Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

08/28/24

\$821.00

ePay

dismissal.

Attorney Pet Filed 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
KISCH	24-10108	Confirmation	\$2,710.62 or	Trustee does not
07/01/24 09/09/24 3/60 Leanne1	\$2,517.00 BMI-BOTH	1. Plan #10 filed 07/16/24 improperly provides for claim of Discount Title Loan in Paragraph 9A, instead of 9B. 2. Debtor has failed to provide proof to substantiate the debt to be paid to Discount Title Loan through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan. 3. Trustee alleges Schedule J is inaccurate as it does not disclose Savings Fund payment. 4. Debtor has failed to provide proof of income from Uber. 5. Debtor has failed to provide proof of family contribution from both sons of \$400 monthly. 6. Trustee alleges Schedule I is inaccurate as it does not disclose that the non-filing spouse is employed. Plan payments: 1 (Jul 2024) - 60 (Jun2029) \$2,517.00.	1.08 mth 09/05/24 \$1,161.69 Wage Order	recommend confirmation.
		Trustee's Motion to Dismiss filed 08/23/24 at #26 set for 10/24/24. No Response filed by Debtor.		
LIMON	19-10104 THOMAS I	Dismissal D BENNETT	\$1,331.73 or 2.17 mth	Trustee recommends

66/84 \$615.00 BMI-PPR Tracey Post-Conf. Trustee's Motion to Dismiss was filed 04/22/24 at #140 for non-payment.

Response to Trustee's Motion to Dismiss was filed 05/07/24 at #141.

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

Debtor is in month 66 of an 84-month plan.

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03/25/19

06/03/19

ELSA A BENNETT

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed 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
LIMON	19-10264	Dismissal	\$4,498.52 or 0.00 mth	Trustee recommends
<i>06/27/19</i> 09/05/19	ESMERAL	DA HERNANDEZ	08/23/24 \$2,200.00	dismissal.
63/60	\$0.00		ePay	
Tracey	BMI-PPR	Post-Conf. Trustee's Motion to Dismiss was filed 07/19/24 at #102 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/07/24 at #103. There are several months where no payment was made. Debtor is in month 63 of a 60-month plan. Base balance due \$ 4,498.52.		
LIMON	19-10356	Dismissal	\$3,156.08 or	Trustee
09/06/19 11/15/19 60/60		LLANUEVA	2.63 mth 07/30/24 \$3,000.00 ePay	recommends dismissal.
	\$1,200.00 <i>BMI-</i>		•	
Tracey		Post-Conf. Trustee's Motion to Dismiss was filed 06/12/24 at #72 for non-payment. Response to Trustee's Motion to Dismiss was filed 06/21/24 at #73. There are several months where only a partial payment was made and some where no payment was made at all.		

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed 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
LIMON	23-10210	Confirmation	Current	Trustee does not
	MARIA M I	HERNANDEZ Dismissal	08/22/24	recommend confirmation and
11/16/23 01/25/24		Obj Conf Carrington Mtg Services	\$540.00 ePay	recommends dismissal.
10/60	\$540.00 <i>BMI-</i>	Obj POC Carrington Mtg Services	o, ay	
Krystle	Bivii-	1. Plan #2 filed on 11/16/23 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. Plan fails to fully provide for Carrington's Amended Claim #2 filed 3/19/24 in the amount of \$25,545.03.		
		3. Plan does not provide for treatment of the notice of post-petition fee claim of Carrington for Proof of Claim fees in the amount of \$1,500.00.)	
		Plan Payments: 1 (Dec 2023) - 60 (Nov 2028) \$540.00.		
		Trustee's Motion to Dismiss #23 filed 01/05/24. Response filed 01/26/24 at #25		
		Objection to Confirmation filed 12/04/23 by Carrington Mortgage Services, LLC at #20. Objection to Claim #31 filed 3/5/2 was withdrawn on 04/24/24. Response to Objection #32 filed 3/19/24.		
		Amended Objection to Claim No. 2 of Carrington Mortgage Services filed 07/30/24 at #54. Response to Objection #64 filed 08/27/24. Matter continued to 10/23/24 at 10:00 a.m.		

Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
LIMON	23-10224	Confirmation	\$1,292.32 or	Trustee does not
	MOISES VALLEJO	Dismissal	1.08 mth <i>09/03/24</i>	recommend confirmation and
12/13/23 02/21/24	GRACIELA TARANGO	Obj Conf IRS	\$553.84	recommends
9/60	RAMOS \$1,200.00	osj odni iko	Wage	dismissal.
Bridget1	BMI-PPR		Order	

- 1. Plan #48 filed 07/15/24 fails to fully provide for Cameron County claim #3 filed 01/19/24.
- 2. Plan fails to fully provide for the secured portion of Internal Revenue Service claim #6 filed 02/15/24.
- 3. Plan Summary #48 fails to disclose the correct amount of Total Non-Exempt Property per Amended Schedule C-1 #28 filed 02/20/24.
- 4. Plan fails to address the 2023 federal income tax liability pursuant to the return uploaded 07/15/24 and Debtors have failed to provide verification that this has been paid. Further, Debtors have failed to establish a reserve for future liabilities.

Payments:

1 (Jan 2024) 12 (Dec 2024) \$1,200.00. 13 (Jan 2025) 13 (Jan 2025) \$32,200.00.

14 (Feb 2025) 60 (Dec 2028) \$2,100.00.

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

Response #25 filed 02/09/24.

Trustee's Objection to Exemptions filed 02/15/24 at #26 was withdrawn 2/21/24 at #29.

Objection to Confirmation filed 03/12/24 by the IRS at #35.

Agreed Order of Sale of Real Property Free and Clear of Liens #42 filed 04/03/24.

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Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed 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
LIMON	24-10066 LETICIA N	Confirmation IUNOZ	Current	Trustee does not recommend confirmation.
04/15/24 06/24/24			09/10/24 \$380.00 ePay	communation.
5/60 Bridget1	\$380.00 <i>BMI-</i>	Plan #36 filed 08/14/24 fails to fully provide for Quantum3 Group LLC as agent for GoodLeap LLC claim #4 filed 06/24/24. Payments: 1 (May 2024)- 3 (Jul 2024) \$765.00. 4 (Aug 2024)- 60 (Apr 2029) \$380.00. Trustee's Motion to Dismiss #23 filed 06/10/24 was withdrawn 08/19/24 at #38. Response #24 filed 06/21/24.	-	
LIMON	24-10081	Confirmation	Current	Trustee does not
05/20/24 07/29/24 4/60 Leanne1	AMADO M NORMA M \$665.00 BMI-PPR	Dismissai	09/05/24 \$325.00 Wage Order	recommend confirmation and recommends dismissal.
		Trustee's Motion to Dismiss filed 07/16/24 at #24. Debtor's Response to Trustee's Motion to Dismiss filed 07/25/24 at #25.		

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed 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
LIMON	24-10086	Confirmation	Current	Trustee recommends
<i>05/23/24</i> 08/01/24	ALMA MA	RTINEZ	08/14/24 \$580.00	confirmation Plan #26 filed 07/31/24.
4/60	\$580.00 <i>BMI-</i>		ePay	
Bridget1	DIVII-	1. Plan #26 filed 07/31/24 works paying 10.62% dividend to the general unsecured creditors.		
		Payment: 1 (Jun 2024)- 60 (May 2029) \$580.00.		
		Trustee's Motion to Dismiss #24 filed 07/12/24 was withdrawn 08/21/24 at #30. Response #25 filed 07/25/24.		
		Objection to Confirmation filed 07/09/24 by The Bank of New York Mellon at #22. Agreed Order #36 signed 08/29/24 to resolve objection.)	
LIMON	24-10112	Confirmation	Current	Trustee
<i>07/05/24</i> 09/13/24	MARIA A I	LOPEZ	09/12/24 \$300.00	recommends confirmation of Plan #29 filed 09/05/24.
2/60	\$300.00		ePay	30,00,2
Bridget1	BMI-	Plan #29 filed 09/05/24 works, paying 13.62% to the general unsecured creditors.		
		Payments: 1 (Aug 2024)- 60 (Jul 2029) \$300.00.		
		Trustee's Motion to Dismiss #23 filed 08/22/24 was withdrawn 09/13/24 at #31. Response #28 filed 09/04/24.		

