

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

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	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>				
ALSINA-BATI STA	23-20356 JESUS D VALDEZ	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
12/04/23 02/12/24 2/60 Bridget1	CYNTHIA P VALDEZ \$2,700.00 BMI-PPR	Dismissal Obj to Exemptions by Trustee	02/05/24 \$2,700.00 ePay	
		<ol style="list-style-type: none"> 1. Plan #6 filed 12/06/23 fails to fully provide for all secured and priority claims. 2. Plan fails to fully provide for Santander Consumer USA claim #13 filed 12/27/23. Further, the plan reflects the value amount for the total amount of the claim and does not provide adequate protection payments for month 1. 3. Plan fails to fully provide for the Capital One Bank USA claim for the 2020 Dodge Charger as the plan reflects the value amount for the total amount of the claim and does not provide adequate protection payments for months 1 through 6. 4. Plan fails to fully provide for the Internal Revenue Service claim #6 filed 12/18/23. 5. Plan fails to fully provide for Wells Fargo Home Mortgage. 6. Plan summary fails to disclose the property description for the ad valorem tax reserve. 7. Debtors are using state exemptions but have improperly claimed exemptions for the cash balances of the bank accounts. Further, the balance of the accounts have been understated per the statements provided. Trustee will be filing an objection to debtors' exemptions. 8. Trustee alleges that Schedule B #1 is incomplete as all assets have not been disclosed, specifically the AC Units for the Quantum Group claim paid through the plan and Mrs. Valdes's retirement account pursuant to the payroll deductions disclosed on Schedule I and pay stubs provided. 9. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan. 10. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). Further, Debtors have failed to provide supporting documentation for additional expenses taken. 11. Trustee alleges that the Statement of Financial Affairs is incomplete as Debtors have failed to disclose the Gulf Coast bank account that was closed in 2023 pursuant to 341 testimony. 		

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12. Trustee alleges that the valuation for the home has been understated on Schedule A pursuant to the CAD documentation provided.

13. Debtors have failed to file Schedule C-1 Summary.

14. Debtors have failed to establish a federal income tax reserve pursuant to previous amounts owed and 341 testimony.

15. Trustee has not received payments from wage order #19 signed 01/04/24.

Trustee's Motion to Dismiss #23 filed 01/17/24.
No Response filed by Debtors.

CROMWELL	18-20308	Dismissal		
	PHYLLIS WEISSMAN		\$810.00 or 0.00 mth	Trustee recommends dismissal.
07/18/18			06/12/23	
09/26/18			\$810.00	
67/60	\$0.00		ePay	
Tracey	BMI-			
Post- Confirmation Trustee's Motion to Dismiss filed 10/03/23 at #49 for non-payment. Debtor is currently delinquent in the amount of \$810.00 or 1 month, which was due 07/17/23. Debtor is currently in month 67 of a 60-month Plan. No Response filed by Debtor.				

LEE	23-20353	Confirmation		
	CLIFFORD P REAUX		Current	Trustee does not recommend confirmation.
12/01/23			02/07/24	
02/09/24			\$500.00	
2/60	\$500.00		ePay	
Krystle	BMI-			
1. Plan Summary #22 does not match the Plan #22 filed 12/28/23.				
2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims, including the reverse mortgage claim for PHH Mortgage Corporation #6.				

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3. Plan provides for payment of a total debt claim of PHH Mortgage on real property located at 1002 E Hill Ave, but Debtor has failed to include an ad valorem tax reserve as required by Paragraph 23(D).

4. Trustee alleges that the plan is not feasible as Debtors have a lump sum payment due in Dec 2028 (month 60), and the source of funds has not been substantiated.

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

6. Debtor has failed to provide Trustee with proof of income for SNAP Benefits.

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

Plan Payments:

1 (Jan 2024) - 59 (Nov 2028) \$500.00.

60 (Dec 2028) - 60 (Dec 2028) \$81,125.00.

Trustee's Motion to Dismiss #30 filed 1/17/24 is set for 3/20/24.

No response filed by Debtor.

OLIVA PC (C)	18-20505	Dismissal	\$1,025.00 or 0.71 mth	Trustee recommends dismissal.
	JOEL F FOSS		<i>01/22/24</i>	
<i>11/02/18</i>			\$2,600.00	
<i>01/11/19</i>			<i>ePay</i>	
<i>63/60</i>	\$1,450.00			
Tracey	<i>BMI-</i>			

Post-Conf. Trustee's Motion to Dismiss was filed 01/11/24 at #119 for non-payment.

No response filed by Debtor.

There are several months where only a partial payment was made and some where no payment was made at all.

Debtor is in month 63 of a 60 month plan. The base balance is \$1,025.00.

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PAYNE & ASSOCIATES PLLC 12/11/23 02/19/24 2/60 Bridget1	23-20362 AARON M ABREGO JR \$400.00 BMI-	Confirmation	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<ol style="list-style-type: none"> 1. Plan #21 filed 01/25/24 fails to provide for all secured and priority claims. 2. Plan reflects beginning payment date as January 2023. 3. Debtor has failed to provide bank statements for accounts ending in 5862 and 2295 for 09/11/23 through 12/11/23. 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. 5. Debtor has failed to provide proof to substantiate the direct monthly payment listed in Paragraph 10. Further, the direct monthly payment is not listed on Schedule J. 5. Debtor has failed to make any payments in this case. Debtor is delinquent 1 payment through January totaling \$400.00, with the next payment due on 02/10/24. <p>Payments: 1 (Jan 2024) 60 (Dec 2028) \$400.00.</p> <p>Trustee's Motion to Dismiss #27 filed 02/02/24 is set for 03/20/24. No Response filed by Debtor.</p>				

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RAUB <i>08/05/19</i> <i>10/14/19</i> <i>54/60</i> Tracey	19-20376 JOSE L CASTILLO \$1,165.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #92 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all.	\$5,236.00 or 4.49 mth <i>11/14/23</i> \$600.00 <i>ePay</i>	Trustee recommends dismissal.
RAUB <i>01/07/20</i> <i>03/17/20</i> <i>49/60</i> Tracey	20-20017 DIONICIO G MORENO LINDA L MORENO \$811.37 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #105 for non-payment. No Response filed by Debtors. Debtor is not submitting the correct payment amount. There are several months where no payment was made at all.	\$2,496.55 or 3.08 mth <i>02/02/24</i> \$187.24 <i>Wage Order</i>	Trustee recommends dismissal.
RAUB <i>12/12/20</i> <i>02/20/21</i> <i>38/60</i> Tracey	20-20397 HOMERO R HINOJOSA III ANA L HINOJOSA \$4,513.35 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #131 for non-payment. No Response filed by Debtors. There are several months where only a partial payment was made.	\$11,402.67 or 2.53 mth <i>01/29/24</i> \$1,040.34 <i>Wage Order</i>	Trustee recommends dismissal.

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RAUB	21-21247	Dismissal	\$4,207.42 or	Trustee
	VIVIANE AGUILERA		3.57 mth	recommends
			<i>01/12/24</i>	dismissal.
<i>09/29/21</i>			<i>\$184.62</i>	
<i>12/08/21</i>			<i>ePay</i>	
<i>29/59</i>	\$1,180.00			
Tracey	AMI-	Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #53 for non-payment. No Response filed by Debtor. There are several months where only a partial payment was made. Debtor is not submitting the correct plan payment as per the last Notice of Wage Order Adjustment.		

RAUB	21-21319	Dismissal	\$484.60 or	Trustee does not
	ROLAND A VERA	Modification	0.10 mth	recommend
	SAVANNAH VERA		<i>01/29/24</i>	approval and
<i>12/31/21</i>			<i>\$1,823.08</i>	recommends
<i>03/11/22</i>			<i>Wage</i>	dismissal.
<i>26/60</i>	\$4,800.00		<i>Order</i>	
Tracey	AMI-	Modified Plan #93 was filed 02/02/2024 to cure post-petition payment default. Mod cannot be recommended because:		
		1. Debtor failed to provide Monthly Operating Reports to verify income for Mrs. Vera.		
		2. Debtor failed to provide proof of current income for Mr. Vera.		
		3. Debtor failed to provide a copy of the 2022 tax return.		
		Mod Forgives: \$11,098.71		
		Plan Payments: 24 (Dec 2023) - 60 (Dec 2026) \$4,800.00		
		Post-Conf. Trustee's Motion to Dismiss was filed 10/03/2023 at #73 for non-payment. Response filed 11/06/2023 at #75. Employer is not submitting the correct amount as per the Notice of Wage Order Adjustment causing the delinquency.		

