

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

December 14, 2023 9:30 am

Next 3 Panels:

01/11/2024

02/08/2024

03/01/2024

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
BAKER	18-70428 CARLOS G CARDENAS	Dismissal	\$5,761.53 or 3.61 mth 10/26/23 \$700.00 ePay	Trustee recommends dismissal.
12/03/18 02/11/19 60/60 Tracey	MARIA L CARDENAS \$1,597.18 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #81 for non-payment. Amended Trustee's Motion to Dismiss was filed 11/8/23 at #84 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/15/23 at #85. There are a few months where only a partial payment was made.		
BAKER	19-70243 JOEL PENA	Dismissal	\$7,293.25 or 5.17 mth 11/22/23 \$700.00 ePay	Trustee recommends dismissal.
04/01/19 06/10/19 56/84 Tracey	MARIA E PENA \$1,410.04 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Debtors' last payment posted on 9/27/23. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all.  Debtors are in month 55 of an 84-month plan.		

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Yvonne V. Valdez, Trustee  
**December 14, 2023 9:30 am**

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BAKER	20-70021 <b>SERGIO ZARAGOZA</b>	<b>Dismissal</b>	\$10,456.63 or 2.36 mth 11/22/23 \$2,000.00 ePay	<b>Trustee recommends dismissal.</b>
01/06/20 03/16/20 47/60 Tracey	\$4,430.91 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #126 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/18/23 at #128. There are several months where only a partial payment was made.		
Debtor to appear at the reset hearing on 12/14/23 in person or by video and provide testimony regarding arrears.				
BAKER	23-70153 <b>CHISMERE J MALLARD</b>	<b>Confirmation</b>  <b>Dismissal</b>	\$2,185.52 or 0.39 mth 11/27/23 \$2,276.31 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
07/27/23 10/05/23 5/60 Krystle	\$5,600.00 AMI-ESF	1. Plan #46 filed 11/14/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #4 filed on 8/1/23.  2. Plan unreasonably proposes many unnecessary variable payments that may violate 1325(a)(5)(B)(iii). Specially, the Plan proposes several intervals without set payments for the IRS claim and then proposes \$3,000.00 payments for several intervals. This amount in combination with other fixed payments exceed the Plan payment.  3. Debtor failed to provide proof of all anticipated income.		
Plan Payments: 1 (Aug 2023) - 3 (Oct 2023) \$4,932.00. 4 (Nov 2023) - 60 (Jul 2028) \$5,600.00.				
Trustee's Motion to Dismiss #26 filed 9/15/23. Debtor's Response #31 filed 10/19/23.				

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GUERRERO  02/02/19 04/13/19 58/60 Tracey	19-70039  <b>MATIAS BARCENAS</b>  \$1,705.00 <i>BMI-PPR</i>	<b>Dismissal</b>    Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #76 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/24/23 at #79. Debtor is not consistent with submitting payments to the Trustee.	\$3,110.00 or 1.82 mth <i>11/30/23</i> \$3,410.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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MARTINEZ JR  05/01/22 07/10/22 19/24 Tracey	22-70065  <b>ALIJANDRO HERNANDEZ</b>  \$3,138.81 <i>BMI-</i>	<b>Modification</b>    Modification #167 filed 11/11/23 to cure delinquency and extend duration from 24 to 32 months. Mod works at 100% to the general unsecured creditors, but cannot be recommended because:  1. Paragraph 9A of the Modified Plan does not provide treatment for Santander Consumer claim.  2. Paragraph 27 of the Modified Plan does not provide treatment for Texas Health and Human Services Commission.  3. Plan Summary does not provide treatment for Conns or Texas Health & Human Services Commission.  4. Plan lists 2 claims for International Bank of Commerce in Paragraph 8A. The second claim appears to be for post-petition mortgage payments, but is listed as a Cure Claim at Petition Date rather than Post-Petition Claim.  Mod forgives: \$5,947.04.  Plan payments: 14 (Jul 2023) - 16 (Sep 2023) \$1,600.00	\$1,902.65 or 0.61 mth <i>12/04/23</i> \$724.34 <i>Wage Order</i>	<b>Trustee does not recommend approval.</b>
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17 (Oct 2023) - 31 (Dec 2024) \$3,138.81

<b>PAYNE &amp; ASSOCIATES PLLC</b> 12/15/22 02/23/23 12/60 Tracey	<b>22-70208</b> <b>RODRIGO DE LA ROSA JR</b>  \$685.00 BMI-	<b>Dismissal</b>  <b>Modification</b>	\$685.00 or 1.00 mth 10/02/23 \$400.00 ePay	<b>Trustee does not recommend approval and recommends dismissal.</b>
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Modified Plan filed 11/08/23 at #66 to cure post-petition payment default. Modified Plan cannot be recommended because:

1. Mod fails to provide for the correct Remaining claim to Conn's.
2. Debtor failed to provide proof of current income.
3. Debtor failed to file amended Schedules I and J in compliance with BLR 3015-1(c)(3).
4. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).