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed Bar Date	Case # Debtor(s) Plan Pmt AMI/BMI-	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
Month/Term	ESF/PPR		, memou	T to oo in mondation
OLIVA	19-10381 LINDA CANO SALINAS	Dismissal	\$7,375.00 or 2.64 mth	Trustee recommends
09/30/19 12/09/19 60/60	\$2,795.00		08/16/24 \$2,000.00 ePay	dismissal.
Tracey	\$2,795.00 AMI-BOTH			
_	No response filed by Debtor.	o Dismiss was filed 08/15/24 at # 158 for non-payment. re no payment was made and some where only a partial payment was made.		
—— OLIVA	No response filed by Debtor. There are a few months whe 19-10478	· •	\$1,701.36 or	Trustee
OLIVA 12/16/19 02/24/20 57/60	No response filed by Debtor. There are a few months whe	re no payment was made and some where only a partial payment was made.		Trustee recommends dismissal.

Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Attorney Pet Filed 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
OLIVA 02/03/20 04/13/20	20-10059 CUAUHTEM VILLARREA ZANDRA A \	-	\$4,270.78 or 2.29 mth 09/03/24 \$761.54	Trustee recommends dismissal.
55/60 Tracey	F	ost-Conf. Trustee's Motion to Dismiss was filed 08/15/24 at #71 for non-payment. esponse to Trustee's Motion to Dismiss was filed 08/28/24 at #74. here are several months where only a partial payment was made.	Wage Order	
OLIVA	20-10185 JUAN M PAF	Dismissal DO JR	Current	Trustee recommends
07/28/20 10/06/20 50/60	VIVIANA PA I \$2,611.65		09/10/24 \$1,205.38 Wage Order	dismissal with Prejudice.
Tracey	C	ost- Conf. Trustee's Motion to Dismiss with Prejudice #106 filed 08/15/24 for failure to disclose all property and income filed Debtors, failure to cooperate with the Trustee, failure to produce documents requested by Trustee and bad faith. o Response filed by Debtors.		
OLIVA	21-10153 ALMA R YB	Dismissal	\$18,277.81 or 3.70 mth	Trustee recommends
<i>11/01/21</i> 01/10/22			06/26/24 \$5,000.00	dismissal.
34/60 Tracey	\$4,937.40 <i>AMI-BOTH</i>		ePay	
,	١	ost-Conf. Trustee's Motion to Dismiss was filed 08/15/24 at #61 for non-payment. o response filed by Debtor. here are a couple of months where no payment was made at all and some where only a partial payment was made.		

Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

				12/19/2024
Attorney Pet Filed 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
OLIVA	23-10159	Dismissal	Current	Trustee requests continuance to
09/20/23 11/29/23	REBECCA	A ZEPEDA	09/12/24 \$225.00	10/24/24 pending Adversary.
12/36 _	\$225.00 <i>BMI-</i>		ePay	
Tracey	DIVII-	Post-Conf. Trustee's Motion to Dismiss #37 filed 02/12/24. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to Jefferson Capital Systems claim #2 filed 11/29/23 and Quantum3 Group claims #4-9 filed 11/29/23. No response filed by Debtor.		
		Adversary Proceeding 24-01001 has now closed. An agreed judgment was entered rendering the claim of Foundation Finance Company, LLC, Jefferson Capital Systems, LLC Assignee fully unsecured.		
		Adversary Proceeding 24-01002 was filed on 05/23/24 against Quantum3 Group by Ms. Zepeda. Trustee requests this dismissal be continued pending the outcome of the Adversary. An extension was granted for the Defendant to file an answer to 09/25/24.		
OLIVA	23-10178	Confirmation	Current	Trustee does not
40/40/00	ALFREDO	GARCIA Dismissal	08/08/24	recommend confirmation and
<i>10/13/</i> 23 12/22/23	NORA N G	BARCIA	\$700.00	recommends dismissal.
11/60	\$700.00 <i>AMI-ESF</i>		ePay	
Bridget1	AIVII-ESF	1. Trustee alleges that Plan #99 filed 08/20/24 fails to provide all of Debtors' disposable income into the plan.		
		2. Plan Summary #99 and Schedule J #97 do not match. The projected income, expenses and disposable income amounts do not match.		
		3. Trustee alleges Debtor's Official Form 122C #98 filed 08/24/20 is incorrect, thus the plan fails to meet the requirements		

of 1325(b).

