

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
March 19, 2024 9:00 am

Next 3 Panels:
 04/25/2024
 05/23/2024
 06/20/2024

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
ALSINA-BATI STA 12/21/23 02/29/24 3/0 Joseph	23-10229 ESMERALDA H LUNA \$458.00 BMI-PPR	Confirmation Dismissal	Current 02/22/24 \$225.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #26 filed 02/21/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan fails to provide for Texas Title and Payday Loan claim #16 filed 02/22/24.</p> <p>3. Trustee alleges Schedule B is incomplete as it does not disclose the 2002 Ford Focus pursuant to Texas Title and Payday Loan claim #16.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Debtor failed to file Schedule C-1.</p> <p>6. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose income for wages or SNAP benefits.</p> <p>Plan Payments: 1 (Jan 2024)- 2 (Feb 2024) \$225.00. 3 (March 2024) - 60 (Dec 2028) \$458.00.</p> <p>Trustee's Motion to Dismiss #23 filed 02/09/24. No Response filed by Debtor.</p>				

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BAKER 11/06/23 01/15/24 4/60 Bridget1	23-10202 FRANCISCO H CASTANEDA GRACIELA GOMEZ-CASTANEDA \$950.00 BMI-ESF	Confirmation Plan #47 filed 02/21/24 works paying 25.89% dividend to the general unsecured creditors. Payments: 1 (Dec 2023)- 60 (Nov 2028) \$950.00. Trustee's Amended Motion to Dismiss #45 filed 02/14/24 was withdrawn 03/07/24 at #53 Response #48 filed 02/21/24.	\$950.00 or 1.00 mth 02/12/24 \$950.00 ePay	Trustee recommends confirmation Plan #47 filed 02/21/24.

LEE 01/01/24 03/11/24 3/60 Krystle	24-10001 HECTOR G PENA \$1,300.00 BMI-	Confirmation Obj Conf Idaho Housing & Finance	Current 03/08/24 \$1,300.00 ePay	Trustee does not recommend confirmation.
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1. Plan#23 filed 1/30/24 fails to fully provide for the claim of Idaho Housing & Finance Association. This creditor is included in paragraph 8C of the Plan even though the proof of claim includes arrears of \$13,275.24.
2. Plan provides for bifurcated treatment of the same claim of Rio Del Sol Homeowners in paragraphs 8B and 8C. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on future homeowner's association installments and Trustee to make payments on the prepetition arrears contrary to the requirements of paragraph 8.
3. Trustee alleges that Schedule D and Plan paragraph 8B are incomplete as it provides for Rio Del Sol Homeowners Association with zero values.
4. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due and Contract Rate have not been provided for Rio Del Sol Homeowners Association.
5. Paragraph 9C of the Plan is incomplete for the Date Last Payment is Due and Contract Rate has not been provided for the Ally Bank claim.

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6. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.

7. 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.

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

Plan Payments: 1 (Jan 2024) - 60 (Dec 2028) \$1,300.00.

Trustee's Motion to Dismiss #31 filed 2/26/24 is set for 4/25/24.

No Response filed by Debtor.

Objection to Confirmation filed 02/05/24 by Idaho Housing & Finance Association at #27.

LIMON	22-10196 PAULA S MADRIGALES	Dismissal	\$650.00 or 2.17 mth 02/15/24 \$300.00 ePay	Trustee recommends dismissal.
12/21/22 03/01/23 15/60 Tracey	\$300.00 BMI-PPR			

Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #35 for non-payment.
Response to Post-Conf Trustee's Motion to Dismiss filed 01/05/24 at #36.
There are a couple of months where no payment was made at all.

