

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 9:30 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

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
*PRO SE DEBTOR 02/02/24 04/12/24 3/0 Joseph	24-70027 SANDRA ACOSTA RICKEY ROLAND \$0.00 BMI-	Dismissal Trustee's Motion to Dismiss filed 03/15/24 at #28. No response filed by Debtors.	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal.
*PRO SE DEBTOR 03/04/24 05/13/24 2/0 Joseph	24-70059 JESUS MARTINEZ \$0.00 BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.

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5. Debtor has failed to make a Plan payment.

Trustee's Motion to Dismiss #17 filed 04/01/24.

No Response filed by Debtor.

***PRO SE
DEBTOR**

24-70079

ROBERTO CABELLO

Dismissal

no pymts
received

01/01/00

\$0.00

**Trustee
recommends
dismissal with
Prejudice.**

03/27/24

06/05/24

2/0

\$0.00

BMI-

Leanne1

1. Debtor did not appear at 05/09/24 Meeting of Creditors. Meeting will be reset to 05/28/24.
2. Debtors failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.
3. Debtor failed to provide six months proof of income used for Official Form 122C, Proof of Identification, or Domestic Support Obligation documentation.
4. Debtor has failed to file a wage deduction order or EFT Certificate with the Court.
5. Debtor has failed to make a Plan payment.
6. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date.

Trustee's Amended Motion to Dismiss with Prejudice at #23 filed 05/09/24.

No Response filed by Debtor.

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08/08/2024

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*PRO SE DEBTOR 03/27/24 06/05/24 2/0 Krystle	24-70080 REBECCA A VALDEZ \$0.00 BMI-	Dismissal 1. Debtor did not appear at 05/09/24 Meeting of Creditors. Meeting will be reset to 05/28/24. 2. Debtors failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C. 3. Debtor failed to provide six months proof of income used for Official Form 122C, Proof of Identification, or Domestic Support Obligation documentation. 4. Debtor has failed to file a wage deduction order or EFT Certificate with the Court. 5. Debtor has failed to make a Plan payment. 6. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date. Trustee's Amended Motion to Dismiss with Prejudice #23 filed 05/09/24. No Response filed by Debtor.	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal with prejudice.

*PRO SE DEBTOR 03/27/24 06/05/24 2/0 Joseph	24-70081 ELIZABETH IBARRA \$0.00 BMI-	Dismissal 1. Debtor did not appear at 05/09/24 Meeting of Creditors. Meeting will be reset to 05/28/24. 2. Debtors failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C. 3. Debtor failed to provide six months proof of income used for Official Form 122C, Proof of Identification, or Domestic Support Obligation documentation.	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal with prejudice.
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4. Debtor has failed to file a wage deduction order or EFT Certificate with the Court.

5. Debtor has failed to make a Plan payment.

6. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date.

Trustee's Amended Motion to Dismiss with prejudice #21 filed 05/09/24.

No Response filed by Debtor.

***PRO SE
DEBTOR**

24-70086

Dismissal

no pymts
received

**Trustee
recommends
dismissal with
Prejudice.**

RAUL NAVA

01/01/00
\$0.00

03/28/24
06/06/24
2/0

\$0.00
BMI-

Bridget1

1. Debtor did not appear at 05/09/24 Meeting of Creditors. Meeting will be reset to 05/28/24.

2. Debtors failed to file a Plan, Schedules A-J, Statement of Financial Affairs or Official Form 122C.

3. Debtor failed to provide six months proof of income used for Official Form 122C, Proof of Identification, or Domestic Support Obligation documentation.

4. Debtor has failed to file a wage deduction order or EFT Certificate with the Court.

5. Debtor has failed to make a Plan payment.

6. Debtor has failed to file proof of attendance at an approved credit counseling course before the petition date.

7. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.

Trustee's Amended Motion to Dismiss with Prejudice #21 filed 05/09/24.

No Response filed by Debtor.

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08/08/2024

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BAKER	18-70428 CARLOS G CARDENAS	Dismissal	\$3,661.53 or 0.00 mth <i>03/12/24</i> \$600.00 <i>ePay</i>	Trustee recommends dismissal.
<i>12/03/18</i> <i>02/11/19</i> <i>65/60</i> Tracey	MARIA L CARDENAS \$0.00 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss was filed 10/12/23 at #81 for non-payment. Amended Trustee's Motion to Dismiss was filed 11/8/23 at #84 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/15/23 at #85. There are a few months where only a partial payment was made. Matter continued 05/16/24 to provide an update regarding payments.		
BAKER	19-70243 JOEL PENA	Dismissal	\$4,902.94 or 4.09 mth <i>04/11/24</i> \$1,410.00 <i>ePay</i>	Trustee recommends dismissal.
<i>04/01/19</i> <i>06/10/19</i> <i>61/84</i> Tracey	MARIA E PENA \$1,199.53 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all. Debtors are in month 61 of an 84-month plan. Debtors are to appear at the reset hearing scheduled 05/16/24 if not current.		

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Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

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BAKER 07/02/19 09/10/19 58/60 Tracey	19-70269 PATRICIA RODRIGUEZ \$1,275.00 <i>BMI-PPR</i>	Dismissal	\$2,512.71 or 1.97 mth 04/29/24 \$2,550.00 <i>ePay</i>	Trustee recommends dismissal.

Post-Conf. Trustee's Motion to Dismiss was filed 04/10/24 at #102 for non-payment.

No Response filed by Debtor.

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

BAKER 08/28/19 11/06/19 57/60 Tracey	19-70336 NORMA LINDA ZUNIGA \$1,363.34 <i>BMI-BOTH</i>	Dismissal	Current 05/07/24 \$1,522.72 <i>Wage Order</i>	Trustee recommends dismissal.
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Post-Confirmation motion to dismiss #91 was filed 04/15/24 because the secured and priority creditors are no longer provided for in full within the terms of the plan.
No Response filed by Debtor.

