Yvonne V. Valdez, Trustee December 12, 2024 9:30 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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
*PRO SE DEBTOR	24-70233	Confirmation	no pymts received	Trustee recommends
10/01/24 12/10/24	BELINDA	VEGA Dismissal	01/01/00 \$0.00	Dismissal with Prejudice.
2/0	\$0.00 <i>BMI-</i>			
Jennifer	DIVII-	1. Debtor did not appear at the 11/19/24 341 Meeting of Creditors.		
		2. Debtor failed to file a Plan and Plan Summary.		
		3. Debtor has failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tarreturns, and pay advices.	(
		4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).	1	
		5. Debtor has failed to file a wage deduction order or EFT certificate with the Court.		
		6. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.	3	
		7. Debtor failed to file proof of attendance at an approved credit counseling course before the petition date.		
		8. Debtor has failed to make a Plan payment.		
		Trustee's Amended Motion to Dismiss #23 filed 12/02/24. No response filed by Debtor.		

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Yvonne V. Valdez, Trustee December 12, 2024 9:30 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
*PRO SE DEBTOR	24-70249 SAN JUAN	Dismissal NA LUEVANO	no pymts received	Trustee recommends
10/29/24 01/07/25			01/01/00 \$0.00	dismissal.
2/36	\$500.00 <i>BMI-</i>			
Jennifer	DIVII-	1. Plan #15 filed 11/05/24 does not comply with BLR 3015-1(a).		
		2. Plan fails to provide the start month, total available to creditors and interest rates on all secured creditors.		
		3. Debtor failed to file proof of attendance at an approved credit counseling course before the petition date.		
		4. Debtor has failed to file all schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.		
		5. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).		
		6. Debtor has failed to file a wage deduction order or EFT certificate with the Court.		
		7. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.		
		8. Debtor has failed to make a Plan payment.		
		9. Debtor's 341 meeting is scheduled for 12/10/24 at 10:30 a.m. The Confirmation Hearing is scheduled for 01/09/25.		
		Plan Payments: \$500.00 for 36 months.		
		Trustee's Amended Motion to Dismiss #20 filed 11/13/24. No response filed by Debtor.		

Yvonne V. Valdez, Trustee December 12, 2024 9:30 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
BAKER	19-70139	Dismissal	\$5,045.00 or	Trustee
	SYLVIA G	ROCHA	1.78 mth	recommends
04/25/19			11/19/24 \$2.315.00	dismissal.
07/04/19 68/84	\$2,827.85		Wage Order	
Tracey	AMI-	Post-Conf. Trustee's Motion to Dismiss filed 10/03/24 at #140 for non-payment. Debtor's response to Trustee's Motion to Dismiss filed 11/04/24 at #142. Debtor is not submitting the correct plan payment as per the Last Amended Wage Order #118 filed 03/24/2021. Debtor is in month 68 of an 84-month plan.		
BAKER	19-70336	Dismissal	\$698.19 or	Trustee
08/28/19 11/06/19	NORMA L	NDA ZUNIGA	0.00 mth 11/14/24 \$1,602.31	recommends dismissal.
64/60	\$0.00			
Tracey	BMI-BOTH	Post-Conf. Trustee's Motion to Dismiss filed 10/08/24 at #129 for non-payment. The base balance came due in August. Response to Trustee's Motion to Dismiss filed 11/06/24 at #131.		

Yvonne V. Valdez, Trustee December 12, 2024 9:30 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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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
D3/06/23 05/15/23 21/60	23-70041 STEPHEN RODRIGUEZ \$1,500.00	Dismissal	\$4,900.00 or 3.27 mth 10/15/24 \$2,000.00 Wage Order	Trustee recommends dismissal.
Tracey	Response to Trustee's Mo	n to Dismiss was filed 06/07/24 at #93 for non-payment. tion to Dismiss was filed 07/10/24 at #94. where no payment was made at all.	Order.	
BAKER	24-70202	Confirmation	\$775.00 or	Trustee does not
	JAVIER ARRIAGA	Dismissal	1.00 mth 11/12/24	recommend confirmation and
08/30/24 11/08/24	IMELDA ARRIAGA	Obj Conf Panacea Fund I LLC	\$775.00	recommends dismissal.

- 1. Plan #2 filed 08/30/24 fails to fully provide for Hidalgo County claim #3 filed 09/11/24.
- 2. Plan overprovides interest rate for Panacea Fund I claim to the detriment of the unsecured creditors.
- 3. Debtor failed to provide copies of Rally Credit Union bank statements for August 2024.
- 4. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).
- 5. Trustee alleges Schedule A/B is inaccurate as it does not disclose the 2020 Dodge Journey Crossroad value under current value of the entire property.
- 6. Trustee alleges Schedule A/B is incomplete as it does not disclose the value of the Debtors' retirement accounts or provide for all bank accounts.

Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$775.00.

Trustee's Motion to Dismiss #22 filed 10/23/24.

4/60

Jennifer

\$775.00 BMI-BOTH

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Yvonne V. Valdez, Trustee December 12, 2024 9:30 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Ropt Last Ropt Amt Pmt Method	Trustee Recommendation
		No response filed by Debtors.		
		Objection to Confirmation filed 12/04/24 by Panacea Fund I, LLC at #24.		
BAKER	24-70204	Confirmation	\$4,978.96 or	Trustee does not
	ALVARO F	LORES JR Dismissal	1.42 mth <i>11/22/24</i>	recommend confirmation and
<i>08/30/24</i> 11/08/24	ASHLEY C	ARZA	\$1,455.66	recommends dismissal.
3/60	\$3,500.00		Wage Order	distilissui.
Krystle	BMI-ESF	1. Plan #2 filed on 08/30/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.	ıding	
		2. Plan fails to address Notice of Mortgage Payment Change #15 filed 09/09/24.		
		3. Plan fails to provide for Claim #4 filed 10/28/24 for Revenue Accounting Division.		
		4. Plan Summary does not match the Plan.		
		5. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.		
		6. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.		
		Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$3,500.00.		
		Trustee's Motion to Dismiss #35 filed 10/23/24. No response by Debtor.		
		Objection to Confirmation filed 09/11/24 by AmeriCredit Financial Services, Inc. at #19.		