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RAUB	22-20042	Dismissal	\$17,367.08 or 3.33 mth	Trustee recommends dismissal.
	JOHNNY L MCCOY		10/30/23	
02/28/22	PATRICIA R MCCOY		\$2,404.46	
05/09/22			Wage	
24/60	\$5,209.66		Order	
Tracey	AMI-PPR			
<p>Post-Conf. Trustee's Motion to Dismiss filed 01/11/24 at #88 for non-payment. No response filed by Debtors. There are several months where only a partial payment was made and some where no payment was made at all.</p>				

RAUB	23-20088	Confirmation	\$2,018.77 or 0.94 mth	Trustee does not recommend confirmation and recommends dismissal.
	JUAN R CALZADA	Dismissal	01/30/24	
04/04/23		Obj Conf Vanderbilt Mortgage	\$992.31	
06/13/23			Wage	
10/60	\$2,150.00		Order	
Bridget1	BMI-			
<p>Plan #68 filed 02/04/24 fails to fully provide for Vanderbilt Mortgage and Finance claim #1 filed 04/26/23. Creditor's proof of claim does not appear to include the April 2023 payment and Debtor has failed to provide a GAP payment or verification it has been paid.</p> <p>Payments: 1 (May 2023)- 3 (Jul 2023) \$1,138.33. 4 (Aug 2023)- 7 (Nov 2023) \$1,950.00. 8 (Dec 2023)- 60 (Apr 2028) \$2,150.00.</p> <p>Trustee's Motion to Dismiss #29 filed 06/05/23. Debtor's Response to Trustee's Motion to Dismiss #33 filed 07/18/23.</p> <p>Objection to Confirmation filed 10/13/23 by Vanderbilt Mortgage and Finance, Inc. at #43.</p> <p>Objection to Confirmation filed 10/31/23 by San Patricio County at #49 was withdrawn 12/12/23 at #56.</p>				

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RAUB	23-20120	Confirmation	Current	Trustee recommends Confirmation of Plan #77 filed 01/16/24.
	STEVE T LYONS		02/06/24 \$167.31 Wage Order	
05/02/23 07/11/23 9/60 Krystle	TAMMY L LYONS \$725.00 BMI-	Plan #77 filed 1/16/24 works, paying 89% to the general unsecured creditors. Plan payments: 1 (Jun 2023) - 5 (Oct 2023) \$1,600.00. 6 (Nov 2023) - 6 (Nov 2023) \$585.00. 7 (Dec 2023) - 8 (Jan 2024) \$700.00. 9 (Feb 2024) - 60 (May 2024) \$725.00. Trustee's Amended Motion to Dismiss #45 filed 10/02/23 was withdrawn 02/05/24 at #84. Response filed by Debtor #53 filed 10/17/23.		
RAUB	23-20122	Dismissal	\$2,480.00 or 4.00 mth 10/11/23 \$620.00 ePay	Trustee recommends dismissal.
	LAURA J BEHRENS			
05/09/23 07/18/23 9/60 Tracey	\$620.00 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #40 for non-payment. No Response filed by Debtor. There are several months where no payment was made at all.		

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RAUB	23-20197	Confirmation	\$200.00 or 0.09 mth	Trustee recommends confirmation of Plan #76 filed 02/04/24.
	JERRY KNADEL		01/23/24	
07/15/23 09/23/23 7/60	EVANGELINA KNADEL		\$1,960.00	
Joseph	\$2,160.00 BMI-ESF	Plan #76 filed 02/04/24 works, paying 7% to general unsecured creditors.	ePay	
		Plan payments: 1 (Aug 2023) - 5 (Dec 2023) \$1,960.00. 6 (Jan 2024) - 60 (Jul 2028) \$2,160.00.		
		Trustee's Motion to Dismiss #37 filed 9/13/23 was withdrawn 02/08/24 at #78. Debtor's Response to Trustee's Motion to Dismiss filed 11/07/23 at #52.		
RAUB	23-20200	Dismissal	\$3,048.05 or 0.79 mth	Trustee recommends dismissal.
	BELINDA G GARCIA		02/06/24	
07/19/23 09/27/23 7/60	\$3,840.49		\$500.00	
Tracey1	BMI-BOTH	Post- Conf. Trustee's Motion to Dismiss #65 filed 01/05/24. The confirmed plan does not provide for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is running deficient due to the accruing interest on multiple large claims.	ePay	

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RAUB	23-20216 VICTOR P LARA III	Confirmation Dismissal Obj Conf Capital One Auto Finance	\$2,616.90 or 0.56 mth 02/06/24 \$2,012.31 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
07/31/23 10/09/23 7/60 Bridget1	\$4,680.00 AMI-	<p>1. Plan #39 filed 11/06/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #22 filed on 08/25/23.</p> <p>2. Plan fails to fully provide for Internal Revenue Service claim #4 filed 09/25/23. Further, the proof of claim reflects that the 2022 return has not been filed.</p> <p>3. Debtor has failed to provide complete copies of the 2021 and 2022 tax returns.</p> <p>4. Trustee alleges that Debtor's Official Form 122C #22 is inaccurate as Debtor is taking an allowance for the separated spouse's vehicle, but not disclosing the contribution from the separated spouse.</p> <p>5. Trustee alleges that the plan fails to provide all of Debtor's disposable income into the plan.</p> <p>6. Plan Summary #39 and Schedule J #22 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>7. Debtor has failed to provide bank statements for account ending in 7568 for 07/03/23 through filing date.</p> <p>8. Debtor has failed to provide bank statements for account ending in 3666 for 07/06/23 through filing date.</p> <p>9. Plan summary #39 is misleading as it reflects a 99.70% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$26,847.00, when the total amount of timely filed general unsecured claims is \$42,278.36.</p> <p>Plan Payments: 1 (Aug 2023)- 1 (Aug 2023) \$3,900.00. 2 (Sep 2023)- 4 (Nov 2023) \$4,360.00. 5 (Dec 2023)- 60 (Jul 2028) \$4,680.00.</p> <p>Trustee's Amended Motion to Dismiss #35 filed 10/06/23. Response #41 filed 11/07/23.</p>		

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

Amended Plan #61 filed 02/07/24 will be reviewed prior to hearing.

RAUB	23-20228	Confirmation	\$1,150.00 or	Trustee does not
	JESSE G LOPEZ JR	Dismissal	1.00 mth	recommend
<i>08/08/23</i>	THELMA M LOPEZ	Obj Conf Ally Bank	<i>01/09/24</i>	confirmation and
<i>10/17/23</i>			\$1,150.00	recommends
<i>6/60</i>	\$1,150.00		<i>ePay</i>	dismissal.
Bridget1	<i>BMI-</i>			

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

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

Payments:

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

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

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

Amended Schedules #43 filed 02/07/24 will be reviewed prior to hearing.

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RAUB	23-20244	Dismissal	\$665.00 or 0.27 mth 02/05/24 \$1,800.00 ePay	Trustee recommends dismissal.
	CARLOS SALDIVA			
08/25/23 11/03/23 6/60 Bridget1	TERESA A SALDIVA \$2,465.00 BMI-BOTH			

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

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

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

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

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

Payments:

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

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

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

No response filed by Debtor.

RAUB	23-20253	Confirmation	Current	Trustee does not
	SHERMAN LANE	Dismissal		recommend
09/01/23			02/02/24	confirmation and
11/10/23		Obj POC IRS	\$700.00	recommends
5/60	\$700.00		ePay	dismissal.
Krystle	BMI-			
		1. Plan #23 filed on 09/27/23 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. IRS claim #3 filed 10/19/23 reflects Debtor has not filed tax returns for the years 2017-2022. Debtor provided the Trustee with an affidavit stating he has had no tax obligations since 2011. Plan fails to provide for IRS claim. Objection to Claim #33 of IRS filed 12/19/23.		
		3. Lendmark Financial Services is located in paragraph 9, but it is not a 910 claim. Plan proposes to overprovide for treatment of Lendmark Financial Services claim #1 filed 09/29/23 at the expense of general unsecured creditors.		
		4. Trustee alleges that the plan is not feasible as Debtors plan payment increases from \$700.00 to \$2,500.00 in October 2024 (month 13), but Debtors have failed to disclose the source of the increased funds. Schedule J indicates that Debtor only has \$700.00 of disposable income.		
		5. Debtor failed to provide a copy of the Social Security award letter.		

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Bar Date	AMI/BMI-		Pmt Method	
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6. Trustee alleges Schedule B is incomplete as it does not disclose the 1996 Geo Prism.

7. Debtor failed to provide a copy of promissory note of the mortgage showing the terms of the note.

Plan payments:

1 (Oct 2023) - 12 (Sep 2024) \$700.00.

13 (Oct 2024) - 60 (Sep 2028) \$2,500.00.

Trustee's Motion to Dismiss #28 filed 10/20/23.

No Response filed by Debtor.

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

RAUB	23-20264	Confirmation	\$800.00 or	Trustee does not
	RAUL E MALDONADO SR	Dismissal	0.92 mth	recommend
09/11/23			01/11/24	confirmation and
11/20/23		Obj Conf Credit Acceptance	\$800.00	recommends
5/60	\$865.00		ePay	dismissal.
Bridget1	BMI-PPR			
		1. Plan #38 filed 01/04/24 adversely affects Sheffield Financial claim #5 filed 09/25/23 and proper notice has not been given.		
		2. Plan fails to fully provide for Lacks Valley Stores claims #7, 8 and 9 filed 10/06/23. Further, plan has an adverse effect on creditor and proper notice has not been given.		
		3. Trustee alleges Schedule B #18 is incomplete as it fails to disclose the collateral for the Lacks claims. Further, it fails to disclose all assets and does not list the value for the checking account ending in 9617 which states "unknown."		
		4. Plan fails to provide the statutory interest rate for Duvall County Tax Assessor and the tax year. Further, Debtor has failed to provide documentation to substantiate this debt and creditor has not filed a claim.		
		5. Debtor has failed to provide a complete 2021 tax return.		
		6. Trustee alleges that the Statement of Financial Affairs fails to disclose the businesses found on the 2021 and 2022 tax returns.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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

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

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

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

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

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

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

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

Payments:

- 1 (Oct 2023)- 4 (Jan 2024) \$800.00.
- 5 (Feb/2024)- 60 (Sep 2028) \$865.00.