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06/13/2024

07/15/2024

08/08/2024

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BAKER	23-70153	Dismissal	\$1,792.80 or 0.28 mth	Trustee does not recommend approval and recommends dismissal.
	CHISMERE J MALLARD	Modification	04/26/24 \$1,543.74 Wage Order	

07/27/23
10/05/23
10/60

\$6,475.00
AMI-ESF

Tracey

Modified Plan filed 04/03/24 at #80. The plan is modified to provide for 100% distribution to unsecured creditors. Specifically, the plan is modified to provide for claim #21 filed by Department of Education Mohela on 01/23/24. The modification cannot be recommended because:

1. Debtor failed to provide proof of current income.
2. Debtor failed to provide a copy of the 2023 tax return
3. Mod does not state the reason for the Mod in paragraph 3A.
4. Mod improperly characterizes Reese Baker's Remaining Claim as a Post-Confirmation Claim.
5. Mod fails to provide for the correct Remaining Claim to Reese Baker.
6. Mod improperly characterizes LoanCare's BR 3002.(1)(c) claim as a Remaining Claim.
7. Mod fails to provide for the correct Remaining Claim to Rally Credit Union.
8. Mod fails to provide for the correct Remaining Claim to IRS.
9. 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).

Mod works at 100% GUC=\$59,891.17

Mod forgives: \$11,324.60

Mod payments:

9 (Apr 2024) - 60 (Jul 2028) \$6,475.00

Post- Conf. Trustee's Motion to Dismiss #75 filed 02/29/24. The confirmed plan no longer provides for a 100%

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07/15/2024

08/08/2024

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distribution to unsecured creditors or for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to the Department of Education Mohela claim #21 filed 01/23/24.

Response filed 04/03/24 at #83.

BAKER	23-70259	Confirmation	\$1,010.44 or	Trustee does not recommend confirmation and recommends dismissal.
	JUAN M VILLARREAL JR	Dismissal	0.51 mth	
12/21/23			04/29/24	
02/29/24			\$911.08	
5/42			Wage	
Joseph	\$1,974.00		Order	
	AMI-ESF			
		1. Plan #46 filed 04/10/24 cannot be recommended because it fails to provide 100% dividend to general unsecured creditors as required by Official Form 122C #39 filed 04/03/24 and the 42-month plan.		
		2. Debtor failed to provide proof to substantiate the family contribution.		
		3. Debtor failed to provide a copy of the 2023 tax return.		
		Plan Payments:		
		1 (Jan 2024) - 2 (Feb 2024) \$2,000.00.		
		3 (Mar 2024) - 43 (Jul 2027) \$1,974.00.		
		Trustee's Motion to Dismiss #27 filed 02/09/24.		
		Debtor's Response #31 filed 02/29/24.		

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07/15/2024

08/08/2024

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BAKER	24-70021	Confirmation	\$1,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	CHERYL A BLISS	Dismissal	2.00 mth	
01/31/24 04/10/24 3/58	\$600.00		03/15/24	
Krystle	BMI-ESF		\$600.00	
		Plan #31 filed 04/03/24 cannot be recommended because Debtor is delinquent 2 payments through 05/01/24 totaling \$1,200.00. The only payment from the Debtor was received on 03/15/24.		
		Plan Payments: 1 (Mar 2024) - 4 (Jun 2024) \$600.00. 5 (Jul 2024) - 58 (Dec 2028) \$1,298.00.		
		Trustee's Motion to Dismiss #29 filed 3/19/24. Debtor response #33 filed 4/3/24		

BAKER	24-70038	Confirmation	\$2,750.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JOSE D LOPEZ	Dismissal	1.49 mth	
02/05/24 04/15/24 3/60	\$1,850.00		04/24/24	
Bridget1	BMI-ESF		\$853.85	
		1. Plan #36 filed 04/02/24 fails to fully provide for the Internal Revenue Service amended claim #2 filed 05/01/24. Further, the claim reflects that the 2020 and 2021 tax returns have not been filed. Trustee has a copy of the 2020 tax return that reflects a refund of \$6,025.00, but is not signed or dated. Trustee has a signed and dated 2021 tax return that reflects a refund of \$412.00.		
		2. Plan fails to fully provide for Cenlar FSB claim #3 filed 03/28/24.		
		3. Plan combines attorney fees per the Fixed Fee Agreement and the future attorney fees with set monthly payments. Trustee requests that the future fees be treated separately.		
		4. Debtor has failed to provide bank statements for the AMC Entertainment Shares, Microsoft Shares, Blue Bell Creameries, non-filing spouse's TRS, Blue Bell Creameries by Fidelity, Blue Bell Creameries Employee Stock Plan, Cash App 90 days, First Priority 1901 and 1905 for 02/01 through 02/05, Security Service CU 800 and 8071 01/09 through		

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07/15/2024

08/08/2024

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02/05 and the Term life insurance through work statements.

5. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.

6. Debtor is 1.49 months delinquent totaling \$2,750.00 through May.

Plan payments:

1 (Mar 2024)- 1 (Mar 2024) \$2,050.00.

2 (Apr 2024)- 60 (Feb 2029) \$1,850.00.

Trustee's Motion to Dismiss #31 filed 03/15/24.

Response #39 filed 04/03/24.

Objection to Confirmation filed 03/15/24 by Security Service Federal Credit Union at #32 was withdrawn 04/02/24 at #38.

BAKER	24-70057	Confirmation	no pymts received	Trustee does not recommend confirmation.
03/04/24 05/13/24 2/60 Joseph	ROSA M BARRERA \$2,125.00 BMI-ESF		01/01/00 \$0.00	
		1. Trustee alleges the Paragraph 6 of the Plan #23 filed 04/18/24 is inaccurate as it does not agree with fixed fee agreement #15.		
		2. Debtor failed to provide Bank statements for accounts ending in #4450 and #3260 for month of Feb 2024 showing balance as of 03/04/24.		
		3. Debtor failed to provide Monthly Operating Reports for January and February.		
		4. Debtor has failed to provide verification of debt on vehicles.		
		5. Debtor has not made a plan payment and is due for April and May in the amount of \$4,250.00.		
		6. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.		
		Plan Payment: 1 (Apr 2024) - 60 (Mar 2029) \$2,125.00.		

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07/15/2024

08/08/2024

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Trustee's Motion to Dismiss #36 filed 04/29/24 is set for 06/13/24.
No Response filed by Debtor.

