

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 2024 9:00 am**

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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  12/04/23 02/12/24 4/60  Bridget1	23-20356  JESUS D VALDEZ  CYNTHIA P VALDEZ  \$2,900.00 <i>AMI-PPR</i>	Confirmation  Dismissal	\$2,900.00 or 1.00 mth <i>03/12/24</i> \$2,900.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #39 filed 03/19/24 fails to reflect the correct amount of unsecured claims filed.</p> <p>2. Plan has an adverse effect on Capital One Bank USA claim #28 filed 02/12/24. The value was decreased from \$29,500.00 to \$27,150.00 and proper notice has not been given.</p> <p>3. Plan is misleading as it appears to pay a higher claim amount for Katapult Group Inc in Paragraph 9A despite Trustee's obligation to pay the lower value amount.</p> <p>4. Schedule J #29 is inaccurate as Debtors are not including the reserve amounts in the budget calculation.</p> <p>5. Trustee has not received payments from wage order #19 signed 01/04/24.</p> <p>6. Debtors have failed to filed Schedule C-1 Summary.</p> <p>Payments:  1 (1/2024) 2 (2/2024) 2,700.00.  3 (3/2024) 5 (5/024) \$2,900.00.  6 (6/2024) 10 (10/2024) \$2,973.05.  11 (11/2024) 60 (12/2024) \$3,089.69.</p> <p>Trustee's Motion to Dismiss #23 filed 01/17/24.  No Response filed by Debtors.</p> <hr/> <p>Trustee's Objection to Debtor's Claim of Exemptions #24 filed 02/08/24 was withdrawn 02/12/24 at #31.</p>				

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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
LEE	23-20353  <b>CLIFFORD P REAUX</b>	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Mortgage Assets Manageme</b>	\$400.00 or 1.00 mth <i>03/06/24</i> \$500.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
12/01/23 02/09/24 4/36 Krystle	\$400.00 BMI-BOTH	<p>1. Plan #38 filed 3/20/24 fails to provide a 100% dividend to the general unsecured creditors as required by 9-month plan.</p> <p>2. Plan Summary #38 does not match Plan #38 filed 3/20/24.</p> <p>3. Plan fails to provide for treatment of priority claim #4 filed 12/18/23 by Internal Revenue Service in the amount of \$1,412.22.</p> <p>4. Plan fails to indicate in Paragraph 21 the type of "Other Reserve."</p> <p>5. Trustee alleges that the plan is not feasible as Debtor has a lump sum payment due in Sept 2024 (month 9), and the source of funds described as a Non-Standard Provision in paragraph 27 has not been substantiated and contains no fixed deadlines for the sale of the property.</p> <p>6. Debtor has failed to provide Trustee with proof of income for SNAP Benefits.</p> <p>7. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>Plan Payments: 1 (Jan 2024) - 3 (Mar/2024) \$500.00. 4 (Apr 2024) - 8 (Aug 2024) \$400.00. 9 (Sep 2024) - 9 (Sep 2024) \$102,000.00.</p> <p>Trustee's Motion to Dismiss #30 filed 1/17/24. No response filed by Debtor.</p>		
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Amended Objection to Confirmation filed 02/13/24 by Mortgage Assets Management, LLC at #32.				

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Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
<b>OLIVA PC (C)</b>	<b>19-20237</b>	<b>Dismissal</b>		
	<b>JUAN J GOMEZ</b>		\$10,619.52 or 3.93 mth	<b>Trustee recommends dismissal.</b>
05/29/19	<b>CYNTHIA A GOMEZ</b>		12/15/23	
08/07/19			\$2,894.78	
59/72	\$2,702.86		Wage Order	
Tracey	BMI-ESF			
<p>Post-Conf. Trustee's Motion to Dismiss was filed 3/06/24 at #133 for non-payment. No response filed by Debtor. There are several months where no payment was made at all. The employer is not consistent with submitting the garnishment amount as per the wage orders on file.</p>				
<b>OLIVA PC (C)</b>	<b>20-20227</b>	<b>Modification</b>		
	<b>SHIRLEY A MCWAN</b>		\$1,847.88 or 1.19 mth	<b>Trustee Recommends Approval of Modification at #56-2</b>
06/23/20			03/04/24	
09/01/20			\$715.38	
46/60	\$1,550.00		Wage Order	
Tracey	AMI-ESF			
<p>Trustee's Motion to Modify was filed 03/04/2024 at #56 to increase plan base by \$1,200.00 to distribute the non-exempt funds to unsecured creditors. Court claim 7 for Wells Fargo Bank has been surrendered. Wells Fargo bank provided documentation indicating their claim was satisfied and filed a Notice of Satisfaction at #55. Trustee also requests Debtor amends Schedule I/J and provide current pay stubs.</p>				

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Month/Term	ESF/PPR			
<b>OLIVA PC (C)</b>	<b>22-20038</b>	<b>Dismissal</b>		
	<b>FELIPE GUTIERREZ</b>		\$7,743.40 or	<b>Trustee</b>
	<b>RENDON</b>		3.63 mth	<b>recommends</b>
02/28/22	<b>LYDIA PERALES RENDON</b>		02/27/24	<b>dismissal.</b>
05/09/22			\$342.50	
26/60	\$2,135.77		Wage	
	BMI-ESF		Order	
Tracey		Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #46 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made. Debtors have been inconsistent with making plan payments.		
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<b>OLIVA PC (C)</b>	<b>23-20020</b>	<b>Dismissal</b>		
	<b>RORY D LANTZ</b>		\$2,461.50 or	<b>Trustee</b>
			2.46 mth	<b>recommends</b>
01/30/23	<b>DORCAS D LANTZ</b>		03/29/24	<b>dismissal.</b>
04/10/23			\$230.77	
15/60	\$1,000.00		ePay	
	AMI-BOTH			
Tracey		Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #63 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		
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<b>OLIVA PC (C)</b>	<b>23-20072</b>	<b>Dismissal</b>		
	<b>ALBERTO K</b>		\$2,015.42 or	<b>Trustee</b>
	<b>GARZA-SALINAS</b>		2.69 mth	<b>recommends</b>
03/24/23	<b>SAVANNAH A SALINAS</b>		04/02/24	<b>dismissal.</b>
06/02/23			\$138.46	
13/56	\$750.00		Wage	
	BMI-ESF		Order	
Tracey		Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #49 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		

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Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

<b>OLIVA PC (C)</b>	<b>23-20205</b>	<b>Dismissal</b>		
	<b>ROGELIO HERNANDEZ III</b>		\$5,822.83 or 3.48 mth	<b>Trustee recommends dismissal.</b>
07/25/23			01/16/24	
10/03/23			\$773.08	
9/36	\$1,675.00		Wage Order	
Tracey	BMI-ESF			
<p>Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #40 for non-payment. Response filed by Debtor. There are several months where only a partial payment was made and no payment in February 2024.</p>				

<b>OLIVA PC (C)</b>	<b>24-20016</b>	<b>Confirmation</b>		
	<b>RAUL J HERNANDEZ II</b>	<b>Dismissal</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
01/18/24			03/29/24	
03/28/24			\$1,348.74	
3/0	\$2,815.00		Wage Order	
Bridget1	BMI-ESF			
<ol style="list-style-type: none"> <li>1. Plan #2 filed 01/18/24 fails to provide the proper rate of interest of 6% on the DSO claim. Plan provides 0%.</li> <li>2. Plan does not agree with Wells Fargo Bank NA claim #8 filed 03/26/24.</li> <li>3. Plan does not fully provide for Internal Revenue Service claim #3 filed 02/23/24.</li> <li>4. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).</li> <li>5. Debtor has failed to provide proof of income for the contribution from the roommate.</li> <li>6. Debtor has failed to provide a copy of the 2023 tax return.</li> <li>7. Debtor has failed to provide a copy of the statement for account ending in 0015 for October 18, 2023 through January 18, 2024.</li> </ol>				

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Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

Payments: 1 (Feb 2024)- 60 (Jan 2029) \$2,815.00.

Trustee's Amended Motion to Dismiss #30 filed 04/01/24.  
Debtor's Response to Trustee's Motion to Dismiss #27 filed 03/20/24.