Trustee's Motion to Dismiss #31 filed 10/27/23.
No response filed by Debtor.

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

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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
RAUB	23-20273	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ROSANNA GUERRERO	Dismissal	02/05/24 \$672.00 ePay	
09/26/23 12/05/23 5/60 Krystle	\$670.00 AMI-	<p>1. Plan #35 filed 12/26/23 works, paying 13% to the general unsecured creditors, but cannot be recommended because Trustee alleges Schedule B is incomplete as it does not include Debtor's Cash App and provides for incorrect account numbers.</p> <p>2. Debtor failed to provide bank statements for RBRCU accounts for August and September and Navy Army Federal Credit Union accounts for September.</p> <p>3. Debtor failed to provide a copy of an unemployment statement.</p> <p>Plan payments: 1 (Oct 2023) - 3 (Dec 2023) \$620.00 4 (Jan 2024) - 60 (Sep 2028) \$670.00</p> <p>Trustee Motion to Dismiss filed 11/09/23 at #25. Debtors Response #30 filed 12/12/23.</p> <p>Objection to Confirmation filed 11/13/23 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #26 was withdrawn 01/07/24 at #37.</p> <p>Objection to Confirmation filed 11/29/23 by CoastLife Credit Union at #28 was withdrawn 12/29/23 at #36.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
RAUB	23-20287	Confirmation	\$3,950.00 or	Trustee does not recommend confirmation and recommends dismissal.
	TYRONE WILLIAMS	Dismissal	1.25 mth	
10/03/23		Obj Conf Bridgecrest Credit Co.	01/09/24	
12/12/23			\$2,750.00	
4/60	\$3,150.00		ePay	
Joseph	BMI-ESF			
<p>1. Plan #39 filed 01/05/24 does not fully provide for Planet Home Lending LLC claim #9 filed 11/20/23. Plan lists the ongoing mortgage payment as pro-rata and does not provide for the escrow.</p> <p>2. Plan provides for Conn's as a cure claim and total debt claim.</p> <p>3. Debtor has failed to provide copies of 2021 and 2022 tax returns.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Plan summary provides for the Carvana claim for 2015 Dodge Dart SE, but the Plan does not include any treatment for this creditor. A secured proof of claim was filed 11/04/23 at #5 in the amount of \$8,375.00.</p> <p>6. Debtor has failed to provide bank statements for Gulf Coast FCU account #1909, Navy FCU account #2007 and #2302.</p> <p>Plan payments: 1 (Nov 2023) - 3 (Jan 2024) \$2,100.00. 4 (Feb 2024) - 60 (Oct 2028) \$3,150.00.</p> <p>Trustee's Amended Motion to Dismiss filed 12/15/23 at #36. No Response filed by Debtor.</p> <hr/> <p>Objection to Confirmation filed 01/19/24 by Bridgecrest Credit Company, LLC at #44.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	23-20302 GABRIEL SEGURA	Confirmation Dismissal	\$2,756.00 or 1.00 mth <i>02/07/24</i> \$1,200.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>10/23/23</i> <i>01/01/24</i> <i>4/37</i> Bridget1	\$2,756.00 <i>AMI-ESF</i>	<p>1. Plan #21 filed 11/27/23 fails to provide for the Internal Revenue Service claim #7 filed 11/16/23. Further, the proof of claim reflects that the 2022 tax return has not been filed. Trustee has a signed and dated copy 11/13/23 on file that reflects a refund of \$305.00.</p> <p>2. Plan fails to fully provide for TitleMax of Texas Inc claim #5 filed 10/23/23.</p> <p>3. Schedule C-1 #7 reflects the 2019 Chevrolet Blazer to be surrendered but is not treated in the plan. Further, the Schedules do not reflect this vehicle encumbered or which creditor it is being surrendered to.</p> <p>Payments: 1 (Nov 2023)- 2 (Dec/2023) \$1,200.00. 3 (Jan 2024)- 37 (Nov/2026) \$2,756.00.</p> <p>Trustee's Motion to Dismiss #26 filed 12/15/23. No Response filed by Debtors.</p>		

RAUB	23-20313 BENIGNO GUEVARA	Confirmation Dismissal	\$4,600.00 or 2.09 mth <i>01/19/24</i> \$500.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>10/31/23</i> <i>01/09/24</i> <i>3/60</i> Krystle	\$2,200.00 <i>BMI-BOTH</i>	<p>1. Plan #16 filed on 11/22/23 fails to fully provide for claims #4 and #5 of Rally Credit Union.</p> <p>2. Plan Summary does not match the Plan.</p> <p>3. Trustee alleges Schedule I is inaccurate and overstates income of \$700 for interest and dividends.</p> <p>4. Trustee alleges Schedule I is inaccurate as it fails to disclose Debtor's Child Support payroll expense.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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

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

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

Plan Payments:

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

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

No response filed by Debtor.

	Case #	Matters	Arrears	Trustee
RAUB	23-20315	Confirmation	Current	Trustee does not
	LARNYL HARRIS	Dismissal	02/06/24	recommend
10/31/23			\$400.00	confirmation and
01/09/24			ePay	recommends
4/60	\$400.00			dismissal.
Joseph	BMI-			
		1. Plan #15 filed on 11/22/23 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. IRS claim #16 filed 11/20/23 reflects that Debtor has not filed a tax return for the year 2022. Trustee has received an unsigned copy of the 2022 return. Plan fails to provide for the IRS claim.		
		3. Plan Summary does not match the Plan.		
		4. Trustee alleges Schedule I is inaccurate as the Monthly Operating Reports do not support the income. The income appears to be overstated on Schedule I.		
		5. Trustee alleges Schedule I is inaccurate as it states the Debtor is not employed rather than self-employed.		
		6. Trustee alleges Schedule J is inaccurate as it does not disclose all expenses pursuant to the Monthly Operating Reports.		
		7. Debtor failed to provide copies of social security statements.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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

8. Schedules and Plan fail to provide for future property tax expenses.

Plan payments: 1 (Nov 2023)- 60 (Oct 2028) \$400.00.

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

RAUB	23-20318	Confirmation	Current	Trustee does not
	GINA M MARTINEZ	Dismissal		recommend
			02/06/24	confirmation and
10/31/23			\$650.00	recommends
01/09/24				dismissal.
4/60	\$1,300.00		Wage	
Bridget1	BMI-		Order	
		1. Plan #2 filed 10/31/23 fails to provide for Nueces County Tax Office claim #11 filed 12/22/23 for the 2023 ad valorem taxes.		
		2. Trustee alleges that Schedule B #1 is incomplete as it fails to disclose the Debtor's 401k account pursuant to pay stubs and the Rally bank accounts ending in 6257 and 6265. Additionally, Debtor has failed to provide statements for the 401k account.		
		3. Debtor has failed to provide bank statements for accounts ending in 6257 and 6265 for 10/01/23 through 10/31/23.		
		4. Debtor has failed to provide bank statements for accounts ending in 1606 and 1606-1 for 09/01/23 through 10/31/23.		
		Payments: 1 (Nov 2023)- 60 (Oct/2028) \$1,300.00.		
		Trustee's Motion to Dismiss #21 filed 12/15/23. No Response filed by Debtors.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	23-20326	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	TOMMY DENNING	Dismissal	02/01/24	
11/03/23 01/12/24 3/60 Bridget1	VICKIE DENNING \$2,400.00 BMI-	Obj Conf Ford Motor Credit Co.	\$100.00 ePay	
<p>1. Plan #20 filed 11/27/23 fails to fully provide for 21st Mortgage Corp. claim #3 filed 12/15/23.</p> <p>2. Plan fails to fully provide for Ford Motor Credit Co claim #1 filed 11/14/23.</p> <p>3. Plan was filed with two Summaries.</p> <p>4. Trustee alleges that Schedule I #19 is inaccurate as the employment and wage information has been transposed for the Debtors.</p> <p>5. Trustee alleges that the Statement of Financial Affairs #19 Part 1 is inaccurate regarding the Debtors' previous address.</p> <p>Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,400.00.</p> <p>Objection to Confirmation filed 11/28/23 by Ford Motor Credit Company, LLC at #21.</p> <p>Trustee's Motion to Dismiss #33 filed 12/22/23. No Response filed by Debtors.</p>				

RAUB	23-20330	Confirmation	\$4,900.00 or 2.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	BRANDON W MCNATT	Dismissal	12/20/23	
11/06/23 01/15/24 3/60 Krystle	TAMARA E MCNATT \$2,450.00 BMI-	Obj Conf Ally Bank	\$950.00 ePay	
<p>1. Plan #19 filed 12/1/23 fails to fully provide for claim #8 of Ally Financial.</p> <p>2. Plan fails to fully provide for claim #4 of the Internal Revenue Service.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

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

3. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.
 4. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.
 5. Debtor is delinquent 2 payments through February totaling \$4,900.00.
- Plan Payments:
1 (Dec 2023) - 60 (Nov 2028) \$2,450.00.
- Trustee's Motion to Dismiss #30 filed 12/22/23.
No response filed by Debtor.
- Objection to Confirmation filed 12/29/23 by Ally Bank at #31.