Mod Forgives: \$1,350.00.

Mod payments:

10 (Oct 2023) \$400.00

11(Nov 2023) - 60 (Dec 2027) \$685.00

Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #61 for non-payment.

Response to Trustee's Motion to Dismiss was filed 10/18/23 at #62.

There are several months where no payment was made.

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
PAYNE & ASSOCIATES PLLC 10/02/23 12/11/23 2/0 Krystle	23-70201 YABET GARCIA  \$0.00 BMI-	Confirmation          1. Debtor appeared at the 11/21/23 341 Meeting of Creditors. However, the meeting was continued to 12/12/23 for Plan and all required documents to be filed.  2. Debtor failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.  3. Debtor failed to provide six months of proof of income used for Official Form 122C, Proof of Identification or Domestic Support Obligation documentation.  4. Debtor has failed to file a wage deduction order or EFT Certificate with the Court.  5. Debtor has failed to make a Plan payment.  Trustee's Motion to Dismiss at #20 filed 11/27/23 is set for 1/11/24. No response filed by Debtor.	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
SOLANA  10/29/19 01/07/20 50/60 Tracey	19-70411 GUADALUPE SANCHEZ JR  OLGA M SANCHEZ  \$3,519.86 BMI-	Dismissal          Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #62 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/22/23 at #65. There are several months where no payment was made.	\$10,573.28 or 3.00 mth 08/28/23 \$3,519.86  Wage Order	Trustee recommends dismissal.

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SOLANA	23-70171	Confirmation	\$2,200.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	MARICELA T PENA	Dismissal	11/13/23	
08/30/23 11/08/23 3/60 Krystle	\$2,200.00 BMI-PPR	Obj Conf AmeriCredit Financial	\$2,200.00 ePay	

1. Plan #2 filed 8/30/23 fails to provide for start and end dates for pro rata claims.
  2. Plan fails to fully provide for Roma ISD claim #5 filed 10/19/23.
  3. Plan fails to fully provide for Starr County Tax Assessor claim #6 filed 10/19/23.
  4. Plan proposes to credit the entire escrowed mortgage payment toward principal and interest in Paragraph 8.
  5. Plan fails to fully provide for the claim of Select Portfolio Servicing mortgage claim.
  6. Trustee alleges Schedule C is inaccurate as it provides for two properties under Const. art. 16 §§ 50, 51, Texas.
  7. Debtor failed to file Schedule C-1.
  8. Trustee alleges Schedule I is inaccurate as it does not disclose all income.
  9. Debtor failed to file a proposed wage deduction order or EFT Order with the Court.
  10. Debtor failed to provide a copy of her Cash App statements.
  11. 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.
  12. Trustee alleges Official Form 122C is inaccurate as the form incorrectly stated the household size is 1 instead of 2.
  13. Debtor failed to provide proof of rental income.
  14. Debtor failed to provide six months of Monthly Operating Reports for Creations Therapy.
- Plan Payments: 1 (Sep 2023) - 60 (Aug 2028) \$2,200.00.

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Objection to Confirmation filed 10/10/23 by AmeriCredit Financial Services, Inc. at #19.

Trustee's Motion to Dismiss #26 filed 10/24/23.  
 Debtor's Response #27 filed 10/25/23.

SOLANA	23-70190	Confirmation	Current	Trustee does not recommend confirmation.
09/26/23 12/05/23 3/60 Krystle	BRENDA CALDERON  \$2,050.00 BMI-BOTH	Obj Conf Ovation Services LLC	11/27/23 \$2,050.00 ePay	
	<ol style="list-style-type: none"> <li>Plan #2 filed 09/26/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</li> <li>Plan fails to fully provide for City of McAllen claim #2 filed 10/25/23.</li> <li>Plan fails to fully provide for Hidalgo County claim #1 filed 10/25/23.</li> <li>Trustee alleges Schedules B is incomplete as it does not disclose Debtor's Cash App.</li> <li>Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.</li> <li>Debtor has failed to provide Trustee with proof of income for family contributions.</li> <li>Trustee alleges Schedule J is incomplete as does not provide for home insurance.</li> <li>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.</li> <li>Debtor failed to provide Cash App statements for June and September.</li> </ol> <p>Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$2,050.00.</p> <p>Objection to Confirmation filed 11/30/23 by Ovation Services LLC at #37.</p> <p>Trustee's Motion to Dismiss #38 filed 12/4/23 is set for 1/11/24.                      Debtor's response #39 filed 12/5/23.</p>			

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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>	AMI/BMI-		<i>Pmt Method</i>	
	ESF/PPR			



