

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 9:00 am**

Next 3 Panels:  
 03/19/2024  
 04/25/2024  
 05/23/2024

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	23-10202	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
11/06/23 01/15/24 3/60 Bridget1	FRANCISCO H CASTANEDA GRACIELA GOMEZ-CASTANEDA \$950.00 BMI-ESF	Dismissal	02/12/24 \$950.00 ePay	
<p>1. Plan #39 filed 01/25/24 fails to provide for all secured and priority creditors.</p> <p>2. Trustee alleges that Schedule C-1 #38 is inaccurate as it fails to reflect the Gross property Value and Total Encumbrances for the real property on Schedule A and the vehicle.</p> <p>Payments: 1 (Dec 2023)- 60 (Nov 2028) \$950.00.</p> <p>Trustee's Amended Motion to Dismiss #45 filed 02/14/24.                      Response #37 filed 01/25/24.</p>				

KISCH	23-10171	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/02/23 12/11/23 4/60 Krystle	SERGIO FARIAS  \$2,380.00 BMI-ESF	Dismissal	02/08/24 \$2,380.00 ePay	
<p>1. Plan #39 filed 1/25/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Based on JD Power value (\$17,875), the Plan does not provide sufficient adequate protection of \$201.09 to Westlake Financial Services.</p> <p>3. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C.</p> <p>Plan Payments:1 (Nov 2023) - 60 (Oct 2028) \$2,380.00.</p> <p>Amended Trustee's Motion to Dismiss at #27 filed 11/29/23.                      Debtors Response #30 filed 11/29/23.</p> <p>Objection to Confirmation filed 12/04/23 by Wells Fargo Bank, N.A. at #34 was withdrawn 01/16/24 at #36.</p>				

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LIMON	<b>19-10451</b> <b>RUTH VASQUEZ</b>	<b>Dismissal</b>	\$1,200.81 or 1.26 mth 02/09/24 \$302.30 <i>Wage</i> <i>Order</i>	<b>Trustee recommends dismissal.</b>
11/21/19 01/30/20 51/84 Tracey	\$955.00 BMI-BOTH	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.		
	Debtor is in month 51 of an 84 month CARES Act Plan.			

LIMON	<b>20-10148</b> <b>CONCEPCION RANGEL</b>	<b>Dismissal</b> <b>Modification</b>	Current 02/02/24 \$520.64	<b>Trustee does not recommend approval and recommends dismissal.</b>
06/11/20 08/20/20 44/60 Tracey	\$300.00 AMI-ESF	Amended Modified Plan filed 02/12/24 at #47. Mod filed to cure a post-petition payment default. The modification cannot be recommended because:		
	<ol style="list-style-type: none"> <li>The Amended Mod fails to provide for the correct Post Confirmation Claim to Abe Limon (Post-Confirmation Claim \$800.00; Plan \$900.00) and Abe Limon (Post-Confirmation Claim \$275.00; Plan \$300.00)</li> <li>Debtor failed to file an amended wage order and an electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).</li> </ol>			
	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.			

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LIMON  12/21/22 03/01/23 14/60 Tracey	<b>22-10196</b>  <b>PAULA S MADRIGALES</b>  \$300.00 <i>BMI-PPR</i>	<b>Dismissal</b>  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.	\$650.00 or 2.17 mth <i>01/16/24</i> \$400.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
LIMON  11/16/23 01/25/24 3/60 Krystle	<b>23-10210</b>  <b>MARIA M HERNANDEZ</b>  \$540.00 <i>BMI-</i>	<b>Dismissal</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. Response filed 1/26/24 at #25  Objection to Confirmation filed 12/04/23 by Carrington Mortgage Services, LLC at #20.	Current  <i>01/23/24</i> \$540.00 <i>ePay</i>	<b>Trustee requests Court to continue Dismissal to 03/19/24 with Confirmation.</b>