Payments:

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed 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
_		1 (Nov 2023)- 4 (Feb 2024) \$1,600.00. 5 (Mar 2024)- 9 (Jul 2024) \$600.00. 10 (Aug2024)- 60 (Oct2028) \$700.00. Trustee's Amended Motion to Dismiss #33 filed 12/22/23. Response #101 filed 08/21/24.		
OLIVA	23-10185	Dismissal	\$632.74 or	Trustee
	BRYAN A	UITRON	2.69 mth	recommends dismissal.
<i>10</i> /26/23 01/04/24	ARIANNA	R LEE	09/04/24 \$108.46	uisiiiissai.
11/60	\$235.00 <i>BMI-</i>		Wage Order	
Tracey	DIVII-	Post-Conf. Trustee's Motion to Dismiss was filed 08/15/24 at #55 for non-payment. No response filed by Debtor. There are several months where only a partial payment is being made.		
OLIVA	23-10199	Dismissal	\$3,150.00 or	Trustee
	MARGARI	O RAMIREZ	3.00 mth	recommends
<i>11/06/23</i> 01/15/24			06/13/24 \$1,050.00	dismissal.
10/60	\$1,050.00		ePay	
Tracey	AMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 08/15/24 at #48 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made.		

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed 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
OLIVA 03/01/24 05/10/24 6/60 Krystle	b a 2 P 1 4 6	Dismissai		Trustee does not recommend confirmation and recommends dismissal.
03/28/24 06/06/24 6/60 Bridget1	D P T	Dismissai	Current 09/10/24 \$692.31 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR		Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
24-10087	Confirmation RA IR	Current	Trustee recommends
\$475.00 BMI-ESF		08/30/24 \$311.54 Wage Order	confirmation of Plan #26 filed 08/12/24.
	Plan payments: 1 (Jun 2024) - 2 (Jul 2024) \$675.00. 3 (Aug 2024) - 36 (May 2027) \$475.00. Trustee's Motion to Dismiss filed 07/15/24 at #24 was withdrawn 09/10/24 at #39.		
24-10092		\$2,730.00 or 2.28 mth	Trustee does not recommend
	REZ Obj Conf U.S. Bank Trust	08/27/24 \$435.00	confirmation and recommends dismissal.
	Obj Conf Georgias Kids L.P. 1. Plan #47 filed 09/12/24 cannot be recommended because Debtors have failed to provide complete bank statements	Wage Order	
	Debtor(s) Plan Pmt AMI/BMI- ESF/PPR 24-10087 RAMON LA \$475.00 BMI-ESF 24-10092 ABRAN PE NANCY PEI \$1,200.00 BMI-BOTH	Debtor(s)	Debtor(s) Plan Pmt AM/BM1 AM/BM1 ESF/PPR

3. Trustee alleges Official Form 122C is incomplete as it does not show Debtors' trucking business.

4. Trustee alleges Statement of Financial Affairs is incomplete as it does not reflect essential business operation information.

Plan Payments:

#672

1 (Jul 2024) 3 (Sep 2024) \$1,200.00. 4 (Oct 2024) 27 (Sep 2026) \$2,000.00. 28 (Oct 2026) 60 (Jun 2029) \$8,600.00.

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Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

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

Trustee's Motion to Dismiss filed 07/25/24 at #34. No Response filed by Debtor.

AMI-ESF

Joseph

Objection to Confirmation filed 06/28/24 by U.S. Bank Trust Company, National Association at #28.

Objection to Confirmation filed 08/14/24 by Georgia's Kids Limited Partnership at #36.