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OLIVA	<b>19-70069</b> <b>MARIO A GONZALEZ</b>	<b>Dismissal</b>	\$2,992.11 or 2.50 mth 11/13/23 \$803.00 ePay	<b>Trustee recommends dismissal.</b>
03/04/19 05/13/19 57/60 Tracey	<b>MARIA D GONZALEZ</b> \$1,198.64 BMI-BOTH	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #60 for non-payment. Response to Trustee's Motion to Dismiss was filed 12/05/23 at #61. Employer is not submitting payments as per the wage order. There are several months where only a partial payment was made.		
OLIVA	<b>19-70383</b> <b>MARICELA ARGUELLO</b>	<b>Dismissal</b>	\$5,555.82 or 3.00 mth 10/04/23 \$3,753.88 ePay	<b>Trustee recommends dismissal.</b>
10/03/19 12/12/19 50/60 Tracey	\$1,851.94 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #79 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.		
OLIVA	<b>19-70422</b> <b>ADELA ESPINOZA</b>	<b>Dismissal</b>	\$5,707.74 or 1.95 mth 12/01/23 \$1,200.00 ePay	<b>Trustee recommends dismissal.</b>
11/01/19 01/10/20 49/60 Tracey	\$2,930.37 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #79 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		

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<b>OLIVA</b>	<b>21-70067</b>	<b>Dismissal</b>	\$1,326.17 or 1.25 mth 12/01/23	<b>Trustee recommends dismissal.</b>
	<b>HERMINIO GARCIA JR</b>		\$1,000.00	
05/27/21 08/05/21 31/60	<b>ENEDELIA C GARCIA</b>		ePay	
Tracey	\$1,060.00 BMI-PPR			
	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #88 for non-payment. No response filed by Debtor. There are several months where no payment was made.			

<b>OLIVA</b>	<b>22-70129</b>	<b>Dismissal</b>	Current	<b>Trustee does not recommend approval and recommends dismissal.</b>
	<b>BRENDA GARCIA</b>	<b>Modification</b>	11/22/23	
08/26/22 11/04/22 16/60		<b>Obj Mod Ovation Services LLC</b>	\$3,900.00	
Tracey	\$3,900.00 AMI-BOTH	<b>Obj</b>	ePay	
	Mod #81 filed 10/18/23 to cure delinquency, remove the balance owed to Ford Motor Credit for the 2017 Expedition, clarify treatment for the Ovation claims and add an Emergency Savings Fund cannot be recommended because:			
	1. Mod fails to provide for the correct Remaining Claim to Ovation.			
	2. Mod fails to provide for the Notice of Post-petition Mortgage Fees #74 filed by Ovation for \$7,792.81.			
	3. Debtor failed to file an amended electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).			
	Mod forgives: \$14,634.25			
	Plan Payments: 14 (Oct 2023) - 60 (Aug 2027) \$3,900.00			
	Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #77 for non-payment.			

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Response to Trustee's Motion to Dismiss was filed 10/18/23 at #82.  
 There are several months where no payment was made.

Objection to Chapter 13 Plan filed 11/10/23 by Ovation Services LLC at #87.

<b>OLIVA</b>	<b>22-70133</b>	<b>Dismissal</b>	\$700.00 or 1.82 mth	<b>Trustee recommends dismissal.</b>
	<b>OSCAR E HERNANDEZ</b>		12/05/23	
08/31/22 11/09/22 15/60 Tracey	<b>MARIA C HERNANDEZ</b>		\$385.00 ePay	
	\$385.00 AMI-BOTH			
	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #53 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/22/23 at #56. Debtor is not submitting the correct payment amount.			

<b>OLIVA</b>	<b>22-70156</b>	<b>Dismissal</b>	\$1,650.00 or 3.00 mth	<b>Trustee recommends dismissal.</b>
	<b>JORGE L CAVAZOS</b>		09/14/23	
10/03/22 12/12/22 14/60 Tracey	<b>JESSICA I MARTINEZ</b>		\$550.00 ePay	
	\$550.00 AMI-ESF			
	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #101 for non-payment. No response filed by Debtor. Debtor is inconsistent with submitting plan payments. There are several months where no payment was made at all.			

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OLIVA	<b>22-70218</b> <b>JOSE L PEDROZA</b>	<b>Dismissal</b>	\$1,575.00 or 3.00 mth 09/14/23 \$525.00 ePay	<b>Trustee recommends dismissal.</b>
12/22/22 03/02/23 12/60 Tracey	<b>GRACE PEDROZA</b> \$525.00 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #76 for non-payment. Response to Trustee's Motion to Dismiss was filed 12/06/23 at #77. There are several months where no payment was made at all.		
OLIVA	<b>23-70025</b> <b>JOSE L CISNEROS</b>	<b>Dismissal</b>	\$134.62 or 0.54 mth 11/15/23 \$730.82 Wage Order	<b>Trustee recommends dismissal.</b>
02/10/23 04/21/23 10/36 Tracey	<b>ANNA M CISNEROS</b> \$250.00 BMI-PPR	Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #36 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/20/23 at #37. Trustee is no longer receiving payments via wage order. There are a few months where no payment was made.		
OLIVA	<b>23-70044</b> <b>LUCIO HERRERA</b>	<b>Dismissal</b>	\$800.00 or 1.00 mth 10/20/23 \$800.00 ePay	<b>Trustee does not recommend approval and recommends dismissal.</b>
03/09/23 05/18/23 9/60 Tracey	<b>SYLVIA A LOZANO</b> \$800.00 BMI-ESF	<b>Modification</b>  Mod #51 filed 10/19/23 to cure the post-petition default but cannot be recommended because:  1. Per the Mod, Debtor is delinquent \$800.00 through November, with the next payment due on Dec 8.		