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LIMON	23-10156	Confirmation	\$68.48 or 0.09 mth	Trustee does not recommend confirmation and recommends dismissal.
09/01/23 11/10/23 6/60 Bridget1	FRAY M CONSTANTE CABRALES CARMEN B DE CONSTANTE \$800.00 BMI-PPR	Dismissal Obj POC Investor Loan Claim 4 Obj Conf Vista Holdings	03/08/24 \$369.23 Wage Order	
<p>1. Plan #59 filed 02/13/24 fails to provide for all secured and priority claims.</p> <p>2. Schedule 21 filed with the plan fails to specify the correct amount for months one through five of the Ad Valorem Tax Reserve.</p> <p>Payments: 1 (Oct 2023)- 5 (Feb 2024) \$1,077.39. 6 (Mar 2024)- 60 (Sep 2028) \$800.00.</p> <p>Trustee's Motion to Dismiss #32 filed 10/20/23. Response #33 filed 10/25/23.</p> <p>Objection to Confirmation of Amended Chapter 13 Plan filed 11/01/23 by Vista Holdings at #42.</p> <p>Objection to Claim #4 of Vista Holdings filed 11/1/23 at #41. This proof of claim was filed by Debtor's attorney. The Amended Plan now reflects Debtors are surrendering their interest in this asset.</p>				
LIMON	23-10210	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
11/16/23 01/25/24 4/60 Krystle	MARIA M HERNANDEZ \$540.00 BMI-	Dismissal Obj Conf Carrington Mtg Services Obj POC Carrington Mtg Services	02/23/24 \$540.00 ePay	
<p>1. Plan #2 filed on 11/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for Carrington Claim #2 filed 1/9/24 for \$21,080.46.</p> <p>3. Plan does not provide for the notice of post-petition fee claim of Carrington in the amount of \$1,500 for Proof of Claim fees.</p>				

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Plan Payments:
 1 (Dec 2023) - 60 (Nov 2028) \$540.00.

Trustee's Motion to Dismiss #23 filed 01/05/24.
 Response filed 1/26/24 at #25

Objection to Confirmation filed 12/04/23 by Carrington Mortgage Services, LLC at #20.

Objection to Claim No. 2 of Carrington Mortgage Services filed 03/05/2024 at #31.

LIMON	23-10224 MOISES VALLEJO	Confirmation Dismissal	\$1,292.32 or 1.08 mth 03/04/24 \$553.84 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
12/13/23 02/21/24 3/60 Bridget1	GRACIELA TARANGO RAMOS \$1,200.00 BMI-PPR	<ol style="list-style-type: none"> Plan #2 filed 12/13/23 fails to fully provide for Cameron County claim #3 filed 01/19/24. Plan fails to fully provide for the secured portion of Internal Revenue Service claim #6 filed 02/14/24. Plan Summary #2 fails to disclose the addresses for the ad valorem tax reserves. Plan Summary #2 fails to disclose the correct Total Non-Exempt Property per the amended Schedule C-1 #28 filed 02/20/24. <p>Payments: 1 (Jan 2024)- 23 (Nov 2025) \$1,200.00. 24 (Dec 2025)- 24 (Dec 2025) \$55,5025. 25 (Jan 2026)- 60 (Dec 2028) \$1,725.000.00.</p> <p>Trustee's Motion to Dismiss #24 filed 02/02/24. Response #25 filed 02/09/24.</p>		
		Trustee's Objection to Exemption filed 02/15/24 at #26 was withdrawn 2/21/24 at #29.		

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LIMON	23-10225	Confirmation	\$462.00 or 1.54 mth	Trustee does not recommend confirmation and recommends dismissal.
12/13/23 02/21/24 3/60 Joseph	GRACIELA GARCIA	Dismissal	01/31/24 \$138.00 ePay	
	\$300.00 BMI-	Plan #2 filed 12/13/23 cannot be recommended because Debtor has failed to provide Trustee with proof of income for family contributions. Plan payments: 1 (Jan 2024)- 60 (Dec 2028) \$300.00. Trustee's Motion to Dismiss #21 filed 02/02/24. Response filed 02/20/24 at #23.		
SOLANA	19-10088	Modification	\$1,109.57 or 0.85 mth	Trustee requests a continuance to 04/25/2024.
03/12/19 05/21/19 60/60 Tracey	JOSE M GUERRA ARAZELI GUERRA		03/05/24 \$300.00 Wage Order	
	\$1,300.00 BMI-	Trustee's Motion to Modify and Waive Requirement to file Uniform Plan Modification Form #58 was filed 02/06/2024 in response to Debtor's motion to employ special counsel regarding litigation in a motor vehicle accident. After filing the motion, Debtors amended Schedule C on 03/04/2024 at #67 to exempt \$12,000.00 in proceeds from the settlement of this claim. Counsel for Debtors have informed the Trustee that he will be filing a motion to compromise controversy to approve the settlement nunc pro tunc. No Response filed by Debtors. Trustee requests a continuance of this matter for the 30-day deadline on the exemptions to pass and for the ruling on the motion to compromise controversy.		

