

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 9:30 am**

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
*PRO SE DEBTOR  12/29/23 03/08/24 2/0 Krystle	23-70270  JOSE J GARCIA  \$0.00 BMI-	Dismissal  1. Debtor has failed to file a Plan, Schedules C-J, Statement of Financial Affairs or Official Form 122C.  2. Debtor filed this case on 12/29/23 but has failed to make any payments.  3. 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.  4. Debtor has failed to file a wage order or EFT Certificate with the court.  5. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date.  6. Debtor has failed to submit tax returns, pay advices, proof of identification or the necessary DSO Affidavit.  7. The 341 Meeting of Creditors has not yet been held and is scheduled for 02/13/24, but will not be able to be held without the required documents having been filed and uploaded.  Trustee's Motion to Dismiss #11 filed 1/3/24. No response file by Debtor.	no pymts received <i>01/01/00</i> \$0.00	Trustee recommends dismissal.

BAKER  12/03/18 02/11/19 62/60 Tracey	18-70428  CARLOS G CARDENAS  MARIA L CARDENAS  \$1,597.18 BMI-	Dismissal  Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #81 for non-payment. Amended Trustee's Motion to Dismiss was filed 11/8/23 at #84 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/15/23 at #85. There are a few months where only a partial payment was made.	\$4,761.53 or 2.98 mth <i>01/18/24</i> \$500.00 ePay	Trustee recommends dismissal.
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Matter continued from 1/11/24 to allow time for Debtor to make payments.

BAKER	19-70243 JOEL PENA MARIA E PENA	Dismissal	\$7,703.33 or 5.46 mth 01/31/24 \$1,410.00 ePay	Trustee recommends dismissal.
04/01/19 06/10/19 58/84 Tracey	\$1,410.04 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all.		
Debtors are in month 58 of an 84-month plan.				

BAKER	20-70021 SERGIO ZARAGOZA	Dismissal	\$4,487.54 or 1.01 mth 01/23/24 \$2,000.00 ePay	Trustee recommends dismissal.
01/06/20 03/16/20 49/60 Tracey	\$4,430.91 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #126 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/18/23 at #128. There are several months where only a partial payment was made.		

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GUERRERO  11/06/17 03/14/18 75/84 Tracey	17-70431  <b>ADRIANA RAMIREZ-ALFARO</b>  \$635.00 BMI-BOTH	<b>Dismissal</b>	\$400.99 or 0.63 mth 01/17/24 \$635.00 ePay	<b>Trustee recommends dismissal.</b>

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

Matter continued from 1/11/24 to allow additional time for Debtor to get current.

GUERRERO  05/31/23 08/09/23 9/48 Tracey	23-70103  <b>MARTHA E CANTU</b>  \$2,697.74 AMI-ESF	<b>Dismissal</b>	\$7,550.00 or 2.80 mth 01/29/24 \$1,225.00 ePay	<b>Trustee recommends dismissal.</b>
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Post-Conf. Trustee's Motion to Dismiss was filed 01/05/24 at #38 for non-payment.  
 Response to Post-Conf. Trustee's Motion to Dismiss was filed 01/23/24 at #39.  
 There are several months where only a partial payment was made and some where no payment was made at all.

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LIMON	23-70226	Confirmation	\$1,076.65 or 0.38 mth	Trustee does not recommend confirmation and recommends dismissal.
10/31/23 01/09/24 3/60 Bridget1	BENJAMIN GARCIA  RENELLI RODRIGUEZ \$2,800.00 BMI-	Dismissal	01/29/24 \$646.15 Wage Order	
<p>1. Trustee alleges that Plan #2 filed on 10/31/23 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Debtors have failed to provide proof to substantiate the direct monthly payments listed on Schedule J.</p> <p>3. Plan does not agree with the Nationstar Mortgage LLC claim #4 filed 01/09/24.</p> <p>4. Amended Schedule F #32 filed 01/29/24 to add unsecured debt after the bar date. Creditors have not received proper notice.</p> <p>Plan payments: 1 (Nov 2023)- 60 (Oct 2028) \$2,800.00.</p> <p>Trustee's Motion to Dismiss #25 filed 12/15/23.                      Response #26 filed 12/28/23.</p>				

PAYNE & ASSOCIATES PLLC 12/15/22 02/23/23 14/60 Tracey	22-70208 RODRIGO DE LA ROSA JR  \$685.00 BMI-	Dismissal  Modification	\$905.00 or 1.32 mth 12/19/23 \$1,150.00 ePay	Trustee does not recommend approval and recommends dismissal.
<p>Amended Modified Plan was filed 12/14/23 at #73 to cure post-petition payment default. Modified Plan cannot be recommended because:</p> <p>1. Debtor failed to provide documentation supporting the income reflected on Schedule I.</p> <p>2. Debtor failed to provide a change of current address.</p> <p>3. Mod improperly characterizes Mohamed Sirage's claim as a residential lease with a lien avoidance rather than an executory contract.</p>				

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Mod Forgives: \$1,350.00.