GUERRERO	17-70431	Dismissal	\$1,670.99 or 2.63 mth <i>04/18/24</i> \$635.00 <i>ePay</i>	Trustee recommends dismissal.
<i>11/06/17</i> <i>03/14/18</i> <i>78/84</i> Tracey	ADRIANA RAMIREZ-ALFARO <i>\$635.00</i> <i>BMI-BOTH</i>			
<p>Post-Conf. Trustee's Motion to Dismiss was filed 04/10/24 at #166 for non-payment. Response to Trustee's Motion to Dismiss was filed 04/30/24 at #167. There are a few months where only a partial payment was made and some where no payment was made at all.</p> <p>Debtor is in month 78 of an 84 month plan.</p>				

KISCH	24-70032	Confirmation	\$2,270.00 or 1.20 mth <i>04/03/24</i> \$1,765.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>02/05/24</i> <i>04/15/24</i> <i>3/60</i> Bridget1	DELFINO RIVAS JR <i>\$1,885.00</i> <i>BMI-ESF</i>	Dismissal		
<p>1. Plan #58 filed 04/18/24 fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #62 filed 04/19/24.</p> <p>2. Debtor failed to provide proof to substantiate the amounts to be paid to Ford Motor Credit Company, LLC through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>Plan payments: 1 (Mar 2024)- 1 (Mar 2024) \$1,765.00. 2 (Apr 2024)- 60 (Feb 2029) \$1,885.00.</p> <p>Trustee's Motion to Dismiss #33 filed 03/15/24. No Response filed by Debtor.</p>				

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07/15/2024

08/08/2024

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Objection to Confirmation filed 03/15/24 by U.S. Bank, N.A. at #34 was withdrawn 04/03/24 at #48.

KISCH	24-70054	Confirmation	\$2,407.00 or 1.00 mth	Trustee does not recommend confirmation.
<i>03/02/24</i> <i>05/11/24</i> <i>2/60</i> Bridget1	KAREN M GARCIA \$2,415.00 <i>BMI-ESF</i>	Obj Conf Wells Fargo Bank NA	<i>04/16/24</i> \$2,423.00 <i>ePay</i>	
<p>1. Plan #11 filed on 03/14/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan fails to provide the correct posted Trustee's fees.</p> <p>3. Plan fails to fully provide for PHH Mortgage Services claim #9 filed 05/07/24.</p> <p>4. Plan Summary #11 and Schedule J #28 do not match. The projected income, expenses and disposable income amounts do not match.</p> <p>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.</p> <p>6. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>Payments: 1 (Apr 2024)- 60 (Mar 2029) \$2,415.00.</p> <p>Trustee's Motion to Dismiss #27 filed 04/23/24 is set for 06/13/24 No response filed by Debtor.</p>				
<p>Objection to Confirmation filed 05/08/24 by Wells Fargo Bank, NA at #29.</p>				

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06/13/2024

07/15/2024

08/08/2024

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PAYNE & ASSOCIATES PLLC 01/26/24 04/05/24 4/60 Bridget1	24-70012 LETICIA GOMEZ \$1,780.00 BMI-	Confirmation Dismissal 1. Plan #16 filed 03/04/24 fails to fully provide for Affordable Homes of South Texas Inc claim #6 filed 04/30/24. 2. Debtor has failed to provide a copy of 2023 tax return. 3. Trustee alleges Schedule B is inaccurate as it fails to disclose the 2023 tax refund or the Cash App account. 4. Debtor has failed to provide 90 days of the Cash App statements. 5. Debtor has failed to provide verification of the spouse's income. 6. Debtor failed to provide a copy of the 2023 tax return. Plan payments: 1 (Feb 2024) - 2 (Mar 2024) \$1,690.00. 3 (Apr 2024) - 60 (Jan 2029) \$1,780.00. Trustee's Motion to Dismiss #22 filed 03/14/24. No response filed by Debtor.	Current 05/07/24 \$410.77 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

SALINAS 01/06/20 03/16/20 52/60 Tracey	20-70022 FRANCISCO VILLARREAL \$2,440.01 AMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 04/10/24 at #95 for non-payment. No Response filed by Debtor. There are several months where only a partial payment was received and several where no payment was received at all.	\$10,001.77 or 4.10 mth 02/28/24 \$500.00 ePay	Trustee recommends dismissal.
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SOLANA	19-70411	Dismissal	\$7,758.72 or 2.07 mth 03/29/24	Trustee recommends dismissal.
10/29/19 01/07/20 55/60 Tracey	GUADALUPE SANCHEZ JR OLGA M SANCHEZ \$3,754.96 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 11/09/23 at #62 for non-payment. Response to Trustee's Motion to Dismiss was filed 11/22/23 at #65. There are several months where no payment was made.	\$3,519.86 ePay	

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May 16, 2024 10:00 am

Next 3 Panels:
 06/13/2024
 07/15/2024
 08/08/2024

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OLIVA	18-70390 ISMAEL GARZA	Dismissal	\$1,125.00 or 0.00 mth <i>03/27/24</i> \$250.00 <i>ePay</i>	Trustee recommends dismissal.
11/05/18 01/14/19 66/60 Tracey	DIANA GARZA \$0.00 <i>BMI-PPR</i>	Post-Confirmation Trustee's Motion to Dismiss was filed 04/16/24 at #104. Debtor is in month 65 of a 60-month plan and needs \$1,125.00 to reach the base. Response to Trustee's Motion to Dismiss was filed 04/16/24 at #105.		
OLIVA	19-70473 VERONICA PETRA DE HOYOS	Dismissal	\$6,213.95 or 2.29 mth <i>05/01/24</i> \$1,800.00	Trustee recommends dismissal.
12/02/19 02/10/20 53/60 Tracey	\$2,714.28 <i>AMI-ESF</i>	Post-Conf. Trustee's Motion to Dismiss was filed 04/10/24 at #81 for non-payment. Response to Trustee's Motion to Dismiss was filed 04/15/24 at #83. There are several months where only a partial payment was made.		
OLIVA	20-70166 JOSE M PENA JR	Modification	Current <i>05/07/24</i> \$1,189.08 <i>Wage Order</i>	Trustee recommends approval of Mod #102 filed 05/01/24.
05/20/20 07/29/20 48/60 Tracey	\$1,000.00 <i>BMI-ESF</i>	Amended Modified Plan filed 05/01/24 at #102 works at 10.989% to the general unsecured creditors. Mod filed to remove the on-going mortgage claim to LoanCare, LLC. Debtor will begin paying them direct beginning May 2024. The Debtor is also reducing the plan terms from 60 months to 47 months, ending the plan in April 2024.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date Month/Term	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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Forgive amount: \$961.15