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2. Debtor failed to provide documentation supporting the income and expenses reflected on Schedule I of the Business Budget.

Mod Forgives: \$1,430.00

Mod Payments:  
 7 (October 2023) - 60 (March 2028) \$800.00

Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #45 for non-payment.  
 Response to Trustee's Motion to Dismiss was filed 10/18/23 at #48.  
 There are a few months where no payment was made at all.

OLIVA	23-70085 DEYANIRA CAVAZOS	Modification	\$1,292.31 or 0.69 mth 12/04/23 \$819.23 Wage Order	Trustee recommends approval of Mod #31 filed 11/09/23.
05/03/23 07/12/23 7/60 Tracey	\$1,875.00 BMI-ESF	Mod #31 filed 11/09/23 works at 100% to the general unsecured creditors.  Mod filed to provide for the May 2023 mortgage gap payment and post-petition fees filed by Cenlar FSB.  Mod Forgives: \$0.00  Mod payments: 6 (Nov 2023) - 60 (May 2028) \$1,875.00		

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OLIVA	23-70093	Confirmation	\$7,600.12 or	Trustee does not recommend confirmation and recommends dismissal.
	JOEL E CURA	Dismissal	0.52 mth	
05/17/23 07/26/23 7/60 Leanne1	\$14,600.00 AMI-ESF	Obj Conf American Express Ntl Bnk Obj Conf On Deck Capital, Inc.	12/04/23 \$1,900.00 ePay	
<p>Plan #64 filed 11/14/23 cannot be recommended because Debtor failed to provide support for valuation of business.</p> <p>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.</p> <p>Plan payments:                      1 (Jun 2023) - 2 (Jul 2023) \$7,000.00.                      3 (Aug 2023) - 60 (May 2028) \$14,600.00.</p> <p>Trustee's Motion to Dismiss #28 filed 6/30/23.                      Debtor's response filed 08/16/23 at #41.</p> <p>Objection to Confirmation filed 06/27/23 by American Express National Bank at #25.</p> <p>Objection to Confirmation of Amended Chapter 13 Plan filed 08/16/23 by On Deck Capital, Inc. at #42.</p>				

OLIVA	23-70138	Confirmation	\$224.62 or	Trustee does not recommend confirmation and recommends dismissal.
	FLORELIDA FLORES	Dismissal	0.08 mth	
07/10/23 09/18/23 5/60 Bridget1	\$2,920.00 AMI-ESF		11/30/23 \$1,347.69 Wage Order	
<p>Plan summary #36 is misleading as it reflects a 35% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$47,875.95, when the total amount of timely filed general unsecured claims is \$88,787.77.</p> <p>Plan payments:                      1 (Aug 2023)- 3 (Oct 2023) \$1,225.00.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
 03/01/2024

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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4 (Nov 2023)- 60 (Jul 2028) \$2,920.00.

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

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

<b>OLIVA</b>	<b>23-70149</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RAMIRO S GUAJARDO</b>	<b>Dismissal</b>	12/06/23 \$400.00 Wage Order	
07/24/23 10/02/23 5/60 Leanne1	<b>ROSA E SARMIENTO</b> \$800.00 BMI-			
	Plan #39 filed 10/26/23 cannot be recommended because:			
	1. Plan provides for Ally Bank as paid direct, however claim #9 filed 09/11/23 reflects arrears of \$1,079.08.			
	2. IRS claim #13 filed 10/20/23 reflects that the return for the 2021 tax year has not been filed.			
	3. Debtor is not contributing all disposable income as the direct monthly payment of \$596.00 will terminate in 08/03/24 without a corresponding step up in payments.			
	Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$800.00			
	Trustee's Motion to Dismiss filed 09/18/23 at #31. No Response filed by Debtor.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 December 14, 2023 10:00 am

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
 03/01/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70160	Confirmation	\$4,294.84 or	Trustee does not recommend confirmation and recommends dismissal.
	RIGOBERTO L GARZA	Dismissal	1.20 mth	
08/08/23 10/17/23 4/60 Krystle	\$3,575.00 AMI-ESF	Plan #52 filed 11/08/23 works, paying 4% to the general unsecured creditors but cannot be recommended because the Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.	12/01/23 \$819.23 Wage Order	
		Plan Payments: 1 (Sep 2023) - 2 (Oct 2023) \$3,425.00 2 (Nov 2023) - 3 (Nov/ 023) \$3,550.00 4 (Dec 2023) - 60 (Aug 2028) \$3,575.00		
		Trustee's Motion to Dismiss #42 filed 09/29/23. No Response filed by Debtor.		

