

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee

April 10, 2025 10:30 am

Next 3 Panels:

05/15/2025

06/12/2025

07/10/2025

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
BARTO	22-50079 AMPARO M RAMIREZ	Dismissal	\$3,950.00 or 2.82 mth 03/28/25 \$850.00 ePay	Trustee recommends dismissal.
10/31/22 01/09/23 30/60 Tracey	\$1,401.09 BMI-	Post-Confirmation Trustee's Motion to Dismiss #88 filed 03/07/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss filed 04/03/25 at #92.		
BARTO	23-50057 EDUARDO J RAMIREZ JR	Modification	Current 04/01/25 \$124.00 Wage Order	Trustee recommends approval of Mod #57 filed 04/03/25.
06/16/23 08/25/23 22/60 Connie	AMANDA O RAMIREZ \$360.33 BMI-	Amended Modified Plan #57 filed 04/03/25 works 8.503% to the general unsecured creditors. Mod filed to cure a post-petition payment default and to surrender a vehicle. Debtor's wage order#48 entered on 01/30/25 is higher than the proposed mod payment, and an amended wage order consistent with the proposed modification has not been filed. Mod forgives: \$2,575.58 Mod payments: 20 (Feb 2025) - 48 (Jun 2027) \$360.33 Post-Conf. Trustee's Motion to Dismiss filed 01/03/25 at #45 for non-payment was withdrawn 04/04/25 at #58. No response filed by Debtor. There are several months where only a partial payment was made.		

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06/12/2025

07/10/2025

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BARTO	23-50071 ELISA L MONCIVAIS	Modification	\$3,990.00 or 1.06 mth <i>03/13/25</i> \$3,550.00 <i>ePay</i>	Trustee recommends approval of Mod #71 filed 04/03/25.
<i>07/31/23</i> <i>10/09/23</i> <i>20/60</i> Connie	\$3,770.00 <i>BMI-PPR</i>	Amended Modified Plan filed 04/03/25 at #71 works at 100% to the general unsecured creditors. Mod filed to cure a post-petition payment default. Mod forgives: \$7,850.00 Mod payments: 17 (Jan 2025) - 17 (Jan 2025) \$3,500.00 18 (Feb 2025) - 20 (Apr 2025) \$3,770.00 21 (May 2025) - 60 (Aug 2028) \$3,870.00 Post-Conf. Trustee's Motion to Dismiss filed 12/13/24 #51 for non-payment was withdrawn 04/04/25 at #72. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 #53. There are a couple of months where no payment was made at all.		
BARTO	23-50089 JOSE M FERDIN JR	Dismissal	\$4,697.51 or 3.68 mth <i>12/11/24</i> \$602.31 <i>Wage Order</i>	Trustee recommends dismissal.
<i>10/02/23</i> <i>12/11/23</i> <i>18/60</i> Tracey	\$1,274.78 <i>BMI-</i>	Post-Confirmation Trustee's Motion to Dismiss #48 filed 03/07/2025 for non-payment. No response filed by Debtor(s).		

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06/12/2025

07/10/2025

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BARTO 04/01/24 06/10/24 12/60 Tracey	24-50047 ELSA ESTRADA \$1,739.73 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #46 filed 03/07/2025 for non-payment. No response filed by Debtor(s).	\$5,221.50 or 3.00 mth 01/14/25 \$1,724.40 ePay	Trustee recommends dismissal.

BARTO 06/28/24 09/06/24 10/60 Connie	24-50079 ARCENIO FRAGA \$1,700.00 BMI-ESF	Dismissal Modification	\$3,400.00 or 2.00 mth 10/07/24 \$1,585.00 ePay	Trustee does not recommend approval and recommends dismissal.
<p>Amended Modified Plan #41 filed 03/05/25 to cure a post-petition payment default cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Mod fails to provide for the correct Remaining Claim on the cure claim at petition date to Selene Finance of \$8,913.83. 2. Mod improperly characterizes Selene Finance's remaining claim as a post-confirmation claim. 3. Mod fails to provide for the correct total monthly mortgage payment balance to Selene Finance of \$47,143.56. 4. Mod improperly characterizes VSA Property Owners Association's remaining claim as a post-confirmation claim. 5. Mod fails to provide all of Debtor's disposable income. 6. 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). 7. The first full mod payment due 02/28/25 has not posted. <p>Mod forgives: \$6,209.94</p>				

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06/12/2025

07/10/2025

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Mod payments:

8 (Feb 2025) - 60 (Jun 2029) \$1,700.00

Post-Conf. Trustee's Amended Motion to Dismiss filed 02/19/25 at #39 for non-payment and the Mod does not comply BLR 3015-1(c)(1).