RAUB	23-20331	Confirmation	no pymts received	Not recommend confirmation and recommends Dismissal with Prejudice.
	VICKI GONZALEZ	Dismissal	01/01/00	
11/06/23			\$0.00	
01/15/24				
3/0				
Krystle	\$0.00			
	BMI-			

1. Debtor did not appear at the 12/19/23 or 01/09/24 341 Meetings of Creditors.
2. Debtor has failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.
3. Debtor filed this case on 11/06/23 but has failed to make any payments.
4. Debtor has failed to provide tax returns, six months proof of income used for Official Form 122C, proof of identification or the necessary Domestic Support Obligation documentation.
5. Debtor has failed to file a wage order or EFT Certificate with the court.

Trustee's Amended Motion to Dismiss with Prejudice #20 filed 1/10/24.
No response filed by Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	23-20354 JAMES H PFISTER	Confirmation	\$3,850.00 or 1.00 mth <i>01/12/24</i> \$3,850.00 <i>ePay</i>	Trustee does not recommend confirmation.
<i>12/04/23</i> <i>02/12/24</i> <i>2/60</i> Bridget1	\$3,850.00 <i>BMI-ESF</i>	<ol style="list-style-type: none"> 1. Plan #12 filed 12/20/23 fails to provide for all secured and priority creditors. 2. Plan fails to fully provide for Nationstar Mortgage LLC claim #7 filed 01/31/24. 3. Plan fails to provide for the Notice of Mortgage Payment Change #23 filed 01/08/24. 4. Plan fails to provide for US Department of HUD claim #1 filed 12/06/23. 5. Plan fails to fully provide for Resurgent Capital Services claim #6 filed 12/29/23. 6. Plan fails to provide for the Internal Revenue Service claim #4 filed 12/22/23 for the 2022 tax liability. Further, the proof of claim reflects that the return has not been filed. Trustee received an incomplete copy 01/29/24 that reflects a liability of \$960.00. 7. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan. 8. Debtor has failed to provide verification of the \$1,600.00 Non-Court Ordered Spousal Support expense in budget and allowance taken on his Official Form 122C #11. 9. Trustee alleges that Schedule B is incomplete as the PayPal account for documentation uploaded and all of the community assets have not been disclosed pursuant to 341 testimony. 10. Trustee alleges that Schedule H reflects an incorrect address for the non-filing spouse. 11. Debtor has failed to provide statements for the Chime account ending in 0547 from 09/04/23 to 12/04/23. 12. Debtor has failed to provide the November and December PayPal statements. 13. Debtor has failed to provide documentation of the 19 guns listed on Schedule B. <p>Payments: 1 (Jan 2024)- 60 (Dec 2028) \$3,850.00.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
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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 #26 filed 01/23/24 is set for 03/20/24.
No response filed by Debtor.

RAUB	23-20355	Confirmation	no pymts received	Trustee does not recommend confirmation.
	LYNDA HARP		01/01/00	
12/04/23			\$0.00	
02/12/24				
2/60	\$1,400.00			
Joseph	BMI-ESF			
		1. Plan #16 filed on 12/29/23 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.		
		3. IRS claim #1 filed 12/22/23 shows an unfiled tax return for the year 2019-2021 and reflects a priority claim amount of \$9,360.14. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.		
		4. Debtor failed to provide bank statements for 60 days prior to filing.		
		5. Debtor failed to provide for all debts pursuant to Debtor's 341 testimony.		
		6. Debtor failed to pay in all disposable income.		
		7. Trustee alleges Schedule B is incomplete as it does not disclose royalties pursuant to the 341 testimony.		
		8. Trustee alleges Schedule I is incomplete as it does not disclose royalty income pursuant 341 testimony.		
		9. Debtor has failed to make a Plan payment.		
		10. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Procedures for Administration of Claims Secured by Real Property.		
		Plan Payments:		
		1 (Jan 2024)- 60 (Dec 2028) \$1,400.00.		
		Trustee's Motion to Dismiss #26 filed 01/22/24 is set for 03/20/24. No response filed by Debtor.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 9:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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

RAUB	23-20357	Confirmation		
	SAN JUANITA CAMPOS		no pymts received	Trustee does not recommend confirmation.
12/05/23			01/01/00	
02/13/24			\$0.00	
2/60	\$2,200.00			
Joseph	BMI-			
<ol style="list-style-type: none"> 1. Plan #16 filed 12/29/23 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for treatment of the post-petition mortgage payment change due to Village Capital Investments starting in January. 3. Plan does not provide for the notice of post-petition fee claim of Village Capital Investments in the amount of \$925.00 for attorney's fees, proof of claim fees and Plan review. 4. Trustee alleges plan is not feasible. Plan payments exceed the Debtor's disposable income and Schedule I provides for \$550.00 contribution for daughter that Debtor no longer receives pursuant to her 341 testimony. 5. Debtor failed to provide proof to substantiate the amounts to be paid to Federal Credit Union through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 6. Debtor failed to provide copies of the 2021 and 2022 tax returns. 7. Debtor failed to provide bank statements for 60 days prior to filing. 8. Debtor has failed to make a plan payment. <p>Plan Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,200.00.</p> <p>Trustee's Motion to Dismiss #27 filed 01/22/23 is set for 03/20/24. No response filed by debtor.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
GONZALEZ (JOEL)	19-20197	Dismissal	\$10,900.00 or 2.60 mth	Trustee recommends dismissal.
	FIDEL RODRIGUEZ III		<i>01/11/24</i>	
<i>05/03/19</i>	PALMIRA L RODRIGUEZ		<i>\$1,250.00</i>	
<i>07/12/19</i>			<i>ePay</i>	
<i>57/57</i>	\$4,200.00			
Tracey	AMI-BOTH			
		Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #117. Response to Trustee's Motion to Dismiss was filed 12/01/23 at #118. There are several months where only a partial payment was made.		
		Modified Plan #123 filed 02/06/24 to reduce the plan payments and extend the duration to 60 months is scheduled for 03/20/24. The first payment due under the modified plan is February 2024 in the amount of \$1,920.00. No payment under the modification has been received.		
GONZALEZ (JOEL)	19-20541	Dismissal	\$4,957.17 or 1.95 mth	Trustee recommends dismissal.
	ZARAGOZA ZAMORA III		<i>02/02/24</i>	
<i>11/04/19</i>	BLANCA ANN ZAMORA		<i>\$400.00</i>	
<i>01/13/20</i>			<i>ePay</i>	
<i>51/60</i>	\$2,541.88			
Tracey	AMI-			
		Post-Conf. Trustee's Motion to Dismiss filed 01/11/24 at #53 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/16/24 at #55. Debtor is not consistent with making full plan payments. There are several months where only a partial payment was made.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
GONZALEZ (JOEL)	20-20116 SUZANNE M EDWARDS	Modification	\$1,814.70 or 0.54 mth <i>02/02/24</i> \$1,338.46 <i>Wage Order</i>	Trustee recommends approval of Mod #78 filed 01/29/24 with M4 Order.
<i>03/03/20</i> <i>05/12/20</i> <i>47/60</i>	\$3,335.00 <i>AMI-</i>	Amended Modified Plan #78 filed 01/29/24 works at 100% to the general unsecured creditors. Mod filed to address a loss in income that requires a reduction in payments to the Trustee. Trustee requests M4 Order due to disposable income. Mod Forgives: \$0.00 Mod payments: 46 (Jan 2024) - 46 (Jan 2024) \$2,900.00 47 (Feb 2024) - 60 (Mar 2025) \$3,335.00		
Tracey				
GONZALEZ (JOEL)	21-21080 CHRISTOPHER P BUTCHER CHANTEL M BUTCHER	Dismissal	\$2,706.00 or 3.49 mth <i>12/26/23</i> \$178.85 <i>Wage Order</i>	Trustee recommends dismissal.
<i>03/30/21</i> <i>06/08/21</i> <i>35/60</i>	\$775.00 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss filed 01/11/24 at #51 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #52. There are several months where only a partial payment was made.		
Tracey				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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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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GONZALEZ (JOEL) 06/29/21 09/07/21 32/60 Tracey	21-21167 RICARDO SALINAS JR CAITLIN SALINAS \$4,500.00 AMI-ESF	Modification Modified plan #94 filed 01/05/24 to address a loss in income that requires a reduction in payments to the Trustee. The modification cannot be recommended because: 1. Mod fails to provide for the correct Remaining Claim on all secured and priority creditors. 2. The Debtor has failed to verify that the vehicle financed by Rolando Solis is paid in full. The date of last payment is 09/01/23. 3. The Debtor has failed to provide verification of current income. 4. The first full Mod payment was due January 29, 2024, but has not posted. Mod Forgives: \$22,811.10 Mod payments: 31 (Jan 2024) - 60 (June 2024) \$4,500.00	\$6,170.10 or 1.37 mth 01/05/24 \$500.00 ePay	Trustee does not recommend approval.
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GONZALEZ (JOEL) 07/19/22 09/27/22 19/60 Tracey	22-20167 RENE O GONZALES \$461.34 BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 06/19/23 at #67 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/14/23 at #68. There are a few months where only a partial payment was made.	\$2,088.98 or 4.53 mth 12/15/23 \$477.00 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 12/29/22 03/09/23 14/60 Tracey	22-20316 SIERRA P GOULD \$2,975.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/11/24 at #40 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #41. There are several months where only a partial payment was made.	\$8,454.24 or 2.84 mth 02/06/24 \$1,280.77 <i>Wage Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 02/03/23 04/14/23 12/60 Tracey	23-20028 DEBRA DEASES \$865.00 <i>BMI-PPR</i>	Modification Amended Modified Plan #67 filed 01/30/24, to cure post-petition payment default, works at 13.813% to the general unsecured creditors. Mod Forgives: \$2,707.00 Mod payments: 11 (Jan 2024) - 59 (Jan 2028) \$865.00 Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #53 for non-payment was withdrawn on 02/05/2024 at #68. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/22/24 at #66. Debtor is making sporadic payments.	\$830.85 or 0.96 mth 02/06/24 \$133.00 <i>ePay</i>	Trustee recommends approval of Mod #67 filed 01/30/24.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 02/18/23 04/29/23 12/60 Tracey	23-20042 ROBERTO PEREZ JR MISTY D PEREZ \$5,224.10 AMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 10/03/23 at #57 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/23/23 at #47. There are a few months where only a partial payment was made.	\$21,310.24 or 4.08 mth 02/06/24 \$2,612.06 Wage Order	Trustee recommends dismissal.
GONZALEZ (JOEL) 04/28/23 07/07/23 10/60 Tracey	23-20115 JAIME J TREVINO ELIZABETH L TREVINO \$3,450.00 AMI-	Modification Amended Modified Plan filed 02/07/24 at #62 to cure a post-petition default. The modification cannot be recommended because: 1. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to the Trustee. 2. Mod fails to provide for the correct ongoing monthly mortgage payment to LoanCare LLC for the month of January 2024. 3. Mod is deficient to pay all secured and priority claims. Mod Forgives: \$961.24 Mod payments: 9 (Jan 2024) - 60 (Apr 2028) \$3,450.00	\$978.48 or 0.28 mth 02/06/24 \$411.92 Wage Order	Trustee does not recommend approval.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 06/29/23 09/07/23 8/60 Tracey	23-20176 RICKY CASTELLANOS \$3,150.00 <i>AMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/11/24 at #55 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all.	\$9,450.00 or 3.00 mth <i>01/04/24</i> \$900.00 <i>ePay</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 06/30/23 09/08/23 8/60 Bridget1	23-20182 DENNIS E EDWARDS MARIE C LABACLADO \$2,965.00 <i>BMI-</i>	Confirmation Dismissal Obj POC Natalie Jenkins Vega	\$6,655.36 or 2.24 mth <i>02/06/24</i> \$342.12 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>Trustee does not recommend Plan #52 filed 10/04/23 because:</p> <ol style="list-style-type: none"> Internal Revenue Service claim #11 filed 09/07/23 reflects that the 2021 tax return has not been filed. Trustee has a copy of the 2021 Wage and Income Transcript for Mr. Edwards and a signed and dated 06/28/23 copy of Mrs. Edward's 2021 tax return. Debtors are delinquent 2.24 payments through January totaling \$6,655.36 with the next payment due on 02/28/2024. <p>Plan Payments: 1 (Jul 2023)- 3 (Sep 2023) \$2,150.00. 4 (Oct 2023)- 60 (Jun 2028) \$2,965.00.</p> <p>Trustee's Motion to Dismiss #33 filed 08/18/23. Response #34 filed 08/24/23.</p> <p>Debtors' Objection to Claim of Natalie Jenkins Vega filed 12/12/23 at #64. Natalie Vega Response to Debtor's Objection to Claim #69 filed 1/10/24.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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

