

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 9:30 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

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
*PRO SE DEBTOR 02/04/25 04/15/25 2/0 Krystle	25-70026 EDGAR A MIRELES \$0.00 BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee recommends Dismissal with Prejudice.
<p>1. Debtor did not appear at the 03/25/25 341 meeting of creditors.</p> <p>2. Debtor failed to file a Plan and Plan Summary.</p> <p>3. Debtor failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Debtor failed to file a wage deduction order or EFT certificate with the Court.</p> <p>6. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.</p> <p>7. Debtor failed to file proof of attendance at an approved credit counseling course before the petition date.</p> <p>8. Debtor failed to make a Plan payment.</p> <p>Trustee's Amended Motion to Dismiss with Prejudice #24 filed 03/31/25. No Response filed by Debtor(s).</p>				

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ALSINA-BATI STA 01/02/25 03/13/25 3/60 Bridget1	25-70001 LEONEL M CAVAZOS \$1,575.00 AMI-	Confirmation Dismissal 1. Trustee alleges Plan #31 filed 03/26/25 fails to provide all of Debtor's disposable income into the plan. 2. Trustee alleges Schedule B #1 filed 01/02/25 is incomplete pursuant to bank statement activity. 3. Debtor has failed to provide bank statements for account ending in 5363 from 10/18/24 through 01/02/25. 4. Debtor has failed to provide bank statements for account ending in 1195 from 10/04/24 through 01/02/25. Payments: 1 (Feb 2025)- 60 (Jan 2030) 1,575.00. Trustee's Motion to Dismiss #23 filed 02/04/2025. No response filed by Debtor.	\$1,575.00 or 1.00 mth 03/07/25 \$1,575.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

BAKER 09/30/24 12/09/24 7/37 Jennifer	24-70229 ANAIS BARRERA \$2,800.00 BMI-BOTH	Confirmation Plan #58 filed 03/05/25 works, paying 100% to the general unsecured creditors, but cannot be recommended until payments are brought current. Plan payments: 1 (Oct 2024) - 5 (Feb 2025) \$3,820.00. 6 (Mar 2025)- 6 (Mar 2025) \$8,000.00. 7 (Apr 2025) - 17 (Feb 2026) \$2,800.00. 18 (Mar 2026) - 18 (Mar 2026) \$8,000.00. 19 (Apr 2026) - 29 (Feb 2027) \$2,800.00. 30 (Mar 2027) - 30 (Mar 2027) \$8,000.00.	\$5,312.00 or 1.90 mth 03/27/25 \$8,000.00 ePay	Trustee does not recommend confirmation.
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31 (Apr 2027) - 37 (Oct 2027) \$2,800.00.

Trustee's Motion to Dismiss #26 filed 11/15/24 was withdrawn 01/28/25 at #44.
Debtor's response filed 01/08/25 at #37.

Objection to Confirmation filed 02/27/25 by Carmax Business Services, LLC at #54 was withdrawn 03/05/25 at #57.

GUERRA DAYS LAW GROUP PLLC 05/03/21 07/12/21 47/60 Tracey	21-70057 ADRIAN MARTINEZ \$795.00 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #63 for non-payment. No response filed by Debtor.	\$1,590.00 or 2.00 mth 03/07/25 \$795.00 ePay	Trustee recommends dismissal.
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KISCH 02/03/25 04/14/25 2/60 Leanne1	25-70024 FERNANDO GUTIERREZ \$495.00 BMI-PPR	Confirmation Obj Conf Mack Brooks, LLC Obj Exemptions Trustee	Current 04/02/25 \$114.23 Wage Order	Trustee does not recommend confirmation.
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1. Plan #15 filed 02/18/25 fails to fully provide for Hidalgo County Tax Assessor claim #2 filed 02/24/25.
2. Plan fails to fully provide for Ovation Services claim #4 filed 03/30/25.
3. Paragraph 9C of the Plan is inaccurate as the Date Last Payment is Due is incorrect on Tamez and Sons Tires and Auto Sales' claim.
4. Debtor is not contributing all disposable income as the direct monthly payment of \$200.00 will terminate in 2025 without a corresponding step up in payments.

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5. Debtor has failed to provide proof of contribution from Debtor's mother of \$700.00 as listed on Schedule I.

6. Trustee alleges Schedule J is inaccurate as it fails to include the \$48.00 monthly payment for Post-Petition Ad Valorem Taxes.