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LIMON  12/13/23 02/21/24 2/60 Bridget1	23-10224 MOISES VALLEJO GRACIELA TARANGO RAMOS \$1,200.00 BMI-PPR	Confirmation Obj to Exemption by Trustee	\$1,200.00 or 1.00 mth 01/23/24 \$1,200.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed 12/13/23 fails to fully provide for Cameron County claim #3 filed 01/19/24.</p> <p>2. Plan fails to fully provide for the secured portion of the Internal Revenue Service claim #6 filed 02/14/24.</p> <p>3. Plan Summary #2 fails to disclose the addresses for the ad valorem tax reserves.</p> <p>4. Trustee alleges that Schedule C #1 is inaccurate as Debtors are exempting the boat as Tex. Prop. Code §§ 42.001(a), 42.002(a)(9).</p> <p>5. Debtors have failed to provide bank statements for accounts ending in 0007 and 1000 for 11/01/23 through 12/13/23.</p> <p>6. Debtors have failed to provide bank statements for accounts ending in 7484 and 4359 for 10/19/23 through 12/13/23.</p> <p>Payments:                      1 (Jan 2024)- 23 (Nov 2025) \$1,200.00.                      24 (Dec 2025)- 24 (Dec 2025) \$55,5025.                      25 (Jan 2026)- 60 (Dec 2028) \$1,725.000.00.</p> <p>Trustee's Motion to Dismiss #24 filed 02/02/24 is set for 03/19/24.                      Response #25 filed 02/09/24.</p> <p>Trustee's Objection to Exemption filed 02/15/24 at #26.</p>				

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LIMON  12/13/23 02/21/24 2/60 Joseph	23-10225  <b>GRACIELA GARCIA</b>  \$300.00 BMI-	<b>Confirmation</b>  Plan #2 filed 12/13/23 cannot be recommended because:  1. Trustee alleges Schedule B is incomplete as does not disclose Bank of America account ending in #4451, nor First National Bank account ending in #3956.  2. Debtor has failed to provide Trustee with proof of income for family contributions.  3. Debtor failed to provide proof to substantiate the amount to be paid to Cash America through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  Plan payments: 1 (Jan 2024)- 60 (Dec 2028) \$300.00.  Trustee's Motion to Dismiss #21 filed 02/02/24 is set for 03/19/23. No Response filed by Debtor.	\$162.00 or 0.54 mth <i>01/31/24</i> \$138.00 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>

PAYNE & ASSOCIATES PLLC 07/31/23 02/05/24 3/60 Joseph	23-10139  <b>KELSEY HEIDELBERGER</b>  \$770.00 AMI-	<b>Confirmation</b>  <b>Dismissal</b>	\$1,184.62 or 1.54 mth <i>02/06/24</i> \$355.38 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
		1. Plan #26 filed 12/19/23 proposes to pay a vehicle directly when debtor owes arrearage on the vehicle.  2. Plan fails to allocate funds into the plan once the vehicle is fully paid.  3. Debtor failed to provide CashApp statements.  Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$770.00.		

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Trustee's Motion to Dismiss #36 filed 01/17/24.  
 No response filed by Debtor.

<b>SOLANA</b>	<b>22-10021</b>	<b>Dismissal</b>	\$2,565.38 or 1.77 mth	<b>Trustee recommends dismissal.</b>
<i>02/24/22</i> <i>05/05/22</i> <i>24/60</i> Tracey	<b>JOSE I DEL RIO SR</b>  <b>DORA F DEL RIO</b>  \$1,450.00 <i>BMI-PPR</i>		<i>02/13/24</i> \$334.62  <i>Wage Order</i>	
Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #46 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 02/02/24 at #47. There are several months where no payment was made at all.				

<b>SOLANA</b>	<b>23-10146</b>	<b>Confirmation</b>	\$2,450.00 or 2.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>08/21/23</i> <i>10/30/23</i> <i>6/60</i> Bridget1	<b>RAMIRO RAMOS JR</b>   \$1,225.00 <i>BMI-PPR</i>	<b>Dismissal</b>  <b>Obj Conf Attorney General of TX</b>	<i>12/01/23</i> \$1,615.00  <i>ePay</i>	
Plan #29 filed 11/27/23 works, paying 18% to the general unsecured creditors, but cannot be recommended because:				
1. Objection [39] filed by The Attorney General of Texas states that Debtor has a post-petition DSO deficiency of the direct payments.				
2. Debtor is delinquent 2 payments through January totaling \$2,450.00, with the next payment due on 02/20/24.				
Payments: 1 (Sep 2023)- 3 (Nov 2023) \$790.00. 4 (Dec 2023)- 60 (Aug 2028) \$1,225.00.				
Trustee's Motion to Dismiss #20 filed 10/06/23. Response #21 filed 10/11/23.				

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Debtor to appear at the reset hearing to provide the court with the status of Trustee payments.