Amended Plan #74 filed 02/06/24 will be reviewed prior to the hearing.

GONZALEZ (JOEL)	23-20186 BOBBY J LAY	Dismissal	\$6,462.50 or 2.46 mth <i>01/16/24</i> \$1,312.50 <i>Wage Order</i>	Trustee recommends dismissal.
<i>07/03/23</i> <i>09/11/23</i> <i>7/60</i>	\$2,625.00 <i>BMI-</i>			
Tracey				
Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #35 for non-payment. Response to Trustee's Motion to Dismiss filed 12/01/23 at #37. There are a few months where no payment was made.				

GONZALEZ (JOEL)	23-20215 JOEL F LONGORIA JR EVELINA G LONGORIA	Dismissal	\$7,317.59 or 2.51 mth <i>01/29/24</i> \$573.96 <i>Wage Order</i>	Trustee recommends dismissal.
<i>07/31/23</i> <i>10/09/23</i> <i>6/60</i>	\$2,915.00 <i>AMI-</i>			
Tracey				
Post-Conf. Trustee's Motion to Dismiss was filed 01/11/24 at #46 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/19/24 at #47. There are several months where only a partial payment was made and where no payment was made at all.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
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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
GONZALEZ (JOEL) 08/16/23 10/25/23 6/60 Joseph	23-20237 JERRY D LEAL NADIA FONSECA \$2,660.00 AMI-PPR	Confirmation	\$1,231.38 or 0.46 mth 02/05/24 \$388.46 Wage Order	Trustee does not recommend confirmation.
<p>Plan #58 filed 01/17/24 works, paying 11% to general unsecured creditors. An evidentiary hearing is scheduled regarding feasibility due to vehicles.</p> <p>Plan payments: 1 (Sep 2023) - 4 (Dec 2023) \$2,520.00. 5 (Jan 2024) \$2,630.00. 6 (Feb 2024) - 60 (Aug 2028) \$2,660.00.</p> <p>Trustee's Motion to Dismiss filed 09/29/23 at #25 was withdrawn on 12/06/23 at #39. Debtor's Response to Trustee's Motion to Dismiss filed 11/07/23 at #27.</p> <p>Amended Objection to Claim of Johny Adams and Leonor DeLeon (POC #4) filed 11/16/23. Agreed Order Sustaining Objection to POC entered 12/29/23 at #45.</p>				

GONZALEZ (JOEL) 09/01/23 11/10/23 5/60 Bridget1	23-20256 MICHAEL A SOLIZ ARACELI A SOLIZ \$4,445.00 AMI-ESF	Confirmation Dismissal	\$9,120.00 or 2.05 mth 02/05/24 \$1,500.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #68 filed 02/05/24 works, paying 100% to the general unsecured creditors, but has an adverse effect on Conn's Credit Co. and proper notice has not been given.</p> <p>2. Safeguard Investments LTD claim #12 filed 01/30/24 August and September 2023 payments do not appear to be included in the proof of claim pre-petition arrears amount and plan does not provide any GAP payments.</p> <p>3. Debtor is delinquent 2.05 payments through February totaling \$9,120.00.</p> <p>Payments:</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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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			

1 (Oct 2023)- 3 (Dec 2023) \$3,750.00.
4 (Jan 2024)- 4 (Jan 2024) \$4,310.00.
5 (Feb 2024)- 60 (Sep 2028) \$4,445.00.

Trustee's Motion to Dismiss #40 filed 10/20/23.
Response #41 filed 11/07/23.

GONZALEZ (JOEL)	23-20275 THOMAS G HAWES	Confirmation	\$1,000.00 or 1.90 mth	Trustee does not recommend confirmation and recommends dismissal.
09/27/23 12/06/23 5/60 Joseph	AMY L CROW-HAWES \$525.00 BMI-	Dismissal	01/22/24 \$1,100.00 ePay	
	1. Plan #21 filed 10/25/23 does not fully provide for IRS claim #3 filed 10/20/23.			
	2. Debtor has failed to provide workers compensation documentation.			
	3. Debtor is delinquent 1.90 payments through December totaling \$1,000.00.			
	Plan payments: 1 (Oct 2023) - 60 (Sep 2028) \$525.00.			
	Trustee's Motion to Dismiss filed 12/04/23 at #31. No Response filed by Debtor.			

GONZALEZ (JOEL)	23-20294 ROBERT L HUFFMAN	Confirmation	\$2,429.75 or 0.66 mth	Trustee does not recommend confirmation and recommends dismissal.
10/11/23 12/20/23 4/60 Bridget1	\$3,700.00 BMI-	Dismissal	01/29/24 \$1,097.86 Wage Order	
	1. Plan #24 filed 12/07/23 fails to provide for all secured and priority claims.			
	2. Debtor is delinquent .66 payments through January totaling \$2,429.75.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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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			

Payments: 1 (Nov 2023)- 60 (Oct 2028) \$3,675.00.

Trustee's Motion to Dismiss #23 filed 12/01/23.
Response to Trustee's Motion to Dismiss # 32 filed 01/09/24.