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Yvonne V. Valdez, Trustee December 12, 2024 9:30 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

	Case #		Arrears	
Attorney	Debtor(s)	Matters	Last Rcpt	- ,
Pet Filed	Plan Pmt	Notes	Last Ropt Amt	Trustee
Bar Date Month/Term	AMI/BMI-		Pmt Method	Recommendation
IMONIN TERM	ESF/PPR			
BAKER	24-70229	Confirmation	Current	Trustee does not
	ANAIS BA	RRERA	11/27/24	recommend confirmation.
09/30/24				communation.
12/09/24			\$2,500.00	
3/57	\$4,500.00		ePay	
	BMI-BOTH			
Jennifer	2 2011	1. Plan #11 filed 10/14/24 fails to provide for City of McAllen claim #3 filed 10/17/24.		
		2. Plan fails to fully provide for Hidalgo County claim #4 filed 10/17/24.		
		3. Plan fails to specify the reason for the "other reserve" under paragraph 21.		
		4. Trustee alleges Schedule A/B is incomplete as it does not provide for all bank accounts pursuant to the ban statements.	k	
		5. Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation.		
		6. Trustee alleges Debtor is not paying all disposable income.		
		7. Debtor failed to provide proof of her spouse's current income.		
		8. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.	е	
		9. Schedule C1 is incomplete as it does not address Debtor's homestead or vehicle.		
		Plan payments: 1 (Oct 24) - 57 (Jun 2029) \$4,500.00.		
		Trustee's Motion to Dismiss #26 filed 11/15/24 is set for 01/09/25.		

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No response filed by Debtor.

Yvonne V. Valdez, Trustee December 12, 2024 9:30 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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
GUERRERO	20-70017 JOSE CUE	Dismissal VAS	\$1,368.46 or 0.56 mth	Trustee recommends
<i>01/06/20</i> 03/16/20			11/04/24 \$1,900.00	dismissal.
59/60	\$2,422.82		ePay	
Tracey 	BMI-	Post-Conf. Trustee's Motion to Dismiss filed 11/01/24 at #106. The confirmed plan no longer provides for a 100% distribution to unsecured creditors as is required by Official Form 122-C. Specifically, the plan is deficient due to additional fees and administrative expenses. Response to Post-Conf. Trustee's Motion to Dismiss filed 11/11/24 at #107.		
MAZER	24-70187	Confirmation	\$1,095.00 or	Trustee does not
	FRANCISC	A ORTIZ Dismissal	1.83 mth 10/15/24	recommend confirmation and
06/25/24 09/03/24 6/60	\$600.00		\$990.00 ePay	recommends dismissal.
Bridget1	BMI-PPR	4. Plan #404 filed 44/00/04 feile to fully provide for Plaine Contan Bonk		

- 1. Plan #101 filed 11/20/24 fails to fully provide for Plains Cenlar Bank.
- 2. Plan fails to fully provide for the for Hidalgo County claim #3 filed 07/11/24.
- 3. Plan fails to fully provide for Conn's Appliances claim #4 filed 08/06/24.

Payments:

- 1 (July 2024) \$225.00.
- 2 (Aug 2024)- 3 (Sept 2024) \$330.00.
- 4 (Oct 2024)-60 (June 2029) \$600.00.

Trustee's Motion to Dismiss #44 filed 09/13/24.

Response #46 filed 09/16/24.

Objection to Confirmation filed 10/23/24 by PlainsCapital Bank at #77 was withdrawn 11/14/24 at #100.

Debtor's Response to Motion of Plans Capital Bank to Confirm Termination or Absence of the Automatic Stay as to 1614 Cyndy Ave. Mission, TX 78574 #45 filed 09/16/24.

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Yvonne V. Valdez, Trustee December 12, 2024 9:30 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

Money

Order

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
PAYNE & ASSOCIATES PLLC 08/31/24 11/09/24	24-70206 YABET GA	Confirmation ARCIA Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends
4/60 Bridget1	\$1,415.00 <i>BMI-PPR</i>	 Plan Summary #22 filed 11/06/24 and Schedule J #1 filed 08/31/24 do not agree. The projected income, expenses and disposable income amounts are inconsistent. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate. Debtor has failed to provide the Declaration of Electronic filing with the full social security number to the Trustee. Debtor has failed to make any payments to the Trustee and owes \$4,245.00 through November. Payments: 1 (Sep 2024)- 60 (Aug 2029) \$1,415.00. Trustee's Motion to Dismiss #20 filed 10/11/24 is set for 12/12/24. No response filed by Debtor(s). 		dismissal.
PEREZ 03/03/23 05/12/23	23-70038 RAUL CAS	Dismissal STILLO	\$5,836.18 or 5.58 mth 07/19/24 \$530.00	Trustee recommends dismissal.

Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #104 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/27/24 at #107.

