

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

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

Trustee's Amended Motion to Dismiss #22 filed with prejudice 01/05/24.
No response filed by Debtor.

BAKER	23-20144	Dismissal	\$8,689.89 or 3.08 mth	Trustee recommends dismissal.
	RUBEN MENDOZA		12/05/23 \$1,303.85	
06/02/23			ePay	
08/11/23				
7/60	\$2,825.00			
Tracey	AMI-ESF			
Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #53 for non-payment. No Response by Debtor. There are several months where only a partial payment was made.				

OLIVA PC (C)	18-20532	Dismissal	\$3,969.64 or 0.00 mth	Trustee recommends dismissal.
	LOUIS RANDLE		01/09/24 \$200.00	
11/21/18				
01/30/19				
62/60	\$0.00			
Tracey	BMI-ESF			
Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #106 for non-payment. No Response by Debtor. There are several months where no payment has been made at all.				

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OLIVA PC (C)	22-20126	Dismissal	\$823.86 or	Trustee recommends dismissal.
	MICHAEL S BARRIENTEZ		0.24 mth	
05/23/22			01/05/24	
08/01/22			\$793.85	
20/48	\$3,440.00		Wage	
Tracey	AMI-BOTH		Order	
		Post-Confirmation Trustee's Motion to Dismiss # 55 filed 11/15/23. The confirmed plan no longer provides for a 100% distribution to unsecured creditors within the terms of the plan. Specifically, the plan is no longer 100% due to the AmeriCredit Financial Services amended claim #5 filed 03/28/23. No Response by Debtor.		
OLIVA PC (C)	23-20055	Dismissal	\$2,176.66 or	Trustee recommends dismissal.
	CHRISTOPHER D GARCIA		7.40 mth	
03/03/23			09/06/23	
05/12/23			\$802.00	
10/60	\$294.33		ePay	
Tracey	BMI-ESF			
		Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #56 for non-payment. No Response by Debtor. There are several months where no payment was made at all.		
PAYNE & ASSOCIATES PLLC	23-20134	Dismissal	\$1,520.00 or	Trustee recommends dismissal.
	ROXANNE L TOBIAS		3.04 mth	
05/26/23			11/08/23	
08/04/23	YSA R TOBIAS III		\$490.00	
8/60	\$500.00		Wage	
Tracey	BMI-		Order	
		Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #43 for non-payment. No Response filed by Debtors. There are some months where only a partial payment was made and some where no payment was made at all.		

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PAYNE & ASSOCIATES PLLC 09/26/23 12/05/23 4/60 Bridget1	23-20272 JEAN D MORRIS \$885.00 AMI-	Confirmation	Current 01/09/24 \$885.00 Wage Order	Recommend confirmation of Plan #21 filed 12/11/23 with C4 Order.
Plan #21 filed 12/11/23 works paying 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$45,629.40. Trustee requests a C4 Confirmation Order.				
Payments: 1 (Oct 2023)- 3 (Dec 2023) \$600.00. 4 (Jan 2024)- 60 (Sep 2028) \$885.00.				
Trustee's Motion to Dismiss #20 filed 11/09/23 was withdrawn 01/10/24 at #30. No response filed by Debtor.				

RAUB 08/05/19 10/14/19 53/60 Tracey	19-20376 JOSE L CASTILLO \$1,165.00 BMI-	Dismissal	\$4,071.00 or 3.49 mth 11/14/23 \$600.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #92 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all.				

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	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB 12/03/19 02/11/20 49/84 Tracey	19-20598 RHONDA SOSA \$1,562.30 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #116 for non-payment. No response filed by Debtor. Debtor is not consistent with making plan payments.	\$2,578.97 or 1.65 mth 12/20/23 \$1,500.00 ePay	Trustee recommends dismissal.
RAUB 01/07/20 03/17/20 48/60 Tracey	20-20017 DIONICIO G MORENO LINDA L MORENO \$811.37 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #105 for non-payment. No Response filed by Debtors. Debtor is not submitting the correct payment amount. There are several months where no payment was made at all.	\$2,434.14 or 3.00 mth 01/08/24 \$187.24 Wage Order	Trustee recommends dismissal.
RAUB 12/12/20 02/20/21 37/60 Tracey	20-20397 HOMERO R HINOJOSA III ANA L HINOJOSA \$4,508.13 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #131 for non-payment. No Response filed by Debtors. There are several months where only a partial payment was made.	\$10,022.22 or 2.22 mth 12/28/23 \$1,040.34 Wage Order	Trustee recommends dismissal.

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RAUB	21-21247	Dismissal		
	VIVIANE AGUILERA		\$3,212.04 or 2.72 mth	Trustee recommends dismissal.
09/29/21			01/02/24	
12/08/21			\$184.62	
28/59	\$1,180.00		ePay	
Tracey	AMI-	Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #53 for non-payment. No Response filed by Debtor. There are several months where only a partial payment was made. Debtor is not submitting the correct plan payment as per the last Notice of Wage Order Adjustment.		

RAUB	21-21319	Dismissal		
	ROLAND A VERA	Modification	Current	Trustee does not recommend approval and recommends dismissal.
12/31/21			12/27/23	
03/11/22	SAVANNAH VERA		\$1,823.08	
25/60	\$4,800.00		Wage Order	
Tracey	AMI-	Modified Plan #74 was filed 11/06/2023 to cure post-petition payment default. Mod cannot be recommended because:		
		1. Creditors have not received proper notice. No certificate of service was filed.		
		2. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.		
		3. The Mod begins in month 24, which is December 2023 and continues through month 60 in December 2026. The modified plan; however, proposes to make payments to the IRS beginning in month 23 (November 2023) prior to the start of the modification.		
		4. Mod fails to provide for the correct Remaining Claim to Northpointe.		
		5. Mod fails to provide for the correct Remaining Claim to Navy Army Community Credit Union.		
		6. Mod fails to provide for the correct Remaining Claim to Purchasing Power, LLC.		

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7. Debtor failed to provide proof of current income.

8. Debtor failed to provide a copy of the 2022 tax return.

Mod Forgives: \$11,098.71

Plan Payments:

24 (Dec 2023) - 60 (Dec 2026) \$4,800.00

Post-Conf. Trustee's Motion to Dismiss was filed 10/03/2023 at #73 for non-payment.

Response filed 11/06/2023 at #75.

Employer is not submitting the correct amount as per the Notice of Wage Order Adjustment causing the delinquency.

Per 12/13/23 Courtroom Minutes/Order, Amended modification to be filed no later than 01/03/2024.

RAUB	23-20088	Confirmation	\$2,053.39 or	Trustee does not
	JUAN R CALZADA	Dismissal	0.96 mth	recommend
<i>04/04/23</i>		Obj Conf Vanderbilt Mortgage	<i>12/29/23</i>	confirmation and
<i>06/13/23</i>			<i>\$853.85</i>	recommends
<i>9/60</i>			<i>Wage</i>	dismissal.
Bridget1	\$2,150.00		<i>Order</i>	
	<i>BMI-</i>			

1. Plan Summary #55 filed 12/11/23 fails to fully provide for Vanderbilt Mortgage and Finance claim #1 filed 04/26/23. A GAP payment needs to be added to the plan for the April 2023 payment. The plan reflects the incorrect amount of the ongoing mortgage payment, which is \$1,319.68.

2. Plan reflects San Patricio County tax claim to be treated in paragraph 8A instead of 8B.

3. Plan Summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$345.00, when the total amount of timely filed general unsecured claims is \$6,741.72.

4. The plan is not feasible. Plan Summary #44 reflects disposable income of \$1,950.00, but the plan payment is \$2,150.00.

5. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.

