

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee
December 5, 2024 10:30 am

Next 3 Panels:

01/16/2025

02/06/2025

03/06/2025

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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BARTO	23-50016	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
	JEREMY BENDER	Modification	08/19/24 \$230.00 Money Order	
02/28/23 05/09/23 21/60 Tracey	\$501.33 AMI-	<p>Amended Modified Plan #57 filed 11/20/24 to cure a post-petition payment default cannot be recommended until the first full mod payment posts, which is due 11/28/24. The last payment was received on 08/19/24.</p> <p>Mod forgives: \$3,690.00</p> <p>Mod payments: 21 (Nov 2024) - 45 (Nov 2026) \$501.33</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 10/04/24 at #49 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.</p>		

BARTO	24-50094	Confirmation	\$518.41 or 0.31 mth	Trustee does not recommend confirmation and recommends dismissal.
	MARIA C CARRIZALES	Dismissal	11/19/24 \$777.69 Wage Order	
08/05/24 10/14/24 3/60 Bridget1	\$1,685.00 BMI-PPR	<p>1. Amended Plan #34 filed 11/20/24 changes the treatment of ThunderBird Auto Finance, and creditor has not had sufficient notice. Additionally, the plan is misleading as it appears to pay a higher claim amount for ThunderBird in Paragraph 9B, despite Trustee's obligation to pay the lower value amount.</p> <p>2. Schedule J #35 filed 11/20/24 is inaccurate as Debtors are not including the reserve amounts in the budget calculation.</p> <p>3. Trustee alleges Schedule B #1 filed 08/05/24 is inaccurate as some assets are disclosed at \$0 or omitted pursuant to 341 testimony and several bank accounts and Debtor's life insurance is not disclosed pursuant to Debtor's pay stubs provided.</p> <p>Payments:</p>		

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1 (Sep 2024)- 3 (Nov 2024) \$1,685.00.
4 (Dec 2024)- 60 (Aug 2029) \$2,325.00.

Trustee's Motion to Dismiss #21 filed 09/27/24.
No response filed by Debtor(s).

BARTO	24-50104	Confirmation	Current	
	SANDRA GAMEZ			Trustee recommends confirmation Plan #42 filed 11/20/24.
08/30/24			11/12/24	
11/08/24			\$2,800.00	
2/60	\$2,750.40		ePay	
Bridget1	BMI-ESF	Plan #42 filed 11/20/24 works paying 42.37% dividend to the general unsecured creditors.		
		Payments: 1 (Sep 2024)- 60 (Aug 2029) \$2,750.40.		
		Trustee's Amended Motion to Dismiss #35 filed 11/01/24 was withdrawn 11/27/24 at #44. No response filed by Debtor(s).		

BARTO	24-50109	Confirmation	Current	
	MARGARITA LIENDO	Dismissal		Trustee does not recommend confirmation and recommends dismissal.
09/17/24			11/25/24	
11/26/24			\$1,100.00	
2/48	\$1,100.00		ePay	
Jennifer	BMI-	1. Plan #25 filed 11/22/24 fails to provide a 100% dividend to the general unsecured creditors as required by Non-Exempt Property of \$214,713.00.		
		2. Plan has an adverse effect Republic Finance and proper notice has not been given.		
		3. Trustee alleges Schedule A/B is incomplete as it fails to provide for the three TVs, Ipad and MacBook as listed on the Republic Finance claim.		
		Plan payments: 1 (Oct 2024)- 48 (Sep 2028) \$1,100.00.		

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Trustee's Amended Motion to Dismiss #27 filed 11/25/24.
No response filed by debtor.

BARTO	24-50112	Confirmation	Current	Trustee does not recommend confirmation.
	JUAN LUNA		11/18/24	
09/30/24			\$500.00	
12/09/24				
1/60	\$2,475.00		Money Order	
Krystle	AMI-PPR			
<ol style="list-style-type: none"> 1. Plan #2 filed on 09/30/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. 2. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. 3. Plan improperly provides for claim of Carrington in Paragraph 8B, instead of 8A. 4. Paragraph 9C of the Plan is inaccurate as the Date Last Payment is Due is missing on Tex Mex Credit Union's claim. 5. Plan fails to provide any treatment for the IRS. 6. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1). 				
Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$2,475.00.				
Amended Trustee Motion to Dismiss #25 filed 11/26/24 is set for 01/16/25. No response by Debtor.				

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MEURER	23-50073 FELIX RODRIGUEZ JR	Dismissal Modification	\$1,099.75 or 0.41 mth 11/25/24 \$587.31 Wage Order	Trustee does not recommend approval and recommends dismissal.
08/17/23 10/26/23 15/60 Connie	\$2,715.00 BMI-ESF	Modified Plan filed 10/29/24 at #53 to address a post-petition payment default. The modification cannot be recommended because: 1. Mod fails to provide the correct amount of the Post-Confirmation claim for New Residential Mortgage. 2. Schedule I understates Debtor's current income. Mod forgives: \$5,629.88 Mod payments: 15 (Nov 2024) - 60 (Aug 2028) \$2,715.00 Post-Conf. Trustee's Motion to Dismiss filed 10/04/24 at #51 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/21/24 at #52. There are several months where only a partial payment was made.		
MEURER	23-50081 IRMA GUEVARA	Dismissal	\$8,122.44 or 3.02 mth 11/04/24 \$700.00 ePay	Trustee recommends dismissal.
09/21/23 11/30/23 14/60 Tracey	\$2,688.72 AMI-	Post-Conf. Trustee's Motion to Dismiss was filed 10/30/24 at #52 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 11/21/24 at #55. There are several months where only a partial payment was made.		