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OLIVA 09/30/19 12/09/19 54/60 Tracey	19-10381 LINDA CANO SALINAS \$2,795.00 AMI-BOTH	Dismissal	\$5,651.01 or 2.02 mth 02/26/24 \$5,600.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 01/17/2024 at #140 for non-payment. Response to Trustee's Motion to Dismiss filed 01/30/2024 at #141. There are several months where only a partial payment was made and a few where no payment was made at all.</p> <p>Debtor ordered to appear at re-set hearing if not current.</p>				

OLIVA 01/06/20 03/16/20 50/60 Tracey	20-10005 VICTOR A LUNA EVA LUNA \$650.00 BMI-BOTH	Dismissal	\$1,925.00 or 2.96 mth 02/29/24 \$1,000.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 01//17/24 at #92 for non-payment. No response filed by Debtor. There are a few months where no payment was made at all.</p> <p>Debtor ordered to appear at re-set hearing if not current.</p>				

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OLIVA	20-10079	Modification	\$1,650.00 or 0.10 mth <i>02/22/24</i> \$8,650.00 <i>ePay</i>	Trustee recommends approval of Mod #292 filed on 02/28/24.
02/27/20 05/07/20 49/60 Connie	LUIS D GUTIERREZ VIOLA S GUTIERREZ \$17,300.00 BMI-	Amended Modified Plan filed 02/28/24 at #292 works at 0.61% to the general unsecured creditors. Mod filed to reduce the plan term from 60 to 48 months, ending the plan in February 2024. Debtors will pay the remaining balance with the proceeds of the sale of their home. Mod Payments: 47 (Jan 24) \$1,650.00 48 (Feb 24) \$17,300.00		
OLIVA	20-10080	Dismissal	\$1,348.33 or 2.25 mth <i>02/27/24</i> \$1,000.00 <i>Cashiers</i> <i>Check</i>	Trustee recommends dismissal.
02/27/20 05/07/20 49/60 Tracey	ROSALINDA SOTO \$600.00 BMI-PPR	Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #81 for non-payment. No Response filed by Debtor. There are several months where only a partial payment was made. Response in Support of Trustee's Motion to Dismiss or Convert filed by Beatriz Castellanos on 02/05/24 at #82.		

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OLIVA 04/19/20 06/28/20 47/60 Tracey	20-10118 IMELDA CASANOVA \$1,850.00 BMI-PPR	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 02/02/24 at #92. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to the post-confirmation claim filed by Ovation for the Reimbursement of Fees and Expenses. No response filed by Debtor.	\$1,668.57 or 0.90 mth 02/27/24 \$1,600.00 Wage Order	Trustee recommends dismissal.
OLIVA 11/19/21 01/28/22 28/36 Connie	21-10162 JUAN M ZAVALA JR NOHEMI ZAVALA \$450.00 BMI-	Dismissal Modification Amended Modified Plan filed 03/08/24 at #60 to cure a post-petition payment default. Mod lengthens the term of the plan from 36 to 60 months. Trustee does not recommend approval of Mod because: 1. Mod fails to provide the "Date Last Payment Due" for the Rule 3002.1(c) Notice claim of Navy Army Navy Credit Union. Mod forgives: \$893.22 Mod Payments: 27 (Feb 2024) - 60 (Nov 2026) \$450.00 Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #49 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 02/23/24 at #56. There are several months where no payment was made at all. Amended Modified Plan #61 filed 03/11/24 has not yet been reviewed, but will be reviewed prior to the hearing.	Current 02/14/24 \$450.00 ePay	Trustee does not recommend approval and recommends dismissal.

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OLIVA	22-10066 JOSE NIETO JR	Dismissal	\$4,096.80 or 2.78 mth <i>03/04/24</i> \$600.00 <i>ePay</i>	Trustee recommends dismissal.
<i>05/25/22</i> <i>08/03/22</i> <i>22/60</i> Tracey	MARIA O NIETO \$1,471.38 <i>BMI-BOTH</i>	Post-Conf. Trustee's Motion to Dismiss was filed 02/12/24 at #53 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.		

OLIVA	22-10111 MARIA C GARZA	Dismissal Modification	Current <i>03/05/24</i> \$550.00 <i>ePay</i>	Trustee does not recommend approval.
<i>08/01/22</i> <i>10/10/22</i> <i>19/60</i> Connie	\$1,550.00 <i>BMI-PPR</i>	Amended Mod #144 was filed 03/06/24 to address a loss in income that requires a reduction in payments to the Trustee and to remove the balance owed on the claim of PlainsCapital Bank that was paid off from the sale of the property referenced in Court Docket No. 126 dated 09/20/2023. Additionally, the Debtor is removing the balances of the following 3 tax claims that were also paid from the sale of the property referenced in Court Docket No. 126 dated 09/20/2023. Trustee requests an M4A Order due to non-exempt property. Mod Forgives (\$29,983.09) Mod Payments: 18 (Feb 2024) - 18 (Feb 2024) \$1,000.00 19 (Mar 2024) - 19 (Mar 2024) \$1,550.00 20 (Aug 2024) - 60 (Aug 2027) \$2,625.00 Post-Conf. Trustee's Motion to Dismiss was filed 12/21/23 at #130 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/22/24 at #133. There are several months where no payment was made at all including the lump sum payment of \$22,900.00 due in November 2023.		