Payments:

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1 (May 2023)- 3 (Jul 2023) \$1,138.33.
4 (Aug 2023)- 6 (Oct 2023) \$1,950.00.
7 (Nov 2023)- 60 (Apr 2028) \$2,150.00.

Trustee's Motion to Dismiss #29 filed 06/05/23.
Debtor's Response to Trustee's Motion to Dismiss #33 filed 07/18/23.

Objection to Confirmation filed 10/13/23 by Vanderbilt Mortgage and Finance, Inc. at #43.

Objection to Confirmation filed 10/31/23 by San Patricio County at #49 was withdrawn 12/12/23 at #56.

RAUB	23-20120	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	STEVE T LYONS	Dismissal	01/05/24	
05/02/23	TAMMY L LYONS		\$161.54	
07/11/23			Wage Order	
8/60	\$700.00			
Krystle	BMI-			
<p>1. Plan #67 filed 12/12/23 fails to comply with the Court's Order #73 on 12/18/23, which requires that the modified plan provide Attorney fees and cost to Vanderbilt Mortgage and Finance Inc in the amount of \$1,038.00.</p> <p>2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>Plan payments: 1 (Jun 2023) - 5 (Oct 2023) \$1,600.00. 6 (Nov 2023) - 6 (Nov 2023) \$585.00. 7 (Dec 2023) - 60 (May 2028) \$700.00.</p> <p>Trustee's Amended Motion to Dismiss #45 filed 10/02/23. Response filed by Debtor #53 filed 10/17/23.</p>				

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	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB <i>05/09/23</i> <i>07/18/23</i> <i>8/60</i> Tracey	23-20122 LAURA J BEHRENS \$620.00 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #40 for non-payment. No Response filed by Debtor. There are several months where no payment was made at all.	\$1,860.00 or 3.00 mth <i>10/11/23</i> \$620.00 ePay	Trustee recommends dismissal.
RAUB <i>07/15/23</i> <i>09/23/23</i> <i>6/60</i> Leanne1	23-20197 JERRY KNADEL EVANGELINA KNADEL \$2,160.00 BMI-ESF	Confirmation Dismissal 1. Plan #62 filed 12/06/23 does not fully provide for Notice of Post petition Mortgage Fees, Expenses, and Charges for NewRez claim #63 filed 12/08/23 in the amount of \$900.00. 2. Debtor has failed to file an amended EFT Order. Plan payments increase 01/2024 to \$2,160.00. Plan payments: 1 (Aug 2023) - 5 (Dec 2023) \$1,960.00 6 (Jan 2024) - 60 (Jul 2028) \$2,160.00 Trustee's Motion to Dismiss #37 filed 9/13/23. Debtor's Response to Trustee's Motion to Dismiss filed 11/07/23 at #52.	Current <i>12/26/23</i> \$1,960.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

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Month/Term	ESF/PPR			

RAUB	23-20216	Confirmation	\$1,961.52 or	Trustee does not recommend confirmation and recommends dismissal.
	VICTOR P LARA III	Dismissal	0.42 mth	
07/31/23 10/09/23 6/60 Bridget1	\$4,680.00 AMI-	Obj Conf Capital One Auto Finance	01/09/24 \$2,012.31 Wage Order	

1. Plan #39 filed 11/06/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #22 filed on 08/25/23.

2. Plan fails to fully provide for Internal Revenue Service claim #4 filed 09/25/23. Further, the proof of claim reflects that the 2022 return has not been filed.

3. Debtor has failed to provide complete copies of the 2021 and 2022 tax returns.

4. Trustee alleges that Debtor's Official Form 122C #22 is inaccurate as Debtor is taking an allowance for the separated spouse's vehicle but not disclosing the contribution from the separated spouse.

5. Trustee alleges that the plan fails to provide all of Debtor's disposable income into the plan.

6. Plan Summary #39 and Schedule J #22 do not match. The projected income, expenses and disposable income amounts do not match.

7. Debtor has failed to provide bank statements for account ending in 7568 for 07/03/23 through filing date.

8. Debtor has failed to provide bank statements for account ending in 3666 for 07/06/23 through filing date.

9. Plan summary #39 is misleading as it reflects a 99.70% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$26,847.00, when the total amount of timely filed general unsecured claims is \$42,278.36.

Plan Payments:

1 (Aug 2023)- 1 (Aug 2023) \$3,900.00.

2 (Sep 2023)- 4 (Nov 2023) \$4,360.00.

5 (Dec 2023)- 60 (Jul 2028) \$4,680.00.

Trustee's Amended Motion to Dismiss #35 filed 10/06/23.

Response #41 filed 11/07/23.

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Month/Term	ESF/PPR			

Objection to Confirmation filed 08/30/23 by Shellpoint Mortgage Servicing at #26 was withdrawn 11/07/23 at #40.
Objection to Confirmation filed 09/28/23 by Capital One Auto Finance at #30.

RAUB	23-20228	Confirmation	Current	
	JESSE G LOPEZ JR	Dismissal		Trustee does not recommend confirmation and recommends dismissal.
08/08/23	THELMA M LOPEZ	Obj Conf Ally Bank	01/09/24	
10/17/23			\$1,150.00	
5/60	\$1,150.00		ePay	
Bridget1	BMI-			

Plan #34 filed 12/12/23 works, paying 38% to the general unsecured creditors, but cannot be recommended because:

1. Trustee alleges that Schedules B/C #26 filed 11/07/23 is incomplete as it provides assets with unknown values.
2. Debtors have failed to provide bank statements for RBFCU accounts ending in 4987 and 4798 for 07/01/23 through filing date.

Payments:

- 1 (Sep 2023)- 3 (Nov 2023) \$1,050.00.
- 4 (Dec 2023)- 60 (Aug 2028) \$1,150.00.

Trustee's Motion to Dismiss #25 filed 09/29/23.
Response #27 filed 11/07/23.

Objection to Confirmation filed 09/15/23 by Ally Bank at #23.

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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RAUB	23-20244	Dismissal	\$550.00 or 0.22 mth <i>01/08/24</i> \$1,800.00 <i>ePay</i>	Trustee recommends dismissal.
	CARLOS SALDIVA			
<i>08/25/23</i> <i>11/03/23</i> <i>5/60</i>	TERESA A SALDIVA			
Bridget1	\$2,465.00 <i>BMI-BOTH</i>			

1. Debtors' case was dismissed 10/10/23. The dismissal was vacated on 10/11/23, but Debtors have failed to properly notice a new plan for confirmation.
2. Plan #44 filed 12/12/23 reflects Rally Credit Union claim #8 filed 11/03/23 to be treated as a cure claim with monthly payments rather than a total debt claim.
3. Plan reflects treatment of Live Oak County 2022 ad valorem taxes in paragraph 8A. Further, the plan reflects the claim as a cure claim rather than a total debt claim.
4. Debtors have failed to provide proof to substantiate the amounts to be paid to Live Oak County through the Plan for the 2022 ad valorem taxes.
5. Plan fails to provide for the Live Oak County claim #3 filed 09/22/23 for the 2023 taxes.
6. Plan reflects treatment of Kubota Credit Corporation in paragraph 8B for real property.
7. Plan fails to fully provide for Titlemax of Texas Inc claim #2 filed 09/17/23.
8. Plan fails to fully provide for The Internal Revenue Service claim #4 filed 10/04/23. Further, the claim reflects the 2022 tax return has not been filed. Trustee received a copy of the 2022 return on 12/13/23 dated 11/08/23 which reflects a refund of \$28.00.
9. Plan Summary #44 and Schedule J #45 do not match. The projected income, expenses and disposable income amounts do not match. Further, the ad valorem tax reserve expense is disclosed on line 4a rather than line 21.
10. Debtors have failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtors' Official Form 122C.
11. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect. Official Form 122C filed at #17 incorrectly reflects Below Median Income because Debtors have calculated disposable income using net income from business, instead of gross income pursuant to 1322(d)(1), which references "current monthly income" as defined in

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101(10)(A). Further, no income is disclosed for Mrs. Saldiva contrary to 341 testimony.

