

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 9:30 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
*PRO SE DEBTOR 11/02/23 01/11/24 2/0 Leanne1	23-70225 JOSE F GARCIA \$0.00 BMI-	Confirmation	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>1. Debtor did not appear at the 12/13/23 or the 12/19/23 341 meeting of creditors.</p> <p>2. Payments due pursuant to 11 U.S.C. § 1326 (a)(1) and § 1325 (a)(2) have not been made. All payments to the Chapter 13 Trustee must be sent to the following address: P.O. Box 703 Memphis, TN 38101-0703.</p> <p>3. Debtor has failed to file or provide all of the information required under 11 U.S.C. § 521(a), (b), (e), (f) and (h), and BLR 1017(a)(4).</p> <p>4. Debtor has failed to file a plan or plan summary pursuant to 11 U.S.C. § 1321 and BLR 3015-1.</p> <p>5. Debtor has failed to file a wage deduction order or certification for electronic payments as required by BLR 1007-1(c).</p> <p>6. Debtor has not provided Trustee with information sufficient for Trustee to comply with 11 U.S.C. § 1302(d) for the Domestic Support Obligation.</p> <p>7. Debtor has not submitted to a reasonable examination of requested financial records as required by 11 U.S.C. § 521(a)(3) and § 521(a)(4).</p> <p>Trustee's Motion to Dismiss filed 12/21/23 at #20 set for 02/08/24. No Response filed by Debtor.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 9:30 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
BAKER	18-70428	Dismissal	\$5,261.53 or 3.29 mth 12/07/23 \$500.00 ePay	Trustee recommends dismissal.
12/03/18 02/11/19 61/60 Tracey	CARLOS G CARDENAS MARIA L CARDENAS \$1,597.18 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #81 for non-payment. Amended Trustee's Motion to Dismiss was filed 11/8/23 at #84 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/15/23 at #85. There are a few months where only a partial payment was made.		
Matter continued from 12/14/23 to receive update on employment status. No payments submitted since last hearing.				
BAKER	19-70243	Dismissal	\$7,703.29 or 5.46 mth 12/21/23 \$1,000.00 ePay	Trustee recommends dismissal.
04/01/19 06/10/19 57/84 Tracey	JOEL PENA MARIA E PENA \$1,410.04 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all.		
Debtors are in month 57 of an 84-month plan.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 January 11, 2024 9:30 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
BAKER 07/02/19 09/10/19 54/60 Tracey	19-70269 PATRICIA RODRIGUEZ \$1,275.00 BMI-PPR	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/08/23 at #96 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/28/23 at #97. There are a couple of months where only a partial payment was made and some where no payment was made at all.	\$3,162.71 or 2.48 mth 01/02/24 \$1,000.00 ePay	Trustee recommends dismissal.
BAKER 04/20/20 06/29/20 45/60 Tracey	20-70149 FERNANDO SILVA ORALIA SILVA \$2,539.84 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/08/23 at #81 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/29/23 at #82. Debtor is not submitting the correct plan payment as per the Notice of ACH or Electronic Payment Adjustment #79 filed 5/9/23.	\$5,450.08 or 2.15 mth 12/07/23 \$2,300.00 ePay	Trustee recommends dismissal.
BAKER 07/27/23 10/05/23 6/60 Krystle	23-70153 CHISMERE J MALLARD \$5,600.00 AMI-ESF	Confirmation Plan #62 filed 12/13/23 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$310,688.40. Trustee requests a C4-A order. Plan Payments:	\$2,370.75 or 0.42 mth 01/03/24 \$1,569.23 Wage Order	Recommend confirmation of Plan #62 filed 12/13/23 with C4-A Order.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 9:30 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	--	------------------	---	---------------------------

1 (Aug 2023) - 3 (Oct 2023) \$4,932.00.
 4 (Nov 2023) - 60 (Jul 2028) \$5,600.00.

Trustee's Motion to Dismiss #26 filed 9/15/23 was withdrawn 01/04/24 at #67.
 Debtor's Response #31 filed 10/19/23.

GUERRERO	17-70431	Dismissal	\$1,035.99 or 1.63 mth 12/28/23 \$635.00 ePay	Trustee recommends dismissal.
11/06/17 03/14/18 74/84 Tracey	ADRIANA RAMIREZ-ALFARO \$635.00 BMI-BOTH			

Post-Conf. Trustee's Motion to Dismiss was filed 12/08/23 at #159 for non-payment.
 Response to Post-Conf. Trustee's Motion to Dismiss filed 12/21/23 at #160.
 There are a few months missing causing the delinquency. Debtor is submitting sporadically via TFS.

LIMON	23-70226	Confirmation	\$215.10 or 0.08 mth 01/03/24 \$646.15 Wage Order	Trustee does not recommend confirmation.
10/31/23 01/09/24 2/60 Bridget1	BENJAMIN GARCIA RENELLI RODRIGUEZ \$2,800.00 BMI-			

- Trustee alleges that Plan #2 filed on 10/31/23 fails provide all of Debtor's disposable income into the plan.
- Debtors have failed to provide proof to substantiate the direct monthly payments listed on Schedule J.

Plan payments: 1 (Nov 2023)- 60 (Oct 2028) \$2,800.00.