<b>PAYNE &amp; ASSOCIATES PLLC</b> 12/26/23 03/05/24 4/0 Bridget1	<b>23-20374</b> <b>ROSARIO D GONZALES</b>  \$1,550.00 BMI-	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <ol style="list-style-type: none"> <li>1. Plan #26 filed 03/19/24 fails to specify the months the post-petition claim for Select Portfolio Servicing claim #16 filed 03/05/24.</li> <li>2. Plan fails to fully provide for Select Portfolio Servicing claim #16.</li> <li>3. Plan fails to specify the months of the post-petition claim for Bank of America claim #6 filed 02/05/24.</li> <li>4. Trustee alleges Schedule I is inaccurate as it does not disclose all of Debtor's income pursuant to the bank statements.</li> <li>5. Trustee alleges Schedule J is incorrect as it reflects a direct mortgage payment; however, the Plan provides for ongoing mortgage payments to be paid by the Trustee.</li> <li>6. Trustee alleges Schedule B is incomplete as it does not disclose all bank accounts pursuant to the Bank of America and Frost Bank statements.</li> <li>7. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.</li> <li>8. Paragraph 4 of plan reflects payments to commence January 2023 instead of January 2024.</li> </ol> <p>Plan payments: 1 (Jan 2023)- 3 (Mar 2023) \$715.00. 4 (Apr 2023)- 60 (Dec/2027) \$1,550.00.</p> <p>Trustee's Motion to Dismiss #24 filed 03/04/24. No response filed by Debtor.</p>	<p style="text-align: center;">Current</p> <p>03/25/24 \$715.38 Wage Order</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
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<i>Month/Term</i>	<i>ESF/PPR</i>			

<b>PAYNE &amp; ASSOCIATES PLLC</b> 01/12/24 03/22/24 3/60 Krystle	<b>24-20011</b> <b>SHAWN L CLINE</b>  \$1,850.00 BMI-	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <ol style="list-style-type: none"> <li>1. Plan #15 filed 2/26/24 improperly proposes various start and end dates for pro-rata claims.</li> <li>2. Debtor is delinquent 2 payments through 4/1/24 totaling \$3,700.</li> <li>3. Debtor has failed to make a plan payment.</li> <li>4. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.</li> <li>5. 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.</li> <li>6. Official Form 122C #14 filed 2/26/24 is incomplete as it does not include Non Filing Spouse.</li> <li>7. Trustee alleges Schedule J is inaccurate as it fails to disclose Debtor's spouse.</li> <li>8. Statement of Financial Affairs #14 filed 2/26/24 does not list previous Indiana address.</li> <li>9. Statement of Financial Affairs is incomplete and does not clarify all business information for Cline Excavating or NextGen Earthworks.</li> <li>10. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.</li> </ol> <p>Plan Payments: 1 (Feb 2024) - 60 (Jan 2029) \$1,850.00.</p> <p>Trustee's Motion to Dismiss #20 filed 02/29/24. No Response filed by Debtor.</p>	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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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
RAUB  10/05/20 12/14/20 42/84 Tracey	20-20323  <b>DAVID ELLIOT HEFNER</b>  \$550.00 <i>BMI-ESF</i>	<b>Dismissal</b>     Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #78 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and no payment made in February 2024.	\$1,673.34 or 3.04 mth <i>01/03/24</i> \$126.92 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>

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RAUB  12/12/20 02/20/21 40/60 Tracey	20-20397  <b>HOMERO R HINOJOSA III</b>  <b>ANA L HINOJOSA</b>  \$5,100.00 <i>BMI-ESF</i>	<b>Dismissal</b>  <b>Modification</b>	\$3,016.90 or 0.59 mth <i>03/25/24</i> \$1,041.55 <i>Wage Order</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
<p>Modified plan #142 filed 02/13/24 to cure post-petition payment default. The modification cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtors failed to provide copies of their most recently filed tax returns.</li> <li>2. Debtors failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).</li> <li>3. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.</li> <li>4. Mod fails to provide for the correct Remaining Claim to NewRez LLC.</li> <li>5. Mod fails to provide for the secured claim #9 filed by FNA 1 2019 - LLC for \$11,221.31.</li> <li>6. Mod fails to provide for the secured claim #8 filed by Gulf Coast Federal Credit Union for \$6,823.45.</li> <li>7. Mod fails to provide for the secured claim #7 filed by Regional Acceptance Corp. for \$22,564.64.</li> </ol>				



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Month/Term	ESF/PPR			

Mod Forgives: \$13,832.92.

Mod Payments:  
39 (Mar 2024) - 60 (Dec 2025) \$5,100.00

Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #131 for non-payment.  
Response to Post-Conf. Trustee's Motion to Dismiss filed 02/13/24 at #141.  
There are several months where only a partial payment was made.

<b>RAUB</b>	<b>23-20200</b>	<b>Dismissal</b>		
	<b>BELINDA G GARCIA</b>		\$4,888.32 or 1.27 mth 03/28/24 \$1,000.00 ePay	<b>Trustee recommends dismissal.</b>
07/19/23 09/27/23 9/60 Tracey1	\$3,840.49 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.			

<b>RAUB</b>	<b>23-20216</b>	<b>Confirmation</b>		
	<b>VICTOR P LARA III</b>	<b>Dismissal</b>	\$3,927.66 or 0.70 mth 04/01/24 \$2,012.31 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
07/31/23 10/09/23 9/60 Bridget1	\$5,600.00 AMI-			
	<ol style="list-style-type: none"> <li>1. Plan #62 filed 02/08/24 fails to provide all of Debtor's disposable income into the plan.</li> <li>2. Internal Revenue Service claim #4 filed 09/25/23 reflects that the 2022 return has not been filed.</li> <li>3. Debtor has failed to provide complete copies of the 2021 and 2022 tax returns. Debtor uploaded amended unsigned and undated 2022 tax return on 03/04/22. Chapter 13 Trustees Certificate of Non-Compliance #69 filed 03/04/24 as it was provided after 2/29/24 pursuant to the 02/14/24 Courtroom Minutes. Debtor has also failed to provide Schedule C of both returns for the business information.</li> </ol>			

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Month/Term	ESF/PPR			

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.

5. Plan Summary #62 and Schedule J #22 do not match. The projected income, expenses and disposable income amounts do not match.

6. Debtor is delinquent 1.06 payments through March totaling \$5,939.97.

Plan Payments:

- 1 (Aug 2023)- 1 (Aug 2023) \$3,900.00.
- 2 (Sep 2023)- 4 (Nov 2023) \$4,360.00.
- 5 (Dec 2023)- 8 (Mar 2024) \$4,680.00.
- 9 (Apr 2024)- 60 (Jul 2028) \$5,600.00.

Trustee's Amended Motion to Dismiss #35 filed 10/06/23.  
Response #41 filed 11/07/23.

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 was withdrawn 02/12/24 at #63.

<b>RAUB</b>	<b>23-20244</b>	<b>Dismissal</b>		
	<b>CARLOS SALDIVA</b>		\$5,045.00 or	<b>Trustee</b>
			2.05 mth	<b>recommends</b>
08/25/23			02/08/24	<b>dismissal.</b>
11/03/23	<b>TERESA A SALDIVA</b>		\$550.00	
8/60	\$2,465.00		ePay	
Bridget1	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 #53 filed 02/08/24 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		3. Plan fails to provide for the Live Oak County claim #3 filed 09/22/23 for the 2023 taxes.		
		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.		

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5. Plan fails to fully provide for IRS claim #4. IRS claim #4 filed 10/04/23 reflects Debtor has not filed a tax return for the year 2022. Trustee has received a copy of the 2022 tax return on 11/08/23 which reflects a refund of \$28.00.

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

Plan 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.

Response filed 02/13/24 at #57.

<b>RAUB</b>	<b>23-20253</b>	<b>Confirmation</b>	<b>\$700.00 or</b>	<b>Trustee does not</b>
	<b>SHERMAN LANE</b>	<b>Dismissal</b>	<b>1.00 mth</b>	<b>recommend</b>
<i>09/01/23</i>			<i>03/15/24</i>	<b>confirmation and</b>
<i>11/10/23</i>		<b>Obj POC IRS</b>	<i>\$700.00</i>	<b>recommends</b>
<i>7/60</i>			<i>ePay</i>	<b>dismissal.</b>
Krystle	\$700.00 BMI-			

Plan #44 filed 3/19/24 cannot be recommended because:

1. Trustee alleges that the plan is not feasible as Debtor has an increased payment due in Oct 2024 (month 13), and the source of funds has not been substantiated.

2. Debtor has failed to file an Application to Approve a Realtor, per Court's instructions.

3. 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.

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 filed 12/19/23 at #33.