OLIVA	23-70166	Confirmation	\$1,978.84 or	Trustee does not recommend confirmation and recommends dismissal.
	MICHELLE A DE LA GARZA	Dismissal	0.42 mth	
08/24/23 11/02/23 4/60 Bridget1	\$4,755.00 AMI-ESF	1. Plan #44 filed 12/06/23 reflects Nelnet as Specially Classified Unsecured Claim to be paid direct by the debtor but budget does not include an expense for this creditor. Further, Schedule F #1 includes language that the loans are deferred.  2. Debtor has failed to provide the August bank statements for accounts ending in 4205, 4972, 2802 and Debtor's Cash App account.  3. Plan fails to establish an HOA/federal income tax reserve for the liability that will come due pursuant to Debtor's tax returns and the Internal Revenue Service claim #9.	11/20/23 \$1,373.08 Wage Order	
		Payments: 1 (Sep 2023)- 60 (Aug 2028) \$2,975.00.		



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
 03/01/2024

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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Trustee's Motion to Dismiss #29 filed 10/06/23.  
 No response filed by Debtor.

<b>OLIVA</b>	<b>23-70172</b>	<b>Confirmation</b>	\$200.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>JORGE TREJO</b>	<b>Dismissal</b>	0.15 mth	
<i>08/31/23</i>			<i>11/27/23</i>	
<i>11/09/23</i>			<i>\$600.00</i>	
<i>4/60</i>	\$1,300.00		<i>Wage</i>	
Bridget1	<i>BMI-ESF</i>		<i>Order</i>	
<p>Plan #29 filed 11/09/23 works paying 98% dividend to the general unsecured creditors but cannot be recommended because Schedule G and Plan were amended to assume a lease for Progressive Leasing claim #18 filed 10/24/23, but there is no corresponding expense in the budget and the collateral is not disclosed on Schedule B.</p> <p>Payments: 1 (Sep 2023)- 60 (Aug 2028) \$1,300.00.</p> <p>Trustee's Motion to Dismiss #23 filed 10/20/23.                      Response #30 filed 11/14/23.</p>				

<b>OLIVA</b>	<b>23-70173</b>	<b>Confirmation</b>	\$1,000.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>MARLENE VASQUEZ</b>	<b>Dismissal</b>	1.00 mth	
<i>08/31/23</i>			<i>11/24/23</i>	
<i>11/09/23</i>			<i>\$500.00</i>	
<i>3/60</i>	\$1,000.00		<i>Wage</i>	
Krystle	<i>BMI-ESF</i>		<i>Order</i>	
<p>1. Plan #2 filed 8/31/23 fails to provide for Hidalgo County claim #8 filed 10/19/23.</p> <p>2. 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.</p> <p>3. Trustee alleges that the Plan filed fails to provide all of Debtor's disposable income into the plan.</p> <p>Plan Payments: 1 (Sep 2023) - 60 (Aug 2028) \$1,000.00.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
 03/01/2024

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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Trustee's Motion to Dismiss #29 filed 10/20/23.  
 No Response filed by Debtor.