Trustee's Motion to Dismiss #25 filed 12/15/23 is set for 02/08/24.
 Response #26 filed 12/28/23.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 9:30 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
PAYNE & ASSOCIATES PLLC 12/15/22 02/23/23 13/60 Tracey	22-70208 \$685.00 <i>BMI-</i>	Dismissal Modification	\$220.00 or 0.32 mth 12/19/23 \$1,150.00 <i>ePay</i>	Trustee does not recommend approval and recommends dismissal.
<p>Amended Modified Plan was filed 12/14/23 at #73 to cure post-petition payment default. Modified Plan cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtor failed to provide proof of current income. 2. Debtor failed to provide a change of current address. 3. Mod improperly characterizes Mohamed Sirage's claim as a residential lease with a lien avoidance rather than an executory contract. <p>Mod Forgives: \$1,350.00.</p> <p>Mod payments: 10 (Oct 2023) \$400.00 11(Nov 2023) - 60 (Dec 2027) \$685.00</p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #61 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/18/23 at #62. There are several months where no payment was made.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 January 11, 2024 9:30 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
PAYNE & ASSOCIATES PLLC 10/02/23 12/11/23 3/60 Krystle	23-70201 YABET GARCIA \$1,435.00 BMI-PPR	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #23 filed on 12/12/23 fails to provide sufficient funds for Security First Federal Credit Union.</p> <p>2. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>3. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.</p> <p>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.</p> <p>5. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 23.</p> <p>6. Trustee alleges Schedule F is incomplete as it lists zero or unknown amounts owed for claims.</p> <p>7. Debtor has failed to make a Plan payment.</p> <p>Plan Payments: 1 (Nov 2023) - 2 (Dec 2023) \$600.00. 3 (Jan 2024) - 60 (Oct 2028) \$1,435.00.</p> <p>Trustee's Motion to Dismiss at #20 filed 11/27/23. No response filed by Debtor.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 9:30 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
SALINAS 11/25/19 02/03/20 50/60 Tracey	19-70448 JUAN F MATA \$3,392.62 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 11/21/23 at #100. The confirmed Chapter 13 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 accrued interest, administrative fees and the 3002.1 notice of mortgage fees, expenses and charges. No response filed by Debtor.	\$5,416.68 or 1.60 mth 11/15/23 \$716.84 <i>Wage Order</i>	Trustee recommends dismissal.
SOLANA 10/29/19 01/07/20 51/60 Tracey	19-70411 GUADALUPE SANCHEZ JR OLGA M SANCHEZ \$3,519.86 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #62 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/22/23 at #65. There are several months where no payment was made.	\$10,573.28 or 3.00 mth 12/21/23 \$3,519.86 <i>ePay</i>	Trustee recommends dismissal.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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 04/19/19 06/28/19 57/60 Tracey	19-70137 CARMEN G MORTERA \$2,409.84 BMI-	Dismissal	\$7,229.52 or 3.00 mth 10/17/23 \$3,550.00 ePay	Trustee recommends dismissal.
--	---	------------------	---	--------------------------------------

Post-Conf. Trustee's Motion to Dismiss was filed 12/08/23 at #161 for non-payment. No response filed by Debtor. There are a few months no payment was made. Debtor is inconsistent with making plan payments.

OLIVA 07/02/19 09/10/19 54/60 Tracey	19-70270 ANA LUISA MARRUFO \$275.00 BMI-ESF	Modification	Current 01/02/24 \$126.92 ePay	Trustee does not recommend approval.
--	---	---------------------	---	---

Modified Plan was filed 11/27/23 at #85 to remove Nissan Motors Acceptance and reduce the plan term from 60 to 52 months, ending the plan in November 2023. Modified Plan cannot be recommended because:

1. Mod removes Wells Fargo Bank, N.A. without substantiating that the creditor's claim has been satisfied.
2. Mod Plan Summary fails to reflect the correct amount deposited into the Emergency Savings Fund pre-modification.
3. Debtor failed to provide the Affidavit of Domestic Support Obligation.

Mod Forgives: \$0.00

Mod payments:
52 (Nov 2023) \$275.00

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	21-70067 HERMINIO GARCIA JR	Dismissal	\$2,386.17 or 2.25 mth 12/01/23 \$1,000.00 ePay	Trustee recommends dismissal.
05/27/21 08/05/21 32/60 Tracey	ENEDELIA C GARCIA \$1,060.00 BMI-PPR	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #88 for non-payment. No response filed by Debtor. There are several months where no payment was made.		
OLIVA	22-70129 BRENDA GARCIA	Modification	\$3,925.00 or 1.00 mth 11/22/23 \$3,900.00 ePay	Trustee recommends approval of Mod #94 filed 12/15/23 with M4A Order.
08/26/22 11/04/22 17/60 Tracey	\$3,925.00 AMI-BOTH	Mod #94 filed 12/15/23 works at 100% to the general unsecured creditors as required by the Debtor's liquidation test of nonexempt property in the amount of \$193,177.14. Trustee requests M4A Order. Mod filed to cure delinquency, remove the balance owed to Ford Motor Credit for the 2017 Expedition, clarify treatment for the Ovation claims and add an Emergency Savings Fund. Mod forgives: \$14,634.25 Plan Payments: 14 (Oct 2023) - 15 (Nov 2023) \$3,900.00 16 (Dec 2023) - 60 (Aug 2027) \$3,925.00 Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #77 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/18/23 at #82. There are several months where no payment was made.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	22-70198	Dismissal	\$6,580.00 or 2.00 mth	Trustee does not recommend approval and recommends dismissal.
	JAIME H FLORES	Modification	11/17/23 \$3,300.00 ePay	
12/05/22 02/13/23 13/60 Tracey	\$3,290.00 AMI-ESF	<p>Amended Modified Plan filed 12/19/23 at #99 to cure post-petition payment default. Modified Plan cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Per the Mod, Debtor is delinquent \$6,580.00 (2 months). 2. Mod proposes to provide a post-petition mortgage payment that is not required. 3. Mod Plan Summary is inconsistent with the Plan. <p>Mod Forgives: \$8,700.00</p> <p>Mod payments: 12 (Dec 2023) - 60 (Dec 2027) #3,290.00</p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #92 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #98. There are a few months where no payment was made at all.</p>		