7. Trustee alleges Schedule I is inaccurate as it fails to include income from Nephew.

8. Trustee objects to the Debtor's claim of exemptions for the 2006 Chevrolet Malibu.

Plan payments: 1 (Mar 2025) - 60 (Feb 2030) \$495.00.

Trustee's Amended Motion to Dismiss #30 filed 03/28/25 set for 05/02/25.

No response filed by Debtor(s).

Trustee's Objections to Exemptions filed 03/31/25 at #31.

Objection to Confirmation filed 04/01/25 by Mack Brooks, LLC at #32.

LIMON	23-70226	Modification	Current	Trustee recommends approval of Modified Plan #67 filed 03/05/25.
10/31/23 01/09/24 17/60 Connie	BENJAMIN GARCIA RENELLI RODRIGUEZ \$2,900.00 BMI-		04/02/25 \$669.23 Wage Order	
		Modified plan filed 03/05/25 at #67 works at 100%. Mod filed to cure a post-petition payment default. Mod forgives: \$8,858.25 Mod payments: 17 (Mar 2025) - 60 (Oct 2028) \$2,900.00 Post-Conf. Trustee's Motion to Dismiss filed 1/29/25 at #65 for non-payment was withdrawn 4/2/25 at #74. Response to Post-Conf. Trustee's Motion to Dismiss filed 02/11/25 at #66. There are months where only a partial payment was made.		

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MAZER 06/25/24 09/03/24 10/60 Bridget1	24-70187 FRANCISCA ORTIZ \$600.00 BMI-PPR	Confirmation Obj Conf First National Bank	\$483.00 or 0.81 mth 04/03/25 \$600.00 ePay	Recommend confirmation of Plan #115 if objection is resolved.
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Plan #115 filed 01/16/25 works paying 100% dividend to the general unsecured creditors.

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 Plains Capital Bank to Confirm Termination or Absence of the Automatic Stay as to 1614 Cyndy Ave. Mission, TX 78574 #45 filed 09/16/24.

Objection to Confirmation filed 03/25/25 by First National Bank at #128.

SALINAS 07/02/21 09/10/21 45/60 Tracey	21-70082 ELIZABETH ALANIZ \$710.00 BMI-BOTH	Dismissal	\$1,506.26 or 2.12 mth 03/21/25 \$327.69 Wage Order	Trustee recommends dismissal.
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Post-Confirmation Trustee's Motion to dismiss #119 filed 03/07/2025 for non-payment.
No response filed by Debtor(s).

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SOLANA 02/06/23 04/17/23 26/60 Tracey	23-70017 BRENDA D GARCIA \$3,600.00 <i>BMI-PPR</i>	Dismissal Post-Confirmation Trustee's Motion to dismiss #87 filed 03/07/2025 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 03/24/2025 at #88.	\$9,664.81 or 2.68 mth <i>03/25/25</i> \$993.23 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.

SOLANA 12/02/24 02/10/25 4/48 Bridget1	24-70272 JORGE L CAVAZOS \$1,200.00 <i>BMI-ESF</i>	Confirmation Dismissal 1. Plan #42 filed 03/05/25 fails to provide for the Notice of Mortgage Payment Change #49 filed 03/27/25. 2. Plan fails to provide for the Notice of Post-Petition Mortgage Fees and Expenses #48 filed 03/26/25. 3. Plan proposes treatment of ad valorem taxes for Inventory, Furniture, Fixtures and Equipment for the business in paragraph 8B. Further, the court costs and abstract fees for the homestead are not treated separately in paragraph 8A. 4. 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). 5. Trustee alleges that the plan is not feasible as Debtor's business bank statements do not support the income disclosed on Schedule I. Plan payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,200.00. Trustee's Amended Motion to Dismiss #40 filed 02/26/25. Response #36 filed 01/15/25.	\$1,200.00 or 1.00 mth <i>03/12/25</i> \$1,200.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
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<i>Pet Filed</i>	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
Bar Date	<i>Plan Pmt</i>		Last Rcpt Amt	
<i>Month/Term</i>	<i>AMI/BMI-</i>		<i>Pmt Method</i>	
	<i>ESF/PPR</i>			