<b>OLIVA</b>	<b>23-70177</b> <b>JHAYRO A GARZA</b>	<b>Dismissal</b>	no pymts received <i>01/01/00</i> \$0.00	<b>Trustee recommends dismissal.</b>
<i>09/01/23</i> <i>11/10/23</i> <i>3/60</i> Leanne1	\$1,600.00 <i>AMI-ESF</i>	<ol style="list-style-type: none"> <li>Confirmation was denied on 11/15/23. Debtor has failed to file and notice a new plan for confirmation.</li> <li>Trustee alleges Schedule J is inaccurate as it fails to reflect \$50.00 savings fund.</li> <li>Debtor has failed to provide bank statements for Bank of America and Lone Star for the month of October.</li> <li>EFT order #23 was signed 09/19/23; however, Trustee has not received any payments. Debtor is delinquent 3 months totaling \$4,800.00.</li> </ol> <p>Plan payments:                      1 (Oct 2023) - 60 (Sep 2028) \$1,600.00.</p> <p>Trustee's Motion to Dismiss filed 10/20/23 at #29.                      No Response filed by Debtor.</p>		
Objection to Confirmation filed 10/04/23 by U.S. Bank National Association at #27 was withdrawn 11/13/23 at #30.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
 03/01/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70178	Confirmation	\$2,861.58 or	Trustee does not recommend confirmation and recommends dismissal.
	OSIEL GOMEZ	Dismissal	0.92 mth	
09/04/23 11/13/23 3/60 Bridget1	\$3,100.00 AMI-ESF	<p>1. Plan #38 filed 12/01/23 fails to establish a sufficient federal income tax reserve for the liability that will come due pursuant to Debtor's tax returns and the Internal Revenue Service claim #6 filed 11/08/23.</p> <p>2. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C.</p> <p>Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$3,100.00.</p> <p>Trustee's Amended Motion to Dismiss #28 filed 11/03/23. Response #34 filed 11/14/23.</p>	12/04/23 \$715.38 Wage Order	
OLIVA	23-70179	Confirmation	\$900.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ROMAULDO SALINAS	Dismissal	0.69 mth	
09/04/23 11/13/23 3/36 Leanne1	ARACELI SALINAS \$1,300.00 BMI-ESF	<p>Plan #38 filed 12/01/23 cannot be recommended because Debtor has failed to list the direct monthly payments from the plan on Schedule J.</p> <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. Debtor's Response to Trustee's Motion to Dismiss filed 11/14/23 at #35.</p>	11/24/23 \$600.00 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
 03/01/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA  09/05/23 11/14/23 3/60 Krystle	23-70180  <b>TOMASA TORRES</b>  \$1,000.00 <i>BMI-BOTH</i>	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Hunter Kelsey IV LLC</b>	\$1,146.16 or 1.15 mth 12/06/23 \$219.23 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #37 filed on 11/14/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide treatment for secured claim #6 filed 11/14/23 by Hunter Kelsey IV LLC.</p> <p>3. Plan Summary does not match Plan #37.</p> <p>4. Debtor failed to provide copies of Cash App Statements.</p> <p>Plan payments:                      1 (Oct 2023) - 2 (Nov 2023) \$950.00.                      3 (Dec 2023) - 60(Sept 2028) \$1,000.</p> <p>Trustee's Motion to Dismiss #31 filed 10/26/23.                      Response filed 11/30/23 at #43.</p> <p>Objection to Confirmation filed 11/07/23 by Hunter-Kelsey IV, LLC at #34.                      Objection to Confirmation filed 12/06/23 by Hunter-Kelsey IV, LLC at #44.</p>				

OLIVA  09/05/23 11/14/23 3/60 Krystle	23-70181  <b>JESUS BERAZA</b>  \$1,200.00 <i>BMI-PPR</i>	<b>Dismissal</b>	no pymts received 01/01/00 \$0.00	<b>Trustee recommends dismissal with Prejudice.</b>
<p>1. Debtor did not appear at the 10/24/23 or the 11/07/23 341 Meeting of Creditors.</p> <p>2. Debtor has failed to provide copies of the 2021 and 2022 tax returns.</p> <p>3. Debtor has failed to provide support for income.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
 03/01/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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- 4. Debtor has failed to provide bank statements.
  - 5. Debtor is delinquent 2 payments through December totaling \$3,600.00. Debtor has failed to make a Plan payment.
  - 6. Schedule I is incomplete as it does not disclose how long Debtor has been employed.
  - 7. Confirmation was denied on 11/15/23, and Debtor has failed to file and notice a new plan for confirmation.
- Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$1,200.00.

Trustee's Motion to Dismiss with Prejudice #27 filed 10/26/23.  
 No Response filed by Debtor.

OLIVA  09/05/23 11/14/23 3/60 Bridget1	23-70182 LUCIA ROEL  \$725.00 BMI-ESF	Dismissal	\$725.00 or 1.00 mth 11/28/23 \$1,450.00 ePay	Trustee recommends dismissal.
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- 1. Confirmation was denied on 11/15/23, and Debtor has failed to file and notice a new plan for confirmation.
- 2. Debtor has failed to provide proof to substantiate the family contribution.
- 3. Trustee alleges Schedule B is incomplete as it does not disclose Debtor's bank accounts pursuant to 341 testimony.
- 4. Debtor failed to provide copies of bank statements.

Payments: 1 (Oct 2023) - 60 (Sep 2028) \$725.00.