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Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

<b>RAUB</b>	23-20264	<b>Confirmation</b>	\$800.00 or	<b>Trustee does not</b>
	<b>RAUL E MALDONADO SR</b>	<b>Dismissal</b>	0.90 mth	<b>recommend</b>
09/11/23		<b>Obj Conf Credit Acceptance</b>	03/11/24	<b>confirmation and</b>
11/20/23			\$800.00	<b>recommends</b>
7/60	\$885.00		ePay	<b>dismissal.</b>
Bridget1	BMI-PPR			

Plan #55 filed 03/19/24 cannot be recommended because:

1. Debtor has failed to provide a bank statement for account ending in 9988 for 09/01/24 through 09/11/24.
2. Debtor has failed to provide a complete 2021 tax return.
3. Trustee alleges that the Statement of Financial Affairs fails to disclose the businesses found on the 2021 and 2022 tax returns.
4. Trustee alleges that Debtor's Official Form 122C and the Statement of Financial Affairs #18 fail to disclose the daughter's contribution for the second vehicle and Debtor's Texas Workforce Commission benefits reflected in the bank statements.
5. Documentation provided for the life insurance premium does not support the \$282.96 expense on Schedule J #56.
6. Debtor is delinquent 1 payment through March totaling \$800.00, with next payment due on 04/11/24.

Payments:

- 1 (Oct 2023)- 6 (Mar 2024) \$800.00.
- 7 (Apr 2024)- 60 (Sep 2028) \$885.00.

Trustee's Motion to Dismiss #31 filed 10/27/23.  
Response #48 filed 02/01/24.

Objection to Confirmation of the Amended Plan filed 02/12/24 by Credit Acceptance Corporation at #49.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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	23-20273 <b>ROSANNA GUERRERO</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/26/23 12/05/23 7/60 Krystle	\$670.00 AMI-	<b>Dismissal</b>	04/01/24 \$670.00 ePay	
<p>Plan #52 filed 3/19/24 cannot be recommended because Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate is incorrect on the Coastlife Credit Union claim.</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>				

RAUB	23-20287 <b>TYRONE WILLIAMS</b>	<b>Confirmation</b>	\$5,512.01 or 1.60 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
10/03/23 12/12/23 6/60 Joseph	\$3,450.00 BMI-ESF	<b>Dismissal</b>	03/08/24 \$2,757.99 ePay	
<p>1. Plan #60 filed 03/27/2024 cannot be recommended because Trustee alleges the Plan Summary does not match the Plan.</p> <p>2. Plan changes treatment of Carvana, LLC, and creditor has not had sufficient notice.</p> <p>3. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	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			

4. Debtor has failed to provide bank statements for Gulf Coast FCU account #1909, Navy FCU account #2007 and #2302 to show account balance on the day of filing.

5. Debtor is delinquent 1.60 months, totaling \$5,512.01.

Plan payments:

1 (Nov 2023) - 5 (Mar 2024) \$2,064.00.

6 (Apr 2024) - 60 (Oct 2028) \$3,450.00.

Trustee's Amended Motion to Dismiss filed 12/15/23 at #36.

Debtor filed response 02/13/24 at #46.

Objection to Confirmation filed 01/19/24 by Bridgecrest Credit Company, LLC at #44 was withdrawn 04/02/24 at #61.

Objection to Confirmation filed 02/26/24 by Attorney General of Texas-Child Support Division at #51 was withdrawn 03/20/24 at #54.

	Case #	Matters	Arrears	Trustee
<b>RAUB</b>	<b>23-20302</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>GABRIEL SEGURA</b>	<b>Dismissal</b>	03/26/24	
10/23/23			\$636.00	
01/01/24			Wage	
6/47			Order	
Bridget1	\$2,756.00			
	AMI-ESF			
		1. Plan #43 filed 03/19/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #7 filed on 11/08/23.		
		2. Plan summary #43 is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$45,174.17, when the total amount of timely filed general unsecured claims is \$48,152.82.		
		3. Plan fails to fully 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.		
		Payments:		
		1 (Nov 2023)- 5 (Mar 2024) \$1,188.80.		
		6 (Apr 2024)- 47 (Sep 2027) \$2,756.00.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 2024 9:00 am**

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	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 #26 filed 12/15/23.  
No Response filed by Debtors.

<b>RAUB</b>	<b>23-20315</b>	<b>Confirmation</b>	\$400.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>LARNYL HARRIS</b>	<b>Dismissal</b>	03/07/24 \$400.00 ePay	
10/31/23 01/09/24 6/60 Joseph	\$400.00 BMI-	<ol style="list-style-type: none"> <li>1. Plan #32 filed on 02/13/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>2. IRS claim #3 filed 11/20/23 reflects that Debtor has not filed a tax return for the year 2020. Trustee does not have a copy of this return. Plan fails to provide for the IRS claim.</li> <li>3. 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.</li> <li>4. Trustee alleges Schedule I is inaccurate as it states the Debtor is not employed rather than self-employed.</li> <li>5. Trustee alleges Schedule J is inaccurate as it does not disclose all expenses pursuant to the Monthly Operating Reports.</li> <li>6. Debtor failed to provide copies of social security statements.</li> <li>7. Schedules and Plan fail to provide for future property tax expenses.</li> <li>8. Debtor failed to provide copy of 2020 tax return. IRS claim #3 filed 11/20/23 states that debtor has not filed a tax return for 2020.</li> </ol> <p>Plan payments: 1 (Nov 2023)- 60 (Oct 2028) \$400.00.</p> <p>Trustee's Motion to Dismiss filed 12/15/23 at #26.  No response filed by Debtor.</p>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	Case #	Matters	Arrears	Trustee
Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Notes	<i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Recommendation
<b>RAUB</b>	<b>23-20326</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>TOMMY DENNING</b>	<b>Dismissal</b>	<i>04/01/24</i> \$2,400.00 <i>Wage Order</i>	
<i>11/03/23</i> <i>01/12/24</i> <i>5/60</i> Bridget1	<b>VICKIE DENNING</b> \$2,400.00 <i>BMI-</i>	<p>1. Plan #38 filed 02/13/24 fails to provide for all secured and priority claims.</p> <p>2. Plan fails to provide for Lofi Motors in the body of the plan.</p> <p>3. Plan fails to provide for Jim Wells County claim #4 filed 12/22/23.</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 was withdrawn 03/20/24 at #44.</p> <p>Trustee's Motion to Dismiss #33 filed 12/22/23. Response #39 filed 02/13/24.</p>		
<b>RAUB</b>	<b>23-20330</b>	<b>Confirmation</b>	\$1,550.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>BRANDON W MCNATT</b>	<b>Dismissal</b>	<i>03/26/24</i> \$2,450.00 <i>ePay</i>	
<i>11/06/23</i> <i>01/15/24</i> <i>5/60</i> Krystle	<b>TAMARA E MCNATT</b> \$1,550.00 <i>BMI-</i>	<p>Plan #43 filed 3/19/24 cannot be recommended because plan fails to provide for the correct ongoing mortgage payment amounts filed by Wells Fargo.</p> <p>Plan Payments: 1 (Dec 2023) - 3 (Feb 2024) \$2,450.00. 4 (Mar 2024) - 6 (May 2024) \$1,550.00. 7 (Jun 2024) - 60 (Nov 2028) \$2,600.00.</p> <p>Trustee's Motion to Dismiss #30 filed 12/22/23. Response #36 filed 2/13/24.</p>		



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 2024 9:00 am**

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	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			

Objection to Confirmation filed 12/29/23 by Ally Bank at #31 has been resolved.

<b>RAUB</b>	<b>23-20354</b>	<b>Confirmation</b>	\$3,850.00 or	<b>Trustee does not</b>
	<b>JAMES H PFISTER</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
<i>12/04/23</i>			<i>03/12/24</i>	<b>confirmation and</b>
<i>02/12/24</i>			\$3,850.00	<b>recommends</b>
<i>4/60</i>	\$3,850.00		<i>ePay</i>	<b>dismissal.</b>
Bridget1	<i>BMI-ESF</i>			

1. Plan #31 filed 03/20/24 fails to provide for all secured and priority creditors.
2. Plan fails to provide for Notice of Post-petition Mortgage Fees, Expenses and Charges #30 filed 03/07/24.
3. Plan fails to provide for Notice of Mortgage Payment Change #23 filed 01/08/24.
4. Plan Summary #31 and Schedule J #11 do not agree. The projected income, expenses and disposable income amounts are inconsistent.
5. 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.
6. Trustee alleges that the Plan fails to provide for all of Debtor's disposable income into the plan.
7. 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.
8. 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.
9. Trustee alleges that Schedule H reflects an incorrect address for the non-filing spouse.
10. Debtor has failed to provide statements for the Chime account ending in 0547 from 09/04/23 to 12/04/23.
11. Debtor has failed to provide the November and December PayPal statements.
12. Trustee objects to the lump sum \$5,000 valuation for 19 firearms listed on Schedule B.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 2024 9:00 am**

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	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>			

Payments:

1 (Jan 2024)- 3 (Mar 2024) \$3,850.00.  
4 (Apr 2024)- 60 (Dec 2028) \$4,000.00.