OLIVA	22-70218	Dismissal	\$1,100.00 or 2.10 mth	Trustee recommends dismissal.
	JOSE L PEDROZA		12/18/23 \$1,000.00 ePay	
12/22/22 03/02/23 13/60 Tracey	GRACE PEDROZA \$525.00 BMI-ESF	<p>Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #76 for non-payment. Response to Trustee's Motion to Dismiss was filed 12/06/23 at #77. There are several months where no payment was made at all.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70044	Dismissal	\$800.00 or	Trustee does not recommend approval and recommends dismissal.
	LUCIO HERRERA	Modification	1.00 mth	
03/09/23 05/18/23 10/60	SYLVIA A LOZANO		12/18/23	
Tracey	\$800.00 BMI-ESF		\$800.00	
<p>Mod #55 filed 12/07/23 to cure the post-petition default works, but cannot be recommended because Debtor is delinquent \$800.00 through December, with the next payment due on January 8th.</p> <p>Mod Forgives: \$1,430.00</p> <p>Mod Payments: 7 (October 2023) - 60 (March 2028) \$800.00</p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #45 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/18/23 at #48. There are a few months where no payment was made at all.</p>				

OLIVA	23-70070	Dismissal	\$11,852.00 or	Trustee recommends dismissal.
	ALEXANDER GONZALEZ		3.68 mth	
04/14/23 06/23/23 9/60	KARINA GONZALEZ		10/25/23	
Tracey	\$3,225.00 BMI-ESF		\$1,500.00	
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/08/23 at #57 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/22/23 at #60. There are several months where only a partial payment was made and some where no payment was made at all.</p> <p>Modified Plan #58 filed 12/22/23 to cure the delinquency is scheduled for hearing on 2/08/24. The first payment due under the modified plan was \$2,270.00 due 12/14/23. No payment under the modification has been received.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70095 JOSE R GALVAN	Dismissal	\$3,878.80 or 2.32 mth <i>01/03/24</i> \$323.08 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
<i>05/18/23</i> <i>07/27/23</i> <i>8/60</i> Tracey	NANCY V GALVAN \$1,675.00 AMI-ESF	Post- Conf. Trustee's Motion to Dismiss filed 12/05/23 at #58 for non-payment and non-workable Plan. 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 US Small Business Administration claim #29 filed 10/12/23. No Response filed by Debtors.		
OLIVA	23-70115 CESAR GARCIA	Dismissal	\$15,450.00 or 3.00 mth <i>09/26/23</i> \$5,150.00 <i>ePay</i>	Trustee recommends dismissal.
<i>06/13/23</i> <i>08/22/23</i> <i>7/60</i> Tracey	ANGELICA M GARCIA \$5,150.00 AMI-BOTH	Post-Conf. Trustee's Motion to Dismiss filed 12/08/23 at #47 for non-payment. No response filed by Debtor. Trustee has not received a payment since September.		
OLIVA	23-70133 CRISTIAN A GUERRERO	Dismissal	\$15,500.00 or 3.92 mth <i>09/29/23</i> \$4,000.00 <i>ePay</i>	Trustee recommends dismissal.
<i>07/03/23</i> <i>09/11/23</i> <i>6/60</i> Krystle	YESSICA I BALLI \$3,950.00 AMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 12/08/23 at #44 for non-payment. No response filed by Debtor. Trustee has not received a payment since September.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	--	------------------	---	---------------------------

<p>OLIVA</p> <p>07/24/23 10/02/23 6/60 Leanne1</p>	<p>23-70149</p> <p>RAMIRO S GUAJARDO</p> <p>ROSA E SARMIENTO</p> <p>\$800.00 BMI-</p>	<p>Confirmation</p> <p>Dismissal</p> <p>Plan #39 filed 10/26/23 cannot be recommended because:</p> <ol style="list-style-type: none"> Plan provides for Ally Bank as paid direct, however claim #9 filed 09/11/23 reflects arrears of \$1,079.08. Debtor is not contributing all disposable income as the direct monthly payment of \$596.00 will terminate in 08/03/24 without a corresponding step up in payments. <p>Plan payments: 1 (Aug 2023) - 60 (Jul 2028) \$800.00</p> <p>Trustee's Motion to Dismiss filed 09/18/23 at #31. No Response filed by Debtor.</p>	<p>Current</p> <p>01/03/24 \$400.00 Wage Order</p>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
---	--	---	--	---

<p>OLIVA</p> <p>08/08/23 10/17/23 5/60 Krystle</p>	<p>23-70160</p> <p>RIGOBERTO L GARZA</p> <p>\$3,575.00 AMI-ESF</p>	<p>Confirmation</p> <p>Dismissal</p> <p>Plan #52 filed 11/08/23 works, paying 5% to the general unsecured creditors but cannot be recommended because the Trustee asserts that the Plan is not feasible as Schedule I is inaccurate as the paystubs do not support the gross wages listed.</p> <p>Plan Payments: 1 (Sep 2023) - 2 (Oct 2023) \$3,425.00 2 (Nov 2023) - 3 (Nov/ 023) \$3,550.00 4 (Dec 2023) - 60 (Aug 2028) \$3,575.00</p>	<p>\$2,047.47 or 0.57 mth 01/02/24 \$825.00 Wage Order</p>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
---	--	--	--	---

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	--	------------------	---	---------------------------

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

OLIVA	23-70166	Confirmation	\$3,179.99 or 0.67 mth 12/19/23 \$2,180.77 <i>Wage Order</i>	Recommend confirmation of Plan #53 filed 01/04/24 with C4-A Order.
08/24/23 11/02/23 5/60 Bridget1	MICHELLE A DE LA GARZA \$4,755.00 <i>AMI-ESF</i>			
<p>Plan #53 filed 01/04/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$94,177.20. Trustee requests a C4-A Confirmation Order.</p> <p>Payments: 1 (Sep 2023)- 2 (Oct 2023) \$1,373.08. 3 (Nov 2023)- 3 (Nov 2023) \$4,725.00. 4 (Dec 2023)- 60(Aug 2028) \$4,755.00.</p> <p>Trustee's Motion to Dismiss #29 filed 10/06/23 was withdrawn 01/04/24 at #54. No response filed by Debtor.</p>				