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Debtor's confirmed plan proposes a payment of \$22,900.00 in November 2023 from the sale of non-exempt property. The Court authorized the sale of this property at #126 on 09/20/23. The proceeds were not sent to the Chapter 13 Trustee.

Amended Modified Plan #146 filed 03/11/24 has not yet been reviewed, but will be reviewed prior to the hearing.

OLIVA	23-10005 MARIA O TAMEZ	Dismissal	\$1,040.00 or 2.48 mth 03/06/24 \$700.00 ePay	Trustee recommends dismissal.
01/11/23 03/22/23 14/60 Tracey	\$420.00 AMI-PPR	Post-Conf. Trustee's Motion to Dismiss filed 01/17/24 at #53 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.		
Debtor ordered to appear at re-set hearing if not current.				

OLIVA	23-10012 GILBERTO C MACIEL	Dismissal	\$400.00 or 4.00 mth 11/10/23 \$300.00 ePay	Trustee recommends dismissal.
01/24/23 04/04/23 14/60 Tracey	\$100.00 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 02/12/24 at #31 for non-payment. No Response filed by Debtor. There are a couple of months where no payment was made.		

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OLIVA 01/27/23 04/07/23 14/36 Tracey	23-10016 DEXTER S LASTER \$150.00 BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 02/12/24 at #66 for non-payment. No Response filed by Debtor. There are several months where no payment was made at all.	\$450.00 or 3.00 mth 12/11/23 \$150.00 ePay	Trustee recommends dismissal.
OLIVA 09/20/23 11/29/23 6/36 Tracey	23-10159 REBECCA ZEPEDA \$225.00 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss #37 filed 02/12/24. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to Jefferson Capital Systems claim #2 filed 11/29/23 and Quantum3 Group claims #4-9 filed 11/29/23. No response filed by Debtor.	Current 02/12/24 \$225.00 ePay	Trustee recommends dismissal.
OLIVA 09/25/23 12/04/23 6/60 Krystle	23-10161 HENRY L GARZA MARICELA M GARZA \$925.00 BMI-BOTH	Confirmation Dismissal Trustee does not recommend confirmation of Amended Plan #49 filed 02/20/24 because the Trustee has not received proof of payments made directly by the Debtor in months 1 - 3. Payments:	\$315.00 or 0.34 mth 03/07/24 \$180.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

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1 (Oct 2023) - 3 (Dec 2023) \$250.00.
 4 (Jan 2024) - 5 (Feb 2024) \$745.00.
 6 (Mar 2024) - 60 (Sep 2028) \$925.00.

Trustee's Motion to Dismiss #30 filed 11/9/23.
 No Response filed by Debtors.

OLIVA	23-10175	Confirmation	\$1,600.00 or 0.50 mth 03/05/24	Recommend confirmation of Plan #71 if objection resolved.
10/12/23 12/21/23 5/60 Joseph	DAVID A SULLIVAN PATRICIA L SULLIVAN \$3,200.00 <i>BMI-BOTH</i>	Obj Conf Ovation Services LLC	\$1,600.00 ePay	
	Plan #71 filed 03/06/24 works, paying 4.273% to general unsecured creditors.			
	Plan Payments: 1 (Nov 2023) \$2,350.00. 2 (Dec 2023) - 4 (Feb 2024) \$2,650.00. 5 (Mar 2024) - 60 (Oct 2028) \$3200.00.			
	Trustee's Motion to Dismiss filed 01/18/24 at #53 was withdrawn 03/07/24 at #72. No Response by Debtors.			
	Objection to Confirmation filed 12/12/23 at #50 by Ovation Services LLC.			
	Objection to Confirmation filed 11/22/23 at #36 by Cameron County was withdrawn 11/28/23 at #41.			

