

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee  
**December 7, 2023 2:30 pm**

Next 3 Panels:  
 01/03/2024  
 02/01/2024  
 02/29/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
BARTO	22-50043	Dismissal	\$3,680.00 or	<b>Trustee does not recommend approval and recommends dismissal.</b>
	ELSA ESTRADA	Modification	2.00 mth	
07/01/22 09/09/22 16/60 Tracey	\$1,840.00 BMI-		07/24/23 \$675.00 Money Order	
<p>Mod #56 filed 11/17/23 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>Debtor is delinquent 2 payments, totaling \$3,680.00 through the month of November. A Mod payment has not been posted.</li> <li>Debtor failed to file an electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).</li> <li>Mod fails to provide the reason for the modification.</li> <li>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 #22.</li> <li>Mod fails to provide for Notice of Mortgage Payment Change filed at #53 on 10/11/2023 for \$656.60 effective 01/01/2024.</li> <li>Schedule J does not show disposable income sufficient to fund the plan payment of \$1,840.00.</li> <li>Debtor failed to provide proof of current income and son's contribution.</li> </ol> <p>Mod Forgives: \$5,151.76.</p> <p>Mod payments:                      15 (Oct 2023) - 60 (Jul 2027) \$1,840.00</p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 08/02/23 at #47 for non-payment.                      No response filed by Debtor.                      Debtor is inconsistent with making plan payments. There are several months where no payment was made at all.</p>				

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BARTO	22-50048  LUIS A MIRELES	Dismissal	\$1,197.63 or 2.37 mth 11/24/23 \$269.18  Wage Order	Trustee recommends dismissal.
07/27/22 10/05/22 16/60 Tracey	DANAE L DE MIRELES  \$506.21 BMI-ESF	Post - Conf. Trustee's Motion to Dismiss filed 03/02/23 at #46 for non-payment. Response to Trustee's Motion to Dismiss filed 03/29/23 at #48. There are several months where only partial payments were made.		

BARTO	22-50056  ANGELICA FERNANDEZ DE CASTILLO	Dismissal  Modification	Current  11/20/23 \$476.90  Wage Order	Trustee recommends dismissal.
08/31/22 11/09/22 14/60 Tracey	\$1,033.08 BMI-PPR	Mod #66 filed 11/01/23 to cure delinquency cannot be recommended:  1. Mod fails to provide for the correct Remaining Claim to United ISD.  2. Mod improperly characterizes City of Laredo's Remaining Claim as a Post-Confirmation Claim and as a Monthly Mortgage Payment rather than a Total Debt Claim.  3. Mod improperly characterizes Laredo College's Remaining Claim as a Post-Confirmation Claim and as a Monthly Mortgage Payment rather than a Total Debt Claim.  4. Mod improperly characterizes United ISD's Remaining Claim as a Post-Confirmation Claim and as a Monthly Mortgage Payment rather than a Total Debt Claim.  5. Mod improperly characterizes Webb County's Remaining Claim as a Post-Confirmation Claim and as a Monthly Mortgage Payment rather than a Total Debt Claim.  6. Mod proposes to add the secured creditor, Webb County for the tax years 2021 and 2022 notwithstanding the Agreed Order Confirming Chapter 13 Plan filed 08/08/23.		

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- 7. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve.
- 8. Debtor failed to provide proof of current income from United ISD and the death benefits.
- 9. Debtor failed to provide a copy of her 2022 tax return.

Mod Forgives: \$3,698.90

Mod payments:  
 13 (Oct 2023) - 60 (Sep 2027) \$1,033.08

Post-Conf. Trustee's Motion to Dismiss was filed 08/02/23 at #58 for non-payment.  
 No response filed by Debtor.

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

<b>BARTO</b>	<b>22-50070</b>	<b>Dismissal</b>	\$14,839.98 or 4.48 mth 09/22/23 \$1,000.00 ePay	<b>Trustee recommends dismissal.</b>
10/11/22 12/20/22 13/60 Tracey	<b>ROLANDO GUERRA</b>  \$3,310.00 <i>BMI-PPR</i>			

Post-Conf. Trustee's Motion to Dismiss was filed 7/13/23 at #74 because the Plan no longer provides for all secured and priority claims in full caused by Debtor's delinquency.