12. Trustee alleges that the Statement of Financial Affairs is incomplete as it does not disclose the 2022 and 2023 year to date income for Mrs. Saldiva.

13. Trustee alleges that Schedule B/C #17 is inaccurate as the value for the Kubota tractor has been understated pursuant to 341 testimony.

14. Debtors have failed to provide bank statements for account ending in 1320 for 05/25/23 through 08/25/23.

Payments:

1 (Sep 2023)- 4 (Dec 2023) \$2,350.00.

5 (Jan 2024)- 60 (Aug 2028) \$2,465.00.

Trustee's Motion to Dismiss #40 filed 10/31/23.

No response filed by Debtor.

RAUB	23-20253	Confirmation	\$700.00 or	
	SHERMAN LANE	Dismissal	1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
09/01/23		Obj POC IRS	12/15/23	
11/10/23			\$700.00	
4/60	\$700.00		ePay	
Krystle	BMI-			
		1. Plan #23 filed on 09/27/23 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. IRS claim #3 filed 10/19/23 reflects Debtor has not filed a tax return for the years 2017-2022. Debtor provided the Trustee with an affidavit stating he has had no tax obligations since 2011. Plan fails to provide for IRS claim. Objection to Claim #33 of IRS filed 12/19/23 and set for hearing 1/17/24. Trustee asserts that the IRS has not been given proper notice of 30 days as required by Fed. R. Bankr. P 3007(a)(1) and BLR 3007-1(b).		
		3. Lendmark Financial Services is located in paragraph 9, but it is not a 910 claim. Plan proposes to overprovide for treatment of Lendmark Financial Services claim #1 filed 09/29/23 at the expense of general unsecured creditors.		
		4. Trustee alleges that the plan is not feasible as Debtors plan payment increases from \$700.00 to \$2,500.00 in October 2024 (month 13), but Debtors have failed to disclose the source of the increased funds. Schedule J indicates that Debtor only has \$700.00 of disposable income.		

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5. Debtor failed to provide a copy of the Social Security award letter.
6. Trustee alleges Schedule B is incomplete as it does not disclose the 1996 Geo Prism.
7. Debtor failed to provide a copy of promissory note of the mortgage showing the terms of the note.

Plan payments:

- 1 (Oct 2023) - 12 (Sep 2024) \$700.00.
- 13 (Oct 2024) - 60 (Sep 2028) \$2,500.00.

Trustee's Motion to Dismiss #28 filed 10/20/23.
No Response filed by Debtor.

Debtor's objection to IRS claim#3 ECF #33 filed 12/19/23.

RAUB	23-20264	Confirmation	\$800.00 or	Trustee does not
	RAUL E MALDONADO SR	Dismissal	1.00 mth	recommend
09/11/23		Obj Conf Credit Acceptance	12/11/23	confirmation and
11/20/23			\$800.00	recommends
4/60	\$800.00		ePay	dismissal.
Bridget1	BMI-PPR			

1. Plan #38 filed 01/04/24 adversely affects Sheffield Financial claim #5 filed 09/25/23 and proper notice has not been given.
2. Plan fails to fully provide for Lacks Valley Stores claims #7, 8 and 9 filed 10/06/23. Further, plan has an adverse effect on creditor and proper notice has not been given.
3. Trustee alleges Schedule B #18 is incomplete as it fails to disclose the collateral for the Lacks claims. Further, it fails to disclose all assets and does not list the value for the checking account ending in 9617 which states "unknown."
4. Plan fails to provide the statutory interest rate for Duvall County Tax Assessor and the tax year. Further, Debtor has failed to provide documentation to substantiate this debt and creditor has not filed a claim.
5. Debtor has failed to provide a complete 2021 tax return.
6. Trustee alleges that the Statement of Financial Affairs fails to disclose the businesses found on the 2021 and 2022 tax returns.

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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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7. Trustee alleges that Debtor's Official Form 122C and the Statement of Financial Affairs #18 fail to disclose Debtor's Texas Workforce Commission benefits reflected in the bank statements.

8. Schedule J is inaccurate as the ad valorem tax reserve has been disclosed on line 4a instead of line 21. Further, the amount of \$44.70 does not match Debtor's Schedule 23 Ad Valorem Tax Reserve table for \$60.00.

9. Trustee alleges that the plan fails to provide all of Debtor's disposable income into the plan. The Debtor is paying for 2 vehicles in the plan, even though he only has a household of 1 person.

10. Plan Summary #38 and Schedule J #18 do not match. The projected income, expenses and disposable income amounts do not match.

11. The Petition fails to disclose Debtor's physical address.

12. Debtor has failed to provide documentation for the life insurance listed on Schedule B #31.

13. Debtor is delinquent 1 payment through December totaling \$800.00, with next payment due on 01/11/24.

Payments:

1 (Oct 2023)- 4 (Jan 2024) \$800.00.

5 (Feb/2024)- 60 (Sep 2028) \$865.00.

Trustee's Motion to Dismiss #31 filed 10/27/23.

No response filed by Debtor.

Objection to Confirmation of the Amended Plan filed 01/05/24 by Credit Acceptance Corporation at #39.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
RAUB	23-20273	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ROSANNA GUERRERO	Dismissal	12/29/23 \$650.00 ePay	
09/26/23 12/05/23 4/60 Krystle	\$670.00 AMI-	<p>1. Plan #35 filed 12/26/23 works, paying 13% to the general unsecured creditors, but cannot be recommended because Trustee alleges Schedule B is incomplete as it does not include Debtor's Cash App and provides for incorrect account numbers.</p> <p>2. Debtor failed to provide bank statements for RBRCU accounts for August and September and Navy Army Federal Credit Union accounts for September.</p> <p>3. Debtor failed to provide a copy of an unemployment statement.</p> <p>Plan payments: 1 (Oct 2023) - 3 (Dec 2023) \$620.00 4 (Jan 2024) - 60 (Sep 2028) \$670.00</p> <p>Trustee Motion to Dismiss filed 11/09/23 at #25. Debtors Response #30 filed 12/12/23.</p> <p>Objection to Confirmation filed 11/13/23 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #26 was withdrawn 01/07/24 at #37.</p> <p>Objection to Confirmation filed 11/29/23 by CoastLife Credit Union at #28 was withdrawn 12/29/23 at #36.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
RAUB	23-20287	Confirmation	\$800.00 or 0.38 mth	Trustee does not recommend confirmation and dismissal.
	TYRONE WILLIAMS	Dismissal	<i>01/09/24</i> \$2,750.00 <i>ePay</i>	
10/03/23 12/12/23 3/60 Leanne1	\$2,100.00 <i>BMI-ESF</i>	<p>1. Plan #39 filed 01/05/24 does not fully provide for Planet Home Lending LLC claim #9 filed 11/20/23. Plan lists the ongoing mortgage payment as pro-rata and does not provide for the escrow.</p> <p>2. Plan provides for Conn's as a cure claim and total debt claim.</p> <p>3. Debtor has failed to provide copies of 2021 and 2022 tax returns.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Plan summary provides for the Carvana claim for 2015 Dodge Dart SE, but the Plan does not include any treatment for this creditor. A POC was filed 11/04/23 at #5 in the amount of \$8375.00.</p> <p>6. Debtor has failed to provide bank statements for Gulf Coast FCU account #1909, Navy FCU account #2007 and #2302.</p> <p>Plan payments: 1 (Nov 2023) - 3 (Jan 2024) \$2,100.00 4 (Feb 2024) - 60 (Oct 2028) \$3,150.00</p> <p>Trustee's Amended Motion to Dismiss filed 12/15/23 at #36. No Response filed by Debtor.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB	23-20302	Confirmation	\$1,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	GABRIEL SEGURA	Dismissal	0.44 mth 12/07/23 \$1,200.00 ePay	
10/23/23 01/01/24 3/37 Bridget1	\$2,756.00 AMI-ESF	<p>1. Plan #21 filed 11/27/23 fails to provide for the Internal Revenue Service claim #7 filed 11/16/23. Further, the proof of claim reflects that the 2022 tax return has not been filed. Trustee has a signed and dated copy 11/13/23 on file that reflects a refund of \$305.00.</p> <p>2. Plan fails to fully provide for TitleMax of Texas Inc claim #5 filed 10/23/23.</p> <p>3. Schedule C-1 #7 reflects the 2019 Chevrolet Blazer to be surrendered but is not treated in the plan. Further, the Schedules do not reflect this vehicle encumbered or which creditor it is being surrendered to.</p> <p>Payments: 1 (Nov 2023)- 2 (Dec/2023) \$1,200.00. 3 (Jan 2024)- 37 (Nov/2026) \$2,756.00.</p> <p>Trustee's Motion to Dismiss #26 filed 12/15/23. No Response filed by Debtors.</p>		