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OLIVA	20-70331	Modification	Current	Trustee recommends approval of Mod Plan #122 filed 03/03/25.
	HUGO C MEDINA		03/28/25	
12/22/20 03/02/21 52/60 Connie	VELIA ZARATE MEDINA		\$876.92	
	\$1,400.00		Wage Order	
	BMI-BOTH	Amended Modified Plan filed 03/03/25 at #122 works at 7.113% to the general unsecured creditors. Mod filed to cure a post-petition payment default.		
		Mod forgives: \$4,403.78		
		Mod payments: 51 (Mar 2025) - 60 (Dec 2025) \$1,400.00		
		Post-Conf. Trustee's Motion to Dismiss filed 01/29/25 at #116 for non-payment was withdrawn 03/14/25 at #117. Response to Post-Conf. Trustee's Motion to Dismiss filed 02/27/25 at #119. There are some months where only a partial payment was made.		

OLIVA	23-70012	Modification	Current	Trustee Recommends approval of Mod #78 filed 03/12/25 with M4A Order.
	MARIA P BRIONES		04/01/25	
01/30/23 04/10/23 27/60 Connie	\$3,225.00		\$1,000.00	
	BMI-ESF	Amended Modified plan filed 03/12/25 at #78 works at 100%. Mod filed to provide for the USDA's late filed claim #3 10/23/24 reflecting the mortgage payment \$935.70 with mortgage arrearages of \$74,173.42. Trustee requests 100% (M4A) Order due to liquidation requirement of \$5,226.00.	ePay	
		Mod forgives: \$1,736.25		
		Mod payments: 26 (Mar 2025) - 26 (Mar 2025) \$3,150.00 27 (Apr 2025) - 60 (Jan 2028) \$3,225.00		

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OLIVA	23-70147	Modification	Current	Trustee recommends approval of the Modified Plan #62 filed 03/27/25.
07/21/23 09/29/23 21/36 Connie	ARTEMIO BARRON LETICIA I BARRON \$725.00 BMI-BOTH	Amended Modified plan filed 03/27/25 at #62 works at 3.105% to the general unsecured creditors. Mod filed because 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. The Debtors are also adding a tax reserve for future property taxes. Mod contains Non-Standard Plan Provision: The Trustee is authorized to collect and retain the statutory Trustee fee on Debtor's savings fund mandated by 28 U.S.C. § 586(e)(1)(B) and 586 (e)(2). Debtor is not contributing to the Savings Fund post-modification. Mod payments: 19 (Feb 2025) - 60 (Jul 2028) \$725.00	03/26/25 \$362.50 Wage Order	
OLIVA	23-70173	Dismissal	\$1,170.91 or 3.90 mth	Trustee recommends dismissal.
08/31/23 11/09/23 19/36 Connie	MARLENE VASQUEZ \$300.00 BMI-ESF	Post-Confirmation Trustee's Motion to Dismiss #73 filed 03/07/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss filed 03/25/2025 at #75. Debtor's Expedited Motion for Hardship Discharge Pursuant to 11 U.S.C. §1328(b) filed 03/25/25 at #74.	11/12/24 \$150.00 Wage Order	