OLIVA	23-70180	Confirmation	\$608.08 or 0.41 mth 01/02/24 \$219.23 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
09/05/23 11/14/23 4/60 Krystle	TOMASA TORRES \$1,485.00 <i>BMI-BOTH</i>	Dismissal		
<p>Plan #62 filed 1/3/24 works, paying 19% to the general unsecured creditors, but cannot be recommended as the storage lease for EZ Furniture is treated in paragraph 13 of the plan.</p> <p>Plan payments: 1 (Oct 2023) - 2 (Nov 2023) \$876.92 3 (Dec 2023) - 4 (Jan 2024) \$1,485.00</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	---	------------------	---	---------------------------

5 (Feb 2024) - 60 (Sep 2028) \$1,500.00

Trustee's Motion to Dismiss #31 filed 10/26/23.
 Response filed 11/30/23 at #43.

Objection to Confirmation filed 12/13/23 by Hunter-Kelsey IV, LLC at #49 was withdrawn 12/21/23 at #60.

OLIVA	23-70182	Dismissal	Current	Trustee recommends dismissal.
	LUCIA ROEL		01/02/24	
09/05/23			\$725.00	
11/14/23			ePay	
4/60	\$725.00			
Bridget1	BMI-ESF			
		1. Confirmation was denied on 11/15/23. Debtor has failed to file and notice a new plan for confirmation.		
		2. Debtor has failed to provide proof to substantiate the family contribution.		
		3. Trustee alleges Schedule B is incomplete as it does not disclose Debtor's bank accounts pursuant to 341 testimony.		
		4. Debtor failed to provide copies of bank statements.		
		Payments: 1 (Oct 2023) - 60 (Sep 2028) \$725.00.		
		Trustee's Amended Motion to Dismiss #31 filed 11/17/23.		
		No Response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70185	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
09/07/23 11/16/23 4/60 Leanne1	BENIGNO GONZALEZ JR \$1,000.00 BMI-ESF	Dismissal	12/12/23 \$1,000.00 ePay	
<p>Plan #36 filed 11/09/23 cannot be recommended because Debtor failed to provide proof to substantiate the amounts to be paid to Valley Auto through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>Plan payments: 1 (Oct 2023) - 2 (Nov 2023) \$1,000.00 3 (Dec 2023) - 60 (Sep 2028) \$1,000.00</p> <p>Trustee's Motion to Dismiss filed 10/27/23 at #32. No Response filed by Debtor.</p>				

OLIVA	23-70188	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
09/20/23 11/29/23 4/60 Bridget1	ALI M SALEH \$715.00 AMI-ESF	Dismissal	12/26/23 \$357.50 Wage Order	
<p>1. Plan #33 filed 12/01/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #32 filed on 12/01/23. Further, Trustee alleges that not all income has been disclosed pursuant to the pay stubs provided.</p> <p>2. Trustee alleges that Debtor's income has been understated per the provided pay stubs and therefore not all disposable income is being paid into the plan.</p> <p>3. Plan #33 filed 12/01/23 fails to provide for Santander Consumer USA claim #3 filed 10/10/23 for the 2020 BMW X5.</p> <p>4. Schedule C-1 #31 filed 12/01/23 reflects the 2023 Audi Etron GT as surrendered, but no creditor has been disclosed in Debtor's schedules or plan.</p> <p>5. Trustee alleges that Schedule J #36 filed 12/04/23 is inaccurate as it reflects the surrendered 2020 BMW on line 17a.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	---	------------------	---	---------------------------

Payments:

1 (Oct 2023)- 3 (Dec/2023) \$715.00.
 4 (Jan 2024)- 60 (Sep/2028) \$723.00.

Trustee's Motion to Dismiss #29 filed 11/09/23.
 Response #35 filed 12/04/23.

Objection to Confirmation filed 11/28/23 by VW Credit Inc at #30 was withdrawn 12/11/23 at #39.

OLIVA	23-70189	Confirmation	\$1,176.90 or 0.66 mth	Trustee does not recommend confirmation and recommends dismissal.
	RENE SALINAS	Dismissal	12/26/23	
09/25/23 12/04/23 4/60 Leanne1	YOLANDA SALINAS \$1,775.00 BMI-ESF		\$784.62 Wage Order	

1. Plan #44 filed 12/20/23 does not fully provide for the notice of post-petition fee claim of Rally CU in the amount of \$600.00 for attorney's fees/Proof of Claim fees/etc.

Plan payments:

1 (Oct 2023) - 3 (Dec 2023) \$1,700.00
 4 (Jan 2024) - 60 (Sep 2028) \$1,775.00

Trustee's Motion to Dismiss filed 11/09/23 at #31.
 No Response filed by Debtor.