RAUB	23-20313	Confirmation	\$2,900.00 or	Trustee does not recommend confirmation and recommends dismissal.
	BENIGNO GUEVARA	Dismissal	1.32 mth 01/05/24 \$1,500.00 ePay	
10/31/23 01/09/24 2/60 Krystle	\$2,200.00 BMI-BOTH	<p>1. Plan #16 filed on 11/22/23 fails to fully provide for claims #4 and #5 of Rally Credit Union.</p> <p>2. Plan Summary does not match the Plan.</p> <p>3. Trustee alleges Schedule I is inaccurate and overstates income of \$700 for interest and dividends.</p> <p>4. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's Child Support payroll expense.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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

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

6. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Procedures for Administration of Claims Secured by Real Property. Creditor Green Lever Capital LLC has not filed a claim, and Trustee must disburse per the plan.

Plan Payments:

1 (Nov 2023) - 60 (Oct 2028) \$2,200.00

Trustee's Motion to Dismiss #31 filed 12/4/23.

	23-20315	Confirmation	Current	Trustee does not
	LARNYL HARRIS	Dismissal	01/09/24	recommend
			\$400.00	confirmation and
			ePay	recommends
				dismissal.
10/31/23				
01/09/24				
3/60	\$400.00			
Leanne1	BMI-			
		1. Plan #15 filed on 11/22/23 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. IRS claim #16 filed 11/20/23 reflects that Debtor has not filed a tax return for the year 2022. Trustee has received an unsigned copy of the 2022 return. Plan fails to provide for the IRS claim.		
		3. Plan Summary does not match the Plan.		
		4. Trustee alleges Schedule I is inaccurate as the Monthly Operating Reports do not support the income. The income appears to be overstated on Schedule I.		
		5. Trustee alleges Schedule I is inaccurate as it states the Debtor is not employed rather than self-employed.		
		6. Trustee alleges Schedule J is inaccurate as it does not disclose all expenses pursuant to the Monthly Operating Reports.		
		7. Debtor failed to provide copies of social security statements.		
		8. Schedules and Plan fail to provide for future property tax expenses.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

	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 (Nov 2023)- 60 (Oct 2028) \$400.00.

Trustee's Motion to Dismiss filed 12/15/23 at #26.
No response filed by Debtor.

RAUB	23-20318	Confirmation	Current	Trustee does not
	GINA M MARTINEZ	Dismissal		recommend
<i>10/31/23</i>			<i>01/02/24</i>	confirmation and
<i>01/09/24</i>			<i>\$650.00</i>	recommends
<i>3/60</i>	\$1,300.00		<i>Wage</i>	dismissal.
Bridget1	BMI-		<i>Order</i>	
<p>1. Plan #2 filed 10/31/23 fails to provide for Nueces County Tax Office claim #11 filed 12/22/23 for the 2023 ad valorem taxes.</p> <p>2. Trustee alleges that Schedule B #1 is incomplete as it fails to disclose the Debtor's 401k account pursuant to pay stubs and the Rally bank accounts ending in 6257 and 6265. Additionally, Debtor has failed to provide statements for the 401k account.</p> <p>3. Debtor has failed to provide bank statements for accounts ending in 6257 and 6265 for 10/01/23 through 10/31/23.</p> <p>4. Debtor has failed to provide bank statements for accounts ending in 1606 and 1606-1 for 09/01/23 through 10/31/23.</p> <p>Payments: 1 (Nov 2023)- 60 (Oct/2028) \$1,300.00.</p> <p>Trustee's Motion to Dismiss #21 filed 12/15/23. No Response filed by Debtors.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
RAUB	23-20326	Confirmation	Current	Trustee does not recommend confirmation.
	TOMMY DENNING	Obj Conf Ford Motor Credit Compan	12/29/23 \$2,400.00	
11/03/23 01/12/24 2/60 Bridget1	VICKIE DENNING \$2,400.00 <i>BMI-</i>	<ol style="list-style-type: none"> 1. Plan #20 filed 11/27/23 fails to fully provide for 21st Mortgage Corp claim #3 filed 12/15/23. 2. Plan fails to fully provide for Ford Motor Credit Co claim #1 filed 11/14/23. 3. Plan was filed with two Summaries. 4. Trustee alleges that Schedule I #19 is inaccurate as the employment and wage information has been transposed for the Debtors. 5. Trustee alleges that the Statement of Financial Affairs #19 Part 1 is inaccurate regarding the Debtors' previous address. <p>Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,400.00.</p> <p>Objection to Confirmation filed 11/28/23 by Ford Motor Credit Company, LLC at #21.</p> <p>Trustee's Motion to Dismiss #33 filed 12/22/23 is set for 02/14/24. No Response filed by Debtors.</p>	Wage Order	

RAUB	23-20330	Confirmation	\$2,450.00 or 1.00 mth	Trustee does not recommend confirmation.
	BRANDON W MCNATT	Obj Conf Ally Bank	12/20/23 \$950.00	
11/06/23 01/15/24 2/60 Krystle	TAMARA E MCNATT \$2,450.00 <i>BMI-</i>	<ol style="list-style-type: none"> 1. Plan #19 filed 12/1/23 fails to fully provide for claim #8 of Ally Financial. 2. Plan fails to fully provide for claim #4 of Internal Revenue Service. 	ePay	

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 9:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

	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>			

3. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

4. 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.

Plan Payments
1 (Dec 2023) - 60 (Nov 2028) \$2,450.00

Trustee's Motion to Dismiss #30 filed 12/22/23 is set for 2/14/24.
No response filed by Debtor.

Objection to Confirmation filed 12/29/23 by Ally Bank at #31.