Trustee's Amended Motion to Dismiss #31 filed 11/17/23.  
 No Response filed by Debtor.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
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 03/01/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70183	Confirmation	\$215.36 or 0.15 mth	Trustee recommends confirmation of Plan #32 filed 12/1/23.
09/05/23 11/14/23 3/60 Krystle	VICTOR A GONZALEZ  LIZBETH G GONZALEZ \$1,400.00 BMI-ESF	Plan #32 filed 12/1/23 works, paying 70% to the general unsecured creditors.  Plan payments:1 (Oct 2023) - 60 (Sep 2028) \$1,400.00.  Trustee's Motion to Dismiss #25 filed 10/26/23 was withdrawn at #33 on 12/06/23. Debtor's response #28 filed 11/13/23	12/01/23 \$323.08 Wage Order	
OLIVA	23-70185	Confirmation	\$1,000.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
09/07/23 11/16/23 3/60 Leanne1	BENIGNO GONZALEZ JR  \$1,000.00 BMI-ESF	Dismissal  Plan #36 filed 11/09/23 cannot be recommended because 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.  Plan payments: 1 (Oct 2023) - 2 (Nov 2023) \$1,000.00 3 (Dec 2023) - 60 (Sep 2028) \$1,000.00  Trustee's Motion to Dismiss filed 10/27/23 at #32. No Response filed by Debtor.	11/07/23 \$1,000.00 ePay	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70188	Confirmation	\$715.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/20/23 11/29/23 3/60 Bridget1	ALI M SALEH \$715.00 AMI-ESF	Dismissal  Obj Conf VW Credit Inc	11/20/23 \$357.50 Wage Order	
<p>1. Plan #33 filed 12/01/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #32 filed on 12/01/23. Further, Trustee alleges that not all income has been disclosed pursuant to pay stubs provided.</p> <p>2. Trustee alleges that Debtor's income has been understated per the provided pay stubs and therefore not all disposable income is being paid into the plan.</p> <p>3. Plan #33 filed 12/01/23 fails to provide for Santander Consumer USA claim #3 filed 10/10/23 for the 2020 BMW X5.</p> <p>4. Schedule C-1 #31 filed 12/01/23 reflects the 2023 Audi Etron GT as surrendered, but no creditor has been disclosed in Debtor's schedules or plan.</p> <p>5. Trustee alleges that Schedule J #36 filed 12/04/23 is inaccurate as it reflects the surrendered 2020 BMW on line 17a.</p> <p>Payments:                      1 (Oct 2023)- 3 (Dec/2023) \$715.00.                      4 (Jan 2024)- 60 (Sep/2028) \$723.00.</p> <p>Trustee's Motion to Dismiss #29 filed 11/09/23.                      Response #35 filed 12/04/23.</p> <p>Objection to Confirmation filed 11/28/23 by VW Credit Inc at #30.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 December 14, 2023 10:00 am

Next 3 Panels:  
 01/11/2024  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70189	Confirmation	\$1,830.76 or	Trustee does not recommend confirmation and recommends dismissal.
	RENE SALINAS	Dismissal	1.08 mth	
09/25/23 12/04/23 3/60 Leanne1	YOLANDA SALINAS \$1,700.00 BMI-ESF	<ol style="list-style-type: none"> <li>Plan #32 filed 12/04/23 fails to fully provide for Rally Credit Union claim #13 filed 12/04/23.</li> <li>Debtor has failed to provide Rally CU bank statement for 09/2023.</li> <li>Debtor has failed to provide Texas National Bank statements for 09/2023.</li> </ol> <p>Plan payments:                      1 (Oct 2023) - 60 (Sep 2028) \$1,700.00</p> <p>Trustee's Motion to Dismiss filed 11/09/23 at #31.                      No Response filed by Debtor.</p>	11/20/23 \$784.62 Wage Order	
OLIVA	23-70191	Confirmation	\$300.00 or	Trustee does not recommend confirmation.
	ALFREDO L SERRATA		0.08 mth	
09/26/23 12/05/23 3/60 Krystle	CHRISTINA GARCIA \$3,900.00 BMI-ESF	<ol style="list-style-type: none"> <li>Plan #25 filed 10/11/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</li> <li>Plan fails to provide for US Department of HUD claim #1 filed 09/27/23.</li> <li>Plan fails to fully provide for Santander Consumer USA claim #2 filed 10/12/23.</li> <li>Trustee alleges Schedule I is incorrect as Mr. Serrata's income is understated pursuant to his pay stubs.</li> <li>Debtors failed to provide copies of social security statements.</li> </ol>	11/28/23 \$900.00 Wage Order	



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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6. Debtors failed to provide a copy of the September bank statement for Chase Bank account ending 8851 or the August and September statements for Frost Bank account ending in 6787.

7. Debtor failed to provide proof to substantiate the amounts to be paid to Loancare LLC through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$3,900.00.

Trustee's Motion to Dismiss #37 filed 11/17/23 is set for 01/11/24.  
 No Response filed by debtor.

Plan #39 filed 12/05/23 has not been reviewed by the Trustee, but will be reviewed prior to the hearing.