OLIVA	24-10095	Confirmation	Current	Trustee does not
	RAUL JIMENEZ	Dismissal	08/22/24	recommend confirmation and
<i>06/17/24</i> 08/26/24	MARIA J JIMENEZ		\$2,250.00	recommends dismissal.
3/60	\$4,500.00		ePay	

- 1. Plan #2 filed 06/17/24 fails to provide payment in full to all secured and priority creditors.
- 2. Plan fails to fully provide for Ford Motor Credit Company claim #12 filed 08/06/24.
- 3. Plan fails to fully provide for Rally Credit Union claim #1 filed 07/01/24.
- 4. Plan fails to fully provide for Rally Credit Union claim #3 filed 07/01/24.
- 5. Plan fails to fully provide for IRS priority claim #13 filed 08/06/24.
- 6. Debtor has failed to provide Monthly Operating Reports.
- 7. Debtor has failed to provide PNC #2993 account statement for April and June.
- 8. Debtor has failed to provide PNC #1522, #8138, and #1393 account statements for 90 days prior to petition.
- 9. Debtor has failed to provide CashApp statements for 90 days prior to petition.

Plan Payment: 1 (Jul 2024) - 60 (Jun 2029) \$4,500.00.

Trustee's Motion to Dismiss #30 filed 08/05/24 is set for 09/19/24. No response filed by Debtors.

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed 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
OLIVA	24-10099	Confirmation	\$146.16 or 0.08 mth	Trustee does not
	CELISSA	M GARZA Dismissal	0.06 mm	recommend confirmation and
06/25/24 09/03/24 3/60	\$1,900.00	Obj Conf Wells Fargo Bank NA	\$438.46 Wage	recommends dismissal.
Joseph	∌1,900.00 ВМІ-ESF		Order	
оозерн		Plan #31 filed 08/12/24 cannot be recommended because Debtor has failed to substantiate the out-of-town expenses listed on schedule J.		
		Plan Payment:1 (Jul 2024) - 60 (Jun 2029) \$1,900.00.		
		Trustee's Motion to Dismiss filed 08/15/24 at #35 is set for 09/19/24. No Response filed by Debtor.		
		Objection to Confirmation filed 08/07/24 by Wells Fargo Bank, N.A. at #27.		
OLIVA	24-10101	Confirmation	Current	Trustee does not
06/26/24	EDUARDO	O A VILLANUEVA	09/03/24 \$112.50	recommend confirmation.
09/04/24 3/36	\$300.00 <i>BMI-ESF</i>		Wage Order	
Leanne1	DIVII-LGI	Amended Plan #32 filed 08/21/24 changes the treatment of Gonzalez Furniture, and creditor has not had sufficient notice.		
		Plan payments: 1 (Jul 2024) - 2 (Aug 2024) \$225.00 3 (Sep 2024) - 36 (Jun 2027) \$300.00		
		Trustee's Motion to Dismiss filed 08/09/24 at #27 was withdrawn 09/12/24 at #40. No Response filed by Debtor.		

Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Trustee Pmt Method Recommendation
OLIVA	24-10103	Confirmation	\$1,600.00 or Trustee does not
	ERNESTO CERDA	D:	0.77 mth recommend
00/07/04		Dismissal	08/21/24 confirmation and
<i>06/27/24</i> 09/05/24	ROSIE E DOHERTY		\$650.00 recommends
3/60	\$2.075.00		_{ePay} dismissal.
0,00	\$2,075.00		

- 1. Trustee alleges that Plan #17 filed on 07/11/24 fails provide all of Debtor's disposable income into the plan.
- 2. Plan fails to provide for Cameron County claim #15 filed 08/15/24.
- 3. Plan fails to provide for the Internal Revenue Service claim #14 filed 08/13/24. Further, the proof of claim reflects that the 2020, 2022 and the 2023 tax returns have not been filed. Trustee has received signed and dated 06/26/24 copies of the 2022 and 2023 returns.
- 4. Debtors have failed to provide a copy of the 2020 tax return.