\$1,046.07

BMI-

21/60

Tracey

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Yvonne V. Valdez, Trustee December 12, 2024 9:30 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
SALINAS	21-70082 ELIZABET	Dismissal H ALANIZ	\$1,360.09 or 1.92 mth	Trustee recommends
<i>07/02/21</i> 09/10/21			11/27/24 \$327.69	dismissal.
41/60	\$710.00 BMI-BOTH	1	Wage Order	
Tracey		Post-Conf. Trustee's Motion to Dismiss was filed 08/08/24 at #109 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made. Per 11/07/24 Courtroom Minutes/Order, Matter continued conditioned on the Debtor appearing at re-set hearing. If Debtor fails to appear, case will be dismissed.	г	
SOLANA	23-70171	Dismissal	\$5,232.01 or	Trustee
08/30/23 11/08/23	MARICELA	A T PENA	1.94 mth 11/12/24 \$2,705.01 ePay	recommends dismissal.
<i>15/60</i> Tracey	\$2,697.02 <i>BMI-PPR</i>		er ay	
Паосу		Post-Conf. Trustee's Motion to Dismiss filed 10/03/24 at #45 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/08/24 at #48. There are a couple of months no payment was made and one partial payment was made.		

Yvonne V. Valdez, Trustee December 12, 2024 9:30 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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
VELASCO BONILLA II 12/10/20 02/18/21	20-70328 BALDOMERO J GONZALEZ	Dismissal	\$3,281.27 or 1.91 mth <i>11/25/24</i> <i>\$710.00</i>	Trustee recommends dismissal.
48/60 Tracey	Response to Tru	ee's Motion to Dismiss filed 10/03/24 #93 for non-payment. stee's Motion to Dismiss was filed 10/28/24 at #97. al months where only a partial payment was made and where no payment was made at all.	ePay	

Number of Cases at This Time: 15

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Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

				23/00/2020
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 Recommendatio
Monun/Term	ESF/PPR			
OLIVA	22-70085	Dismissal	\$2,520.00 or	Trustee
	SANDRA GARCIA		3.05 mth	recommends
06/17/22			09/10/24	approval.
08/26/22			\$780.00	
80/60	\$825.00		ePay	
Connie	ВМІ-ВОТН			
	Response	f. Trustee's Motion to Dismiss filed 11/07/24 at #85 for non-payment. e to Post-Conf. Trustee's Motion to Dismiss was filed 11/20/24 at #86. e several months where only partial payments were made and some where no payment was made at all.		
OLIVA	22-70133	Dismissal	\$555.00 or 1.44 mth	Trustee recommends
	OSCAR E HERNAND	DEZ	11/25/24	dismissal.
08/31/22 11/09/22	MARIA C HERNAND	EZ	\$600.00	
27/60			e <i>Pay</i>	
	\$385.00 <i>AMI-BOTH</i>		-	
Ггасеу	Post-Con Response	f. Trustee's Motion to Dismiss was filed 11/07/24 at #63 for non-payment. e to Post-Conf. Trustee's Motion to Dismiss was filed 11/18/24 at #64. e a couple of months no payment was made.		
OLIVA	23-70040	Dismissal	\$7,600.00 or	Trustee
	JUANITA TREJO		3.45 mth	recommends
3/06/23			09/18/24	dismissal.
)5/15/23			\$1,200.00	
21/60	\$2,200.00		ePay	
Ггасеу	BMI-BOTH			
,	No respo	f. Trustee's Motion to Dismiss was filed 11/07/24 at #70 for non-payment. nse filed by Debtor. ns a few months per payment was made. Debtor is inconsistent with making plan payments.		
	inere are	a few months no payment was made. Debtor is inconsistent with making plan payments.		

Yvonne V. Valdez, Trustee December 12, 2024 10:00 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	23-70044 LUCIO HEI	Dismissal RRERA	\$800.00 or 1.00 mth	Trustee recommends dismissal.
03/09/23 05/18/23	SYLVIA A L	LOZANO	11/18/24 \$1,600.00	uisiilissai.
21/60	\$800.00 BMI-ESF		ePay	
Tracey		Post-Conf. Trustee's Motion to Dismiss was filed 11/07/24 at #76 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 11/18/24 at #77. There are a few months no payment was made. Debtors are inconsistent with making plan payments.		
OLIVA	23-70093	Dismissal	Current	Trustee
05/17/23 07/26/23 19/60	JOEL E CU \$14,600.00		12/02/24 \$1,615.38 Wage Order	recommends dismissal.
Tracey	AMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 10/23/24 at #98 for the confirmed plan no longer provides for a 100% distribution to unsecured creditors as required by the Order of Confirmation. Specifically, the plan is deficient due to the post-confirmation secured claim filed by Tax Lien Loan SPV, LLC. No response filed by Debtor.		

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

				03/00/2020
Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendati
DLIVA	23-70147	Dismissal	Current	Trustee recommends
7/21/23 9/29/23 7/36	ARTEMIO LETICIA I \$850.00		11/27/24 \$425.00 Wage Order	dismissal.
racey	BMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 10/22/24 at #46 for 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 the IRS amended claim filed 10/21/24. No response filed by Debtor.		
LIVA	23-70160	Dismissal	\$5,437.45 or 1.52 mth	Trustee
8/08/23 0/17/23 6/60	\$3,579.78 \$AMI-ESF	TO L GARZA	1.52 mm 12/02/24 \$843.46 Wage Order	recommends dismissal.
racey <i>AMI-ES</i>		Post-Conf. Trustee's Motion to Dismiss filed 11/07/24 at #88 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		
DLIVA	23-70185	Dismissal	\$1,550.00 or	Trustee
9/07/23 1/16/23	BENIGNO	GONZALEZ JR	1.48 mth 11/27/24 \$1,050.00	recommends dismissal.
<i>5/60</i> racey	\$1,050.00 <i>BMI-ESF</i>		ePay	
		Post-Conf. Trustee's Motion to Dismiss filed 11/07/24 at #57 for non-payment. Response to Post Conf. Trustee's Motion to Dismiss filed 12/02/24 at #58.		
		There are several months where only a partial payment was made.		

