

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

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
<p><b>*PRO SE DEBTOR</b></p> <p>03/27/24 06/05/24 2/0 Krystle</p>	<p><b>24-20080</b></p> <p><b>ROSA A RIVERA</b></p> <p>\$0.00 BMI-</p>	<p><b>Dismissal</b></p> <p>1. Debtor did not appear at the 5/7/24 meeting of creditors. The meeting will be reset for 05/28/24.</p> <p>2. Debtor failed to file a Plan and Plan Summary.</p> <p>3. Debtor has failed provide copies of tax returns and bank statements.</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 has failed to file a wage deduction order or EFT certificate with the Court.</p> <p>6. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.</p> <p>7. Debtor has failed to make a payment.</p> <p>Amended Trustee's Motion to Dismiss with prejudice #21 filed 5/8/24. No Response filed by Debtor.</p>	<p>no pymts received</p> <p>01/01/00 \$0.00</p>	<p><b>Trustee recommends dismissal with prejudice.</b></p>

<p><b>ALSINA-BATI STA</b></p> <p>12/04/23 02/12/24 5/60 Bridget1</p>	<p><b>23-20356</b></p> <p><b>JESUS D VALDEZ</b></p> <p><b>CYNTHIA P VALDEZ</b></p> <p>\$2,900.00 AMI-PPR</p>	<p><b>Confirmation</b></p> <p><b>Dismissal</b></p> <p>Plan #49 filed 04/08/24 works, paying 100% to the general unsecured creditors, but cannot be recommended because:</p> <p>1. Plan Summary #49 and Schedule J #55 do not match. The projected income, expenses and disposable income amounts do not match.</p>	<p>\$2,900.00 or 1.00 mth</p> <p>04/11/24 \$2,900.00 ePay</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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Month/Term	ESF/PPR			

2. Trustee has not received payments from wage order #19 signed 01/04/24.
3. Debtors have failed to filed Schedule C-1 Summary.

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.

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

Trustee's Objection to Debtor's Claim of Exemptions #24 filed 02/08/24 was withdrawn 02/12/24 at #31.

<p><b>LEE</b></p> <p>12/01/23 02/09/24 5/9 Krystle</p>	<p><b>23-20353</b></p> <p><b>CLIFFORD P REAUX</b></p> <p>\$400.00 BMI-BOTH</p>	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <p style="text-align: center;"><b>Obj Conf Mortgage Assets Mgmt</b></p>	<p>\$400.00 or 1.00 mth 04/12/24 \$400.00 ePay</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
<ol style="list-style-type: none"> <li>1. Plan #44 filed 4/9/24 fails to provide a 100% dividend to the general unsecured creditors as required by 9-month plan.</li> <li>2. 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.</li> <li>3. Plan fails to indicate in Paragraph 21 the type of "Other Reserve."</li> <li>4. 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.</li> <li>5. Debtor has failed to provide Trustee with proof of income for SNAP Benefits.</li> <li>6. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li> </ol>				

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

7. Debtor has failed to file a copy of 2023 tax return.

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.

Trustee's Motion to Dismiss #30 filed 1/17/24.

No response filed by Debtor.

Amended Objection to Confirmation filed 02/13/24 by Mortgage Assets Management, LLC at #32.

<p><b>LEE</b></p> <p><i>03/02/24</i> <i>05/11/24</i> <i>2/60</i></p> <p>Leanne1</p>	<p><b>24-20062</b></p> <p><b>JANELLE D GONZALEZ</b></p> <p>\$2,583.00 <i>BMI-</i></p>	<p style="text-align: center;"><b>Confirmation</b></p> <p>Plan #22 filed 03/19/24 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. 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>2. Debtor has failed to provide proof to substantiate the debt to be paid to Lofi Motors through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.</li> <li>3. Debtor failed to provide CAD valuation for land and the mobile home.</li> <li>4. Debtor failed to provide CashApp bank statements and Chime bank statements.</li> <li>5. Trustee alleges Schedule B is inaccurate as it fails to disclose CashApp bank account, RBFCU bank account and retirement account.</li> <li>6. Statement of Financial Affairs #9 filed 03/19/24 is incomplete as it does not disclose Debtor's income for 2022.</li> <li>7. Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate is incorrect on Lofi Motor's claim.</li> </ol>	<p>\$2,583.00 or 1.00 mth <i>04/03/24</i> \$2,583.00 <i>ePay</i></p>	<p><b>Trustee does not recommend confirmation.</b></p>
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Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

8. Trustee alleges Schedule J is inaccurate as it fails to disclose explanation of decreased expenses for 2015 GMC Yukon pay off date of 02/2027.

9. Paragraph 8C of the Plan is incomplete as the Total Claim on Petition Date, Monthly Payment, and Date Last Payment is Due has not been provided on the Jim Wells CAD claim.

Trustee's Motion to Dismiss #31 filed 04/23/24 is set for 06/12/24.  
No response filed by Debtor.

Plan payments:  
1 (Apr 2024) - 60 (Mar 2029) \$2,583.00

<b>OLIVA PC (C)</b>	<b>20-20227</b>	<b>Modification</b>	\$1,967.12 or 1.27 mth	<b>Trustee</b>
	<b>SHIRLEY A MCWAN</b>		<i>04/19/24</i>	<b>Recommends</b>
<i>06/23/20</i>			\$1,430.76	<b>Approval of</b>
<i>09/01/20</i>			<i>Wage</i>	<b>Modification at</b>
<i>47/60</i>	\$1,550.00		<i>Order</i>	<b>#56-2</b>
Tracey	AMI-ESF			

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.

On 04/09/24 at ECF No. 59, Debtor amended Schedule C to exempt the funds. The 30-day deadline for objecting to the exemptions will end on 05/09/24. If there are no objections to the claim of exemptions, the Trustee intends to withdraw the motion to modify.

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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>21-21301</b>	<b>Modification</b>		
	<b>ALLAN W NELMS</b>		\$275.00 or	<b>Trustee</b>
			1.00 mth	<b>recommends</b>
12/06/21	<b>DIANA SALAZAR-NELMS</b>		04/11/24	<b>approval of</b>
02/14/22			\$275.00	<b>Modified Plan #69</b>
29/60	\$275.00		ePay	<b>filed 04/09/24.</b>
Tracey	BMI-ESF			
	Amended Modified Plan filed 04/09/24 at #69 works at 1.616% to the general unsecured creditors. Mod filed to cure a post-petition payment default.			
	Mod forgives: \$1,646.01			
	Mod payments:			
	27 (Mar 2024) - 27 (Mar 2024) \$250.00			
	28 (Apr 2024) - 60 (Dec 2026) \$275.00			
	Post-Conf. Trustee's Motion to Dismiss filed 02/13/24 at #50 for non-payment was withdrawn 04/26/24 at #70.			
	Response to Post-Conf. Trustee's Motion to Dismiss filed 02/27/24 at #55.			
	There are several months where no payment was made at all.			

<b>OLIVA PC (C)</b>	<b>23-20020</b>	<b>Modification</b>		
	<b>RORY D LANTZ</b>		\$713.46 or	<b>Recommend</b>
			0.61 mth	<b>approval of Mod</b>
01/30/23	<b>DORCAS D LANTZ</b>		04/15/24	<b>#83 filed 04/29/24</b>
04/10/23			\$230.77	<b>with M4 Order.</b>
16/60	\$1,175.00		ePay	
Tracey	AMI-BOTH			
	Amended Modified Plan filed 04/29/24 at #83 works at 100% to the general unsecured creditors. Mod filed to cure a post-petition payment default. Trustee requests approval with M4 Order.			
	Forgive amount: \$2,416.50			
	Mod payments:			
	15 (Apr 2024) - 60 (Jan 2028) \$1,175.00			
	Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #63 for non-payment was withdrawn on 05/01/24 at #84.			
	Response filed 04/04/24 at #68.			