RAUB	23-20331	Confirmation	no pymts received	Trustee does not recommend confirmation.
	VICKI GONZALEZ		01/01/00	
11/06/23			\$0.00	
01/15/24				
2/0	\$0.00			
Krystle	BMI-			
		1. Debtor did not appear at the 12/19/23 or 01/09/24 341 Meetings of Creditors.		
		2. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.		
		3. Debtor filed this case on 11/06/23 but has failed to make any payments.		
		4. Debtor has failed to provide tax returns, six months proof of income used for Official Form 122C, proof of identification or the necessary Domestic Support Obligation documentation.		
		5. Debtor has failed to file a wage order or EFT Certificate with the court.		
		Trustee's Motion to Dismiss #19 filed 12/22/23 is set for 2/14/24. No response filed by Debtor.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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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GONZALEZ (JOEL) 08/29/18 11/07/18 65/76 Tracey	18-20380 RICHARD A VILLEGAS TIFFANY N VILLEGAS \$618.78 <i>BMI-</i>	<p style="text-align: center;">Dismissal</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 12/18/23 at #120 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/18/23 at #120. There are several months where only a partial payment was made and some where no payment was made at all.</p>	\$1,528.04 or 2.47 mth 12/20/23 \$620.00 <i>ePay</i>	<p style="text-align: center;">Trustee recommends dismissal.</p>
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GONZALEZ (JOEL) 11/04/19 01/13/20 50/60 Tracey	19-20540 RONALD NELSON PATE \$3,402.93 <i>BMI-</i>	<p style="text-align: center;">Dismissal</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #85 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/22/23 at #86. Debtor is not submitting the correct plan payment and there are a couple of months where no payment was made at all.</p>	\$12,562.32 or 3.69 mth 10/18/23 \$1,458.47 <i>Wage Order</i>	<p style="text-align: center;">Trustee recommends dismissal.</p>
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GONZALEZ (JOEL) 11/06/19 01/15/20 50/60 Tracey	19-20552 ABRAHAM L MARTINEZ ANA H MARTINEZ \$2,085.00 <i>BMI-BOTH</i>	<p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Modification</p> <p>Modification #78 filed 12/15/23 to bring plan payments current and cure the plan deficiency. Mod cannot be recommended because:</p> <p>1. Cenlar Mortgage Central Loan is treated improperly under 8B as it is secured by the principal residence.</p>	\$2,251.54 or 1.08 mth 12/27/23 \$865.38 <i>Wage Order</i>	<p style="text-align: center;">Trustee does not recommend approval and recommends dismissal.</p>
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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

2. Mod proposes to pay Debtor's attorney fees ahead of the adequate protection due to American Credit Acceptance and Flagship Credit Acceptance.

Mod forgives: \$2,731.04.

Plan Payments:

46 (Sep 2023) - 47 (Oct 2023) \$1,800.00

48 (Nov 2023) \$1,875.00

49 (Dec 2023) - 60 (Nov 2024) \$1,880.00

Post-Confirmation Trustee's Motion to Dismiss #49 filed 07/28/23. 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 supplemental fees requests, increased administrative expenses, a post-confirmation claim filed by Cenlar and additional interest due to Debtor's pay history.

Response to Trustee's Motion to Dismiss was filed 08/28/23 at #55.

GONZALEZ (JOEL)	19-20614	Dismissal	\$1,308.48 or 1.07 mth	Trustee recommends dismissal.
12/13/19	ESMERALDA L		01/09/24	
02/21/20	GUTIERREZ		\$600.00	
49/60	\$1,225.00		ePay	
Tracey	AMI-			
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #52 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/28/23 at #53. Debtor is not submitting the correct payment amount of \$1,225.00. Debtor is submitting \$1,107.70 or less.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
GONZALEZ (JOEL) 01/29/20 04/08/20 48/48 Tracey	20-20040 IRMA VEGA SALAS \$1,350.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #40 for non-payment. No response filed by Debtor. There are several months where no payment has been made at all.	\$4,050.00 or 3.00 mth <i>10/06/23</i> \$1,350.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 09/03/20 11/12/20 40/60 Tracey	20-20287 SAGRARIO G JAIMES \$1,075.00 <i>BMI-PPR</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 12/06/23 at #45 because the confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to the Notice of Supplemental Attorney's Fees, increased administrative expenses and accrued interest. Response filed 1/8/24 at #46.	\$1,075.00 or 1.00 mth <i>01/04/24</i> \$525.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 01/07/21 03/18/21 36/60 Tracey	21-21008 ALFRED A NEWMAN BELINDA R NEWMAN \$3,200.00 <i>BMI-PPR</i>	Dismissal Modification Mod #73 filed 12/08/23 works at 8.85% to the general unsecured creditors but cannot be recommended until the payments are brought current. Of the 4 payments that have come due under the modification, Debtors have not made one full payment.	\$6,053.00 or 1.89 mth <i>12/22/23</i> \$650.00 <i>ePay</i>	Trustee does not recommend approval and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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

Mod filed to cure delinquency.

Mod Forgives: \$4,025.25

Plan payments:

33 (Oct 2023) \$2,575.00

34 (Nov 2023) - 35 (Dec 2023) \$2,615.00

36 (Jan 2024) - 60 (Jan 2026) \$3,200.00

Post-Conf. Trustee's Motion to Dismiss was filed 09/12/23 at #59 for non-payment.

Response filed by Debtors 10/24/23 at #64.

There are several months where only a partial payment has been made.

Per 12/13/23 Courtroom Minutes/Order, Amendments to be filed no later than 01/03/2024.

GONZALEZ (JOEL)	21-21010	Dismissal	\$880.00 or 1.85 mth	Trustee recommends dismissal.
	ALBERTO BALBOA		12/11/23 \$580.00	
01/08/21 03/19/21			ePay	
36/60	\$475.00			
Tracey	BMI-			
<p>Post-Conf. Trustee's Motion to Dismiss was filed 09/12/23 at #40 for non-payment. Response filed 10/16/23 at #41. Debtor is not making the correct plan payment. Payments are \$ 475.00. Debtor continues to submit \$ 455.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
GONZALEZ (JOEL) 09/03/21 11/12/21 28/60 Tracey	21-21223 MARY JANE GONZALEZ \$400.00 <i>BMI-BOTH</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #65 for non-payment. Amended Response to Trustee's Motion to Dismiss was filed 11/07/23 at #67. There are some months where no payment was made and some where only a partial payment was made.	\$1,459.98 or 3.65 mth 11/29/23 \$340.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 02/28/22 05/09/22 23/60 Tracey	22-20041 PEDRO Y SALDIVA \$400.00 <i>BMI-PPR</i>	Modification Modified Plan #59 filed 12/06/2023 works at 17.33% to the general unsecured creditors. Mod filed to cure a post-petition payment default and to surrender a 2021 Toyota Corolla to Toyota Financial Services Mod forgives: \$875.00 Plan Payments: 21 (Nov 2023) \$995.00 22 (Dec 2023) - 59 (Jan 2027) \$400.00	Current 12/11/23 \$995.00 ePay	Trustee recommends approval of Mod #59 filed 12/06/23.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
GONZALEZ (JOEL) 04/04/22 06/13/22 21/60 Tracey	22-20082 JAMES L MOSS PATRICIA R MOSS \$2,100.26 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #53 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/27/23 at #55. There are several months where only a partial payment was made.	\$5,861.17 or 2.79 mth 01/02/24 \$484.68 <i>Wage Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 06/03/22 08/12/22 19/60 Tracey	22-20140 RICHARD G GARCIA JR ROXANNE R GARCIA \$5,350.00 <i>AMI-ESF</i>	Modification Modified Plan filed 1/09/24 at #80 works at 100% to the general unsecured creditors per Debtor's Official Form 122C requirement. Mod provides for claims filed by Navy Army Community Credit Union and the Internal Revenue Service. Mod forgives: \$4,790.74 Mod payments: 18 (Dec 2023) - 60 (June 2027) \$5,350.00	\$250.00 or 0.05 mth 01/09/24 \$250.00 <i>ePay</i>	Trustee recommends approval of Mod #80 filed 1/09/24 with M4 Order.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
GONZALEZ (JOEL) 08/02/22 10/11/22 17/58 Tracey	22-20182 ALBERTO AGUILAR JR \$2,110.00 BMI-PPR	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #38 for non-payment. Response to the Trustee's Motion to Dismiss was filed 12/01/23 at #39. There are a few months where no payment was made.	\$6,330.00 or 3.00 mth 12/12/23 \$2,110.00 ePay	Trustee and recommends dismissal.
GONZALEZ (JOEL) 09/16/22 11/25/22 16/60 Tracey	22-20223 LAZARO M FERNANDEZ \$250.00 AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #58 for non-payment. Response filed 01/08/24 at #59. There are several months where no payment was made at all.	\$750.00 or 3.00 mth 10/10/23 \$250.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 06/29/23 09/07/23 6/60 Leanne1	23-20179 APRIL L ANCIRA \$1,920.00 BMI-	Confirmation Dismissal 1. Plan #38 filed 11/07/23 cannot be recommended because Debtor is delinquent 2.7 payments through December totaling \$5,183.00, with next payment due on 01/28/24. 2. IRS claim #5 filed 8/17/23 reflects Debtor has not filed a tax return for the years 2017-2019, 2022. Trustee has	\$5,183.00 or 2.70 mth 11/07/23 \$1,460.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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

