

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 9:30 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation     |
|---|--|--|---|-------------------------------|
| BAKER   | 18-70427   | Dismissal  | Current   | Trustee recommends dismissal. |
| 12/03/18<br>02/11/19<br>59/60<br>Tracey                       | DIEGO GARZA<br><br>IRMA J GARZA<br>\$550.00<br>BMI-PPR           | Post-Confirmation Trustee's Motion to Dismiss #56 filed 10/12/23. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to the Order granting Propel Financial Services LLC, as Agent for Casey Lending, Application for Reimbursement of Fees and Expenses #49 filed 06/01/21 and increased administrative expenses. | 10/30/23<br>\$550.00<br>ePay                                      |                               |
| No response filed by Debtor.                                  |  |  |   |                               |
| BAKER   | 18-70428   | Dismissal  | \$4,164.35 or<br>2.61 mth   | Trustee recommends dismissal. |
| 12/03/18<br>02/11/19<br>59/60<br>Tracey                       | CARLOS G CARDENAS<br><br>MARIA L CARDENAS<br>\$1,597.18<br>BMI-  | Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #81 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.   | 10/26/23<br>\$700.00<br>ePay                                      |                               |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 9:30 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR           | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>    | Trustee<br>Recommendation           |
|---|---|--|--|-------------------------------------|
| BAKER<br><br>01/02/19<br>03/13/19<br>58/84<br>Tracey          | 19-70004<br><br>JULIO C TRUJILLO<br><br>\$2,823.56<br>BMI-PPR           | Dismissal<br><br>Post-Conf. Trustee's Motion to Dismiss filed 01/19/23 at #160 for non-payment.<br>Response to Trustee's Motion to Dismiss filed 02/09/23 at #162.<br>Debtor pays via EFT. There have been several months where only a partial payment was made and some where no payment was made at all.   | \$3,086.45 or<br>1.09 mth<br>11/07/23<br>\$2,823.56<br>Wage<br>Order | Trustee<br>recommends<br>dismissal. |
| BAKER<br><br>04/01/19<br>06/10/19<br>55/84<br>Tracey          | 19-70243<br><br>JOEL PENA<br><br>MARIA E PENA<br><br>\$1,410.04<br>BMI- | Dismissal<br><br>Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Debtors' last payment posted on 9/27/23.<br>Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107.<br><br>There are a few months where only a partial payment was made and some where no payment was made at all.<br><br>Debtors are in month 55 of an 84 month plan. | \$7,583.21 or<br>5.38 mth<br>09/27/23<br>\$1,310.00<br>ePay          | Trustee<br>recommends<br>dismissal. |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 9:30 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR          | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>    | Trustee<br>Recommendation                       |
|---|--|--|--|---|
| BAKER<br><br>01/06/20<br>03/16/20<br>46/60<br>Tracey          | 20-70021<br><br><b>SERGIO ZARAGOZA</b><br><br>\$4,430.91<br>BMI-       | <b>Dismissal</b><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #126 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 10/18/23 at #128.<br>There are several months where only a partial payment was made.   | \$11,525.72 or<br>2.60 mth<br>10/26/23<br>\$2,300.00<br>ePay         | <b>Trustee recommends dismissal.</b>            |
| BAKER<br><br>03/06/23<br>05/15/23<br>8/60<br>Krystle          | 23-70041<br><br><b>STEPHEN RODRIGUEZ</b><br><br>\$1,475.00<br>BMI-BOTH | <b>Confirmation</b><br><br><b>Obj Conf Hidalgo County</b><br><br>Plan #73 filed 10/18/23 fails to provide interest to Hidalgo County on claim #6.<br><br>Plan payments:<br>1 (Apr 2023) - 4 (Jul 2023) \$1,050.00.<br>5 (Aug 2023) - 60 (Mar 2028) \$1,475.00.<br><br>Objection to Confirmation filed 11/07/23 by Hidalgo County at #76. | \$1,425.00 or<br>0.97 mth<br>10/23/23<br>\$1,475.00<br>Wage<br>Order | <b>Trustee does not recommend confirmation.</b> |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 9:30 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

|  |  |                     |  |  |
|--|--|---------------------|--|--|
| <b>BAKER</b>   | <b>23-70153</b>  | <b>Confirmation</b> | \$1,138.14 or<br>0.21 mth                      | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>recommends<br/>dismissal.</b> |
| <i>07/27/23</i><br><i>10/05/23</i><br><i>4/60</i><br>Krystle | <b>CHISMERE J MALLARD</b><br><br>\$5,550.00<br>AMI-ESF | <b>Dismissal</b>    | <i>10/30/23</i><br>\$2,276.31<br>Wage<br>Order |  |

Plan #28 filed 10/18/23 cannot be recommended because:

1. Plan Summary does not match the Plan.
2. Plan fails to provide adequate protection for the 2013 Toyota starting month 1 for Rally Credit Union.
3. Debtor failed to provide proof of all anticipated income.
4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

Pay Payments:  
 1 (Aug 2023) - 3 (Oct 2023) \$4,932.00.  
 4 (Nov 2023) - 60 (Jul 2028) \$5,550.00.

Trustee's Motion to Dismiss #26 filed 9/15/23.  
 Debtor's Response #31 filed 10/19/23.

|  |  |                  |                                       |  |
|--|--|------------------|---------------------------------------|--|
| <b>GUERRERO</b>  | <b>21-70113</b>                                  | <b>Dismissal</b> | \$944.00 or<br>0.99 mth               | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| <i>08/20/21</i><br><i>10/29/21</i><br><i>27/60</i><br>Tracey | <b>JOSE M RAMIREZ</b><br><br>\$950.00<br>BMI-PPR |                  | <i>10/19/23</i><br>\$2,856.00<br>ePay |  |

Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #43 for non-payment.  
 Response to Trustee's Motion to Dismiss was filed 10/10/23 at #44.  
 There are a few months where no payment was made.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 9:30 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

|   |   |  |  |  |
|---|---|--|--|--|
| <b>MARTINEZ JR</b><br><br>05/01/22<br>07/10/22<br>18/24<br><br>Tracey | <b>22-70065</b><br><br><b>ALIJANDRO HERNANDEZ</b><br><br>\$3,138.81<br>BMI- | <b>Modification</b><br><br>Modification #166 filed 10/30/23 to cure delinquency cannot be recommended because:<br><br>1. Mod Plan Summary is inconsistent with the Plan.<br><br>Mod forgives: \$5,947.04.<br><br>Plan payments:<br>14 (Jul 2023) - 16 (Sep 2023) \$1,600.00<br>17 (Oct 2023) - 31 (Dec 2024) \$3,138.81<br><br>Post-Conf. Trustee's Motion to Dismiss filed 03/15/23 at #110 for non-payment.<br>Response to Trustee's Motion to Dismiss filed 03/22/23 at #111. | \$936.86 or<br>0.30 mth<br>11/07/23<br>\$724.34<br><br>Wage<br>Order | <b>Trustee does not recommend approval and recommends dismissal.</b> |
|---|---|--|--|--|

|   |   |  |   |                                      |
|---|---|--|---|--------------------------------------|
| <b>PAYNE &amp; ASSOCIATES PLLC</b><br>12/15/22<br>02/23/23<br>11/60<br><br>Tracey | <b>22-70208</b><br><br><b>RODRIGO DE LA ROSA JR</b><br><br>\$675.00<br>BMI- | <b>Dismissal</b><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #61 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 10/18/23 at #62.<br>There are several months where no payment was made. | \$1,625.00 or<br>2.41 mth<br>10/02/23<br>\$400.00<br><br>ePay | <b>Trustee recommends dismissal.</b> |
|---|---|--|---|--------------------------------------|

