4,995.38 or 1.15 mth	Trustee does not
7/04/00	VICTOR P	VICTOR P LARA III Dismissal		recommend confirmation and
7/31/23)/09/23		Obj Conf Shellpoint Mortgage	\$2,012.31	recommends dismissal.
0	\$4,360.00 <i>AMI-</i>	Obj Conf Capital One Auto Finance	Wage Order	
Bridget1	,	1. Plan #24 filed 08/25/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #22 filed on 08/25/23.		
		2. Plan #24 fails to fully provide for NewRez LLC DBA Shellpoint Mortgage Servicing claim #5 filed 09/27/23.		
		3. Plan fails to fully provide for Internal Revenue Service claim #4 filed 09/25/23. Further, the proof of claim reflects that the 2022 return has not been filed.		
		4. Debtor has failed to provide a copy of the 2022 tax return and a complete copy of the 2021 tax return.		
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					02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR		Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendatio
		5. Plan fails to fully provide for Jefferson Ca	pital Systems LLC claim #7 filed 10/01/23.		
		6. Trustee alleges that Debtor's Official Formation of the second sec	m 122-C #22 is inaccurate as Debtor is taking an allowance for the separate ribution from the separated spouse.	d	
		7. Trustee alleges that the plan fails to provi	de all of Debtor's disposable income into the plan.		
		3. Debtor has failed to provide the Declarati	on of Electronic Filing.		
). Debtor has failed to provide bank stateme	ents for account ending in 7568 for 07/03/23 through filing date.		
		0. Debtor has failed to provide bank staten	nents for account ending in 3666 for 04/31/23 through filing date.		
		1. Debtor has failed to provide affidavits re	garding the contributions from the mother and separated spouse.		
		2. Trustee alleges Schedule F is inaccu Credit Union and Rally Credit Union but doe	rate as it reflects language that indicates auto loans for Gulf Coast Federates not disclose the vehicle information.	al	
		Plan Payments: (Aug 2023)- 1 (Aug 2023) \$3,900.00. 2 (Sep 2023)- 60 (Jul 2028) \$4,360.00.			
		Frustee's Amended Motion to Dismiss #35 find the set of	iled 10/06/23. Hearing is set for 11/08/23.		
RAUB	23-20217		Dismissal	no pymts	Trustee does not
	ROSE M S	NCHEZ	Obj Conf US Bank Trust Ntl Assoc.	received 01/01/00	recommend confirmation.
<i>07/31/23</i> 10/09/23			Obj Conf Ovation Services LLC	\$0.00	
4/60	\$1,400.00				
Leanne1	BMI-	l. For Plan #23 filed 08/25/23, Debtor ha lismissed, but the dismissal was later vacat	as failed to notice out the confirmation hearing. The case was previousl	у	
		2. Plan fails to fully provide for Fay Servicing	g LLC claim #7 filed 09/29/23.		
				_ .	

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				01/17/2024 02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendatior
		3. Trustee has not received any payments. Debtor is delinquent 3 payments through October totaling \$4,200.00, with next payment due on 11/28/23.		
		4. Trustee alleges Schedule J is inaccurate as it fails to disclose Debtor's two grandchildren as dependents.		
		5. Plan does not fully provide for Ovation Services LLC claim #11 filed 10/09/23.		
		Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$1,400.00.		
		Trustee's Motion to Dismiss filed 09/22/23 at #34 is scheduled for 11/08/23. No Response filed by Debtor.		
		Objection to Confirmation filed 09/06/23 by U.S. Bank Trust National Association at #24. Objection to Confirmation filed 10/09/23 by Ovation Services LLC at #35.		
RAUB	23-20228	Confirmation	Current	Trustee does not
	JESSE G	LOPEZ JR Dismissal	10/10/23	recommend confirmation and
08/08/23 10/17/23 3/60	THELMA	I LOPEZ Obj Conf Ally Bank	\$1,050.00 ePay	recommends dismissal.
	\$1,050.00 <i>BMI-</i>		or uy	
Bridget1		1. Plan #2 filed 08/08/23 fails to fully provide for Ally Financial claim #2 filed 09/11/23.		
		2. Trustee alleges that Schedule B/C is incomplete as it provides assets with unknown values and fails to provide itemized accounting specifically for the number and value of the cell phones and firearms.		
		3. Trustee alleges that Schedule C-1 #1 reflects debtors are exempting an amount greater than the equity in the homestead.		
		4. Debtors have failed to provide bank statements for all accounts.		
		5. Trustee alleges that debtors have failed to disclose all income on the Statement of Financial Affairs.		
		Trustee's Motion to Dismiss #25 filed 09/29/23. No response filed by Debtor.		

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JUDGE MARVIN ISGUR Next 3 Panels: Yvonne V. Valdez, Trustee 12/13/2023 November 8, 2023 9:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Last Rcpt Amt Notes Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR Objection to Confirmation filed 09/15/23 by Ally Bank at #23. RAUB Confirmation \$700.00 or 23-20253 Trustee does not 1.00 mth recommend SHERMAN LANE confirmation. 10/10/23 09/01/23 \$700.00 11/10/23 ePav 2/60 \$700.00 BMI-Krystle 1. Plan #23 filed on 09/27/23 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. IRS claim #3 filed 10/19/23 reflects Debtor has not filed a tax return for the years 2017-2022. Debtor provided the Trustee with an affidavit stating he has had no tax obligations since 2011. Plan fails to provide for IRS claim. Debtor has failed to object to the Claim. 3. Lendmark Financial Services is located in paragraph 9, but it is not a 910 claim. Plan proposes to overprovide for treatment of Lendmark Financial Services claim #1 filed 09/29/23 at the expense of general unsecured creditors. 4. Trustee alleges that the plan is not feasible as Debtors plan payment increases from \$700.00 to \$2,500.00 in October 2024 (month 13), but Debtors have failed to disclose the source of the increased funds. Schedule J indicates that Debtor only has \$700.00 of disposable income. 5. Debtor failed to provide a copy of the Social Security award letter. 6. Trustee alleges Schedule B is incomplete as it does not disclose the 1996 Geo Prism. 7. Debtor failed to provide a copy of promissory note of the mortgage showing the terms of the note. Plan payments: 1 (Oct 2023) - 12 (Sep 2024) \$700.00. 13 (Oct 2024) - 60 (Sep 2028) \$2,500.00. Trustee's Motion to Dismiss #28 filed 10/20/23 is set for 12/13/23. No Response filed by Debtor.