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes		Trustee Recommendation
\$400.00 <i>AMI-ESF</i>	Post-Conf. Trustee's Motion to Dismiss filed 11/07/24 at #84 for non-payment. Response to Post Conf. Trustee's Motion to Dismiss filed 12/02/24 at #89. There are several months where only a partial payment was made and some where no payment was n	\$1,285.00 or 3.21 mth 08/19/24 \$200.00 ePay	Trustee recommends dismissal.
23-70204 CHRISTOPI DIANA D TO \$2,000.00 AMI-ESF	Confirmation HER TORRES Dismissal ORRES Obj Conf US Bank Trust Ntl Assoc 1. Plan #126 filed 11/05/24 fails to fully provide for International Bank of Commerce claim #24 filed 11/2		Trustee does not recommend confirmation and recommends dismissal.
	Debtor(s) Plan Pmt AMI/BMI- ESF/PPR 23-70188 ALI M SALE \$400.00 AMI-ESF DIANA D TO \$2,000.00 AMI-ESF	Debtor(s) Matters Plan Pmt AMI/BMI- ESF/PPR 23-70188 Dismissal ALI M SALEH \$400.00 AMI-ESF Post-Conf. Trustee's Motion to Dismiss filed 11/07/24 at #84 for non-payment. Response to Post Conf. Trustee's Motion to Dismiss filed 12/02/24 at #89. There are several months where only a partial payment was made and some where no payment was not be peter filed a Motion for Hardship Discharge on 11/22/24 at #85. 23-70204 Confirmation CHRISTOPHER TORRES Dismissal DIANA D TORRES Obj Conf US Bank Trust Ntl Assoc \$2,000.00 AMI-ESF 1. Plan #126 filed 11/05/24 fails to fully provide for International Bank of Commerce claim #24 filed 11/25	Debtor(s) Plan Pmt AM/BMI- ESF/PPR 23-70188 Dismissal ALI M SALEH \$400.00 AMI-ESF Post-Conf. Trustee's Motion to Dismiss filed 11/07/24 at #84 for non-payment. Response to Post Conf. Trustee's Motion to Dismiss filed 12/02/24 at #89. There are several months where only a partial payment was made and some where no payment was made at all. Debtor filed a Motion for Hardship Discharge on 11/22/24 at #85. 23-70204 Confirmation CHRISTOPHER TORRES Dismissal DIANA D TORRES Obj Conf US Bank Trust Ntl Assoc \$2,000.00 \$2,000.00

5. Plan reflects Lacks Valley claims #9 and #10 filed 10/25/23 in paragraph 9B, but Order Granting Motion to Avoid Liens #91 was signed 05/22/24. Trustee is requesting clarification of treatment of both claims.

4. Trustee alleges Schedule B or Statement of Financial Affairs is incomplete as an account ending in 7313 has not been

6. Debtors are delinquent 2.10 payments through December totaling \$4,200.00.

disclosed pursuant to bank statement activity for the IBC bank account.

Payments:

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

				03/00/2023
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 Recommendatior
		Nov 2023)- 13 (Nov 2024) \$3,400.00. (Dec 2024)- 60 (Oct2028) \$2,000.00.		
	Ob	ection to Confirmation filed 10/31/24 by US Bank Trust National Association at #125		
		stee's Amended Motion to Dismiss filed #118 filed 10/01/24. Response filed by Debtor.		
OLIVA	24-70048	Dismissal	\$3,638.66 or	Trustee
	ROBERTO DE	_ ANGEL SR	0.00 mth	recommends dismissal.
2/23/24 5/03/24 0/60	JOANNE DEL	ANGEL	12/02/24 \$671.54 ePay	uisiiiissai.
racev	BMI-BOTH			
racey	Po Re	st-Conf. Trustee's Motion to Dismiss filed 11/07/24 at #62 for non-payment. sponse to Post-Conf. Trustee's Motion to Dismiss was filed 11/21/24 at #66. ere are several months where only a partial payment was made and some where no payment was made at all.		
	Mo	dified Plan #64 was filed 11/21/24 is set for hearing on 01/09/25.		
DLIVA	24-70084	Confirmation	\$6,404.16 or	Trustee does not
22/02/04	EFRAIN CORT	INA JR Dismissal	0.91 mth <i>11/04/24</i>	recommend confirmation and
3/28/24 6/06/24	CLAUDIA C C	ORTINA Obj Conf JPMorgan Chase Bank NA	\$6,500.00 ePay	recommends dismissal.
/60	\$7,000.00 <i>AMI-BOTH</i>	Obj Conf Wells Fargo Bank NA	ci uy	
Bridget1		Plan #47 filed 10/09/24 fails to provide for City of McAllen Tax Office claim #9 filed 04/22/24.		
	2.	Plan fails to fully provide for Hidalgo County claim #10 filed 04/22/24.		
	3.	Plan proposes to overprovide for treatment of Synchrony Bank claim #11 filed 06/03/24 in Paragraph 9A	at the	

4. Trustee alleges Schedule I #1 is incomplete pursuant to 341 testimony and The Statement of Financial Affairs.

expense of general unsecured creditors.

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

	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			

- 5. Debtors have failed to provide Monthly Operating Reports for March 2024 to present for both businesses listed on Schedule I.
- 6. Debtors have failed to provide Trustee with proof of income for the son.

Plan payments:

- 1 (Apr 2024) 7 (Oct 2024) \$6,500.00.
- 8 (Nov 2024)- 60 (Mar 2029) \$7,000.00.

Trustee's Amended Motion to Dismiss #44 filed 10/02/24.

No Response filed by Debtor.

Objection to Confirmation filed 05/08/24 by JPMorgan Chase Bank NA at #25.