Mod payments:

10 (Oct 2023) \$400.00

11(Nov 2023) - 60 (Dec 2027) \$685.00

Post-Conf. Trustee's Motion to Dismiss was filed 09/19/23 at #61 for non-payment.

Response to Trustee's Motion to Dismiss was filed 10/18/23 at #62.

There are several months where no payment was made.

<b>PAYNE &amp; ASSOCIATES PLLC</b> 10/02/23 12/11/23 4/60 Krystle	<b>23-70201</b> <b>YABET GARCIA</b>  \$1,435.00 <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$2,870.00 or 2.00 mth 01/10/24 \$1,200.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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1. Plan #23 filed on 12/12/23 works at 100% to the general unsecured creditors, but cannot be recommended because Debtor failed to provide proof to substantiate the amounts to be paid to Security First Federal Credit Union through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

2. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.

3. Trustee alleges Schedule F is incomplete as it lists zero or unknown amounts owed for claims.

Plan Payments:

1 (Nov 2023) - 2 (Dec 2023) \$600.00.

3 (Jan 2024) - 60 (Oct 2028) \$1,435.00.

Trustee's Amended Motion to Dismiss at #36 filed 01/31/24.

No response filed by Debtor.

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OLIVA	<b>18-70337</b> <b>BENJAMIN L GOMEZ</b>	<b>Dismissal</b>	\$675.00 or 3.00 mth 11/14/23 \$600.00 ePay	<b>Trustee recommends dismissal.</b>
09/10/18 11/19/18 65/84 Tracey	<b>ELIZA J GOMEZ</b> \$225.00 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #73 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #78. There are some months where no payment was made at all.  Debtor is in month 65 of an 84-month plan.		
OLIVA	<b>19-70270</b> <b>ANA LUISA MARRUFO</b>	<b>Modification</b>	Current 01/23/24 \$26.00 ePay	<b>Trustee recommends approval of Mod #89 filed 1/11/24.</b>
07/02/19 09/10/19 55/60 Tracey	\$0.00 BMI-ESF	Modified Plan was filed 1/11/24 at #89 works at 5% to the general unsecured creditors.  Mod filed to remove Nissan Motors Acceptance and reduce the plan term from 60 to 52 months, ending the plan in November 2023.  Mod Forgives: \$0.00  Mod Payments: 52 (Nov 2023) \$275.00		

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OLIVA  08/28/19 11/06/19 54/60 Tracey	<b>19-70335</b> <b>FELIPE DE JESUS AMBRIZ</b>  <b>DIANA GARCIA</b>  \$1,575.00 <i>BMI-BOTH</i>	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss filed 01/05/24 at #89 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/08/24 at #90. There are several months where no payments were made.	\$4,720.00 or 3.00 mth <i>01/04/24</i> \$1,576.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
OLIVA  06/17/22 08/26/22 20/60 Tracey	<b>22-70085</b> <b>SANDRA GARCIA</b>   \$775.00 <i>BMI-BOTH</i>	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss was filed 01/05/24 at #58 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made.	\$2,325.00 or 3.00 mth <i>01/09/24</i> \$387.50 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
OLIVA  12/22/22 03/02/23 14/60 Tracey	<b>22-70218</b> <b>JOSE L PEDROZA</b>  <b>GRACE PEDROZA</b>  \$525.00 <i>BMI-ESF</i>	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #76 for non-payment. Response to Trustee's Motion to Dismiss was filed 12/06/23 at #77. There are several months where no payment was made at all.	\$1,100.00 or 2.10 mth <i>01/18/24</i> \$525.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>

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Matter continued to 02/08/24 to allow additional time for pending payments to post.

<b>OLIVA</b>	<b>23-70007</b>	<b>Dismissal</b>	\$9,209.20 or 2.61 mth <i>01/29/24</i> \$923.08 <i>Wage</i> <i>Order</i>	<b>Trustee</b> <b>recommends</b> <b>dismissal.</b>
<i>01/11/23</i> <i>03/22/23</i> <i>13/60</i>	<b>ALVARO FLORES JR</b>   \$3,535.00 <i>BMI-ESF</i>			
Tracey	Post-Conf. Trustee's Motion to Dismiss was filed 01/05/24 at #163 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.			