Mod Payments:

47 (Apr 2024) - 47 (Apr 2024) \$1,000.00

OLIVA	21-70086 ARACELY RESENDEZ	Dismissal	\$1,850.00 or 1.00 mth 04/02/24 \$1,530.00 ePay	Trustee requests continuance to 06/13/24.
07/05/21 09/13/21 34/60 Tracey	\$1,850.00 BMI-BOTH			

Post-Conf. Trustee's Motion to Dismiss filed 04/15/24 at #93 because the confirmed plan no longer provides a 100 percent distribution to unsecured creditors as required by the C4A Confirmation Order.
Response to Post-Conf. Trustee's Motion to Dismiss filed 04/18/24 at #96.

Amended Modified Plan filed 05/06/24 at #105 is set for hearing on 06/13/24. Trustee requests the dismissal hearing be continued to 06/13/24 to be heard with the modification.

OLIVA	22-70135 MARTHA D SIFUENTES	Modification	\$453.83 or 1.13 mth 05/06/24 \$184.62 Wage Order	Trustee recommends approval of Mod #56 filed 03/08/24.
09/02/22 11/11/22 20/36 Tracey	\$400.00 BMI-ESF			

Modified Plan filed 03/08/24 at #56 works at 87.622% to the general unsecured creditors. Mod filed to provide for the non-exempt amount of \$12,455.00 and to extend the plan term from 36 to 60 months.

Mod payments:

18 (Mar 2024) - 60 (Sep 2027) \$400.00

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA 01/11/23 03/22/23 16/60 Tracey	23-70007 ALVARO FLORES JR \$3,476.85 BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 01/05/24 at #163 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all. Debtor to appear at reset hearing 05/16/24 to advise Court how he wants to proceed regarding this case.	\$13,294.49 or 3.82 mth 04/26/24 \$923.08 Wage Order	Trustee recommends dismissal.
OLIVA 07/24/23 10/02/23 10/60 Joseph	23-70149 RAMIRO S GUAJARDO ROSA E SARMIENTO \$1,900.00 BMI-	Confirmation Dismissal Obj Conf Ally Bank	\$453.02 or 0.24 mth 05/08/24 \$400.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
		Plan #71 filed 04/02/24 cannot be recommended because the debtors have failed to provide a copy of 2023 tax return. Plan payments: 1 (Aug 2023) - 7 (Feb 2024) \$800.00. 8 (Mar 2024) - 60 (Jul 2028) \$1,900.00. Trustee's Motion to Dismiss filed 09/18/23 at #31. No Response filed by Debtor. Objection to Confirmation filed 04/24/24 by Ally Bank at #76.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 16, 2024 10:00 am

Next 3 Panels:
 06/13/2024
 07/15/2024
 08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	23-70202	Confirmation	\$3,100.81 or	Trustee does not recommend confirmation and recommends dismissal.
	LUIS M RODRIGUEZ	Dismissal	1.55 mth	
10/02/23 12/11/23 7/60 Bridget1	MAYRA L RODRIGUEZ \$2,000.00 BMI-ESF		04/12/24 \$461.54 ePay	
<p>Plan #75 filed 04/04/24 works, paying 26.59% to the general unsecured creditors, but cannot be recommended because:</p> <ol style="list-style-type: none"> Debtors have failed to provide a copy of the 2023 tax return. Debtors have failed to disclose all names on the petition pursuant to the documentation uploaded 04/04/24 for the Texan Credit Corp debt. <p>Plan payments: 1 (Nov 2023) \$1,800.00. 2 (Dec 2023) - 60 (Oct 2028) \$2,000.00.</p> <p>Trustee's Motion to Dismiss #39 filed 12/08/23. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 12/12/23 by Correa Land and Cattle, Inc. at #41 was withdrawn 02/28/24 at #62.</p>				

OLIVA	23-70204	Confirmation	\$2,000.00 or	Trustee does not recommend confirmation and recommends dismissal.
	CHRISTOPHER TORRES	Dismissal	1.00 mth	
10/02/23 12/11/23 7/60 Bridget1	DIANA D TORRES \$2,000.00 AMI-ESF	Obj Conf US Bank Trust Ntl Assoc	04/15/24 \$2,000.00 ePay	
<ol style="list-style-type: none"> Plan #64 filed 04/03/24 improperly proposes various start and end dates for pro-rata claims. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Shellpoint Mortgage Servicing claim. Plan fails to fully provide for Lacks Valley claim #9 filed 10/25/23. 				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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4. Plan fails to fully provide for International Bank of Commerce claim #24 filed 11/20/23.
5. Plan fails to fully provide for NewRez LLC dba Shellpoint Mortgage Servicing claim #28 filed 12/11/23.
6. Debtors are not paying all disposable income into the plan.
7. Debtors failed to provide bank statements for IBC Bank account for 08/28 through 10/02/23.
8. Debtors have not provided a valuation of the property located in Mexico or the taxes required for this property.
9. Trustee seeks clarification of the liens to be avoided in paragraph 13 and the Motions filed in addition to the treatment in paragraph 9. It does not appear that the Citibank NA #74 and The Comdata, Inc #75 claims were scheduled. Further, Trustee is unable to identify which claim the American Express National Bank #72 is referencing.

Plan payments:

- 1 (Nov 2023) - 4 (Feb 2024) \$6,000.00.
- 5 (Mar 2024) - 60 (Oct 2028) \$2,000.00.