In addition, the Debtor has failed to make the payments proposed by the plan pursuant to 11 U.S.C. 1326(a)(1) and 1325(a)(2) and BLR 1017-2(b), and is currently delinquent in the amount of \$14,839.98.

Response to Trustee's Motion to Dismiss was filed 11/29/23 at #82.

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<b>BARTO</b>	<b>22-50079</b>	<b>Dismissal</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>AMPARO M RAMIREZ</b>	<b>Modification</b>	11/24/23 \$450.00 ePay	
10/31/22 01/09/23 13/60 Tracey	\$1,320.00 BMI-	<p>Mod #53 filed 10/05/23 to cure delinquency cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.</li> <li>2. Mod fails to provide for the correct Remaining Claim to International Bank of Commerce.</li> <li>3. Debtor failed to provide proof of current income.</li> <li>4. Debtor failed to provide a copy of the 2022 tax return or affidavit.</li> </ol> <p>Mod Forgives: \$5,128.00</p> <p>Mod payments: 12 (Oct 2023) - 60 (Oct 2027) \$1,320.00</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 03/29/23 at #40 for non-payment. Response filed on 06/29/23 at #45. There are a few months where only a partial payment was made and some where no payment was made at all.</p>		
<b>BARTO</b>	<b>23-50007</b>	<b>Confirmation</b>	\$176.48 or 0.18 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RODRIGO J GARZA</b>	<b>Dismissal</b>	11/28/23 \$207.69 Wage Order	
01/31/23 04/11/23 10/60 Leanne1	<b>KARLA G GARZA</b> \$1,001.00 BMI-	<p>Plan #65 filed 11/27/23 works paying 58.78% to general unsecured creditors but cannot be recommended because Debtor has failed to file an amended increased wage deduction order and/or EFT order with the Court. The EFT order entered at #67 for \$950 when combined with the \$900 wage order at #60 only yields \$1,850. The Plan payments are \$1,950.00.</p>		

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

Plan payments:  
 1 (Feb 2023) - 10 (Nov 2023) \$1,001.00  
 11 (Dec 2023) - 60 (Jan 2028) \$1,950.00

Trustee's Motion to Dismiss filed 03/17/23 at #29.  
 No response filed by Debtor.

<b>BARTO</b>	<b>23-50053</b>	<b>Confirmation</b>	\$8,280.00 or	<b>Trustee does not</b>
	<b>HEBERARDO J LEAL</b>	<b>Dismissal</b>	3.11 mth	<b>recommend</b>
			<i>10/03/23</i>	<b>confirmation and</b>
<i>06/05/23</i>			\$3,520.00	<b>recommends</b>
<i>08/14/23</i>			<i>Cashiers</i>	<b>dismissal.</b>
<i>5/60</i>	\$2,660.00		<i>Check</i>	
Leanne1	<i>BMI-</i>			

Plan #36 filed 10/03/23 cannot be recommended because:

1. Based on JD Power value \$24,275.00 as required by Order #13, the Plan does not provide sufficient adequate protection of \$303.44 to Laredo Federal CU.
2. Debtor is delinquent 3 payments through November totaling \$8,280.00, with the next payment due on 12/05/23.
3. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.
4. Debtor has failed to file an amended EFT certificate with the Court.

Plan payments:  
 1 (Jul 2023) - 5 (Nov 2023) \$2,660.00.  
 6 (Dec 2023) - 60 (Jun 2028) \$3,775.00.

Trustee's Motion to Dismiss filed 07/24/23 at #24.  
 No response filed by Debtor.

Objection to Confirmation filed 08/09/23 by Harley-Davidson Credit Corp at #30 was withdrawn 10/03/23 at #37.