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 9:30 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>   | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR       | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation                               |
|---|---|--|---|---|
| SOLANA<br><br>08/30/23<br>11/08/23<br>2/60<br>Krystle   | 23-70171<br><br><b>MARICELA T PENA</b><br><br>\$2,200.00<br>BMI-PPR | <b>Confirmation</b><br><br><b>Obj Conf AmeriCredit Financial</b> | \$2,200.00 or<br>1.00 mth<br>10/10/23<br>\$2,200.00<br>ePay       | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
| <p>1. Plan #2 filed 8/30/23 fails to provide for start and end dates.</p> <p>2. Plan fails to fully provide for Roma ISD claim #5 filed 10/19/23.</p> <p>3. Plan fails to fully provide for Starr County Tax Assessor claim #6 filed 10/19/23.</p> <p>4. Plan proposes to credit the entire escrowed mortgage payment toward principal and interest in Paragraph 8.</p> <p>5. Trustee alleges Schedule C is inaccurate as it provides for two properties under Const. art. 16 §§ 50, 51, Texas.</p> <p>6. Debtor failed to file Schedule C-1.</p> <p>7. Trustee alleges Schedule I is inaccurate as it does not disclose all income.</p> <p>8. Debtor failed to file a proposed wage deduction order or EFT Order with the Court.</p> <p>9. Debtor failed to provide a copy of her Cash App statements.</p> <p>10. Debtor failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.</p> <p>11. Trustee alleges Official Form 122C is inaccurate as the form incorrectly stated the household size is 1 instead of 2.</p> <p>12. Debtor failed to provide proof of rental income.</p> <p>13. Debtor failed to provide six months of Monthly Operating Reports for Creations Therapy.</p> <p>Plan Payments: 1 (Sep 2023) - 60 (Aug 2028) \$2,200.00.</p> <p>Objection to Confirmation filed 10/10/23 by AmeriCredit Financial Services, Inc. at #19.</p> |   |  |   |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

November 15, 2023 9:30 am

Next 3 Panels:

12/14/2023

01/11/2024

02/08/2024

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

Trustee's Motion to Dismiss #26 filed 10/24/23 is set for 12/14/23.

Debtor's Response #27 filed 10/25/23.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-<br/>ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>     | Trustee<br>Recommendation           |
|---|---|---|---|-------------------------------------|
| OLIVA   | 18-70337<br><b>BENJAMIN L GOMEZ</b>                                   | Dismissal   | \$600.00 or<br>2.67 mth<br><i>09/11/23</i><br>\$225.00<br><i>ePay</i> | Trustee<br>recommends<br>dismissal. |
| <i>09/10/18</i><br><i>11/19/18</i><br><i>62/84</i><br>Tracey  | <b>ELIZA J GOMEZ</b><br>\$225.00<br><i>BMI-</i>                       | Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #73 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 11/7/23 at #74.<br>There are some months where no payment was made at all.<br><br>Debtor is in month 62 of an 84 month plan.   |   |                                     |
| OLIVA   | 18-70390<br><b>ISMAEL GARZA</b>                                       | Dismissal   | \$745.00 or<br>1.00 mth<br><i>10/16/23</i><br>\$745.00<br><i>ePay</i> | Trustee<br>recommends<br>dismissal. |
| <i>11/05/18</i><br><i>01/14/19</i><br><i>60/60</i><br>Tracey  | <b>DIANA GARZA</b><br>\$745.00<br><i>BMI-PPR</i>                      | Post-Confirmation Trustee's Motion to Dismiss #97 filed 10/12/23. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan.<br>No Response filed by Debtors.<br><br>Modification #98 filed 10/25/23 was set for 12/14/23, but the modification was later withdrawn on 10/30/23 at #99. |   |                                     |



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>         | Trustee<br>Recommendation   |
|---|---|---|---|---|
| OLIVA   | <b>18-70418</b><br><b>SALVADOR RAMIREZ</b>                    | <b>Dismissal</b>  | \$6,984.68 or<br>1.88 mth<br><i>10/30/23</i><br>\$3,800.00<br><i>ePay</i> | <b>Trustee<br/>recommends<br/>dismissal.</b>                                |
| <i>11/21/18</i><br><i>01/30/19</i><br><i>60/60</i><br>Tracey  | <b>ZENAIDA RAMIREZ</b><br>\$3,706.77<br>AMI-                  | Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #126 for non-payment.<br>No response filed by Debtors.<br>Trustee is no longer receiving payments via wage order. There are a few months where no payment was made.  |   |   |
| OLIVA   | <b>18-70436</b><br><b>ISAIAS SEPULVEDA JR</b>                 | <b>Modification</b>   | \$980.00 or<br>1.00 mth<br><i>10/12/23</i><br>\$980.00<br><i>ePay</i>     | <b>Trustee<br/>Recommends<br/>Approval of<br/>Modification at<br/>#61-2</b> |
| <i>12/07/18</i><br><i>02/15/19</i><br><i>59/60</i><br>Tracey  | <b>OLGA L SEPULVEDA</b><br>\$980.00<br>BMI-PPR                | Trustee's Motion to Modify #61 was filed 09/28/23 to authorize Trustee to cease further disbursements to Claim #14 of US Bank who provided documentation indicating their claim was satisfied. Trustee requests Claim #14 be deemed satisfied and authorization to disburse funds reserved for US Bank to other allowed claims pursuant to the confirmed plan.<br><br>No Response filed by Debtors. |   |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

|  |   |   |   |  |
|--|---|---|---|--|
| OLIVA<br><br>09/23/20<br>12/02/20<br>38/60<br>Tracey | 20-70276<br><br><b>MELISSA LANDAVERDE<br/>CHAVEZ</b><br><br>\$1,752.96<br>BMI-ESF | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #53 for non-payment.<br>No response filed by Debtor.<br>There are several months where only a partial payment was made. Debtor is not submitting the correct payment amount. | \$6,742.27 or<br>3.85 mth<br>10/17/23<br>\$100.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
|--|---|---|---|--|

