

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 January 26, 2024 9:00 am

Next 3 Panels:  
 02/22/2024  
 03/19/2024  
 04/25/2024

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
*PRO SE DEBTOR  11/06/23 01/15/24 2/0 Krystle	23-10201  ANTHONY J KLINGER  \$0.00 BMI-	Confirmation  Dismissal	no pymts received 01/01/00 \$0.00	Not recommend Confirmation and recommend Dismissal with Prejudice.
<p>1. Debtor did not appear at the 12/19/23 or the 01/09/24 341 Meetings of Creditors.</p> <p>2. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.</p> <p>3. Debtor filed this case on 11/06/23 but has failed to make any payments.</p> <p>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.</p> <p>5. Debtor has failed to file a wage order or EFT Certificate with the court.</p> <p>6. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date.</p> <p>AMENDED Trustee's Motion to Dismiss with Prejudice #24 filed 1/18/24.                      No Response filed by Debtor.</p>				

BAKER  11/06/23 01/15/24 2/60 Bridget1	23-10202  FRANCISCO H CASTANEDA GRACIELA GOMEZ-CASTANEDA \$950.00 BMI-ESF	Confirmation  Dismissal	\$950.00 or 1.00 mth 01/12/24 \$950.00 ePay	Trustee does not recommend confirmation and recommends dismissal
<p>Debtor Mrs. Castaneda appeared at the 12/19/23 341 Meeting of Creditors. Mr. Castaneda was ill. Neither Debtor appeared at the 01/09/24 Meeting of Creditors. Meeting has been reset for 01/30/24.</p> <p>1. Plan #25 filed 12/04/23 fails to fully provide for Rushmore Servicing claim # 6 filed 01/12/24.</p> <p>2. Debtors have failed to provide verification of all income.</p>				

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3. Debtors have failed to provide bank statements for 08/06/23 through 10/31/23.
  4. Trustee alleges that Schedule B #23 is inaccurate as the value for the whole life insurance has not been properly disclosed.
  5. Debtors are delinquent 1 payment through January totaling \$950.00.
- Payments: 1 (Dec 2023)- 60 (Nov 2028) \$950.00.
- Trustee's Amended Motion to Dismiss #36 filed 01/17/24.  
 No Response filed by Debtors.

KISCH	23-10171 SERGIO FARIAS	Confirmation Dismissal	Current 01/09/24 \$2,380.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
10/02/23 12/11/23 3/60 Krystle	\$2,380.00 BMI-ESF			
		<ol style="list-style-type: none"> <li>1. Plan #35 filed 1/15/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>2. Based on JD Power value (\$17,875) , the Plan does not provide sufficient adequate protection of \$201.09 to Westlake Financial Services.</li> <li>3. Trustee alleges that the plan is not feasible as Debtors have higher monthly step payments than plan payments.</li> <li>4. Debtor failed to provide copies of recent bank statements.</li> <li>5. Trustee alleges that Schedule J is inaccurate as if fails to disclose the Savings Fund contribution.</li> <li>6. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan. The Debtor routinely has tax refunds of \$9,000 to \$10,000 per year. The Plan does not pay a 100% distribution to general unsecured creditors.</li> </ol>		
		Plan Payments:1 (Nov 2023) - 60 (Oct 2028) \$2,380.00.		

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Amended Trustee's Motion to Dismiss at #27 filed 11/29/23 is set for 1/26/24.  
 Debtors Response #30 filed 11/29/23.

Objection to Confirmation filed 12/04/23 by Wells Fargo Bank, N.A. at #34.  
 Objection Withdrawn #36 filed 1/16/24.

<b>LIMON</b>	<b>17-10196</b>	<b>Dismissal</b>	Current	<b>Trustee recommends dismissal.</b>
	<b>MIGUEL A RODRIGUEZ</b>		01/17/24	
05/30/17 10/04/17 80/72	\$0.00		\$4,500.00	
Tracey	BMI-		ePay	
Post-Conf. Trustee's Motion to Dismiss filed 03/03/22 at #147 for non-payment. Response to Trustee's Motion to Dismiss filed 03/21/22 at #148. There are several months where only a partial payment was made and several where no payment was made at all.  This is a CARES Act plan of 72 months, which ended in May 2023.				

<b>LIMON</b>	<b>19-10294</b>	<b>Dismissal</b>	\$1,200.00 or 3.00 mth	<b>Trustee recommends dismissal.</b>
	<b>JOSE JESUS GARZA</b>		11/22/23	
07/18/19 09/26/19 54/84	\$400.00		\$400.00	
Tracey	BMI-PPR		ePay	
Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #71 for non-payment. Response filed 01/08/24 at #72 stating that Counsel has had no contact with the Debtor, but opposes dismissal. There are several months no payment was made.				