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<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>			

There are several months where only a partial payment was made.

<b>OLIVA PC (C)</b>	<b>23-20072</b>	<b>Dismissal</b>	\$2,488.50 or 3.32 mth	<b>Trustee recommends dismissal.</b>
	<b>ALBERTO K GARZA-SALINAS SAVANNAH A SALINAS</b>		<i>04/26/24</i> \$138.46	
<i>03/24/23</i> <i>06/02/23</i> <i>14/56</i>	\$750.00 <i>BMI-ESF</i>		<i>Wage Order</i>	
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.			

<b>OLIVA PC (C)</b>	<b>23-20090</b>	<b>Dismissal</b>	\$5,401.16 or 4.32 mth	<b>Trustee recommends dismissal.</b>
	<b>RAMON Y ORTIZ</b>		<i>03/06/24</i> \$900.00	
<i>04/04/23</i> <i>06/13/23</i> <i>13/60</i>	\$1,250.00 <i>AMI-ESF</i>		<i>ePay</i>	
Tracey	Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #56 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.			

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Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
<b>OLIVA PC (C)</b>	<b>23-20205</b>	<b>Modification</b>		
	<b>ROGELIO HERNANDEZ III</b>			
07/25/23			\$1,005.00 or	<b>Recommend approval of the Modification filed 04/22/24 at #51.</b>
10/03/23		0.54 mth		
10/36	\$1,875.00		05/06/24	
Tracey	BMI-ESF		\$435.00	
		Amended Modified Plan filed 04/22/24 at #51 works at 3.820% to the general unsecured creditors. Mod filed to cure a post-petition default.	ePay	
		Mod forgives: \$5,822.83		
		Mod payments: 9 (Apr 2024) - 36 (Jul 2026) \$1,875.00		
		Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #40 for non-payment was withdrawn 04/29/24 at #52. Response filed 04/08/24 at #43.		
<b>OLIVA PC (C)</b>	<b>23-20274</b>	<b>Modification</b>		
	<b>STEVEN W CRAWFORD</b>			
09/27/23			Current	<b>Trustee recommends approval of Modified Plan #42 filed 05/06/24.</b>
12/06/23			05/06/24	
8/60	\$3,250.00		\$1,500.00	
Tracey	BMI-ESF		Wage Order	
		Amended Modified Plan filed 05/06/24 at #42 works at 33.096% to the general unsecured creditors. Modification was filed to cure a post-petition payment default. In addition, Debtors are surrendering the 2018 Chevy Yukon to Santander Consumer USA.		
		Mod forgives: \$3,815.41		
		Mod payments: 7 (Apr 2024) - 60 (Sep 2028) \$3,250.00		

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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>24-20046</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>JAMES J BELL</b>	<b>Dismissal</b>	05/02/24	
02/21/24			\$96.92	
05/01/24			Wage	
3/60	\$550.00		Order	
Leanne1	AMI-ESF	<p>1. Plan #27 filed 05/03/24 fails to provide a \$25,121.40 dividend to the general unsecured creditors as required by Debtor's Official Form 122C #4 filed on 02/21/24.</p> <p>2. Paragraph 8C of the Plan is incomplete as the Monthly Payment has not been provided on the Nueces County Tax Office claim.</p> <p>Trustee's Motion to Dismiss #24 filed 04/12/24. Debtor's Response to Trustee's Motion to Dismiss filed 05/05/24 at #29.</p> <p>Plan payments: 1 (Mar 2024) - 2 (Apr 2024) \$420.00 3 (May 2024) - 60 (Feb 2029) \$550.00</p>		
<b>OLIVA PC (C)</b>	<b>24-20049</b>	<b>Confirmation</b>	\$125.00 or 0.50 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>STEPHANIE L FLING</b>	<b>Dismissal</b>	04/11/24	
02/22/24			\$125.00	
05/02/24			Wage	
3/60	\$250.00		Order	
Joseph	BMI-ESF	<p>Plan #2 filed 02/22/24 cannot be recommended because Rally Credit Union claims #2 and #3 are treated under paragraph 8C instead of 9C.</p> <p>Plan Payment: 1 (Mar 2024) - 60 (Feb 2029) \$250.00.</p> <p>Trustee's motion to Dismiss filed 04/10/24 at #23. Response #26 filed 05/02/24.</p>		



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Month/Term	ESF/PPR			
<b>OLIVA PC (C)</b>	<b>24-20060</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
	<b>LEANNA N MEZA</b>		04/24/24	
03/01/24			\$1,250.00	
05/10/24			ePay	
3/58	\$1,250.00			
Krystle	BMI-BOTH			
		1. Plan #2 filed on 3/1/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.		
		2. Plan fails to fully provide for the claim #4 of Internal Revenue Service.		
		3. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.		
		Plan Payments: 1 (Mar 2024) - 58 (Dec 2028) \$1,250.00.		
		Trustee's Motion to Dismiss #27 filed 4/23/24 is set for 6/12/24.		
		No response by Debtor.		
<b>PAYNE &amp; ASSOCIATES PLLC</b>	<b>23-20134</b>	<b>Dismissal</b>	\$859.23 or 1.72 mth	<b>Trustee recommends dismissal.</b>
	<b>ROXANNE L TOBIAS</b>		04/26/24	
05/26/23			\$230.77	
08/04/23	<b>YSA R TOBIAS III</b>		Wage Order	
12/60	\$500.00			
Tracey	BMI-			
		Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #47 for non-payment.		
		No Response filed by Debtors.		
		There are several months where no payment was made at all.		

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<b>PAYNE &amp; ASSOCIATES PLLC</b> 12/26/23 03/05/24 5/0 Bridget1	<b>23-20374</b>      \$1,550.00 <i>BMI-</i>	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p>	Current   <i>05/06/24</i> \$715.38  <i>Wage Order</i>	<p style="text-align: center;"><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
<p>1. Plan #26 filed 03/19/24 fails to specify the months of the post-petition claim for Select Portfolio Servicing claim #16 filed 03/05/24.</p> <p>2. Plan fails to fully provide for Select Portfolio Servicing claim #16.</p> <p>3. Plan fails to specify the months of the post-petition claim for Bank of America claim #6 filed 02/05/24.</p> <p>4. Plan fails to provide for the Notice of Mortgage Payment Change #29 filed 04/04/24.</p> <p>5. Trustee alleges Schedule I is inaccurate as it does not disclose all of Debtor's income pursuant to the bank statements.</p> <p>6. 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.</p> <p>7. Trustee alleges Schedule B is incomplete as it does not disclose all bank accounts pursuant to the Bank of America and Frost Bank statements.</p> <p>8. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.</p> <p>9. Paragraph 4 of plan reflects payments to commence in January 2023 instead of January 2024.</p> <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>				

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RAUB  01/10/20 03/20/20 52/59 Tracey	20-20023  <b>MARY E FIGUEROA</b>  \$710.00 <i>BMI-</i>	<b>Dismissal</b>    Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #56 for non-payment. No response filed by Debtor. There are some months where only a partial payment was made and some where no payment was made at all.	\$1,292.60 or 1.82 mth 04/30/24 \$400.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>

RAUB  12/12/20 02/20/21 41/60 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>  <b>Obj Mod US Bank NA</b>	\$4,992.25 or 0.98 mth 05/06/24 \$1,041.55 <i>Wage Order</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
<p>Modified plan #152 filed 04/09/24 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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8. Mod filed contains several blank pages.