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<p>OLIVA</p> <p>11/06/23 01/15/24 17/60 Tracey</p>	<p>23-70232</p> <p>JORGE FLORES JR</p> <p>\$2,625.00 <i>BMI-ESF</i></p>	<p>Dismissal</p> <p>Post-Confirmation Trustee's Motion to dismiss #44 filed 03/07/2025 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 04/02/25 at #45.</p>	<p>\$5,529.45 or 2.11 mth 03/28/25 \$923.08 <i>Wage</i> <i>Order</i></p>	<p>Trustee recommends dismissal.</p>
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<p>OLIVA</p> <p>12/22/23 03/01/24 16/60 Connie</p>	<p>23-70262</p> <p>ADRIAN RODRIGUEZ</p> <p>KASSANDRA A HERNANDEZ \$2,350.00 <i>BMI-BOTH</i></p>	<p>Dismissal</p> <p>Post-Confirmation Trustee's Motion to dismiss #48 filed 03/07/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss filed 03/12/2025 at #49.</p>	<p>\$4,700.00 or 2.00 mth 03/11/25 \$2,350.00 <i>ePay</i></p>	<p>Trustee recommends dismissal.</p>
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<p>OLIVA</p> <p>02/01/24 04/11/24 14/60 Tracey</p>	<p>24-70026</p> <p>RICARDO TORRES</p> <p>\$2,850.00 <i>AMI-ESF</i></p>	<p>Dismissal</p> <p>Post-Confirmation Trustee's Motion to dismiss #45 filed 03/07/2025 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 03/27/2025 at #46.</p>	<p>\$9,307.78 or 3.27 mth 01/02/25 \$1,315.38 <i>Wage</i> <i>Order</i></p>	<p>Trustee recommends dismissal.</p>
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<p>OLIVA</p> <p>02/05/24 04/15/24 14/60</p> <p>Tracey</p>	<p>24-70036</p> <p>JUAN D SALAZAR</p> <p>LETICIA Z SALAZAR</p> <p>\$2,927.10 <i>BMI-BOTH</i></p>	<p>Dismissal</p> <p>Post-Confirmation Trustee's Motion to Dismiss #56 filed 03/07/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss filed 03/25/2025 at #59.</p>	<p>\$3,600.00 or 1.23 mth 03/17/25 \$2,600.00 ePay</p>	<p>Trustee recommends dismissal.</p>
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<p>OLIVA</p> <p>04/01/24 06/10/24 12/60</p> <p>Tracey</p>	<p>24-70088</p> <p>PAULINO E SALINAS</p> <p>\$7,200.00 <i>AMI-BOTH</i></p>	<p>Dismissal</p> <p>Post-Confirmation Trustee's Motion to dismiss #50 filed 03/07/2025 for non-payment. Amended Response to Post-Conf. Trustee's Motion to Dismiss filed 04/03/25 at #53.</p>	<p>\$35,992.00 or 5.00 mth 11/18/24 \$7,208.00 ePay</p>	<p>Trustee recommends dismissal.</p>
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OLIVA	24-70125	Confirmation	\$3,668.04 or 1.13 mth 03/13/25 \$3,400.00 ePay	Trustee recommends confirmation of Plan #99 filed 03/03/25.
05/29/24 08/07/24 11/60 Jennifer	JHAYRO A GARZA AMY D REYES \$3,260.00 AMI-ESF	Plan #99 works, paying 42.95% to general unsecured creditors. 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 Amended Motion to Dismiss #98 filed 02/20/25 was withdrawn 03/12/25 at #104. No Response filed by Debtor. Objection to Confirmation filed 07/03/24 by U.S. Bank National Association at #37 was withdrawn 08/13/24 at #47.		
OLIVA	24-70130	Dismissal	Current 03/07/25 \$2,525.00 ePay	Trustee requests dismissal be continued to 05/02/25 with mod.
05/31/24 08/09/24 10/60 Connie	MARTHA A HERNANDEZ \$4,850.00 BMI-ESF	Post-Confirmation Trustee's Motion to dismiss #49 filed 03/07/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to dismiss filed 04/01/25 at #55. Modified Plan #53 filed 04/01/25 is set for hearing on 05/02/25.		

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OLIVA	24-70135	Confirmation	\$13,452.94 or 1.21 mth	Trustee does not recommend confirmation and recommends dismissal.
	CRUZ F MARTINEZ	Dismissal	03/26/25	

06/04/24
08/13/24

10/60

Bridget1

\$11,125.00
AMI-BOTH

Obj Conf Maxie Pace Elkins

\$5,000.00
ePay

1. Plan #91 filed 03/05/25 provides for bifurcated treatment of the Weststar Mortgage Corp claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the notice of post-petition fees.

2. Plan fails to fully provide for Lone Star National Bank claim #16 filed 10/09/24.

3. Paragraph 8C of the Plan is incomplete as the contract interest rate of 6% is not disclosed for the Heidi Hallet claim.

4. Debtor has failed to provide proof to substantiate the direct monthly payments listed in business budget #48 filed 09/19/24 and Paragraph 8C.

5. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.

6. Plan Summary #91 fails to disclose all properties for the ad valorem tax reserves and the totals for each. Further, the totals in paragraph 27 do not match the tax reserve table.

7. Plan fails to fully provide for City of Mercedes Tax Assessor amended claim #2 filed 02/18/25.

Plan Payments:

1 (Jul 2024)- 3 (Sep 2024) \$10,000.00.

4 (Oct 2024)- 5 (Nov 2024) \$11,325.00.

6 (Dec 2024)- 8 (Feb 2025) \$11,000.00.

9 (Mar 2025)- 60 (Jun 2029) \$11,125.00.