Objection to Confirmation filed 10/21/24 by Wells Fargo Bank, N.A. at #53.

OLIVA	24-70125	Confirmation	\$8,995.00 or	Trustee does not
	JHAYRO A GARZA		2.76 mth	recommend
	OTATIO A GARLA	Dismissal	09/19/24	confirmation and
05/29/24	AMY D REYES		\$4,650.00	recommends
08/07/24	AWIDICIES		· ,_	dismissal.
7/60			e <i>Pay</i>	

Jennifer

\$3,260.00 AMI-ESF

Plan #73 filed 11/01/24 cannot be recommended:

- 1. Debtors have failed to provide sufficient support for Mrs. Reyes business income for May through November 2024.
- 2. Debtor is delinquent 2.76 payments through November totaling \$8,995.00.

Plan Payments:

- 1 (Jun 2024) 3 (Aug 2029) \$2,325.00.
- 4 (Sep 2024) 4 (Sep 2024) \$2,475.00.
- 5 (Oct 2024) 60 (May 2029) \$2,725.00.

Trustee's Motion to Dismiss filed 07/23/24 at #41.

No Response filed by Debtor.

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Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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
	Objection to Confirmation	filed 07/03/24 by U.S. Bank National Association at #37 was withdrawn 08/13/24 at #47.		
OLIVA	24-70135	Confirmation	\$11,975.03 or	Trustee does not
	CRUZ F MARTINEZ	Dismissal	1.06 mth 12/02/24	recommend confirmation and
<i>06/04/24</i> 08/13/24		Obj Conf Maxie Pace Elkins	\$2,307.69	recommends dismissal.
6/60	\$11,325.00		Wage Order	distilissul.

- 1. Plan #59 filed 10/09/24 fails to fully provide for Lone Star National Bank.
- 2. Plan fails to fully provide for the City of McAllen Tax Office claim #10 filed 07/26/23.
- 3. Plan fails to fully provide for Hidalgo County Tax Assessor claim #9 filed 07/26/24.
- 4. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #70 filed 10/02/24.
- 5. Paragraph 8C of the Plan is incomplete as the interest rate and Date Last Payment is Due is not disclosed for the Weststar Mortgage Corp claim and the contract interest rates and monthly payments are incorrect for the Alberto and Estela Garza and the Eduardo Castillo claims pursuant to the documentation provided.
- 6. Debtor has failed to provide proof to substantiate the direct monthly payments listed in business budget #48 filed 09/19/24 and Paragraph 8C.
- 7. 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.
- 8. Plan provides for payment of a total debt claim of Maxine Pace Elkins on real property located at 106 E Campeche St Unit 3b, S Padre Island, Texas, but Debtor has failed to include an ad valorem tax reserve as required by Paragraph 21(D).

Plan Payments:

AMI-BOTH

Bridget1

- 1 (Jul 2024)- 3 (Sep 2024) \$10,000.00.
- 4 (Oct 2024)- 60 (Jun 2029) \$11,325.00.

Trustee's Motion to Dismiss filed 07/25/24 at #32. No Response filed by Debtor.

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Yvonne V. Valdez, Trustee December 12, 2024 10:00 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
		Objection to Confirmation filed 07/26/24 by Maxie Pace Elkins at #34.		
		Objection to Confirmation filed 10/03/24 by Tax Lien SPV, LLC at #56 was withdrawn 11/07/24 at #64.		
OLIVA	24-70162	Confirmation	Current	Recommend
07/10/24 09/18/24	ROSA M B	ARRERA Obj Conf Texas Regional Bank	12/03/24 \$454.52 Wage	confirmation of Plan #70 if Objection is resolved.
5/60 Jennifer	\$2,175.00 <i>BMI-ESF</i>	Plan #70 filed 11/06/24 works, paying 41% to general unsecured creditors.	Order	
		Plan payments: 1 (Aug 2024) - 3 (Oct 2024) \$1,950.00. 4 (Nov 2024) \$2,050.00. 5 (Dec 2024)- 60 (Jul 2029) \$2,175.00.		
		Trustee's Motion to Dismiss filed 08/29/24 at #36 was withdrawn 12/05/24 at #82. Response filed by Texas Federal Bank 09/19/24 at # 39.		
		Objection to Confirmation filed 10/03/24 by Texas Regional Bank at #44.		
OLIVA	24-70171	Confirmation	Current	Trustee does not
	JOSUE A	IUNEZ Dismissal	11/27/24	recommend confirmation and
<i>07/18/24</i> 09/26/24	ROSANNE	NUNEZ	\$5,200.00	recommends dismissal.
5/60 Bridget1	\$5,200.00 <i>AMI-ESF</i>		ePay	
		1. Plan #44 filed 11/06/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #15 filed on 7/26/24.		
		2. IRS claim #32 filed 8/22/24 reflects Debtor has not filed a tax return for the years 2022 and 2023. Trustee has received a signed copy of the 2022 and 2023 tax returns on 08/07/24. Plan fails to provide for the IRS claim. Debtors' 2022 and 2023 returns reflect tax refunds.		

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

	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			

- 3. Plan fails to provide for Texas Comptroller claim #13 filed 09/05/24.
- 4. Trustee alleges Schedule B is incomplete as it does not provide for all bank accounts pursuant to the bank statements.
- 5. Debtors failed to provide Life insurance documents.
- 6. Trustee alleges Schedule J is incomplete as it does not disclose debtor life insurance expense pursuant to Debtors' 341 testimony.
- 7. Schedule F is incomplete as it notes a debt under unknown creditor name.

Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$5,200.00.

Trustee's Motion to Dismiss #33 filed 09/06/24. No response filed by Debtor(s).

Objection to Confirmation filed 09/30/24 by U.S. Bank National Association at #35 was withdrawn 10/14/24 at #41.