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>	\$559.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>LUIS E CASTILLO</b>	<b>Dismissal</b>	0.89 mth	
11/08/23 01/17/24 3/37 Joseph	\$625.00 BMI-		01/23/24 \$658.00 ePay	
<p>1. Plan #29 filed 01/18/24 fails to provide for the 2023 property tax arrears for Brownsville ISD and Cameron County through the Plan. The plan contains Non-Standard Provisions in paragraph 27 pertaining to Brownsville ISD and Cameron County. The provision states that a co-owner of the property will pay the taxes. The County Appraisal District has divided the property into 3 portions for the 3 owners. The property shows a value of over \$80,000.00, but the Debtor's 1/3 portion is \$26,679.00 per the appraisal district. The claims filed by Cameron County and Brownsville ISD appear to be solely for the Debtor's portion of the property. This paragraph simply states that the other co-owners will pay the property without directing the Trustee on how to treat these claims. These claims are in the Debtor's name and should be treated under paragraph 8 for "Claims Secured by Real Property that will be retained".</p> <p>2. Trustee alleges the Petition is incomplete as it does not disclose all of debtor's names used in last 8 years pursuant to the tax claims.</p> <p>Plan payments: 1 (Dec 2023) - 37 (Dec 2026) \$625.00.</p> <p>Trustee's Motion to Dismiss filed 12/22/23 at #24.                      Debtor's Response filed 01/04/24 at #25.</p>				

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OLIVA	19-10282 DANIEL A SALAZAR	Dismissal	\$4,003.26 or 2.26 mth 02/07/24 \$800.00 ePay	Trustee recommends dismissal.
07/09/19 09/17/19 55/60 Tracey	GABRIELA A RAMOS DE SALAZAR \$1,771.98 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 01//17/24 at #86 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.		
OLIVA	19-10381 LINDA CANO SALINAS	Dismissal	\$8,456.01 or 3.03 mth 12/14/23 \$2,800.00 ePay	Trustee recommends dismissal.
09/30/19 12/09/19 53/60 Tracey	\$2,795.00 AMI-BOTH	Post-Conf. Trustee's Motion to Dismiss filed 01/17/2024 at #140 for non-payment. Response to Trustee's Motion to Dismiss filed 01/30/2024 at #141. There are several months where only a partial payment was made and a few where no payment was made at all.		
OLIVA	20-10005 VICTOR A LUNA	Dismissal	\$2,275.00 or 3.50 mth 10/23/23 \$650.00 ePay	Trustee recommends dismissal.
01/06/20 03/16/20 49/60 Tracey	EVA LUNA \$650.00 BMI-BOTH	Post-Conf. Trustee's Motion to Dismiss filed 01//17/24 at #92 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all.		



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<p><b>OLIVA</b></p> <p>02/27/20 05/07/20 48/60</p> <p>Tracey</p>	<p><b>20-10080</b></p> <p><b>ROSALINDA SOTO</b></p> <p>\$600.00 BMI-PPR</p>	<p><b>Dismissal</b></p> <p>Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #81 for non-payment.                  No Response filed by Debtor.                  There are several months where only a partial payment was made.</p> <p>Response in Support of Trustee's Motion to Dismiss or Convert filed by Beatriz Castellanos on 02/05/24 at #82.</p>	<p>\$1,748.33 or 2.91 mth 02/05/24 \$60.45 Wage Order</p>	<p><b>Trustee recommends dismissal.</b></p>
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<p><b>OLIVA</b></p> <p>06/16/22 08/25/22 20/60</p> <p>Tracey</p>	<p><b>22-10084</b></p> <p><b>SAN JUANITA GARCIA</b></p> <p>\$875.00 BMI-BOTH</p>	<p><b>Dismissal</b></p> <p>Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #66 for non-payment.                  No response filed by Debtor.                  There are a couple of months where no payment was made at all causing the delinquency.</p>	<p>\$2,350.00 or 2.69 mth 11/09/23 \$775.00 ePay</p>	<p><b>Trustee recommends dismissal.</b></p>
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OLIVA	22-10099 <b>ANGIE M SALINAS</b>	<b>Modification</b>	\$75.00 or 0.12 mth <i>02/12/24</i> \$325.00 <i>Wage Order</i>	<b>Trustee recommends approval of Mod #62 filed 02/01/24.</b>
07/14/22 09/22/22 19/60 Tracey	\$650.00 <i>BMI-ESF</i>	Amended Modified Plan #62 filed 02/01/24 works at 3.189% to the general unsecured creditors. Mod filed to cure a post-petition default.  Mod forgives: \$1,576.90  Mod payments: 18 (Jan 2024) - 60 (July 1027) \$650.00 includes \$115 ESF  Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #49 for non-payment was withdrawn on 02/05/2024 at #63. 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.		
OLIVA	23-10005 <b>MARIA O TAMEZ</b>	<b>Dismissal</b>	\$1,320.00 or 3.14 mth <i>10/12/23</i> \$360.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
01/11/23 03/22/23 13/60 Tracey	\$420.00 <i>AMI-PPR</i>	Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #53 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.		