Trustee's Amended Motion to Dismiss #89 filed 02/24/25.

No Response filed by Debtor.

Objection to Confirmation filed 07/26/24 by Maxie Pace Elkins at #34.

Objection to Confirmation filed 04/03/25 by Tax Lien SPV, LLC at #99.

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OLIVA	24-70198	Confirmation	\$2,565.38 or 1.05 mth	Trustee does not recommend confirmation and recommends dismissal.
	JOSE G SILVA	Dismissal	03/25/25	
08/28/24 11/06/24 8/60 Bridget1	VANESSA P MEJIA \$2,450.00 AMI-ESF		\$1,130.77 Wage Order	
<p>1. Plan #34 filed on 12/09/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan does not match Plan Summary.</p> <p>3. Trustee alleges Debtor's Official Form 122C #33 filed 12/09/24 is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>4. 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>Plan Payments: 1 (Sep 2024)- 4 (Dec 2024) \$2,600.00. 5 (Jan 2025)- 60 (Aug 2029) \$2,450.00.</p> <p>Trustee's Motion to Dismiss #30 filed 10/28/24. Response #42 filed 01/08/25.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70200	Confirmation	\$611.53 or 0.34 mth	Trustee does not recommend confirmation and recommends dismissal.
08/29/24 11/07/24 8/60 Leanne1	APOLONIO CONTRERAS JR CYNTHIA CONTRERAS \$1,800.00 AMI-ESF	Dismissal	04/02/25 \$830.77 Wage Order	
<p>Plan #32 filed 10/22/24 cannot be recommended because:</p> <ol style="list-style-type: none"> Trustee alleges Debtors' Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 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>Plan Payment: 1 (Sep 2024) - 60 (Aug 2029) \$1,800.00.</p> <p>Trustee's Amended Motion to Dismiss #55 filed 02/20/25. No response filed by Debtors.</p>				

OLIVA	24-70231	Confirmation	\$1,969.24 or 0.62 mth	Trustee does not recommend confirmation and recommends dismissal.
09/30/24 12/09/24 7/60 Bridget1	NORA MARTINEZ \$3,200.00 BMI-ESF	Dismissal	03/28/25 \$1,476.92 Wage Order	
<ol style="list-style-type: none"> Trustee alleges that Plan #45 filed 03/03/25 fails to provide all of Debtor's disposable income into the plan. Debtor has failed to provide complete 2022 and 2023 tax returns. Trustee alleges Schedule B #16 is incomplete as it fails to disclose all bank accounts pursuant to bank statement activity and equipment pursuant to the partial 2022 and 2023 returns. 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. 				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

Attorney <i>Pet Filed</i> Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
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Payments: 1 (Oct 2024)- 60 (Sep 2029) \$3,200.00.

Trustee's Amended Motion to Dismiss #44 filed 02/26/25.
No response filed by Debtor(s).

OLIVA	24-70258 DEBRA K MUELLER	Confirmation Dismissal Obj Conf Ford Motor Credit Co.	Current 04/01/25 \$2,000.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
11/06/24 01/15/25 5/60 Bridget1	\$2,000.00 AMI-ESF	Plan #48 filed 03/05/25 works, paying 8.74% to the general unsecured creditors, but cannot be recommended because Debtor has failed to provide proof to substantiate the amounts to be paid to LFD Home Furnishings through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		
		Payments: 1 (Dec 2024)- 60 (Nov 2029) \$2,000.00.		
		Trustee's Amended Motion to Dismiss #46 filed 02/26/25. No response filed by Debtor(s).		
		Objection to Confirmation filed 12/27/24 by Deutsche Bank National Trust Company at #32 was withdrawn 02/03/25 at #41.		
		Objection to Confirmation filed 12/09/24 by Ford Motor Credit Company LLC at #28.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	24-70267	Confirmation	Current	Trustee recommends confirmation of Plan #50 filed 03/06/25.
	JESUS P BAILON		03/26/25	
11/22/24			\$211.22	
01/31/25			Wage Order	
5/60	\$1,050.00			
Leanne1	BMI-ESF	Plan #50 filed 03/06/25 works paying 21.87% to general unsecured creditors.		
		Plan payments: 1 (Dec 2024) - 60 (Nov 2029) \$1,050.00		
		Trustee's Amended Motion to Dismiss #44 filed 02/26/25 was withdrawn 03/05/25 at #49. Response #37 filed 02/04/25.		
		Objection to Confirmation filed 12/20/24 by Solution Finance LLC at #23 was withdrawn 03/05/25 at #48.		