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 9:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Last Rcpt Amt Notes Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR 23-20264 Confirmation no pymts Trustee does not received recommend RAUL E MALDONADO SR **Obj Conf Credit Acceptance** confirmation. 01/01/00 09/11/23 \$0.00 11/20/23 \$800.00 **BMI-PPR** Bridget1 1. Plan #19 filed 09/25/23 fails to provide for payment in full of the secured and priority claims within the terms of the plan as required by 11 U.S.C. § 1325. 2. Plan fails to provide for Sheffield Financial claim #5 filed 09/25/23 for a 2017 Bennche Utility Vehicle. This debt is not listed on Schedule D. The Trustee objects to the payment of this secured debt for a non-exempt UTV while only providing a 3.59% return to his unsecured creditors. 3. Plan fails to fully provide for Lacks Valley Stores claims #7, 8 and 9. 4. Trustee alleges Schedule B #18 is incomplete as it fails to disclose the collateral for the Lacks claims. Further, it fails to disclose all assets and does not list the value for the checking account ending in 9617 which states "unknown". 5. Debtor has failed to provide a complete 2021 tax return. 6. Trustee alleges that the Statement of Financial Affairs fails to disclose the businesses found on the 2021 and 2022 tax returns. 7. Trustee alleges that Debtor's Official Form 122C and the Statement of Financial Affairs #18 fail to disclose Debtor's Texas Workforce Commission benefits reflected in the bank statements. 8. Schedule J is inaccurate as the ad valorem tax reserve has been disclosed on line 4a instead of line 21. Further the amount of \$44.70 does not match Debtor's Schedule 23 Ad Valorem Tax Reserve table for \$60.00. 9. The Petition fails to disclose Debtor's physical address. 10. Debtor has failed to provide documentation for the life insurance listed on Schedule B #31. 11. Debtor is exempting two encumbered vehicles, but there is only one licensed driver disclosed in the household.

12. Plan filed with two plan summaries.

RAUB

2/60

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
		13. Payments due pursuant to 11 U.S.C. § 1326 (a)(1) and § 1325 (a)(2) have not been made. All payments to the Chapter 13 Trustee must be sent to the following address: P.O. Box 703 Memphis, TN 38101-0703. Debtor is delinquent \$800.00 or 1 month through October. No payments have been received by the Debtor.		
		Payments: 1 (Oct 2023)- 60 (Sep 2028) \$800.00.		
		Trustee's Motion to Dismiss #31 filed 10/27/23. Hearing set for 12/13/23. No response filed by Debtor.		

Objection to Confirmation filed 10/03/23 by Credit Acceptance Corporation at #25.

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01/17/2024 02/14/2024

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term \$5.550.00 or GONZALEZ 18-20477 Modification Trustee does not 0.00 mth (JOEL) recommend **JACKIE E ROLLINS** 10/10/23 approval. 10/24/18 \$1.950.00 01/02/19 Wage 61/84 \$0.00 Order BMI-Tracev Modified Plan #104 that was filed 10/31/23 works at 9.40% to the general unsecured creditors but cannot be recommended until the first full mod payment of \$7,500 posts. The Plan proposes 1 payment in October of \$7,500.00, then the plan completes. To date, Debtor has only paid \$1,950.00 in October. Mod filed to shorten the length of her plan due to a surrender of her Chevrolet Tahoe. Mod forgives: \$0.00 Plan Payments: 60 (October 2023): \$7,500.00. GONZALEZ 19-20350 Dismissal \$2,303.63 or Trustee 2.00 mth recommends (JOEL) PATRICIA LYNN HULL dismissal. 10/16/23 ARRIAGA 07/25/19 \$1,200.00 10/03/19 ePay 52/60 \$1,151.85 BMI-Tracey Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #74 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/25/23 at #75. There are some months were only a partial payment was made.

JUDGE MARVIN ISGUR Next 3 Panels: Yvonne V. Valdez, Trustee 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term \$2.161.00 or GONZALEZ 19-20454 Dismissal Trustee 2.98 mth (JOEL) recommends MARIA M SERRANO 10/10/23 dismissal. 09/20/19 \$725.00 11/29/19 ePay 50/60 \$725.00 **BMI-PPR** Tracev Post Conf. Trustee's Motion to Dismiss filed 10/4/23 at #62 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/23/23 at #63. There are a few months where no payment was made at all. GONZALEZ \$1.401.17 or 20-20080 Dismissal Trustee 2.34 mth (JOEL) recommends JOSEPH M BARNES dismissal. 09/11/23 02/12/20 \$1.990.00 04/22/20 ePav 45/60 \$600.00 AMI-Tracey Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #66 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/25/23 at #67. There are several months where no payment has been made. GONZALEZ 20-20415 Dismissal \$450.00 or Trustee 2.00 mth (JOEL) recommends **BENITO J SAENZ** dismissal. 10/30/23 12/31/20 \$225.00 03/11/21 ePav 35/60 \$225.00 BMI-ESF Tracey Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #42 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/24/23 at #43. There are a couple of months where no payment was made causing the delinguency.