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OLIVA  04/26/23 07/05/23 10/60 Tracey	23-10068  JOSHUA L DE LEON  \$1,385.00 AMI-ESF	Modification	Current  02/13/24 \$102.00 ePay	Trustee recommends approval of Mod #57 filed 02/05/24.
<p>Amended Modified Plan #57 filed 02/05/24 works at 100% to the general unsecured creditors. Modification was required as the confirmed plan no longer provided a 100% distribution to unsecured creditors within the terms of the plan.</p> <p>Mod Forgive: \$1,238.96</p> <p>Mod payments: 9 (Jan 2024) - 60 (April 2028) \$1,385.00</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 11/29/23 at #43 for non-workable plan was withdrawn on 02/13/24 at #58. 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.</p>				

OLIVA  09/25/23 12/04/23 5/36 Krystle	23-10161  HENRY L GARZA  MARICELA M GARZA  \$745.00 BMI-ESF	Confirmation  Dismissal	Current  02/06/24 \$495.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #35 filed 01/23/24 works, paying 3.9% to the general unsecured creditors, but has an adverse effect on Rally Credit Union and proper notice has not been given. The 28 day deadline will expire on 02/20/24.</p> <p>2. Plan provides for Cameron County claim #8 filed 10/25/23 for 2023 property tax arrearage as direct.</p> <p>Payments: 1 (Oct 2023) - 3 (Dec 2023) \$250.00. 4 (Jan 2024) - 60 (Sep 2028) \$745.00</p> <p>Trustee's Motion to Dismiss #30 filed 11/9/23.</p>				

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No Response filed by Debtors.

<b>OLIVA</b>	<b>23-10175</b>	<b>Confirmation</b>	\$1,325.00 or 0.50 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>DAVID A SULLIVAN</b>	<b>Dismissal</b>	<i>02/13/24</i>	
<i>10/12/23</i> <i>12/21/23</i> <i>4/60</i> Joseph	<b>PATRICIA L SULLIVAN</b> \$2,650.00 <i>BMI-BOTH</i>	<b>Obj Conf Ovation Services LLC</b>	<i>\$300.00</i> <i>ePay</i>	
<p>Plan #57 filed 02/09/24 cannot be recommended because Debtor failed to provide an amended wage order for the new proposed plan payment.</p> <p>Plan Payments:                      1 (Nov 2023) \$2,350.00.                      2 (Dec 2023) - 4 (Feb 2024) \$2,650.00.                      5 (Mar 2024) - 60 (Oct 2028) \$3200.00.</p> <p>Trustee's Motion to Dismiss #53 was filed 01/18/24.                      No Response by Debtors.</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>				

<b>OLIVA</b>	<b>23-10178</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ALFREDO GARCIA</b>	<b>Dismissal</b>	<i>02/12/24</i>	
<i>10/13/23</i> <i>12/22/23</i> <i>4/60</i> Bridget1	<b>NORA N GARCIA</b> \$1,600.00 <i>BMI-</i>		<i>\$1,600.00</i> <i>ePay</i>	
<ol style="list-style-type: none"> <li>Plan #2 filed 10/13/23 does not meet the disposable income test requirement of 11 U.S.C. § 1325(b).</li> <li>Plan fails to fully provide for Nebraska Furniture Mart claim #7 filed 10/26/23.</li> <li>Plan fails to fully provide for Lacks Valley Stores claim #6 filed 10/26/23.</li> </ol>				

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4. Plan fails to disclose Date Last Payment is Due for Freedom Mortgage Corporation being paid direct in paragraph 8C.
5. Plan fails to disclose Date Last Payment is Due for Hyundai Motor Finance, Chase Auto Finance, Chrysler Capital and Rally Credit Union being paid direct in paragraph 9C.
6. Plan fails to disclose the correct interest rates for Hyundai Motor Finance and Chase Auto Finance in paragraph 9C.
7. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
8. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.
9. Debtors have failed to provide the Business Sworn Testimony as to the Financial Affairs of the Debtors Pursuant to 11 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 verification of the value for the Coinbase account Schedule B.
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

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 10:00 am**

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <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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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.