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LIMON  11/21/19 01/30/20 50/84 Tracey	19-10451  RUTH VASQUEZ  \$955.00 BMI-BOTH	Dismissal  Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #93 for non-payment. Response to Trustee's Motion to Dismiss filed 01/05/24 at #94. There are several months where only a partial payment was made.	\$2,348.11 or 2.46 mth 11/10/23 \$400.00 ePay	Trustee recommends dismissal.
LIMON  06/11/20 08/20/20 43/60 Tracey	20-10148  CONCEPCION RANGEL  \$865.00 AMI-ESF	Dismissal  Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #38 for non-payment. Response to Post-Conf Trustee's Motion to Dismiss filed 01/05/24 at #39 stating that a modification will be filed prior to the hearing date. There are several months where only a partial payment was made and some where no payment was made at all.	\$3,674.36 or 4.25 mth 10/23/23 \$400.00 ePay	Trustee recommends dismissal.
LIMON  12/21/22 03/01/23 13/60 Tracey	22-10196  PAULA S MADRIGALES  \$300.00 BMI-PPR	Dismissal  Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #35 for non-payment. Response to Post-Conf Trustee's Motion to Dismiss filed 01/05/24 at #36. There are a couple of months where no payment was made at all.	\$350.00 or 1.17 mth 01/16/24 \$400.00 ePay	Trustee recommends dismissal.

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LIMON	23-10191	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	LUIS A DURAN	Dismissal	01/11/24	
10/27/23 01/05/24 3/60 Krystle	ESMERALDA C DURAN \$1,130.00 BMI-		\$507.69 Wage Order	
<p>Plan #25 filed 01/09/24 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>Debtor failed to provide proof to substantiate the amount to be paid to SNAP RTO LLC through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</li> <li>The Plan fails to provide an interest rate for Aqua Clear Water Solutions.</li> <li>Trustee alleges Schedule F is incomplete as is does not provide a complete address for creditor Jesus Adriano.</li> </ol> <p>Plan Payments:                      1 (Nov 2023) - 2 (Dec 2023) \$1,110.00.                      3 (Jan 2024) - 60 (Oct 2028) \$1,130.00.</p> <p>Trustee's Motion to Dismiss #23 filed 12/14/23.                      Debtors Response #24 filed 12/28/23.</p>				

LIMON	23-10192	Confirmation	Current	Trustee recommends confirmation of Plan #28 filed 01/05/24.
	JOHN AGUILAR		01/03/24	
10/30/23 01/08/24 3/60 Bridget1	\$360.00 BMI-		\$161.54 Wage Order	
<p>Plan #28 filed 01/05/24 works paying 19% dividend to the general unsecured creditors.</p> <p>Payments:                      1 (Nov 2023)- 2 (Dec 2023) \$350.00.                      3 (Jan 2024)- 60 (Oct 2028) \$360.00.</p>				

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Trustee's Motion to Dismiss #23 filed 12/15/23 was withdrawn 01/19/24 at #33.  
 Response #24 filed 12/28/23.

<b>LIMON</b>	<b>23-10204</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #26 filed 01/15/24.</b>
11/07/23 01/16/24 2/60 Bridget1	<b>ANA L LARA</b>  \$250.00 BMI-	Plan #26 filed 01/15/24 works paying 9% dividend to the general unsecured creditors.  Payments: 1 (Dec 2023)- 60 (Nov 2028) \$250.00.  Trustee's Motion to Dismiss #22 filed 12/22/23 was withdrawn 01/19/24 at #27. Response #23 filed 01/04/24.	12/08/23 \$250.00 ePay	

<b>LIMON</b>	<b>23-10210</b>	<b>Confirmation</b>	\$540.00 or 1.00 mth	<b>Trustee does not recommend confirmation.</b>
11/16/23 01/25/24 2/60 Krystle	<b>MARIA M HERNANDEZ</b>  \$540.00 BMI-	<b>Obj Conf Carrington Mortgage Serv</b>  1. Plan #2 filed on 11/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims for Carrington Mortgage Services and Attorney Fees.  2. Plan fails to provide a 100% dividend to the general unsecured creditors as required by Non-Exempt Property.  Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$540.00.  Trustee's Motion to Dismiss #23 filed 1/5/24 is set for 2/22/24. No response filed by Debtor.	01/10/24 \$540.00 ePay	

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Objection to Confirmation filed 12/04/23 by Carrington Mortgage Services, LLC at #20.

<b>SOLANA</b>	<b>23-10146</b>	<b>Confirmation</b>	\$1,225.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RAMIRO RAMOS JR</b>	<b>Dismissal</b>	1.00 mth	
08/21/23 10/30/23 5/60 Bridget1	\$1,225.00 BMI-PPR	<b>Obj Conf Attorney General of Texa</b>	12/01/23 \$1,615.00 ePay	
<p>Plan #29 filed 11/27/23 works, paying 18% to the general unsecured creditors, but cannot be recommended because Objection [39] filed by The Attorney General of Texas states Debtor has a post-petition DSO deficiency of the direct payments. Further, Debtor is delinquent 1 payment through December totaling \$1,225.00, with the next payment due on 01/20/24.</p> <p>Payments:                      1 (Sep 2023)- 3 (Nov 2023) \$790.00.                      4 (Dec 2023)- 60 (Aug 2028) \$1,225.00.</p> <p>Trustee's Motion to Dismiss #20 filed 10/06/23.                      Response #21 filed 10/11/23.</p> <p>Debtor to appear at the reset hearing on 01/26/24 to provide the court with the status of Trustee payments.</p>				
Objection to Confirmation filed 01/11/24 by Attorney General of Texas-Child Support Division at #39.				