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR GONZALEZ 21-21008 Dismissal \$175.00 or Trustee does not 0.07 mth (JOEL) recommend ALFRED A NEWMAN Modification 10/30/23 approval and 01/07/21 recommends \$600.00 **BELINDA R NEWMAN** 03/18/21 dismissal. ePav 34/60 \$2,575.00 BMI-Tracey Mod #60 filed 10/18/23 to cure delinguency cannot be recommended because: 1. Mod fails to provide for the correct ongoing monthly mortgage payment to Wells Fargo. 2. Mod fails to provide for the correct Remaining Claim to Wells Fargo. 3. Mod fails to provide for the correct Remaining Claim to Hyundai Motor Finance. 4. Plan Summary fails to reflect the non-exempt amount stated on Schedule C-1. 5. Debtors failed to provide a copy of the 2022 tax return. 6. Debtor failed to provide documentation supporting the income reflected on Schedule I. Mod Forgives: \$4,025.25 Plan payments: 3 (Oct 2023) - 60 (Jan 2026) \$2,575.00 Post-Conf. Trustee's Motion to Dismiss was filed 09/12/23 at #59 for non-payment. Response filed by Debtors 10/24/23 at #64. There are several months where only a partial payment has been made.

JUDGE MARVIN ISGUR Next 3 Panels: Yvonne V. Valdez, Trustee 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Debtor(s) Matters Last Rcpt Plan Pmt Notes Last Rcpt Amt Trustee AMI/BMI-Pmt Method Recommendation ESF/PPR \$669.21 or 21-21028 Modification Trustee does not 0.34 mth recommend HOMER SIERRA SR 10/27/23 approval. \$900.00 Wage \$1.950.00 Order BMI-

Tracey

Attorney

Pet Filed

Bar Date

Month/Term

GONZALEZ

(JOEL)

01/28/21

04/08/21

34/60

Modification #55 filed 10/27/23 to cure post-petition payment default on Debtor's mortgage cannot be recommended because:

1. Mod fails to provide sufficient adequate protection of \$221.88 per month to Santander Consumer and \$10.31 per month to Republic Finance per order #9 entered 01/29/2021.

2. Debtor failed to provide a copy of the 2022 tax return for non-filing spouse.

Forgive Amount: \$184.18

Plan payments: 30 (Jul 2023) - 40 (May 2024) \$1,950.00. 41 (Jun 2024) - 60 (Jan 2026) \$2,700.00.

GONZALEZ (JOEL)	21-21223 MARY JANE GONZALEZ	Dismissal	\$799.98 or 2.00 mth	Trustee recommends
09/03/21 11/12/21 26/60 Tracey	\$400.00 <i>BMI-BOTH</i>		10/10/23 \$300.00 ePay	dismissal.
	Post-Conf. Trustee's Motion to Dismiss was filed 10/0 Response to Trustee's Motion to Dismiss was filed 10 There are some months where no payment was made	1/24/23 at #66.		

JUDGE MARVIN ISGUR Next 3 Panels: Yvonne V. Valdez, Trustee 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR GONZALEZ 21-21224 Modification Current Trustee (JOEL) recommends **FABIAN ESPARZA** 10/26/23 approval of Mod 09/03/21 #95 filed 10/30/23. \$271.15 SYLVIA A ESPARZA 11/12/21 Waqe 26/60 \$1.175.00 Order AMI-PPR Tracey Mod #95 filed 10/30/23 works at 2.98% to the general unsecured creditors. Mod filed to cure delinquency and add post-petition IRS debt. Mod Forgives: \$2,305.30. Plan Payments: 23 (Aug 2023) - 60 (Sep 2026) \$1,175.00. GONZALEZ 22-20045 Dismissal \$5,436.85 or Trustee (JOEL) 1.71 mth recommends **XAVIER F ESTRADA** dismissal. 10/27/23 03/01/22 \$1.500.00 JOANN G ESTRADA 05/10/22 ePav 21/60 \$3,179.66 AMI-Tracey Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #37 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/24/23 at #38. Debtor is submitting payments sporadically. Trustee's office is no longer receiving wage garnishments.

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ JOEL)	22-20210 AARON G	QUIJANO Modification	\$1,395.00 or 0.82 mth <i>10/25/23</i>	Trustee does not recommend approval and
09/01/22 11/10/22 14/40 Tracey	VERONIC. \$1,700.00 <i>BMI-</i>	A M MARTINEZ Modification #77 filed 10/23/23 to cure delinquency and extend the plan terms from 40 to 58 months cannot be recommended because: 1. Debtors failed to provide verification of all income. 2. Debtors failed to provide supporting documentation of Aaron's direct payments for the furniture and appliances. Mod forgives: \$3,746.84. Plan Payments: 11 (Aug 2023) -58 (Jul 2027) \$1,700.00. Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #51 for non-payment. Response filed 07/14/23 at #52.	\$750.00 Wage Order	recommends dismissal.
GONZALEZ JOEL) 1/29/22 4/60 Tracey	22-20228 HECTOR I \$950.00 <i>BMI-</i>	Dismissal Modification Mod #34 filed 10/18/23 to cure delinquency cannot be recommended because: 1. Mod failed to provide for the Notice of Additional Attorney Fees filed at #33. 2. Mod fails to provide separate claims of the pre-petition and post-confirmation claims for the attorney fees. The modified plan proposes fixed payments for the total amount.	Current 10/27/23 \$380.77 Wage Order	Trustee does not recommend approval and recommends dismissal.
#672		 Mod proposes excessive mod fees pursuant to the fixed fee agreement granted at #8. Page 21 of 41 	Prir	nted 11/1/23 2:57 p