OLIVA	24-70273	Confirmation	\$198.10 or 0.42 mth	Trustee does not recommend confirmation and recommends dismissal.
	CARLOS JUAREZ JR	Dismissal	03/18/25	
12/02/24			\$265.38	
02/10/25			Wage Order	
4/60	\$475.00			
Krystle	BMI-ESF	Amended Plan #42 filed 04/02/25 will be reviewed prior to the hearing.		
		1. Amended plan #32 filed 02/28/25 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.		
		2. Plan fails to fully provide for Western Shamrock claim #10 filed 01/13/25.		
		3. Debtor has failed to provide proof to substantiate the debt to be paid to Conn's three claims through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.		
		4. Paragraph 14 fails to reflect the treatment and reason for Special Classification for Cornerstone.		
		5. Debtors have failed to provide statements for account ending in 7007 for 10/30/24 through 11/26/24.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

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

1 (Jan 2025)- 2 (Feb 2025) \$575.00.

3 (Mar 2025) - 60 (Dec 2029) \$475.00.

Trustee's Amended Motion to Dismiss #29 filed 02/27/25.

No response by Debtor.

OLIVA	25-70002 NOE F ESCOBEDO	Confirmation	\$1,600.00 or 1.00 mth 03/10/25 \$1,600.00 ePay	Trustee recommends confirmation of Plan #38 filed 02/27/25.
01/03/25 03/14/25 3/60 Leanne1	JESSICA I ESCOBEDO-SOBERON \$1,600.00 BMI-ESF			
Plan #38 filed 02/27/25 works paying 4.85% to general unsecured creditors.				
Plan contains a special provision in paragraph 27 allowing the Trustee fee on the savings fund.				
Plan payments: 1 (Feb 2025) - 60 (Jan 2030) \$1,600.00				
Trustee's Amended Motion to Dismiss #34 filed 02/24/25 was withdrawn 04/03/25 at #43. No response filed by Debtors.				

OLIVA	25-70005 ELLE G ROMERO	Confirmation Dismissal	\$4,400.00 or 1.76 mth 02/18/25 \$600.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
01/06/25 03/17/25 3/60 Krystle	\$2,500.00 BMI-ESF			
1. Plan #14 filed on 01/16/25 fails to provide a 100 percent dividend to the general unsecured creditors as required by Debtor's Official Form 122C #17 filed on 01/16/25.				
2. Plan does not meet the requirements of §1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan, pursuant to the fixed fee agreement granted at docket #7.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

Attorney <i>Pet Filed</i> Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
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3. Trustee alleges Schedule B is inaccurate as it fails to disclose life insurance.

4. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.

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).

6. Debtor has failed to provide bank statements for accounts 5767, 0668, 7830 and CashApp.

7. Debtor has failed to provide pay stubs for Non-Filing Spouse.

8. Debtor is delinquent 1.7 payments through March, totaling \$4,400.00.

Plan Payments: 1 (Feb 2025) - 60 (Jan 2030) \$2,500.00.

Trustee's Motion to Dismiss #25 filed 02/25/2025.

No Response filed by Debtor.

OLIVA	25-70007	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MANUEL A RODARTE	Dismissal	03/12/25	
01/07/25 03/18/25 3/36 Leanne1	PERLA E RODARTE \$300.00 BMI-ESF		\$300.00 ePay	
	<p>1. Plan #22 filed 01/23/25 cannot be recommended because 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>2. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on Nationstar Mortgage LLC's claim.</p> <p>3. Paragraph 9C of the Plan is inaccurate as the Monthly Payment is incorrect on Nationstar Mortgage LLC's claim.</p> <p>4. Trustee alleges Schedule B is inaccurate as it fails to disclose the 2024 tax refund.</p>			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

Attorney <i>Pet Filed</i> Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
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5. Trustee alleges that the Plan fails to provide all of Debtors' disposable income into the plan.

6. Trustee alleges Schedule J is inaccurate as it fails to disclose Debtors' new employers.

7. Trustee alleges Schedule C is inaccurate.

Plan payments: 1 (Feb 2025) - 36 (Jan 2028) \$300.00.