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OLIVA PC (L)	24-50097	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	RALCIDA G NAVARRO	Dismissal	11/13/24	
08/13/24 10/22/24 3/36 Krystle	\$300.00 BMI-ESF	Obj Conf Cenlar FSB	\$300.00 ePay	
<p>1. Plan #28 filed 11/14/24 provides for Cenlar FSB mortgage as a direct payment, despite the cure portion of the claim including principal and interest.</p> <p>2. Trustee alleges the plan is not feasible as it provides for a \$693.61 monthly payment for the Cenlar FSB mortgage escrow shortage; however, the Debtor's budget does not support this expense.</p> <p>Plan Payments: 1 (Sep 2024) - 36 (Aug 2027) \$300.00.</p> <p>Trustee's Motion to Dismiss #26 filed 10/07/24. Debtor's response #29 filed 11/04/24.</p> <p>Objection to Confirmation filed 09/20/24 by Cenlar FSB at #24.</p>				

OLIVA PC (L)	24-50111	Confirmation	\$3,123.08 or 1.08 mth	Trustee does not recommend confirmation.
	FRANCISCO NAVARRO III		11/22/24	
09/30/24 12/09/24 1/60 Jennifer	\$2,900.00 BMI-ESF		\$1,338.46 Wage Order	
<p>1. Plan #2 filed on 09/30/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. IRS claim #5 filed 11/14/24 shows unfiled tax returns for the years 2022-2023 and reflects a priority claim amount of \$16,687.00. Trustee has received copies of these returns. Plan fails to fully provide for the IRS claim.</p> <p>3. Plan fails to establish a sufficient federal income tax reserve for the future liability that will come due.</p> <p>4. Plan does not provide for the notice of post-petition fee claim of Selene Finance LP in the amount of \$325.00 for plan review.</p>				

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5. Trustee alleges Schedule I is incomplete as it does not provide for all household income.

6. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose Debtor's 2022 income.

7. Plan fails to agree with Selene Financial LP claim #8 filed 11/26/24.

Plan payments: 1 (Oct 2024) - 60 (Sep 2029) \$2,900.00.

Trustee's Motion to Dismiss #28 filed 11/25/24 is set for 01/16/25.
No response filed by Debtor.

VASQUEZ LAW FIRM	23-50009 AMADA ESTRADA	Dismissal	\$3,833.20 or 3.98 mth 09/12/24 \$850.00 ePay	Trustee recommends dismissal.
02/06/23 04/17/23 21/60 Tracey	\$963.20 BMI-BOTH	Post-Conf. Trustee's Motion to Dismiss filed 10/30/24 at #80 for non-payment. Response to Response to Post-Conf. Trustee's Motion to Dismiss was filed 11/20/24 at #83. There are several months where no payment was made at all.		

VASQUEZ LAW FIRM	24-50115 JAIME F ROBLES	Confirmation	Current 11/18/24 \$3,150.00 ePay	Trustee does not recommend confirmation.
10/08/24 12/17/24 1/60 Krystle	LEONOR ROBLES \$3,150.00 BMI-BOTH	1. Plan #2 filed 10/08/24 cannot be recommended because Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation. 2. Debtor has failed to provide proof of income for SNAP benefits and Mr. Robles CashApp Statement. 3. Fixed Fee Agreement #6 filed 10/09/24 address does not match the address on Schedule E/F.		

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Plan Payments: 1 (Nov 2024) 60 (Oct 2029) \$3,150.00.

WAJDA & ASSOCIATES P C 04/04/22 06/13/22 31/60 Connie	22-50020 HECTOR M AYALA JENNIFER N AYALA \$2,730.00 BMI-	Modification	\$2,730.00 or 1.00 mth 11/08/24 \$2,550.00 ePay	Trustee does not recommend approval.
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Amended Modified plan #134 filed to cure a post-petition payment default. The modification cannot be recommended because:

1. Mod fails to provide for Notice of Mortgage Payment Change #133 filed 11/04/24 for \$1,646.32 effective 12/01/24.
2. Mod fails to provide for the correct Remaining Claim to Carrington Mortgage of \$12,123.70.

Mod forgives: \$6,770.02

Mod payments:

29 (Sept 2024) - 30 (Oct 2024) \$2,550.00

31 (Nov 2024) - 61 (April 2027) \$2,730.00

Post-Conf. Trustee's Motion to Dismiss was filed 08/06/24 at #111 for non-payment was withdrawn 11/06/24 at #135.

Response to Trustee's Motion to Dismiss was filed 08/27/24 at #116.

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