				02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendatio
		4. Mod does not provide for all known future fixed fees that will come due during the life of the plan pursuant to the fixed fee agreement granted at #8.		
		5. Creditors have not received proper notice.		
		6. Debtor failed to provide proof of current income.		
		7. Debtor failed to provide a copy of the 2022 tax return.		
		Mod Forgives: \$1,697.83.		
		Plan payments: 13 (Oct 2023) - 60 (Sep 2027) \$950.00		
		Post-Conf. Trustee's Motion to Dismiss filed 9/12/2023 at #31 for non-payment. Debtor's Response filed 10/17/23 at #32. There are a few months where no payment was made.		
ONZALEZ	22-20279	Dismissal	\$594.16 or	Trustee
OEL)	NOE GAR	CIA	0.38 mth <i>10/30/23</i>	recommends dismissal.
/22/22 /31/23			\$356.54	uisiilissai.
2/60	\$1,545.00		Wage Order	
acey	BMI-PPR	Post-Confirmation Trustee Motion to Dismiss filed 12/19/23 at #28. 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 fails to fully provide for Texas Child Support claim #6 filed 01/12/23 and Fay Servicing claim #8 filed 01/30/23. Response to Trustee's Motion to Dismiss was filed 10/24/23 at #29.		
		Modified Plan #30 was filed 10/25/23 to cure deficiencies in the Plan. The hearing on this modification is scheduled for 12/13/23. Debtor has made recent payments in October.		

Next 3 Panels: 12/13/2023

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JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term \$1.714.63 or GONZALEZ 22-20290 Dismissal Trustee 3.27 mth (JOEL) recommends SHARLA N ESQUIVEL 10/03/23 dismissal. 12/02/22 \$121.15 02/10/23 Wage 11/60 \$525.00 Order BMI-ESF Tracev Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #59 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made. GONZALEZ \$13.750.00 or 23-20042 Dismissal Trustee 2.50 mth recommends (JOEL) **ROBERTO PEREZ JR** dismissal. 10/13/23 02/18/23 \$2.750.00 MISTY D PEREZ 04/29/23 ePav 9/60 \$5.500.00 AMI-ESF Tracey Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #57 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/23/23 at #47. There are a few months where only a partial payment was made. GONZALEZ 23-20147 Confirmation \$1,523.05 or Trustee does not 0.30 mth (JOEL) recommend **REBECCA A** Dismissal confirmation and 10/18/23 SCARBROUGH 06/05/23 recommends \$2.353.85 08/14/23 dismissal. Wage 5/60 \$5,100.00 Order AMI-Leanne1 1. Plan #39 filed 10/25/23 fails to provide for all secured creditors. Based on JD Power value \$40,337.50 as required by Order #7, the Plan does not provide sufficient adequate protection of \$504.22 to AmeriCredit Financial dba GM Financial. Plan payments:

JUDGE MARVIN ISGUR Next 3 Panels: Yvonne V. Valdez, Trustee 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR 1 (Jul 2023) - 60 (Jun 2028) \$5,100.00 Trustee's Amended Motion to Dismiss filed 08/09/23 at #29. Debtor's Response to Trustee's Motion to Dismiss filed 08/30/23 at #33. GONZALEZ Confirmation \$5.243.00 or 23-20179 Trustee does not 2.44 mth recommend (JOEL) **APRIL L ANCIRA** Dismissal 10/20/23 confirmation and 06/29/23 recommends \$1,000.00 09/07/23 dismissal. ePay 4/56 \$2.150.00 BMI-Leanne1 1. Plan #20 filed 07/14/23 does not fully provide for 21st Mortgage Corporation claim #4 filed 08/01/23. 2. Based on JD Power value \$4,337.50 as required by Order #10, the Plan does not provide sufficient adequate protection of \$54.22 to Integrity Texas Funding. 3. Plan does not provide for Office of the Attorney General claim #6 filed 08/17/23. 4. Plan does not provide Internal Revenue Service claim #5 filed 08/17/23. Plan payments: 1 (Jul 2023) - 56 (Feb 2028) \$2,150.00. Trustee's Amended Motion to Dismiss filed 09/05/23 at #29.

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

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 07/31/23 10/09/23 4/60 Bridget1	23-20212 DELIA L M \$2,340.00 <i>BMI</i> -	Obj Conf United Built Homes LLC	\$5,415.00 or 2.31 mth 09/12/23 \$1,275.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 07/31/23 10/09/23 3/60 Krystle		Confirmation B R HOLDER JR Dismissal IE M HOLDER	\$9,500.80 or 2.59 mth <i>09/22/23</i> \$676.12 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
		3. Trustee alleges Schedule I is inaccurate as it has not been updated to show Mrs. Holder's unemployment.		
		4. Debtors are delinquent 2.59 payments, for total of \$9,500.80.		
		5. Debtors failed to provide copies of bank statements for Rally Credit Union account and Cash App.		
		Plan Payments: 1 (Aug 2023) - 60 (Jul 2028) \$3,675.00.		
		Trustee's Amended Motion to Dismiss #45 filed 10/31/23. No Response filed by Debtor.		
GONZALEZ	23-20225	Confirmation	Current	Trustee does not
(JOEL)		ILLARREAL Dismissal	10/31/23	recommend confirmation and
<i>08/04/23</i> 10/13/23	NORMA V	ILLARREAL	\$65.19	recommends dismissal.
3/60	\$565.00 <i>AMI-</i>		Wage Order	disimissui.
Leanne1	~~~~	Plan #32 filed 10/25/23 cannot be recommended because Trustee alleges Schedule I is inaccurate. Per 341 testimor the daughter no longer lives at home contributing \$500.00 per month to the household, rendering the plan unfeasible.	у,	
		Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$565.00		
		Trustee's Motion to Dismiss filed 09/22/23 at #28. No response filed by Debtors.		