|  |   |   |   |  |
|--|---|---|---|--|
| OLIVA<br><br>10/01/20<br>12/10/20<br>37/60<br>Tracey | 20-70286<br><br><b>CESAR ANTONIO<br/>ESPINOZA RAMOS<br/>ABIGAIL ESPINOZA</b><br><br>\$2,553.47<br>AMI-ESF | <b>Dismissal</b><br><br><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #94 for non-payment.<br>No response filed by Debtor.<br>Trustee's office is no longer receiving payments via wage order. Debtor is not submitting the correct payment amount.<br>There are a couple of months where no payment was made. | \$5,155.52 or<br>2.02 mth<br>11/02/23<br>\$2,550.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
|--|---|---|---|--|

|  |  |   |  |   |
|--|--|---|--|---|
| OLIVA<br><br>12/09/21<br>02/17/22<br>23/60<br>Tracey | 21-70183<br><br><b>JESUS SUAREZ</b><br><br>\$2,700.00<br>BMI-ESF | <b>Modification</b><br><br><br><br>Mod #85 filed 11/07/23 to add post-petition mortgage payments and provide for Agreed Order #81 with PlainsCapital Bank entered 10/16/23 cannot be recommended because:<br><br>1. The first full Mod payment due 10/08/23 has not posted. | \$5,600.00 or<br>2.07 mth<br>09/01/23<br>\$2,492.28<br>Wage<br>Order | <b>Trustee does not<br/>recommend<br/>approval.</b> |
|--|--|---|--|---|

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

2. Trustee alleges Schedule I is inaccurate and it fails to provide for all dependents according to the tax returns.

Mod Forgives: \$670.92

Mod payments:

22 (Oct 2023) \$2,900.00

23 (Nov 2023) - 60 (Dec 2026) \$2,700.00

|   |   |  |  |  |
|---|---|--|--|--|
| OLIVA                                   | <b>22-70129</b><br><b>BRENDA GARCIA</b> | <b>Dismissal</b>   | \$14,419.10 or<br>3.91 mth<br>11/01/23<br>\$3,900.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| 08/26/22<br>11/04/22<br>15/60<br>Tracey | \$3,684.85<br>AMI-PPR                   | Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #77 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 10/18/23 at #82.<br>There are several months where no payment was made. |  |  |

|   |   |  |   |  |
|---|---|--|---|--|
| OLIVA                                   | <b>22-70159</b><br><b>SANTIAGO GUZMAN</b> | <b>Dismissal</b>   | \$5,119.84 or<br>3.69 mth<br>10/17/23<br>\$400.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| 10/05/22<br>12/14/22<br>13/60<br>Tracey | \$1,387.25<br>BMI-ESF                     | Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #89 for non-payment.<br>No response filed by Debtor.<br>There are several months where only a partial payment was made. Trustee is no longer receiving payments via wage order. |   |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i>                                      | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>    | Trustee<br>Recommendation                   |
|---|---|--|--|---|
| OLIVA<br><br>12/05/22<br>02/13/23<br>11/60<br>Tracey          | <b>22-70198</b><br><b>JAIME H FLORES</b><br><br>\$3,100.00<br><i>AMI-ESF</i>                          | <b>Dismissal</b><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #92 for non-payment.<br>No response filed by Debtor.<br>There are a few months where no payment was made at all.  | \$12,000.00 or<br>3.87 mth<br>07/20/23<br>\$1,650.00<br><i>ePay</i>  | <b>Trustee recommends dismissal.</b>        |
| OLIVA<br><br>02/10/23<br>04/21/23<br>9/36<br>Tracey           | <b>23-70025</b><br><b>JOSE L CISNEROS</b><br><br><b>ANNA M CISNEROS</b><br>\$250.00<br><i>BMI-PPR</i> | <b>Dismissal</b><br><br>Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #36 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 10/20/23 at #37.<br>Trustee is no longer receiving payments via wage order. There are a few months where no payment was made. | \$615.44 or<br>2.46 mth<br>11/07/23<br>\$115.38<br><i>Wage Order</i> | <b>Trustee recommends dismissal.</b>        |
| OLIVA<br><br>02/21/23<br>05/02/23<br>9/60<br>Tracey           | <b>23-70030</b><br><b>JOEL RIVERA</b><br><br>\$1,000.00<br><i>AMI-ESF</i>                             | <b>Modification</b><br><br>Mod #61 filed 09/27/23 to surrender vehicle and propose a feasible Plan cannot be recommended because Debtor has not provided a complete Domestic Support Obligation affidavit.<br><br>Mod Forgives: \$817.10   | \$221.90 or<br>0.22 mth<br>11/01/23<br>\$230.77<br><i>Wage Order</i> | <b>Trustee does not recommend approval.</b> |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

Mod payments:  
 7 (Sep 2023) - 60 (Feb 2028) \$1,000.00

|  |   |   |   |                                      |
|--|---|---|---|--------------------------------------|
| <b>OLIVA</b>                           | <b>23-70040</b><br><b>JUANITA TREJO</b> | <b>Dismissal</b>  | \$4,400.00 or<br>2.00 mth<br>11/03/23<br>\$800.00<br>ePay | <b>Trustee recommends dismissal.</b> |
| 03/06/23<br>05/15/23<br>8/60<br>Tracey | \$2,200.00<br>BMI-BOTH                  | Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #54 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 11/7/23 at #55.<br>There are a couple of months where no payment was made. |   |                                      |

|   |                                       |  |   |  |
|---|---------------------------------------|--|---|--|
| <b>OLIVA</b>                            | <b>23-70093</b><br><b>JOEL E CURA</b> | <b>Confirmation</b><br><b>Dismissal</b>  | \$7,061.64 or<br>0.48 mth<br>11/03/23<br>\$1,615.38<br>Wage Order | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
| 05/17/23<br>07/26/23<br>6/60<br>Leanne1 | \$14,600.00<br>AMI-ESF                | <b>Obj Conf American Express Ntl Bnk</b><br><b>Obj Conf On Deck Capital, Inc.</b>  |   |  |
|   |                                       | 1. Plan #57 filed 10/18/23 fails to establish a federal income tax reserve for the liability that will come due pursuant to IRS claim and 2020/2022 tax returns.<br><br>2. Plan proposes to provide for treatment of Lacks claim #3 filed 06/02/23 in Paragraph #9A despite the assets not having been purchased within 12 months of the petition date.<br><br>3. Debtor failed to provide support for business income.<br><br>4. IRS claim #1 filed 08/29/23 provides for right to offset \$252,270.59; however, the Plan provides payment of IRS secured claim in full.<br><br>5. Trustee alleges Schedule B is incomplete as it does not provide for Debtor's assets. |   |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