<b>OLIVA</b>	<b>23-70070</b>	<b>Modification</b>	\$2,270.00 or 1.00 mth <i>01/11/24</i> \$2,270.00 <i>ePay</i>	<b>Trustee</b> <b>recommends</b> <b>approval of Mod</b> <b>#67 filed 01/31/24.</b> <b>Request M4 Order.</b>
<i>04/14/23</i> <i>06/23/23</i> <i>10/60</i>	<b>ALEXANDER GONZALEZ</b>  <b>KARINA GONZALEZ</b>  \$2,270.00 <i>BMI-ESF</i>			
Tracey	Amended Modified Plan #67 filed 01/31/24 works at 100% to the general unsecured creditors.  Mod filed to cure the delinquency and to surrender the 2013 Kenworth T660 to KSW Rail Group LLC.  Mod Forgives: \$8,627.00  Mod Payments: 8 (Dec 2023) - 60 (Apr 2028) \$2,270.00  Post-Conf. Trustee's Motion to Dismiss filed 12/08/23 at #57 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/22/23 at #60. There are several months where only a partial payment was made and some where no payment was made at all.			



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OLIVA	23-70137 <b>MIKHAEL A KOHEN</b>	<b>Dismissal</b>	\$1,540.00 or 2.00 mth <i>01/09/24</i> \$770.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<i>07/10/23</i> <i>09/18/23</i> <i>7/60</i> Tracey	<i>\$770.00</i> <i>BMI-ESF</i>	Post-Conf. Trustee's Motion to Dismiss was filed 01/05/24 at #37 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/08/24 at #38. There are several months where no payment was made at all.  Modified Plan #40 filed 01/24/24 is set for hearing on 03/01/24 with the first payment due in February in the amount of \$850.00.		
OLIVA	23-70149 <b>RAMIRO S GUAJARDO</b>	<b>Confirmation</b>  <b>Dismissal</b>	\$400.00 or 0.50 mth <i>01/26/24</i> \$400.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>07/24/23</i> <i>10/02/23</i> <i>7/60</i> Leanne1	<i>\$800.00</i> <i>BMI-</i>	Plan #53 filed 01/19/24 cannot be recommended because Trustee alleges Schedule J is inaccurate as it fails to provide for the 2021 Dodge Ram 3500 payment.  Plan payments: 1 (Aug 2023) - 7 (Feb 2024) \$800.00. 8 (Mar 2024) - 60 (Jul 2028) \$1,900.00.  Trustee's Motion to Dismiss filed 09/18/23 at #31. No Response filed by Debtor.		

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OLIVA  08/08/23 10/17/23 6/60 Krystle	23-70160  RIGOBERTO L GARZA  \$3,575.00 AMI-ESF	Confirmation  Dismissal	\$2,322.47 or 0.65 mth 01/30/24 \$825.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #52 filed 11/08/23 works, paying 3% to the general unsecured creditors but cannot be recommended because Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I.</p> <p>Plan Payments:                      1 (Sep 2023) - 2 (Oct 2023) \$3,425.00.                      2 (Nov 2023) - 3 (Nov/ 023) \$3,550.00.                      4 (Dec 2023) - 60 (Aug 2028) \$3,575.00.</p> <p>Trustee's Motion to Dismiss #42 filed 09/29/23.                      No Response filed by Debtor.</p>				

OLIVA  09/05/23 11/14/23 5/60 Bridget1	23-70182  LUCIA ROEL  \$780.00 BMI-ESF	Dismissal	Current 01/29/24 \$780.00 ePay	Trustee recommends dismissal.
<p>1. Confirmation was denied on 11/15/23. Debtor has failed to properly notice the new Plan filed 01/11/24 at #36 for confirmation.</p> <p>2. Debtor has failed to provide verification of the income for the non-filing spouse's new employment disclosed on Schedule I #35.</p> <p>3. Debtor has failed to provide verification of the out-of-town expenses associated with the non-filing spouse's employment.</p> <p>4. Plan fails to fully provide for Mano Santa claim #1 filed 09/26/23.</p> <p>5. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.</p>				

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Payments:

1 (Oct 2023)- 3 (Dec 2023) \$725.00.  
 4 (Jan 2024)- 60 (Sep 2028) \$780.00.

Trustee's Amended Motion to Dismiss #31 filed 11/17/23.  
 Response #38 filed 01/11/24.