Trustee's Motion to Dismiss #26 filed 01/23/24.  
Response #32 filed 03/20/24.

<b>RAUB</b>	<b>23-20357</b>	<b>Confirmation</b>	Current	<b>Trustee does not</b>
	<b>SAN JUANITA CAMPOS</b>	<b>Dismissal</b>		<b>recommend</b>
<i>12/05/23</i>			<i>03/27/24</i>	<b>confirmation and</b>
<i>02/13/24</i>			<i>\$2,200.00</i>	<b>recommends</b>
<i>4/60</i>	\$2,200.00		<i>ePay</i>	<b>dismissal.</b>
Joseph	<i>BMI-</i>			
<p>1. Plan #16 filed 12/29/23 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for treatment of the post-petition mortgage payment change due to Village Capital Investments starting in January.</p> <p>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.</p> <p>4. Trustee alleges plan is not feasible. Plan payments exceed the Debtor's disposable income and Schedule I provides for a \$550.00 contribution from daughter that Debtor no longer receives pursuant to her 341 testimony.</p> <p>5. Debtor failed to provide copies of the 2021 and 2022 tax returns.</p> <p>6. Debtor failed to provide bank statements for 60 days prior to filing.</p> <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  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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
<b>RAUB</b>  <i>01/02/24</i> <i>03/12/24</i> <i>3/60</i>  Krystle	<b>24-20001</b>  <b>MICHELLE YNFANTE</b>  \$2,700.00 <i>BMI-</i>	<b>Dismissal</b>  1. Confirmation was denied on 03/20/24, and Debtor has failed to file and notice a new plan for confirmation.  2. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.  3. Debtor is behind 2.97 months through April totaling \$8,030.76.  Plan Payments: 1 (Jan 2024) - 60 (Dec 2028) \$2,700.00.  Trustee's Amended Motion to Dismiss #35 filed 3/22/24. No response by Debtor.  Objection to Confirmation filed 03/04/24 by Tax Lien Loan SPV, LLC at #33.	\$8,030.76 or 2.97 mth <i>03/28/24</i> \$692.31  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>

<b>RAUB</b>  <i>01/02/24</i> <i>03/12/24</i> <i>3/60</i>  Bridget1	<b>24-20002</b>  <b>DANIEL G SANCHEZ</b>  \$1,200.00 <i>BMI-ESF</i>	<b>Dismissal</b>  1. Confirmation was denied on 03/20/24, and Debtor has failed to file and notice a new plan for confirmation.  2. Debtor failed to provide a copy of the 2022 tax return and a complete copy of the 2021 tax return.  3. Debtor failed to provide proof to substantiate the amount to be paid to Isidoro and Graciela Prado through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  4. Trustee alleges Schedule I is inaccurate as it does not provide for Debtor's current employment or rental income pursuant Debtor's 341 testimony.	no pymts received <i>01/01/00</i> \$0.00	<b>Trustee recommends dismissal.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 2024 9:00 am**

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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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5. Trustee alleges Schedule I is inaccurate as the business income is overstated pursuant Debtor's 341 testimony.
  6. Trustee alleges Schedule B is inaccurate as it does disclose checking and saving accounts for RBRCU.
  7. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose business income under paragraph #4.
  8. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.
  9. Debtor failed to file a change of address pursuant to the 341 testimony.
  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 a wage deduction order with the Court.
  12. Debtor failed to provide current pay stubs.
  13. Debtor failed to provide bank statements for RBFCU account for months 11/01/23 through 01/02/24.
  14. Debtor has failed to make a plan payment.
- Plan Payments: 1 (Jan 2024) - 60 (Dec 2028) \$1,200.00.
- Trustee's Motion to Dismiss #22 filed 03/07/24.  
No response filed by Debtors.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	24-20012	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	JEFFREY AYALA	<b>Dismissal</b>	<i>03/19/24</i>	
<i>01/12/24</i> <i>03/22/24</i> <i>3/60</i> Bridget1	STELLA NEPOTE \$2,200.00 <i>BMI-</i>	<b>Obj Conf Bank of America NA</b>	\$1,100.00 <i>ePay</i>	
<p>1. Plan #2 filed 01/12/24 fails to provide for Bank of America claim #2 filed 01/18/24. Further, the collateral for this debt is not disclosed in Debtors' schedules.</p> <p>2. Plan fails to provide for Nueces County claim #6 filed 02/01/24 for the 2023 through 2024 ad valorem taxes.</p> <p>3. Plan fails to fully provide for Bank of America claim #1 filed 01/18/24.</p> <p>4. Plan fails to fully provide for Wells Fargo Auto claim #3 filed 01/19/24.</p> <p>5. Debtors have failed to provide bank statements for accounts ending in 3538, 1810, 3291, 2776 and 6266 for 10/12/23 to 01/12/24.</p> <p>6. Debtors have failed to provide the 2023 tax return and disclose the refund on Schedule B.</p> <p>7. Debtors have failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</p> <p>8. Trustee alleges the petition is incomplete as it fails to disclose all names used by Debtors pursuant to the attachments filed by Guild Mortgage Company claim #12.</p> <p>Trustee's Motion to Dismiss #28 filed 03/01/24. No response filed by Debtors.</p> <p>Objection to Confirmation filed 02/02/24 by Bank of America, N.A. at #25.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
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<b>RAUB</b>  02/05/24 04/15/24 2/60 Bridget1	<b>24-20036</b>  <b>AMELIA ARISMELENDEZ</b>  \$1,550.00 BMI-	<b>Confirmation</b>  <b>Obj Conf Santander Consumer USA</b>	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation.</b>
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Debtor did not appear at the 3/26/24 341 Meeting of Creditors. However, the meeting has been reset for 4/16/24.

1. Plan #16 filed 02/20/24 fails to fully provide for Santander Consumer USA claim #5 filed 02/27/24.
2. Paragraph 8A reflects two different amounts to be paid for the arrears portion of the mortgage claim. Further, 8A reflects pro rata payments to end in month 60 but Plan Summary reflects ending in month 49.
3. Debtor has failed to provide proof to substantiate the amounts to be paid to M & T Bank through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
4. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Flagship Credit Acceptance claim.
5. Trustee alleges that the Voluntary Petition is incomplete as all names used by Debtor pursuant to Debtor's driver's license and CAD documentation provided has not been disclosed.
6. Trustee alleges that Schedule H #15 is incomplete as it fails to disclose a complete noticing address for the co-debtor.
7. Debtor has failed to provide the Declaration of Electronic Filing.
8. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
9. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.
10. Plan was filed with two Summaries.
11. Debtor is delinquent 1 payment through March totaling \$1,550.00, with next payment due on 04/06/24.
12. Debtor has failed to provide copies of bank statements for accounts ending in 7753 and 2225 for 11/05/23 through 02/05/24.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	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			

13. Trustee alleges that Schedule B #15 is inaccurate as the 2023 tax refund has not been disclosed.

14. Debtor has failed to provide three months verification of income for the second employment listed on Schedule I #15.

Payments: 1 (Mar 2024)- 60 (Feb 2029) \$1,550.00.

Trustee's Motion to Dismiss #31 filed 04/03/24 is set for 05/15/24.  
No Response filed by Debtor.

Objection to Confirmation filed 03/22/24 by Santander Consumer USA, Inc. at #26.