Objection to Confirmation filed 12/08/23 by Peritus Portfolio Services II LLC at #34 was withdrawn 12/22/23 at #47.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70191	Confirmation	Current	Trustee does not recommend confirmation and recommend dismissal.
	ALFREDO L SERRATA	Dismissal	01/03/24	
09/26/23 12/05/23 4/60 Krystle	CHRISTINA GARCIA \$3,900.00 BMI-ESF	1. Plan #42 filed 12/13/23 works at 100% to general unsecured creditors, but cannot be recommended because the Plan proposes to begin payments later than the 30 days set forth in 1326(a)(1). Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$3,900.00. Trustee's Motion to Dismiss #37 filed 11/17/23. Response filed #40 on 12/5/23.	\$900.00 Wage Order	
OLIVA	23-70202	Confirmation	\$2,062.40 or 1.03 mth	Trustee does not recommend confirmation and recommends dismissal.
	LUIS M RODRIGUEZ	Dismissal	01/02/24	
10/02/23 12/11/23 3/0 Bridget1	MAYRA L RODRIGUEZ \$2,000.00 BMI-ESF	Obj Conf Correa Land and Cattle I	\$368.40 Wage Order	
		1. Plan #40 filed 12/11/23 fails to fully provide for the Correa Land and Cattle LLC claim #5 filed 11/17/23. 2. Debtor failed to provide proof to substantiate the amount to be paid to Texan Credit through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Plan payments: 1 (Nov 2023) \$1,800.00. 2 (Dec 2023) - 60 (Oct 2028) \$2,000.00. Trustee's Motion to Dismiss #39 filed 12/08/23. No Response filed by Debtor. Objection to Confirmation filed 12/12/23 by Correa Land and Cattle, Inc. at #41.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA 10/02/23 12/11/23 3/60 Krystle	23-70203 RACHEL M GALINDO \$2,450.00 <i>BMI-ESF</i>	Dismissal 1. Debtor did not appear at the 11/21/23 or 12/12/23 341 Meetings of Creditors. The Meeting has been reset to 01/09/24. 2. Confirmation was denied 12/14/23. Debtor has failed to file a new Plan. 3. Debtor failed to provide bank statements for Greendot and Security Services accounts. Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$2,450.00. Trustee's Motion to Dismiss #25 filed 11/27/23. No Response filed by Debtor.	\$2,436.00 or 0.99 mth 12/29/23 \$3,114.00 <i>ePay</i>	Trustee recommends dismissal.
OLIVA 10/02/23 12/11/23 3/60 Bridget1	23-70204 CHRISTOPHER TORRES DIANA D TORRES \$6,000.00 <i>AMI-ESF</i>	Confirmation Dismissal Obj Conf US Bank Trust National A	\$6,000.00 or 1.00 mth 12/14/23 \$6,000.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal
		1. Plan #2 filed 10/2/23 fails to fully provide for IRS claim #23 filed 11/14/23. 2. Plan fails to provide for City of McAllen claim #26 filed 11/21/23. 3. Plan fails to provide for Hidalgo County claim #25 filed 11/21/23. 4. Plan fails to fully provide for International Bank of Commerce claim #24 filed 11/20/23 and no non-standard provision is provided to explain as to why it is included in the plan summary only, but not the plan, as a total debt claim being paid in months 1-3. 5. Plan fails to fully provide for NewRez LLC dba Shellpoint Mortgage Servicing claim #28 filed 12/11/23 and no non-standard provision is provided to explain as to why it is included in the plan summary only, but not the plan, as a total		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	--	------------------	---	---------------------------

debt claim being paid in months 1-3.

6. In Debtors' previous case, they were in the process of selling their home, yet this case does not indicate that the home is being sold.

7. Plan fails to provide for Lacks Valley claims #9 and #10 filed 10/25/23.

8. Plan paragraph #13 is incomplete as to the description of property.

9. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose all lawsuit information or attorney fees within one year of filing.

10. Debtors failed to provide proof of six months of income.

11. Debtors have not provided a valuation of the property located in Mexico or the taxes required for this property.

12. Debtors failed to provide bank statements for IBC Bank account and Cash App.

13. Debtors are not paying all disposable income into the plan.

14. Plan provides for one BMO claim to be avoided but second secured claim #2 filed 10/04/23 is secured not addressed in the Plan.

Plan payments:

1 (Nov 2023) - 3 (Jan 2024) \$6,000.00.

4 (Feb 2024) - 60 (Oct 2028) \$2,000.00.

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

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

No Response filed by Debtor.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70207	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
10/09/23 12/18/23 3/36 Leanne1	ELEAZAR MOLINA JR \$375.00 BMI-ESF	Dismissal	01/03/24 \$30.00 ePay	
<p>Plan # 2 filed 10/09/23 cannot be recommended because:</p> <ol style="list-style-type: none"> Debtor failed to provide proof to substantiate the amounts to be paid to Western Shamrock Finance through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Trustee alleges Schedule B is inaccurate as it fails to disclose a Stride Bank and UMB account. <p>Plan payments: 1 (Nov 2023) - 36 (Oct 2026) \$375.00</p> <p>Trustee's Motion to Dismiss filed 12/01/23 at #23. No Response filed by Debtor.</p>				

OLIVA	23-70208	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
10/11/23 12/20/23 3/60 Bridget1	GABRIEL GONZALEZ ELIZABETH A GONZALEZ \$1,100.00 BMI-	Dismissal	12/08/23 \$1,100.00 ePay	
<ol style="list-style-type: none"> Plan #2 filed 10/11/23 fails to provide for all secured and priority claims. Plan fails to fully provide for FCC Finance claim #15 filed 10/24/2023. Plan fails to fully provide for One Main Financial Inc claim #3 filed 11/13/23. 2020 Homes and Land LLC filed claim #13 on 12/08/23. This claim does not appear to belong to the debtors and Trustee has contacted the creditor to withdraw their proof of claim. Debtors have failed to provide an updated copy of Mrs. Gonzalez's driver's license with the correct address. 				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	--	------------------	---	---------------------------

- 6. Debtors have failed to provide bank statements for account ending in 5792 for 08/23/23 through 10/11/23.
- 7. Debtors have failed to provide bank statements for account ending in 3985 for 09/28/23 through 10/11/23.
- 8. Debtors have failed to provide Cash App statements for 07/02/23 through 10/11/23.
- 9. Plan Summary #2 and Schedule J #1 do not match. The projected income, expenses and disposable income amounts do not match.

Payments: 1 (Nov 2023)- 60 (Oct 2028) \$1,100.00.

Motion to Dismiss #26 filed 12/01/23.
 No Response filed by Debtors.