<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>4/48</i>	<b>MIRTHALA HERNANDEZ</b>	<b>Dismissal</b>	<i>01/29/24</i> <i>\$455.00</i> <i>Wage Order</i>	
Bridget1	\$455.00 <i>BMI-BOTH</i>	Plan #36 filed 02/02/24 works, paying 21% to the general unsecured creditors, but has an adverse effect on One Main Financial and proper notice has not been given.		
		Payments: 1 (Nov 2023)- 48 (Oct 2027) \$455.00.		
		Trustee's Motion to Dismiss #26 filed 12/15/23. No Response filed by Debtors.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 10:00 am**

Next 3 Panels:  
 03/19/2024  
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 05/23/2024

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	23-10185	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>BRYAN A GUITRON</b>	Dismissal	02/06/24	
10/26/23 01/04/24 4/60 Joseph	<b>ARIANNA R LEE</b> \$235.00 BMI-	<ol style="list-style-type: none"> <li>Plan #40 filed 01/26/24 fails to provide monthly payments for Nationstar Mortgage escrow shortage claim.</li> <li>Debtor failed to provide the correct monthly mortgage payment on Schedule J.</li> <li>Plan provides for 0% interest for Nationstar Mortgage in paragraph 8C; however, the claim provides for 3.75% interest.</li> <li>Plan misstates the name for Quantum3 Group, LLC.</li> <li>Plan has an adverse effect on Quantum3 Group, LLC and proper notice has not been given.</li> </ol> <p>Plan payments:                      1 (Nov 2023) - 3 (Jan 2024) \$125.00.                      4 (Feb 2024) - 60 (Oct 2028) \$235.00.</p> <p>Trustee's Motion to Dismiss filed 12/15/23 at #34.                      No Response filed by Debtor.</p>	\$57.69 Wage Order	

OLIVA	23-10187	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>GEORGE OLIVO JR</b>	Dismissal	02/06/24	
10/26/23 01/04/24 4/36 Joseph	\$450.00 BMI-ESF	<p>Plan #27 filed 01/25/24 purports to pay a cross-collateralized value of the 2013 Hyundai Equus, but fails to include the value under "collateral value" in paragraph 8B.</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.</p>	\$207.69 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 10:00 am**

Next 3 Panels:  
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 05/23/2024

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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No Response filed by Debtor.

<b>OLIVA</b>	<b>23-10197</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>10/31/23</i> <i>01/09/24</i> <i>3/60</i> Joseph	<b>CARLOS REYES JR</b>  <b>IRMA REYES</b> \$975.00 <i>BMI-BOTH</i>	<b>Dismissal</b>	<i>01/31/24</i> \$975.00 <i>ePay</i>	
<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> <p>Trustee's Motion to Dismiss filed 12/15/23 at #34.                      No Response filed by Debtor.</p>				



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 February 22, 2024 10:00 am

Next 3 Panels:  
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 05/23/2024

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  11/06/23 01/15/24 3/60 Joseph	23-10199 <b>MARGARITO RAMIREZ</b>  \$1,050.00 <i>AMI-ESF</i>	<b>Confirmation</b>  Amended Plan #42 filed 02/14/24 changes the treatment of Oklahoma Student Loan Authority and creditor has not had sufficient notice.  Plan payments: 1 (Dec 2023) - 2 (Jan 2024) \$915.00. 3 (Feb/2024) 60 (Nov/2028) \$1,050.00  Trustee's Motion to Dismiss filed 12/22/23 at #30 was withdrawn 01/25/24 at #36. Debtor's response filed 01/25/24.	Current  02/13/24 \$1,050.00 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>
OLIVA  11/29/23 02/07/24 2/36 Bridget1	23-10214 <b>MARIA D YANEZ</b>  \$425.00 <i>BMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$425.00 or 1.00 mth 02/06/24 \$212.50 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 10:00 am**

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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7. Debtor is delinquent 1 payment through January totaling \$425, with next payment due on 02/28/24.

Payments: 1 (Dec 2023)- 36 (Nov 2026) \$425.00.