<b>RAUB</b>	<b>24-20040</b>	<b>Confirmation</b>		
	<b>BRIAN C HILL</b>		\$700.00 or 0.47 mth	<b>Trustee does not recommend confirmation.</b>
02/08/24	<b>ERICA M HILL</b>		03/29/24	
04/18/24			\$800.00	
2/60	\$1,500.00		ePay	
Krystle	AMI-ESF			

Plan #2 filed 2/8/24 cannot be recommended because:

1. Debtors did appear at the 3/26/24 341 Meeting of Creditors; however, the meeting was continued to 4/16/24 for Debtors to provide required documents of 2021 tax returns, identification, and proof of social security number.
2. Debtors failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
3. Plan proposes to overprovide for treatment of One Main Financial claim #4 filed 3/13/24 in Paragraph 9A at the expense of general unsecured creditors.
4. Plan fails to provide sufficient funds for payment in full of AmeriCredit Financial Services Claim #1 filed 2/14/24.
5. Debtors 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.
6. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan.

Plan Payments: 1 (Mar/2024) 60 (Feb/2029) \$1,500.00.

Trustee's Motion to Dismiss # filed 4/1/24 is set for 5/15/24.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 9:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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

No response by Debtor.



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

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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
<b>GONZALEZ (JOEL)</b>  <i>04/15/19</i> <i>06/24/19</i> <i>60/60</i>  Tracey	<b>19-20168</b>  <b>PATRICIA M HERNANDEZ</b>   \$2,046.07 <i>BMI-</i>	<b>Dismissal</b>    Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #66 for non-payment. Response to Trustee's Motion to Dismiss was filed 03/12/24 at #68. There are several months where only a partial payment was made.	\$3,414.26 or 1.67 mth <i>04/01/24</i> \$910.60  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  <i>05/03/19</i> <i>07/12/19</i> <i>59/57</i>  Tracey	<b>19-20197</b>  <b>FIDEL RODRIGUEZ III</b>  <b>PALMIRA L RODRIGUEZ</b>  \$0.00 <i>AMI-BOTH</i>	<b>Modification</b>    Modified Plan #140 filed 03/27/24 works at 100% to general unsecured creditors per Debtor's OF122C requirement. Trustee requests M4 Order.  Mod filed to address a loss in income that requires a reduction in payments to the Trustee.  Mod Forgives: \$6,700.00  Mod Payments: 57 (Feb 2024) - 57 (Feb 2024) \$1,920.00	Current  <i>03/21/24</i> \$720.00 <i>ePay</i>	<b>Trustee recommends approval of Mod #140 filed 3/27/24 with M4 Order.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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)  11/04/19 01/13/20 53/60  Tracey	19-20541 <b>ZARAGOZA ZAMORA III</b>  <b>BLANCA ANN ZAMORA</b>  \$2,541.88 AMI-	Dismissal	\$3,385.94 or 1.33 mth 03/29/24 \$586.59  Wage Order	Trustee recommends dismissal.
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.				
GONZALEZ (JOEL)  02/12/20 04/22/20 50/60  Tracey	20-20080 <b>JOSEPH M BARNES</b>    \$1,200.00 AMI-	Dismissal	\$3,602.00 or 3.00 mth 02/22/24 \$600.00  ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #87 for non-payment. No response filed by Debtor. There are a several months where only a partial payment was made and some where no payment was made at all.				
GONZALEZ (JOEL)  03/17/20 05/26/20 49/84  Tracey	20-20132 <b>JOSE H RAMOS</b>  <b>ROSA M RAMOS</b>  \$3,915.81 AMI-	Dismissal	\$10,534.60 or 2.69 mth 03/25/24 \$926.96  Wage Order	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #130 for non-payment. No response filed by Debtor. There are a several months where only a partial payment was made and no payment was made in February 2024.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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	
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<b>GONZALEZ (JOEL)</b>  03/31/20 06/09/20 49/60  Tracey	<b>20-20163</b> <b>CODY B MICHAEL</b>  <b>HAZEL I MICHAEL</b>  \$1,650.00 BMI-	<b>Dismissal</b>	\$1,992.67 or 1.21 mth 04/01/24 \$761.54  Wage Order	<b>Trustee recommends dismissal.</b>
Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #36 for non-payment. Response to the Trustee's Motion to Dismiss was filed 03/22/24 at #37. There are several months where only a partial payment was made.				

<b>GONZALEZ (JOEL)</b>  10/06/20 12/15/20 42/60  Tracey	<b>20-20327</b> <b>MATTHEW N PAVLICEK</b>  <b>MEGAN E PAVLICEK</b>  \$2,950.00 BMI-	<b>Dismissal</b>	\$3,193.66 or 1.08 mth 04/01/24 \$1,362.00  ePay	<b>Trustee recommends dismissal.</b>
Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #110 for non-payment. Response to Trustee's Motion to Dismiss was filed 03/13/24 at #111. There are several months where only a partial payment was made.				





JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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			

<b>GONZALEZ (JOEL)</b>	21-21265 <b>CHACE D PARADIS</b>	<b>Dismissal</b>	\$9,812.39 or 3.45 mth 01/24/24 \$1,000.00 ePay	<b>Trustee recommends dismissal.</b>
10/21/21 12/30/21 30/60 Tracey	<b>LINDA C PARADIS</b> \$2,845.09 BMI-ESF			
<p>Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #64 for non-payment. Response to Trustee's Motion to Dismiss was filed 03/12/24 at #65. There are several months where only a partial payment was made and no payment in February 2024.</p>				

<b>GONZALEZ (JOEL)</b>	22-20004 <b>ANDREA GOMEZ</b>	<b>Dismissal</b>	\$351.45 or 0.31 mth 03/29/24 \$1,145.00 Wage Order	<b>Trustee recommends dismissal.</b>
01/17/22 03/28/22 27/60 Tracey	\$1,145.00 BMI-			
<p>Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #67 for non-payment. No response filed by Debtor. There are a few months where only a partial payment was made and some where no payment was made at all.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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
<b>GONZALEZ (JOEL)</b>  <i>04/28/22</i> <i>07/07/22</i> <i>24/60</i>  Tracey	<b>22-20107</b> <b>FRED LOPEZ</b>  <b>GRACIELA H LOPEZ</b>  \$1,700.00 AMI-	<b>Dismissal</b>   Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #78 for non-payment. Response to Trustee's Motion to Dismiss was filed 3/15/24 at #79. There are several months where only a partial payment was made. The last wage deduction from CCISD was 1/24/23.	\$4,393.69 or 2.58 mth <i>04/01/24</i> \$561.23  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  <i>06/03/22</i> <i>08/12/22</i> <i>22/60</i>  Tracey	<b>22-20140</b> <b>RICHARD G GARCIA JR</b>  <b>ROXANNE R GARCIA</b>  \$4,850.00 AMI-ESF	<b>Modification</b>   Modified Plan filed 3/07/24 at #88 to address a loss in income that requires a reduction in payments to the Trustee.  1. Debtors failed to provide proof of current income.  2. Debtors failed to provide a copy of their 2023 W-2s and/or tax return if filed.  3. Mod fails to provide for Notice of Mortgage Payment Change filed at #86 on 3/04/24 for \$2,631.79 effective 05/28/24.  Mod forgives: \$250.00.  Mod payments: 21 (Mar 2024) - 60 (June 2027) \$4,850.00.	\$7,923.57 or 1.63 mth <i>03/11/24</i> \$1,776.43  <i>Wage Order</i>	<b>Trustee does not recommend approval.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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
GONZALEZ (JOEL)  07/19/22 09/27/22 21/60  Tracey	22-20167  <b>RENE O GONZALES</b>   \$461.34 BMI-ESF	<b>Dismissal</b>     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.	\$2,065.66 or 4.48 mth 03/21/24 \$472.00 ePay	<b>Trustee recommends dismissal.</b>
GONZALEZ (JOEL)  10/04/22 12/13/22 18/60  Tracey	22-20245  <b>MANUEL G GONZALEZ</b>  <b>AZENETH CAMACHO</b>  \$1,788.27 BMI-	<b>Dismissal</b>     Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #57 for non-payment. Response to Trustee's Motion to Dismiss was filed 03/12/24 at #58. There are several months where only a partial payment was made and some where no payment was made at all.	\$3,585.50 or 2.01 mth 03/20/24 \$1,729.25 ePay	<b>Trustee recommends dismissal.</b>
GONZALEZ (JOEL)  11/04/22 01/13/23 17/60  Tracey	22-20269  <b>SALLY S GARCIA</b>   \$2,215.93 AMI-	<b>Dismissal</b>     Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #52 for non-payment. Response to Trustee's Motion to Dismiss was filed 03/12/24 at #53. There are several months where only a partial payment was made.	\$6,246.95 or 2.82 mth 03/18/24 \$553.55 Wage Order	<b>Trustee recommends dismissal.</b>



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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			

<b>GONZALEZ (JOEL)</b>	22-20280 <b>JOGLIS M CASTILLO</b>	<b>Dismissal</b>	\$10,750.00 or 5.00 mth 12/04/23 \$2,150.00 ePay	<b>Trustee recommends dismissal.</b>
11/23/22 02/01/23 17/60 Tracey	\$2,150.00 AMI-PPR			
Post-Conf. Trustee's Motion to Dismiss was filed 03/06/24 at #56 for non-payment. No response filed by Debtor. There are several months where no payment was made.				