- 6. Debtor failed to provide bank statements for January-February 2023 and May-October 2023.
  - 7. Trustee alleges Schedule J is incorrect as it does not disclose all the dependents in the household pursuant to the 341 testimony.
  - 8. Trustee alleges the Statement of Financial Affairs is inaccurate as the figures on #4 does not agree with the amounts on the Debtor's tax return.
  - 9. Trustee alleges Schedule J is incomplete as it does not provide for the direct payment \$1,708.02 for Lone Star National.
  - 10. Debtor failed to provide Profit and Loss statements for May through October 2023.
  - 11. Debtor failed to provide a complete copy of the 2021 tax return.
  - 12. Plan lists a special provision in Paragraph #27: The Debtor is paying the mortgage directly. Nationstar Mortgage LLC filed claim #14 with an arrearage of \$5,254.63 consisting of escrow deficiency and projected escrow shortage. The Debtor will make an extra monthly mortgage payment of \$218.95 beginning 10/1/2023 until 9/1/2025 to pay for this arrearage.
- Plan payments:  
 1 (Jun 2023) - 2 (Jul 2023) \$7,000.00.  
 3 (Aug 2023) - 60 (May 2028) \$14,600.00.
- Trustee's Motion to Dismiss #28 filed 6/30/23.  
 Debtor's response filed 08/16/23 at #41.
- Objection to Confirmation filed 06/27/23 by American Express National Bank at #25.
- 
- Objection to Confirmation of Amended Chapter 13 Plan filed 08/16/23 by On Deck Capital, Inc. at #42.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR     | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation                                   |
|---|---|---|---|---|
| OLIVA   | 23-70112  | Confirmation  | Current   | Trustee recommends confirmation of Plan #64 filed 10/25/23. |
| 06/09/23<br>08/18/23<br>5/60<br>Bridget1                      | JUAN E VILLARREAL<br><br>ARACELI GARCIA<br>\$2,400.00<br>AMI-BOTH | Plan #64 filed 10/25/23 works paying 11% dividend to the general unsecured creditors.<br><br>Payments:<br>1 (Jul 2023) \$2,400.00.<br>2 (Aug 2023)- 3 (Sep 2023) \$2,350.00.<br>4 (Oct 2023)- 60 (Jun 2028) \$2,400.00.<br><br>Trustee's Amended Motion to Dismiss #43 filed 07/31/23 was withdrawn 11/08/23 at #65.<br>No Response filed by debtors.<br><br>Objection to Confirmation filed 07/18/23 by Ally Bank at #33 was withdrawn 08/15/23 at #44. Stipulation of Withdrawal of Objection to Chapter 13 Plan filed 08/15/23 at #44. | 10/30/23<br>\$542.31<br>Wage<br>Order                             |   |

|   |  |  |                              |  |
|---|--|--|------------------------------|--|
| OLIVA                                   | 23-70120                                 | Confirmation   | Current                      | Trustee does not recommend confirmation. |
| 06/15/23<br>08/24/23<br>5/60<br>Krystle | GUY J RAMIREZ<br><br>\$585.00<br>BMI-ESF | Plan #43 filed 10/17/23 cannot be recommended because the plan proposes to provide for treatment of One Main Financial's claim in Paragraph #9A despite the claim being non-purchase money.<br><br>Plan Payments:<br>1 (Jul 2023) - 2 (Aug 2023) \$392.50<br>3 (Sep 2023) - 60 (Jun 2028) \$585.00<br><br>Trustee's Motion to Dismiss #34 filed 9/14/23 was withdrawn 10/06/23 at #41. | 10/23/23<br>\$585.00<br>ePay |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation  |
|---|---|---|---|--|
| OLIVA<br><br>06/28/23<br>09/06/23<br>5/60<br>Bridget1         | 23-70126<br><br><b>SOFIA GARZA</b><br><br>\$585.00<br>AMI-ESF | <b>Confirmation</b><br><br><br><br><br><br><br><br><br><br>Plan #40 filed 10/17/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$123,205.80. Trustee requests a C4A Confirmation Order.<br><br>Payments:<br>1 (Jul 2023)- 4 (Oct 2023) \$550.00.<br>5 (Nov 2023)- 60 (Jun/2028) \$585.00.<br><br>Trustee's Motion to Dismiss #25 filed 08/14/23 was withdrawn 11/07/23 at #46.<br>No response filed by Debtor. | Current<br><br>11/06/23<br>\$292.50<br><br>Wage<br>Order          | <b>Recommend<br/>confirmation of<br/>Plan #40 filed<br/>10/17/23 with C4A<br/>Order.</b> |

|  |  |   |  |  |
|--|--|---|--|--|
| OLIVA<br><br>07/03/23<br>09/11/23<br>4/0<br>Bridget1 | 23-70132<br><br><b>LUZ S GOMEZ</b><br><br>\$8,725.00<br>BMI-BOTH | <b>Confirmation</b><br><br><br><br><b>Dismissal</b> | \$17,450.00 or<br>2.00 mth<br>09/28/23<br>\$8,725.00<br>ePay | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>recommends<br/>dismissal.</b> |
|--|--|---|--|--|

1. Plan summary #43 filed 10/18/23 is misleading as it reflects a 100% return to general unsecured creditors. However, the total amount of general unsecured claims is understated. The plan reflects \$12,229.86, while the total amount of timely filed general unsecured claims is \$20,261.29.

2. Plan fails to provide for the treatment of the student loans.

3. Plan Summary #43 and Schedule J #29 do not match. The projected income, expenses and disposable income amounts do not match.

4. Debtor failed to provide bank statements for account ending in 6890 from January 2023 through filing date.

5. Trustee alleges that the Statement of Financial Affairs #31 is inaccurate as it does not provide a beginning operating date for the business.



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

6. Debtor failed to provide proof to substantiate the amount to be paid to Carla Virginia Zuazua through the Plan. Creditor has not filed a claim and the bar date of 09/11/23 has passed.