OLIVA	24-70189	Confirmation	\$2,630.00 or	Trustee does not
08/08/24 10/17/24 4/60	MANUEL R VELASQUEZ	Dismissal	2.00 mth 11/22/24 \$1,315.00 ePay	recommend confirmation and recommends dismissal.
Krystle	\$1,315.00 <i>BMI-BOTH</i> 1. Plan #30 filed 12/02/24 of totaling \$2,630.00 with next	cannot be recommended because the Debtor is delinquent 2 payments throug due date on 12/07/24.	·	
	2. Debtor has failed to file a	wage deduction order or EFT Order with the Court.		
	Plan Payments: 1 (Sep 2024	l) - 60 (Aug 2029) \$1,315.00.		
_	Trustee's Motion to Dismiss No response by Debtor.	#24 filed 09/30/24.		

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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	24-70193	Confirmation	Current	Trustee
08/22/24	JAMES AF	RANDA E ARANDA	11/22/24 \$500.00	recommends confirmation Plan #49 filed 11/05/24.
10/31/24 4/60	\$500.00	E ARANDA	ePay	
Bridget1	BMI-ESF	Plan #49 filed 11/05/24 works, paying 4.55% dividend to the general unsecured creditors.		
		Plan Payments: 1 (Sep 2024)- 13 (Sep 2025) \$500.00. 14 (Oct 2025)- 60 (Aug 2029) \$735.00.		
		Trustee's Motion to Dismiss #42 filed 10/04/24 was withdrawn 12/04/24 at #55. No response filed by Debtor(s).		
		Objection to Confirmation filed 09/26/24 by Nationstar Mortgage LLC at #39 was withdrawn 11/12/24 at #54.		
OLIVA	24-70198	Confirmation	\$1,800.00 or 0.69 mth	Trustee does not recommend
00/00/04	JOSE G SILVA Dismissal		12/03/24	confirmation and
<i>08/28/24</i> 11/06/24	VANESSA	P MEJIA	\$1,200.00	recommends dismissal.
4/60	\$2,600.00 <i>AMI-ESF</i>		Wage Order	
Bridget1	, _	1. Plan #2 filed 08/28/24 does not agree with the Newrez LLC DBA Shellpoint Mortgage Servicing claim #19 filed 11/06/24.		
		2. Plan fails to provide for US Department of HUD claim #11 filed 10/08/24.		
		3. Plan Summary #2 does not match the Plan #2.		
		4. Plan proposes to overprovide for treatment of Capital One Auto Finance claim #12 filed 10/25/24 in Paragraph 9A at the expense of general unsecured creditors. Further, the proof of claim was filed as unsecured.		

5. Trustee alleges Debtor's Official Form 122C #5 filed 08/28/24 is incorrect, thus the plan fails to meet the requirements

of 1325(b).

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

ePa_V

	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			

- 6. Trustee alleges Schedule F 4.17 is incomplete as it fails to provide a complete address for Synchrony/PayPal claim.
- 7. Debtors have failed to provide a copy of the business lease.
- 8. Debtors have failed to provide a Business Sworn Testimony.
- 9. Debtors have failed to provide bank statements for account ending in 5264 for 07/19/24 through 08/28/24.
- 10. Debtors have failed to provide bank statements for account ending in 4638 for 08/14/24 through 08/28/24.
- 11. Debtors have failed to provide June and August bank statements for accounts ending in 0567, 0660 and 3269.
- 12. Debtors have failed to provide August bank statements for account ending in 2126.
- 13. Debtors have failed to provide statements for both CashApp accounts for 05/30/24 through 08/28/24.

Payments: 1 (Sep 2024)- 60 (Aug 2029) \$2,600.00.

Trustee's Motion to Dismiss #30 filed 10/28/24. No response filed by Debtor(s).

OLIVA	24-70199 JULIO C CORTEZ	Confirmation	\$1,075.00 or 1.23 mth	Recommends confirmation of
<i>08/29/24</i> 11/07/24			11/05/24 \$1,075.00	Plan #26 filed 11/26/24 with C3 Order.

4/60 \$875.00 Krystle *BMI-ESF*

Plan #26 filed 11/26/24 works, paying 100% to the general unsecured creditors. Trustee requests a C3 Order.

Plan Payments:

- 1 (Sep 2024) 3 (Nov 2024) \$1,075.00.
- 4 (Dec 2024) 60 (Aug 2029) \$875.00.

Trustee's Motion to Dismiss #24 filed 10/23/24 was withdrawn 12/04/24 at #31. No response by Debtor.

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Yvonne V. Valdez, Trustee December 12, 2024 10:00 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
08/29/24 11/07/24 4/60 Jennifer	JR	CONTRERAS CONTRERAS Plan #32 filed 10/22/24 cannot be recommended because: 1. Debtor has failed to provide Trustee with a recent pay stub. 2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). Plan Payment: 1 (Sep 2024) - 60 (Aug 2029) \$1,800.00. Trustee's Motion to Dismiss #39 filed 12/03/24 is set for 01/09/25. No response filed by Debtors.	\$1,938.46 or 1.08 mth 11/27/24 \$830.77 Wage Order	Trustee does not recommend confirmation.
OLIVA 09/04/24 11/13/24 3/36 Bridget1	24-70209 MARCOS SILVIA OR \$400.00 BMI-ESF	Confirmation ORTIZ Dismissal		Trustee does not recommend confirmation and recommends dismissal.