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.

Objection to Confirmation filed 04/25/24 by U.S. Bank NA at #163.

<b>RAUB</b>  04/25/22 07/04/22 25/60  Tracey	<b>22-20101</b>  <b>DANIEL SAENZ</b>  \$1,780.00 <i>BMI-</i>	<p style="text-align: center;"><b>Modification</b></p> <p>Modified Plan filed 03/26/24 at #56 to provide for mortgage claim to be paid within the Plan per the Agreed Order cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtor failed to provide documentation supporting the income reflected on Schedule I.</li> <li>2. Debtor 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 fails to provide for Notice of Mortgage Payment Change #55 filed by Idaho Housing &amp; Finance Association.</li> <li>4. Mod Plan Summary fails to reflect the correct amount of post-modification distributions to priority creditors.</li> <li>5. Mod fails to provide all of Debtor's disposable income.</li> </ol> <p>Mod forgives: \$801.86</p> <p>Mod payments:  24 (Apr 2024) - 60 (Apr 2027) \$1,780.00</p>	\$949.24 or 0.53 mth 05/01/24 \$276.92  <i>Wage  Order</i>	<p><b>Trustee does not recommend approval and recommends dismissal.</b></p>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 9:00 am**

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

	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>			

Post-Conf. Trustee's Motion to Dismiss was filed 08/16/23 at #42 for non-payment.  
Response to Trustee's Motion to Dismiss was filed 09/17/23 at #44.  
There are several months where only a partial payment was made and some where no payment was made at all.

<b>RAUB</b>	<b>23-20200</b> <b>BELINDA G GARCIA</b>	<b>Dismissal</b>  <b>Modification</b>	\$1,408.76 or 0.35 mth <i>04/24/24</i> \$595.62  <i>Wage</i> <i>Order</i>	<b>Trustee does not</b> <b>recommend</b> <b>approve and</b> <b>recommends</b> <b>dismissal.</b>
07/19/23 09/27/23 10/60  Tracey	\$4,000.00 <i>BMI-BOTH</i>	<p>Modified plan filed 04/09/24 at #77 to cure a post-petition payment default cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Creditors have not received proper notice as no certificate of service was filed.</li> <li>2. Debtor failed to provide a copy of the 2023 tax return.</li> <li>3. Debtor failed to provide documentation supporting the income reflected on Schedule I.</li> <li>4. Debtor 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>5. Mod Plan Summary fails to reflect the correct amount deposited into the Emergency Savings Fund pre-modification.</li> <li>6. Mod improperly characterizes all creditor's Remaining Claim as a Post-Confirmation Claim.</li> <li>7. Mod fails to provide for the correct Remaining Claim to Raub Law Firm.</li> <li>8. Mod fails to provide for the correct Remaining Claim to Guadalupe Garcia.</li> <li>9. Mod fails to provide for the correct Remaining Claim to Comptroller of Public Accounts.</li> <li>10. Mod fails to provide for Notice of Post-Petition Mortgage Fees filed 01/30/24 at #66 filed by Ovation.</li> <li>11. Mod fails to provide for the correct Remaining Claims to Jim Wells CAD.</li> <li>12. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve.</li> </ol>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

	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. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors.

14. Mod is misleading as it reflects a 100% return to unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$1,380.10 when the total amount of timely filed general unsecured claims is \$1,909.42.

Mod forgives: \$4,888.32

Mod payments:

9 (Apr 2024) - 60 (Jul 2028) \$4,000.00

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.

No Response filed by Debtor.

<b>RAUB</b>	23-20244	<b>Dismissal</b>	\$5,160.00 or 2.09 mth	<b>Trustee recommends dismissal.</b>
	<b>CARLOS SALDIVA</b>		04/22/24	
08/25/23	<b>TERESA A SALDIVA</b>		\$2,350.00	
11/03/23			ePay	
9/60	\$2,465.00			
Bridget1	BMI-BOTH			
	<ol style="list-style-type: none"> <li>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.</li> <li>2. Plan #53 filed 02/08/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>3. Plan fails to provide for the Live Oak County claim #3 filed 09/22/23 for the 2023 taxes.</li> <li>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.</li> <li>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.</li> <li>6. Debtors have failed to provide bank statements for account ending in 1320 for 05/25/23 through 08/25/23.</li> </ol>			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 9:00 am**

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

	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>			

7. Debtor is delinquent 2.09 payments through April totaling \$5,160.00.

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>	\$2,000.00 or	<b>Trustee does not</b>
	<b>SHERMAN LANE</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
<i>09/01/23</i>		<b>Obj POC IRS</b>	<i>04/10/24</i>	<b>confirmation and</b>
<i>11/10/23</i>			<i>\$700.00</i>	<b>recommends</b>
<i>8/60</i>	\$2,000.00	<b>Obj Conf Lendmark Financial Serv</b>	<i>ePay</i>	<b>dismissal.</b>
Krystle	BMI-			

Plan #52 filed 4/9/24 fails to provide interest rate for total debt claim for Compu-Link Corporation in paragraph 8B.

Plan payments:

1 (Oct 2023) - 7 (Apr 2024) \$700.00.  
8 (May 2024) - 60 (Sep 2028) \$2,000.00.

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 withdrawn 2/14/24.

Objection to Confirmation filed 04/08/24 by Lendmark Financial Services, LLC at #51.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

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	23-20264  RAUL E MALDONADO SR	Confirmation	\$885.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
09/11/23 11/20/23 8/60 Bridget1	\$885.00 <i>BMI-PPR</i>	Dismissal	04/11/24 \$800.00 <i>ePay</i>	
<p>Plan #55 filed 03/19/24 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtor has failed to provide a bank statement for account ending in 9988 for 09/01/24 through 09/11/24.</li> <li>2. Debtor has failed to provide a complete 2021 tax return.</li> <li>3. Trustee alleges that the Statement of Financial Affairs fails to disclose the businesses found on the 2021 and 2022 tax returns.</li> <li>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.</li> <li>5. Documentation provided for the life insurance premium does not support the \$282.96 expense on Schedule J #56.</li> <li>6. Debtor is delinquent 1 payment through April totaling \$885.00, with next payment due on 05/11/24.</li> </ol> <p>Payments: 1 (Oct 2023)- 6 (Mar 2024) \$800.00. 7 (Apr 2024)- 60 (Sep 2028) \$885.00.</p> <p>Trustee's Motion to Dismiss #31 filed 10/27/23. Response #48 filed 02/01/24.</p> <p>Objection to Confirmation of the Amended Plan filed 02/12/24 by Credit Acceptance Corporation at #49 was withdrawn 04/09/24 at #61.</p> <p>Debtor to appear at the reset hearing of 05/15/24.</p>				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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RAUB	23-20287	Confirmation	\$4,139.22 or 1.20 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	TYRONE WILLIAMS	Dismissal	04/08/24 \$2,757.99 ePay	
10/03/23 12/12/23 7/60 Joseph	\$3,450.00 BMI-ESF			

Plan #63 filed 04/08/24 cannot be recommended because:

1. Debtor failed to file an amended EFT order.
2. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
3. 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.