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

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

9. Debtor is delinquent 2 payments through November totaling \$17,450.00.

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

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

Objection to Confirmation filed 10/04/23 by Wells Fargo Bank, N.A. at #40 was withdrawn 10/18/23 at #44.

| OLIVA                                    | 23-70138  | Confirmation | Current                        | Trustee does not recommend confirmation and recommends dismissal. |
|--|---|--------------|--------------------------------|---|
| 07/10/23<br>09/18/23<br>4/60<br>Bridget1 | FLORELIDA FLORES<br><br>\$2,920.00<br>AMI-ESF   | Dismissal    | 10/23/23<br>\$1,225.00<br>ePay |   |
|  | 1. Plan #36 filed 10/17/23 changed the treatment of the Cornerstone Home Lending from on-going payments beginning in month 3 to beginning in month 4. Debtor failed to provide verification of the August, September and October 2023 direct payments.<br><br>2. Trustee alleges Schedule B and the Statement of Financial Affairs are inaccurate as they fail to disclose all active and recently closed bank accounts.<br><br>3. Debtor failed to provide bank statements for La Joya Area Federal Credit Union for May and June 2023.<br><br>Plan payments:<br>1 (Aug 2023)- 3 (Oct 2023) \$1,225.00.<br>4 (Nov 2023)- 60 (Jul 2028) \$2,920.00. |              |                                |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

November 15, 2023 10:00 am

Next 3 Panels:

12/14/2023

01/11/2024

02/08/2024

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

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

Objection to Confirmation filed 07/17/23 by Cornerstone Home Lending at #18 was withdrawn 09/28/23 at #34.

| OLIVA                                    | 23-70144                                       | Confirmation  | Current                        | Trustee<br>recommends<br>confirmation of<br>Plan #68 filed<br>10/18/23. |
|--|--|---|--------------------------------|---|
| 07/12/23<br>09/20/23<br>4/60<br>Bridget1 | JESUS A MANDUJANO<br><br>\$1,950.00<br>BMI-ESF | Plan #68 filed 10/18/23 works paying 6% dividend to the general unsecured creditors.<br><br>Payments:<br>1 (Aug/2023) 2 (Sep/2023) \$2,300.00<br>3 (Oct/2023) 60 (Jul/2028) \$1,950.00<br><br>Trustee's Motion to Dismiss #44 filed 08/25/23 was withdrawn 11/08/23 at #76.<br>Response filed by Debtor 10/17/23 at #65.<br><br>Objection to Confirmation filed 10/06/23 by Barns Across America, Inc. at #49.<br>Objection to Confirmation filed 10/17/23 by Barns Across America, Inc. at #63 was withdrawn 10/19/23 at #70.<br><br>Agreed Order Conditioning Automatic Stay for Transport Funding LLC #46 signed 09/19/23. | 10/17/23<br>\$2,400.00<br>ePay |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|--|--|------------------|---|---|
| OLIVA  | 23-70146   | Confirmation     | \$3,380.00 or   | Trustee does not recommend confirmation and recommends dismissal. |
|  | TRAVIS A SANDERS   | Dismissal        | 1.95 mth  |   |
| 07/21/23<br>09/29/23<br>4/60<br>Bridget1   | ANA L MARTINEZ<br>\$1,730.00<br>BMI-ESF                          |                  | 08/29/23<br>\$1,650.00<br>ePay                                    |   |
| <p>1. Plan #46 filed 10/18/23 fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #54 filed 11/06/23.</p> <p>2. Debtors are delinquent 2 payments through October totaling \$3,380.00, with next payment due on 11/20/23.</p> <p>Payments:<br/>                     1 (Aug 2023)- 2 (Sep 2023) \$1,650.00.<br/>                     3 (Oct 2023)- 60 (Jul 2028) \$1,730.00.</p> <p>Trustee's Motion to Dismiss #34 was filed 08/31/23.<br/>                     No response filed by Debtors.</p> <p>Objection to Confirmation filed 08/16/23 by Ally Financial at #29 was withdrawn 09/21/23 at #41.</p> |  |                  |   |   |

|   |                                      |              |                        |   |
|---|--------------------------------------|--------------|------------------------|---|
| OLIVA   | 23-70149                             | Confirmation | Current                | Trustee does not recommend confirmation and recommends dismissal. |
|   | RAMIRO S GUAJARDO                    | Dismissal    | 11/06/23               |   |
| 07/24/23<br>10/02/23<br>4/60<br>Leanne1   | ROSA E SARMIENTO<br>\$800.00<br>BMI- |              | \$400.00<br>Wage Order |   |
| <p>Plan #39 filed 10/26/23 cannot be recommended because:</p> <p>1. Trustee alleges Official Form 122C is inaccurate as it fails to disclose income from daughter.</p> <p>Plan payments:<br/>                     1 (Aug 2023) - 60 (Jul 2028) \$800.00</p> <p>Trustee's Motion to Dismiss filed 09/18/23 at #31.<br/>                     No Response filed by Debtor.</p> |                                      |              |                        |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

|  |   |                     |                              |  |
|--|---|---------------------|------------------------------|--|
| <b>OLIVA</b>   | <b>23-70155</b>                               | <b>Confirmation</b> | \$300.00 or                  | <b>Trustee recommends confirmation of Plan #47 filed 11/03/23.</b> |
|  | <b>THOMAS J HURST JR</b>                      | <b>Dismissal</b>    | 0.08 mth                     |  |
| 08/01/23<br>10/10/23<br>3/60<br>Leanne1  | <b>NAIDA L HURST</b><br>\$3,800.00<br>AMI-ESF |                     | 11/06/23<br>\$875.00<br>ePay |  |
| <p>Plan #47 filed 11/03/23 works paying \$4.27% to general unsecured creditors.</p> <p>Plan payments:<br/>                     1 (Sep 2023) - 2 (Oct 2023) \$3,500.00<br/>                     3 (Nov 2023) - 60 (Aug 2028) \$3,800.00</p> <p>Trustee's Motion to Dismiss filed 09/22/23 at #37 was withdrawn at #52 on 11/8/23.<br/>                     No Response filed by Debtor.</p> |   |                     |                              |  |

|   |                          |                     |                                    |   |
|---|--------------------------|---------------------|------------------------------------|---|
| <b>OLIVA</b>  | <b>23-70160</b>          | <b>Confirmation</b> | \$4,129.58 or                      | <b>Trustee does not recommend confirmation and recommend dismissal.</b> |
|   | <b>RIGOBERTO L GARZA</b> | <b>Dismissal</b>    | 1.16 mth                           |   |
| 08/08/23<br>10/17/23<br>3/60<br>Krystle   | \$3,550.00<br>AMI-ESF    |                     | 11/02/23<br>\$790.38<br>Wage Order |   |
| <p>1. Plan #44 filed on 10/17/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Debtor failed to provide pay stubs from Aug 4, 2023 to present.</p> <p>3. Plan fails to provide for Attorney General Claim #17 filed 11/2/23.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>Plan payments:<br/>                     1 (Sep 2023) - 2 (Oct 2023) \$3,425.00</p> |                          |                     |                                    |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

3 (Nov 2023) - 60 (Aug 2028) \$3,550.00

Trustee's Motion to Dismiss #42 filed 09/29/23.  
 No Response filed by Debtor.