Next 3 Panels: 12/13/2023

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ	23-20227	Confirmation	Current	Trustee does not
(JOEL) 08/08/23 10/17/23 3/58		MORALES JR Dismissal	10/19/23 \$575.00 еРау	recommend confirmation and recommends dismissal.
Leanne1	\$575.00 <i>BMI-</i>			
Leanner		1. Plan #2 filed 08/08/23 does not fully provide for Attorney General of Texas claim #2 filed 08/23/23.		
		2. Plan does not fully provide for Capital One Auto Finance claim #3 filed 08/30/23.		
		3. Plan does not fully provide for Internal Revenue Service claim #5 filed 10/04/23.		
		4. Trustee alleges Schedule B is inaccurate as it fails to disclose CashApp.		
		5. Trustee alleges Schedule J is inaccurate as it fails to disclose decrease in his rental expense.		
		Plan payments: 1 (Sep 2023) - 58 (Jun 2028) \$575.00		
		Trustee's Motion to Dismiss filed 09/29/23 at #21. Debtor's Response to Trustee's Motion to Dismiss filed 10/26/23 at #24.		
GONZALEZ	23-20232	Confirmation	Current	Trustee
(JOEL) 08/10/23 10/19/23 3/36	AMY F SP \$315.00	URLOCK	10/24/23 \$115.00 ePay	recommends confirmation of Plan #20 filed 10/06/23.
Bridget1	аз 15.00 ВМІ-			
Bhagoti		Plan #20 filed 10/06/23 works paying 5% dividend to the general unsecured creditors.		
		Payments: 1 (Sep 2023)- 36 (Aug 2026) \$315.00.		
		Trustee's Motion to Dismiss #19 filed 09/29/23 was withdrawn 10/31/23 at #27. Response #24 filed 10/06/23.		

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term GONZALEZ 23-20233 Confirmation \$88.15 or Trustee does not 0.06 mth (JOEL) recommend DAVID GONZALEZ confirmation. 10/31/23 08/10/23 \$951.93 **DALIA GARCIA** 10/19/23 Wage 3/52 \$1,375.00 Order AMI-Krystle Plan #29 filed 10/26/23 fails to agree with the Schedule C-1 at ECF No. 1 filed 08/10/23. Plan must remain 100% due to liquidation requirement of \$129,96.76. Trustee requests a C4 Order when confirmed. Plan Payments: 1 (Sep 2023) - 52 (Dec 2027) \$1,375.00. GONZALEZ 23-20237 Confirmation \$1,587.54 or Trustee does not 0.63 mth (JOEL) recommend JERRY D LEAL Dismissal confirmation and 10/24/23 08/16/23 recommends \$381.54 NADIA FONSECA 10/25/23 dismissal. Wage 3/60 \$2,520.00 Order BMI-PPR Leanne1 1. Plan #2 filed 08/16/23 fails to fully provide for Santander Consumer claim #3 filed 08/23/23. 2. Plan does not fully provide for San Patricio County Tax Office claim #8 filed 09/22/23. 3. Trustee alleges Schedule B is inaccurate as it fails to disclose Bitcoin assets. 4. Debtor has failed to provide the 401k statement for Joint-Debtor. 5. Trustee alleges Schedule J is inaccurate as Debtor has not provided proof of cash deposits received from daughter as noted on Schedule J. Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$2,520.00 Trustee's Motion to Dismiss filed 09/29/23 at #25. No Response filed by Debtor.

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Last Rcpt Amt Notes Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR GONZALEZ 23-20238 Confirmation \$476.62 or Trustee 0.91 mth (JOEL) recommends PAUL E CANTRELL 10/27/23 confirmation of 08/18/23 Plan #21 filed \$88.76 10/27/23 10/26/23. ePav 3/60 \$525.00 BMI-Bridget1 Plan #21 filed 10/26/23 works paying 51% dividend to the general unsecured creditors. Payments: 1 (Sep 2023)- 60 (Aug 2028) \$525.00. Trustee's Motion to Dismiss #20 filed 10/06/23 was withdrawn 10/31/23 at #23. Response #22 filed 10/26/23. Confirmation \$3.203.86 or GONZALEZ 23-20240 Trustee does not 1.31 mth recommend (JOEL) NICHOLAS DELEON Dismissal confirmation and 10/10/23 08/23/23 recommends \$565.38 **STEPHANIE GONZALES** 11/01/23 dismissal. Waqe 3/60 \$2.450.00 Order BMI-Krystle 1. Plan #2 filed 08/23/23 fails to provide the current monthly mortgage payment pursuant to the mortgage statement. 2. Based on JD Power value (\$18,225.00) as required by Order #14, the Plan does not provide sufficient adequate protection of \$205.03 to Discount Motor Co. 3. Trustee alleges Schedule I is incorrect as it does not disclose Mr. Deleon's new employment or Debtors' SNAP benefits. Mrs. Gonzalez' income is overstated pursuant to her pay stubs. Trustee alleges Schedule J is inaccurate as it notes increase in business income to accommodate the increased Trustee payment in Feb 2024 (month 6); however, Debtors testified at the 341 Meeting of Creditors that the business is now closed. 4. Debtors failed to provide a copy of Mr. Deleon's pay stub. 5. Debtors failed to file a wage order to cover the entire Plan payment.

					02/14/2024
Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matte Note	-	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
		6. Debtor failed to provide a Prosperity Bank statement for the e	ntire month of August.		
		Plan Payments: 1 (Sep 2023) - 5 (Jan 2024) \$2,450.00. 6 (Feb 2024) - 60 (Aug 2028) \$3,225.00.			
		Trustee's Motion to Dismiss #24 filed 10/06/23. No Response filed by Debtors.			
GONZALEZ	23-20243	Confirm	ation	Current	Trustee does not
JOEL)	RONNIE E	PHILLIPS Dismis	sal	10/10/23	recommend confirmation and
08/25/23 1/03/23	JOAN M PHILLIPS			\$550.00 ePay	recommends dismissal.
3/60	\$550.00 <i>AMI-</i>			eray	
Krystle		Plan #27 filed 10/26/23 cannot be recommended because:			
		1. Trustee alleges Schedule A is inaccurate as it does not spec only for mineral rights.	ify that the ownership of the second piece of property is		
		2. Trustee alleges Schedule I is inaccurate as it includes social to the 341 testimony.	security income that Debtors no longer receive pursuant		
		3. Trustee alleges Schedule I is inaccurate as it does not i Operating Reports.	nclude all business expenses pursuant to the Monthly		
		4. Debtors failed to provide a bank statement for Rally Bank.			
		5. Trustee alleges Schedule B is incomplete as it does not include	le the CoastLife saving acct ending in 0500.		
		Plan Payments: 1 (Sep 2023)- 60 (Aug 2028) \$550.00.			
		Trustee's Motion to Dismiss #25 filed 10/6/23. No Response filed by Debtors.			