Plan payments:

- 1 (Nov 2023) - 5 (Mar 2024) \$1,651.04.
- 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.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
<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>	04/30/24 \$636.00 Wage Order	
10/23/23 01/01/24 7/47 Bridget1	\$2,756.00 AMI-ESF	<p>1. Plan #48 filed 04/09/24 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.</p> <p>2. 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.</p> <p>Payments: 1 (Nov 2023)- 5 (Mar 2024) \$1,188.80. 6 (Apr 2024)- 47 (Sep 2027) \$2,756.00.</p> <p>Trustee's Motion to Dismiss #26 filed 12/15/23. No Response filed by Debtors.</p>		

<b>RAUB</b>	<b>23-20326</b>	<b>Confirmation</b>	\$100.00 or 0.04 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>TOMMY DENNING</b>	<b>Dismissal</b>	04/29/24 \$2,400.00 Wage Order	
11/03/23 01/12/24 6/60 Bridget1	<b>VICKIE DENNING</b> \$2,500.00 BMI-	<p>Amended Plan #49 filed 04/03/24 works, paying 59.07% to the general unsecured creditors, but cannot be recommended as Debtors have failed to provide proof to substantiate the amounts to be paid to Lofi Motor and Thunderbird through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.</p> <p>Payments: 1 (Dec 2023)- 5 (Apr 2024) \$2,400.00. 6 (May 2024)- 60 (Nov 2028) \$2,500.00.</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>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

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

Trustee's Motion to Dismiss #33 filed 12/22/23.  
Response #39 filed 02/13/24.

<b>RAUB</b>	<b>23-20330</b>	<b>Confirmation</b>	\$1,550.00 or	<b>Trustee does not</b>
	<b>BRANDON W MCNATT</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
11/06/23	<b>TAMARA E MCNATT</b>		05/07/24	<b>confirmation and</b>
01/15/24			\$3,100.00	<b>recommends</b>
6/60	\$1,550.00		ePay	<b>dismissal.</b>
Krystle	BMI-			
<p>1. Plan #49 filed 4/4/24 cannot be recommended because the Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.</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> <p>Objection to Confirmation filed 12/29/23 by Ally Bank at #31 has been resolved.</p>				

<b>RAUB</b>	<b>23-20357</b>	<b>Confirmation</b>	\$2,200.00 or	<b>Trustee does not</b>
	<b>SAN JUANITA CAMPOS</b>	<b>Dismissal</b>	1.00 mth	<b>recommend</b>
12/05/23			04/12/24	<b>confirmation and</b>
02/13/24			\$2,200.00	<b>recommends</b>
5/60	\$2,200.00		ePay	<b>dismissal.</b>
Joseph	BMI-			
<p>1. Plan #35 filed 04/03/24 cannot be recommended because the Debtor failed to provide bank statements for 30 days prior to filing.</p> <p>2. Trustee alleges schedule I is inaccurate as it provides that debtor receives \$550.00 monthly contribution from Debtor's</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

	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			

daughter when the affidavit provides only \$500.00 monthly contribution.

Plan Payments: 1 (Dec 2023)- 60 (Nov 2028) \$2,200.00.

Trustee's Motion to Dismiss #27 filed 01/22/23.  
No response filed by debtor.

<b>RAUB</b>	<b>24-20012</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>JEFFREY J AYALA</b>	<b>Dismissal</b>	04/19/24	
01/12/24 03/22/24 4/60 Bridget1	<b>STELLA L NEPOTE</b> \$2,200.00 BMI-		\$1,100.00 ePay	
	<p>1. Plan #34 filed 05/05/24 fails to fully provide for Nueces County claim #6 filed 02/01/24 for the 2023 through 2024 ad valorem taxes.</p> <p>2. Debtors have failed to provide bank statements for account ending in 6266 for 12/08/24 through 01/12/24.</p> <p>3. Debtors have failed to provide bank statements for account ending in 2776 for 12/16/24 through 01/12/24.</p> <p>4. Debtors have failed to provide bank statements for account ending in 1810 for 12/28/24 through 01/12/24.</p> <p>5. Debtors have failed to provide bank statements for accounts ending in 3538 and 3291 for 10/12/23 through 01/12/24.</p> <p>6. Trustee alleges Schedule B is inaccurate as it fails to disclose the 2023 tax refund and the Navy Federal Credit Union Savings account ending in 8079 pursuant to the checking account statements provided.</p> <p>7. Debtors have failed to provide bank statements for account ending in 8079 for 12/28/24 through 01/12/24.</p> <p>8. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</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 was withdrawn 05/07/24 at #36.</p>			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 9:00 am**

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

	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>			

<b>RAUB</b>	24-20036	<b>Dismissal</b>		
	<b>AMELIA ARISMELENDEZ</b>			<b>Trustee recommends dismissal.</b>
02/05/24			\$2,775.00 or	
04/15/24			1.79 mth	
3/60			05/03/24	
	\$1,550.00		\$400.00	
Bridget1	BMI-		ePay	
<p>1. Confirmation was denied on 04/10/24 and Debtor has failed to file and notice a new plan for confirmation.</p> <p>2. Debtor has failed to provide proof to substantiate the amounts to be paid to M&amp;T Bank through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>3. 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.</p> <p>4. Trustee alleges that Schedule H #15 is incomplete as it fails to disclose a complete noticing address for the co-debtor.</p> <p>5. Debtor has failed to provide copies of bank statements for accounts ending in 7753 and 2225 for 11/05/23 through 02/05/24.</p> <p>6. Trustee alleges that Schedule B #15 is inaccurate as the 2023 tax refund has not been disclosed.</p> <p>7. Debtor is delinquent 1.05 payment through April totaling \$1,625.00, with next payment due on 05/06/24.</p> <p>Payments: 1 (Mar 2024)- 60 (Feb 2029) \$1,550.00.</p> <p>Trustee's Amended Motion to Dismiss #35 filed 04/23/24.  No Response filed by Debtor.</p> <p>Objection to Confirmation filed 03/22/24 by Santander Consumer USA, Inc. at #26.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 9:00 am

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

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	24-20040	Confirmation	\$1,407.69 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	BRIAN C HILL	Dismissal	0.94 mth	
02/08/24 04/18/24 3/60 Krystle	ERICA M HILL \$1,500.00 AMI-ESF		04/16/24 \$100.00 ePay	
<p>Plan #2 filed 2/8/24 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtor has failed to file copies of 2023 tax return.</li> <li>2. Debtors failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</li> <li>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.</li> <li>4. Plan fails to provide sufficient funds for payment in full of AmeriCredit Financial Services Claim #1 filed 2/14/24.</li> <li>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.</li> <li>6. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan.</li> </ol> <p>Plan Payments: 1 (Mar 2024) - 60 (Feb 2029) \$1,500.00.</p> <p>Trustee's Motion to Dismiss #23 filed 4/1/24. No response by Debtor.</p>				

JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**May 15, 2024 9:00 am**

Next 3 Panels:  
 06/12/2024  
 07/17/2024  
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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
RAUB  02/29/24 05/09/24 3/60  Bridget1	24-20058  <b>JULIAN D SCHOMMER</b>  <b>VANESSA V SCHOMMER</b>  \$2,500.00 <i>BMI-ESF</i>	<b>Confirmation</b>  1. Plan #2 filed 02/29/24 fails to fully provide for Navy Federal Credit Union claim #1 filed 03/19/24.  2. Plan reflects First Community Bank to be paid a secured claim for the 2012 Chevy Impala that is not disclosed in Debtors' Schedules. Pursuant to 341 testimony, it appears this debt has been listed in error.  3. Trustee alleges Schedule B #28 is incomplete as the Debtors have failed to disclose the 2023 tax refund.  4. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.  5. Debtors have failed to provide bank statements for Navy Federal Credit Union account ending in 8928 for 11/29-23 through 02/29/24.  6. Plan Summary #2 fails to list the non-exempt property amount of \$6,567.25 per the amended Schedule C-1 #28 filed 03/28/24.  Payments: 1 (Mar 2024)- 60 (Feb 2029) \$2,500.00.  Trustee's Motion to Dismiss #34 filed 04/23/24 is set for 06/12/24 No response filed by Debtors.	\$396.16 or 0.16 mth  05/06/24 \$950.00  <i>ePay</i>	<b>Trustee does not            recommend            confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 9:00 am**