No response filed by Debtor.

There are several months where no payment was made. The last payment received was on 10/07/24.

BARTO	24-50104	Dismissal	\$11,236.10 or 3.59 mth 12/12/24 \$2,800.00 ePay	Trustee recommends dismissal.
08/30/24 11/08/24 8/60 Tracey	SANDRA GAMEZ \$3,133.70 BMI-ESF			
		Post-Confirmation Trustee's Motion to Dismiss #52 filed 03/07/2025 for non-payment. No response filed by Debtor(s).		

BARTO	24-50136	Confirmation Dismissal	\$5,736.00 or 1.72 mth 03/13/25 \$950.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
12/30/24 03/10/25 3/60 Krystle	ROLANDO GUERRA \$3,339.00 BMI-PPR			
		1. Plan #14 filed on 01/14/25 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. 2. Plan fails to provide for treatment of secured claim #10 filed 03/10/25 by Jefferson Capital System in the amount of \$3,930.79 for Conn's. 3. Plan fails to provide for treatment of secured claim #11 filed 03/10/25 by Jefferson Capital System in the amount of \$1,931.05 for Conn's.		

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4. Plan fails to include the beginning and ending months/years.
5. Plan improperly provides for claim of Falcon National Bank in Paragraph 8A, instead of 8B.
6. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.
7. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed or tax returns.
8. Debtor has failed to provide Trustee with bank statements for Wells Fargo for September 2024 through December 2024.
9. Debtor is delinquent 1.7 payments through March totaling \$5,736.00.

Plan Payments: 1 - 60 \$3,339.00.

Trustee's Motion to Dismiss #28 filed 02/04/25.
No response filed by Debtor.

BARTO	25-50002 ERNESTINA CASTILLO	Confirmation Dismissal Obj Conf Mack Brooks LLC	Current 03/26/25 \$761.54 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
01/06/25 03/17/25 3/60 Bridget1	\$1,650.00 BMI-PPR			
		<ol style="list-style-type: none"> 1. Plan #17 filed 01/19/25 improperly provides for Ovation Services claim in Paragraph 8A, instead of 8B. 2. Paragraph 8B reflects a collateral value that is the same as the claim amounts for the ad valorem tax claims. 3. Plan proposes to overprovide for treatment of Santander claim #3 filed 01/23/25 at the expense of general unsecured creditors. 4. Schedule J is inaccurate as Debtor is not including the reserve amounts in the budget calculation. 5. Debtor failed to provide proof to substantiate the amounts to be paid to Webb County through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 		

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06/12/2025

07/10/2025

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6. Trustee alleges that Schedule C #15 filed 01/19/25 is inaccurate as it fails to disclose the homestead as partially encumbered.

7. Trustee alleges that Schedule B #15 filed 01/19/25 is inaccurate as it fails to disclose Debtor's cell phones pursuant to expenses in the budget.

8. Trustee alleges the plan fails provide all of Debtor's disposable income into the plan.

Payments: 1 (Feb 2025)- 60 (Jan 2030) \$1,650.00.

Trustee's Motion to Dismiss #29 filed 02/11/25.
No response by Debtor.

Objection to Confirmation filed 02/26/25 by Mack Brooks, LLC as agent and attorney in fact for FGMS Holdings, LLC at #31.

BARTO	25-50010	Confirmation	Current	Trustee does not recommend confirmation.
	DAHLIA VALLEJO		<i>03/18/25</i>	
<i>02/06/25</i>			<i>\$1,800.00</i>	
<i>04/17/25</i>			<i>ePay</i>	
<i>2/60</i>	\$1,800.00			
Leanne1	BMI-			
		1. Plan #17 filed 02/17/25 fails to fully provide for Vanderbilt Mortgage & Finance claim #4 filed 03/04/25.		
		2. Plan fails to provide for Duval County Tax Assessor claim #2 filed 02/19/25.		
		3. Debtor has failed to provide Wells Fargo bank statement for February 2025.		
		4. Trustee alleges Schedule B is inaccurate as it fails to disclose the 2024 tax refund.		
		Plan payments: 1 (Mar 2025) - 60 (Feb 2030) \$1,800.00.		
		Trustee's Motion to Dismiss filed 03/27/25 at #27 set for 05/15/25. No Response filed by Debtor.		