<b>GONZALEZ (JOEL)</b>	22-20316 <b>SIERRA P GOULD</b>	<b>Dismissal Modification</b>	Current 04/01/24 \$1,465.38 Wage Order	<b>Trustee does not recommend approve and recommends dismissal.</b>
12/29/22 03/09/23 16/60 Tracey	\$3,225.00 BMI-			
Mod #59 filed 03/15/24 to cure post-petition payment default cannot be recommended because:				
1. Mod improperly characterizes Planet Home Lending's Remaining Claim as a Post-Confirmation Claim.				
2. Mod improperly characterizes Credit Acceptance's Remaining Claim as a Post-Confirmation Claim.				
3. Mod improperly characterizes Conn's Remaining Claim as a Post-Confirmation Claim.				
Mod Forgives: \$10,148.47				
Mod Payments: 15 (Mar 2024) - 60 (Dec 2027) \$3,225.00				
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.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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			

<b>GONZALEZ (JOEL)</b>  02/03/23 04/14/23 14/60  Tracey	<b>23-20031</b> <b>SYLVIA C CRUZ</b>  \$1,705.41 BMI-ESF	<b>Dismissal</b>	\$2,503.92 or 1.47 mth 03/12/24 \$787.12  Wage Order	<b>Trustee recommends dismissal.</b>
Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #56 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.				

<b>GONZALEZ (JOEL)</b>  06/30/23 09/08/23 10/60  Bridget1	<b>23-20182</b> <b>DENNIS E EDWARDS</b>  <b>MARIE C LABACLADO</b>  \$2,860.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>	\$6,108.17 or 2.14 mth 04/02/24 \$342.12  Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
Plan #91 filed 04/01/24 cannot be recommended because Debtors are delinquent 2 payments through March totaling \$6,450.29 with the next payment due on 04/28/24.				
Plan Payments: 1 (Jul 2023) - 3 (Sep 2023) \$2,150.00 4 (Oct 2023) - 9 (Mar 2024) \$2,965.00 10 (Apr 2024) - 60 (Jun 2028) \$3,150.00				
Trustee's Motion to Dismiss #33 filed 08/18/23. Response #34 filed 08/24/23.				
Debtors' Objection to Claim #64 filed 12/12/23 was orally withdrawn at the hearing on 02/14/24.				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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)  09/01/23 11/10/23 7/60 Tracey	23-20254  <b>VALENTIN T FALCON JR</b>  \$2,625.00 <i>BMI-</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #36 for non-payment. Response to Trustee's Motion to Dismiss was filed 3/15/24 at #37. There are several months where only a partial payment was made and some where no payment was made at all.	\$3,937.50 or 1.50 mth 04/02/24 \$656.25 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
GONZALEZ (JOEL)  09/27/23 12/06/23 7/60 Tracey	23-20277  <b>INOE PEREZ JR</b>  \$3,174.50 <i>BMI-</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss filed 02/26/24 at #38 because 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 First Horizon Bank claim #3 filed 12/06/23.	\$4,189.73 or 1.32 mth 03/18/24 \$5,104.62 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
GONZALEZ (JOEL)  10/31/23 01/09/24 6/40 Bridget1	23-20316  <b>EDWARD SALAZAR</b>  \$1,775.00 <i>AMI-</i>	<b>Confirmation</b>  Plan #51 filed 03/27/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$116,724.60. Trustee requests a C4 Confirmation Order.  Plan payments:	\$546.08 or 0.31 mth 04/02/24 \$409.62 <i>Wage Order</i>	<b>Recommends confirmation of Plan #51 filed 03/27/24 with C4 order.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 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	
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1 (Nov 2023) - 40 (Feb 2027) \$1,775.00

<b>GONZALEZ (JOEL)</b>	23-20327 <b>NICHOLAS J LEPP</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
11/06/23 01/15/24 5/60 Joseph	\$900.00 BMI-	<b>Dismissal</b>	03/13/24 \$575.00 ePay	

1. Plan #41 filed 03/29/24 cannot be recommended because Trustee alleges Schedule B is incorrect as the bank statements do not support the balance of the bank accounts. Therefore, the amount of non-exempt property is understated.

2. Debtor has failed to provide Trustee with proof of income for son's contribution.

3. Debtor has failed to provide proof of his business rent expense.

Plan payments:

1 (Dec 2023)- 4 (Mar 2024) \$575.00.

5 (Apr 2024) - 60 (Nov 2028) \$900.00.

Objection to Confirmation filed 11/22/23 by Wells Fargo Bank, NA at #18 was withdrawn 04/01/24 at #44.

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

Response filed 01/19/24 at #30.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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 5/60  Bridget1	23-20338  LUIS R CONSTANTE JR   \$610.00 <i>BMI-</i>	Confirmation  Dismissal	\$187.68 or 0.31 mth <i>03/25/24</i> \$281.54 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>Plan #22 filed 02/06/24 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Plan does not provide for the amended 2022 tax return.</li> <li>2. 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.</li> <li>3. 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.</li> </ol> <p>Payments: 1 (Dec 2023)- 60 (Nov 2028) \$610.00.</p> <p>Trustee's Motion to Dismiss #19 filed 01/05/24. Response #20 filed 01/19/24.</p>				

GONZALEZ (JOEL)  11/16/23 01/25/24 5/60  Joseph	23-20339  ALLISON N SMITH   \$975.00 <i>BMI-</i>	Confirmation	Current  <i>03/25/24</i> \$900.00 <i>ePay</i>	<b>Trustee recommends confirmation of plan #34 filed 04/02/24.</b>
<p>Plan #34 filed 04/02/24 works, paying 28.68% to general unsecured creditors.</p> <p>Plan Payments: 1 (Dec 2023) - 4 (Mar 2024) \$900.00. 5 (Apr 2024) - 60 (Nov 2028) \$975.00.</p> <p>Trustee's Motion to Dismiss filed 01/05/24 at #17 was withdrawn 04/03/24 T #37.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 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	
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Response filed 01/19/24 at #18.

<b>GONZALEZ (JOEL)</b>	23-20351	<b>Confirmation</b>	\$1,498.44 or 0.31 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ARNOLD NAVARIJO</b>	<b>Dismissal</b>	03/27/24	
11/30/23 02/08/24 4/60 Krystle	<b>ERIKA C NAVARIJO</b> \$4,880.00 AMI-PPR		\$2,252.31 Wage Order	
<p>1. Notice of Confirmation and Plan Summary #43 filed 03/13/24 does not provide sufficient notice to creditors.</p> <p>2. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan, as Debtors are proposing to pay for a luxury vehicle that is unnecessary for Debtors' reorganization.</p> <p>Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$4,880.00.</p> <p>Trustee's Motion to Dismiss #33 filed 01/19/24. No response filed by Debtor.</p>				

<b>GONZALEZ (JOEL)</b>	23-20368	<b>Confirmation</b>	\$1,250.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>APRIL D RODRIGUEZ</b>	<b>Dismissal</b>	03/04/24	
12/20/23 02/28/24 4/0 Bridget1	\$1,250.00 BMI-PPR		\$1,250.00 ePay	
<p>1. Plan #2 filed 12/20/23 fails to provide for all secured and priority claims.</p> <p>2. Trustee alleges that Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>3. Plan proposes 21st Mortgage Corp claim #7 filed 01/29/24 as direct, but the proof of claim reflects principal and interest in the arrears calculations.</p> <p>4. Plan fails to provide for Ally Financial claim #2 filed 01/06/24.</p> <p>5. Plan fails to fully provide for Jim Wells County Appraisal District claim #11 filed 02/01/24.</p>				

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

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	Case #	Matters	Arrears	Trustee
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6. Plan fails to provide for Internal Revenue Service claim #14 filed 02/15/24. Further the proof of claim reflects that the 2021 return has not been filed and quarterly taxes are owed.

