

JUDGE JEFFREY P NORMAN
 Yvonne V. Valdez, Trustee
February 29, 2024 10:30 am

Next 3 Panels:
 04/04/2024
 05/02/2024
 06/13/2024

	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
BARTO	23-50060	Confirmation		
	MIGUEL A GUTIERREZ JR		\$1,284.68 or 0.32 mth	Trustee recommends confirmation of Plan #66 filed 02/22/24.
06/29/23 09/07/23 7/60 Krystle	ROSAICELA B GUTIERREZ \$4,000.00 AMI-BOTH	Plan #66 filed 02/22/24 works, paying 14% to the general unsecured creditors. Plan payments: 1 (Jul 2023) - 6 (Dec 2023) \$3,101.85. 7 (Jan 2024) - 60 (Jun 2028) \$4,000.00. Trustee's Amended Motion to Dismiss #54 filed 01/26/24 was withdrawn at #67 on 2/23/24. No response filed by Debtor.	02/20/24 \$715.81 Wage Order	
BARTO	23-50089	Confirmation		
	JOSE M FERDIN JR		Current	Trustee recommends confirmation of Plan #35 filed 12/20/23.
10/02/23 12/11/23 4/60 Joseph	\$1,305.00 BMI-	Plan #35 filed 12/20/23 works, paying 9.456% to the general unsecured creditors. Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$1,305.00. Trustee's Motion to Dismiss filed 11/27/23 at #28 was withdrawn 02/21/24. No Response filed by Debtor.	02/21/24 \$602.31 Wage Order	

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BARTO	23-50104	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
11/27/23 02/05/24 3/60 Bridget1	SELINA PENA \$680.00 AMI-	Dismissal	01/31/24 \$680.00 Wage Order	
<p>Plan #24 filed 02/21/24 proposes preferential treatment for Texas Higher Education Coordination Board in Paragraph 14, and unfairly discriminates against other general unsecured creditors. The Plan Summary is misleading as it reflects a 26% return to general unsecured creditors, but it is only paying approximately 8% as the claim amount of \$27,984.72 to be paid in full is included in the Total Estimated General Unsecured Claims amount of \$133,849.23. Further, proper notice of the adverse affect has not been given to all other unsecured creditors.</p> <p>Payments: 1 (Dec 2023)- 3 (Feb 2024) \$680.00. 4 (Mar 2024)- 60 (Nov 2028) \$760.71.</p> <p>Trustee's Motion to Dismiss #20 filed 01/17/24. No response filed by Debtors.</p>				

BARTO	23-50105	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
11/27/23 02/05/24 3/60 Joseph	MARCO A SANTOS \$2,875.00 AMI-PPR	Dismissal Obj Conf Capital One Auto Finance	01/29/24 \$2,875.00 ePay	
<p>1. Plan #2 filed on 11/27/2023 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan fails to fully provide for Internal Revenue Service claim #2 filed on 01/08/24.</p> <p>3. Paragraph 9B of the Plan is inaccurate as it fails to provide for the correct interest rate on the Internal Revenue Service claim #2.</p> <p>4. Paragraph 9C of the Plan is incomplete as the date of last payment due has not been provided on the Capital One Auto Claim #6 for the 2015 Toyota Tacoma. Additionally, plan fails to provide the proper rate of interest of 12.95%. Plan</p>				

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provides 0.00%.

5. Debtor failed to list the 9C direct monthly Toyota Tacoma payment on Schedule J.
6. Debtor failed to provide Wells Fargo bank statements ending in 0431 through the filing date.
7. Debtor failed to provide spouse's IBC bank statements for October and November 2023.
8. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.
9. Debtor failed to provide a copy of the Toyota Tacoma contract. This vehicle is listed in paragraph 9C to be paid direct by the debtor, but schedule B indicates a co-worker will be paying for it.
10. Plan fails to provide for the debt for the 2016 Buick Enclave. Debtor failed to provide a copy of the contract. This vehicle is listed on schedule A/B and on Schedule J. However, it is not treated under the plan.
11. Debtor failed to provide Trustee with proof of out-of-town expenses listed on schedule J and on Official Form 122C.
12. Trustee alleges Statement of Financial Affairs is incomplete as is does not disclose the sale of a 2007 Volvo.
13. Debtor failed to provide Monthly Operating Reports for the months of November and December 2023.
14. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

Plan Payments:1 (Dec 2023)- 60 (Nov 2028) \$2,875.00.