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OLIVA	23-10178	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
10/13/23 12/22/23 5/60 Bridget1	ALFREDO GARCIA NORA N GARCIA \$1,600.00 AMI-	Dismissal	03/08/24 \$1,600.00 ePay	
<ol style="list-style-type: none"> 1. Trustee alleges Debtor's Official Form 122C #46 is incorrect, thus the Plan fails to meet the requirements of 1325(b). 2. Trustee alleges that Plan #43 filed 02/21/24 fails provide all of Debtor's disposable income into the plan. 3. Corning Credit Union claim #52 filed 12/22/23 is reflected on Plan Summary #43, but is not treated in the body of the Plan. 4. Trustee alleges that the Statement of Financial Affairs is incomplete as it does not disclose Debtors' accountant pursuant to the Sworn Testimony provided. 5. Debtors have failed to provide Part II of the Domestic Support Obligation Affidavit for the recipient information. 6. Debtors have failed to provide verification of the value for the Coinbase account on Schedule B #1. 7. Debtors have failed to provide the account number information for Schedule B line 17.5. 8. Debtors have failed to provide documentation of all policies disclosed on Schedule B part 31. 9. Trustee alleges that Schedule B #1 is inaccurate as Debtors have failed to disclose the business assets pursuant to 341 testimony, the collateral listed for TD Retail Card Services court claims 16 and 17, the solar panels for the Corning Credit Union claim and all financial accounts information. 10. Debtors have failed to provide verification of Mr. Garcia's VA Benefits. 11. Debtors have failed to provide verification of the partial deduction of the child support obligation as stated on Schedule J line 24. 12. Trustee alleges that Debtors have undervalued the homestead on Schedule A/B pursuant to the CAD documentation provided. 13. Plan Summary reflects the incorrect amount of Total Non-Exempt Property per Schedule C-1 #1. 				

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Payments: 1 (Nov 2023)- 60 (Oct 2028) \$1,600.00.

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

OLIVA	23-10185	Confirmation	\$23.48 or 0.10 mth <i>03/05/24</i> \$57.69 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation until Notice deadline expires.
<i>10/26/23</i> <i>01/04/24</i> <i>5/60</i> Joseph	BRYAN A GUITRON ARIANNA R LEE \$235.00 <i>BMI-</i>	Plan #46 filed 02/16/24 changes the treatment of Quantum3 Group and creditor has not had sufficient notice. The 28-day deadline expires on 03/15/24. Plan payments: 1 (Nov 2023) - 3 (Jan 2024) \$125.00. 4 (Feb 2024) - 60 (Oct 2028) \$235.00. Trustee's Motion to Dismiss filed 12/15/23 at #34 was withdrawn 03/11/24 at #48. No Response filed by Debtor.		

OLIVA	23-10197	Confirmation	Current <i>03/04/24</i> \$975.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>10/31/23</i> <i>01/09/24</i> <i>4/60</i> Joseph	CARLOS REYES JR IRMA REYES \$975.00 <i>BMI-BOTH</i>	Dismissal 1. Plan #2 filed on 10/31/23 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for IRS claim #4 filed 11/28/23. 3. Plan fails to fully provide for Cameron County claim #8 filed 12/22/23.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
March 19, 2024 10:00 am

Next 3 Panels:
 04/25/2024
 05/23/2024
 06/20/2024

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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4. Trustee alleges Schedule J is incomplete as it does not provide for anticipated home repairs pursuant to Debtors' 341 testimony.

5. Debtors failed to provide support for Mr. Reyes' current income.

6. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.

Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$975.00.

Trustee's Motion to Dismiss filed 12/15/23 at #34.
 No Response filed by Debtor.

OLIVA	23-10199 MARGARITO RAMIREZ	Confirmation	\$1,050.00 or 1.00 mth 02/13/24 \$1,050.00 ePay	Trustee does not recommend confirmation until the notice deadline expires.
11/06/23 01/15/24 4/60 Joseph	\$1,050.00 AMI-ESF	Amended Plan #42 filed 02/14/24 changes the treatment of Oklahoma Student Loan Authority, and creditor has not had sufficient notice. The 28-day deadline expires on 03/13/24.		
	Plan payments: 1 (Dec 2023) - 2 (Jan 2024) \$915.00. 3 (Feb/2024) 60 (Nov/2028) \$1,050.00.			
	Trustee's Motion to Dismiss filed 12/22/23 at #30 was withdrawn 01/25/24 at #36. Debtor's response filed 01/25/24.			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
March 19, 2024 10:00 am