<b>SOLANA</b>	<b>23-10205</b>	<b>Confirmation</b>	\$592.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>LUIS E CASTILLO</b>	<b>Dismissal</b>	0.95 mth	
11/08/23 01/17/24 2/36 Leanne1	\$625.00 BMI-		12/26/23 \$658.00 ePay	
<p>1. Plan #2 filed 11/08/23 does not provide for IRS claim #3 filed 11/29/23.</p> <p>2. Plan does not provide for Cameron County Tax Office claim #4 filed 12/22/23.</p>				

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

- 3. Plan does not provide for Brownsville ISD claim #1 filed 11/14/23.
- 4. Debtor has failed to file a wage deduction order or EFT order with the Court.

Plan payments:  
 1 (Dec 2023) - 36 (Nov 2026) \$625.00

Trustee's Motion to Dismiss filed 12/22/23 at #24.  
 Debtor's Response to Trustee's Motion to Dismiss filed 01/04/24 at #25.



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OLIVA  08/14/19 10/23/19 53/60 Tracey	<b>19-10316</b> <b>REYNALDO DE LOS SANTOS JR</b> <b>JESSICA DE LOS SANTOS</b> \$538.74 BMI-	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #71 for non-payment. No Response filed by Debtors. There are several months where only a partial payment was made and some where no payment was made at all.	\$1,954.96 or 3.63 mth 12/06/23 \$200.00 ePay	<b>Trustee recommends dismissal.</b>
OLIVA  11/08/19 01/17/20 50/60 Tracey	<b>19-10432</b> <b>MARIA GUADALUPE RODRIGUEZ</b> \$300.00 BMI-	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #55 for non-payment. No Response filed by Debtor. Debtor is not submitting the correct amount as per the Amended Order for EFT Payments causing the delinquency.	\$750.00 or 2.50 mth 01/10/24 \$150.00 ePay	<b>Trustee recommends dismissal.</b>
OLIVA  11/19/21 01/28/22 26/36 Tracey	<b>21-10162</b> <b>JUAN M ZAVALA JR</b> <b>NOHEMI ZAVALA</b> \$350.00 BMI-	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #49 for non-payment. No Response filed by Debtors. There are several months where no payment was made at all.	\$893.22 or 2.55 mth 12/21/23 \$350.00 ePay	<b>Trustee recommends dismissal.</b>

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<b>OLIVA</b>	<b>22-10014</b>	<b>Modification</b>	Current	<b>Trustee recommends approval of Modified Plan #65 filed 01/19/24.</b>
02/04/22 04/15/22 23/60 Tracey	<b>ROSALINDA OTERO-GARCIA</b>  \$1,575.00 BMI-	Amended Modified Plan filed 1/19/24 at #65 works at 100% to the general unsecured creditors.  Mod filed to propose a feasible plan.  Mod Forgives: \$2,503.32  Mod payments: 23 (Jan 2024) - 60 (Feb 2027) \$1,575.00	01/19/24 \$640.69 Wage Order	

<b>OLIVA</b>	<b>22-10099</b>	<b>Dismissal</b>	\$1,826.90 or 3.65 mth 01/09/24 \$250.00 ePay	<b>Trustee recommends dismissal.</b>
07/14/22 09/22/22 18/60 Tracey	<b>ANGIE M SALINAS</b>  \$500.00 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #49 for non-payment. Response #56 filed 01/11/24 states that a modification has been filed to cure the delinquency and add a Savings Fund. There are several months where only a partial payment was made and some where no payment was made at all.  Modified Plan #54 filed 01/11/24 is set for hearing on 02/22/24. The first payment under the modified plan is \$650.00 due 01/13/24.		