|   |  |   |                                    |  |
|---|--|---|------------------------------------|--|
| <b>OLIVA</b>                            | <b>23-70161</b>                                  | <b>Confirmation</b>   | Current                            | <b>Recommend confirmation of Plan #31 filed 11/18/23 with C4A order.</b> |
| 08/15/23<br>10/24/23<br>3/60<br>Krystle | <b>SANDRA E BAZAN</b><br><br>\$915.00<br>AMI-ESF | Plan #31 filed 10/18/23 works at 100% to all creditors. Plan must remain 100% due to Official Form 122C requirement of \$2,500.78 x 60 = \$153,046.80. Trustee requests a C4A order.<br><br>Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$915.00.<br><br>Trustee's Motion to Dismiss #27 was filed 9/29/23 was withdrawn 11/08/23 at #37.<br>Debtor's Response #32 was filed 10/18/23.<br><br>Objection to Confirmation filed 08/28/23 by Wells Fargo Bank, N.A. at #21 was resolved with Agreed Order entered 10/19/23 at #33. | 10/25/23<br>\$915.00<br>Wage Order |  |

|  |  |  |                                    |  |
|--|--|--|------------------------------------|--|
| <b>OLIVA</b>                             | <b>23-70162</b>                                    | <b>Confirmation</b>  | Current                            | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
| 08/16/23<br>10/25/23<br>3/60<br>Bridget1 | <b>RAMIRO HUERTA JR</b><br><br>\$450.00<br>AMI-ESF | <b>Dismissal</b><br><br><b>Obj Conf Wells Fargo Bank NA</b>  | 11/07/23<br>\$207.69<br>Wage Order |  |
|  |  | 1. Plan #30 filed 10/18/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official form 122C #4 filed on 08/16/23.<br><br>2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).<br><br>3. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan. |                                    |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

November 15, 2023 10:00 am

Next 3 Panels:

12/14/2023

01/11/2024

02/08/2024

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

4. Creditors have not received proper notice of Amended Schedule F #28 filed 10/18/25 to add Community Loan Center [4.5] and Crown Asset Management LLC [4.8].

5. Trustee alleges Schedule B is incorrect as it reflects an unknown balance for account ending in 9486.

6. Debtor failed to provide a copy of his July Cash App statement.

Plan Payments: 1 (Sep 2023) - 60 (Aug 2028) \$450.00.

Trustee's Motion to Dismiss #27 filed 09/29/23.

No response filed by Debtor.

Objection to Confirmation filed 08/25/23 by Wells Fargo Bank, N.A. at #17.

|  |                        |                     |                  |  |
|--|------------------------|---------------------|------------------|--|
| <b>OLIVA</b>   | <b>23-70163</b>        | <b>Confirmation</b> | Current          | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
|  | <b>ELIAS E TREVINO</b> | <b>Dismissal</b>    | 11/06/23         |  |
| 08/16/23<br>10/25/23<br>3/36<br>Krystle  | \$225.00<br>BMI-ESF    |                     | \$112.50<br>ePay |  |
| Plan #2 filed 08/16/23 cannot be recommended. Trustee alleges Official Form 122C is incomplete as it does not include the current monthly income breakdown or income from family assistance. |                        |                     |                  |  |
| Plan payments: 1 (Sep 2023)- 36 (Aug 2026) \$225.00.   |                        |                     |                  |  |
| Trustee's Objection to Debtor's Use of Federal Exemptions filed 09/28/23 at #24 was withdrawn 10/13/23 at #29.   |                        |                     |                  |  |
| Trustee's Motion to Dismiss #25 filed 10/6/23.<br>Debtor's Response at #34 was filed 10/16/23.   |                        |                     |                  |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>   | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation  |
|---|---|------------------|---|--|
| OLIVA   | 23-70166  | Confirmation     | \$3,203.84 or   | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
| 08/24/23<br>11/02/23<br>3/60<br>Bridget1  | MICHELLE A DE LA GARZA<br>\$2,975.00<br>BMI-ESF               | Dismissal        | 1.08 mth<br>10/30/23<br>\$1,373.08<br>Wage Order                  |  |
| <p>1. Plan #2 filed 08/24/23 proposes to pay Cross Country Mortgage direct but claim #14 filed 11/02/23 reflects an arrears that includes principal and interest.</p> <p>2. Plan fails to fully provide for the Internal Revenue Service claim #9 filed 10/03/23. Plan fails to establish a federal income tax reserve although claim reflects Debtor has owed for tax years 2018 through 2022. Further, the claim reflects that the Debtor has not filed a tax return for the year 2022. Trustee has received a signed copy of the 2022 tax return on 10/16/22.</p> <p>3. Plan fails to fully provide for Exeter Finance LLC claim #7 filed 09/15/23.</p> <p>4. Plan fails to fully provide for Lacks Valley Stores claim #2 filed 08/28/23.</p> <p>5. Plan fails to fully provide for Rally Credit Union claim #6 filed 09/12/23.</p> <p>6. Plan fails to provide for the US Department of HUD claim #1 filed 08/25/23.</p> <p>7. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>8. Trustee alleges that debtor is not paying all disposable income into the plan as the lease for the storage building will be paid off December 2023 but no step-up in payment provided in plan.</p> <p>9. Debtor has failed to amend to disclose an additional employer and income pursuant to 341 testimony.</p> <p>10. Debtor has failed to provide verification for the additional employment.</p> <p>11. Debtor has failed to provide the August bank statements for all accounts on Schedule B.</p> <p>12. Debtor failed to provide proof to substantiate the amounts to be paid to LFD Home Furnishings through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>13. Trustee needs clarification of the student loans. Schedule F includes language that the loans are deferred, but no</p> |   |                  |   |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

provision in plan.

14. Trustee alleges that debtor has failed to disclose all assets pursuant to 341 testimony.

Payments: 1 (Sep 2023)- 60 (Aug 2028) \$2,975.00.

Trustee's Motion to Dismiss #29 filed 10/06/23.

No response filed by Debtor.

|  |   |   |   |  |
|--|---|---|---|--|
| <b>OLIVA</b>   | <b>23-70169</b>   | <b>Confirmation</b>   | \$470.30 or<br>0.54 mth                                 | <b>Trustee recommends confirmation of Plan #25 filed 10/25/23.</b> |
| <i>08/29/23</i><br><i>11/07/23</i><br><i>3/36</i><br>Leanne1 | <b>PAUL O RODRIGUEZ</b><br><br>\$875.00<br><i>BMI-ESF</i> | Plan #25 filed 10/25/23 work paying \$11.69% to general unsecured creditors.<br><br>Plan payments:<br>1 (Sep 2023) - 36 (Aug 2026) \$875.00<br><br>Trustee's Motion to Dismiss filed 10/20/23 at #23 set for 12/14/23 withdrawn at #26.<br>No response filed by Debtor. | <i>10/30/23</i><br><i>\$403.85</i><br><i>Wage Order</i> |  |

|   |  |  |   |   |
|---|--|--|---|---|
| <b>OLIVA</b>  | <b>23-70172</b>  | <b>Confirmation</b>  | \$100.00 or<br>0.08 mth                                 | <b>Trustee does not recommend confirmation.</b> |
| <i>08/31/23</i><br><i>11/09/23</i><br><i>3/60</i><br>Bridget1 | <b>JORGE TREJO</b><br><br>\$1,300.00<br><i>BMI-ESF</i> | 1. Plan #27 filed 11/07/23 fails to provide for the Hidalgo County Tax Assessor claim #16 filed 10/19/23.<br><br>2. Trustee alleges that Schedule G #1 filed 08/31/23 is inaccurate as it fails to disclose the treatment of the lease per the Progressive Leasing claim #18 filed 10/24/23. | <i>10/27/23</i><br><i>\$600.00</i><br><i>Wage Order</i> |   |



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

November 15, 2023 10:00 am

Next 3 Panels:

12/14/2023

01/11/2024

02/08/2024

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

Payments: 1 (Sep 2023)- 60 (Aug 2028) \$1,300.00.