<b>OLIVA</b>	<b>23-70185</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
<i>09/07/23</i> <i>11/16/23</i> <i>5/60</i> Leanne1	<b>BENIGNO GONZALEZ JR</b>  \$1,050.00 <i>BMI-ESF</i>		<i>01/10/24</i> \$1,000.00 <i>ePay</i>	
<p>Plan #44 filed 01/09/24 works, paying 8% to the general unsecured creditors, but has an adverse effect on ValleyAuto and Santander Consumer USA and proper notice has not been given. The 28-day deadline will terminate on 02/06/24 at which time the Trustee recommends confirmation.</p> <p>Plan payments:                      1 (Oct 2023) - 2 (Nov 2023) \$1,000.00.                      3 (Dec 2023) - 4 (Jan 2024) \$1,000.00.                      5 (Feb 2024) - 60 (Sep 2028) \$1,050.00.</p> <p>Trustee's Motion to Dismiss filed 10/27/23 at #32 was withdrawn 1/31/24 at #52.                      No Response filed by Debtor.</p>				

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OLIVA	23-70188	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/20/23 11/29/23 5/60 Bridget1	ALI M SALEH  \$875.00 AMI-ESF	Dismissal	01/23/24 \$361.50 Wage Order	
<p>1. Plan Summary #51 filed 01/09/24 fails to disclose the Estimated Total General Unsecured Claims and the Forecast % Dividend on General Unsecured Claims found on lines 9 and 10 respectively.</p> <p>2. Trustee alleges that Debtor's Official Form 122-C #32 filed 12/01/23 is inaccurate as it fails to disclose all income in the six months prior to filing.</p> <p>Payments:                      1 (Oct 2023)- 4 (Jan 2024) \$715.00.                      5 (Feb 2024)- 60 (Sep 2028) \$875.00.</p> <p>Trustee's Motion to Dismiss #29 filed 11/09/23.                      Response #35 filed 12/04/23.</p> <p>Objection to Confirmation filed 11/28/23 by VW Credit Inc at #30 was withdrawn 12/11/23 at #39.</p>				
OLIVA	23-70191	Confirmation	\$900.00 or 0.23 mth	<b>Trustee recommends confirmation of Plan #51 filed 1/31/24.</b>
09/26/23 12/05/23 5/60 Krystle	ALFREDO L SERRATA  CHRISTINA GARCIA  \$3,900.00 BMI-ESF		01/26/24 \$900.00 Wage Order	
<p>Plan #51 filed 01/31/24 works, paying 77% to general unsecured creditors.</p> <p>Plan payments: 1 (Oct 2023) - 60 (Sept 2028) \$3,900.00.</p> <p>Trustee's Motion to Dismiss #37 filed 11/17/23 was withdrawn 1/31/24 at #52                      Response filed #40 on 12/5/23.</p>				

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OLIVA	23-70202	Confirmation	\$1,866.24 or	Trustee does not recommend confirmation and recommends dismissal.
	LUIS M RODRIGUEZ	Dismissal	0.93 mth	
10/02/23 12/11/23 4/0 Bridget1	MAYRA L RODRIGUEZ \$2,000.00 BMI-ESF	Obj Conf Correa Land and Cattle I	01/30/24 \$611.54 ePay	
<p>1. Plan #40 filed 12/11/23 fails to fully provide for the Correa Land and Cattle LLC claim #5 filed 11/17/23.</p> <p>2. Debtor failed to provide proof to substantiate the amount to be paid to Texan Credit through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>Plan payments:                      1 (Nov 2023) \$1,800.00.                      2 (Dec 2023) - 60 (Oct 2028) \$2,000.00.</p> <p>Trustee's Motion to Dismiss #39 filed 12/08/23.                      No Response filed by Debtor.</p> <p>Objection to Confirmation filed 12/12/23 by Correa Land and Cattle, Inc. at #41.</p>				
OLIVA	23-70203	Dismissal	\$2,436.00 or	Trustee recommends dismissal.
	RACHEL M GALINDO		0.99 mth	
10/02/23 12/11/23 4/60 Krystle	\$2,450.00 BMI-ESF		01/25/24 \$2,450.00 ePay	
<p>Confirmation was denied on 12/14/23. Debtor has failed to file and notice a new Plan.</p> <p>Plan payments: 1 (Nov 2023) - 60 (Oct 2028) \$2,450.00.</p> <p>Trustee's Amended Motion to Dismiss #33 filed 01/31/24.                      No Response filed by Debtor.</p>				