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05/15/2025

06/12/2025

07/10/2025

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MEURER	23-50065	Modification	Current	Trustee does not recommend approval and recommends dismissal.
	RAUL CISNEROS		03/17/25	
07/18/23 09/26/23 21/60 Connie	CARIDAD CISNEROS \$2,400.00 BMI-BOTH		\$2,400.00 Cashiers Check	

Modified Plan filed 03/11/25 at #92 to cure a post-petition payment default cannot be recommended because:

1. Debtors failed to provide proof of current income.
2. Debtors failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).
3. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).
4. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Savings Fund.
5. Mod improperly characterizes Zapata County Tax Assessor Collector as a post-confirmation claim.
6. Mod fails to provide for the correct Remaining Claim to Zapata County Tax Assessor Collector Claim of \$54.53.
7. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve.
8. Schedule J does not show disposable income sufficient to fund the plan.
9. Debtors failed to provide a copy of the 2024 income tax return.

Mod forgives: \$8,050.00

Mod payments:

20 (Mar 2025) - 22 (May 2025)	\$2,400.00
23 (Jun 2025) - 26 (Sep 2025)	\$2,080.00
27 (Oct 2025) - 34 (May 2026)	\$2,400.00
35 (Jun 2026) - 38 (Sep 2026)	\$2,080.00
39 (Oct 2026) - 46 (May 2027)	\$2,400.00

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06/12/2025

07/10/2025

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47 (Jun 2027) - 50 (Sep 2027) \$2,080.00

51 (Oct 2027) - 58 (May 2028) \$2,400.00

59 (Jun 2028) - 60 (Jul 2028) \$2,080.00

Post Confirmation Trustee's Motion to Dismiss filed 01/29/25 at #89 for non-payment.

No response filed by Debtor.

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

MEURER	23-50077	Modification	Current	Trustee does not recommend approval.
	DANIEL DE LA ROSA		03/21/25	
09/05/23	CYNTHIA DE LA ROSA		\$1,258.94	
11/14/23			ePay	
19/60	\$1,490.00			
Connie	BMI-ESF			
<p>Amended Modified plan filed 04/03/25 at #82 filed to provide for treatment of the following claims that were filed or amended after confirmation. Debtors are including their ongoing mortgage payment payable to Mr. Cooper to be paid through the plan as per agreed order entered on February 4, 2025 Doc. 76. Debtors are also including the debt owed to Foursight on the Camaro to be paid through the plan. Mod cannot be recommended because:</p> <ol style="list-style-type: none"> 1. The Mod is not proposed in good faith, because the Mod fails to provide all of Debtors' disposable income. 2. Mod is deficient to pay all secured and priority claims. <p>Mod payments:</p> <p>18 (Mar 2025) - 18 (Mar 2025) \$1,470.00</p> <p>19 (Apr 2025) - 60 (Sep 2028) \$1,490.00</p>				

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07/10/2025

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MEURER 02/03/25 04/14/25 2/60 Krystle	25-50009 GILBERTO BATRES \$2,142.00 BMI-ESF	Confirmation	Current 03/26/25 \$2,142.00 ePay	Trustee does not recommend confirmation.
<p>1. Plan summary #21 filed 03/03/25 is misleading as it reflects a 2.5% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$0.00, when the total amount of timely filed general unsecured claims is \$1,719.00.</p> <p>2. Debtor 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>3. Debtor failed to provide proof to substantiate the direct monthly payment listed on Schedule J.</p> <p>4. Schedule J is inaccurate as Debtor is not including the savings amount in the budget calculation.</p> <p>5. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).</p> <p>6. Debtor failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.</p> <p>Plan Payment: 1 (Mar 2025) - 60 (Feb 2030) \$2,142.00.</p> <p>Trustee's Motion to Dismiss #30 filed 03/24/25 is set for 05/10/25. No response by Debtor.</p>				

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05/15/2025

06/12/2025

07/10/2025

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OLIVA PC (L)	24-50134	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	TOMAS ANDRADE	Dismissal	03/24/25	
12/18/24 02/26/25 4/60	\$1,160.00	Obj Conf Rocket Mortgage LLC	\$1,160.00	
Bridget1	AMI-		ePay	
<p>Trustee alleges Plan #4 filed 04/02/25 is not feasible. The Plan proposes Rocket Mortgage LLC FKA Quicken Loans LLC as direct, but claim #7 filed 01/08/25 reflects an escrow shortage of \$5,248.81 which would increase Debtor's mortgage payment by \$437.40 per month, if amortized over twelve months, and this increase is not accounted for in Debtor's budget.</p> <p>Payments: 1 (Jan 2025)- 60 (Dec 2029) \$1,160.00.</p> <p>Trustee's Motion to Dismiss #29 filed 01/28/2025. No response filed by Debtor.</p> <p>Objection to Confirmation filed 01/03/25 by Rocket Mortgage, LLC at #22.</p>				