Next 3 Panels:
 04/25/2024
 05/23/2024
 06/20/2024

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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OLIVA 11/29/23 02/07/24 3/36 Bridget1	23-10214 MARIA D YANEZ \$318.75 BMI-	Confirmation Plan #03/05/24 filed 03/07/24 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$9,575.00. Trustee requests a C4A Confirmation Order. Plan Payments: 1 (Dec 2023)- 4 (Mar 2024) \$318.75. 5 (Apr 2024)- 36 (Nov 2026) \$425.00. Trustee's Motion to Dismiss #26 filed 01/23/24 was withdrawn 03/12/24 at #38. No response filed by Debtor.	Current 02/20/24 \$600.00 ePay	Recommend confirmation of Plan #35 filed 03/07/24 with C4A Order.
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OLIVA 11/29/23 02/07/24 4/60 Joseph	23-10215 CYNTHIA SALINAS \$1,265.00 AMI-ESF	Confirmation Amended Plan #39 filed 03/08/24 changes the treatment of Toyota Motor Credit Corp. and creditor has not had sufficient notice. The 28 day notice period expires on 04/05/2024. Plan must remain 100% due to Official Form 122C requirement of \$129,401.40. Trustee requests a M4A Order. Plan Payment: 1 (Dec 2023)- 4 (Mar 2024) \$1,265.00. 5 (Apr 2024) - 60 (Nov 2028) \$1,750.00. Trustee's Motion to Dismiss #25 filed 02/15/24 was withdrawn 03/12/24 at #43. No response filed by debtor.	Current 02/27/24 \$632.50 ePay	Trustee does not recommend confirmation until the notice deadline expires.
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
March 19, 2024 10:00 am

Next 3 Panels:
 04/25/2024
 05/23/2024
 06/20/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-10216 SIMONA GONZALEZ	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
11/30/23 02/08/24 4/60 Bridget1	\$225.00 <i>BMI-ESF</i>	Dismissal	02/29/24 \$225.00 <i>ePay</i>	
<p>Plan #35 filed 02/16/24 fails to fully provide for Republic Finance claim #4 filed 12/15/23, which is scheduled as unsecured, but the claim is filed as secured.</p> <p>Payment: 1 (Dec 2023)- 2 (Jan 2024) \$175.00. 3 (Feb 2024)- 60 (Nov 2028) \$200.00.</p> <p>Trustee's Motion to Dismiss #31 filed 01/23/24. No response filed by Debtor.</p>				

OLIVA	23-10222 MELQUIADES VILLARREAL JR NORMA L VILLARREAL	Confirmation	\$4,025.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
12/08/23 02/16/24 3/60 Bridget1	\$4,025.00 <i>AMI-BOTH</i>	Dismissal	02/26/24 \$4,650.00 <i>ePay</i>	
<p>1. Plan #32 filed 02/21/24 fails to provide for all of Debtor's disposable income.</p> <p>2. Plan fails to provide for all unsecured claims in paragraph 14. Further, the creditors listed do not match the number of claims filed. Therefore, Trustee cannot decipher if there is preferential treatment to those listed.</p> <p>3. Debtors have failed to provide verification that the 2022 Forest River Puma RV exempted as a tool of the trade is used for business purposes.</p> <p>4. Trustee alleges Schedule B #31 is incomplete as the collateral for the Lendmark Financial Services claim #9 filed 01/08/24 does not appear to be disclosed.</p> <p>5. Debtors have failed to provide verification of Mrs. Villarreal's new employment.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
March 19, 2024 10:00 am

Next 3 Panels:
 04/25/2024
 05/23/2024
 06/20/2024

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

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

OLIVA	23-10235	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
	EDGAR G GALVAN	Dismissal	01/01/00 \$0.00	
12/28/23 03/07/24 3/59 Joseph	\$9,400.00 AMI-	<ol style="list-style-type: none"> 1. Debtor appeared at the 2/13/24 and 2/27/24 341 Meeting of Creditors; however, the meeting was reset for business documents. The reset meeting is 03/19/24. 2. Plan #17 filed 01/16/24 fails to provide for payment in full of the secured and priority claims. 3. Plan does not fully provide for Cameron County tax claim #6 filed 02/01/24. 4. Plan fails to provide for Independent Savings Plan secured claim #3 filed 01/16/24. 5. Plan fails to provide for IRS priority claim #11 filed 02/14/24. 6. Trustee alleges that Schedule B is incomplete as it lists several assets with unknown values. 7. Trustee alleges that Schedule B is incorrect as the ending balance for Wells Fargo account ending in #7856 pursuant to the bank statement. 8. Trustee alleges Schedule J is incomplete as it fails to provide expenses. 10. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1). 11. Debtor has failed to file an EFT certificate with the Court. 12. Debtor failed to provide the Declaration for Electronic Filing. 13. Debtor failed to provide Monthly Operating Reports for six months prior to filing. 		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
March 19, 2024 10:00 am