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OLIVA	22-10111 <b>MARIA C GARZA</b>	<b>Dismissal</b>	\$29,983.09 or 9.09 mth 11/24/23 \$993.72 Wage Order	<b>Trustee recommends dismissal.</b>
08/01/22 10/10/22 17/60 Tracey	\$3,300.00 BMI-PPR	Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #130 for non-payment. No Response filed by Debtor. There are several months where no payment was made at all including the lump sum payment of \$22,900.00 due in November 2023.  Debtor's confirmed plan proposes a payment of \$22,900.00 in November 2023 from the sale of non-exempt property. The Court authorized the sale of this property at #126 on 09/20/23. The proceeds were not sent to the Chapter 13 Trustee.		
OLIVA	23-10068 <b>JOSHUA L DE LEON</b>	<b>Dismissal</b>	\$952.58 or 0.75 mth 01/03/24 \$286.38 Wage Order	<b>Trustee recommends dismissal.</b>
04/26/23 07/05/23 9/60 Tracey	\$1,275.00 AMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 11/29/23 at #43. The confirmed plan no longer provides for 100% distribution to unsecured creditors within the terms of the plan per Confirmation Order #39 filed 09/07/23. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/16/24 at #46.  Modified Plan #44 was filed 01/16/24 and set for hearing on 02/22/24. Under the modification, the first payment comes due on 01/26/24 in the amount of \$1,385.00.		

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OLIVA  05/31/23 08/09/23 8/60 Tracey	23-10091 <b>RENE O ZAYAS</b>  <b>PATRICIA ZAYAS</b> \$2,300.00 AMI-	<b>Modification</b>   Modified Plan filed 1/18/24 at #35 to provide for secured claim number 12 of Quantum3 Group, LLC in the amount of \$31,697.72 that was inadvertently listed as an unsecured claim cannot be recommended because:  1. Modified Plan fails the liquidation test. Debtor has nonexempt property of \$4,558.63.  Mod Forgives: \$1,500.00  Mod payments: 6 (Nov 2023) - 7 (Dec 2023) \$2,200.00 8 (Jan 2024) - 60 (May 2028) \$2,300.00	\$2,200.00 or 0.96 mth 12/18/23 \$2,200.00 ePay	<b>Trustee does not recommend approval.</b>
OLIVA  06/05/23 08/14/23 7/60 Tracey	23-10095 <b>MANUEL R LEAL</b>  <b>SANDRA D LEAL</b> \$4,250.00 BMI-ESF	<b>Modification</b>   Modified Plan filed 11/30/23 at #48 works at 9.47% to the general unsecured creditors.  Mod filed to cure post-petition default and to provide for the claim filed by Select Portfolio Servicing, Inc.  Mod Forgives: \$3,919.30  Mod payments: 6 (Dec 2023) - 60 (Jun 2028) \$4,250.00	\$1,450.00 or 0.34 mth 12/27/23 \$1,450.00 ePay	<b>Trustee recommends approval of Modified Plan #48 filed 11/30/23.</b>

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OLIVA	23-10129	Confirmation	Current	<b>Recommend confirmation of Plan #65 filed 01/02/24 with C4 Order.</b>
07/26/23 10/04/23 6/60 Leanne1	<b>RAUL AVALOS</b>  <b>JANIE AVALOS</b> \$1,950.00 <i>AMI-ESF</i>		01/16/24 \$225.00 <i>Wage Order</i>	
<p>Plan #65 filed 01/02/24 works at 100% paying \$35,660.70 to general unsecured creditors. Plan must remain 100% per Debtor's Official 122C requirement of \$2,014.52 x 60 = \$120,871.20. Trustee requests a C4 Confirmation Order</p> <p>Plan payments:                      1 (Aug 2023) - 4 (Nov 2023) \$1,725.00.                      5 (Dec 2023) - 60 (Jul 2028) \$1,950.00.</p> <p>Trustee's Motion to Dismiss filed 09/18/23 at #32 was withdrawn 01/19/24 at #66.                      No response filed by Debtor.</p>				

OLIVA	23-10161	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/25/23 12/04/23 4/36 Krystle	<b>HENRY L GARZA</b>  <b>MARICELA M GARZA</b> \$250.00 <i>BMI-ESF</i>	Dismissal	12/18/23 \$250.00 <i>Wage Order</i>	
<p>1. Plan #31 filed 11/28/23 fails to provide for all disposable income.</p> <p>2. Debtors are proposing to pay Rally Credit Union directly for a claim with an excessive contractual interest rate of 16.99% at the expense of general unsecured creditors.</p> <p>3. Trustee alleges Schedule B is incomplete as it does not disclose the value of the Security First bank account.</p> <p>Payments: 1 (Oct 2023) - 36 (Sep 2026) \$250.00.</p> <p>Trustee's Motion to Dismiss #30 filed 11/9/23.                      No Response filed by Debtors.</p>				