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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
OLIVA	23-70204	Confirmation	\$8,000.00 or 4.00 mth	<b>Trustee does not recommend confirmation and dismissal</b>
<i>10/02/23</i> <i>12/11/23</i> <i>4/60</i> Bridget1	CHRISTOPHER TORRES  DIANA D TORRES \$2,000.00 AMI-ESF	Dismissal  <b>Obj Conf US Bank Trust National A</b>	<i>12/14/23</i> \$6,000.00 ePay	
<ol style="list-style-type: none"> <li>1. Plan #42 filed 01/10/24 fails to provide for all secured and priority claims.</li> <li>2. Plan fails to provide for City of McAllen claim #26 filed 11/21/23.</li> <li>3. Plan fails to provide for Hidalgo County claim #25 filed 11/21/23.</li> <li>4. Plan fails to fully provide for International Bank of Commerce claim #24 filed 11/20/23.</li> <li>5. Plan fails to fully provide for NewRez LLC dba Shellpoint Mortgage Servicing claim #28 filed 12/11/23.</li> <li>6. Debtors have failed to provide the contract for the sale of the home.</li> <li>7. Plan fails to fully provide for Lacks Valley claims #9 and #10 filed 10/25/23.</li> <li>8. Plan paragraph #13 is incomplete as to the description of property.</li> <li>9. Trustee alleges the Statement of Financial Affairs in inaccurate as it does not disclose all lawsuit information or attorney fees within one year of filing.</li> <li>10. Debtors failed to provide proof of six months of income.</li> <li>11. Debtors have not provided a valuation of the property located in Mexico or the taxes required for this property.</li> <li>12. Debtors failed to provide bank statements for IBC Bank account.</li> <li>13. Debtors are not paying all disposable income into the plan.</li> <li>14. Plan provides for one BMO claim to be avoided but there is a second secured claim #2 of BMO filed 10/04/23 that is secured, but not addressed in the Plan.</li> <li>15. Debtor is delinquent 2 payments through February totaling \$8,000.00.</li> </ol>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Plan payments:  
 1 (Nov 2023) - 3 (Jan 2024) \$6,000.00.  
 4 (Feb 2024) - 60 (Oct 2028) \$2,000.00.

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

Trustee's Amended Motion to Dismiss filed 02/01/24 at #47.  
 No Response filed by Debtor.

<b>OLIVA</b>	<b>23-70207</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ELEAZAR MOLINA JR</b>	<b>Dismissal</b>	<i>01/30/24</i> \$187.50 <i>ePay</i>	
<i>10/09/23</i> <i>12/18/23</i> <i>4/36</i> Leanne1	\$375.00 <i>BMI-ESF</i>	Plan #26 filed 10/09/23 cannot be recommended because Debtor failed to provide proof to substantiate the amounts to be paid to Western Shamrock Finance through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		
		Plan payments: 1 (Nov 2023) - 36 (Oct 2026) \$375.00.		
		Trustee's Motion to Dismiss filed 12/01/23 at #23. No Response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
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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
OLIVA	23-70208	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/11/23 12/20/23 4/60 Bridget1	GABRIEL GONZALEZ  ELIZABETH A GONZALEZ \$1,300.00 BMI-	Dismissal	01/11/24 \$1,100.00 ePay	
<p>1. Plan #33 filed 01/09/24 fails to fully provide for FCC Finance claim #15 filed 10/24/2023.</p> <p>2. Plan fails to provide for the 2020 Homes and Land LLC claim #13 filed on 12/08/23. Creditor has failed to withdraw this claim and no objection has been filed.</p> <p>Payments:                      1 (Nov 2023)- 3 (Jan 2024) \$1,100.00.                      4 (Feb 2024)- 60 (Oct 2028) \$1,300.00.</p> <p>Motion to Dismiss #26 filed 12/01/23.                      No Response filed by Debtors.</p> <p>Objection to Confirmation filed 01/04/24 by U.S. Bank National Association at #31 was withdrawn 01/10/24 at #36.</p> <p>Amended Plan #42 was filed 01/31/24, but has not yet been reviewed. This amendment will be reviewed prior to the hearing.</p>				

OLIVA	23-70209	Confirmation	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/12/23 12/21/23 4/36 Leanne1	RUBY A DIAZ  \$725.00 BMI-ESF	Dismissal  Obj Conf South Shore Development	01/10/24 \$800.00 ePay	
<p>1. Plan #28 filed 01/11/24 fails to provide for IRS claim #1 filed 10/31/23.</p> <p>2. Debtor is not contributing all disposable income as the direct monthly payment of \$63.68 terminated 12/31/23 without a corresponding step up in payments.</p> <p>Plan payments:</p>				



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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1 (Nov 2023) - 3 (Jan 2024) \$575.00.  
 4 (Feb 2024) - 60 (Oct 2028) \$725.00.

Trustee's Motion to Dismiss filed 12/01/23 at #25.  
 Debtor's response filed 01/11/24 at #30.

Objection to Confirmation filed 01/04/24 by South Shore Development, Inc. at #26.