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

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

OLIVA	23-70233	Confirmation	\$5,226.95 or	Trustee does not recommend confirmation and recommends dismissal.
	ANA L CONTRERAS	Dismissal	2.49 mth	
11/06/23		Obj Conf Ovation Services LLC	04/26/24	
01/15/24			\$346.15	
6/60	\$2,100.00		Wage	
Krystle	BMI-BOTH		Order	

Plan #71 filed 4/3/24 cannot be recommended because:

1. Statement of Financial Affairs #13 filed 11/15/23 is incomplete as it does not disclose debtor's business.
2. Debtor has failed to provide Trustee with proof of income for family contributions.
3. Debtor has failed to provide a copy of the 2023 tax return.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 16, 2024 10:00 am

Next 3 Panels:
 06/13/2024
 07/15/2024
 08/08/2024

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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4. Debtor is delinquent 2.48 payments through 5/7/24 totaling \$5,226.95.

Plan Payments:

1 (Dec 2023) - 2 (Jan 2024) \$1,750.00.

3 (Feb 2024) - 60 (Nov 2028) \$2,100.00.

Trustee's Motion to Dismiss #50 filed 12/21/23.

Debtors Response #48 filed 12/20/23.

Objection to Confirmation filed 03/28/24 by Ovation Services LLC at #70.

OLIVA	23-70254	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
12/14/23 02/22/24 5/60 Bridget1	CARLOS ALCANTARA BRIONES GLORIA O RIVERA RUIZ \$480.00 <i>BMI-BOTH</i>	Dismissal	05/06/24 \$110.77 <i>Wage Order</i>	
<p>1. Plan #38 filed 04/12/24 fails to provide adequate protection payments to One Main Financial Inc per the claim created by the initial order at docket #14.</p> <p>2. Debtors' 2023 tax return uploaded 04/11/24 reflects a liability of \$1,229.00 that is not addressed in the plan or the Internal Revenue Service claim #7 filed 02/22/24 and Debtors have not provided verification that the liability has been paid.</p> <p>Plan payments: 1 (Jan 2024) - 60 (Dec 2028) \$480.00</p> <p>Trustee's Motion to Dismiss #25 filed 02/02/24. Response #29 filed 02/26/24.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70258	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
12/21/23 02/29/24 5/60 Bridget1	JAVIER MOLINA MARTHA MOLINA \$430.00 BMI-ESF	Dismissal	04/30/24 \$231.00 ePay	
<p>Plan #33 filed 04/01/24 provides for bifurcated treatment of the same claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the notice of post-petition fees.</p> <p>Plan payments: 1 (Jan 2024)- 60(Dec 2028) \$430.00.</p> <p>Trustee's Motion to Dismiss #26 filed 02/09/24. No Response filed by Debtors.</p> <p>Amended Schedule J #38 and Amended Plan #39 filed 05/08/24 will be reviewed prior the hearing.</p>				
OLIVA	23-70260	Confirmation	Current	Trustee recommends confirmation of Plan #42 filed 03/28/24.
12/22/23 03/01/24 5/60 Krystle	JOSE F CARVAJAL \$900.00 BMI-ESF		04/26/24 \$900.00 ePay	
<p>Plan #42 filed 03/28/24 works, paying 8.96% to general unsecured creditors.</p> <p>Plan Payments:1 (Jan 2023) - 60 (Dec 2027) \$900.00.</p> <p>Trustee's Motion to Dismiss #29 filed 02/09/24 was withdrawn 05/09/24 at #52. Response by Debtor #43 filed 04/02/24.</p> <p>Objection to Confirmation filed 01/09/24 by Ford Motor Credit Company LLC at #23 was withdrawn 03/01/24 at #34.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 16, 2024 10:00 am

Next 3 Panels:
 06/13/2024
 07/15/2024
 08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	23-70263	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	CESAR A RAMOS	Dismissal	05/07/24	
12/22/23 03/01/24 5/60 Krystle	ABIGAIL ESPINOZA \$2,690.00 AMI-ESF	Obj Conf AmeriCredit Financial	\$2,690.00 Wage Order	
<p>Plan #65 filed 03/21/24 does not provide for the notice of post-petition fee claim #12 of Selene Finance in the amount of \$325.00 for Plan Review Fee.</p> <p>Plan Payments: 1 (Jan 2024) - 2 (Feb 2024) \$2,710.00. 3 (Mar 2024) - 60(Dec 2028) 2,690.00.</p> <p>Trustee's Motion to Dismiss #50 filed 02/09/24. No Response filed by Debtors.</p> <p>Objection to Confirmation filed 04/03/24 by AmeriCredit Financial Services, Inc. at #66.</p> <p>Amended Objection to Confirmation filed 01/26/24 by Ford Motor Credit Company LLC at #47 was withdrawn 02/28/24 #55.</p>				

OLIVA	23-70265	Confirmation	\$4,275.00 or 2.14 mth	Trustee does not recommend confirmation and recommends dismissal.
	CECILIA FLORES	Dismissal	05/01/24	
12/27/23 03/06/24 5/60 Joseph	\$2,000.00 BMI-ESF		\$162.50 Wage Order	
<p>Plan #48 filed 04/02/24 cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtor failed to substantiate the family contribution. 2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 3. Debtor failed to provide 6 months of pay stubs for all employment prior to filing. 				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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4. Debtor is delinquent 2.14 payments through March totaling \$4,275.00.

Plan Payments:

1 (Jan 2024) - 2 (Feb 2024) \$2,475.00.

3 (Mar 2024) - 4 (Apr 2024) \$2,000.00.

5 (May 2024) - 60 (Dec 2028) \$2,000.00.

Trustee's Motion to Dismiss #25 filed 02/16/24.

No Response filed by Debtor.

Objection to Confirmation filed 01/29/24 by American Honda Finance Corporation at #23 was withdrawn 02/29/24 at #37.

Objection to Confirmation filed 02/19/24 by PlainsCapital Bank at #26 was withdrawn 03/07/24 at #43.