OLIVA PC (L)	25-50007	Confirmation	Current	Trustee does not recommend confirmation.
	ROSA FLORES	Obj Conf Tax Lien Loan SPV LLC	03/10/25	
02/03/25 04/14/25 2/60	\$760.00		\$760.00	
Krystle	BMI-BOTH		ePay	
<p>1. Plan #2 filed on 02/03/25 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 fully provide for Tax Lien Loan SPV claim #3 filed 03/10/25.</p> <p>3. Plan fails to fully provide for Zapata County claim #1 filed 02/19/25.</p> <p>4. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</p> <p>5. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold,</p>				

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05/15/2025

06/12/2025

07/10/2025

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then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).

Plan Payments: 1 (Mar 2025) - 60 (Feb2030) \$760.00.

Trustee's Motion to Dismiss #25 filed 03/31/25 is set for 05/15/25.
No response by Debtor.

Objection to Confirmation filed 03/10/25 by Tax Lien Loan SPV, LLC at #23.

PAYNE & ASSOCIATES PLLC 10/31/24 01/09/25 6/60 Connie	24-50120 JULIO A ZAPATA \$2,500.00 AMI-	Dismissal Modification	\$1,948.46 or 0.78 mth 03/04/25 \$551.54 Wage Order	Trustee does not recommend approval and recommends dismissal.
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Modified Plan #38 filed 03/25/25 was filed to provide for treatment of claims that were filed or amended after confirmation. The Plan provides 100% to filed unsecured claims, but cannot be recommended because:

1. Debtor failed to provide a copy of the 2024 income tax return.
2. Debtor failed to provide proof of income.
3. Mod includes a payment on a 2019 Volkswagen Tiguan being paid both through the plan and directly by Debtor.

Mod has a Non-standard Provision: The allowed unsecured claims shall be paid with an annual interest rate of 6%.

Mod forgives: \$2,390.00

Mod payments:
5 (Mar 2025) - 60 (Oct 2029): \$2,500.00

Post-Conf. Trustee's Motion to Dismiss filed 02/06/25 at #37.
The confirmed plan no longer provides for a 100% distribution to unsecured creditors as required by the Order of Confirmation. Specifically, the plan fails to provide for all timely filed unsecured claims.
No Response filed by Debtor.

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06/12/2025

07/10/2025

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**VASQUEZ
LAW FIRM**

**25-50003
JESUS J GARCIA JR**

Confirmation

no pymts
received

**Trustee
recommends
dismissal with
prejudice.**

01/06/25
03/17/25
3/60

\$2,175.00
BMI-ESF

Dismissal

01/01/00
\$0.00

Obj Conf Servbank SB

Bridget1

1. Debtor did not appear at the 02/25/25 or the 03/11/25 341 Meeting of Creditors.
2. Plan #14 filed 01/24/25 fails to provide for JPMorgan Chase Bank claim #16 filed 01/31/25.
3. Plan fails to fully provide for Servbank claim #7 filed 02/25/25.
4. Schedule J #9 filed 01/20/25 reflects an ad valorem tax reserve, but paragraph 21 is not invoked. Further, it appears the ad valorem taxes are escrowed per the proof of claim filed by Servbank.
5. Plan fails to provide for Atlas Acquisitions LLC claim #6 filed 02/20/25.
6. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).
7. Debtor failed to provide the 2022 and 2023 tax returns.
8. Debtor failed to provide the Declaration of Electronic Filing.
9. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
10. Debtor failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.
11. Debtor failed to file an EFT order with the Court.
12. Debtor failed to provide the Declaration regarding identification and supporting documents.
13. Debtor failed to provide bank statements for the PNC checking and savings account for 10/08/24 through 01/06/25.

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14. Debtor is delinquent 2 payments through March totaling \$4,350.00, with next payment due on 04/05/25.

Payments: 1 (Feb 2025)- 60 (Jan 2030) \$2,175.00.

Trustee's Amended Motion to Dismiss #35 filed 03/31/25.

No Response filed by Debtor(s).

Objection to Confirmation filed 01/29/25 by Servbank, SB at #20.