GONZALEZ (JOEL)	23-20297 JOHN R MENDOZA	Confirmation	\$969.21 or 0.92 mth 01/09/24 \$2,180.79 Wage Order	Recommend confirmation of Plan #28 filed 01/12/24 with C4 Order.
10/16/23 12/25/23 4/58 Joseph	\$1,050.00 BMI-	Plan #28 filed 01/12/24 works paying 100% to all creditors. The Plan must remain 100% due to disposable income. Trustee requests a C4 confirmation order. Plan payments: 1 (Nov 2023) - 59 (Sep 2028) \$1,050.00. Trustee's Amended Motion to Dismiss filed 12/19/23 at #27 was withdrawn 01/31/24 at #35. Debtor's response filed 01/12/24 at #29.		

GONZALEZ (JOEL)	23-20316 EDWARD SALAZAR	Confirmation Dismissal	Current 02/06/24 \$409.62 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
10/31/23 01/09/24 4/42 Bridget1	\$1,775.00 AMI-	<ol style="list-style-type: none"> 1. Plan #33 filed 02/02/24 does not provide for the correct ongoing mortgage payment of Nationstar Mortgage claim #1 filed 01/09/24. 2. Debtor failed to provide bank statements for acct ending 5256 for 07/31-10/31/23. 3. Debtor failed to provide bank statements for accts ending in 7805 and 8000 for October 2023. 4. Trustee alleges that Schedule B is inaccurate as to the balance of Frost Bank account ending in 2500 on the date of filing. 		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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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			

5. Documentation provided as proof to substantiate the amount to be paid to Swhartz Vays through the Plan, reflects that the post-petition HOA fees direct have not been paid since filing.

Plan payment: 1 (Nov 2023)- 42 (Apr 2027) \$1,775.00.

Trustee's Motion to Dismiss #23 filed 12/15/23.

Response to Trustee's Motion to Dismiss #26 filed 12/28/23.

GONZALEZ (JOEL)	23-20317	Confirmation	\$2,075.00 or	Trustee does not
	JUAN M PEREZ JR	Dismissal	1.00 mth	recommend
10/31/23		Obj Conf NewRez LLC	01/02/24	confirmation and
01/09/24	ISABEL R PEREZ		\$2,075.00	dismissal.
3/60	\$2,075.00		ePay	
Joseph	AMI-			

1. Plan #27 filed 12/27/23 does not fully provide for US Bank National Association claim #12 filed 12/28/23.

2. Plan fails to fully provide for NewRez claim #14 filed 12/29/23.

3. Plan does not fully provide for USAA Federal Savings Bank claim #4 filed 11/30/23.

Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$2,075.00.

Trustee's Motion to Dismiss filed 12/15/23 at #24.

No Response filed by Debtor.

Objection to Confirmation filed 01/02/24 by NewRez LLC at #28.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
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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
GONZALEZ (JOEL) 11/02/23 01/11/24 3/58 Joseph	23-20319 LORI A PINEDA \$3,650.00 AMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Obj Conf IRS</p>	\$6,300.00 or 1.73 mth 01/17/24 \$2,000.00 ePay	<p style="text-align: center;">Trustee does not recommend confirmation and recommends dismissal.</p>
<p>1. Plan #21 filed on 11/28/23 fails to provide sufficient funds for payment in full of all secured and priority claims. Debtor's Official Form 122C requires a 60-month commitment period paying \$31,283.41 to the general unsecured creditors.</p> <p>2. Plan fails to fully provide for IRS claim# 9 filed 12/20/23. The claim indicates that there are unfiled tax returns for the years 2019, 2020, 2021 and 2022.</p> <p>3. Plan fails to fully provide for Rally Credit Union claim #16 filed 01/10/24.</p> <p>4. Plan does not provide for the notice of post-petition fee claim of Rally Credit Union in the amount of \$1,200.00 for attorney's fees, Proof of Claim fees and notice of appearance fee.</p> <p>5. Debtor has failed to provide Venmo bank statements.</p> <p>6. Debtor is delinquent 1.73 payments through February, totaling \$6,300.00.</p> <p>Plan payments: 1 (Dec 2023) - 58 (Sep 2028) \$3,650.00.</p> <p>Trustee's Motion to Dismiss filed 12/22/23 at #27. Response filed 01/22/24 at #30.</p> <p>Objection to Confirmation filed 01/31/24 by the IRS at #33.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
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GONZALEZ (JOEL) 11/02/23 01/11/24 3/60 Krystle	23-20320 AMANDO L ESCOBEDO JR BELINDA T ESCOBEDO \$1,330.00 <i>AMI-</i>	Confirmation Plan #32 filed 01/15/24 works, paying 6% to general unsecured creditors. Plan payments:1 (Dec 2023) - 60 (Nov 2028) \$1330.00. Trustee's Motion to Dismiss # filed 12/21/23 was withdrawn 01/16/24 at #35. Debtor's Response #29 filed 01/02/24.	\$1,380.00 or 1.04 mth 01/23/24 \$895.00 <i>ePay</i>	Trustee recommends confirmation of Plan #32 filed on 01/15/24.
GONZALEZ (JOEL) 11/03/23 01/12/24 3/60 Bridget1	23-20322 JAVIER L ESCAMILLA \$2,235.00 <i>BMI-</i>	Confirmation Obj Conf Ally Bank	Current 02/06/24 \$2,225.00 <i>Wage Order</i>	Recommend confirmation Plan #37 filed 01/31/24 if Objection resolved.
		Plan #37 filed 01/31/24 works paying 2% to unsecured creditors. Plan payments: 1 (Dec 2023)- 2 (Jan 2024) \$2,175.00. 3 (Feb 2024)- 60 (Nov 2028) \$2,235.00. Objection to Confirmation filed 12/13/23 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #23 was withdrawn 01/16/24 at #33. Objection to Confirmation filed 12/20/23 by Ally Bank at #25. Trustee's Motion to Dismiss #27 filed 12/22/23 was withdrawn 02/08/24 at #43. Response #28 filed 01/13/24.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 11/06/23 01/15/24 3/60 Joseph	23-20327 NICHOLAS J LEPP \$575.00 BMI-	Confirmation Dismissal Obj Conf Wells Fargo Bank NA	\$575.00 or 1.00 mth 01/16/24 \$575.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #16 filed 11/16/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for Nueces County claim #4 filed 12/22/23.</p> <p>3. IRS claim #1 filed 12/08/23 reflects Debtor has not filed a tax return for the years 2020- 2022. Trustee has not received copies of these returns. Plan fails to provide for the IRS claim.</p> <p>4. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to the IRS claim.</p> <p>5. Plan fails to fully provide for Wells Fargo claim #7 filed 01/12/24. Plan fails to provide for treatment of the mortgage gap payment due for Nov 2023.</p> <p>6. Plan provides for San Patricio County 2023 property tax arrearage claim as direct.</p> <p>7. Trustee alleges Schedule B is incorrect as the bank statements do not support the balance of the bank accounts.</p> <p>8. Debtor has failed to provide Trustee with proof of son's income.</p> <p>9. Debtor has failed to provide proof of his business rent expense.</p> <p>Plan payments: 1 (Dec 2023)- 60 (Nov 2028) \$575.00.</p> <p>Objection to Confirmation filed 11/22/23 by Wells Fargo Bank, NA at #18.</p> <p>Trustee's Motion to Dismiss filed 12/22/23 at #26. Response filed 01/19/24 at #30.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 11/15/23 01/24/24 3/60 Bridget1	23-20336 LISA DELAROSA SERNA \$1,420.00 <i>BMI-</i>	Confirmation Plan #33 filed 02/01/24 works, paying 2% to the general unsecured creditors. Payments: 1 (Dec 2023)- 60 (Nov 2028) \$1,420.00 Trustee's Motion to Dismiss #31 filed 01/05/24 was withdrawn 02/08/24 at #39. Response #32 filed 01/19/24.	Current <i>02/05/24</i> <i>\$710.00</i> <i>Wage Order</i>	Trustee recommends confirmation of Plan #33 filed 02/01/24.
GONZALEZ (JOEL) 11/15/23 01/24/24 3/60 Joseph	23-20337 ARNOLD SANTOS ANGELA C SANTOS \$3,925.00 <i>AMI-</i>	Confirmation Dismissal	\$209.61 or 0.05 mth <i>01/30/24</i> <i>\$905.77</i> <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
1. Plan #2 filed 11/15/23 fails to provide for payment in full of the secured and priority claims within the term of the plan as required by 11 U.S.C. § 1325. 2. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C. Plan Payments: 1 (Dec 2023)- 60 (Nov 2028) \$3,925.00. Objection to Confirmation filed 12/27/23 by Nationstar Mortgage LLC at #27 was withdrawn 02/07/24 at #38. Trustee's Motion to Dismiss filed 01/05/24 at #30 set for 02/14/24. Debtor filed a response 01/19/2024. Amended Plan #33 filed 02/06/24 will be reviewed prior to hearing.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