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Attorney <i>Pet Filed</i> Bar Date	Case # Debtor(s) Plan Pmt AMI/BMI-	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
Month/Term	ESF/PPR		Pmt Methoa	Recommendation
GONZALEZ (JOEL)	23-20246 JIMMY L (Confirmation GONZALES	\$2,984.62 or 1.54 mth <i>10/20/23</i>	Trustee does not recommend confirmation.
<i>08/29/23</i> 11/07/23	MINNIE J	GONZALES	\$895.38	
3/60 Bridget1	\$1,940.00 <i>AMI-</i>		Wage Order	
Bhugeth		1. Plan #13 filed 09/12/23 fails to provide for Refugio County Tax Office claim #3 filed 09/22/23.		
		2. Plan Summary #13 fails to list the non-exempt property amount of \$41,299.67.		
		3. Trustee alleges that Schedule B #30 filed 10/27/23 is inaccurate as it fails to disclose the correct balance of the savings account ending in 3624 at the time of fling as well as the itemized list of items in Debtors' storage unit.	9	
		4. Trustee alleges that Statement of Financial Affairs #29 filed 10/27/23 is inaccurate as Debtors have failed to disclose all payments of \$600 or more during the 90 days prior to filing.	9	
		5. Debtor is not contributing all disposable income as the direct monthly payment of \$1,004.62 will terminate 03/2025 without a corresponding step up in payments.	5	
		6. Debtors have failed to provide documentation to determine the valuation on Schedule B for the 2019 Dodge Ram.		
		Payments: 1 (Sep 2023)- 60 (Aug 2028) \$1,940.00.		
		Trustee's Motion to Dismiss #27 filed 10/20/23. Hearing is set for 12/13/23.		

Response #31 filed 10/28/23.

JUDGE MARVIN ISGUR Next 3 Panels: Yvonne V. Valdez, Trustee 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR \$119.24 or GONZALEZ 23-20247 Confirmation Trustee 0.14 mth (JOEL) recommends MARJORIE B HAYES 10/25/23 confirmation of 08/29/23 Plan #22 filed \$357.69 11/07/23 10/28/23. Waqe 3/60 \$860.00 Order AMI-Leanne1 Plan #22 filed 10/28/23 works paying 61% to all general unsecured creditors. Plan payments: 1 (Sep 2023) - 2 (Oct 2023) \$775.00 3 (Nov 2023) - 60 (Aug 2028) \$860.00 GONZALEZ 23-20248 Confirmation no pymts Trustee does not (JOEL) received recommend **OMAR CHARO** confirmation. 01/01/00 08/30/23 \$0.00 11/08/23 2/60 \$725.00 BMI-PPR Bridget1 Plan #21 filed 10/30/23 works paying 6% dividend to the general unsecured creditors but cannot be recommended as there have been no payments received in this case. Debtor is delinguent 2 payment through November totaling \$1.450.00. Payments: 1 (Sep 2023)- 60 (Aug 2028) \$725.00. Trustee's Motion to Dismiss #20 filed 10/20/23. Hearing is set for 12/13/23. Response #23 filed 10/30/23.

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ	23-20254	Confirmation	\$2,625.00 or	Trustee does not
(JOEL)	VALENTIN	I T FALCON JR	1.00 mth <i>10/04/23</i>	recommend confirmation.
09/01/23			\$1,670.00	oonnin ation.
11/10/23 2/60	¢0.005.00		ePay	
	\$2,625.00 <i>BMI-</i>			
Bridget1		1. Plan #13 filed 09/15/23 fails to fully provide for Texas Child Support Division claims #1 and #2 filed 09/14/23.		
		2. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan.		
		3. Trustee alleges that Schedule A/B #12 filed 09/15/23 fails to include the legal description of Debtor's real property.		
		4. Debtor has failed to file an EFT certificate with the Court.		
		Payments: 1 (Oct 2023) - 60 (Sep 2028) \$2,625.00.		
		Trustee's Motion to Dismiss #24 filed 10/20/23. Hearing is set for 12/13/23. No Response filed by Debtor.		
		Amended Plan #31 and Schedules were filed 10/31/23, but have not yet been reviewed. These amendments will be reviewed prior to the hearing.	9	
GONZALEZ	23-20255	Confirmation	no pymts	Trustee does not
(JOEL) 09/01/23	ARACELI	BAZAN	received 01/01/00 \$0.00	recommend confirmation.
11/10/23 2/60	¢900.00			
Leanne1	\$800.00 <i>BMI-</i>			
Leannen		1. Plan #14 filed 09/15/23 Plan fails to provide for Internal Revenue Service claim #5 filed 10/17/23.		
		2. Debtor has failed to provide the Star Credit Union bank statements.		
		3. Debtor is delinquent in the amount of \$1,600.00 for October and November. No payments have been received in this case.	;	

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Debtor(s) Matters Last Rcpt Plan Pmt Notes Last Rcpt Amt Trustee AMI/BMI-Pmt Method Recommendation ESF/PPR Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$800.00 Trustee's Motion to Dismiss filed 10/20/23 at #22 is set for 12/13/23. No Response filed by Debtor.