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<b>BARTO</b>	<b>23-50061</b>	<b>Confirmation</b>	\$400.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ALVARO A MILERA</b>	<b>Dismissal</b>	11/13/23 \$400.00 ePay	
06/30/23 09/08/23 4/42 Krystle	\$400.00 BMI-	<p>Plan #39 filed 11/01/23 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>Debtor's Monthly Operating Reports for August 2023 and September 2023 fail to support the business budget filed 10/05/23 at #33. Debtor failed to provide copies of the June 2023 and July 2023 Monthly Operating Reports. The gross business income on Schedule J is understated per the August 2023 and September 2023 Monthly Operating Reports.</li> <li>Trustee alleges Schedule B is incomplete as it does not provide for a 2007 Chrysler Van.</li> </ol> <p>Plan payments: 1 (Jul 2023) - 42 (Dec 2026) \$400.00.</p> <p>Trustee's Amended Motion to Dismiss #24 filed 8/30/23. No response filed by Debtor.</p>		
<p>Objection to Confirmation filed 09/26/23 by Zapata County at #29 was withdrawn 10/04/23 at #32.</p>				

<b>BARTO</b>	<b>23-50071</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #44 filed 11/30/23.</b>
	<b>ELISA L MONCIVAIS</b>	<b>Dismissal</b>	11/10/23 \$3,300.00 ePay	
07/31/23 10/09/23 3/60 Krystle	\$3,300.00 AMI-PPR	<p>Plan #44 filed 11/30/23 works, paying 100% to general unsecured creditors.</p> <p>Plan payments:                      1 (Sept 2023) - 3 (Nov 2023) \$3,300.00.                      4 (Dec 2023) - 60 (Aug 2028) \$3,550.00.</p> <p>Trustee's Motion to Dismiss #26 filed 09/25/23 was withdrawn 11/30/23 at #45. No Response filed by Debtor.</p>		

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<b>BARTO</b>	<b>23-50074</b>	<b>Confirmation</b>	\$5,298.04 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>QUETZALCOATL A PALAPA</b>	<b>Dismissal</b>	1.81 mth	
08/25/23 11/03/23 3/60 Bridget1	\$2,924.02 AMI-PPR	<b>Obj Conf Ally Bank</b>	10/30/23 \$2,674.02 Cashiers Check	
<p>1. Plan #34 filed 10/25/23 fails to fully provide for Quantum3 Group LLC as agent for GoodLeap claim #12 filed 11/03/23.</p> <p>2. Debtor is delinquent 2 payments through November totaling \$5,298.04.</p> <p>3. Wage order #13 signed 08/29/23 for United ISD; however, Trustee has not received any wage deductions.</p> <p>Plan payments:                      1 (Sep 2023)- 2 (Oct 2023) \$2,524.02.                      3 (Nov 2023)- 60 (Aug 2028) \$2,924.02.</p> <p>Trustee's Motion to Dismiss #25 filed 10/06/23.                      No response filed by Debtor.</p> <p>Objection to Confirmation filed 09/28/23 by Ally Bank at #23.</p>				

<b>BARTO</b>	<b>23-50079</b>	<b>Confirmation</b>	\$1,540.21 or	<b>Trustee does not recommend confirmation.</b>
	<b>ARIANNA C MATA ORDUNA</b>	<b>Obj Conf Capital One Auto Finance</b>	0.36 mth	
09/11/23 11/20/23 2/50 Leanne1	\$4,300.09 AMI-		11/29/23 \$992.33 Wage Order	
<p>1. Amended Plan #32 filed 11/29/23 is pending Trustee review and will be reviewed prior to the hearing.</p> <p>2. Plan #12 filed 09/22/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #15 filed on 09/22/23 and Non-Exempt Property.</p> <p>3. Debtor has failed to provide PayPal, IBC, and Wells Fargo bank statements for the month of September 2023.</p>				

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Plan payments:

1 (Oct 2023) - 1 (Oct 2023) \$13,903.42  
 2 (Nov 2023) - 50 (Nov 2027) \$4,300.09

Trustee's Motion to Dismiss filed 11/27/23 at #29 set for 01/03/24.  
 No Response filed by Debtor.