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05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 11/15/23 01/24/24 3/60 Bridget1	23-20338 LUIS R CONSTANTE JR \$610.00 <i>BMI-</i>	Confirmation Dismissal	\$93.84 or 0.15 mth 01/29/24 \$281.54 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
Plan #22 filed 02/06/24 works, paying 3% to the general unsecured, but cannot be recommended because:				
1. 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.				
2. Debtor has failed to provide the amended 2022 tax return pursuant to 341 testimony.				
3. Debtor has failed to provide a complete DSO Affidavit.				
4. Debtor has failed to provide a current lease for the rental home.				
5. Trustee alleges that Schedule I #1 is inaccurate as the non-filing spouse's employment information is incorrect per the pay stubs provided and 341 testimony.				
6. Trustee alleges that Schedule B #1 is incomplete as it fails to disclose the lease deposit pursuant to 341 testimony and lease provided, the BitCoin account pursuant to statements provided and the correct balance of the savings account pursuant to the statements provided.				
Payments: 1 (Dec 2023)- 60 (Nov 2028) \$610.00.				
Trustee's Motion to Dismiss #19 filed 01/05/24. Response #20 filed 01/19/24.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 11/16/23 01/25/24 3/60 Joseph	23-20339 ALLISON N SMITH \$900.00 BMI-	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal	01/23/24 \$900.00 ePay	
<p>Plan #2 filed 11/16/23 cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtor has failed to provide the Trustee with 60 days of bank statements for Kleberg Business and checking accounts. 2. Debtor failed to provide proof of spousal support. <p>Plan Payments: 1 (Dec 2023)- 60 (Nov 2028) \$900.00.</p> <p>Trustee's Motion to Dismiss filed 01/05/24 at #17. Response filed 01/19/24 at #18.</p>				
GONZALEZ (JOEL) 11/17/23 01/26/24 3/60 Krystle	23-20340 STEVE CABRERA DIANA O CABRERA \$600.00 AMI-	Confirmation	\$300.00 or 0.50 mth	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal	02/06/24 \$150.00 Wage Order	
<p>Trustee alleges that Plan #30 filed on 2/1/24 fails provide all of Debtor's disposable income into the plan.</p> <p>Plan Payments:1 (Dec 2023) - 60 (Nov 2028) \$600.00.</p> <p>Trustee's Motion to Dismiss #25 filed 1/5/24. Debtor's Response #27 filed 1/19/24.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 11/17/23 01/26/24 3/60 Krystle	23-20341 JAVIER R ROCHA AMANDA R ANAYA \$2,200.00 AMI-	Confirmation Dismissal	Current 01/31/24 \$507.69 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed on 11/21/23 fails to fully provide for the claim of TX Child Support Claim #3</p> <p>2. Plan fails to fully provide for the claim of Santander Claim #6.</p> <p>3. Plan fails to fully provide for the claim of Internal Revenue Service Claim #7.</p> <p>4. Plan fails to fully provide for the claim of Nueces County Tax Office Claim #15.</p> <p>5. Trustee alleges the plan is not feasible. F&M Sunset Servicing claim #20 was untimely filed and the Plan will not fully provide for what will become due to mortgage.</p> <p>6. Plan fails to provide a \$2,347.57 to the general unsecured creditors as required by Debtor's Official Form 122C #12 filed on 11/14/23.</p> <p>Plan Payments: 1 (Dec 2023) - 5 (Apr 2024) \$2,650.00. 6 (May 2024) - 6 (May 2024) \$7,575.00. 7 (Jun 2024) - 17 (Apr 2025) \$2,650.00. 18 (May 2025) -18 (May 2025) \$7,575.00. 19 (Jun 2025) - 29 (Apr 2026) \$2,650.00. 30 (May 2026) -30 (May 2026) \$7,575.00. 31 (Jun 2026) - 41 (Apr 2027) \$2,650.00. 42 (May 2027) -42 (May 2027) \$7,575.00. 43 (Jun 2027) - 53 (Apr 2028) \$2,650.00. 54 (May 2028) -54 (May 2028) \$7,575.00. 55 (Jun 2028) - 60 (Nov 2028) \$2,650.00.</p> <p>Trustee's Motion to Dismiss #25 filed 1/5/24. Debtor's Response filed #27 on 1/19/24.</p> <p>Amended Plan #31 filed 02/07/24 will be reviewed prior to hearing.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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

GONZALEZ (JOEL) 11/20/23 01/29/24 3/60 Bridget1	23-20342 STEVEN P GUTIERREZ CASSANDRA M GUTIERREZ \$4,525.00 BMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <ol style="list-style-type: none"> 1. Plan #2 filed 11/20/23 fails to provide for all secured and priority claims. 2. Plan fails to provide for US Department of HUD claim #1 filed 11/22/23. 3. Plan fails to fully provide for AmeriCredit Financial Services DBA GM Finance claim #2 filed 11/29/23. 4. Plan fails to fully provide for Kubota Credit Corporation claim #33 filed 01/26/24. 5. Plan does not agree with Nationstar Mortgage LLC claim #35 filed 01/29/24. 6. Debtors are exempting three vehicles but appears only two licensed drivers in the household. <p>Payments: 1 (Dec 2023)- 60 (Nov 2028) \$4,525.00.</p> <p>Trustee's Motion to Dismiss #26 filed 01/17/24. Response #27 filed 01/19/24.</p>	Current 02/07/24 \$2,088.46 Wage Order	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
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GONZALEZ (JOEL) 11/28/23 02/06/24 3/60 Bridget1	23-20346 JAMALH L BUSSEY BRANDY N BUSSEY \$1,600.00 AMI-	<p style="text-align: center;">Confirmation</p> <p>Plan filed 11/28/23 works, paying 56% to general unsecured creditors.</p> <p>Plan Payments: 1 (Dec 2023)- 60 (Nov 2028) \$1,600.00.</p>	Current 02/02/24 \$369.23 Wage Order	<p>Trustee recommends confirmation of Plan #2 filed 11/28/23.</p>
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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

Trustee's Motion to Dismiss #30 filed 01/23/24 was withdrawn 02/08/24 at #33.
No response filed by Debtors.

GONZALEZ (JOEL)	23-20349	Confirmation	Current	Trustee does not recommend confirmation.
	BRITTANY E DOTTOLO		01/24/24	
11/29/23			\$300.00	
02/07/24			ePay	
3/36	\$300.00			
Joseph	BMI-			

Trustee alleges that Plan #28 filed 01/15/2024 is not feasible as Debtors plan relies on future tax refund amounts that have not been substantiated.

Plan Payments: 1 (Dec 2023)- 36 (Nov 2026) \$300.00.

Objection to Confirmation filed 12/18/23 by Lakeview Loan Servicing, LLC at #19 was withdrawn 01/31/24 at #29.

GONZALEZ (JOEL)	23-20350	Confirmation	\$285.40 or 0.15 mth	Trustee does not recommend confirmation.
	ERNESTO HINOJOSA III		02/07/24	
11/30/23			\$856.15	
02/08/24	CRYSTAL J HINOJOSA		Wage Order	
2/60	\$1,855.00			
Krystle	AMI-			

1. Plan #2 filed on 12/5/23 fails to fully provide for the claim of 21st Mortgage Corp arrears.
2. Plan proposes to begin payments later than the 30 days set forth in 1326(a)(1).
3. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.
4. Plan fails to provide a \$17,625.60 dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 11/30/23.

Plan Payments:
1 (Jan 2024) -60 (Dec 2028) \$1,855.00

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

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

Trustee's Motion to Dismiss #21 filed 1/19/24 is set for 3/20/24.
Response filed 02/06/24 at #23.

Amended Plan #33 filed 02/06/24 will be reviewed prior to hearing.