7. Debtor has failed to provide a copy of the 2021 tax return.

8. Debtor has failed to provide verification that the 2023 WT-FICA and FUTA taxes have been paid.

9. Plan fails to provide for Texas Workforce Commission claim #5 filed 01/22/24 for 2nd and 3rd 2022 quarterly taxes and all quarterly taxes for 2023.

10. Debtor has failed to provide verification of the quarterly taxes paid in those time frames to Texas Workforce Commission.

Plan payments:1 (Jan 2024)- 60 (Dec 2028) \$1,250.00.

Trustee's Motion to Dismiss #16 filed 02/09/24.  
Response #22 filed 03/04/24.

<b>GONZALEZ (JOEL)</b>	23-20378	<b>Confirmation</b>	\$2,375.00 or	<b>Trustee does not</b>
	<b>BRANDON L FRICK</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
12/28/23			03/07/24	<b>confirmation and</b>
03/07/24			\$2,100.00	<b>recommends</b>
4/60			ePay	<b>dismissal.</b>
Bridget1	\$2,375.00 BMI-			
		1. Plan #28 filed 03/12/24 fails to provide for Synchrony Bank claim #14 filed 03/06/24.		
		2. IRS claim #9 filed 2/15/24 reflects Debtor has not filed WT FICA taxes for 09/30/23 and 12/31/23 and FUTA taxes for 12/31/23. Trustee does not have a copy of these returns.		
		3. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C.		
		4. Debtor failed to provide bank statements for account ending 6768 for July- October 2023 and account ending 2482 for July- August /December 2023.		
		5. Debtor has failed to provide Monthly Operating Reports for January and February 2024.		



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 2024 10:00 am**

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07/17/2024

	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			

Plan payment:  
1 (Jan 2024) - 2 (Feb 2024) \$2,100.00.  
3 (Mar 2024) - 60 (Dec 2028) \$2,375.00.

Trustee's Motion to Dismiss #26 filed 02/24/24 set for 04/10/24.  
No response filed by Debtor.

<b>GONZALEZ (JOEL)</b>	24-20005 <b>RICARDO J GUTIERREZ JR</b>	<b>Confirmation</b>  <b>Dismissal</b>	Current  03/29/24 \$600.00 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
01/05/24 03/15/24 3/60 Joseph	\$2,125.00 BMI-	Plan #31 filed 03/21/24 fails to accurately provide for Idaho Housing and Finance claim #5.  Plan Payment: 1 (Feb 2024) - 1 (Feb 2024) \$2,600.00. 2 (Mar 2024) - 60 (Jan 2029) \$2,125.00.  Trustee's Motion to Dismiss #21 filed 03/01/24 is set for 04/10/24. No response filed by Debtor.		

<b>GONZALEZ (JOEL)</b>	24-20006 <b>PETER A HERNANDEZ</b>	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf JPMorgan Chase Bank NA</b>	Current  04/01/24 \$1,188.46 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
01/08/24 03/18/24 3/60 Bridget1	\$2,575.00 BMI-	1. Plan #2 filed 01/08/24 does not provide for Conn's claim #5 filed 02/22/24.  2. Trustee alleges Schedule B #21 is inaccurate as it fails to disclose the value per the retirement statement.  3. Statement of Financial Affairs #1 filed 01/08/24 is incomplete as it does not disclose Debtor's YTD income for 2024.		

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

Next 3 Panels:  
05/15/2024  
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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			

4. Plan fails to fully provide for the claim of JP Morgan Chase claim #16 filed 03/13/24.

Trustee's Motion to Dismiss #24 filed 03/01/24.  
No response filed by Debtor.

Plan payments: 1 (Feb 2024) - 60 (Jan 2029) \$2,575.00.

Limited Objection to Confirmation filed 02/13/24 by JPMorgan Chase Bank NA at #21.

<b>GONZALEZ (JOEL)</b>	24-20010	<b>Confirmation</b>	\$1,335.00 or	<b>Trustee does not</b>
	<b>DAVID LIVAS</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
01/12/24			03/12/24	<b>confirmation and</b>
03/22/24	<b>JULIA S LIVAS</b>		\$1,335.00	<b>dismissal.</b>
3/60	\$1,335.00		ePay	
Krystle	BMI-			

1. Plan #25 filed on 03/21/24 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. IRS claim #8 filed 02/23/24 reflects Debtor has not filed a tax return for the years 2019, 2022-2023. Trustee received signed copies of the 2022 and 2023 tax return on 03/15/24. The plan fails to fully provide for the claim.

Payments: 1 (Feb 2024) - 60 (Jan 2029) \$1,335.00.

Trustee's Motion to Dismiss #20 Filed 2/29/24.  
No Response filed by Debtors.

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

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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)  01/16/24 03/26/24 3/60  Bridget1	24-20014  LESLIE A SPRINGER   \$2,675.00 AMI-	Confirmation  Dismissal	Current  03/22/24 \$2,675.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #2 filed 01/16/24 fails to provide for Nueces County claim #2 filed 02/01/24.</p> <p>2. Debtor has failed to provide copies of tax returns, pay advices and leases to Trustee.</p> <p>3. Trustee alleges Schedule J is inaccurate as it discloses duplicate property expenses.</p> <p>4. Trustee alleges Schedule I is inaccurate as the pay advices do not support the gross wages listed.</p> <p>5. Statement of Financial Affairs #1 filed 01/16/24 is incomplete as it does not disclose Debtor's income of properties sold.</p> <p>6. Plan provides for \$4500 in attorney's fees. Fixed fee agreement #5 filed 01/16/24 reflects \$5000.</p> <p>7. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).</p> <p>Plan payments: 1 (Feb 2024) - 60 (Jan 2029) \$2,675.00</p> <p>Trustee's Motion to Dismiss #21 filed 03/14/24. No response filed by Debtor.</p>				

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

Next 3 Panels:  
05/15/2024  
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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
GONZALEZ (JOEL)  01/22/24 04/01/24 3/60  Bridget1	24-20018  CHRISTOPHER A ACEVEDO  \$675.00 BMI-PPR	Confirmation  Dismissal  Obj Conf Santander Consumer USA	Current  04/02/24 \$311.54  Wage Order	Trustee does not recommend confirmation and recommends confirmation.
<p>1. Plan #2 filed 01/22/24 does not fully provide for SN Servicing Corporation claim #2 filed 03/05/24.</p> <p>2. Plan does not provide for IRS claim #3 filed 03/06/24 for 2023 taxes.</p> <p>3. Debtor has failed to provide Trustee with a copy of the 2023 tax return.</p> <p>Plan payments: 1 (Feb 2024) - 60 (Jan 2029) \$675.00</p> <p>Trustee's Motion to Dismiss #25 filed 03/14/24. No response filed by Debtor.</p>				
GONZALEZ (JOEL)  01/26/24 04/05/24 3/60  Krystle	24-20023  DAVID RUIZ  \$3,300.00 AMI-	Confirmation  Dismissal  Obj Conf Santander Consumer USA	\$1,650.00 or 0.50 mth 03/29/24 \$1,650.00  ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed 01/26/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 01/26/24. Requirement is \$355,125.00.</p> <p>2. IRS claim #8 filed 03/13/24 reflects Debtor has not filed a tax return for the years 2023. Trustee has received an unsigned copy of the 2023 tax return on 03/18/24. Plan fails to fully provide for the claim.</p> <p>3. Plan proposes to overprovide for treatment of OneMain claim #6 filed 02/14/24 in Paragraph 9A at the expense of general unsecured creditors.</p> <p>4. Plan fails to provide for the Nueces County claim #7 filed 02/16/24.</p>				

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

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

	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. Trustee alleges Schedule I is incorrect as it provides for the incorrect employer address pursuant to 341 testimony.

6. Debtor failed to provide proof to substantiate the amount to be paid to Lacks through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

7. Debtor failed to provide bank statements for the Well Fargo account.

Payments:1 (Feb 2024) - 60 (Jan 2029) \$3,300.00.

Trustee's Motion to Dismiss #27 filed 03/12/24.  
No response by Debtor.

Objection to Confirmation filed 03/04/24 by Santander Consumer USA, Inc. at #24.