Trustee's Motion to Dismiss #23 filed 10/20/23. Hearing set for 12/14/23.  
No response filed by Debtor.

|   |                             |   |   |  |
|---|-----------------------------|---|---|--|
| OLIVA                                   | 23-70173<br>MARLENE VASQUEZ | Confirmation  | \$1,000.00 or<br>1.00 mth<br>10/12/23<br>\$1,000.00<br>ePay | Trustee does not<br>recommend<br>confirmation. |
| 08/31/23<br>11/09/23<br>2/60<br>Krystle | \$1,000.00<br>BMI-ESF       | <ol style="list-style-type: none"> <li>Plan #2 filed 8/31/23 fails to provide for Hidalgo County claim #8 filed 10/19/23.</li> <li>Plan summary is misleading as it reflects a 9.15% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$36,988.00, when the total amount of timely filed general unsecured claims is \$60,976.37.</li> <li>Trustee alleges that Plan filed fails provide all of Debtor's disposable income into the plan.</li> <li>Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li> <li>Debtor failed to provide copies of Cash App statements.</li> <li>Trustee alleges Official Form 122C is incorrect as it does not disclose all household income or number in household.</li> <li>Trustee alleges Schedule I and Schedule J are incorrect as they do not disclose all disposable income or number of dependents pursuant to Debtor's 341 testimony.</li> <li>Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.</li> </ol> |   |  |
|   |                             | Plan Payments: 1 (Sep 2023) - 60 (Aug 2028) \$1,000.00.   |   |  |
|   |                             | Trustee's Motion to Dismiss #29 filed 10/20/23 is set for 12/14/23.<br>No Response filed by Debtor.   |   |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

|   |                              |  |                           |   |
|---|------------------------------|--|---------------------------|---|
| <b>OLIVA</b>                                      | <b>23-70177</b>              | <b>Confirmation</b>                          | no pymts<br>received      | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
|   | <b>JHAYRO A GARZA</b>        | <b>Obj Conf US Bank National<br/>Associa</b> | <i>01/01/00</i><br>\$0.00 |   |
| <i>09/01/23</i><br><i>11/10/23</i><br><i>2/60</i> | \$1,600.00<br><i>AMI-ESF</i> |  |                           |   |
| Leanne1   |                              |  |                           |   |

Plan #18 filed 09/19/23 cannot be recommended because:

1. Debtor failed to provide proof to substantiate the amounts to be paid to Conn's through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
2. Debtor failed to provide proof to substantiate the amounts to be paid to Shellpoint through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
3. Trustee alleges Schedule J is inaccurate as it fails to reflect \$50.00 savings fund.
4. Debtor has failed to provide bank statements for Bank of America and Lone Star for the month of October.
5. EFT order #23 was signed 09/19/23; however, Trustee has not received any payments. Debtor is delinquent 2 months totaling \$3,200.00.

Plan payments:

1 (Oct 2023) - 60 (Sep 2028) \$1,600.00

Trustee's Motion to Dismiss filed 10/20/23 at #29 set for 12/14/23.

No Response filed by Debtor.

Objection to Confirmation filed 10/04/23 by U.S. Bank National Association at #27.



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

November 15, 2023 10:00 am

Next 3 Panels:

12/14/2023

01/11/2024

02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation                      |
|--|--|------------------|---|--|
| OLIVA  | 23-70179   | Confirmation     | \$800.00 or<br>0.62 mth   | Trustee does not<br>recommend<br>confirmation. |
|  | ROMAULDO SALINAS   |                  | 10/26/23  |  |
| 09/04/23<br>11/13/23<br>2/36<br>Leanne1  | ARACELI SALINAS<br>\$1,300.00<br>BMI-ESF                         |                  | \$600.00<br>Wage<br>Order   |  |
| <p>Plan #31 filed 10/24/23 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>Debtor has failed to list the direct monthly payments from the plan on Schedule J.</li> <li>Paragraph 8C of the Plan is incomplete as the monthly payment has not been provided on the City of McAllen claim #17.</li> <li>Paragraph 8C of the Plan is incomplete as the monthly payment has not been provided on the Hidalgo County claim #16.</li> </ol> <p>Plan payments: 1 (Oct 2023) - 36 (Sep 2026): \$1,300.00</p> <p>Trustee's Motion to Dismiss filed 10/27/23 at #33 set for 12/14/23.<br/>No Response filed by Debtor.</p> |  |                  |   |  |

|   |                      |                               |                           |  |
|---|----------------------|-------------------------------|---------------------------|--|
| OLIVA   | 23-70180             | Confirmation                  | \$1,023.08 or<br>1.08 mth | Trustee does not<br>recommend<br>confirmation. |
|   | TOMASA TORRES        | Obj Conf Hunter Kelsey IV LLC | 11/06/23                  |  |
| 09/05/23<br>11/14/23<br>2/60<br>Krystle   | \$950.00<br>BMI-BOTH |                               | \$219.23<br>Wage<br>Order |  |
| <ol style="list-style-type: none"> <li>Plan #13 filed on 09/19/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>Plan fails to fully provide for Hidalgo County claim #30 filed 10/19/23.</li> <li>Trustee alleges Debtor failed provide all of Debtor's disposable income into the plan.</li> <li>Debtor failed to provide copies of Cash App Statements.</li> </ol> |                      |                               |                           |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

Plan payments:1 (Oct 2023) - 60 (Sep 2028) \$950.00.

Trustee's Motion to Dismiss #31 filed 10/26/23 is set for 12/14/23.  
 No Response filed by Debtor.