OLIVA	23-70212	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	GEORGE SAHAGUN	Dismissal	01/18/24	
10/16/23 12/25/23 4/60 Bridget1	LAURA M SAHAGUN \$1,875.00 BMI-ESF	Obj Conf Lakeview Loan Servicing	\$1,875.00 ePay	

- Trustee alleges that Plan #35 filed 01/10/24 fails to provide for all of Debtor's disposable income.
- Trustee alleges Debtor's Official Form 122C #18 filed 10/27/23 is incorrect, thus the plan fails to meet the requirements of 1325(b).
- Debtors have failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.
- Trustee alleges that Statement of Financial Affairs #17 filed 10/27/23 is incomplete as previous addresses, Mr. Sahagun's income, Mrs.'s Sahagun's child support income and the bookkeeper information pursuant to the Business Sworn Testimony and business tax returns have not been disclosed.

Payments:  
 1 (Nov 2023)- 2 (Dec 2023) \$2,100.00.  
 3 (Jan 2024)- 60 (Oct 2028) \$1,875.00.

Motion to Dismiss #29 filed 12/01/23.  
 No Response filed by Debtors.

Objection to Confirmation filed 01/10/24 by Lakeview Loan Servicing LLC at #33.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 February 8, 2024 10:00 am

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA  10/20/23 12/29/23 4/36 Leanne1	23-70215  ARMANDO CASTILLO  VERONICA CASTILLO  \$400.00 BMI-ESF	Confirmation           Plan #37 filed 01/29/24 works, paying 5% to general unsecured creditors.  Plan lists a special provision in Paragraph #27: Rally Credit Union Arrears and Notice of Post Petition Mortgage fees, expenses, and charges. Debtors will pay an additional \$21.03 to cure escrow shortage and will pay an additional \$60.42 for post-petition fees, expenses, and charges beginning 02/01/2024 through 01/01/2025 to cure this escrow shortage arrearage.  Plan payments: 1 (Nov 2023) - 36 (Oct 2026) \$400.00.  Trustee's Motion to Dismiss filed 12/01/23 at #26 was withdrawn 01/31/24 at #38. No Response filed by Debtor.	Current  01/31/24 \$400.00 Wage Order	Trustee recommends confirmation of Plan #37 filed 01/29/24.

OLIVA  10/25/23 01/03/24 4/36 Bridget1	23-70216  HERLINDA LOPEZ  \$250.00 BMI-ESF	Confirmation  Dismissal	\$500.00 or 2.00 mth 12/04/23 \$250.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #28 filed 01/30/24 reflects treatment of the 2023 ad valorem taxes in paragraph 8C, but Debtor has failed to provide verification they have been paid.

2. Debtor is delinquent 2 payments through January totaling \$500.00.

Payments: 1 (Nov 2023)- 36 (Oct 2026) \$250.00.

Trustee's Amended Motion to Dismiss #29 filed 02/01/24.  
No Response filed by Debtors.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
 February 8, 2024 10:00 am

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

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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OLIVA  10/27/23 01/05/24 4/60 Bridget1	23-70218 <b>RICARDO S MUNOZ</b>  <b>AMELIA MUNOZ</b> \$1,200.00 BMI-ESF	<b>Dismissal</b>	\$900.00 or 0.75 mth 01/22/24 \$300.00 Wage Order	<b>Trustee recommends dismissal.</b>
<p>1. Confirmation was denied on 01/11/24, and Debtor has failed to file and notice a new plan for confirmation.</p> <p>2. Debtors have failed to provide the October bank statement for account ending in 6700 for October 2023.</p> <p>3. Debtors are delinquent .75 payments through January totaling \$900.00.</p> <p>Payments:                      1 (Nov 2023)- 2 (Dec 2023) \$1,135.00.                      3 (Jan 2024)- 60 (Oct 2028) \$1,200.00.</p> <p>Trustee's Amended Motion to Dismiss #39 filed 01/30/24.                      No Response filed by Debtors.</p>				

OLIVA  10/31/23 01/09/24 3/60 Krystle	23-70220 <b>MARICRUZ V ZAMORA</b>  \$375.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>	\$375.00 or 1.00 mth 01/03/24 \$187.50 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>Plan #2 filed 10/31/23 cannot be recommended because:</p> <p>1. Plan Summary does not match the Plan.</p> <p>2. Trustee alleges Schedule G is incomplete as it fails to disclose all leases.</p> <p>3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Plan Payments: 1 (Nov 2023) - 60 (Oct 2028) \$375.00.

Trustee's Motion to Dismiss #22 filed 12/14/23.  
 No Response filed by Debtor.

Amended Plan #28 filed 01/31/24 will be reviewed prior to the hearing.