BMI-ESF

Bridget1

- 5. Plan fails to establish a federal income tax reserve for the liability that will come due.
- 6. Plan fails to provide for the Revenue Accounting Division claim #16 file 08/16/24.
- 7. Plan fails to fully provide for TitleMax of Texas Inc claim #5 filed 07/22/24.
- 8. Plan fails to fully provide for TitleMax of Texas Inc claim #6 filed 07/30/22.
- 9. Plan reflects Claims to be Paid Pursuant to Consensual Refinancing paragraph 8D, but no information disclosed.
- 10. Plan fails to provide for Attorney General of Texas -Child Support Division Claim #2 filed 07/10/24.
- 11. Trustee alleges the Statement of Financial Affairs #18 is inaccurate as it fails to disclose all income and businesses pursuant to the monthly operating reports and the tax returns provided to the Trustee.
- 12. Official Form 122C #19 filed 07/11/14 is incomplete as it does not include the Current Monthly Income breakdown.
- 13. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
- 14. Debtors have failed to provide the January Monthly Operating Report for Mr. Cerda and the January through March monthly operating reports for Mrs. Doherty.

Yvonne V. Valdez, Trustee September 20, 2024 9:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

	Case #	Arrears	
Attorney	Debtor(s)	Matters Last Rcpt	
Pet Filed	Plan Pmt	Notes Last Rcpt Amt	Trustee
Bar Date	AMI/BMI-	Pmt Method	Recommendation
Month/Term	ESF/PPR		
1			

- 15. Paragraph 16 of the Plan and Schedule J reflects the lease for the Urethane Side Cabin 12X40 as Summit Management Group Inc, but proof of claim filed reflects Barns Across America, Inc.
- 16. Trustee alleges Schedule F #1 is incomplete as item 4.17 reflects the creditor as unknown.
- 17. Debtors have failed to file an EFT certificate with the court.
- 18. Debtors have failed to provide sufficient verification of the Mano Santa debt.
- 19. Trustee alleges Schedule I #16 is incomplete as it fails to disclose Debtor's length of employment.

Payments: 1 (Jul 2024)- 60 (Jun 2029) \$2,075.00.

Trustee's Motion to Dismiss #30 filed 08/16/24. No response filed by Debtor(s).

OLIVA	24-10106	Confirmation	Current	Trustee does not
	MARIA G	MEDRANO	00/00/04	recommend confirmation.
06/28/24 09/06/24			09/09/24 \$2,008.00	communation.
3/60	\$2.025.00		ePay	
Leanne1	BMI-ESF			
Learnie		Plan #47 filed 09/10/24 cannot be recommended because the plan is deficient. The plan proposes to pay general unsecured creditors 9.5 percent interest, but the payments are short in covering this payout.		
		Plan payments: 1 (Jul 2024) - 3 (Sep 2024) \$2,025.00. 4 (Oct 2024) - 60 (Jun 2029) \$2,135.00.		
		Trustee's Motion to Dismiss filed 08/29/24 at #40 set for 10/24/24. No Response filed by Debtor.		

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Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR		Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
OLIVA	24-10107	Confirmation	Current	Trustee does not
06/28/24 09/06/24	ROBERTO	Dismissai	09/03/24 \$975.00 ePay	recommend confirmation and recommends dismissal.
3/60 Krystle	\$975.00 <i>BMI-ESF</i>	 Plan #38 filed 09/03/24 cannot be recommended because IRS claim #7 filed 08/09/24 reflects Debtor has not filed a tax return for the year 2023. Trustee has received a signed Affidavit of No Taxable Income for 2023 tax return on 07/22/24. Debtor has failed to provide bank statements for Wells Fargo #1950 from April 2024 to June 2024. Plan Payments: 1 (Jul 2024) - 60 (Jun 2029) \$975.00. Trustee's Motion to Dismiss #32 filed 08/16/24. No response filed by Debtor. 	,	
OLIVA	24-10109	Confirmation	Current	Trustee does not
07/03/24 09/11/24 2/60 Bridget1	BUENDIA	GARCIA DE LA Plan #32 filed 09/04/24 fails to fully provide for Freedom Mortgage Corporation claim #10 filed 09/04/24. Payments:1 (Aug 2024) 60 (Jul 2029) \$2,150.00. Trustee's Motion to Dismiss #27 filed 08/22/24.	09/05/24 \$992.31 Wage Order	recommend confirmation and recommends dismissal.