OLIVA	23-70209	Confirmation	\$725.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RUBY A DIAZ	Dismissal	0.88 mth	
10/12/23 12/21/23 3/36 Leanne1	\$825.00 <i>BMI-ESF</i>		01/03/24 \$450.00 ePay	

- 1. Plan #2 filed 10/12/23 fails to fully provide for South Shore Development Inc. claim #5 filed 12/14/23.
- 2. Debtor has failed to file a wage deduction order or EFT order with the Court.
- 3. Trustee alleges that the Plan fails to provide for all of Debtor's disposable income.
- 4. Debtor is not contributing all disposable income as the direct monthly payment of \$63.68 terminated 12/31/23 without a corresponding step up in payments.
- 5. Plan fails to provide for IRS claim #1 filed 10/31/23.

Plan payments:
 1 (Nov 2023) - 36 (Oct 2026) \$825.00.

Trustee's Motion to Dismiss filed 12/01/23 at #25.
 No Response filed by Debtor.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70210	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ERNESTINA A LOPEZ	Dismissal	12/18/23	
10/13/23 12/22/23 3/48 Krystle	FEDERICO LOPEZ III \$275.00 BMI-ESF		\$275.00 ePay	
<p>1. Plan #16 filed 10/24/23 works, paying 12% to the general unsecured creditors, but cannot be recommended because Trustee alleges Schedule B is inaccurate as it fails to disclose assets pursuant to the claim of Republic Finance.</p> <p>2. Trustee alleges Official Form 122C and Statement of Financial Affairs are inaccurate and do not disclose all income.</p> <p>Plan Payments: 1 (Nov/2023) 48 (Oct/2027) \$275.00.</p> <p>Trustee's Motion to Dismiss #26 filed 12/1/23. No Response filed by Debtors.</p>				

OLIVA	23-70212	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	GEORGE SAHAGUN	Dismissal	12/18/23	
10/16/23 12/25/23 3/60 Bridget1	LAURA M SAHAGUN \$2,100.00 BMI-ESF		\$2,100.00 ePay	
<p>1. Plan #19 filed 10/27/23 fails to provide for all secured and priority claims.</p> <p>2. Plan fails to provide for the US Department of HUD claim #1 filed 10/17/23.</p> <p>3. Plan fails to fully provide for American Honda Finance Corporation claim #2 filed 10/18/23.</p> <p>4. Plan fails to fully provide for Ally Financial claim #19 filed 12/21/23.</p> <p>5. Plan over-provides for the priority portion of the Internal Revenue Service claim #3 filed 10/31/23 and Debtors have failed to provide documentation to substantiate the amount.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	---	------------------	---	---------------------------

6. Debtors have failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.

7. Trustee alleges the Statement of Financial Affairs #17 filed 10/27/23 is incomplete as previous addresses and Mr. Sahagun's income has not been disclosed.

8. Trustee alleges Debtor's Official Form 122C #18 filed 10/27/23 is incorrect, thus the plan fails to meet the requirements of 1325(b).

9. Trustee alleges that the Plan fails to provide for all of Debtor's disposable income.

10. Trustee alleges Schedule A #16 filed 10/27/23 is inaccurate as the value for the real property is understated per the documentation provided by Debtors.

11. Trustee alleges Schedule B #16 is inaccurate as the bank accounts ending in 5339, 3756 and 7597 list an "unknown" amount.

12. Debtors have failed to provide bank statements for account ending in 7597 for 10/01/23 through 10/16/23.

13. Debtors have failed to provide statements for the Cash App account for 07/16/23 through 10/16/23.

14. Debtors have failed to provide the Business Sworn Testimony.

Payments: 1 (Nov 2023)- 60 (Oct 2028) \$2,100.00.

Motion to Dismiss #29 filed 12/01/23.

No Response filed by Debtors.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70215	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ARMANDO CASTILLO	Dismissal	12/27/23	
10/20/23 12/29/23 3/36 Leanne1	VERONICA CASTILLO \$400.00 BMI-ESF		\$400.00 Wage Order	

1. Plan #2 filed 10/20/23 fails to fully provide for the claim of Rally Credit Union fka Navy Army Credit Union claim #19 filed 12/19/23.
2. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Rally Credit Union FKA Navy Army CU claim.
3. Plan provides treatment of South Texas Federal Credit Union for a 2020 Chevrolet Traverse, claim #9 filed 11/28/23, in the amount of \$19,395.22, but South Texas Federal CU has only filed an unsecured claim.
4. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the South Texas Federal Credit Union claim for 2020 Chevrolet Traverse.
5. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the South Texas Federal Credit Union claim for 2017 Ford Escape.
6. Plan does not fully provide for priority IRS claim #3 filed 11/02/23.
7. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan.
8. Debtors have failed to provide Cash App bank statements.
9. Debtors have failed to provide TRS statements.
10. Trustee alleges Schedule B is inaccurate as it fails to disclose IBC account #7206.
11. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed for Mr. Castillo.
12. Mr. Castillo has failed to provide paystubs for new employment.

Plan payment:
 1 (Nov 2023) - 36 (Oct 2026) \$400.00

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	---	------------------	---	---------------------------

Trustee's Motion to Dismiss filed 12/01/23 at #26.
 No Response filed by Debtor.

Amended Plan #29 filed 01/02/24 will be reviewed prior to the hearing.