<b>GONZALEZ (JOEL)</b>	24-20024 NOE R REYNA	<b>Confirmation</b>  <b>Dismissal</b>	\$4.38 or 0.02 mth 03/21/24 \$92.31 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
01/26/24 04/05/24 3/60 Bridget1	\$200.00 BMI-			

Plan #2 filed 01/26/24 cannot be recommended because:

1. Debtor has failed to file their 2023 tax return, and has failed to provide Trustee with a copy.
2. Trustee alleges Schedule H is inaccurate as it discloses a different address than provided on the DSO affidavit.

Plan payments:  
1 (Feb 2024) - 60 (Jan 2029) \$200.00

Trustee's Motion to Dismiss #21 filed 03/14/24.  
No response filed by Debtor.

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

Next 3 Panels:  
05/15/2024  
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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
<b>GONZALEZ (JOEL)</b>  <i>01/31/24</i> <i>04/10/24</i> <i>3/60</i>  Joseph	<b>24-20025</b>  <b>ISMAEL F SALINAS</b>  \$1,855.00 <i>AMI-PPR</i>	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <p>1. Plan #2 filed 01/31/24 fails to accurately provide for IRS amended claim #3 filed 03/19/24.</p> <p>2. Debtor failed to provide a copy of his 2023 tax return.</p> <p>3. Trustee alleges Debtor's Schedule I is inaccurate.</p> <p>Plan Payment 1 (Feb 2024) - 60 (Jan 2029) \$1,855.00.</p> <p>Trustee's Motion to Dismiss filed 03/15/24 at #22. No response filed by debtor.</p>	\$1,569.60 or 0.85 mth <i>03/11/24</i> \$428.08 ePay	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
<b>GONZALEZ (JOEL)</b>  <i>02/01/24</i> <i>04/11/24</i> <i>2/59</i>  Krystle	<b>24-20030</b>  <b>SHARI A WARREN</b>  \$2,275.00 <i>AMI-</i>	<p style="text-align: center;"><b>Confirmation</b></p> <p>Plan #2 filed 02/01/24 must remain 100% per Debtor's Official Form 122C requirement of \$110,887.80 and 59-month plan. Plan cannot be recommended because:</p> <p>1. Debtor has failed to provide copies of bank statements.</p> <p>2. Trustee alleges Schedule I is incorrect as the payroll expenses do not provide for the 401k deductions pursuant to the pay stub.</p> <p>Plan payments: 1 (Mar 2024) - 59 (Jan 2029) \$2,275.00.</p>	\$1,400.00 or 0.62 mth <i>03/25/24</i> \$1,050.00 Wage Order	<p><b>Trustee does not recommend confirmation.</b></p>

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

Next 3 Panels:  
05/15/2024  
06/12/2024  
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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
<b>GONZALEZ (JOEL)</b>  <i>02/01/24</i> <i>04/11/24</i> 2/36  Krystle	<b>24-20031</b>  <b>YVETTE P SOLIS</b>  \$2,100.00 <i>BMI-</i>	<b>Confirmation</b>  1. Plan Summary does not match the Plan #2 filed 02/01/24.  2. Plan is inaccurate as it provides for the direct payment for the 2021 Volkswagen Passat, but Debtor testified she no longer pays for the 2021 Volkswagen Jetta.  3. Trustee alleges Schedules A/B are incorrect as they provide for only 1/2 of the total mortgage property value owned by Debtor, but the Plan allows for the entire mortgage debt.  4. Debtor failed to provide a copy of their 2023 tax return.  5. Debtor has failed to provide Trustee with proof of income for non-filing spouse.  6. Debtor failed to provide a complete copy of the County Appraisal valuation for real property.  7. Trustee alleges Schedule I is incorrect as it overstates Debtor's income pursuant to the pay stubs. Additionally, Schedule I provides for 3 dependents in the household; however, Debtor testified at the 341 meeting that there are only 2 dependents in the household.  8. 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.  9. Debtor failed to provide proof to substantiate the amounts to be paid to Lack's through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.  Payments: 1 (Mar 2024) - 36 (Feb 2027) \$2,100.00.  Trustee's Motion to Dismiss #22 filed 3/19/24 is set for 5/15/24. No response filed by Debtor.	\$3,230.77 or 1.54 mth <i>03/21/24</i> \$169.23 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>

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

Next 3 Panels:  
05/15/2024  
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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
<b>GONZALEZ (JOEL)</b>  <i>02/02/24</i> <i>04/12/24</i> <i>2/55</i>  Krystle	<b>24-20033</b>  <b>ANDRE D DANTZLER</b>  \$2,500.00 <i>AMI-</i>	<b>Confirmation</b>  1. Plan #2 filed 02/02/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 02/02/24 and 55-month plan.  2. Debtor failed to provide a copy of the 2023 tax return.  3. Debtor failed to provide copies of bank statements for Well Fargo Bank accounts #6881 and #6495, Rally CU savings account and Cash App.  4. Debtor failed to provide proof to substantiate the amount to be paid to the Attorney General through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  5. 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.  Plan Payments: 1 (Mar 2024) - 55 (Sep 2028) \$2,500.00.  Trustee's Motion to Dismiss #23 filed 3/19/24 is set for 5/15/24. No response by Debtor.	\$3,846.15 or 1.54 mth <i>03/11/24</i> \$1,153.85 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>

<b>GONZALEZ (JOEL)</b>  <i>02/06/24</i> <i>04/16/24</i> <i>2/38</i>  Bridget1	<b>24-20038</b>  <b>GABRIELA RESENDEZ</b>  \$350.00 <i>BMI-</i>	<b>Confirmation</b>  1. Plan #2 filed 02/06/24 does not fully provide for Nueces County Tax office claim #2 filed 02/16/24.  2. Debtor has failed to provide a copy of the 2023 tax return.	Current  <i>03/19/24</i> \$161.54  <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**April 10, 2024 10:00 am**

Next 3 Panels:  
05/15/2024  
06/12/2024  
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

3. Debtor has failed to provide Kleberg #2978 bank statements.

4. Plan proposes to overprovide for treatment of Conn's claim #9 filed 03/13/24 in Paragraph 9A at the expense of general unsecured creditors.

Plan payments:

1 (Mar 2024) - 38 (Apr 2027) \$350.00.

Trustee's motion to dismiss at #23 filed 03/22/24 is set for 05/15/24.

No response filed by Debtor.

<b>GONZALEZ (JOEL)</b>	24-20039 <b>KENNETH L LAY</b>	<b>Confirmation</b>	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation.</b>
02/07/24 04/17/24 2/60 Joseph	\$880.00 BMI-PPR			

1. Plan #29 filed 03/28/24 cannot be recommended because Trustee alleges Paragraph 9C is incomplete as Date Last Payment is Due is omitted.

2. Debtor has not made a plan payment.

Plan Payments

1 (Mar 2024) - 1 (Mar 2024) \$700.00.

2 (Apr 2024) - 60 (Feb 2029) \$880.00.

Trustee's Motion to Dismiss # filed 3/22/24 is set for 5/15/24.

No response by Debtor.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
April 10, 2024 11:00 am

Next 3 Panels:  
05/15/2024  
06/12/2024  
07/17/2024

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 13/60 Tracey	23-60014 GEORGE R LEAL IDA M LEAL \$1,120.00 BMI-PPR	<b>Dismissal</b>  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.	\$3,510.00 or 3.13 mth 03/06/24 \$1,060.00 ePay	<b>Trustee recommends dismissal.</b>

KISCH  09/28/23 12/07/23 7/60 Bridget1	23-60066 ROY CORONADO TONYA L CORONADO \$4,405.00 AMI-ESF	<b>Confirmation</b>  <b>Dismissal</b>  1. Plan #78 filed 02/13/24 fails to fully provide for the amended Internal Revenue Service claim #6 filed 02/23/24. Further, plan reflects a priority amount of \$1,734.00 pursuant to the amended 2022 tax return uploaded 11/13/23; however, this amount is not reflected on the amended proof of claim.  2. Trustee alleges that the plan is not feasible as Debtors have never been current in the 6 months that plan payments have come due.  3. Debtors are 2.82 payments totaling \$12,439.00 through March. There have been no full monthly payments made since filing. 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.	\$12,439.00 or 2.82 mth 03/14/24 \$1,200.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**April 10, 2024 11:00 am**

Next 3 Panels:  
 05/15/2024  
 06/12/2024  
 07/17/2024

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

Objection to Confirmation filed 10/31/23 by Attorney General of Texas-Child Support Division at #47 was withdrawn 12/11/23 at #58.

Objection to Confirmation filed 12/12/23 by American Finance & Investment Company, Inc at #59 was withdrawn 02/13/24 at #80.