Yvonne V. Valdez, Trustee **September 20, 2024 9:00 am**

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-10114	Confirmation	Current	Trustee
	RACHEL D CASTILLO		00/40/04	recommends confirmation of
<i>07/10/24</i> 09/18/24	ADRIANA D GONZALEZ		09/10/24 \$138.46	Plan #2 filed 07/10/24.
2/60	\$300.00 <i>AMI-ESF</i>		Wage Order	
Krystle		0/24 works paying 7.6% to general unsecured creditors.		
	Plan Payments: 1	(Aug 2024) - 60 (Jul 2029) \$300.00.		

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Yvonne V. Valdez, Trustee

September 20, 2024 11:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

Money

Order

Attorney Pet Filed 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
LIMON	24-10105	Confirmation	Current	Trustee does not
06/28/24 09/06/24 3/60 Krystle	\$1,335.00 BMI-PPR	1. Plan #26 filed 09/03/24 fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. 2. Debtor has not provided proof to substantiate the debts to be paid to Blanca Sanchez for the 2007 Jeep Grand Cherokee and EZ Money Loan Services through the Plan. The bar date passed on 09/06/24 and the creditors did not file claims. Plan Payments:		recommend confirmation and recommends dismissal.
	24-10116 FELICITAS	1 (Jul 2024) - 3 (Sep 2024) \$1,335.00. 4 (Oct 2024) - 60 (Jun 2029) \$1,375.00. Trustee's Motion to Dismiss #24 filed 08/16/24. Debtor's response #29 filed 09/04/24. Confirmation DURAN Obj POC Gonzalez Furniture Court Obj POC Gonzalez Furniture Court	Current 09/05/24 \$90.00	Trustee does not recommend confirmation.

- 1. Plan #2 filed 07/18/24 fails to fully provide for claim #3 and #4 of Gonzalez Furniture.
- 2. Debtor failed to provide proof to substantiate the amounts to be paid to Gonzalez Furniture for Account 5937 through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,100.00.

Trustee's Motion to Dismiss #25 filed 08/30/24 is set for 10/24/24. Debtor's response #26 filed 09/04/24.

2/60

Krystle

\$1,100.00

BMI-

Yvonne V. Valdez, Trustee

September 20, 2024 11:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes		Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
	Debtor's Objection to Proof of Claim #3 Doc #22 filed 08/27/24.			
	Debtors Objection to Proof of Claim #4 Doc #23 filed 08/27/24.			
24-10089	Confirmation		Current	Trustee
\$3,075.00 BMI-ESF	O LIMON Plan #37 filed 08/21/24 works, paying 16.18% to general unsecured creditors.		09/04/24 \$1,269.23 Wage Order	recommends confirmation of Plan #37 filed 08/21/24.
	Plan Payments: 1 (June 2024) - 3 (Aug 2024) \$2,750.00. 4 (Sept 2024) - 60 (May 2029) \$3,075.00. Trustee's Motion to Dismiss filed 07/18/24 at #28 was withdrawn 09/13/24 at #44. No Response filed by Debtor. Objection to Confirmation filed 08/20/24 by Wilmington Savings Fund Society, F #38.	SB at #36 was withdrawn 08/21/24 at		
24-10091	Confirmation		\$1,230.00 or	Trustee does not
\$1,225.00	Dismissai		1.00 mth 09/10/24 \$1,225.00 ePay	recommend confirmation and recommends dismissal.
	Debtor(s) Plan Pmt AMI/BMI- ESF/PPR 24-10089 REYNALD \$3,075.00 BMI-ESF 24-10091 RAMONA \$1,225.00	Debtor(s) Plan Pmt AM/BMI- ESF/PPR Debtor's Objection to Proof of Claim #3 Doc #22 filed 08/27/24. Debtors Objection to Proof of Claim #4 Doc #23 filed 08/27/24. 24-10089 Confirmation REYNALDO LIMON \$3,075.00 BMI-ESF Plan #37 filed 08/21/24 works, paying 16.18% to general unsecured creditors. Plan Payments: 1 (June 2024) - 3 (Aug 2024) \$2,750.00. 4 (Sept 2024) - 60 (May 2029) \$3,075.00. Trustee's Motion to Dismiss filed 07/18/24 at #28 was withdrawn 09/13/24 at #44. No Response filed by Debtor. Objection to Confirmation filed 08/20/24 by Wilmington Savings Fund Society, F #38. 24-10091 Confirmation RAMONA MONCADA Dismissal	Debtor(s) Plan Pmt AMI/BMI-ESF/PPR Debtor's Objection to Proof of Claim #3 Doc #22 filed 08/27/24. Debtors Objection to Proof of Claim #4 Doc #23 filed 08/27/24. 24-10089 Confirmation REYNALDO LIMON \$3,075.00 BMI-ESF Plan #37 filed 08/21/24 works, paying 16.18% to general unsecured creditors. Plan Payments: 1 (June 2024) - 3 (Aug 2024) \$2,750.00. 4 (Sept 2024) - 60 (May 2029) \$3,075.00. Trustee's Motion to Dismiss filed 07/18/24 at #28 was withdrawn 09/13/24 at #44. No Response filed by Debtor. Objection to Confirmation filed 08/20/24 by Wilmington Savings Fund Society, FSB at #36 was withdrawn 08/21/24 at #38. 24-10091 Confirmation RAMONA MONCADA Dismissal	Debtor(s) Plan Pmt AM/BM Response Plan Pmt AM/BM Pmt Method Pmt Met