received a signed copy of the 2017- 2019, 2022 tax return on 01/09/24.

Plan payments:
1 (Jul 2023) - 60 (Jun 2028) \$1,920.00

Trustee's Amended Motion to Dismiss filed 09/05/23 at #29.
Debtor's Response to Trustee's Motion to Dismiss filed 08/24/23 at #28.

GONZALEZ (JOEL)	23-20182	Confirmation	\$5,743.08 or	Trustee does not
	DENNIS E EDWARDS	Dismissal	1.94 mth	recommend
06/30/23			01/03/24	confirmation and
09/08/23	MARIE C LABACLADO	Obj POC Natalie Jenkins Vega	\$342.12	recommends
7/60	\$2,965.00		Wage	dismissal.
Bridget1	BMI-		Order	

Plan #52 filed 10/04/23 works, paying 3% to the general unsecured creditors, but cannot be recommended because:

1. Internal Revenue Service claim #11 filed 09/07/23 reflects that the 2021 tax return has not been filed. Trustee has a copy of the 2021 Wage and Income Transcript for Mr. Edwards and a signed and dated 06/28/23 copy of Mrs. Edward's 2021 tax return.

2. Debtors are delinquent 1.94 payments through November, totaling \$5,743.08.

Plan Payments:
1 (Jul 2023)- 3 (Sep 2023) \$2,150.00.
4 (Oct 2023)- 60 (Jun 2028) \$2,965.00.

Trustee's Motion to Dismiss #33 filed 08/18/23.
Response #34 filed 08/24/23.

Debtors' Objection to Claim of Natalie Jenkins Vega filed 12/12/23 at #64. Hearing is scheduled for 1/17/24 at 10 a.m.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
GONZALEZ (JOEL) 09/27/23 12/06/23 4/60 Leanne1	23-20275 THOMAS G HAWES AMY L CROW-HAWES \$525.00 <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>1. Plan #21 filed 10/25/23 does not fully provide for IRS claim #3 filed 10/20/23.</p> <p>2. Debtor has failed to provide workers compensation documentation.</p> <p>3. No payments have been received. Debtor is delinquent 3 payments through December totaling \$1,575.00.</p> <p>Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$525.00</p> <p>Trustee's Motion to Dismiss filed 12/04/23 at #31. No Response filed by Debtor.</p>	no pymts received <i>01/01/00</i> \$0.00	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 09/29/23 12/08/23 4/60 Krystle	23-20280 CYNTHIA A TORRES ALMENDAREZ \$2,845.00 <i>AMI-PPR</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>1. Plan #34 filed 12/5/23 fails to provide for all of Aransas County claim #4 filed 12/28/23.</p> <p>2. Trustee alleges Schedules A/B are incomplete as they do to disclose all assets.</p> <p>3. Debtor failed to provide bank account documentation to support the business income.</p> <p>4. Debtor failed to provide the October and November Monthly Operating Reports.</p> <p>5. Debtor is delinquent 3 payments through December totaling \$8,535.00. Debtor has failed to make a plan payment.</p> <p>Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$2,400.00.</p>	no pymts received <i>01/01/00</i> \$0.00	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
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03/20/2024
04/10/2024

	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>			

Trustee's Motion to Dismiss #31 filed 11/17/23 is set for 01/17/24.
No response filed by Debtor.

GONZALEZ (JOEL)	23-20283	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JESUS R SALINAS JR	Dismissal	01/02/24	
09/30/23	LORA L SALINAS		\$55.00	
12/09/23	\$255.00		ePay	
4/48	BMI-			
Krystle	Plan #29 filed 12/28/23 works, paying 6% to the general unsecured creditors, but cannot be recommended because Debtors have failed to provide Trustee with proof of their rental lease agreement.			
	Plan Payments: 1 (Oct 2023) - 3(Dec 2023) \$200.00. 4 (Jan 2024) - 48 (Sep 2027) \$255.00.			
	Trustee's Motion to Dismiss #24 filed 11/17/23. Response #34 filed 1/5/24			

GONZALEZ (JOEL)	23-20291	Confirmation	\$175.00 or 0.50 mth	Trustee does not recommend confirmation and recommends dismissal.
	GUADALUPE GOMEZ JR	Dismissal	01/09/24	
10/06/23	SALLY GOMEZ	Obj Conf Carrington Mortgage	\$175.00	
12/15/23	\$350.00		Wage Order	
3/36	BMI-			
Krystle	Plan #27 filed 12/12/23 works, paying 14% to the general unsecured creditors, but cannot be recommended because Debtor failed to provide the September and October bank statements for 1st National Bank accounts ending in 2096 and 5621.			
	Plan payments:1 (Sep 2023) - 36 (Aug 2026) \$350.00.			
	Objection to Confirmation filed 10/26/23 by Carrington Mortgage Services, LLC at #20.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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

Trustee's Motion to Dismiss at #23 filed 11/27/23.
Debtor's response #33 filed 1/9/24.

GONZALEZ (JOEL)	23-20294 ROBERT L HUFFMAN	Confirmation Dismissal	\$4,679.28 or 1.26 mth <i>01/02/24</i> \$925.45 <i>Wage Order</i>	Trustee does not recommend confirmation.
10/11/23 12/20/23 3/60 Bridget1	\$3,700.00 BMI-	Plan #24 filed 12/07/23 works, paying 14% to general unsecured claims; however, Trustee cannot recommend because Debtor has failed to provide bank statements for all accounts listed on Schedule B, Item 17 for 07/11/23 through 10/11/23. Payments: 1 (Nov 2023)- 60 (Oct 2028) \$3,675.00. Motion to Dismiss #23 filed 12/01/23 is set for 01/17/24. Response to Trustee's Motion to Dismiss # 32 filed 01/09/24.		