GONZALEZ (JOEL)	23-20256 MICHAEL	Confirmation	\$4,100.00 or 1.29 mth	Trustee does not recommend
<i>09/01/23</i> 11/10/23	ARACELI		10/23/23 \$735.00	confirmation.
2/60 Bridget1	\$3,185.00 <i>AMI-ESF</i>) 1. Plan #20 filed 09/18/23 fails to provide for payment in full of the secured and priority claims within the term of the plan as required by 11 U.S.C. § 1325.	Wage Order	
		 Plan fails to provide for Nueces County Tax Office claim #4 filed 10/06/23. Plan fails to provide for Harris County Tax Office claim #3 filed 10/06/23. 		
		4. Plan fails to provide for Cypress Fairbanks ISD claim #2 filed 10/06/23.5. Trustee alleges that Schedule A/B is incomplete as the Current value of the entire second property has not been		
		disclosed.		

6. Plan fails to fully provide for Internal Revenue Service claim #6 filed 10/18/23. Further the proof of claim reflects that the 2020 tax return has not been filed.

7. Debtors have failed to provide the 2020 tax return to the Trustee.

8. Trustee alleges that Schedule B/C is incomplete as the value for the 2008 Ford F150 is understated pursuant to the NADA documents provided by the Debtors.

9. Trustee alleges that Schedule B/C is incomplete as the PayPal, Cash App and Chime accounts have not been disclosed.

10. Debtors have failed to provide statements for CCTCU checking and savings accounts from 06/23/23 through 08/23/23.

Attorney

Pet Filed

Bar Date

Month/Term

JUDGE MARVIN ISGUR Yvonne V. Valdez, Trustee Next 3 Panels: 12/13/2023 November 8, 2023 10:00 am 01/17/2024 02/14/2024 Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term Payments: 1 (Oct 2023) - 60 (Sep 2028) \$3,185.00. Trustee's Motion to Dismiss #40 filed 10/20/23. Hearing is set for 12/13/23. No Response filed by Debtors. GONZALEZ 23-20262 Confirmation \$61.54 or Trustee does not 0.04 mth (JOEL) recommend JO A LOPEZ confirmation. 10/18/23 09/08/23 \$738.46 11/17/23 Wage 2/0 \$1.600.00 Order BMI-Bridget1 1. Plan #2 filed 09/08/23 fails to fully provide for Exeter Finance LLC claim #9 filed 10/03/23. 2. Plan fails to fully provide for Navy Federal Credit Union claim #3 filed 09/19/23. 3. Trustee alleges that Schedule B at ECF #1 filed 09/08/23 is inaccurate as it fails to disclose Debtor's retirement pursuant to a statement provided to the Trustee. Payments: 1 (Oct 2023) - 60 (Sep 2028): \$1,600.00. Trustee's Motion to Dismiss #22 filed 10/27/23. Hearing is set for 12/13/23. No Response filed by Debtor. GONZALEZ 23-20263 Confirmation Current Trustee does not (JOEL) recommend **KRISTI M ORTIZ** 10/17/23 confirmation. 09/09/23 \$712.50 11/18/23 Wage 2/60 \$1.425.00 Order AMI-Krystle Plan #2 filed 09/09/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 09/13/23 in the amount of $1,567.49 \times 60 = 100,529.40$. Plan Payments: 1 (Oct 2023)- 60 (Sep 2028) \$1,425.00.

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

Trustee's Motion to Dismiss #21 filed 10/26/23 is set for hearing on 12/13/23. No Response filed by Debtor.

Next 3 Panels: 12/13/2023

01/17/2024 02/14/2024

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL)	23-60057 JOHN Q R	Confirmation OBINSON JR Dismissal	\$725.00 or 1.00 mth 09/25/23	Trustee does not recommend confirmation.
08/21/23 10/30/23 3/60	¢705.00		\$725.00 ¢Pay	commation.
Leanne1	\$725.00 <i>BMI-</i>	1. Plan #2 filed 08/21/23 does not provide for IRS Claim #2 filed 09/29/23.		
		2. Plan does not fully provide for Cal-Com Federal Credit Union claim #3 filed 10/04/23.		
		Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$725.00		
		Trustee's Motion to Dismiss filed 10/06/23 at #20 is set for hearing on 11/8/23. No Response filed by Debtor.		
PAYNE & ASSOCIATES PLLC 09/15/23 11/24/23	23-60061 CAROLIN	Confirmation A A ZERTUCHE	\$769.24 or 0.31 mth <i>10/27/23</i> \$576.92	Trustee does not recommend confirmation.
2/59	\$2,500.00 <i>AMI-</i>		Wage Order	
Krystle		Plan #21 filed 10/20/23 must remain 100% due the disposable income requirement of \$6,461.27 x 60 = \$387,676.20. Trustee cannot recommend confirmation because:		
		1. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan. Debtor is fully solvent, but fails to provide interest for the general unsecured creditors. Schedule J shows disposable income of \$7,384.62, but the plan payment is only \$2,500.00.		
		2. Debtor failed to provide bank statements for Wells Fargo and Cash App.		
		3. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose previous business information pursuant to the tax returns.		
		Plan Payments:1 (Oct 2023) - 59 (Aug 2028) \$2,500.00.	- .	
#672		Page 37 of 41	Prir	nted 11/1/23 2:57 pm