Trustee's Motion to Dismiss #26 filed 01/23/24.  
 No response filed by Debtor.

<b>OLIVA</b>	<b>23-10215</b>	<b>Confirmation</b>	\$94.00 or 0.07 mth 02/02/24 \$586.00 ePay	<b>Trustee does not recommend confirmation.</b>
11/29/23 02/07/24 3/60 Joseph	<b>CYNTHIA SALINAS</b>  \$1,265.00 AMI-ESF	Plan #2 filed 11/29/23 cannot be recommended because:  1. Plan provides for Toyota Finance claim #21 filed 02/04/24 as direct, but the claim includes a \$750.53 arrearage claim.  2. Plan fails to meet the Disposable Income Requirement of Debtor's Official Form 122C in the amount of \$129,401.40.  Plan Payment: 1 (Dec 2023) - 60 (Nov 2028) \$1,265.00.  Trustee's Motion to Dismiss #25 filed 02/15/24 is set for 03/19/24. No response filed by debtor.		

<b>OLIVA</b>	<b>23-10216</b>	<b>Confirmation</b>  <b>Dismissal</b>	Current 02/01/24 \$200.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
11/30/23 02/08/24 3/60 Bridget1	<b>SIMONA GONZALEZ</b>  \$200.00 BMI-	1. Plan #24 filed 01/12/24 reflects the 2023 ad valorem taxes to be paid direct in 8C, but Debtor has failed to provide verification these have been paid.  2. Schedule J #33 reflects an ESF expense on line 21 for \$25.00, but paragraph 20 of the plan is not invoked.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 10:00 am**

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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3. Trustee alleges that Schedule C #23 is inaccurate as it reflects a negative lien and \$37,912.65 equity in the 2021 Ford F-150 surrendered in paragraph 7 of the plan.

Payment:

1 (Dec 2023)- 2 (Jan 2024) \$175.00.  
 3 (Feb 2024)- 60 (Nov 2028) \$200.00.

Trustee's Motion to Dismiss #31 filed 01/23/24.  
 No response filed by Debtor.

<b>OLIVA</b>	<b>23-10220</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>12/05/23</i> <i>02/13/24</i> <i>2/36</i> Krystle	<b>JUANITO AMBRIZ</b>  \$150.00 <i>BMI-</i>	<b>Dismissal</b>	<i>02/13/24</i> \$34.62 <i>Wage Order</i>	
Trustee alleges that Plan #26 filed on 2/14/24 fails provide all of Debtor's disposable income into the plan.				
Plan Payments: 1 (Jan 2024) - 36 (Dec 2026) \$150.00.				
Trustee's Motion to Dismiss #23 filed 1/19/24. Response filed 2/14/24 at #27.				

<b>OLIVA</b>	<b>23-10222</b>	<b>Confirmation</b>	\$4,650.00 or 1.01 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>12/08/23</i> <i>02/16/24</i> <i>2/60</i> Bridget1	<b>MELQUIADES VILLARREAL JR</b> <b>NORMA L VILLARREAL</b>  \$4,625.00 <i>AMI-BOTH</i>	<b>Dismissal</b>	<i>01/22/24</i> \$600.00 <i>ePay</i>	
1. Trustee alleges that Plan #20 filed on 12/22/23 fails provide all of Debtor's disposable income into the plan.				
2. Debtors have failed to provide verification that the 2022 Forest River Puma RV exempted as a tool of the trade is used for business purposes. Further, the plan treats the claim in 9B with a value, although the RV was purchased within 910				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 10:00 am**

Next 3 Panels:  
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 05/23/2024

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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days of filing.

3. Plan fails to fully provide for Quantum3 Group LLC claim #7 filed 01/04/24.
4. Plan fails to provide for the Internal Revenue Service claim #4 filed 01/03/24.
5. Trustee alleges that Schedule B #17 is incomplete as Debtors have failed to disclose a 2013 Peterbilt and 2014 Peterbilt pursuant to 341 testimony.
6. Trustee alleges that Schedule D is incomplete as the claims for Jerry's Auto Sales, Northland Credit and Manchaca Auto Sales treated in plan have not been disclosed. Further, creditors do not appear to be included in the creditor Matrix
7. Debtor failed to provide proof to substantiate the amounts to be paid to Jerry's Auto Sales, Northland Credit and Manchaca Auto Sales through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.
8. Plan fails to fully provide for El Burgueno Auto Sales LLC claim #3 filed 01/02/24.
9. Plan fails to fully provide for Lendmark Financial Services claims #8 filed 01/08/24.
10. Plan fails to provide for Lendmark Financial Services claim #9 filed 01/08/24.
11. Plan fails to fully provide for One Main Financial Inc claim #5 filed 01/03/24.
12. Plan fails to fully provide for One Main Financial Inc claim #6 filed 01/03/24.
13. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due, Contract Rate and Monthly Payment has not been provided on the Manchaca Auto Sales claim.
14. Debtors have failed to amend Schedule I for Mrs. Villarreal's new employment and provide verification of this income pursuant to 341 testimony.
15. Petition filed 12/12/23 but plan reflects the first month of payments to begin in December per paragraph 4.