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<b>OLIVA</b>	<b>23-10175</b>	<b>Confirmation</b>	\$300.00 or 0.11 mth	<b>Trustee does not recommend confirmation.</b>
	<b>DAVID A SULLIVAN</b>	<b>Obj Conf Ovation Services LLC</b>	<i>01/17/24</i>	
<i>10/12/23</i> <i>12/21/23</i> <i>3/60</i>	<b>PATRICIA L SULLIVAN</b>		<b>\$1,325.00</b>	
Leanne1	\$2,650.00 <i>BMI-BOTH</i>		<i>ePay</i>	
<p>1. Plan #38 filed 11/28/23 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan fails to fully provide for Texas Comptroller claim #19 filed 12/4/24.</p> <p>3. Plan fails to fully provide for Ovation Services claim #26 filed 12/12/23.</p> <p>4. Debtor failed to provide proof to substantiate the amounts to be paid to Lack's as well as Janice and Dan Doyle through the Plan. Creditors have not filed claims and Trustee must disburse according to plan.</p> <p>5. Trustee alleges Schedule C and C-1 are inaccurate as they provide duplicate exemptions for several assets.</p> <p>Plan Payments:                      1 (Nov 2023) \$2,350.00.                      2 (Dec 2023) - 60 (Oct 2028) \$2,650.00.</p> <p>Trustee's Motion to Dismiss #53 filed 01/18/24 is set for 02/22/24.</p> <p>Objection to Confirmation filed 12/12/23 at #50 by Ovation Services LLC.</p> <p>Objection to Confirmation filed 11/22/23 at #36 by Cameron County was withdrawn 11/28/23 at #41.</p>				



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**January 26, 2024 10:00 am**

Next 3 Panels:  
 02/22/2024  
 03/19/2024  
 04/25/2024

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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USC 1302(C).

- 10. Debtors have failed to provide Part II of the Domestic Support Obligation Affidavit for the recipient information.
- 11. Debtors have failed to provide three months bank statements for all financial accounts disclosed Schedule B part 17.
- 12. Debtors have failed to provide the account number information for Schedule B line 17.5.
- 13. Debtors have failed to provide documentation of all policies disclosed on Schedule B part 31.
- 14. Debtors have failed to provide verification of Mr. Garcia's VA Benefits.
- 15. Debtors have failed to provide verification of the partial deduction of the child support obligation as stated on Schedule J line 24.
- 16. Plan fails to provide for TD Retail Card Services claims #16 and #17 filed 11/17/23.
- 17. Trustee alleges that Schedule B is inaccurate as Debtors have failed to disclose the business assets pursuant to 341 testimony.
- 18. Trustee alleges that Debtors have undervalued the homestead on Schedule A/B pursuant to the CAD documentation provided.
- 19. Plan fails to provide for Corning Credit Union claim #52 filed 12/22/23.

Payments: 1 (Nov 2023)- 60 (Oct 2028) \$1,600.00.

Trustee's Amended Motion to Dismiss #33 filed 12/22/23.  
 No Response filed by Debtors.



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**January 26, 2024 10:00 am**

Next 3 Panels:  
 02/22/2024  
 03/19/2024  
 04/25/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
<b>OLIVA</b>	<b>23-10184</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>10/25/23</i> <i>01/03/24</i> <i>3/48</i> Bridget1	<b>MIRTHALA HERNANDEZ</b>  \$455.00 <i>BMI-BOTH</i>	<b>Dismissal</b>  Plan #30 filed 01/10/24 fails to provide for Brownsville Independent School District claim #2 filed 11/16/23.  Payments: 1 (Nov 2023)- 48 (Oct 2027) \$455.00.  Trustee's Motion to Dismiss #26 filed 12/15/23. No Response filed by Debtors.	<i>01/09/24</i> <i>\$227.50</i> <i>Wage Order</i>	
<b>OLIVA</b>	<b>23-10185</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>10/26/23</i> <i>01/04/24</i> <i>3/60</i> Leanne1	<b>BRYAN A GUITRON</b>  <b>ARIANNA R LEE</b>  \$125.00 <i>BMI-ESF</i>	<b>Dismissal</b>  1. Plan #2 filed 10/26/23 does not provide for priority IRS claim #1 filed 11/17/23.  2. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.  3. Plan does not fully provide for Quantum3 Group LLC as agent for GoodLeap claim #3 filed 12/06/23.  4. Debtor has failed to provide statements for Cashapp for the month of October 2023 and SNAP benefit.  Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$125.00.  Trustee's Motion to Dismiss filed 12/15/23 at #34. No Response filed by Debtor.	<i>01/09/24</i> <i>\$57.69</i> <i>Wage Order</i>	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**January 26, 2024 10:00 am**

Next 3 Panels:  
 02/22/2024  
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 04/25/2024

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	23-10187 <b>GEORGE OLIVO JR</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/26/23 01/04/24 3/36 Leanne1	\$450.00 <i>BMI-ESF</i>	<b>Dismissal</b>	01/10/24 \$207.69 <i>Wage Order</i>	
<p>Plan #2 filed 10/26/23 cannot be recommended because the Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.</p> <p>Plan payments: 1 (Nov 2023) - 36 (Oct 2026) \$450.00.</p> <p>Trustee's Motion to Dismiss filed 12/15/23 at #24. No Response filed by Debtor.</p>				
OLIVA	23-10189 <b>MICHELLE A ZALLAR</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/27/23 01/05/24 3/36 Leanne1	\$300.00 <i>BMI-ESF</i>	<b>Dismissal</b>	01/03/24 \$300.00 <i>ePay</i>	
<p>1. Plan #2 filed 10/27/23 does not fully provide for OneMain claim #6 filed 11/30/23.</p> <p>2. Debtor has failed to provide 401k statement and support for 401K loan balance.</p> <p>3. Trustee alleges the schedules are incomplete as they do not disclose Debtors' business information pursuant to the tax returns.</p> <p>4. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.</p> <p>Plan payments: 1 (Nov 2023) - 36 (Oct 2026) \$300.00.</p> <p>Trustee's Motion to Dismiss filed 12/15/23 at #24. No Response filed by Debtor.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**January 26, 2024 10:00 am**