GONZALEZ (JOEL)	23-20297 JOHN R MENDOZA	Confirmation Dismissal	Current <i>01/09/24</i> \$2,180.79 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
10/16/23 12/25/23 3/59 Leanne1	\$1,050.00 BMI-	Plan #2 filed 10/16/23 must remain 100% due to disposable income. Plan cannot be recommended because it provides for Coastlife Credit Union claim secured by real property under paragraph 9C rather than paragraph 8C. Plan payments: 1 (Nov 2023) - 59 (Sep 2028) \$1,050.00. Trustee's Amended Motion to Dismiss filed 12/19/23 at #27. No response filed by Debtor.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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
GONZALEZ (JOEL) 10/31/23 01/09/24 2/60 Bridget1	23-20312 STEVEN N LOVING DONNA R LOVING \$2,575.00 AMI-PPR	Confirmation Dismissal	\$384.62 or 0.15 mth 01/03/24 \$1,188.46 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #24 filed 12/11/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #23 filed on 12/11/23. Official Form 122-C requirement is \$141,372.00.</p> <p>2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Plan fails to fully provide for Rushmore Servicing claim #10 filed 01/04/24.</p> <p>Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$2,575.00.</p>				
GONZALEZ (JOEL) 10/31/23 01/09/24 3/43 Bridget1	23-20316 EDWARD SALAZAR \$1,775.00 AMI-	Confirmation Dismissal	\$136.52 or 0.08 mth 01/03/24 \$409.62 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed 10/31/23 fails to provide for the correct Nationstar Mortgage ongoing claim #1 filed 01/09/24. Plan must remain 100% per Debtor's Official Form 122C requirement of \$116,724.60.</p> <p>2. Debtor failed to provide 60 days of bank statements for Coastlife checking and saving accounts, as well as the October statement for Frost Bank.</p> <p>3. Debtor failed to provide proof to substantiate the amount to be paid to Swartz Vays through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>Plan payment: 1 (Nov 2023)- 43 (May 2027) \$1,775.00.</p> <p>Trustee's Motion to Dismiss #23 filed 12/15/23. Response to Trustee's Motion to Dismiss #26 filed 12/28/23.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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

GONZALEZ (JOEL) 10/31/23 01/09/24 2/60 Leanne1	23-20317 JUAN M PEREZ JR ISABEL R PEREZ \$2,075.00 AMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Obj Conf NewRez LLC</p> <p>1. Plan #27 filed 12/27/23 does not fully provide for US Bank National Association claim #12 filed 12/28/23.</p> <p>2. Plan fails to fully provide for NewRez claim #14 filed 12/29/23.</p> <p>3. Plan does not fully provide for USAA Federal Savings Bank claim #4 filed 11/30/23.</p> <p>Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$2,075.00</p> <p>Trustee's Motion to Dismiss filed 12/15/23 at #24. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 01/02/24 by NewRez LLC at #28.</p>	Current 01/02/24 \$2,075.00 ePay	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
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GONZALEZ (JOEL) 11/02/23 01/11/24 2/58 Leanne1	23-20319 LORI A PINEDA \$3,650.00 AMI-	<p style="text-align: center;">Confirmation</p> <p>1. Plan #21 filed 11/28/23 does not fully provide for IRS claim# 9 filed 12/20/23.</p> <p>2. Debtor has failed to provide Venmo bank statements.</p> <p>Plan payments: 1 (Dec 2023) - 58 (Sep 2028) \$3,650.00</p>	\$4,650.00 or 1.27 mth 12/12/23 \$2,650.00 ePay	<p>Trustee does not recommend confirmation.</p>
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
03/20/2024
04/10/2024

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

Trustee's Motion to Dismiss filed 12/22/23 at #27 set for 02/14/24.
No Response filed by Debtor.

GONZALEZ (JOEL)	23-20320	Confirmation		
	AMANDO L ESCOBEDO JR		no pymts received	Trustee does not recommend confirmation.
11/02/23	BELINDA T ESCOBEDO		01/01/00	
01/11/24			\$0.00	
2/60	\$1,715.00			
Krystle	AMI-			

1. Plan #13 filed 11/14/23 fails to provide a \$3,447.00 to the general unsecured creditors as required by Debtor's Official Form 122C #12 filed on 11/14/23.
 2. Plan fails to provide for Claim #3 of the IRS.
 3. Debtor is delinquent 2 payments through January totaling \$3,430. Debtor has failed to make any payments in the case.
- Plan payments:
1 (Dec 2023) - 60 (Nov 2028) \$1,715.00

Trustee's Motion to Dismiss # filed 12/21/23 is set for 2/14/24.
Debtor's Response #29 filed 1/2/24.

GONZALEZ (JOEL)	23-20322	Confirmation		
	JAVIER L ESCAMILLA		\$2,225.00 or 1.00 mth	Trustee does not recommend confirmation.
11/03/23		Obj Conf NewRez LLC	12/11/23	
01/12/24		Obj Conf Ally Bank	\$2,225.00	
2/54	\$2,225.00		ePay	
Bridget1	BMI-			

Plan #16 filed 11/17/23 works, paying 3% to unsecured creditors; however, the Trustee cannot recommend because:

1. Debtor has failed to provide Trustee with proof of income for his 2nd job.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
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03/20/2024
04/10/2024

	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>			

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

Plan payments: 1 (Dec 2023) - 54 (May 2028) \$2,225.00.

Objection to Confirmation filed 12/13/23 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #23.

Objection to Confirmation filed 12/20/23 by Ally Bank at #25.

Trustee's Motion to Dismiss #27 filed 12/22/23 is set for hearing 02/14/24.
No Response filed by Debtors.

GONZALEZ (JOEL)	23-20324 JENNIFER G GONZALEZ	Confirmation	\$2,050.96 or 1.04 mth 12/29/23 \$911.54 Wage Order	Trustee does not recommend confirmation.
11/03/23 01/12/24 2/60 Bridget1	\$1,975.00 BMI-	Plan #19 filed 11/17/22 works, paying 4% to the general unsecured creditors, but cannot be recommended because Debtor failed to provide proof to substantiate the amounts to be paid to Shellpoint Mortgage Company through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		
		Payments: 1(Dec 2023) - 60(Nov 2028) \$1,975.00 Plus \$3,500 every May		
		Trustee's Motion to Dismiss #27 filed 12/22/23 is set for 02/14/24. No Response filed by Debtors.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 10:00 am

Next 3 Panels:
02/14/2024
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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
GONZALEZ (JOEL) 11/06/23 01/15/24 2/60 Leanne1	23-20327 NICHOLAS J LEPP \$575.00 <i>BMI-</i>	Confirmation Obj Conf Wells Fargo Bank NA	\$575.00 or 1.00 mth 12/13/23 \$575.00 ePay	Trustee does not recommend confirmation.
<ol style="list-style-type: none"> 1. Plan #16 filed 11/16/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for Nueces County claim #4 filed 12/22/23. 3. IRS claim #1 filed 12/08/23 reflects Debtor has not filed a tax return for the years 2020- 2022. Trustee has not received copies of these returns. Plan fails to provide for the IRS claim. 4. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to the IRS claim. 5. Trustee alleges Schedule B is incorrect as the bank statements do not support the balance of the bank accounts. 6. Debtor failed to provide a copy of the Sworn Testimony. 7. Debtor has failed to provide Trustee with proof of son's income. 8. Debtor has failed to provide proof of his business rent expense. <p>Plan payments: 1 (Dec 2023)- 60 (Nov 2028) \$575.00.</p> <p>Objection to Confirmation filed 11/22/23 by Wells Fargo Bank, NA at #18.</p> <p>Trustee's Motion to Dismiss filed 12/22/23 at #26 set for 02/14/24. No Response filed by Debtor.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 11:00 am

Next 3 Panels:
01/26/2024
02/14/2024
03/20/2024

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
GONZALEZ (JOEL) 08/21/23 10/30/23 5/60 Leanne1	23-60057 JOHN Q ROBINSON JR \$725.00 BMI-	Confirmation Dismissal 1. Plan #2 filed 08/21/23 does not provide for IRS Claim #2 filed 09/29/23. 2. Plan does not fully provide for Cal-Com Federal Credit Union claim #3 filed 10/04/23. 3. Debtor is delinquent 2 payments through December totaling \$1,450.00. Plan payments: 1 (Sep 2023) - 60 (Aug 2028) \$725.00. Trustee's Motion to Dismiss filed 10/06/23 at #20. No Response filed by Debtor.	\$1,450.00 or 2.00 mth 11/08/23 \$725.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

GONZALEZ (JOEL) 11/03/23 01/12/24 2/60 Leanne1	23-60075 JUSTIN J VILLA MISTY G VILLA \$8,000.00 AMI-PPR	Confirmation Obj to Exemption Trustee	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>1. Plan #16 filed 11/17/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #15 filed on 11/17/23. The requirement is \$243,025.20.</p> <p>2. IRS claim #11 filed 12/14/23 reflects Debtor has not filed WT-FICA and FUTA tax return for the year 2023 Trustee has not received copies of these return. Plan fails to fully provide for the IRS claim.</p> <p>3. Plan fails to fully provide for Thomas E Kurtz claim #23 filed 1/9/24.</p> <p>4. Plan fails to fully provide for Victoria County Tax claim #14 filed 12/22/23.</p> <p>5. Plan fails to provide for Expansion Capital Group claim #3 filed 11/13/23.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 11:00 am

Next 3 Panels:
01/26/2024
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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
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6. Trustee alleges Schedule C is inaccurate as it exempts real property under tools of trade. Trustee is filing a separate objection to Debtors' Claim of Exemptions.