<b>OLIVA</b>	<b>23-70227</b>	<b>Dismissal</b>	no pymts received 01/01/00 \$0.00	<b>Trustee recommends dismissal with Prejudice.</b>
11/02/23 01/11/24 3/60 Leanne1	<b>MARIO A RODRIGUEZ</b>  \$16,300.00 BMI-	<ol style="list-style-type: none"> <li>Confirmation was denied on 01/11/24, and Debtor has failed to file and notice a new plan for confirmation.</li> <li>Debtor did not appear at the 12/19/23 or the 01/09/24 341 Meeting of Creditors.</li> <li>Statement of Financial Affairs #1 filed 11/02/23 is incomplete as it does not disclose Debtor's income.</li> <li>Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li> <li>Debtor failed to provide Trustee with the Declaration of Electronic filing.</li> <li>Debtor failed to provide his 2021 tax return.</li> <li>Debtor failed to provide his 2021 and 2022 partnership tax returns.</li> <li>Debtor has failed to make a plan payment.</li> </ol>		
		Plan payments: 1 (Dec 2023) - 60 (Nov 2028) \$16,300.00.		
		Amended Objection to Confirmation filed 01/08/24 by Zarsky Lumber Company, Inc. at #40.		
		Objection to Confirmation filed 01/04/24 by Penny Brown dba Penny Investments at #38.		
		Trustee's Amended Motion to Dismiss filed 01/17/24 at #52.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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No Response filed by Debtor.

OLIVA  11/02/23 01/11/24 3/60 Bridget1	23-70228 <b>PEDRO P PENA</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>NELLY E PINA</b> \$500.00 BMI-ESF	<b>Dismissal</b>	01/09/24 \$500.00 ePay	
<p>Plan #27 filed 01/27/24 reflects treatment of the 2023 ad valorem taxes in paragraph 8C, but Debtor has failed to provide verification they have been paid.</p> <p>Payments: 1 (Dec 2023)- 60 (Nov 2028) \$500.00.</p> <p>Trustee's Motion to Dismiss #23 filed 12/22/23.                      No Response filed by Debtors.</p>				

OLIVA  11/06/23 01/15/24 3/60 Bridget1	23-70232 <b>JORGE FLORES JR</b>	<b>Confirmation</b>	\$1,025.00 or 0.39 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	\$2,625.00 BMI-ESF	<b>Dismissal</b>	01/11/24 \$1,600.00 ePay	
<p>1. Plan #28 filed 01/10/24 fails to fully provide for Planet Home Lending LLC claim #2 filed 12/27/23.</p> <p>Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,625.00.</p> <p>Trustee's Motion to Dismiss #26 filed 12/22/23.                      No Response filed by Debtor.</p> <p>Amended Plan #39 filed 01/31/24 has not been reviewed, but will be reviewed prior to the hearing.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70233 ANA L CONTRERAS	Confirmation  Dismissal  Obj Conf Ovation Services LLC	\$1,750.00 or 1.00 mth 12/11/23 \$1,750.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
11/06/23 01/15/24 3/60 Krystle	\$1,750.00 BMI-BOTH	<ol style="list-style-type: none"> <li>Plan #40 filed on 11/27/23 fails to provide sufficient funds for payment in full of Ovation Services Claim #2.</li> <li>Statement of Financial Affairs #13 filed 11/15/23 is incomplete as it does not disclose debtor's business.</li> <li>Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</li> <li>Debtor has failed to provide Trustee with proof of income for family contributions.</li> </ol> <p>Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$1,750.00</p> <p>Trustee's Motion to Dismiss # filed 12/21/23 is set for 2/8/24. Debtors Response #48 filed 12/20/23.</p> <p>Objection to Confirmation filed 12/27/23 by Ovation Services LLC at #53.</p>		

OLIVA	23-70234 ADAM ALCALA JR	Confirmation  Dismissal	Current  01/31/24 \$184.62 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
11/09/23 01/18/24 3/36 Bridget1	\$400.00 BMI-ESF	<p>Plan #34 filed 01/12/24 reflects treatment of the 2023 ad valorem taxes in paragraph 8C, but Debtor has failed to provide verification they have been paid.</p> <p>Plan payments:1 (Dec 2023)- 36 (Nov 2026) \$400.00.</p> <p>Trustee's Motion to Dismiss #30 filed 12/22/23. No Response filed by Debtors.</p>		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
 04/04/2024  
 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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<b>OLIVA</b>	<b>23-70235</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>LAURA T DELGADO</b>	<b>Dismissal</b>	01/04/24 \$725.00 ePay	
11/13/23 01/22/24 3/60 Leanne1	\$725.00 BMI-ESF	1. Plan #2 filed 11/13/23 does not fully provide for First Investors Financial Servicing Corporation claim filed 01/08/24 at #25.  2. Trustee alleges Schedule J is inaccurate as it lists Debtor's daughter as a dependent.  3. Trustee alleges Schedule I is inaccurate as it fails to list Lyft employment and income.  4. Debtor failed to file an amended wage order or EFT order with court.  5. Trustee alleges Schedule B is inaccurate as it fails to disclose the balance of the HEB value and Stride account.  Plan payments: 1 (Dec 2023) - 60 (Nov 2028) \$725.00.  Trustee's Motion to Dismiss filed 12/22/23 at #22. No Response filed by the Debtor.		