OLIVA	24-70009	Confirmation	Current	Trustee recommends confirmation of plan #34 filed 05/06/24.
01/19/24 03/29/24 4/36 Joseph	GUADALUPE CANTU \$300.00 BMI-ESF		05/08/24 \$69.23 Wage Order	
		Plan #34 filed 04/23/24 works, paying 17.49% to general unsecured creditors. Plan Payment: 1 (Feb 2024) - 36 (Jan 2027) \$300.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 16, 2024 10:00 am

Next 3 Panels:
 06/13/2024
 07/15/2024
 08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70010 ALFREDO HERNANDEZ VERONICA HERNANDEZ \$1,700.00 <i>BMI-ESF</i>	Confirmation Plan #28 filed 3/21/24 works, paying 22.81% to general unsecured creditors. Plan Payments: 1 (Feb 2024) - 60 (Jan 2029) \$1,700.00. Trustee's Motion to Dismiss #26 filed 3/12/24 was withdrawn 05/09/24 at #32. No response by Debtor.	Current 04/30/24 \$784.62 <i>Wage Order</i>	Trustee recommends confirmation of Plan #28 filed 03/21/24.
OLIVA	24-70011 CARLOS A MARIN NATALIA K MARIN \$300.00 <i>BMI-ESF</i>	Confirmation Dismissal	Current 04/26/24 \$300.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70015 ANA A CASTILLO	Confirmation Dismissal	\$30.76 or 0.15 mth 04/29/24 \$92.31 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
01/30/24 04/09/24 3/36 Joseph	\$200.00 BMI-ESF	Plan #32 filed 04/01/24 cannot be recommended because Debtor failed to list monthly payment amounts for Hidalgo County and City of Weslaco claims listed in paragraph 8C. Plan Payment: 1 (Feb 2024) - 36 (Jan 2027) \$200.00. Trustee's Motion to Dismiss #27 filed 03/14/24. No Response filed by Debtor.		
OLIVA	24-70020 VICTOR M SALINAS JR YESENIA S FLORES	Confirmation Dismissal	Current 05/03/24 \$1,366.15 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
01/31/24 04/10/24 3/60 Krystle	\$2,960.00 AMI-ESF	Amended Plan #39 filed 05/08/24 to be reviewed prior to the hearing. 1. Plan #35 filed 4/2/24 fails to fully provide for IRS claim #6 filed 02/26/24. 2. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J. Plan Payments:1 (Feb 2024)- 60 (Jan 2029) \$2,960.00. Trustee's Motion to Dismiss #32 filed 03/19/24. Response by Debtor #36 filed 04/02/24.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70023	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
01/31/24 04/10/24 4/60 Krystle	JESSICA L SILVA \$550.00 BMI-ESF	Dismissal	05/06/24 \$550.00 ePay	
<p>Plan #27 filed 05/07/24 cannot be recommended because Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C.</p> <p>Plan Payments:1 (Feb 2024) - 60 (Jan 2029) \$550.00.</p> <p>Trustee's Motion to Dismiss #21 filed 03/19/24. No response by Debtor.</p>				

OLIVA	24-70026	Confirmation	\$1,634.62 or 0.57 mth	Trustee does not recommend confirmation and recommends dismissal.
02/01/24 04/11/24 3/60 Bridget1	RICARDO TORRES \$2,850.00 AMI-ESF	Dismissal	04/24/24 \$1,315.38 Wage Order	
<p>Amended Plan #31 filed 05/08/24 will be reviewed prior to hearing.</p> <p>1. Plan #23 filed 03/28/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #4 filed on 02/01/24.</p> <p>2. Plan summary #23 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 \$129,437.00, when the total amount of timely filed general unsecured claims is \$146,230.88.</p> <p>Plan payments: 1 (Mar 2024)- 1 (Mar 2024) \$2,750.00. 2 (Apr 2024) 60 (Feb 2029) \$2,850.00.</p> <p>Trustee's Motion to Dismiss #19 filed 03/15/24. Response #26 filed 04/02/24.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

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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Amended Plan #31 filed 05/08/24 will be review prior the hearing.

OLIVA	24-70028	Confirmation	Current	Trustee recommends confirmation Plan #32 filed 04/24/24.
<i>02/02/24</i> <i>04/12/24</i> <i>3/60</i> Bridget1	GERARDO M ALANIZ \$1,000.00 <i>BMI-ESF</i>	Plan #32 filed 04/24/24 works paying 16.28% dividend to the general unsecured creditors. Plan payments: 1 (Mar 2024) - 60 (Feb 2029) \$1,000.00 Trustee's Motion to Dismiss #27 filed 03/15/24 was withdrawn 05/09/24 at #33. No Response filed by Debtor.	<i>05/08/24</i> \$461.54 <i>Wage Order</i>	

OLIVA	24-70029	Confirmation Dismissal	\$5.00 or 0.00 mth <i>05/07/24</i> \$2,430.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>02/05/24</i> <i>04/15/24</i> <i>3/60</i> Joseph	MIGUEL A TREVINO BEATRICE TREVINO \$2,430.00 <i>AMI-ESF</i>	1. Plan #27 filed 03/28/24 fails to accurately provide for Freedom Mortgage claim #15 for pre-petition arrears and monthly mortgage payment. 2. Debtors failed to provide a copy of the 2023 tax return. Plan Payments: 1 (Mar 2024) - 1 (Mar 2024) \$2,425.00. 2 (Apr 2024) - 60 (Feb 2029) \$2,430.00. Trustee's Motion to Dismiss filed 03/15/24 at #25. Debtor's response filed 03/28/24 at #29.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	24-70030	Confirmation	\$1,765.41 or	Confirm Plan #34
	OSCAR J HERRARTE	Dismissal	0.46 mth	filed 4/26/24 if
02/05/24		Obj Conf Ally Bank	05/08/24	objection
04/15/24			\$882.69	resolved.
3/60	\$3,825.00		Wage	
Krystle	AMI-ESF		Order	
<p>Plan #34 filed 4/26/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$215,393.40. Trustee requests a C4A Confirmation Order.</p> <p>Plan Payments: 1 (Mar 2024) - 60 (Feb 2029) \$3,825.00.</p> <p>Trustee's Motion to Dismiss #27 filed 3/19/24 was withdrawn 05/08/24. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 03/12/24 by Ally Bank at #25.</p>				

OLIVA	24-70033	Dismissal	no pymts received	Trustee recommends
	RICARDO C RIOJAS		01/01/00	dismissal with
02/05/24			\$0.00	prejudice.
04/15/24				
3/60	\$3,900.00			
Krystle	BMI-BOTH			
<ol style="list-style-type: none"> Debtor did not appear at the 03/26/24 or 4/16/24 341 Meetings of creditors. Confirmation was denied on 04/04/24 and Debtor has failed to file and notice a new plan for confirmation. Debtor failed to provide County Appraisal valuations. Debtor failed to provide copies of social security statements and SNAP benefit statements. Debtor failed to provide 6 months of Monthly Operating Reports. Debtor failed to provide a business sworn testimony. 				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

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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7. Debtor failed to provide proof to substantiate the amounts to be paid to Ovation Services and Propel Financial Services through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.