Yvonne V. Valdez, Trustee December 12, 2024 10:00 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 09/09/24 11/18/24 3/60	\$400.00	Confirmation I M SUAREZ Dismissal	\$246.14 or 0.62 mth 12/02/24 \$92.31 Wage Order	Trustee does not recommend confirmation and recommend dismissal.
Jennifer	BMI-ESF	 Plan #12 filed 09/23/24 fails to provide for all disposable income. Paragraph 8C of the Plan is incomplete as the Monthly Payment or Date Last Payment is Due have not been provided for the Plains Capital Bank claim. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose 2022 and 2023 income. Debtor failed to provide spouse's pay stubs or tax returns. Debtor failed to provide a copy of the county appraisal district valuation for real property. Schedule D is incomplete as it does not address Plains Capital debt provided on the Plan. Trustee alleges Schedule H is incomplete as it does not address co-debtor as provided on the Santander claim #5 filed 10/08/24. Trustee alleges Official Form 122C is incomplete as it fails to provide for spouse's income. Plan payments: 1 (Oct 2024)- 60 (Sep 2029) \$400.00. Trustee's Motion to Dismiss #28 filed 10/25/24. No response filed by Debtor. 	1	

Yvonne V. Valdez, Trustee December 12, 2024 10:00 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 09/10/24 11/19/24	24-70213 FELICITAS	Confirmation S YBARRA	Current 12/04/24 \$250.00	Trustee recommends confirmation of Plan #23 filed
3/36 Krystle	\$250.00 <i>BMI-ESF</i>	Plan #23 filed 10/25/24 works, paying 3.5% to the general unsecured creditors. Plan Payments: 1 (Oct 2024) - 36 (Sep2027) \$250.00.	ePay	10/25/24.
OLIVA	24-70221 FRANCIS	Confirmation CO C LARA	Current	Trustee does not recommend confirmation.
09/18/24 11/27/24 3/36	MARIA G \$315.00 <i>BMI-ESF</i>	LARA	12/03/24 \$157.50 Wage Order	communation.
Krystle	Sivii ESI	 Plan #15 filed on 10/03/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. Plan fails to provide for treatment of secured claim #6 filed 10/25/24 by Republic Finance in the amount of \$8,279.10 for personal property. 		
		3. Trustee alleges Schedule B is inaccurate as it fails to disclose assets listed in Republic Finance claim #6. Plan Payments: 1 (Oct 2024) - 36 (Sep 2027) \$315.00 Trustee's Motion to Dismiss #31 filed 12/04/24 is set for 01/09/25. No response by Debtor.		

Yvonne V. Valdez, Trustee December 12, 2024 10:00 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	24-70222	Confirmation	Current	Trustee does not
09/19/24 11/28/24 3/60 Krystle	MARIO GA MARIELA \$325.00 BMI-ESF	RCIA Dismissal	11/25/24 \$325.00 ePay	recommend confirmation and recommends dismissal.
		Plan #2 filed 09/19/24 cannot be recommended because: 1. Debtor failed to provide Bank statements for PC Bank #7966 and 7958 for June, July, and September 2024. 2. Debtor failed to provide Bank statements for Chase #1335 for July, August, and September 2024. Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$325.00 Trustee's Motion to Dismiss #25 filed 11/08/24. No response by Debtor.		
09/20/24 11/29/24 3/60 Jennifer	24-70225 JORGE A ROSALVA \$675.00 BMI-ESF	DISMISSAI	Current 12/02/24 \$311.54 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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	24-70228	Confirmation	\$850.00 or	Trustee does not
09/25/24 12/04/24 3/60	JENNIFER \$850.00		1.00 mth 11/01/24 \$850.00 ePay	recommend confirmation and recommends dismissal.
Bridget1	BMI-ESF	 Plan #24 filed 11/22/24 fails to fully provide for Hidalgo County Tax Assessor claim #5 filed 10/16/24. Trustee alleges Schedule B #1 is inaccurate as the balance of the account ending in 3363 as of the date of filing should be \$982.26 pursuant to the bank statements provided. Trustee alleges Schedule F #1 is incomplete as an address for item 4.12 Tbom Acima has not been provided. Debtor is 1 payment delinquent totaling \$850.00 through November. Payments: 1 (Oct 2024)- 60 (Sep 2029) \$850.00. Trustee's Motion to Dismiss #22 filed 11/12/24. 		
OLIVA	24-70231 NORA MA	No response filed by Debtor(s). Confirmation RTINEZ	no pymts received	Trustee does no
09/30/24 12/09/24 3/60 Bridget1	\$3,200.00 BMI-ESF		01/01/00 \$0.00	confirmation.

- 1. Plan #15 filed 10/10/24 fails to fully provide for Exeter Finance LLC claim #2 filed 10/10/24.
- 2. Trustee alleges Schedule H #16 is inaccurate as it fails to disclose the co-debtors pursuant to the Exeter Finance LLC claim, the mortgage statement provided and the 341 testimony.
- 3. Debtor has failed to provide complete 2022 and 2023 tax returns.
- 4. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

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Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

Г		Case #		Arrears	
At	torney	Debtor(s)	Matters	Last Rcpt	
Pe	et Filed	Plan Pmt	Notes	Last Rcpt Amt	Trustee
Ba	ar Date	AMI/BMI-		Pmt Method	Recommendation
M	onth/Term	ESF/PPR			
- 1					

- 5. Trustee alleges Schedule B #16 is incomplete as it fails to disclose all bank accounts pursuant to bank statement activity.
- 6. Trustee alleges Statement of Financial Affairs #17 is incomplete as it fails to disclose all payments to creditors 90 days prior to filing pursuant to bank statement activity and 341 testimony.
- 7. Debtor has failed to provide bank statements for account ending in 0553 for 09/17/24 through 09/30/24.
- 8. Debtor has failed to provide bank statements for account ending in 3699 for 08/28/24 through 09/30/24.
- 9. Debtor has failed to provide bank statements for account ending in 4814 for 09/07/24 through 09/30/24.
- 10. Debtor has failed to provide bank statements for account ending in 1857 for 08/16/24 through 09/30/24.
- 11. Debtor has failed to provide bank statements for account ending in 0452 for 09/13/24 through 09/30/24.
- 12. Debtor has failed to provide bank statements for account ending in 6434 for 09/04/24 through 09/30/24.
- 13. Debtor has failed to provide bank statements for account ending in 4349 for 08/21/24 through 09/30/24.
- 14. Debtor has failed to provide bank statements for account ending in 2772 for 09/21/24 through 09/30/24.
- 15. Debtor's Certifications Regarding Domestic Support Obligations and Section 522(q) does not agree with Schedule C #16.
- 16. There have been no payments received in this case. Debtor is delinquent 2 payments through November totaling \$6,400.00.