Trustee's Motion to Dismiss #28 filed 02/25/25.

No Response filed by Debtors.

OLIVA	25-70009	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	FERNANDO GONZALEZ	Dismissal	03/31/25	
01/14/25 03/25/25 3/60 Krystle	FRANCISCA GONZALEZ \$825.00 BMI-BOTH		\$825.00 Wage Order	
	<p>1. Plan #2 filed 01/14/25 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 claim #16 filed 02/21/25 of Internal Revenue Service.</p> <p>3. Plan fails to fully provide for claim #13 filed 02/05/25 of Hidalgo County.</p> <p>4. Plan fails to fully provide for claim #18 filed 03/06/25 of Mariner Finance.</p> <p>5. Plan proposes to provide for treatment of Mariner Finance's claim in Paragraph 9B despite the 2012 Ford Focus having been purchased within 910 days of the petition date.</p> <p>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).</p> <p>Plan Payments: 1 (Feb 2024) - 60 (Jan 2029) \$825.00.</p> <p>Trustee's Motion to Dismiss #27 filed 03/11/25. No response by Debtor.</p>			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	25-70012	Confirmation	\$73.07 or	Trustee does not recommend confirmation and recommends dismissal.
	JULIA M HERNANDEZ	Dismissal	0.09 mth	
01/23/25			04/03/25	
04/03/25		Obj Conf Security Service Federal	\$392.31	
3/60	\$850.00		Wage	
Leanne1	AMI-ESF		Order	
<p>1. Plan #2 filed 01/23/25 fails to provide a 100% dividend to the unsecured creditors as required by Debtor's Official Form 122C #4 filed on 01/23/25.</p> <p>2. Plan fails to fully provide for IRS claim #5 filed 02/24/25.</p> <p>3. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Security Service Federal Credit Union claims.</p> <p>4. Debtor has failed to provide Security Service and Cash App bank statements.</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>Plan payments: 1 (Feb 2025) - 60 (Jan 2030) \$850.00.</p> <p>Trustee's Motion to Dismiss #27 filed 03/13/25. No Response filed by Debtor(s).</p> <p>Objection to Confirmation filed 02/18/25 by Security Service Federal Credit Union at #24.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70013	Confirmation	\$71.86 or 0.07 mth	Trustee does not recommend confirmation and recommends dismissal.
	TOMAS AYALA	Dismissal	03/27/25 \$230.77	
01/24/25 04/04/25 3/36 Krystle	IRMA E AYALA \$1,000.00 BMI-ESF		Wage Order	
<p>1. Plan #29 filed on 03/07/25 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 provide for claim #8 filed 03/10/25 of Revenue Accounting.</p> <p>3. Plan fails to provide for claim #10 filed 03/11/25 of Revenue Accounting.</p> <p>4. 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>Plan Payments: 1 (Feb/2025) - 36 (Jan/2028) \$1,000.00.</p> <p>Trustee's Motion to Dismiss #30 filed 03/11/25. No response filed by Debtors.</p>				

OLIVA	25-70020	Confirmation	\$130.76 or 0.06 mth	Trustee does not recommend confirmation.
	REYNALDO GRANADOS	Obj Conf Rosemary Hendricks	04/03/25 \$300.00	
01/30/25 04/10/25 3/60 Leanne1	CAROLINA GRANADOS \$2,300.00 BMI-PPR		Wage Order	
<p>1. Plan #35 filed 03/21/25 provides for bifurcated treatment of the same claim of Hidalgo County, claim #1 filed 02/06/25, for tax years 2024 and 2025. Plan provides for Hidalgo County under paragraphs 8B and 9C. Additionally, Plan fails to specify the tax years owed to the taxing authorities under 8B.</p> <p>2. Plan fails to fully provide for Santander Consumer USA claim #3 filed 02/12/25.</p> <p>3. Debtor has failed to provide Cash App statements for January.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 10, 2025 10:00 am

Next 3 Panels:

05/02/2025

06/09/2025

07/15/2025

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

Plan payments: 1 (Feb 2025) - 60 (Jan 2030) \$2,300.00.

Trustee's Motion to Dismiss filed 04/02/25 at #36 set for 05/02/25.

No Response filed by Debtor.