7. Debtors failed to provide a copy of business balance sheet.

8. Debtors failed to provide copies of November and December business bank statements.

9. Debtors failed to provide the Monthly Operating Report for December 2023.

10. Debtors failed to provide a federal tax reserve for anticipated federal tax liability.

11. Trustee alleges the plan is not feasible. The Monthly Operating Report received for May through November fail to support the income on Schedule I.

12. Debtor is delinquent 2 payments through January totaling \$16,000.00. Debtors have failed to make a Plan payment.

Plan payments:

1 (Dec 2023) - 4 (Mar 2024) \$8,000.00.

5 (Apr 2024) - 60 (Nov 2028) \$16,000.00.

Trustee's Motion to Dismiss filed 12/22/23 at #26 set for 02/14/24.

No Response filed by Debtor.

Trustee's Objection to Debtors' Claim of Exemptions filed 1/10/24 at #27.

KISCH	23-60066 ROY CORONADO	Confirmation Dismissal	\$5,490.00 or 1.19 mth 12/06/23 \$1,000.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
09/28/23 12/07/23 4/60 Bridget1	TONYA L CORONADO \$4,610.00 AMI-ESF	Obj Conf American Finance		
		1. Plan #63 filed 12/13/23 fails to meet Debtors' Official Form 122C #5 filed 09/28/23 requirement of \$3,672.60. 2. Plan #63 filed 12/13/23 fails to provide for Victoria County claim #7 filed 10/26/23 for the 2023 ad valorem taxes. 3. Debtors are proposing to fund a savings account at the expense of the Official Form 122C requirement filed by the Debtors at docket #5.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 11:00 am

Next 3 Panels:
01/26/2024
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03/20/2024

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

4. Trustee alleges that Schedule C-1 #51 filed 12/04/23 is inaccurate as the proper amount of equity has not been disclosed for the home.

Payments:

- 1 (Oct 2023)- 3 (Dec 2023) \$3,109.00.
- 4 (Jan 2024)- 60 (September 2028) \$4,306.00.

Trustee's Motion to dismiss #49 filed 11/17/23.
No response filed by Debtors.

Objection to Confirmation filed 10/31/23 by Attorney General of Texas-Child Support Division at #47 was withdrawn 12/11/23 at #58.

Objection to Confirmation filed 12/12/23 by American Finance & Investment Company, Inc at #59.

PAYNE & ASSOCIATES PLLC 11/06/23 01/15/24 2/60 Bridget1	23-60076 LEANA M HAYS \$1,150.00 BMI-PPR	Confirmation	\$1,016.92 or 0.88 mth 12/28/23 \$530.77 ePay	Trustee does not recommend confirmation.
<ol style="list-style-type: none"> 1. Plan #23 filed 12/12/23 fails to fully provide for Bednorz Enterprise LLC claim #1 filed 11/27/23. 2. Plan fails to provide the tax years for the ad valorem taxes being paid to DeWitt County. 3. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #20 filed 11/27/23. 4. Schedule J #22 is inaccurate as Debtors are not including the ad valorem tax reserve amounts in the budget calculation. Further, the disposable income does not match the Plan Summary #23. 5. Trustee alleges Schedule H #22 is inaccurate as it fails to disclose the name and address of the spouse. 6. Debtor has failed to provide the Declaration of Electronic Filing to the Trustee. 7. Debtor has failed to provide bank statements for accounts ending in 9293 and 3150 for 08/06/23 through 11/06/23. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 11:00 am

Next 3 Panels:
01/26/2024
02/14/2024
03/20/2024

	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>			

8. Debtor has failed to provide Trustee with proof of the separated spouse's contributions.

9. Statement of Financial Affairs #22 filed 12/12/23 is incomplete as it reflects \$0 paid to Fisher's Auto Sales in Part 3 regarding payments over \$600 or more paid to creditors in the 90 days before filing.

10. Debtor failed to provide proof to substantiate the amounts to be paid to to Fisher's Auto Sales through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Payments: 1 (Dec 2023)- 60 (Nov 2028) \$1,150.00.
Trustee's Motion to Dismiss #33 filed 12/22/23 is set for 02/14/24.
No Response filed by Debtors.

RAUB	23-60060	Confirmation	\$3,696.17 or	Trustee does not
	DANIEL RIOS	Dismissal	2.55 mth	recommend
<i>09/01/23</i>	AMBER L RIOS	Obj Conf DeWitt County	<i>01/02/24</i>	confirmation and
<i>11/10/23</i>			<i>\$200.00</i>	recommends
<i>4/60</i>	\$1,450.00		<i>ePay</i>	dismissal.
Krystle	<i>BMI-PPR</i>			

1. Plan #38 filed on 12/07/23 fails to provide funds for payment in full of all secured and priority claims.
2. IRS claim #5 filed 12/15/23 reflects that Debtors have not filed a tax return for the years 2017-2022. Trustee has not received copies of these returns. The Plan fails to provide for the IRS claim.
3. Debtors fail to provide for NPRTO Texas / Prog Leasing claim #7 filed 1/24/23 for a lease agreement that is not addressed on Schedule G or the Plan.
4. Debtor has failed to file a wage deduction order or EFT certificate with the Court for remaining payment amount.
5. Trustee alleges Schedule B is incomplete as the Debtors do not list their 2nd vehicle pursuant to Debtors' 341 testimony.
6. Trustee alleges Schedule J is incorrect as it provides for a \$37.50 expense for insurance on the business budget that is included in the \$72.00 car insurance expense on Schedule J.
7. Debtors failed to provide copies of the August and September bank statements for Prosperity Bank.

Plan Payments:

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 17, 2024 11:00 am

Next 3 Panels:
01/26/2024
02/14/2024
03/20/2024

	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>			

1 (Oct 2023) - 3 (Dec 2023) \$1,300.00
4 (Jan 2024) - 60 (Sep 2028) \$1,450.00

Trustee's Amended Motion to Dismiss #30 filed 10/31/23.
No Response filed by Debtor.

Objection to Confirmation filed 10/31/23 by DeWitt County at #31.

Objection to Confirmation filed 11/01/23 by Hunter-Kelsey of Texas LLC at #32 was withdrawn 12/12/23 at #39.

VASQUEZ	23-60025	Dismissal	\$10,890.00 or	Trustee
LAW GROUP	ERVIN A HUGHES III		3.00 mth	recommends
PLLC	YENTAMY K HUGHES		11/01/23	dismissal.
06/05/23			\$7,260.00	
08/14/23			ePay	
7/60	\$3,630.00			
Leanne1	BMI-			
		Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #41 for non-payment. No Response filed by Debtors. There are several months no payment was made at all.		