Objection to Confirmation filed 11/14/23 by Capital One Auto Finance at #28.

<b>BARTO</b>	<b>23-50084</b>	<b>Confirmation</b>	\$627.34 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/27/23 12/06/23 2/43 Bridget1	<b>ERICA A HUERTA</b>  \$627.34 BMI-	<b>Dismissal</b>	10/30/23 \$500.00 Money Order	
<p>Amended Plan #26 filed 11/29/23 is pending Trustee review and will be reviewed prior to the hearing.</p> <p>1. Paragraph 10 of Plan #2 filed 09/27/23 is incomplete as the collateral descriptions for Listo Development, LTD and Mr. Cooper are incomplete and the Date Last Payment is Due is missing or incomplete for all three creditors.</p> <p>2. Trustee alleges that Schedule B is incomplete as Debtor has failed to disclose the solar panels being paid direct and several electronic items pursuant to 341 testimony.</p> <p>3. Debtor is delinquent 1 payment through November totaling \$627.34.</p> <p>4. Wage order #13 signed 10/03/23 for Altus Hospice; however, Trustee has not received any wage deductions.</p> <p>Plan payments: 1 (Oct 2023)- 43 (Apr 2027) \$627.34.</p> <p>Trustee's Motion to Dismiss #24 filed 11/09/23.                      No response filed by Debtor.</p>				

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Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
<b>BARTO</b>	<b>23-50087</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>RAUL I GARCIA</b>		11/24/23	
09/28/23	<b>GRIZELDA L</b>		\$300.00	
12/07/23	<b>WINTERROTH GARCIA</b>		Wage	
2/60	\$1,300.00		Order	
Leanne1	BMI-ESF			
<p>Amended Plan #32 filed 11/29/23 is pending Trustee review and will be reviewed prior to the hearing.</p> <p>Plan #2 filed 09/28/23 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li> <li>2. Paragraph 8C. of the Plan is incomplete as the Date Last Payment is Due and Contract Rate has not been provided on the LoanCare LLC claim.</li> <li>3. Plan does not provide for US Department of HUD claim #1 filed 10/03/23 for 522 Velnera Dr., Laredo, TX 78043 in the amount of \$18,270.38.</li> <li>4. Plan does not fully provide for IRS claim #4 filed 10/23/23.</li> <li>5. Plan does not fully provide for AmeriCredit Financial Services Inc. dba GM Financial claim #3 filed 10/10/23.</li> <li>6. Trustee alleges Schedule J is inaccurate as is does not provide for ESF of \$100.00.</li> </ol> <p>Plan payments:            1 (Oct 2023) - 60 (Sep 2028) \$1,300.00</p> <p>Trustee's Motion to Dismiss filed 11/17/23 at #31 set for 01/03/24.            No Response filed by Debtor.</p>				



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MEURER	<b>23-50073</b>  <b>FELIX RODRIGUEZ JR</b>	<b>Confirmation</b>	\$1,881.83 or 0.74 mth 11/24/23 \$564.23 Wage Order	<b>Trustee recommends confirmation of Plan #32 filed 11/02/23.</b>
08/17/23 10/26/23 3/60 Krystle	\$2,545.00 BMI-ESF	Plan #32 filed 11/02/23 works, paying 14% to the general unsecured creditors.  Plan payments: 1 (Sept 2023) -2 (Oct 2023) \$2,445.00. 3 (Nov 2023) - 60 (Aug 2028) \$2,545.00.  Trustee's Motion to Dismiss #27 filed 10/6/23 was withdrawn 11/29/23 at #38. No Response filed by Debtor.		
MEURER	<b>23-50077</b>  <b>DANIEL DE LA ROSA</b>	<b>Confirmation</b>	\$1,090.00 or 0.84 mth 11/13/23 \$200.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/05/23 11/14/23 2/60 Leanne1	<b>CYNTHIA DE LA ROSA</b>  \$1,290.00 BMI-ESF	<b>Dismissal</b>		
		1. Plan #14 filed 09/19/23 fails to fully provide for Nationstar Mortgage claim #7 filed 11/14/23. 2. Plan does not fully provide for IRS claim #5 filed 10/19/23. 3. Debtor has failed to file a wage deduction order with the court. 4. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's new employer.  Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$1,290.00  Trustee's Motion to Dismiss filed 10/27/23 at #25. No Response filed by Debtor.		