Next 3 Panels:  
06/12/2024  
07/17/2024  
08/14/2024

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	<b>24-20059</b> <b>GEORGE S ACOSTA</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
<i>02/29/24</i> <i>05/09/24</i> <i>3/60</i> Joseph	\$2,550.00 <i>BMI-PPR</i>	<p>1. Plan #15 filed 03/26/24 cannot be recommended because the body of the Plan does not match Plan summary regarding Kelsey Investment.</p> <p>2. Trustee alleges Plan is inaccurate as it fails to correctly specify the collateral and tax years for Aransas County Tax Assessor.</p> <p>3. Debtor failed to provide proof of income for non-filing spouse.</p> <p>Plan Payment: 1 (Mar 2024) - 60 (Feb 2029) \$2,550.00.</p> <p>Trustee's Motion to Dismiss #20 filed 04/25/24 is set for 06/12/24.  No Response filed by Debtor.</p>	<i>05/06/24</i> \$2,550.00 <i>ePay</i>	



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 10:00 am

Next 3 Panels:  
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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>11/04/19</i> <i>01/13/20</i>  <i>54/60</i>  Tracey	<b>19-20541</b> <b>ZARAGOZA ZAMORA III</b>  <b>BLANCA ANN ZAMORA</b>  \$2,541.88 <i>AMI-</i>	<b>Dismissal</b>     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.	\$3,910.52 or 1.54 mth <i>05/03/24</i> \$586.59  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  <i>10/06/20</i> <i>12/15/20</i>  <i>43/60</i>  Tracey	<b>20-20327</b> <b>MATTHEW N PAVLICEK</b>  <b>MEGAN E PAVLICEK</b>  \$3,250.00 <i>BMI-</i>	<b>Modification</b>     Amended Modified plan filed 04/30/24 at #124 works at 14.123% to the general unsecured creditors. Modification was filed to cure a post-petition default.  Mod forgives: \$4,555.66  Mod Payments: 42 (Apr 2024) - 60 (Oct 2025) \$3,250.00  Post-Conf. Trustee's Motion to Dismiss filed 03/06/24 at #110 for non-payment was withdrawn 05/03/24 at #126. 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.	\$2,420.00 or 0.74 mth <i>05/07/24</i> \$675.00 <i>ePay</i>	<b>Trustee recommends approval of Modified Plan #124 filed</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 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)  01/08/21 03/19/21 40/60  Tracey	21-21010  ALBERTO BALBOA  \$475.00 BMI-	Dismissal      Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #45 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.	\$2,200.00 or 4.63 mth 01/11/24 \$580.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL)  06/29/21 09/07/21 35/60  Tracey	21-21167  RICARDO SALINAS JR  CAITLIN SALINAS  \$3,750.00 AMI-ESF	Modification      Amended Modified Plan #99 was filed 02/13/24 to address a loss in income that requires a reduction in payments to the Trustee. The modification cannot be recommended because:  1. Schedule I understates Debtor's current income.  2. Mod Plan Summary fails to reflect the correct Pre-Modification payments made to Trustee.  3. Mod fails to provide for the correct Post Confirmation Claim for attorney fees owed to Debtor's Counsel.  4. Mod is deficient to pay all secured and priority claims.  Mod Forgives: \$22,811.10.  Mod payments: 31 (Jan 2024) - 60 (June 2024) \$3,700.00	\$6,900.00 or 1.84 mth 04/15/24 \$2,000.00 ePay	Trustee does not recommend approval.



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 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>	22-20245 <b>MANUEL G GONZALEZ</b>	<b>Dismissal</b>	\$3,573.77 or 2.00 mth 04/16/24 \$1,800.00 ePay	<b>Trustee recommends dismissal.</b>
10/04/22 12/13/22 19/60	<b>AZENETH CAMACHO</b> \$1,788.27 BMI-			
Tracey	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.			

<b>GONZALEZ (JOEL)</b>	22-20316 <b>SIERRA P GOULD</b>	<b>Dismissal</b>  <b>Modification</b>	Current 05/01/24 \$1,465.38 Wage Order	<b>Trustee does not recommend approval and recommends dismissal.</b>
12/29/22 03/09/23 17/60	\$3,225.00 BMI-			
Tracey	Amended Modified Plan filed 04/16/24 at #71 to cure a post-petition payment default cannot be recommended because the debt to HUD is treated in paragraph 9C rather than 8C even though it is secured by real property.  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  
May 15, 2024 10:00 am

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL)  12/30/22 03/10/23 17/56  Tracey	22-20319  <b>HORTENCIA C STEFANATTO</b>  \$1,590.00 <i>BMI-</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss filed 12/15/23 at #41 for non-payment. Response to Trustee's Motion to Dismiss was filed 04/17/24 at #45. There are a few months where only a partial payment was made and some months where no payment was made at all.	\$4,942.82 or 3.11 mth 04/24/24 \$262.47  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>

GONZALEZ (JOEL)  02/03/23 04/14/23 15/59  Tracey	23-20028  <b>DEBRA DEASES</b>  \$865.00 <i>BMI-PPR</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #72 for non-payment. Response to Trustee's Motion to Dismiss was filed 04/11/24 at #73. There are a few months where only a partial payment was made and some where no payment was made at all.	\$2,226.62 or 2.57 mth 04/30/24 \$399.23  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
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GONZALEZ (JOEL)  06/30/23 09/08/23 11/60  Bridget1	23-20182  <b>DENNIS E EDWARDS</b>  <b>MARIE C LABACLADO</b>  \$3,300.00 <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>  1. Plan #102 filed 04/30/24 fails to clarify treatment of student loans for US Department of Education claim #8 and Educational Credit Management Corporation claim #4 filed 07/18/24.  2. Debtors have failed to provide the 2023 tax return.	Current  04/30/24 \$342.12  <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 10:00 am**

Next 3 Panels:  
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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			

Plan Payments:  
1 (Jul 2023)- 10 (Apr 2024) \$1,970.00.  
11 (May 2024)- 60 (Jun 2028) \$3,300.00.

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.

<b>GONZALEZ (JOEL)</b>	23-20212 <b>DELIA L MARTINEZ</b>	<b>Dismissal</b>	\$5,082.00 or 2.69 mth 03/27/24 \$1,955.00 ePay	<b>Trustee recommends dismissal.</b>
07/31/23 10/09/23 10/60 Bridget1	\$1,890.00 BMI-			

Debtor is delinquent 2.69 payments through April totaling \$5,082.00, with the next payment due on 05/28/24. At the hearing on December 13, 2023, the only issue with confirming the plan was payments. The Debtor was 1.83 months behind through November, 2023. The Court ordered that the Trustee may submit an order under greensheet after review without further hearing. Since that time, the Debtor has remained around 1.7 to 1.8 months behind or more. No payments were received in April or so far in May 2024. Thus, an order confirming the plan was never uploaded.

Payments:  
1 (Aug 2023)- 3 (Oct 2023) \$1,955.00.  
4 (Nov 2023)- 60 (Jul 2028) \$1,890.00.

Trustee's Motion to Dismiss #50 filed 04/16/24.  
Response #51 filed 04/18/24.