8. Debtor has failed to make a payment. Debtor is due \$11,700.00 for March, April and May 2024.

Plan payments: 1 (Mar 2024) - 60 (Feb 2029) \$3,900.00.

Trustee's Amended Motion to Dismiss with Prejudice #35 filed 03/27/24.
No response filed by debtor.

Objection to Confirmation filed 03/28/24 by FGMS Holdings, LLC at #38.

Objection to Confirmation filed 03/28/24 by Propel Financial Services at #39.

OLIVA	24-70035	Confirmation	\$2,875.23 or 2.43 mth	Trustee does not recommend confirmation and recommends dismissal.
	ROGELIO LERMA	Dismissal	03/22/24 \$132.85	
02/05/24 04/15/24 3/60 Joseph	\$1,185.00 BMI-ESF		Wage Order	
		1. Plan #11 filed 02/15/24 does not accurately provide for Magic Valley Services claim #1 for the monthly mortgage payment and pre-petition mortgage arrears.		
		2. Trustee alleges Schedule I is inaccurate as paystubs do not support the gross wages listed.		
		3. Debtor failed to provide the 2023 tax return.		
		4. Debtor failed to provide LSNB bank statement for account ending in #3558 through the date of filing.		
		5. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor's tax returns.		
		6. Debtor is \$2,875.23 delinquent or 2.57 months.		
		Plan Payment 1 (Mar 2024) - 60 (Feb 2029) \$1,185.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

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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Trustee's amended motion to dismiss filed 05/01/24 at #31.
No response filed by debtor.

OLIVA	24-70036	Confirmation	\$3,200.00 or 1.10 mth	Trustee does not recommend confirmation and recommends dismissal.
<i>02/05/24</i> <i>04/15/24</i> <i>3/60</i> Bridget1	JUAN D SALAZAR LETICIA Z SALAZAR \$2,900.00 BMI-BOTH	Dismissal	<i>04/15/24</i> \$2,600.00 ePay	
<p>1. Plan #35 filed 04/03/24 fails to provide for Internal Revenue Service claim #9 filed 04/25/24.</p> <p>2. Plan summary #35 is misleading as it reflects a 12.43% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$22,917.00, when the total amount of timely filed general unsecured claims is \$57,020.34.</p> <p>3. Plan fails to fully provide for Select Portfolio Servicing Inc Claim #3 filed 04/12/24.</p> <p>4. Trustee alleges Schedule I is inaccurate as it does not disclose the correct gross income or business expenses pursuant to the 341 testimony.</p> <p>5. Trustee alleges Debtor's Official Form 122C is incorrect as it does not include Debtor's business income.</p> <p>6. Debtors failed to provide separate Monthly Operating Reports for each business.</p> <p>Payments: 1 (Mar 2024)- 1 (Mar 2024) \$2,600.00. 2 (Apr 2024)- 60 (Feb 2029) \$2,900.00.</p> <p>Trustee's Motion to Dismiss #31 filed 03/27/24. No Response filed by Debtors.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 16, 2024 10:00 am

Next 3 Panels:
 06/13/2024
 07/15/2024
 08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70042	Confirmation	Current	Trustee does not recommend confirmation and dismissal.
	ROMAN F VILLARREAL	Dismissal	05/06/24	
02/14/24 04/24/24 3/36 Leanne1	DIANIRA VILLARREAL \$600.00 BMI-ESF	<ol style="list-style-type: none"> Plan #30 filed 05/01/24 does not provide for Starr County Tax Office claim #4 filed 03/08/24. Paragraph 8C of the Plan is incomplete as the Monthly Payment has not been provided on the Starr County claim. Plan does not provide for Rio Grande City CISD claim #5 filed 03/08/24. Paragraph 8C of the Plan is incomplete as the Monthly Payment has not been provided on the Rio Grandy City CISD claim. <p>Plan payments: 1 (Mar 2024) - 36 (Feb 2027) \$600.00</p> <p>Trustee's Motion to Dismiss #27 filed 04/05/24. Debtor's Response to Trustee's Motion to Dismiss filed 05/01/24 at #31.</p>	\$600.00 ePay	

OLIVA	24-70044	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	LUIS A HERNANDEZ	Dismissal	05/06/24	
02/20/24 04/30/24 3/0 Leanne1	SANDRA HERNANDEZ \$2,025.00 BMI-ESF	<ol style="list-style-type: none"> Plan #38 filed 04/26/24 fails to provide for Preferred Credit, Inc. claim #14 filed 04/18/24. Debtor has failed to file a wage deduction order or EFT order with the Court. Statement of Financial Affairs #20 filed 03/01/24 is incomplete as it does not disclose Debtor's 2023 income. Trustee alleges Schedule J is inaccurate as it fails to disclose expense for the 2014 Kenworth. 	\$2,025.00 ePay	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

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

6. Debtor has failed to provide Bank of America #6565, PNC #5655, and CashApp statements through date of filing 02/20/24.

7. Trustee alleges Schedule B is incomplete as it reflects no interest in LLC/partnerships.

8. Official Form 122C #21 filed 03/01/24 is incomplete as it does not include the Current Monthly Income breakdown.

Plan payments:

1 (Mar 2024) - 60 (Feb 2029) \$2,025.00

Trustee's Motion to Dismiss #34 filed 04/12/24.

No response filed by Debtors.