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MEURER  09/21/23 11/30/23 2/60 Krystle	23-50081  <b>IRMA GUEVARA</b>  \$2,675.00 AMI-	<b>Confirmation</b>  Plan #34 filed 11/28/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$33,454.80. Trustee requests a C4 Confirmation Order.  Plan payments: 1 (Oct 2023) - 2(Nov 2023) \$2675.00. 3(Dec 2023) - 60 (Sep 2028) \$2,730.00.	\$2,675.00 or 1.00 mth 10/26/23 \$2,675.00 ePay	<b>Recommend confirmation of Plan #34 filed 11/28/23 with C4 Order.</b>
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MEURER  10/02/23 12/11/23 1/36 Krystle	23-50090  <b>REYNALDO VILLARREAL</b>  \$358.59 BMI-	<b>Confirmation</b>  1. Plan #10 filed on 10/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan overprovides for Title Max claim #3 filed 10/5/23 in Paragraph 9A at the expense of general unsecured creditors. 3. Plan provides for Hachar Investments LP Trustee Claim #2 under paragraph 9C, despite the claim being secured by real property. 4. IRS claim #4 filed 10/25/23 reflects Debtor has not filed a tax return for the year 2021. Trustee has not received a copy of the 2021 return. Plan fails to provide for the IRS claim. 5. Trustee alleges Schedule I is incorrect as it does not reflect Debtor's current employment information pursuant to Debtor's 341 testimony. 6. Debtor has failed to file a wage deduction order with the Court.	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation.</b>
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Month/Term	ESF/PPR			

7. Debtor has failed to make a Plan payment.

Plan payments:1 (Oct 2023)- 36 (Sep 2026) \$358.59.

Trustee's Motion to Dismiss at #23 filed 11/27/23 set for 01/03/24.

No response filed by Debtor.

<b>OLIVA PC (L)</b>	<b>23-50027</b>	<b>Dismissal</b>	<b>\$1,950.00 or</b>	<b>Trustee</b>
	<b>ROBERTO D CANTU</b>	<b>Modification</b>	<b>1.00 mth</b>	<b>recommends</b>
<i>03/31/23</i>			<i>11/09/23</i>	<b>approval of Mod</b>
<i>06/09/23</i>			<b>\$1,950.00</b>	<b>#51 filed 11/20/23</b>
<i>8/60</i>	\$1,950.00		<i>ePay</i>	<b>with M4 Order.</b>
Tracey	AMI-ESF			
Mod #51 filed 11/20/23 works at 100% to general unsecured creditors per Debtor's OF122C requirement.				
Mod filed to cure delinquency.				
Mod Forgives: \$5,400.00.				
Mod payments:				
7 (Oct 2023) - 60 (Mar 2028) \$1,950.00				

<b>OLIVA PC (L)</b>	<b>23-50075</b>	<b>Confirmation</b>	<b>\$525.00 or</b>	<b>Trustee does not</b>
	<b>MARIA A PENA</b>	<b>Dismissal</b>	<b>0.50 mth</b>	<b>recommend</b>
<i>09/04/23</i>			<i>11/27/23</i>	<b>confirmation and</b>
<i>11/13/23</i>		<b>Obj Conf Hunter Kelsey IV LLC</b>	<b>\$525.00</b>	<b>recommends</b>
<i>2/60</i>	\$1,050.00	<b>Obj Conf Zapata County</b>	<i>ePay</i>	<b>dismissal.</b>
Leanne1	BMI-ESF			
1. Plan #19 filed 09/18/23 does not fully provide for Zapata Tax Assessor claim #7 filed 10/26/23.				
2. Trustee alleges Schedule J is inaccurate.				
3. Debtor has failed to provide Bank of America #8151 and CashApp statements for September 2023.				