Trustee's Motion to Dismiss #21 filed 01/24/24.
 No response filed by debtor.

Objection to Confirmation filed 01/25/24 by Capital One Auto Finance at #22.

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BARTO 11/30/23 02/08/24 3/48 Joseph	23-50107 ADRIANA AGUERO \$575.00 <i>BMI-</i>	Confirmation Dismissal Obj Conf US Bank NA Plan #28 filed 02/22/24 fails to include an ad valorem reserve as required by Paragraph 21(D). Plan payment: 1 (Dec 2023)- 48 (Nov 2027) \$575.00. Trustee's Amended Motion to Dismiss #25 filed 01/26/24. No response filed by Debtor. Objection to Confirmation filed 01/05/24 by US Bank NA at #22.	Current 02/12/24 \$530.76 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
BARTO 12/21/23 02/29/24 2/60 Krystle	23-50113 RAFAEL D HINOJOSA \$3,050.00 <i>BMI-PPR</i>	Confirmation 1. Trustee alleges that Plan #2 filed on 12/21/23 fails to provide all of Debtor's disposable income into the plan. 2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims. 3. Plan does not fully provide for Internal Revenue Service Claim #3. 4. Plan does not fully provide for M&T Bank Claim #5. 5. Plan provides interest to mortgage arrears to the detriment of unsecured creditors. 6. Plan does not provide sufficient adequate protection of \$328.22 to Toyota Motor Cr Corp. 7. Debtor failed to provide proof to substantiate the amounts to be paid to Toyota Motor Cr Corp through the Plan.	\$4,692.31 or 1.54 mth 02/02/24 \$407.69 <i>Money Order</i>	Trustee does not recommend confirmation.

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

Creditor has not filed a claim and Trustee must disburse according to plan.

8. Debtor failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I.

9. Trustee alleges Schedule B is inaccurate as it fails to disclose spouse's vehicle and other assets.

10. Debtor is delinquent 1.5 payments through 2/21/24 totaling \$4,692.31.

Plan Payments: 1 (Jan 2024) - 60 (Dec 2028) \$3,050.00.

Trustee's Motion to Dismiss #23 filed 2/9/24 is set for 04/04/24.
No response filed by debtor.

MEURER	23-50077	Confirmation	\$210.32 or	Trustee does not
	DANIEL DE LA ROSA	Dismissal	1.00 mth	recommend
<i>09/05/23</i>	CYNTHIA DE LA ROSA		<i>01/26/24</i>	confirmation and
<i>11/14/23</i>			\$212.00	recommends
<i>5/60</i>	\$211.16		ePay	dismissal.
Joseph	BMI-ESF			
		1. Plan #38 filed 12/28/23 fails to fully provide for Nationstar Mortgage claim #7 filed 11/14/23.		
		2. Plan improperly treats Mr. Cooper homestead claim in paragraph 9C of the plan instead of paragraph 8C.		
		Plan payments:		
		1 (Oct 2023) 1 (Oct 2023) \$1,290.00.		
		2 (Nov 2023) 3 (Dec 2023) \$200.00.		
		4 (Jan 2024) 60 (Sep 2028) \$211.06.		
		Trustee's Motion to Dismiss filed 10/27/23 at #25.		
		Debtor's Response to Trustee's Motion to Dismiss filed 12/05/23 at #28.		

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MEURER 09/21/23 11/30/23 5/60 Tracey	23-50081 IRMA GUEVARA \$2,730.00 AMI-	Dismissal Post.-Conf. Trustee's Motion to Dismiss was filed 01/24/24 at #44 for non-payment. No response filed by Debtor. There are some months where no payment was made at all.	\$3,215.00 or 1.18 mth 02/21/24 \$800.00 ePay	Trustee recommends dismissal.
MEURER 10/26/23 01/04/24 4/36 Bridget1	23-50096 JOSE A MEDINA KASSANDRA MEDINA \$845.51 BMI-	Confirmation Dismissal Trustee alleges that Plan #43 filed on 01/31/24 fails to provide all of Debtor's disposable income into the plan. Plan payments: 1 (Nov 2023) 36 (Oct 2026) \$196.11. Trustee's Motion to Dismiss #27 filed 12/15/23. Response #28 filed 12/29/23.	\$15.07 or 0.02 mth 02/15/24 \$90.52 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