Objection to Confirmation filed 11/07/23 by Hunter-Kelsey IV, LLC at #34.

|   |  |  |  |   |
|---|--|--|--|---|
| <b>OLIVA</b>                            | <b>23-70181</b>                                  | <b>Confirmation</b>  | no pymts<br>received<br>01/01/00<br>\$0.00 | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
| 09/05/23<br>11/14/23<br>2/60<br>Krystle | <b>JESUS BERAZA</b><br><br>\$1,200.00<br>BMI-PPR | Plan #21 filed 9/27/23 cannot be recommended because:<br><br>1. Debtor did not appear at the 10/24/23 or the 11/07/23 341 Meeting of Creditors.<br><br>2. Debtor has failed to provide copies of the 2021 and 2022 tax returns.<br><br>3. Debtor has failed to provide support for income.<br><br>4. Debtor has failed to provide bank statements.<br><br>5. Debtor is delinquent 2 payments through October totaling \$2,400.00. Debtor has failed to make a Plan payment.<br><br>6. Schedule I is incomplete as it does not disclose how long Debtor has been employed.<br><br>Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$1,200.00.<br><br>Trustee's Motion to Dismiss with Prejudice #27 filed 10/26/23 is set for 12/14/23.<br>No Response filed by Debtor. |  |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

|   |   |  |   |   |
|---|---|--|---|---|
| OLIVA<br><br>09/05/23<br>11/14/23<br>2/60<br>Bridget1 | 23-70182<br><br><b>LUCIA ROEL</b><br><br>\$725.00<br><i>BMI-ESF</i> | <b>Confirmation</b><br><br>1. Plan #16 filed 09/20/23 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.<br><br>2. Plan fails to provide for treatment of the mortgage gap payment due to Mano Santa for September 2023.<br><br>3. Debtor has failed to provide proof to substantiate the family contribution.<br><br>4. Trustee alleges Schedule B is incomplete as it does not disclose Debtor's bank accounts.<br><br>5. Debtor failed to provide copies of bank statements.<br><br>6. Debtor is delinquent 2 payments through November, totaling \$1,450.00. Debtor has failed to make a Plan payment.<br><br>Payments: 1 (Oct 2023) - 60 (Sep 2028) \$725.00.<br><br>Trustee's Amended Motion to Dismiss #29 filed 11/03/23 is set for 12/14/23.<br>No Response filed by Debtor. | no pymts<br>received<br><i>01/01/00</i><br>\$0.00 | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
|---|---|--|---|---|

|  |   |  |   |   |
|--|---|--|---|---|
| OLIVA<br><br>09/05/23<br>11/14/23<br>2/60<br>Krystle | 23-70183<br><br><b>VICTOR A GONZALEZ</b><br><br><b>LIZBETH G GONZALEZ</b><br><br>\$1,400.00<br><i>BMI-ESF</i> | <b>Confirmation</b><br><br>1. Plan #2 filed 09/05/23 fails to fully provide for M&T Bank claim #4 filed 11/06/23.<br><br>2. Debtor failed to provide copies of Wells Fargo saving account statements for June and July 2023 and failed to provide Cash App statements. | \$430.76 or<br>0.31 mth<br><i>11/01/23</i><br>\$323.08<br><i>Wage<br/>Order</i> | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
|--|---|--|---|---|

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**November 15, 2023 10:00 am**

Next 3 Panels:  
 12/14/2023  
 01/11/2024  
 02/08/2024

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

3. Trustee alleges Schedule J is incorrect as the maturity for the 2008 Buick Enclave does not agree with paragraph 10 of the Plan.

Plan payments:1 (Oct 2023) - 60 (Sep 2028) \$1,400.00.

Trustee's Motion to Dismiss #25 filed 10/26/23 is set for 12/14/23.

|  |  |  |  |   |
|--|--|--|--|---|
| <b>OLIVA</b>                             | <b>23-70184</b>                                  | <b>Confirmation</b>  | \$20.00 or<br>0.05 mth<br>11/06/23<br>\$185.00<br>ePay | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
| 09/06/23<br>11/15/23<br>2/36<br>Bridget1 | <b>ARILI OLIVAREZ</b><br><br>\$400.00<br>BMI-ESF | Plan #29 filed 10/23/23 cannot be recommended because Trustee alleges Schedule B is inaccurate as it does not disclose Debtor's back child support.<br><br>Plan payments:1 (Oct 2023) - 36 (Sep 2026) \$400.00.<br><br>Trustee's Amended Motion to Dismiss #33 filed 11/03/23 is set for 12/14/23.<br>No Response filed by Debtor. |  |   |

|   |   |  |   |   |
|---|---|--|---|---|
| <b>OLIVA</b>                            | <b>23-70185</b>   | <b>Confirmation</b>  | Current<br>11/07/23<br>\$1,000.00<br>ePay | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
| 09/07/23<br>11/16/23<br>2/60<br>Leanne1 | <b>BENIGNO GONZALEZ JR</b><br><br>\$1,000.00<br>BMI-ESF | Plan #14 filed 09/20/23 cannot be recommended because:<br><br>1. Debtor failed to provide proof to substantiate the amounts to be paid to Valley Auto through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.<br><br>2. Plan does not fully provide for AmeriCredit Financial Services Inc dba GM financial claim #4 filed 10/02/23. |   |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

November 15, 2023 10:00 am

Next 3 Panels:

12/14/2023

01/11/2024

02/08/2024

| Attorney          | Case #                 | Matters | Arrears           | Trustee        |
|-------------------|------------------------|---------|-------------------|----------------|
| <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> | <i>AMI/BMI-ESF/PPR</i> |         | <i>Pmt Method</i> |                |

3. Plan provides for Conn's Appliances as a cure claim and total debt claim, and does not comply with Paragraph 11, Footnote 9.

4. Plan does not fully provide for Attorney General of Texas claim #6 filed 10/12/23.

Plan payments:

1 (Oct 2023) - 60 (Sep 2028) \$1,000.00

Trustee's Motion to Dismiss filed 10/27/23 at #32 set for 12/14/23.

No Response filed by Debtor.



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**November 15, 2023 9:00 am**

Next 3 Panels:  
12/14/2023  
01/11/2024  
02/08/2024

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>         | Trustee<br>Recommendation                               |
|---|--|---|---|---|
| OLIVA   | 23-70176<br><b>ELIZABETH RAMIREZ</b>                             | <b>Confirmation</b>   | \$1,030.00 or<br>1.00 mth<br><i>10/11/23</i><br>\$1,030.00<br><i>ePay</i> | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
| <i>09/01/23</i><br><i>11/10/23</i><br><i>2/60</i><br>Bridget1 | \$1,030.00<br><i>BMI-ESF</i>                                     | <p>1. Plan #21 filed 09/14/23 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p> <p>2. Debtor has failed to provide a current mortgage statement.</p> <p>3. Debtor has failed to disclose the non-filing spouse in her schedules. Per the county appraisal documents, spouse is co-owner of the property on Schedule A and also a co-debtor of Mr. Cooper, per statement.</p> <p>4. Debtor is delinquent 1 payment through November totaling \$1,030.00.</p> <p>Payments: 1 (Oct 2023)- 60 (Sep 2028) \$1,030.00.</p> <p>Trustee's Motion to Dismiss #32 filed 10/20/23. Hearing is set for 12/14/23.<br/> No response filed by Debtor.</p> |   |   |