Objection to Confirmation filed 04/03/25 by Rosemary Hendricks at #37.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 10, 2025 9:00 am

Next 3 Panels:
05/02/2025
06/09/2025
07/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70218	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JOSE CAVAZOS	Dismissal	<i>04/02/25</i>	
<i>09/16/24</i> <i>11/25/24</i> <i>7/60</i> Bridget1	GLORIA CAVAZOS \$2,050.00 AMI-		\$4,100.00 <i>ePay</i>	
<p>1. Plan #70 filed 03/05/25 fails to provide adequate protection payments to Santander Consumer USA claim #9 filed 10/09/24 per the initial order at docket #9.</p> <p>2. Amended Plan surrenders a vehicle to Santander Consumer USA claim #10 filed 10/09/24, which had been retained in previous plans and does not provide for the adequate protection claim granted under the initial order for months one through five.</p> <p>3. Trustee alleges Schedule F #72 filed 03/05/25 is inaccurate as it fails to disclose an amount for the debt owed to Synco/Walmart for account ending in 6201 item 4.23 per Schedule F #1 filed 09/16/24. Further, claims for BTX Premiere Urology item 4.2 and Credit Service International item 4.8 added without proper notice to creditors.</p> <p>4. Debtors are delinquent 2 payments through March totaling \$4,400.00, with next payment due on 04/16/25.</p> <p>Payments: 1 (Oct 2024)- 4 (Jan 2025) \$3,000.00. 5 (Feb 2025)- 60 (Sep 2029) \$3,250.00.</p> <p>Trustee's Amended Motion to Dismiss #80 filed 04/02/25. Response #57 filed 02/03/25.</p> <p>Amended Schedules I/J #81 Plan #82 were filed 04/03/25, but have not yet been reviewed. These amendments will be reviewed prior to the hearing.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 10, 2025 9:00 am

Next 3 Panels:
05/02/2025
06/09/2025
07/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70010	Confirmation	\$210.00 or 0.05 mth	Trustee does not recommend confirmation and recommends dismissal.
	ESTEBAN ESPINOZA	Dismissal	03/28/25 \$150.00	
01/17/25 03/28/25 3/60 Krystle	SANDRA ESPINOZA \$4,460.00 BMI-ESF		Wage Order	
<p>1. Plan #2 filed on 01/17/25 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 claim #15 filed 03/26/25 of Nationstar.</p> <p>3. Notice of Post-petition Mortgage Fees #15 was filed 03/19/25 in the amount of \$200.00 for Plan Review. Plan provides for treatment of the fees in Paragraph 8, but they are currently listed as a cure claim rather than a Rule 3002.1(c) claim.</p> <p>4. Plan fails to fully provide for claim #1 filed 01/27/25 of Ally Bank.</p> <p>5. Plan fails to fully provide for claim #9 filed 02/14/25 of Lacks.</p> <p>6. Plan fails to fully provide for claim #10 filed 02/19/25 of One Main Financial.</p> <p>7. Plan fails to provide treatment for claim #11 filed 02/20/25 of Hidalgo County Assessor.</p> <p>8. 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>Plan Payments: 1 (Feb 2025) - 60 (Jan 2030) \$4,460.00.</p> <p>Trustee's Motion to Dismiss #36 filed 03/11/25. No response filed by Debtor(s).</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
April 10, 2025 9:00 am

Next 3 Panels:
05/02/2025
06/09/2025
07/15/2025

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
OLIVA	25-70014	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ELIGIO RIVERA	Dismissal	<i>03/24/25</i>	
<i>01/24/25</i> <i>04/04/25</i> <i>3/36</i> Leanne1	MARIA R RIVERA \$825.00 <i>BMI-</i>		\$725.00 <i>ePay</i>	
<p>1. Plan #42 filed 03/18/25 fails to provide for Jefferson Capital Systems LLC claim #11 filed 03/26/25.</p> <p>2. Paragraph 9C of the Plan is incomplete as the Monthly Payment has not been provided on Roundpoint Mortgage's claim.</p> <p>3. Debtor has failed to provide VA benefits statement.</p> <p>Plan payments: 1 (Feb 2025) - 2 (Mar 2025) \$725.00. 3 (Apr 2025) - 36 (Jan 2028) \$825.00.</p> <p>Objection to Confirmation filed by TH MSR Holdings LLC at #38 on 02/24/25 was withdrawn 03/25/25 at #47.</p> <p>Chapter 13 Trustee's Motion to Dismiss #39 filed 03/11/25. No response filed by Debtors.</p>				