OLIVA	23-70193	Confirmation	Current	Recommend confirmation of
	<b>ISMAEL TORRES SR</b>		12/06/23	<b>Plan #26 filed</b>
09/27/23	<b>MARSHA G PEREZ</b>		\$438.46	<b>12/06/23.</b>
12/06/23	\$1,900.00		<i>Wage</i>	
3/60	BMI-ESF		<i>Order</i>	
Krystle		Plan #26 filed 12/06/23 works, paying 21% to the general unsecured creditors.		
		Plan payments: 1 (Oct 2023)- 60 (Sep 2028) \$1,900.00.		
		Trustee's Motion to Dismiss #24 filed 11/17/23 was withdrawn on 12/07/23 at #28. No Response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
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 03/01/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA  10/02/23 12/11/23 2/0 Bridget1	23-70202 <b>LUIS M RODRIGUEZ</b>  <b>MAYRA L RODRIGUEZ</b> \$2,000.00 BMI-ESF	<b>Confirmation</b>          1. Plan filed 11/20/23 at #32 fails to fully provide for Ramiro Gonzalez claim #7 filed 11/21/23.  2. Plan fails to provide for Hidalgo County tax claim #8 filed 11/21/23.  3. Plan provides for a mechanic's lien for Ramiro Gonzalez Investments under paragraph 8A rather than paragraph 8B.  4. Debtor failed to provide proof to substantiate the amount to be paid to Texas Credit through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  Plan payments: 1 (Nov 2023) \$1,800.00. 2 (Dec 2023) - 60 (Oct 2028) \$2,000.00.	\$1,723.10 or 0.86 mth 11/29/23 \$415.38  Wage Order	<b>Trustee does not recommend confirmation.</b>

OLIVA  10/02/23 12/11/23 2/60 Krystle	23-70203 <b>RACHEL M GALINDO</b>  \$2,450.00 BMI-ESF	<b>Confirmation</b>          1. Debtor did not appear at the 11/21/23 341 Meeting of Creditors. The Meeting of Creditors is reset for 12/12/23.  2. Plan #2 filed on 10/02/23 fails to provide sufficient funds for payment in full of all secured and priority claims.  3. Plan fails to provide for Hidalgo County claim #6 filed 11/21/23.  4. Debtor failed to provide bank statements for Greendot and Security Services accounts.  5. Debtor is behind 2 months, totaling \$2,450.00 through December. Debtor has not made a Plan payment.	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation.</b>
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**December 14, 2023 10:00 am**

Next 3 Panels:  
 01/11/2024  
 02/08/2024  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$2,450.00.

Trustee's Motion to Dismiss #25 filed 11/27/23 is set for 01/11/24.  
 No Response filed by Debtor.

OLIVA	23-70204	Confirmation	\$6,000.00 or 1.00 mth 11/08/23 \$6,000.00 ePay	Trustee does not recommend confirmation.
10/02/23 12/11/23 2/60 Bridget1	CHRISTOPHER TORRES  DIANA D TORRES  \$6,000.00 AMI-ESF	Obj Conf US Bank Trust National A		
	<ol style="list-style-type: none"> <li>Plan #2 filed 10/2/23 fails to fully provide for IRS claim #23 filed 11/14/23.</li> <li>Plan fails to provide for City of McAllen claim #26 filed 11/21/23.</li> <li>Plan fails to provide for Hidalgo County claim #25 filed 11/21/23.</li> <li>Plan fails to provide for International Bank of Commerce claim #24 filed 11/20/23.</li> <li>Plan fails to provide for Lacks Valley claims #9 and #10 filed 10/25/23.</li> <li>Plan paragraph #13 incomplete as the description of property.</li> <li>Debtor failed to file a motion to sell.</li> <li>Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose all lawsuit information or attorney fees within one year of filing.</li> <li>Debtors failed to provide proof of six months of income.</li> <li>Debtors have not provided a valuation of the property located in Mexico.</li> <li>Debtors failed to provide bank statements for IBC Bank account and Cash App.</li> </ol> <p>Plan payments:                      1 (Nov 2023) - 3 (Jan 2024) \$6,000.00.                      4 (Feb 2024) - 60 (Oct 2028) \$2,000.00.</p>			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
December 14, 2023 10:00 am

Next 3 Panels:  
01/11/2024  
02/08/2024  
03/01/2024

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>	

Objection to Confirmation filed 12/05/23 by US Bank Trust National Association at #39.

Trustee Motion to Dismiss filed 11/22/23 at #38 is set for 01/11/24.

No Response filed by Debtor.

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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**December 14, 2023 9:00 am**

Next 3 Panels:  
01/11/2024  
02/08/2024  
03/01/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70176  ELIZABETH RAMIREZ	Confirmation	\$1,130.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/01/23 11/10/23 3/60 Bridget1	\$1,130.00 BMI-ESF	Dismissal	11/10/23 \$1,030.00 ePay	
<p>Plan #35 filed 11/14/23 works, paying 10% to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. 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 per the statement provided and Nationstar Mortgage LLC claim #7 filed 11/09/23.</li> <li>2. Debtor is delinquent 1 payment through December totaling \$1,130.00.</li> </ol> <p>Payments:  1 (Oct 2023)- 2 (Nov 2023) \$1,030.00.  3 (Dec 2023)- 60 (Sep 2028) \$1,130.00.</p> <p>Trustee's Motion to Dismiss #32 filed 10/20/23.  No response filed by Debtor.</p>				