OLIVA	24-70047	Confirmation	\$60.76 or 0.08 mth 05/06/24 \$184.62 Wage Order	Trustee does not recommend confirmation.
02/22/24 05/02/24 3/60 Joseph	JOSE A CABELLO \$800.00 BMI-ESF			
		1. Plan #28 filed 04/12/24 cannot be recommended because the treatment of Rally Credit Union claim #2 has changed and proper notice has not been given. 2. Trustee alleges Schedule J is inaccurate as it does not address the cure payment listed in paragraph 16 of the Plan.		
		Plan Payment: 1 (Mar 2024) - 60 (Feb 2029) \$800.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70048	Confirmation	Current	Trustee recommends confirmation of Plan #46 filed 05/08/24.
	ROBERTO DEL ANGEL SR	Dismissal	05/07/24 \$484.62 Wage Order	
02/23/24 05/03/24 3/60 Leanne1	JOANNE DEL ANGEL \$1,050.00 BMI-BOTH	Plan #46 filed 05/08/24 works paying 4.49% to general unsecured creditors. Plan payments: 1 (Mar 2024) - 3 (May 2024) \$1,050.00. 4 (Jun 2024) - 60 (Feb 2029) \$1,355.00.		
OLIVA	24-70051	Confirmation	Current	Trustee does not recommend confirmation.
	JAVIER S REGALADO		05/06/24 \$2,900.00 ePay	
02/28/24 05/08/24 3/60 Leanne1	REYNA A SALAS \$2,900.00 BMI-ESF	Plan #43 filed 05/03/24 fails provide all of Debtor's disposable income into the plan. Plan payments: 1 (Mar 2024) - 60 (Feb 2029) \$2,900.00. Trustee's Motion to Dismiss #40 filed 4/23/24 is set for 6/13/24. No response by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
May 16, 2024 10:00 am

Next 3 Panels:
 06/13/2024
 07/15/2024
 08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA 02/28/24 05/08/24 3/60 Leanne1	24-70052 VICTOR V VASQUEZ \$725.00 BMI-BOTH	Confirmation Plan #28 filed 04/30/24 works paying 5.38% to general unsecured creditors. Plan payments: 1 (Mar 2024) - 2 (Apr 2024) \$700.00. 3 (May 2024) - 60 (Feb 2029) \$725.00.	Current 05/06/24 \$300.00 ePay	Trustee recommends confirmation of Plan #28 filed 04/30/24.
OLIVA 03/04/24 05/13/24 2/60 Leanne1	24-70056 LUZ S GOMEZ \$10,800.00 AMI-BOTH	Confirmation 1. Plan #33 filed 04/08/24 fails to provide sufficient funds for payment for Post-Petition Ad Valorem Tax reserve. 2. Plan fails to provide 100% dividend to unsecured creditors as required by Debtor's Official Form 122C #1 filed 03/04/24. 3. IRS claim #33 filed 04/19/24 reflects Debtor has not filed a tax return for the year 2023. Trustee has received a copy. Plan fails to provide for priority IRS claim #9 filed 04/19/24. 4. Debtor has failed to provide CashApp statements for date of filing 03/04/24. 5. Trustee alleges Schedule B is inaccurate as it fails to disclose CashApp account. 6. Trustee alleges Schedule B is inaccurate as it fails to disclose business licenses. 7. Debtor has failed to provide copies of the business lease. 8. Trustee alleges Schedule G is incomplete as it fails to disclose all leases.	\$10,800.00 or 1.00 mth 04/04/24 \$9,000.00 ePay	Trustee does not recommend confirmation.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

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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9. Trustee alleges Schedule I is inaccurate as it does not disclose the length of employment.

10. Trustee alleges Schedule J is inaccurate as it fails to disclose vehicles.

11. Statement of Financial Affairs #1 filed 03/04/24 fails to disclose Debtor's business addresses.

12. Trustee alleges the plan is not feasible as Debtor has a payment increase in May and the source of funds have not been substantiated.

Plan payments:

1 (Apr 2024) - 1 (Apr 2024) \$9,000.00.

2 (May 2024) - 60 (Mar 2029) \$10,800.00.

Trustee's Motion to Dismiss filed 04/29/24 at #37 set for 06/13/24.

No response filed by Debtor.

OLIVA	24-70063 JO E GOMEZ	Confirmation	\$215.38 or 0.62 mth 04/24/24 \$161.54 Wage Order	Trustee does not recommend confirmation.
03/06/24 05/15/24 2/60 Leanne1	\$350.00 BMI-BOTH	Plan #31 filed 05/03/24 fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. Plan payments: 1 (Apr 2024) - 60 (Mar 2029) \$350.00. Trustee's Motion to Dismiss filed 04/29/24 at #29 set for 06/13/24. Debtor's Response to Trustee's Motion to Dismiss filed 05/03/24 at #32.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

May 16, 2024 10:00 am

Next 3 Panels:

06/13/2024

07/15/2024

08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70066	Confirmation	\$67.00 or 0.04 mth	Trustee does not recommend confirmation.
03/07/24 05/16/24 2/60 Leanne1	JOSE L GUERRERO JR KIMBERLY A GUERRERO \$1,750.00 AMI-ESF		05/06/24 \$808.00 ePay	
<p>Plan #39 filed 05/07/24 cannot be recommended because the Debtor includes Wells Fargo Home Mortgage as a direct payment in paragraph 8C for the month of March 2024. The Debtors filed this case on March 7, 2024. According to the note, the payments are due on the 1st day of each month. The 03/01/24 payment was in default when the case was filed. The proof of claim includes in the arrearage calculation amounts for principal and interest due.</p> <p>Plan payments: 1 (Apr 2024) - 2 (May 2024) \$1,750.00 3 (Jun 2024) - 60 (Mar 2029) \$1,925.00</p> <p>Trustee's Motion to Dismiss filed 04/29/24 at #32 set for 06/13/24. No Response filed by Debtor.</p> <hr/> <p>Objection to Confirmation filed 03/18/24 by JPMorgan Chase Bank at #18.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 16, 2024 9:00 am

Next 3 Panels:
06/13/2024
07/15/2024
08/08/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70043	Confirmation	Current	Trustee recommends confirmation of Plan #33 filed 4/26/24.
02/16/24 04/26/24 3/36 Krystle	HECTOR GOMEZ LUISA RODRIGUEZ \$325.00 <i>BMI-ESF</i>	Plan #33 filed 4/26/24 works paying 7.6% to general unsecured creditors. Plan Payments: 1 (Mar 2024) - 36 (Feb 2027) \$325.00. Trustee's Motion to Dismiss #30 filed 4/8/24 was withdrawn 05/01/24 at #34. No response by Debtor.	04/18/24 \$325.00 <i>ePay</i>	