Payments: 1 (Oct 2024)- 60 (Sep 2029) \$3,200.00.

Trustee's Motion to Dismiss #29 filed 12/03/24 is set for 01/09/2025. No response filed by Debtor(s).

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Yvonne V. Valdez, Trustee December 12, 2024 10:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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 09/30/24	24-70232 ELMA F V	Confirmation ARGAS	no pymts received 01/01/00	Trustee does not recommend confirmation.
12/09/24 2/60 Krystle	\$2,050.00 <i>BMI-ESF</i>		\$0.00	
,		 Plan #12 filed 10/11/24 fails to provide for the claim of Cameron County #4 filed 10/16/24. Plan fails to provide for the claim of Hidalgo County #5 filed 10/16/24. 		
		 3. IRS claim #10 filed 11/14/24 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$4,442.15. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS. 4. Debtor has failed to provide Schedules A/B, C, G, H, I, and J. 	f	
		5. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).	1	
		6. Debtor has failed to file a wage deduction order or EFT order with the Court.7. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Debtor's Officia	I	
		Form 122C. 8. Debtor did not appear at the 11/19/24 or 12/03/24 341 Meeting of Creditors.		
		9. Debtor has failed to submit any payments in this case and is delinquent 2 payments through 12/05/24 totaling \$4,100. Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$2,050.00		
		Trustee's Motion to Dismiss #24 filed 12/03/24 is set for 01/09/25. No response by Debtor.		

Number of Cases at This Time: 30

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JUDGE MARVIN ISGUR

Yvonne V. Valdez, Trustee

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

December 12, 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
08/30/24 11/08/24 3/36 Bridget1		Confirmation I MARTINEZ Dismissal MARTINEZ 1. Plan Summary #30 does not match Plan #30 filed 11/18/24. 2. Trustee alleges that Statement of Financial Affairs #1 is incomplete as the year-to-date income has not been disclosed. Payments: 1 (Sep 2024)- 3 (Nov 2024) \$2,440.00. 4 (Dec 2024)- 36 (Aug 2027) \$2,500.00. Trustee's Amended Motion to Dismiss #28 filed 11/01/24. No response filed by Debtor(s).	\$2,440.00 or 0.98 mth 12/03/24 \$2,440.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
OLIVA 09/11/24 11/20/24 3/36 Bridget1	24-70214 JOSE DE BARRERA HAYDEE E \$425.00 BMI-ESF		Current 12/03/24 \$425.00 ePay	Trustee recommends confirmation of Plan #28 filed 10/28/24.

JUDGE MARVIN ISGUR

Yvonne V. Valdez, Trustee

December 12, 2024 9:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

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	24-70218	Confirmation	\$3,000.00 or Trustee does not
	JOSE CAVAZOS	Diaminosi	1.00 mth recommend
09/16/24		Dismissal	11/20/24 confirmation and
11/25/24	GLORIA CAVAZOS		\$3,000.00 recommends
3/60	\$3,000.00		ePay dismissal.

- 1. Plan #16 filed 09/30/24 fails to full provide for NewRez LLC dba Shellpoint Mortgage Servicing claim #33 filed 11/25/24.
- 2. Plan fails to provide for Hosto & Buchan PLLC claim #17 filed 10/29/24.
- 3. Plan fails to provide for Funding Metrics LLC claim #12 filed 10/17/24.
- 4. Plan fails to provide for OneMain Financial claim #11 filed 10/16/24.
- 5. Plan fails to fully provide for Santander claim #9 filed 10/09/24.
- 6. Plan fails to fully provide for Santander claim #10 filed 10/09/24.
- 7. Official Form 122C #19 filed 09/30/24 is incomplete as it does not include the Current Monthly Income breakdown.
- 8. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.
- 9. Trustee alleges the plan fails provide all of Debtor's disposable income into the plan.
- 10. Debtors have failed to provide the August and September 2024 Monthly Operating Reports.
- 11. Debtors have failed to provide the Business Sworn Testimony.
- 12. Debtors have failed to provide verification of the life insurance expense.
- 13. Debtors have failed to provide Mrs. Cavazos's September Cash App statement.
- 14. Debtors have failed to provide bank statements for account ending in 3324 for 08/01/24-09/16/24.
- 15. Debtors have failed to provide bank statements for account ending in 9704 for 08/16/24 through 09/26/24. Further, this account is disclosed on the Statement of Financial Affairs as closed 07/24/24 but statements on file reflect activity

BMI-ESF

Bridget1

JUDGE MARVIN ISGUR

Yvonne V. Valdez, Trustee

December 12, 2024 9:00 am

Next 3 Panels: 01/09/2025 02/06/2025 03/06/2025

	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			

past this date.

16. Debtor is delinquent 1 payment through November totaling \$3,000.00, with the next payment due on 12/16/24.

Trustee's Motion to Dismiss #36 filed 11/05/24. No response filed by Debtor(s).

Number of Cases at This Time: 3