1. Plan #27 filed 08/22/24 fails to provide for Brownsville ISD claim #1 filed 06/05/24.

2. Plan fails to provide for Cameron County claim #4 filed 06/21/24.

Plan payments: 1 (May 2024) - 60 (Apr 2029) \$1,225.00

Yvonne V. Valdez, Trustee

September 20, 2024 11:00 am

Attorney Pet Filed 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
_		Trustee's Motion to Dismiss filed 07/22/24 at #26. No Response filed by Debtor.		
OLIVA	24-10102	Confirmation	Current	Trustee does not
00/00/04	JUAN R G	ONZALEZ Dismissal	09/05/24	recommend confirmation and
06/26/24 09/04/24	DOLORES	C GONZALEZ	\$426.92 Wage	recommends dismissal.
3/60	\$925.00 <i>BMI-BOTH</i>	1	Order	
Leanne1		Plan #27 filed 08/12/24 fails to establish a sufficient ad valorem tax reserve for the liability that will come due.		
		Plan payments: 1 (Jul 2024) - 60 (Jun 2029) \$925.00.		
		Trustee's Motion to Dismiss filed 08/16/24 at #29. No Response filed by Debtor.		
SOLANA	24-10012	Confirmation	\$6,000.00 or	Trustee does not
	DELFINA T	TORRES Dismissal	1.00 mth <i>08/08/24</i>	recommend confirmation and
02/01/24 04/11/24		Obj POC IRS	\$4,800.00 ePay	recommends dismissal.
7/60	\$6,000.00 <i>BMI-PPR</i>		er ay	
Bridget1		1. Plan #44 filed 08/21/24 fails to fully provide for Brownsville ISD amended claim #2 filed 08/20/24.		
		2. Plan fails to fully provide for Cameron County amended claim #1 filed 03/27/24.		
		3. Plan Summary fails to provide an address for the Ad Valorem Taxes reserve. Further, the amount appears to exceed the amount needed for the homestead after the proposed sell of the additional properties in month 18.		
		4. Trustee alleges that Schedule A/B is incomplete as it fails to disclose all property pursuant to the ad valorem tax claims.		
		5. Plan Summary #44 fails to disclose the correct Total Non-Exempt Property amount per the amended Schedule C-1 #22		

Yvonne V. Valdez, Trustee

September 20, 2024 11:00 am

Next 3 Panels: 10/24/2024 11/18/2024 12/19/2024

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

filed 04/24/24, which is \$405,684.77.

Payments:

1 (Mar 2024)- 6 (Aug 2024) \$4,800.00. 7 (Sep 2024)- 10 (Dec 2024) \$6,000.00. 11 (Jan 2025)- 60 (Feb 2029) \$9,000.00.

Trustee's Motion to Dismiss #19 filed 03/15/24. Response #20 filed 03/28/24.

Objection to Internal Revenue Service claim #4 filed 08/08/24 at #42.

Number of Cases at This Time: 6