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OLIVA PC (L)	23-50075	Confirmation	\$1,625.00 or	Trustee does not recommend confirmation and recommends dismissal.
	MARIA A PENA	Dismissal	1.48 mth	
09/04/23			02/05/24	
11/13/23			\$550.00	
5/60	\$1,100.00		ePay	
Joseph	BMI-ESF	<p>Plan #56 filed 01/26/24 cannot be recommended because Trustee alleges Statement of Financial Affairs is incomplete as it fails to disclose a second business pursuant to Zapata tax claim #7 filed 12/11/23.</p> <p>Plan payments: 1 (Oct 2023) - 3 (Dec 2023) \$1,050.00. 4 (Jan 2024) - 60 (Sep 2028) \$1,100.00.</p> <p>Trustee's Amended Motion to Dismiss filed 01/26/24 at #54. Debtor's Response to Trustee's Motion to Dismiss filed 12/07/23 at #39.</p> <p>Objection to Confirmation filed 12/27/23 by Hunter-Kelsey IV, LLC at #47 was withdrawn 01/02/24 at #49.</p>		

OLIVA PC (L)	23-50114	Confirmation	\$3,050.00 or	Trustee recommends confirmation of Plan #25 filed 02/06/24.
	FERNANDO FUENTES		1.00 mth	
12/21/23			01/26/24	
02/29/24	GRETA H FUENTES		\$3,050.00	
2/60	\$3,050.00		ePay	
Bridget1	AMI-	<p>Plan #25 filed 02/06/24 works paying 83% dividend to the general unsecured creditors.</p> <p>Payments: 1 (Jan 2024)- 60 (Dec 2028) \$3,050.00.</p> <p>Trustee's Motion to Dismiss #27 filed 02/09/24 was withdrawn 02/23/24 at #28. No response filed by Debtors.</p>		

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OLIVA PC (L)	23-50115 HUGO L MARTINEZ	Confirmation	Current 02/20/24 \$357.70 ePay	Trustee does not recommend confirmation.
12/29/23 03/08/24 2/60 Joseph	\$1,550.00 BMI-ESF	<p>1. Plan #2 filed on 12/29/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. IRS claim #3 filed 02/15/24 reflects Debtor has not filed a tax return for the years 2020, 2021, and 2022. Trustee has received unsigned copies of the 2021 and 2022 tax returns on 01/26/24.</p> <p>3. Plan fails to fully provide for Midfirst Bank claim #2 filed 01/30/24.</p> <p>Plan Payment: 1 (Jan 2024) - 60 (Dec 2028) \$1,550.00.</p> <p>Trustee's Motion to Dismiss #30 filed 02/16/24 is set for 04/04/24. No Response filed by Debtor.</p>		
VASQUEZ LAW FIRM	22-50051 ADRIANA R CANALES	Dismissal	\$6,070.00 or 1.64 mth 02/09/24 \$1,400.00 ePay	Trustee recommends dismissal.
08/02/22 10/11/22 18/60 Tracey	\$3,690.00 BMI-ESF	<p>Post-Conf. Trustee's Motion to Dismiss was filed 01/03/24 at #121 for non-payment. No response filed by Debtor.</p> <p>There are several months where only a partial payment was made and some where no payment was made at all.</p>		

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VASQUEZ LAW FIRM 12/04/23 02/12/24 2/60 Joseph	23-50109 LIZETTE G HINOJOSA \$1,495.00 <i>BMI-ESF</i>	Confirmation Dismissal	\$2,300.00 or 1.54 mth <i>02/20/24</i> \$172.50 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
1. Plan #2 filed 12/04/23 cannot be recommended because it fails to accurately provide for the Lakeview Loan Servicing mortgage claim #2 filed 02/12/24.				
2. Debtor is delinquent 1.54 payments through February, totaling \$2,300.00.				
Plan payment: 1 (Jan 2024) - 60 (Dec 2028) \$1,495.00.				
Trustee's Motion to Dismiss #22 filed 01/22/24. No Response filed by Debtor.				