OLIVA	23-70216 HERLINDA LOPEZ	Confirmation	\$250.00 or 1.00 mth 12/04/23 \$250.00 ePay	Trustee does not recommend confirmation.
10/25/23 01/03/24 3/36 Bridget1	\$250.00 BMI-ESF	<ol style="list-style-type: none"> Plan #2 filed 10/25/23 fails to provide for Hidalgo County Tax Assessor claim #3 filed 12/21/23 for the 2023 property taxes. Trustee alleges that Statement of Financial Affairs #1 filed 10/25/23 is inaccurate as the direct payments to Santander for the 90 days prior to filing are not disclosed. Debtor has failed to provide documentation for the direct payments made by the son to Santander. Debtor has failed to provide bank statements for accounts ending in 3069 and 8511 for 07/25/23 through 10/25/23. <p>Payments: 1 (Nov 2023)- 36 (Oct 2026) \$250.00.</p> <p>Trustee's Motion to Dismiss #24 filed 12/15/23 is set for 02/08/24. No Response filed by Debtors.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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 10/27/23 01/05/24 3/60 Bridget1	23-70218 RICARDO S MUNOZ AMELIA MUNOZ \$1,200.00 BMI-ESF	Confirmation 1. Plan #36 filed 12/18/23 fails to fully provide for Ernesto Gonzalez claim #12 filed 12/14/23. 2. Plan fails to fully provide for NAFTA Federal Credit Union claims #1 and 2 filed 11/13/2023. 3. Plan Summary #36 and Schedule J #19 do not match. The projected income, expenses and disposable income amounts do not match. 4. Plan reflects treatment of the ad valorem taxes in paragraph 8A rather than 8B. 5. Debtors have failed to provide the October bank statement for account ending in 6700 for October 2023. Payments: 1 (Nov 2023)- 2 (Dec 2023) \$1,135.00. 3 (Jan 2024)- 60 (Oct 2028) \$1,200.00. Trustee's Motion to Dismiss #35 filed 12/15/23 is set for 02/08/24. No Response filed by Debtors.	\$535.00 or 0.45 mth 01/03/24 \$300.00 Wage Order	Trustee does not recommend confirmation.

OLIVA 10/31/23 01/09/24 2/60 Krystle	23-70220 MARICRUZ V ZAMORA \$375.00 BMI-	Confirmation 1. Plan #2 filed 10/31/23 works paying 24% to general unsecured creditors, but cannot be recommend because the Plan Summary does not match the Plan. 2. Trustee alleges Schedule G is incomplete as it fails to disclose all leases.	Current 01/03/24 \$187.50 Wage Order	Trustee does not recommend confirmation.
--	--	--	--	---

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	---	------------------	---	---------------------------

3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.
 4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
 5. Debtor has failed to provide Trustee with proof of income from CashApp Statements.
 6. Debtor has failed to provide the Declaration of Electronic filing.
- Plan Payments
 1 (Nov 2023) - 60 (Oct 2028) \$375.00
- Trustee's Motion to Dismiss #22 filed 12/14/23 is set for 2/8/24.
 No Response filed by Debtor.

OLIVA	23-70227	Confirmation	no pymts received	Trustee does not recommend confirmation.
	MARIO A RODRIGUEZ	Obj Conf Zarsky Lumber Co Inc	01/01/00	
11/02/23			\$0.00	
01/11/24				
2/60	\$16,300.00			
Leanne1	BMI-			
	Plan #2 filed 11/02/23 cannot be recommended because:			
	1. Debtor did not appear at the 12/19/23 341 Meeting of Creditors. The meeting is reset for 01/09/24 at 2:45 p.m.			
	2. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).			
	3. Debtor failed to provide Trustee with the Declaration of Electronic filing.			
	4. Debtor failed to provide his 2021 tax returns.			
	5. Debtor failed to provide his 2021 and 2022 partnership tax returns.			
	6. Plan does not fully provide for IRS claim #7 filed 12/08/23.			
	7. Paragraph 9C is incomplete as the Date Last Payment is due has not been provided on the JPMorgan Chase Bank			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	--	------------------	---	---------------------------

claim.

8. Paragraph 9C is incomplete as the Date Last Payment is due has not been provided on the Rally Credit Union claim.

9. Paragraph 8C is incomplete as the Date Last Payment is Due/ Monthly Payment has not been provided on the Penny Investments Inc.

10. Plan summary #2 is misleading as it proposes US Bank as total debt and cure claim.

11. Statement of Financial Affairs #1 filed 11/02/23 is incomplete as it does not disclose Debtor's income.

12. Plan does not provide for Hidalgo County claim #8 filed 12/21/23.

13. Debtor is delinquent 2 payments through January totaling \$32,600.00. No payments have been made.

Plan payments:

1 (Dec 2023) - 60 (Nov 2028) \$16,300.00.

Objection to Confirmation filed 12/05/23 by Zarsky Lumber Company, Inc. at #31.

Trustee's Motion to Dismiss filed 12/22/23 at #35 set for 02/08/24.

No Response filed by Debtor.

OLIVA	23-70228	Confirmation	\$500.00 or 1.00 mth	Trustee does not recommend confirmation.
	PEDRO P PENA		12/11/23	
	NELLY E PINA		\$500.00	
11/02/23 01/11/24 2/60 Bridget1	\$500.00 BMI-ESF		ePay	
		1. Plan #2 filed 11/02/23 fails to provide for Hidalgo County Tax Assessor claim #6 filed 12/21/23.		
		2. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan pursuant to 341 testimony.		
		3. Plan reflects the 2020 Dodge Challenger and the 2018 Jeep Wrangler are to be surrendered in paragraph 7, but the Plan Summary reflects the vehicles are to be retained and paid direct contrary to the plan and 341 testimony. Further, Schedule C and C-1 #1 reflect the vehicles as exempt instead of surrendered.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	---	------------------	---	---------------------------

4. Debtors have failed to provide documentation for the valuation of the property in Mexico.
 5. Debtors have failed to disclose the ad valorem tax expense for this property as a separate line item on Schedule J #1 line 20b.
 6. Debtors have failed to provide verification of the tax expense for the property in Mexico.
 7. Trustee alleges that the tax expense Scheduled J line 4a is overstated pursuant to the Hidalgo County Tax claim #6.
 8. Debtors have failed to file an EFT certificate with the Court.
 9. Debtors have failed to provide the October statements for accounts ending in 6778 and 8114.
- Payments: 1 (Dec 2023)- 60 (Nov 2028) \$500.00.
- Trustee's Motion to Dismiss #23 filed 12/22/23 is set for 02/08/24.
 No Response filed by Debtors.