Objection to Confirmation filed 08/28/23 by United Built Homes, L.L.C. at #23.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
<b>GONZALEZ (JOEL)</b>  <i>07/31/23</i> <i>10/09/23</i> <i>9/60</i>  Tracey	<b>23-20215</b>  <b>JOEL F LONGORIA JR</b>  <b>EVELINA G LONGORIA</b>  \$2,915.00 AMI-	<b>Dismissal</b>     Dismissal     Modification	\$4,618.76 or 1.58 mth <i>05/03/24</i> \$672.69  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
Post-Conf. Trustee's Motion to Dismiss was filed 01/11/24 at #46 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/19/24 at #47. There are several months where only a partial payment was made and where no payment was made at all.				
<b>GONZALEZ (JOEL)</b>  <i>09/27/23</i> <i>12/06/23</i> <i>8/60</i>  Tracey	<b>23-20277</b>  <b>INOE PEREZ JR</b>   \$3,530.00 BMI-	<b>Dismissal</b>     Dismissal     Modification	\$3,530.00 or 1.00 mth <i>03/18/24</i> \$5,104.62  <i>Wage Order</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
Modified Plan filed 04/25/24 at #50 to provide for treatment of the claim of First Horizon Bank cannot be recommended because the Debtor failed to provide a copy of the 2023 tax return.  Mod forgives: \$4,391.32  Mod payments: 7 (Apr 2024) - 60 (Sep 2028) \$3,530.00  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. Response #41 was filed 04/03/24.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 10:00 am**

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	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>GONZALEZ (JOEL)</b>  10/16/23 12/25/23 7/58 Tracey	<b>23-20297</b>  <b>JOHN R MENDOZA</b>  \$1,050.00 <i>BMI-</i>	<b>Dismissal</b>	\$2,423.04 or 2.31 mth 04/24/24 \$969.24  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
<p>Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #40 for non-payment. Response to Trustee's Motion to Dismiss was filed 04/11/24 at #41. There are several months where no payment was made at all and some where only a partial payment was made.</p>				
<b>GONZALEZ (JOEL)</b>  11/06/23 01/15/24 6/60 Joseph	<b>23-20327</b>  <b>NICHOLAS J LEPF</b>  \$900.00 <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$1,225.00 or 1.36 mth 04/15/24 \$575.00  <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>Plan #59 filed 05/06/24 cannot be recommended because the amounts provided on Plan Schedule 21 do not agree with the property tax reserve amounts on Schedule J line #21.</p> <p>Plan payments: 1 (Dec 2023)- 4 (Mar 2024) \$575.00. 5 (Apr 2024) - 60 (Nov 2028) \$900.00.</p> <p>Objection to Confirmation filed 11/22/23 by Wells Fargo Bank, NA at #18 was withdrawn 04/01/24 at #44.</p> <p>Trustee's Motion to Dismiss filed 12/22/23 at #26. Response filed 01/19/24 at #30.</p>				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
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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)  11/30/23 02/08/24 5/60  Krystle	23-20351  ARNOLD NAVARIJO  ERIKA C NAVARIJO  \$6,225.00 <i>AMI-PPR</i>	Confirmation	\$1,873.82 or 0.30 mth <i>04/24/24</i> \$2,252.31 <i>Wage</i> <i>Order</i>	Recommend confirmation of Plan #61 filed 5/1/24 with C4 Order.
<p>Plan #61 filed 5/1/24 works paying 100% to general unsecured creditors. Trustee requests C4 Order.</p> <p>Plan Payments: 1 (Dec 2023) - 5 (Apr 2024) \$4,880.00. 6 (May 2024) - 60 (Nov 2028) \$6,225.00.</p> <p>Trustee's Motion to Dismiss #33 filed 01/19/24 was withdrawn 5/1/24. Debtor's response #50 filed 4/3/24</p>				

GONZALEZ (JOEL)  12/20/23 02/28/24 5/0  Bridget1	23-20368  APRIL D RODRIGUEZ  \$1,250.00 <i>BMI-PPR</i>	Confirmation  Dismissal	\$2,200.00 or 1.76 mth <i>04/26/24</i> \$300.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #41 filed 05/02/24 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 fails to fully provide for Jim Wells County Appraisal District claim #11 filed 02/01/24.</p> <p>4. 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. Trustee has received the 2021 tax return uploaded 05/02/24 signed and dated 03/19/24 reflects refund of \$2,155.00.</p> <p>There is a Non-Standard Provision in paragraph 27 allowing the mortgage company to accept a payment that was transmitted prior to filing, but received post-filing.</p> <p>Plan payments: 1 (Jan 2024)- 60 (Dec 2028) \$1,250.00.</p>				

JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**May 15, 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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Trustee's Motion to Dismiss #16 filed 02/09/24.  
 Response #22 filed 03/04/24.

<b>GONZALEZ (JOEL)</b>	23-20370	<b>Confirmation</b>	\$9,345.00 or	<b>Trustee does not</b>
	<b>DOUGLAS R HOLDER JR</b>	<b>Dismissal</b>	3.00 mth	<b>recommend</b>
12/21/23	<b>STEPHANIE M HOLDER</b>		02/28/24	<b>confirmation and</b>
02/29/24			\$1,990.00	<b>recommends</b>
5/60	\$3,115.00		ePay	<b>dismissal.</b>
Krystle	BMI-BOTH			

1. Plan #44 filed 5/2/24 cannot be recommended because Trustee alleges the plan is not feasible. Trustee has not received proof of income.
2. Plan proposes tax reserve that does not match schedule J.
3. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the plan.
4. Debtor is delinquent 3 payments through April totaling \$9,345.00, with next payment due on 5/21/24.

Plan Payments:

- |    |                            |             |
|----|----------------------------|-------------|
| 1  | (Jan 2024) - 1 (Jan 2024)  | \$3,115.00  |
| 2  | (Feb 2024) - 2 (Feb 2024)  | \$7,960.00  |
| 3  | (Mar 2024) - 14 (Feb 2025) | \$3,115.00  |
| 15 | (Mar 2025) - 15 (Mar 2025) | \$13,115.00 |
| 16 | (Apr 2025) - 26 (Feb 2026) | \$3,115.00  |
| 27 | (Mar 2026) - 27 (Mar 2026) | \$13,115.00 |
| 28 | (Apr 2026) - 38 (Feb 2027) | \$3,115.00  |
| 39 | (Mar 2027) - 39 (Mar 2027) | \$13,115.00 |
| 40 | (Apr 2027) - 50 (Feb 2028) | \$3,115.00  |
| 51 | (Mar 2028) - 51 (Mar 2028) | \$13,115.00 |
| 52 | (Apr 2028) - 60 (Dec 2028) | \$3,115.00  |

Trustee's Motion to Dismiss #34 filed 2/9/24.  
 Debtor's response #42 filed 4/15/24

Amended plan #49 filed 5/7/24 will reviewed before hearing.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 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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Month/Term	ESF/PPR			

<b>GONZALEZ (JOEL)</b>  12/28/23 03/07/24 5/60  Bridget1	<b>23-20378</b> <b>BRANDON L FRICK</b>  \$2,455.00 BMI-	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <p>1. Plan #48 filed 05/02/24 fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #47 filed 04/23/24.</p> <p>2. Amended IRS claim #9 filed 04/18/24 reflects that the 2023 tax return has not been filed.</p> <p>3. Debtor has failed to provide a copy of the 2023 tax return.</p> <p>4. Debtor is 1 payment totaling \$2,375.00 delinquent through April.</p> <p>Payments:                  1 (Jan 2024)- 2 (Feb 2024) \$2,100.00.                  3 (Mar 2024)- 4 (Apr 2024) \$2,375.00.                  5 (May 2024)- 60 (Dec 2028) \$2,455.00.</p> <p>Trustee's Motion to Dismiss #26 filed 02/24/24.                  Response #41 filed 04/03/24.</p>	\$2,375.00 or 0.97 mth 04/10/24 \$2,375.00 ePay	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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<b>GONZALEZ (JOEL)</b>  01/05/24 03/15/24 4/60  Joseph	<b>24-20005</b> <b>RICARDO J GUTIERREZ JR</b>  \$2,215.00 BMI-	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <p>Plan #47 filed 05/02/24 works, paying 58.37% to general unsecured creditors.</p> <p>Plan Payment:                  1 (Feb 2024) - 1 (Feb 2024) \$2,600.00.</p>	\$2,614.11 or 1.18 mth 04/15/24 \$570.25 Wage Order	<p><b>Trustee recommends confirmation of Plan #47 filed 05/03/24.</b></p>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 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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2 (Mar 2024) - 3 (Apr 2024) \$2,125.00.  
4 (May 2024) - 60 (Jan 2029) \$2,215.00.