Next 3 Panels:
 04/25/2024
 05/23/2024
 06/20/2024

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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- 14. Debtor failed to provide business tax returns for 2021 and 2022.
 - 15. Debtor failed to provide individual tax returns for 2021 and 2022.
 - 16. Trustee alleges Statement of Financial Affairs is inaccurate as it does not complete in information on paragraphs # 4 and #27.
 - 17. Debtor has failed to make a plan payment. Debtor is delinquent \$18,800.00 through February with the next payment coming due on 03/27/24.
- Plan Payment:1 (Jan 2024) - 59 (Nov 2028) \$9,400.00.
- Trustee's Motion to Dismiss #20 filed 02/16/24.
 No Response filed by Debtor.

OLIVA	24-10004 ESTHER MOYA	Confirmation	\$565.40 or 1.08 mth 03/05/24 \$121.15 Wage Order	Trustee does not recommend confirmation.
01/12/24 03/22/24 2/36 Bridget1	\$525.00 BMI-ESF	Plan #26 filed 03/08/24 works, paying 11.26% dividend to the general unsecured creditors, but cannot be recommended as there is no explanation for the source of the increased payments beginning in April 2024.		
		Payments: 1 (Feb 2024)- 2 (Mar 2024) \$525.00. 3 (Apr 2024)- 36 (Jan 2027) \$600.00.		
		Trustee's Motion to Dismiss #24 filed 03/01/24 is set for 04/25/24. No response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
March 19, 2024 10:00 am

Next 3 Panels:
 04/25/2024
 05/23/2024
 06/20/2024

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	24-10008 MARY K SANTILLAN	Confirmation	Current 02/23/24 \$685.00 ePay	Trustee does not recommend confirmation.
01/18/24 03/28/24 2/59 Bridget1	\$685.00 BMI-ESF	Plan Summary #2 filed 01/18/24 fails to disclose the correct Total Non-Exempt Property per the amended Schedule C-1 #23 filed 03/06/24. Payments: 1 (Feb 2024)- 59 (Dec 2028) \$685.00.		

OLIVA	24-10009 CELISSA M GARZA	Confirmation	Current 03/11/24 \$3,425.00 ePay	Trustee does not recommend confirmation.
01/22/24 04/01/24 2/60 Joseph	\$2,125.00 BMI-ESF	<ol style="list-style-type: none"> Debtor appeared at the 03/05/24 Meeting of creditors; however, the meeting was not conducted due to missing Schedules, Plan and other documents. The meeting was reset to 03/19/24. Plan #15 filed 03/06/24 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan fails to provide for IRS claim #3 filed on 02/16/24. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1). Debtor failed to file copies of tax returns as well as bank statements. Debtor failed to provide a Declaration for Electronic Filing. Trustee alleges that Debtor's Statement of Financial Affairs is incomplete as it reflects \$4,864.51 gross income for 2024, but debtor's pay advices show \$13,248.51 in YTD gross income. Trustee alleges the plan is not feasible. Trustee has not received proof of income. 		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 19, 2024 10:00 am

Next 3 Panels:

04/25/2024

05/23/2024

06/20/2024

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>	

Plan Payment:

1 (Feb 2024) - 60 (Jan 2029) \$2,125.00.

Trustee's Motion to Dismiss #24 filed 03/07/24.

Debtor has not filed a response.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
March 19, 2024 11:00 am

Next 3 Panels:
04/25/2024
05/23/2024
06/20/2024

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
LIMON	23-10233	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JOSE M VELEZ	Dismissal	<i>03/01/24</i>	
<i>12/22/23</i> <i>03/01/24</i> <i>3/60</i> Krystle	MERCEDES GARZA \$1,600.00 BMI-		\$1,600.00 <i>ePay</i>	
<ol style="list-style-type: none"> 1. Plan #30 filed on 1/19/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for the claim of Brownsville Independent School District. 3. Plan fails to provide for the claim of Cameron County Tax Assessor. 4. Plan fails to establish a sufficient ad valorem reserve for the liability that will come due. 5. Plan fails to establish a sufficient federal income tax reserve for the liability that will come due. 6. Debtor has not provided proof to substantiate the debt to be paid to SNAP through the Plan. The bar date has passed and the creditor has not filed a claim. 7. Debtor has not provided proof to substantiate the debt to be paid to Amigo Loan through the Plan. The bar date has passed and the creditor has not filed a claim. 8. Debtor has failed to provide Trustee with proof of son's contribution to pay Amigo Loan 9. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 10. Trustee alleges that Plan fails to provide for all of Debtor's disposable income. 11. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. 12. Debtor failed to file sworn business testimony. 13. Trustee alleges Schedule C is inaccurate for value of the home according to appraisal district. <p>Plan Payments: 1 (Jan 2024) - 60 (Dec 2028) \$1,600.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
March 19, 2024 11:00 am

Next 3 Panels:
04/25/2024
05/23/2024
06/20/2024

	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>	ESF/PPR			

Trustee's Amended Motion to Dismiss #38 filed 2/21/24.
Debtor's Response #39 filed 2/22/24.