OLIVA	23-70232	Confirmation	Current	Trustee does not recommend confirmation.
11/06/23 01/15/24 2/60 Bridget1	JORGE FLORES JR \$2,625.00 BMI-ESF		12/15/23 \$2,625.00 ePay	
		<ol style="list-style-type: none"> 1. Plan #19 filed 11/17/23 fails to provide for Internal Revenue Service claim #1 filed 11/29/23 for the 2020 liability. 2. Plan fails to fully provide for Planet Home Lending LLC claim #2 filed 12/27/23. 3. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Security First Credit Union claim. 4. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C. 5. Trustee alleges that Schedule B is inaccurate as the correct balance for the Chase bank account for date of filing is incorrect and the life insurance policy for the deductions listed on Schedule I has not been disclosed. 6. Debtor has failed to provide documentation for the life insurance. 		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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
---	---	------------------	---	---------------------------

- 7. Debtor has failed to provide documentation for the 401K.
- 8. Debtor has failed to file Schedule C-1.
- 9. Debtor has failed to file a wage order.
- 10. Debtor has failed to provide valuation documentation for the 2006 Chevy truck.
- 11. Debtor has failed to provide Part II of the DSO Affidavit for the recipient noticing information.

Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,625.00.

Trustee's Motion to Dismiss #26 filed 12/22/23 is set for 02/08/24.
 No Response filed by Debtor.

<p>OLIVA</p> <p>11/06/23 01/15/24 2/60 Krystle</p>	<p>23-70233</p> <p>ANA L CONTRERAS</p> <p>\$1,750.00 BMI-BOTH</p>	<p>Confirmation</p> <p>Obj Conf Ovation Services LLC</p>	<p>Current</p> <p>12/11/23 \$1,750.00 ePay</p>	<p>Trustee does not recommend confirmation.</p>
---	---	--	--	--

1. Plan #40 filed on 11/27/23 fails to provide sufficient funds for payment in full of Ovation Services Claim #2.

2. Statement of Financial Affairs #13 filed 11/15/23 is incomplete as it does not disclose debtor's business.

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

4. Debtor has failed to provide Trustee with proof of income for family contributions.

Plan Payments:
 1 (Dec 2023) - 60 (Nov 2028) \$1,750.00

Trustee's Motion to Dismiss # filed 12/21/23 is set for 2/8/24.
 Debtors Response #48 filed 12/20/23.

Objection to Confirmation filed 12/27/23 by Ovation Services LLC at #53.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
 02/08/2024
 03/01/2024
 04/04/2024

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	23-70234 ADAM ALCALA JR	Confirmation	Current 01/03/24 \$184.62 Wage Order	Trustee does not recommend confirmation.
11/09/23 01/18/24 2/36 Bridget1	\$400.00 BMI-ESF	<p>1. Plan #26 filed 12/15/23 fails to provide for Hidalgo County claim #2 filed 12/21/23.</p> <p>2. Debtor failed to provide documentation to support the 0% interest rate provided in paragraph 9C for World Cars Credit.</p> <p>Plan payments: 1 (Dec 2023) - 36 (Nov 2026) \$400.00.</p> <p>Trustee's Motion to Dismiss #30 filed 12/22/23 is set for 02/08/23. No Response filed by Debtors.</p>		

OLIVA	23-70235 LAURA T DELGADO	Confirmation	Current 12/05/23 \$725.00 ePay	Trustee does not recommend confirmation.
11/13/23 01/22/24 2/60 Leanne1	\$725.00 BMI-ESF	<p>Plan #2 filed 11/13/23 cannot be recommended because:</p> <p>1. Trustee alleges Schedule J is inaccurate as it lists Debtor's daughter as a dependent.</p> <p>2. Trustee alleges Schedule I is inaccurate as it fails to list Lyft employment and income.</p> <p>3. Debtor has failed to provide copies of Chime and HEB bank statements for the months of October and November.</p> <p>4. Trustee alleges Schedule B is inaccurate as it fails to disclose the balance of the HEB and Stride accounts.</p> <p>5. Debtor failed to provide proof to substantiate the amount to be paid to First Investors Servicing Corporation through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 11, 2024 10:00 am

Next 3 Panels:
02/08/2024
03/01/2024
04/04/2024

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>	

6. Debtor failed to file an amended wage order or EFT order with court.

Plan payments: 1 (Dec 2023) - 60 (Nov 2028) \$725.00.

Trustee's Motion to Dismiss filed 12/22/23 at #22 set for 02/08/24.
No Response filed by the Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 11, 2024 9:00 am

Next 3 Panels:
02/08/2024
03/01/2024
04/04/2024

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
<p>*PRO SE DEBTOR</p> <p>11/06/23 01/15/24 2/0 Krystle</p>	<p>23-70231</p> <p>YESENIA RIVERA</p> <p>\$0.00 <i>BMI-</i></p>	<p>Confirmation</p> <p>Dismissal</p> <p>1. Debtor appeared at the 12/19/23 341 Meeting of Creditors; however, the meeting was not conducted as Debtor has failed to file required documents. Debtor announced an intent to discontinue with this case.</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>Trustee's Motion to Dismiss #23 filed 12/06/23. No Response filed by Debtor.</p>	<p>no pymts received</p> <p>01/01/00 \$0.00</p>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
<p>OLIVA</p> <p>10/07/19 12/16/19 51/60 Tracey</p>	<p>19-70388</p> <p>ROGELIO PENA</p> <p>ALMA B PENA</p> <p>\$1,800.00 <i>BMI-BOTH</i></p>	<p>Dismissal</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 12/08/23 at #96 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.</p>	<p>\$3,725.11 or 2.07 mth</p> <p>11/22/23 \$500.00</p> <p><i>ePay</i></p>	<p>Trustee recommends dismissal.</p>