Trustee's Motion to Dismiss #21 filed 03/01/24 is set for 04/10/24 was withdrawn 05/08/24 at #48.  
No response filed by Debtor.

<b>GONZALEZ (JOEL)</b>	<b>24-20014 LESLIE A SPRINGER</b>	<b>Confirmation</b>  <b>Dismissal</b>	\$125.00 or 0.04 mth <i>04/22/24</i> \$2,675.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p><i>01/16/24</i> <i>03/26/24</i> <i>4/60</i></p> <p>Bridget1</p>	<p>\$2,800.00 AMI-</p>	<p>1. Plan #26 filed 04/09/24 is proposed at 100 percent, but budget reflects the business and rental property operating at a loss. Trustee is concerned with feasibility if the business and rental property continue to run at a loss.</p> <p>2. Debtor has failed to provide six months Monthly Operating reports for the rental property at 2602 Bayhouse Drive and the December 2023 through January 2024 for Dash LLC.</p> <p>3. Debtor has failed to provide copies of all leases disclosed on Schedule G #1.</p> <p>4. Schedule G fails to provide an address for the lease disclosed for Edible Arrangements.</p> <p>Plan payments: 1 (Feb 2024)- 2 (Mar 2024) \$2,675.00. 3 (Apr 2024)- 60 (Jan 2029) \$2,800.00.</p> <p>Trustee's Motion to Dismiss #21 filed 03/14/24. Response #23 filed 04/03/24.</p>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 10:00 am

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08/14/2024

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>01/22/24</i> <i>04/01/24</i> <i>4/60</i>  Bridget1	<b>24-20018</b>  <b>CHRISTOPHER A ACEVEDO</b>  \$875.00 <i>BMI-PPR</i>	<b>Confirmation</b>          Plan #42 filed 05/02/24 works paying 28.85% dividend to the general unsecured creditors.  Payments: 1 (Feb 2024)- 3 (Apr 2024) \$675.00. 4 (May 2024)- 60 (Jan 2029) \$870.00.  Trustee's Motion to Dismiss #25 filed 03/14/24 was withdrawn 05/06/24 at #46. Response #28 filed 04/03/24.	Current  <i>05/03/24</i> \$392.31  <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #42 filed 05/02/24.</b>
<b>GONZALEZ (JOEL)</b>  <i>01/26/24</i> <i>04/05/24</i> <i>4/56</i>  Krystle	<b>24-20023</b>  <b>DAVID RUIZ</b>  \$3,575.00 <i>AMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Santander Consumer USA</b>	\$4,950.00 or 1.38 mth  <i>03/29/24</i> \$1,650.00  <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
		1. Plan 44 filed 5/3/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$355,125.00, but cannot be recommended because the objection filed by Santander remains unresolved.  2. Plan provides for bifurcated treatment of the same claim in paragraphs 8B and 8C. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the 2023 Tax claim payment and Trustee to make payments on the 2024 Tax Claim by Nueces County.  3. Debtor is delinquent 1.5 payments totaling \$4,950.00.  Plan Payments: 1 (Feb 2024) - 3 (Apr 2024) \$3,300.00. 4 (May 2024) - 60 (Jan 2029) \$3,575.00.  Amended Trustee's Motion to Dismiss #27 filed 03/12/24.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 10:00 am**

Next 3 Panels:  
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
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Response #33 filed 4/3/24

Objection to Confirmation filed 05/06/24 by Santander Consumer USA, Inc. at #47.

<b>GONZALEZ (JOEL)</b>  <i>02/01/24</i> <i>04/11/24</i> <i>3/60</i> Leanne1	<b>24-20030</b> <b>SHARI A WARREN</b>	<b>Confirmation</b>	\$525.00 or 0.23 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	\$2,275.00 <i>AMI-</i>	<b>Dismissal</b>	<i>05/06/24</i> \$1,050.00 <i>Wage Order</i>	
<p>Plan #40 filed 05/01/24 cannot be recommended because Debtor has failed to provide a copy of the 2023 tax returns.</p> <p>Trustee's Motion to Dismiss #36 filed 4/8/24.  Debtor's Response to Trustee's Motion to dismiss filed 04/11/24 at #38.</p> <p>Plan payments:  1 (Mar 2024) - 60 (Feb 2029) \$2,275.00.</p>				

<b>GONZALEZ (JOEL)</b>  <i>02/01/24</i> <i>04/11/24</i> <i>3/36</i> Leanne1	<b>24-20031</b> <b>YVETTE P SOLIS</b>	<b>Confirmation</b>	\$2,423.08 or 1.15 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	\$2,100.00 <i>BMI-</i>	<b>Dismissal</b>	<i>04/22/24</i> \$969.23 <i>Wage Order</i>	
<p>Plan #28 filed 04/26/24 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>Debtor has failed to provide pay advices for Physicians Premier Management Servies LLC1</li> <li>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.</li> <li>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.</li> </ol>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 10:00 am**

Next 3 Panels:  
06/12/2024  
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08/14/2024

	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 (Mar 2024) - 36 (Feb 2027) \$2,100.00.

Trustee's Motion to Dismiss #22 filed 3/19/24.  
Response filed 04/11/24 at #25.

<b>GONZALEZ (JOEL)</b>	24-20033 <b>ANDRE D DANTZLER</b>	<b>Confirmation</b>	\$3,059.60 or 1.14 mth 04/26/24 \$1,153.85 Wage Order	<b>Recommend confirmation of Plan #29 filed 05/03/24 with C4 Order.</b>
02/02/24 04/12/24 3/59 Leanne1	\$2,675.00 AMI-	Plan #29 filed 05/03/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$146,349.00 and 59-month Plan. Trustee requests a C4 Confirmation Order.		
		Plan Payments: 1 (Mar 2024) - 2 (Apr 2024) - \$2,500.00. 3 (May 2024) - 59 (Jan 2029) - \$2,675.00.		