<b>OLIVA</b>	<b>23-70238</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>BOBBY J BAKER</b>	<b>Obj Conf JPMorgan Chase Bank</b>	01/31/24 \$600.00 ePay	
11/22/23 01/31/24 3/36 Bridget1	<b>MARIA G BAKER</b> \$600.00 BMI-ESF	<b>NA</b>	1. Plan # 35 filed 01/22/24 fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtors' tax returns.  2. Debtors failed to provide an updated 401K statement. The most recent statement submitted was for June 2023.	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**February 8, 2024 10:00 am**

Next 3 Panels:  
 03/01/2024  
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 05/16/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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3. Debtors failed to provide a copy of Chase bank statement account ending 9276 for period 10/18/24- 11/22/24.

Plan lists a special provision in paragraph #27. Debtors are to pay Chase Mortgage projected escrow shortage in the amount of \$903.43 direct.

1 (Dec 2023) - 36 (Nov 2026) \$600.00.

Trustee's Motion to Dismiss #32 filed 01/17/24 is set for 03/01/24.  
 No response filed by Debtors.

Objection to Confirmation filed 12/20/23 by JPMorgan Chase Bank, NA at #29.

<b>OLIVA</b>	<b>23-70240</b>	<b>Confirmation</b>	\$200.00 or 1.00 mth	<b>Trustee does not recommend confirmation.</b>
<i>11/22/23</i> <i>01/31/24</i> <i>3/36</i>	<b>GUADALUPE CRUZ DE LA ROSA</b>		<i>01/18/24</i> <i>\$200.00</i> <i>ePay</i>	
Krystle	\$200.00 BMI-ESF			
Plan #2 filed on 11/22/23 cannot be recommended because Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.				
1 (Dec 2023) 36 - (Nov 2026) \$200.00.				
Trustee's Motion to Dismiss #21 filed 01/17/24 is set for 03/01/24. No response filed by Debtor.				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**February 8, 2024 9:00 am**

Next 3 Panels:  
03/01/2024  
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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	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
<b>OLIVA</b>  05/28/20 08/06/20 45/60  Tracey	<b>20-70168</b>  <b>NINA C WORLEY</b>  \$2,450.00 <i>BMI-ESF</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 01/05/24 at #93 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/22/24 at #94. There are several months where only a partial payment was made and some where no payment was made at all.	\$6,769.23 or 2.76 mth <i>01/10/24</i> \$1,500.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<b>OLIVA</b>  11/21/23 01/30/24 3/60  Leanne1	<b>23-70237</b>  <b>EDDIE GONZALEZ</b>  \$1,800.00 <i>BMI-ESF</i>	<b>Confirmation</b>  1. Plan #2 filed on 11/21/23 fails to provide sufficient funds for payment in full of all secured and priority claims.  2. Plan fails to provide treatment for IRS claim #5 filed 12/14/23.  3. Paragraph #21 of Debtor's Plan provides a Reserve for the payment of post-petition tax reserve in the amount of \$60.00; however, the Schedule J filed at doc #1 provides for only \$50.00 tax reserve.  4. Plan fails to fully provide for Santander Consumer USA, Inc. claim #3 filed 12/08/23.  5. Debtor has failed to provide a copy of the 2021 or 2022 tax returns to the Trustee.  6. Trustee alleges Schedule B/C is incomplete as it provides bank account assets with "unknown" values.  7. Trustee alleges Paragraph 8C is incomplete as the date last payment is due has not been provided on the PHH Mortgage claim.  8. Debtor failed to provide complete bank statements for Security Service Federal Credit Union and Wells Fargo.	\$1,800.00 or 1.00 mth <i>01/31/24</i> \$1,800.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
February 8, 2024 9:00 am

Next 3 Panels:  
03/01/2024  
04/04/2024  
05/16/2024

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

9. Paragraph 8C is inaccurate as to the interest rate for PPH Mortgage. Plan provides 0% interest; however, claim #8 filed 01/24/24 provides 2% interest.

10. Debtor has failed to make all payments in his case. The Debtor is due \$1,800.00 for January 2022.

Plan payments:

1 (Dec 2023) - 60 (Nov 2028) \$1,800.00.

Trustee's Motion to Dismiss filed 01/17/24 at #24 set for 03/01/24.

No response filed by Debtor.