Payments: 1 (Dec 2023)- 60 (Nov 2028) \$4,625.00.

Trustee's Motion to Dismiss #29 filed 01/23/24.  
 No response filed by Debtors.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 22, 2024 10:00 am**

Next 3 Panels:  
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 05/23/2024

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  12/13/23 02/21/24 2/36 Bridget1	<b>23-10226</b> <b>SYLVIA S BENAVIDEZ</b>  \$175.00 <i>BMI-ESF</i>	<b>Confirmation</b>  Plan #2 filed 12/13/23 works, paying 4% to general unsecured creditors.  Plan payments: 1 (Jan 2023) - 36 (Dec 2025) \$175.00.	\$107.69 or 0.62 mth <i>02/13/24</i> \$80.77 <i>Wage</i> <i>Order</i>	<b>Trustee recommends confirmation of Plan #2 filed 12/13/23.</b>
OLIVA  12/19/23 02/27/24 2/36 Joseph	<b>23-10227</b> <b>MACEDONIO G ALMENDARIZ</b>  \$200.00 <i>BMI-ESF</i>	<b>Confirmation</b>  Plan #2 filed 12/19/23 works, paying 4% to general unsecured creditors.  Plan Payments:1 (Jan 2024) - 36 (Dec 2026) \$200.00.	Current  <i>02/06/24</i> \$92.31 <i>Wage</i> <i>Order</i>	<b>Trustee recommends confirmation of Plan #2 filed 12/19/23.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
February 22, 2024 11:00 am

Next 3 Panels:  
03/19/2024  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
LIMON	<b>22-10143</b> <b>LINDA E PANTOJA</b>	<b>Modification</b>	Current  02/06/24 \$655.38  Wage Order	<b>Trustee does not recommend approval.</b>
09/22/22 12/01/22 17/60 Tracey	\$1,050.00 <i>BMI-PPR</i>	Amended Mod filed 02/13/24 at #45 to surrender the 2016 Toyota Rav4 to Valley Federal Credit Union cannot be recommended because:  1. Mod Plan Summary fails to reflect the correct amount of pre/post-modification distributions to secured creditors.  Mod Forgives: \$0.00  Mod payments: 15 (Dec 2023) - 60 (Sep 2027) \$1,050.00		
OLIVA	<b>21-10168</b> <b>ROBERTO B BADILLO</b> <b>JUANITA O BADILLO</b>	<b>Dismissal</b>	\$1,795.50 or 2.24 mth 02/12/24 \$332.31  Wage Order	<b>Trustee recommends dismissal.</b>
12/08/21 02/16/22 26/60 Tracey	\$800.00 <i>BMI-BOTH</i>	Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #48 for non-payment. No response filed by Debtor. Debtors have not sent in their EFT portion of the payment since January 2022 causing the delinquency.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
February 22, 2024 11:00 am

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA  06/30/23 09/08/23 8/36 Tracey1	23-10114  <b>EDGAR A GONZALEZ</b>  \$550.00 <i>BMI-ESF</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #34 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.	\$1,819.28 or 3.31 mth 10/30/23 \$126.92 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
OLIVA  07/31/23 10/09/23 7/60 Bridget1	23-10138  <b>RUBEN G ALMANZA</b>  <b>MARIA G ALMANZA</b>  \$975.00 <i>BMI-</i>	<b>Confirmation</b>  1. Trustee alleges that Plan #57 filed 02/05/24 fails to provide all of Debtor's disposable income into the plan.  2. Schedule J includes an expense of \$193.14 to GoodLeap LLC for solar panels that are being surrendered under paragraph 7 of the Plan.  3. Debtors propose to keep and pay for 3 vehicles with only 2 drivers in the household.  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.	Current  02/09/24 \$225.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
February 22, 2024 11:00 am