OLIVA	23-10186	Confirmation	\$25.00 or 0.01 mth	Trustee does not
	ELVIA QUILANTAN	Dismissal	<i>03/07/24</i>	recommend
<i>10/26/23</i>		Obj Conf Regional Acceptance	\$1,037.50	confirmation and
<i>01/04/24</i>		Corp	<i>Wage</i>	dismissal.
<i>5/60</i>	\$2,100.00		<i>Order</i>	
Bridget1	<i>BMI-ESF</i>			
<p>1. Plan #53 filed 03/07/24 fails to provide adequate protection payments to Global Lending Services, LLC per the claim created by the initial order at docket #11.</p> <p>Plan payments: 1 (Nov 2023)- 4 (Feb 2024) \$1,950.00. 5 (Mar 2024)- 60 (Oct 2028) \$2,2125.00.</p> <p>Trustee's Motion to Dismiss #29 filed 12/15/23. No Response filed by Debtors.</p> <p>Objection to Confirmation filed 11/02/23 by US Bank NA at #18 was withdrawn 02/19/24 at #41.</p> <p>Objection to Confirmation filed 03/05/24 by Regional Acceptance Corporation at #47.</p>				

OLIVA	23-10190	Confirmation	\$0.02 or 0.00 mth	Recommend
	MARIA A LOPEZ		<i>02/28/24</i>	confirmation of
<i>10/27/23</i>			\$565.38	Plan #74 filed
<i>01/05/24</i>			<i>Wage</i>	3/12/24 with a C4
<i>5/60</i>	\$823.85		<i>Order</i>	Order.
Krystle	<i>AMI-BOTH</i>			
<p>Plan #74 filed 3/12/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$102,670.20. Trustee requests a C4 Confirmation Order.</p> <p>Plan Payments: 1(Nov 2023) - 5 (Mar 2024) \$823.85.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
March 19, 2024 11:00 am

Next 3 Panels:
04/25/2024
05/23/2024
06/20/2024

	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			

6 (Apr 2024) - 60 (Oct 2028) \$1,700.00.

Trustee's Motion to Dismiss #36 filed 12/14/23 withdrawn 3/12/24.
Response #53 filed 2/16/24

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

OLIVA	23-10211	Confirmation	Current	Trustee does not
	ADRIAN MUNIZ	Dismissal	03/06/24	recommend
11/17/23	ELVIRA MUNIZ		\$144.23	confirmation and
01/26/24	\$650.00		Wage	recommends
4/60	BMI-ESF		Order	dismissal.
Krystle	Plan #40 filed 2/21/24 works paying 3.3% to general unsecured creditors. An evidentiary hearing is scheduled concerning daughter's financial contribution.			
	Plan Payments: 1 (Dec 2023) - 3 (Feb 2024) \$615.00. 4 (Mar 2024) - 60 (Nov 2028) \$650.00.			
	Trustee's Motion to Dismiss #33 filed 01/19/24. No Response filed by Debtor.			

OLIVA	24-10007	Confirmation	Current	Trustee does not
	GABINO B CASANOVA	Obj Conf Mortgage Research	03/11/24	recommend
01/17/24	MARGARITA CASANOVA	Center	\$3,500.00	confirmation.
03/27/24	\$3,500.00		ePay	
2/60	BMI-ESF			
Joseph	Plan #19 filed 01/31/24 cannot be recommended because:			
	1. Debtor failed to substantiate family support.			
	2. Debtor failed to provide bank statements for account ending in #4349.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
March 19, 2024 11:00 am

Next 3 Panels:
04/25/2024
05/23/2024
06/20/2024

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>	

- 3. Debtor failed to provide bank statements for account ending in #4202.
- 4. Debtor failed to provide PayPal statement for month of filing.

Plan Payment:
1 (Feb 2024) - 60 (Jan 2024) \$3500.00.

Objection to Confirmation filed 02/22/24 by Mortgage Research Center, LLC at #35.