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee  
**December 7, 2023 2:30 pm**

Next 3 Panels:

01/03/2024  
 02/01/2024  
 02/29/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Plan payments:  
 1 (Oct 2023) - 60 (Sep 2028) \$1,050.00

Trustee's Motion to Dismiss filed 10/27/23 at #32.  
 No Response filed by Debtor.

Objection to Confirmation filed 11/29/23 by Hunter-Kelsey IV, LLC at #33.

Objection to Confirmation filed 11/29/23 by Zapata County at #34.

<b>OLIVA PC (L)</b>	<b>23-50085</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>ADRIANA R PENA</b>		11/15/23	
09/28/23			\$675.00	
12/07/23				
2/36	\$225.00		Wage Order	
Leanne1	BMI-			

Plan #24 filed 10/16/23 cannot be recommended because:

1. Debtor has failed to provide Chase #0930 bank statements for September 2023.
2. Trustee alleges Schedule I is inaccurate as Debtor has not provided proof of contribution of \$500 from son.

Plan payments:  
 1 (Oct 2023) - 36 (Sep 2026) \$225.00

Trustee's Motion to Dismiss filed 11/17/23 at #34 set for 01/03/24.  
 No Response filed by Debtor.

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee  
**December 7, 2023 2:30 pm**

Next 3 Panels:

01/03/2024

02/01/2024

02/29/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
<b>VASQUEZ LAW FIRM</b>  09/05/23 11/14/23 2/60 Bridget1	<b>23-50076</b>  <b>ANA L AVILA</b>  \$1,295.00 <i>BMI-ESF</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$199.05 or 0.15 mth 11/29/23 \$298.85 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #28 filed 11/20/23 fails to provide adequate protection payments of \$103.50 to Capital One Auto Finance per the initial order at docket #8.</p> <p>2. Trustee alleges Schedule B #12 filed 09/19/23 is inaccurate as the 2013 Arcadia listed as the collateral for the Capital One Auto Finance claim is not disclosed.</p> <p>3. Debtor has failed to provide documentation for the life insurance listed on Schedule B.</p> <p>Plan payments: 1 (Oct 2023)- 60 (Sep 2028) \$1,295.00.</p> <p>Trustee's Motion to Dismiss #27 filed 10/27/23. Response #29 filed 11/20/23.</p>				

<b>VASQUEZ LAW FIRM</b>  10/02/23 12/11/23 1/0 Bridget1	<b>23-50088</b>  <b>OFELIA O TENORIO</b>  \$1,540.00 <i>BMI-BOTH</i>	<b>Confirmation</b>  <b>Obj Conf Ovation Services LLC</b>	Current  11/21/23 \$1,540.00 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>
<p>1. Plan #2 filed 10/02/23 does not comply with BLR 3015-1(a).</p> <p>2. Trustee alleges that the Statement of Financial Affairs is incomplete as it does not disclose the income from the food stamps pursuant to 341 testimony.</p> <p>3. Debtor has failed to provide verification of the food stamp income.</p> <p>4. Debtor has failed to provide bank statements for the IBC checking account for 07/02/23 through 10/02/23.</p> <p>5. Debtor has failed to provide the Declaration of Electronic Filing Page.</p>				

JUDGE JEFFREY P NORMAN  
 Yvonne V. Valdez, Trustee  
**December 7, 2023 2:30 pm**

Next 3 Panels:  
 01/03/2024  
 02/01/2024  
 02/29/2024

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

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

7. Debtor has failed to file an EFT certificate with the Court.

Plan payments: 1 (Nov 2023)- 60 (Oct 2028) \$1,540.00.

Trustee's Motion to Dismiss #24 filed 11/22/23 set for 01/03/24.  
 No Response filed by Debtor.

Objection to Confirmation filed 11/22/23 by Ovation Services LLC at #23.

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