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
		Trustee's Motion to Dismiss #27 filed 10/26/23 is set for 12/13/23. No Response filed by Debtor.		
RAUB	23-60060	Confirmation	\$1,976.93 or	Trustee does not
09/01/23 11/10/23	DANIEL R AMBER L	Obj Cont Dewitt County	1.52 mth 10/31/23 \$207.69	recommend confirmation.
2/60	\$1,300.00 <i>BMI-</i>		Wage Order	
Krystle	BM	1. Plan #21 filed on 09/27/23 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. Plan fails to fully provide for Dewitt County Tax claim #6 filed 10/19/23. Plan fails to provide the 12% statutory interest rate for Dewitt County Tax claim.		
		3. IRS claim #5 filed 10/19/23 reflects that Debtors have not filed a tax return for the years 2017-2022. Trustee has not received copies of these returns. The Plan fails to provide for the IRS claim.		
		4. Plan fails to include an ad valorem tax reserve as required by Paragraph 23(D).		
		5. Trustee alleges Schedule B is incomplete as the Debtors do not list their 2nd vehicle pursuant to Debtors' 341 testimony.		
		6. Trustee alleges Schedule J is incorrect as it provides for a \$37.50 expense for insurance on the business budget that is included in the \$72.00 car insurance expense on Schedule J.		
		7. Debtors fail to provide for NPRTO Texas / Prog Leasing claim #7 filed 1/24/23 for a lease agreement that is not addressed on Schedule G or the Plan.		
		8. Debtors failed to provide copies of the August and September bank statements for Prosperity Bank.		
		9. Debtors failed to provide proof to substantiate the amounts to be paid to Hunter Kelsey of Texas through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		
		Plan Payments: 1 (Oct 2023) - 60 (Sep 2028) \$1,300.00.		
#672		Trustee's Amended Motion to Dismiss #30 filed 10/31/23 is set for hearing on 12/13/23. Page 38 of 41	Prir	nted 11/1/23 2:57 p

Next 3 Panels: 12/13/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
		No Response filed by Debtor.		
		Objection to Confirmation filed 10/31/23 by DeWitt County at #31. Debtor's Plan fails to fully provide for Taxing Authority's claim. The interest rate proposed in the Debtor's plan is unreasonably low.		
WERNER	23-60039	Confirmation	\$200.00 or	Trustee does not
	THOMAS	H KASTEN Dismissal	0.20 mth <i>10/17/23</i>	recommend confirmation and
07/14/23 09/22/23	ANNETTE	M KASTEN Obj Exemptions Chapter 13	\$900.00	recommends dismissal.
4/60	\$1,005.27 <i>BMI-</i>	Trustee Obj Conf Victoria County	ePay	
Leanne1	DMI-	1. Plan #67 filed 10/16/23 does not comply with BLR 3015-1(a).		
		2. Plan summary does not agree with Plan.		
		3. Plan provides for International Bank of Commerce as direct; however, claim #6 filed 09/20/23 is entirely in default. Plan does not provide for the Notice of Post-Petition Mortgage Fees, Expenses and Charges filed at #82 on 10/25/23 in the amount of \$1,200.00.		
		4. Plan does not provide for claim #4 of Victoria County that was filed on 8/17/23 in the amount of \$8,149.59.		
		5. Wage Order #21 was signed 08/01/23 for Caterpillar, Inc; however, Trustee has not received any wage deductions or payments. Debtors failed to file an amended Wage order for the increased payment of \$1,005.27 starting in November.		
		6. Trustee alleges Schedule I is inaccurate as to Mr. Kasten's employment status. Trustee has received correspondence from Mr. Kasten's employer specifying his employment status as "leave of absence."		
		7. Trustee alleges Schedule J is inaccurate as it does not provide enough disposable income to cover the entire Plan payment.		
		8. Trustee objects to the Debtors' proposed exemptions.		
		Plan payments: 1 (Aug 2023)- 3 (Oct 2023) \$900.00. 4 (Nov 2023) - 60 (Jul 2028) \$1,005.27.		

Next 3 Panels: 12/13/2023

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt An <i>Pmt Method</i>	
		No Response filed by Debtors.		
		Objection to Claim of Santander Consumer USA, Inc. (Claim #1) filed 08/18/23 at #27 10/23/23 at #80 was resolved by Order #80 signed 10/23/23.	7 was resolved by Order entered	
		Objection to Claim of Santander Consumer USA, Inc. (Claim #2) filed 08/26/23 at #34 10/23/23 at #79 resolved by Order #79 signed 10/23/23.	a was resolved by Order entered	
		Trustee's Objection to Claim of Exemptions filed 09/13/23 at #46. Debtors' Response filed 10/17/23 at #17.		
		Objection to IRS Proof of Claim filed 09/16/23 at #49 and #50 was resolved by Order en Order #76 signed 10/18/23.	tered 10/19/23 at #73 resolved by	
		Objection to Confirmation filed 10/31/23 by Victoria County at #85.		
WERNER	23-60059	Confirmation	\$544.20 or	Trustee does not
LAW GROUP	JAMES H	HOFFMAN Obj POC United Auto Credit Corp	1.00 mth <i>10/10/23</i>	recommend confirmation.
<i>08/31/23</i> 11/09/23	SHERI L H	IOFFMAN Obj POC Prosperity Bank	\$544.20	
3/60	\$544.20	Obj Conf Prosperity Bank	ePay	
Leanne1	AMI-	1. Plan #37 filed 10/15/23 does not fully provide for Victoria County claim #13 filed 10/19	/23 at #13	
		2. Plan does not fully provide for United Auto Credit Corp claim #1 filed 09/14/23.		
		3. Trustee alleges Debtor's Official Form 122C is incorrect.		
		4. Plan does not comply with BLR 3015-1(a).		
		5. The Meeting of Creditors has been continued to 11/07/23 at 1pm.		
		Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$544.20		
		Trustee's Motion to Dismiss filed 10/31/23 at #45 is set for hearing on 12/13/23.		

<u>Next 3 Panels:</u> 12/13/2023 01/17/2024

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
		Debtors appeared at the 10/17/23 and 10/24/23 341 Meeting of Creditors. Meeting of Creditors was continued fo 11/7/23.	r	
		Objection to Claim of United Auto Credit Corporation (Claim #1) filed 10/13/23 at #32.		
		Objection to Claim of Prosperity Bank (Claim #3) filed 10/13/23 at #33.		
		Objection to Confirmation filed 10/20/23 by Prosperity Bank at #43.		

Next 3 Panels: 12/13/2023