Next 3 Panels:  
03/19/2024  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-10166	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RICCO R ZUNIGA</b>	<b>Dismissal</b>	<i>02/08/24</i>	
<i>09/28/23</i> <i>12/07/23</i> <i>5/60</i> Bridget1	<b>DELILAH R ZUNIGA</b> \$4,360.00 <i>AMI-ESF</i>	<b>Obj Conf PlainsCapital Bank</b>	\$1,961.54 <i>Wage Order</i>	
<p>1. Plan #35 filed 01/25/24 provides for a GAP payment that is included in the ongoing payment.</p> <p>2. Plan does not provide for the notice of post-petition fee claim of PlainsCapital Bank (Cenlar Federal Saving Bank) in the amount of \$1,750.00 for attorney's fees/Proof of Claim fees.</p> <p>Plan Payments: 1 (Oct 2023) - 4 (Jan 2024) \$4,250.00. 5 (Feb 2024) - 60 (Sep 2028) \$4,360.00.</p> <p>Trustee's Motion to dismiss #30 filed 11/17/23. No response filed by Debtors.</p> <p>Objection to Confirmation filed 11/16/23 by PlainsCapital Bank at #29.</p>				

OLIVA	23-10186	<b>Confirmation</b>	\$150.00 or 0.07 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ELVIA QUILANTAN</b>	<b>Dismissal</b>	<i>02/07/24</i>	
<i>10/26/23</i> <i>01/04/24</i> <i>4/60</i> Bridget1	\$2,075.00 <i>BMI-ESF</i>	<b>Obj Conf US Bank NA</b>  <b>Obj Conf Regional Acceptance Corp</b>	\$900.00 <i>Wage Order</i>	
<p>1. Plan #34 filed 01/25/24 fails to provide for all secured and priority claims.</p> <p>2. Plan fails to provide for Portfolio Recovery Assoc LLC claim #7 filed 01/04/24.</p> <p>3. Trustee alleges Schedule I is incorrect as it does not disclose all payroll expenses pursuant to a recent pay stub.</p> <p>Plan payments: 1 (Nov 2023)- 3 (Jan 2024) \$1,950.00. 4 (Feb 2024)- 60 (Oct 2028) \$2,075.00.</p>				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
February 22, 2024 11:00 am

Next 3 Panels:  
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			

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.

Amended plan #40 filed 02/14/24 will be reviewed by the hearing date.

<b>OLIVA</b>	<b>23-10190</b>	<b>Confirmation</b>	\$690.00 or	<b>Trustee does not</b>
	<b>MARIA A LOPEZ</b>	<b>Dismissal</b>	0.56 mth	<b>recommend</b>
10/27/23			02/14/24	<b>confirmation and</b>
01/05/24			\$390.00	<b>recommends</b>
4/60	\$1,225.00		Wage	<b>dismissal.</b>
Krystle	AMI-BOTH		Order	

Plan #41 filed 1/26/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #4 filed on 10/31/23.

Plan Payments:

1 (Nov 2023) - 3 (Jan 2024) \$1,140.00.  
4 (Feb 2024) - 60 (Oct 2028) \$1,225.00.

Trustee's Motion to Dismiss #36 filed 12/14/23.  
No Response filed by Debtor.

Objection to Confirmation filed 12/19/23 by Santander Consumer USA, Inc at #38 was withdrawn 01/29/24 at #48.

JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**February 22, 2024 11:00 am**

Next 3 Panels:  
 03/19/2024  
 04/25/2024  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-10211	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ADRIAN MUNIZ</b>	<b>Dismissal</b>	<i>02/13/24</i>	
<i>11/17/23</i> <i>01/26/24</i> <i>3/60</i> Krystle	<b>ELVIRA MUNIZ</b> \$625.00 <i>BMI-ESF</i>		<i>\$144.23</i> <i>Wage Order</i>	
<p>Plan #35 filed 01/25/24 cannot be recommended because it provides for Cameron County claim #6 filed 12/22/23 for 2023 property tax arrearage as direct.</p> <p>Plan Payments:            1 (Dec 2023) - 2 (Jan 2024) \$615.00.            3 (Feb 2024) - 60 (Nov 2028) \$625.00.</p> <p>Trustee's Motion to Dismiss #33 filed 01/19/24.            No Response filed by Debtor.</p>				