Next 3 Panels:  
 02/22/2024  
 03/19/2024  
 04/25/2024

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  10/31/23 01/09/24 3/60 Bridget1	23-10196  NATALY SANCHEZ  \$1,300.00 AMI-ESF	Confirmation	Current  01/09/24 \$650.00 ePay	Recommend confirmation of Plan #2 filed 10/31/23 with C4 Order.
<p>Plan #2 filed 10/31/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$250,867.80. Trustee requests a C4 Confirmation Order.</p> <p>Payments: 1 (Nov 2023)- 60 (Oct 2028) \$1,300.00.</p> <p>Trustee's Motion to Dismiss #26 filed 12/15/23 was withdrawn 01/19/24 at #27.                      No Response filed by Debtors.</p>				

OLIVA  10/31/23 01/09/24 2/60 Leanne1	23-10197  CARLOS REYES JR  IRMA REYES  \$975.00 BMI-BOTH	Confirmation  Dismissal	Current  01/03/24 \$975.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed on 10/31/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for IRS claim #4 filed 11/28/23.</p> <p>3. Plan fails to fully provide for Cameron County claim #8 filed 12/22/23.</p> <p>4. Trustee alleges Schedule J is incomplete as it does not provide for anticipated home repairs pursuant to Debtors' 341 testimony.</p> <p>5. Debtors failed to provide support for Mr. Reyes' current income.</p> <p>6. Plan fails to specify the applicable commitment period in Paragraph 4.</p> <p>Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$975.00.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**January 26, 2024 10:00 am**

Next 3 Panels:  
 02/22/2024  
 03/19/2024  
 04/25/2024

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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Trustee's Motion to Dismiss filed 12/15/23 at #34.  
 No Response filed by Debtor.

<b>OLIVA</b>	<b>23-10198</b>	<b>Confirmation</b>	\$1,750.00 or 0.78 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>11/02/23</i> <i>01/11/24</i> <i>2/60</i> Bridget1	<b>LETICIA H HERNANDEZ</b>	<b>Dismissal</b>	<i>12/14/23</i> <b>\$2,750.00</b> <i>ePay</i>	
	\$2,250.00 BMI-	<ol style="list-style-type: none"> <li>Plan #13 filed 11/15/23 fails to provide for all secured and priority claims.</li> <li>Plan fails to fully provide for Simple Realty Services LLC claim #5 filed 01/11/24.</li> <li>Plan fails to fully provide for Westlake Services LLC claim #2 filed 11/28/23.</li> <li>Debtor has failed to provide the 2021 tax return.</li> <li>Debtor has failed to provide the CAD valuation for the home.</li> <li>Debtor is delinquent 1 payments through January totaling \$1,750.00.</li> </ol>		
		Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,250.00.		
		Trustee's Motion to Dismiss #28 filed 12/22/23. No Response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**January 26, 2024 10:00 am**

Next 3 Panels:  
 02/22/2024  
 03/19/2024  
 04/25/2024

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	23-10199 <b>MARGARITO RAMIREZ</b>	<b>Confirmation</b>	\$915.00 or 1.00 mth	<b>Trustee does not recommend confirmation and dismissal.</b>
11/06/23 01/15/24 2/60 Leanne1	\$915.00 BMI-ESF	<b>Dismissal</b>	12/13/23 \$915.00 ePay	
<p>1. Plan #18 filed 11/17/23 fails to fully provide for Texas Capital Loans claim #3 filed 01/16/24.</p> <p>2. Debtor is not contributing all disposable income as the direct monthly payment of \$85.89 will terminate in 12/31/24 without a corresponding step up in payments.</p> <p>3. Trustee alleges Debtor's Official Form 122C is incorrect.</p> <p>4. Debtor has failed to provide a complete 2022 tax return.</p> <p>5. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</p> <p>Plan payments:                      1 (Dec 2023) - 60 (Nov 2028) \$915.00.</p> <p>Trustee's Motion to Dismiss filed 12/22/23 at #30.                      No Response filed by Debtor.</p>				

OLIVA	23-10200 <b>OSCAR J DEBARDELEBEN DOREL L WATSON</b>	<b>Confirmation</b>	\$1,880.00 or 0.62 mth	<b>Trustee does not recommend confirmation and dismissal.</b>
11/06/23 01/15/24 2/60 Krystle	\$3,050.00 AMI-ESF	<b>Dismissal</b> <b>Obj Conf Ford Motor Credit Co.</b> <b>Obj Conf Mortgage Research Center</b>	01/16/24 \$1,990.00 ePay	
<p>1. Trustee alleges that Plan #28 filed on 12/18/23 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Plan fails to fully provide for Mortgage Research Center claim #8 filed 01/08/24.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**January 26, 2024 10:00 am**

Next 3 Panels:  
 02/22/2024  
 03/19/2024  
 04/25/2024

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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3. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.