<b>GONZALEZ (JOEL)</b>	24-20038 <b>GABRIELA RESENDEZ</b>	<b>Confirmation</b>	\$80.76 or 0.23 mth 04/29/24 \$161.54 Wage Order	<b>Trustee recommends confirmation of Plan #25 filed 04/09/24.</b>
02/06/24 04/16/24 3/60 Leanne1	\$350.00 BMI-	Plan #25 filed 04/09/24 works, paying 48.18% to general unsecured creditors.		
		Plan payments: 1 (Mar 2024) - 60 (Feb 2029) \$350.00.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 15, 2024 10:00 am**

Next 3 Panels:  
06/12/2024  
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08/14/2024

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>02/23/24</i> <i>05/03/24</i> <i>3/36</i>  Leanne1	<b>24-20051</b>  <b>DANIEL P LARSEN</b>  \$535.00 <i>BMI-</i>	<b>Confirmation</b>  Plan #36 filed 05/04/24 works, paying 20.89% to general unsecured creditors.  Plan payments: 1 (March 2024) - 36 (Feb 2027) \$535.00	\$40.00 or 0.07 mth <i>04/23/24</i> \$515.00 <i>ePay</i>	<b>Trustee recommends confirmation of Plan #36 filed 05/04/24.</b>
<b>GONZALEZ (JOEL)</b>  <i>02/27/24</i> <i>05/07/24</i> <i>3/60</i>  Leanne1	<b>24-20054</b>  <b>GERARDO L NARANJO</b>  \$1,900.00 <i>BMI-PPR</i>	<b>Confirmation</b>  Plan #21 filed 04/30/24 cannot be recommended because: <ol style="list-style-type: none"> <li>1. Debtor has failed to provide copy of 2023 tax return.</li> <li>2. Debtor has failed to file an EFT order with the Court.</li> <li>3. Debtor is delinquent 2 payments through April totaling \$3,800.00, with next payment due on May 28th. Debtor has tendered no payments in this case.</li> <li>4. Trustee alleges the plan is not feasible. Trustee has not received proof of income.</li> </ol> Plan payments: 1 (Mar 2024) - 60 (Feb 2029) \$1,900.00  Trustee's Motion to Dismiss #20 filed 04/23/24 is set for 06/12/24. No response filed by Debtor.	no pymts received <i>01/01/00</i> \$0.00	<b>Trustee does not recommend confirmation.</b>



JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**May 15, 2024 10:00 am**

Next 3 Panels:  
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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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
<b>GONZALEZ (JOEL)</b>  <i>03/05/24</i> <i>05/14/24</i>  2/36  Leanne1	<b>24-20064</b>  <b>MARVIN N SCOTT</b>  <b>SHIRLEY W SCOTT</b>  \$300.00 <i>BMI-</i>	<b>Confirmation</b>        Plan #2 filed 03/05/24 works paying 2.13% to general unsecured creditors.  Plan payments: 1 (Apr 2024) - 36 (Mar 2027) \$300.00	\$300.00 or 1.00 mth <i>04/08/24</i> \$300.00 <i>ePay</i>	<b>Trustee recommends confirmation of Plan #2 filed 03/05/24.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 11:00 am

Next 3 Panels:  
06/12/2024  
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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			
<b>CIMENT LAW FIRM PLLC</b>	<b>23-60018</b>	<b>Modification</b>	Current	<b>Trustee does not recommend approval.</b>
	<b>JEFFREY W PELOT</b>		05/02/24	
04/28/23 07/07/23 13/60	<b>TAUSHA D PELOT</b>		\$400.00	
Tracey	\$1,050.00 AMI-		ePay	
<p>Mod filed 04/03/24 at #43 to cure a post-petition payment default and to address a loss in income that requires a reduction in payments to the Trustee cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtor failed to provided a copy of the 2023 tax return.</li> <li>2. Debtor 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 improperly characterizes IRS's Remaining Claim as a Post-Confirmation Claim.</li> <li>4. Schedule I understates Debtor's current income.</li> </ol> <p>Mod forgives: \$5,867.31</p> <p>Mod payments: 12 (Apr 2024) - 60 (Apr 2028) \$1,050.00</p>				
<b>GONZALEZ (JOEL)</b>	<b>23-60016</b>	<b>Dismissal</b>	\$1,820.00 or 1.73 mth	<b>Trustee recommends dismissal.</b>
	<b>JAMES ANDERSON</b>		05/06/24	
02/24/23 05/05/23 15/58	\$1,050.00		\$2,000.00	
Tracey	AMI-		ePay	
<p>Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #62 for non-payment. Response to Trustee's Motion to Dismiss was filed 05/01/24 at #63. There are some 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  
May 15, 2024 11:00 am

Next 3 Panels:  
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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)  08/21/23 10/30/23 9/60 Tracey	23-60057  JOHN Q ROBINSON JR  \$975.00 BMI-	<b>Dismissal</b>    Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #39 for non-payment. Response to Trustee's Motion to Dismiss was filed 05/01/24 at #40. There are several months where no payment was made at all.	\$3,400.00 or 3.49 mth 02/14/24 \$725.00 ePay	<b>Trustee recommends dismissal.</b>

JANE M MCLAUGHLI N 03/31/23 06/09/23 14/60 Tracey	23-60014  GEORGE R LEAL  IDA M LEAL  \$1,300.00 BMI-PPR	<b>Dismissal</b>  <b>Modification</b>    Amended Modified plan filed 05/06/24 at #62 to cure a post-petition payment default cannot be recommended because:  1. Creditors have not received proper notice. The Certificate of Service/Notice of Hearing was filed less than 21 days prior to the hearing.  2. Mod improperly proposes various start and end dates for pro-rata claims.  3. Mod is deficient to pay all secured and priority claims.  Mod forgives: \$3,510.00  Mod payments: 13 (Apr 2024) - 13 (Apr 2024) \$1,060.00 14 (May 2024) - 34 (Jan 2026) \$1,300.00 35 (Feb 2026) - 60 (Mar 2028) \$1,310.00  Post-Conf. Trustee's Motion to Dismiss filed 01/11/24 at #43 for non-payment. No Response filed by Debtors.	Current  05/06/24 \$1,060.00 ePay	<b>Trustee does not recommend approval and recommends dismissal.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 11:00 am

Next 3 Panels:  
06/12/2024  
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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			

There are a couple of months where no payment was made at all.

<b>WERNER LAW GROUP</b>	23-60039 THOMAS H KASTEN	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
07/14/23 09/22/23 10/60 Joseph	ANNETTE M KASTEN \$1,005.27 BMI-	<b>Dismissal</b>  <b>Obj POC International Bank of Com</b>	05/06/24 \$207.69 Wage Order	

1. Plan #120 filed 04/29/24 cannot be recommended because International Bank of Commerce claim #5 for pre-petition mortgage arrears is being paid direct instead of through the Plan. No proof of an approved home loan modification has been submitted to the Trustee.

2. Victoria County tax claim #4 is listed in paragraph 8A instead of 8B.

3. Debtor has failed to address the IBC notice of post-petition fees in the amount of \$1,200.00.

Plan payments:

- 1 (Aug 2023) - 3 (Oct 2023) \$900.00.
- 4 (Nov 2023) - 60 (Jul 2028) \$1,015.25.

Trustee's Amended Motion to Dismiss filed 09/13/23 at #45.  
No Response filed by Debtors.

Objection to Claim of Santander Consumer USA, Inc. (Claim #1) filed 08/18/23 at #27 was resolved by Order entered 10/23/23 at #80 was resolved by Order #80 signed 10/23/23.

Objection to Claim of Santander Consumer USA, Inc. (Claim #2) filed 08/26/23 at #34 was resolved by Order entered 10/23/23 at #79 resolved by Order #79 signed 10/23/23.

Objection to IRS Proof of Claim filed 09/16/23 at #49 and #50 was resolved by Order entered 10/19/23 at #73 resolved by Order #76 signed 10/18/23.

Objection to Confirmation filed 10/31/23 by Victoria County at #85 was withdrawn 11/07/23 at #95.

Objection to International Bank of Commerce Proof of Claim filed 11/10/23 at #102.  
Creditor's amended response to Objection filed 12/09/24 at #109.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 15, 2024 11:00 am

Next 3 Panels:  
06/12/2024  
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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	
Month/Term	AMI/BMI- ESF/PPR		<i>Pmt Method</i>	