GONZALEZ (JOEL)	23-20351	Confirmation	\$3,692.30 or 0.64 mth	Trustee does not recommend confirmation.
	ARNOLD NAVARIJO		<i>01/31/24</i>	
11/30/23	ERIKA C NAVARIJO		\$2,653.85	
02/08/24			<i>Wage Order</i>	
2/60	\$5,750.00			
Krystle	AMI-PPR			
<p>1. Plan #2 filed 11/30/23 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed on 11/30/23.</p> <p>2. Plan fails to fully provide for the claim of Nueces County Tax claim #11.</p> <p>3. Plan fails to fully provide for the claim of Navy Army Community claim #13</p> <p>4. Plan proposes to begin payments later than the 30 days set forth in 1326(a)(1).</p> <p>5. Debtor failed to provide proof to substantiate the amounts to be paid to Resolution Finance LLC or Home Tax Solutions through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p>				
<p>Plan Payments: 1 (Jan 2024) - 60 (Dec 2028) \$5,750.00</p>				
<p>Trustee's Motion to Dismiss #33 filed 1/19/24 is set for 3/20/24. No response filed by Debtor.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 11/30/23 02/08/24 2/60 Bridget1	23-20352 JAIME JUAREZ \$2,575.00 <i>AMI-PPR</i>	Confirmation 1. Plan #2 filed 11/30/23 fails to meet the requirements of 1325(b) as it pays out only \$66,965.96 to general unsecured creditors. The Official Form 122C requirement is \$73,496.40. 2. Plan fails to fully provide for Randolph Brooks FCU claim #7 filed 01/08/24. 3. Debtor failed to provide Navy Federal Credit Union bank statements for #6792 and #5006 showing account balance on the date of filing. Plan Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,575.00. Trustee's Motion to Dismiss #19 filed 01/23/24 is set for 03/20/24. Debtor filed response 02/02/24 at #21.	\$990.39 or 0.38 mth <i>02/06/24</i> \$594.23 <i>Wage Order</i>	Trustee does not recommend confirmation.
GONZALEZ (JOEL) 12/05/23 02/13/24 2/60 Bridget1	23-20358 RALPH J BRUNI LAURA B BRUNI \$430.00 <i>BMI-</i>	Confirmation Plan #25 filed 02/07/24 works, paying 21% to the general unsecured creditors. Plan Payments:1 (Jan 2024) - 60 (Dec 2028) \$430.00. Trustee's Motion to Dismiss #23 filed 01/23/24 was withdrawn 02/08/24 at #26. No response filed by Debtors.	\$33.08 or 0.08 mth <i>01/29/24</i> \$198.46 <i>Wage Order</i>	Trustee recommends confirmation of Plan #25 filed 02/07/24.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
03/20/2024
04/10/2024
05/15/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 12/08/23 02/16/24 2/36 Krystle	23-20360 ELLA I LOPEZ \$300.00 <i>BMI-</i>	Confirmation Plan #23 filed 02/05/24 works, paying 5% to the general unsecured creditors. Plan Payments:1 (Jan 2024) - 36 (Dec 2026) \$300.00. Trustee's Motion to Dismiss # filed 01/19/24 was withdrawn at #25 on 02/08/24. Debtor's Response #22 filed 02/05/24.	\$300.00 or 1.00 mth 01/09/24 \$300.00 ePay	Trustee recommends confirmation of Plan #23 filed 02/05/24.
GONZALEZ (JOEL) 12/08/23 02/16/24 2/36 Krystle	23-20361 CANUTO R SOLIS III \$1,050.00 <i>BMI-</i>	Confirmation Obj Conf First Community Bank 1. Plan #2 filed 12/08/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for Dividend Finance LLC claim #1 filed 12/12/23. 3. Plan fails to Provide for First Community Bank claim #8 filed 02/01/24. 4. Plan provides for Jim Wells County 2023 property taxes arrearage as direct. Plan Payments:1 (Jan 2024)- 36 (Dec 2026) \$1,050.00. Trustee's Motion to Dismiss # filed 1/19/24 is set for 3/20/24. Response filed 02/07/24 at #25. Objection to Confirmation filed 02/01/24 by First Community Bank at #24.	\$565.38 or 0.54 mth 01/26/24 \$1,050.00 Wage Order	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
 Yvonne V. Valdez, Trustee
February 14, 2024 10:00 am

Next 3 Panels:
 03/20/2024
 04/10/2024
 05/15/2024

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			
GONZALEZ (JOEL)	23-20366	Confirmation	Current	Trustee recommends confirmation of Plan #2 filed 12/19/23.
	JOHN A MARTINEZ		02/06/24	
12/19/23			\$92.31	
02/27/24			Wage	
2/60	\$200.00		Order	
Bridget1	AMI-	Plan #2 filed 12/19/23 works, paying 33% to general unsecured creditors.		
		Plan Payments: 1 (Jan 2024) 5 (May 2024) \$200.00. 6 (Jun 2024) 60 (Dec 2028) \$400.00.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 11:00 am

Next 3 Panels:
02/23/2024
03/20/2024
04/10/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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GONZALEZ (JOEL) 11/03/23 01/12/24 3/60 Joseph	23-60075 JUSTIN J VILLA MISTY G VILLA \$8,000.00 <i>AMI-PPR</i>	Confirmation Dismissal Obj Conf Thomas E Kurtz	\$22,000.00 or 2.75 mth <i>01/16/24</i> \$2,000.00 <i>ePay</i>	Trustee does not recommnd confirmation and recommends dismissal.
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1. Plan #29 filed 01/11/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #15 filed on 11/17/23. The requirement is \$243,025.20.

2. IRS claim #11 filed 01/16/24 reflects Debtors have not filed WT-FICA and FUTA tax return for the year 2023. Trustee has not received copies of these returns.

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

4. Debtors failed to provide a copy of December business bank statements.

5. Debtors failed to provide the Monthly Operating Reports for December 2023 and January 2024.

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

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

8. Debtor is delinquent 2.75 payments through February totaling \$22,000.00.

Plan payments:

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

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

Trustee's Motion to Dismiss filed 12/22/23 at #26.

Response filed 01/13/24 at #31.

Trustee's Objection to Debtors' Claim of Exemptions filed 1/10/24 at #27 was withdrawn 01/17/24 at #35.

Objection to Confirmation filed 02/07/24 by Thomas E. Kurtz at #37.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 11:00 am

Next 3 Panels:
02/23/2024
03/20/2024
04/10/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
JANE M MCLAUGHLI N 03/31/23 06/09/23 11/60 Tracey	23-60014 GEORGE R LEAL IDA M LEAL \$1,120.00 BMI-PPR	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/11/24 at #43 for non-payment. No Response filed by Debtors. There are a couple of months where no payment was made at all.	\$2,330.00 or 2.08 mth 02/02/24 \$1,060.00 ePay	Trustee recommends dismissal.

KISCH 09/28/23 12/07/23 5/60 Bridget1	23-60066 ROY CORONADO TONYA L CORONADO \$4,405.00 AMI-ESF	Confirmation Dismissal Obj Conf American Finance	\$10,100.00 or 2.29 mth 12/06/23 \$1,000.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #68 filed 01/16/24 fails to provide for Victoria County claim #7 filed 10/26/23 for the 2023 ad valorem taxes.

2. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan. Schedule J indicates that there is excess disposable income that is not being paid into the plan.

3. Debtors are 2.29 payments totaling \$10,100.00 through February. The last payment was received on 12/06/23. Further, there have been no receipts from the wage order signed 10/16/23.

Payments:
1 (Oct 2023)- 2 (Nov 2023) \$3,190.00.
3 (Dec 2023)- 4 (Jan 2024) \$4,610.00.
5 (Feb 024)- 13 (Oct 2024) \$4,405.00.
14 (Nov 2024)- 60 (Sep 2028) \$4,705.00.

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

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

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 11:00 am

Next 3 Panels:
02/23/2024
03/20/2024
04/10/2024

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

12/11/23 at #58.

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

PAYNE & ASSOCIATES PLLC 11/06/23 01/15/24 3/60 Bridget1	23-60076 LEANA M HAYS \$1,150.00 <i>BMI-PPR</i>	Confirmation Dismissal	\$2,166.92 or 1.88 mth 12/28/23 \$530.77 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #36 filed 01/16/24 proposes to overprovide for treatment of Bednorz Enterprise LLC amended claim #1 filed 01/10/24 in Paragraph 8B at the expense of general unsecured creditors. The POC addendum reflects two post-petition payments 12/25/23 and 01/25/24 as part of the pre-petition arrears. Plan reflects to pay months 1-60. Therefore, 62 mortgage payments will be paid throughout the life of the plan.

2. Plan fails to provide the tax years for the ad valorem taxes being paid to DeWitt County.

3. Schedule J #22 is inaccurate as Debtors are not including the ad valorem tax reserve amounts in the budget calculation. Further, the disposable income does not match Plan Summary #23.

4. Trustee alleges Schedule H #22 is inaccurate as it fails to disclose the name and address of the spouse.

5. Debtor has failed to provide the Declaration of Electronic Filing to the Trustee.

6. Debtor has failed to provide bank statements for accounts ending in 9293 and 3150 for 08/06/23 through 11/06/23.

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

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

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

10. Debtor is delinquent 1.88 payments through February totaling \$2,166.92.

Payments: 1 (Dec 2023)- 60 (Nov 2028) \$1,150.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 11:00 am

Next 3 Panels:
02/23/2024
03/20/2024
04/10/2024

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

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

RAUB	23-60060	Confirmation	\$4,730.79 or	Trustee does not
	DANIEL RIOS	Dismissal	3.26 mth	recommend
	AMBER L RIOS	Obj Conf DeWitt County	02/06/24	confirmation and
09/01/23			\$207.69	recommends
11/10/23			<i>Wage</i>	dismissal.
5/60	\$1,450.00		<i>Order</i>	
Krystle	<i>BMI-PPR</i>			

1. Plan #38 filed on 12/07/23 fails to provide funds for payment in full of all secured and priority claims.
2. IRS claim #5 filed 12/15/23 reflects that Debtors have not filed a tax return for the years 2017-2022. Trustee has not received copies of these returns. The Plan fails to provide for the IRS claim.
3. Debtors fail to provide for NPRTO Texas / Prog Leasing claim #7 filed 1/24/23 for a lease agreement that is not addressed on Schedule G or the Plan.
4. Debtor has failed to file a wage deduction order or EFT certificate with the Court for the remaining payment amount.
5. Trustee alleges Schedule B is incomplete as the Debtors do not list their 2nd vehicle pursuant to Debtors' 341 testimony.
6. Trustee alleges Schedule J is incorrect as it provides for a \$37.50 expense for insurance on the business budget that is included in the \$72.00 car insurance expense on Schedule J.
7. Debtors failed to provide copies of the August and September bank statements for Prosperity Bank.
8. Debtor is delinquent 3.26 payments through February totaling \$4,730.79.

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

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

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 14, 2024 11:00 am

Next 3 Panels:
02/23/2024
03/20/2024
04/10/2024

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>	

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

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