4. Plan fails to establish a sufficient ad valorem tax reserve for the liability that will come due.

5. Plan fails to fully provide for Ford Motor Credit Company Claim #1.

6. Plan fails to fully provide for Suntrust Bank Claim #2.

7. Trustee alleges Schedule A is inaccurate as it fails to reflect the value of the house as \$188,000.00 per 341 testimony.

8. Trustee alleges Schedule D is inaccurate as it fails to list homestead property and mortgage.

9. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed

10. Debtor has failed to file a wage deduction order or EFT certificate with the Court.

Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$3,050.00.

Trustee's Motion to Dismiss was filed 12/21/23 at #42.  
 No Response filed by Debtor.

Objection to Confirmation filed 12/19/23 by Ford Motor Credit Company, LLC at #30.

Objection to Confirmation filed 01/08/24 by Mortgage Research Center LLC at #33.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
January 26, 2024 9:00 am

Next 3 Panels:  
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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
<b>WERNER LAW GROUP</b>  10/03/23 12/12/23 3/0  Leanne1	<b>23-60069</b>  <b>ASHLEY J WEATHERSBY</b>  \$0.00 <i>BMI-</i>	<b>Confirmation</b>  <b>Obj Conf Doug Meis</b>  1. Debtor did not appear at the 11/21/23 341 Meeting of Creditors.  2. Debtor failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C. The Court granted an extension to the Debtor to file these documents until October 31, 2023, but they have not been filed.  3. Debtor failed to provide copies of tax returns, six months 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 failed to make a Plan payment.  Trustee's Motion to Dismiss filed 11/27/23 at #20. Doug Meis' response to Trustee's Motion to Dismiss filed 12/11/23 at #21.  Debtor's Motion for Voluntary Dismissal filed 12/12/23. Objection to Motion to Voluntary Dismiss filed by Doug Meis filed 12/12/23 at #24.	no pymts received <i>01/01/00</i> <i>\$0.00</i>	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**January 26, 2024 11:00 am**

Next 3 Panels:  
02/22/2024  
03/19/2024  
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	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			
<b>LIMON</b>	<b>17-10380</b>	<b>Dismissal</b>		
	<b>MARTIN P VASQUEZ</b>			<b>Trustee recommends dismissal.</b>
10/17/17			\$2,992.98 or	
03/07/18			2.24 mth	
75/84			12/26/23	
	\$1,335.00		\$288.46	
Tracey	BMI-BOTH		Wage Order	
<p>Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at 79 for non-payment.  Response #80 filed 01/05/24 states that all payments will become current before the hearing date.  There are several months where only a partial payment was made and some where no payment was made at all.</p>				
Debtor is in month 75 of an 84-month CARES Act plan.				
<b>LIMON</b>	<b>18-10390</b>	<b>Dismissal</b>		
	<b>NATALIA C CASTRO</b>			<b>Trustee recommends dismissal.</b>
12/21/18			Current	
03/01/19			01/16/24	
61/60			\$612.57	
	\$1,327.22		Wage Order	
Tracey	BMI-			
<p>Post-Conf. Trustee's Motion to Dismiss was filed 11/16/23 at #75. The confirmed plan is deficient due to supplemental attorney's fees and increased administrative expenses.  Response to Post-Conf. Trustee's Motion to Dismiss filed 01/12/24 at #77.</p>				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
January 26, 2024 11:00 am

Next 3 Panels:  
02/22/2024  
03/19/2024  
04/25/2024

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  07/31/23 10/09/23 6/60 Bridget1	23-10138  <b>RUBEN G ALMANZA</b>  <b>MARIA G ALMANZA</b>  \$975.00 BMI-	Confirmation	Current  01/12/24 \$225.00  Wage Order	<b>Trustee does not recommend confirmation.</b>
Trustee alleges that Plan #45 filed on 11/17/23 fails to provide all of Debtor's disposable income into the plan.				
Payments: 1 (Aug 2023)- 3 (Oct 2023) \$550.00. 4 (Nov 2023)- 60 (Jul 2028) \$975.00.				
Trustee's Motion to Dismiss #33 filed 09/22/23. Motion terminated on 11/9/23. No response filed by Debtors.				
OLIVA  09/28/23 12/07/23 4/60 Bridget1	23-10166  <b>RICCO R ZUNIGA</b>  <b>DELILAH R ZUNIGA</b>  \$4,250.00 AMI-ESF	Confirmation  Dismissal  Obj Conf PlainsCapital Bank	Current  01/11/24 \$1,961.54  Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
1. Plan #2 filed 09/28/23 provides for Conn's HomePlus claim as both a cure claim and a total debt.				
2. Trustee alleges Schedule B is inaccurate as it does not disclose the First Community account ending in 4781 and fails to provide a value for the Cash App.				
3. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose Debtors' stored property under paragraph #22.				
4. Trustee alleges Schedule C-1 is incorrect as it reflects equity in the 2021 Nissan Rogue; however, this vehicle is fully encumbered.				
5. Debtors failed to provide bank statements for July - September 2023 for the First Community account ending in 6758 and for First Community account ending 4781 through the filing date.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**January 26, 2024 11:00 am**

Next 3 Panels:  
02/22/2024  
03/19/2024  
04/25/2024

	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			

6. Debtors failed to provide copies of life insurance documents.

7. Plan fails to fully provide for PlainsCapital Bank claim #36 filed 12/04/23.

Plan Payments: 1 (Oct 2023) - 60 (Sep 2028) \$4,250.00.

Trustee's Motion to dismiss #30 filed 11/17/23 is set for 01/26/24.  
No response filed by Debtors.

Objection to Confirmation filed 11/16/23 by PlainsCapital Bank at #29.

<b>OLIVA</b>	<b>23-10186</b>	<b>Confirmation</b>	Current	
	<b>ELVIA QUILANTAN</b>	<b>Dismissal</b>	12/29/23	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
		<b>Obj Conf US Bank NA</b>	\$1,950.00	
10/26/23		<b>Obj Conf Regional Acceptance Corp</b>	ePay	
01/04/24				
3/60	\$1,950.00			
Bridget1	BMI-ESF			
		1. Plan #2 filed 10/26/23 fails to provide for all secured and priority claims.		
		2. Plan fails to fully provide for US Bank Home Mortgage claim #4 filed 12/14/23.		
		3. Plan fails to fully provide for Lacks Valley Stores claim #1 filed 11/08/23.		
		4. Plan fails to provide for Portfolio Recovery Assoc LLC claim #7 filed 01/04/24.		
		5. Plan fails to fully provide for Regional Acceptance Corp claim #2 filed 11/08/23.		
		Payments: 1 (Nov 2023)- 60 (Oct 2028) \$1,950.00.		
		Trustee's Motion to Dismiss #29 filed 12/15/23. No Response filed by Debtors.		
		Objection to Confirmation filed 11/02/23 by US Bank NA at #18.		
		Objection to Confirmation filed 11/15/23 by Regional Acceptance Corporation at #26.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
January 26, 2024 11:00 am

Next 3 Panels:  
02/22/2024  
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04/25/2024

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  10/27/23 01/05/24 3/60 Krystle	23-10190  MARIA A LOPEZ  \$1,140.00 AMI-BOTH	Confirmation  Dismissal  Obj Conf Santander Consumer USA	\$720.00 or 0.63 mth 01/08/24 \$390.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #24 filed on 11/8/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan Summary does not match the Plan.</p> <p>3. Plan does not provide for Santander Claim #1 filed on 11/22/23</p> <p>4. Plan does not provide fully for Cameron County Claim #11 filed on 12/28/23.</p> <p>5. Trustee alleges Schedule H is inaccurate as it fails to disclose the Co-Debtor.</p> <p>6. Debtor has failed to provide Trustee with Frost bank statements for September and October.</p> <p>Plan Payments: 1 (Nov 2023) - 60 (Oct 2028) \$1,140.00.</p> <p>Trustee's Motion to Dismiss #36 filed 12/14/23. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 12/19/23 by Santander Consumer USA, Inc at #38.</p>				
OLIVA  11/17/23 01/26/24 2/60 Krystle	23-10211  ADRIAN MUNIZ  ELVIRA MUNIZ  \$615.00 BMI-ESF	Confirmation	\$44.01 or 0.07 mth 01/16/24 \$144.23 Wage Order	Trustee does not recommend confirmation.
<p>Plan #28 filed 01/03/24 cannot be recommended because, based on JD Power value (\$19,925.00 2020 Nissan Rogue, \$4175.00 for 2003 Ford Expedition and \$4438.00 for 2008 Chrysler 300) as required by Order #18, the Plan does not provide sufficient adequate protection of \$224.16 to Rally Credit Union and \$93.94 and \$99.86 to TitleMax of Texas.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
January 26, 2024 11:00 am

Next 3 Panels:  
02/22/2024  
03/19/2024  
04/25/2024

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>	

Plan Payments:

1 (Dec 2023) - 2 (Jan 2024) \$615.00.  
3 (Feb 2024) - 60 (Nov 2028) \$625.00.

Trustee's Motion to Dismiss #33 filed 01/19/24 is set for 02/22/24.  
No Response filed by Debtor.