

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 9:00 am

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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
JONES III	25-20057	Confirmation	Current	Trustee does not recommend confirmation.
02/28/25 05/09/25 2/60 Leanne1	JOHN G PISAREK  MELISSA L PISAREK  \$250.00 AMI-	<p>Plan #20 filed 04/14/25 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtors failed to six months of pay stubs. Additionally, Debtor failed to provide a pay stub for Mrs. Pisarek's current employer and an updated pay stub for Mr. Pisarek's employer.</li> <li>2. Debtors failed to provide six months of Monthly Operating Reports.</li> <li>3. Debtors failed to provide February bank statement for American Bank acct 50529, Atlanta Postal Credit Union account 8314 and American Bank account 0560.</li> <li>4. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</li> <li>5. Trustee alleges Schedule C is inaccurate as it exceeds to exemption limit on guns under Texas property code Tex. Prop. Code §§ 42.001(a),42.002(a)(1).</li> <li>6. Debtors are not paying in all disposable income.</li> <li>7. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</li> <li>8. Trustee alleges Schedule I is inaccurate as it does not disclose Mr. Pisarek's annuity/disability income pursuant to the provided statements. In addition, Schedule I fails to reflect Mrs. Pisarek's current employment information.</li> <li>9. Debtors 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.</li> <li>10. Debtor's Fixed Fee Application does not agree with the Attorney Fee Disclose Statement.</li> </ol> <p>Plan payments: 1 (Apr 2025) - 60 (Mar 2030) \$250.00.</p> <p>Trustee's Motion to Dismiss at #27 filed 05/06/25 set for 06/11/25. No response filed by Debtors.</p>	04/29/25 \$115.38 ePay	

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OJEDA JR	25-20059	Confirmation	\$4,300.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JOSEPH E PARKER	Dismissal	1.00 mth	
03/03/25			04/08/25	
05/12/25	CINDY L PARKER		\$2,310.00	
3/58	\$4,300.00		ePay	
Krystle	AMI-	<p>1. Plan #14 filed on 03/19/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan filed proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Additionally, Plan improperly provides for Nueces County under paragraph 8C.</p> <p>3. Plan fails to provide for USA Federal Saving Bank claim #3 filed 04/02/25.</p> <p>4. IRS claim #5 filed 04/14/25 reflects Debtor has not filed a tax return for the year 2024. Trustee has received an unsigned copy of the 2024 return. The Plan fails to provide for the IRS claim.</p> <p>5. Plan fails to fully provide for Integrity Texas Funding claim #7 filed 04/18/25.</p> <p>6. B. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</p> <p>7. Debtors failed to file Schedule C-1.</p> <p>8. Debtors failed to provide an itemized list of Mr. Parker's work-related expenses.</p> <p>9. The mortgage statement does not support the ongoing payment set out on the Plan and the creditor has not file a claim.</p> <p>Plan Payments:1 (Mar 2025) - 58 (Dec 2029) \$4,300.00.</p> <p>Trustee's Amended Motion to Dismiss #32 filed 05/07/25. Response filed 05/06/25 at #31.</p>		

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<b>OLIVA PC (C)</b>	<b>19-20237</b>	<b>Dismissal</b>	\$2,448.33 or 0.95 mth 05/06/25 \$6,145.50 Cashiers Check	<b>Trustee recommends dismissal.</b>
	<b>JUAN J GOMEZ</b>			
05/29/19	<b>CYNTHIA A GOMEZ</b>			
08/07/19				
72/72	\$2,578.04			
Tracey	BMI-ESF			

Post-Conf. Trustee's Motion to Dismiss filed 4/02/25 at #153 for non-payment.  
No response filed by Debtor.  
Last payment received was 11/06/24. Case is in month 71 of a 72-month plan.

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<b>OLIVA PC (C)</b>	<b>22-20177</b>	<b>Modification</b>	\$300.00 or 1.00 mth 04/14/25 \$300.00 ePay	<b>Trustee recommends approval of Mod #47 filed 04/03/25.</b>
	<b>JOSE A MARTINEZ</b>			
07/29/22	<b>MARIA L MARTINEZ</b>			
10/07/22				
34/60	\$300.00			
Connie	BMI-ESF			
Amended Modified Plan filed 04/03/25 at #47 works at 5.431% to the general unsecured creditors. Mod filed because: The Debtors are surrendering the collateral, a 2006 Ford F150, to One Main Financial. The Debtors are also reducing the length of the plan to 36 months.				
PC3=5.431% GUC=\$841.40				
Mod payments: 32 (Mar 2025) - 36 (Jul 2025) \$300.00				

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OLIVA PC (C)	24-20145	Modification	\$4,363.87 or 0.73 mth 04/14/25 \$2,754.35 Wage Order	Trustee does not recommend approval.
05/30/24 08/08/24 12/60 Connie	ASHLEY MEYER  \$6,000.00 AMI-ESF	<p>Amended Modified Plan filed 05/05/25 at #82. Debtor is modifying the plan because the Debtor was not able to sell the home and will return to live in the home. The plan cannot be recommended because:</p> <ol style="list-style-type: none"> <li>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).</li> <li>Mod improperly proposes various start and end dates for pro-rata claims.</li> </ol> <p>Mod contains Non-standard Provision of: 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)</p> <p>Mod forgives: \$1,000.00</p> <p>Mod payments: 9 (Feb 2025) - 10 (Mar 2025) \$7,300.00 11 (Apr 2025) - 60 (May 2029) \$6,000.00</p>		

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OLIVA PC (C)	25-20053	Confirmation	\$992.74 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	ABEL VARGAS	Dismissal	0.43 mth	
02/27/25	DEIDRE M HALL		05/06/25	
05/08/25			\$530.77	
2/60	\$2,300.00		Wage	
Krystle	AMI-ESF		Order	
<p>1. Trustee alleges that Plan #41 filed 04/29/25 fails provide all of Debtors' disposable income into the plan.</p> <p>2. Plan fails to provide \$40,157.40 to the general unsecured creditors as required by Debtor's Official Form 122-C #19 filed on 03/13/25. Further, the Trustee alleges the Official Form 122C is incorrect.</p> <p>3. IRS claim #7 filed 04/24/25 reflects Debtors have not filed a tax return for the year 2024. Trustee has received an unsigned copy of the 2024 tax return on 04/29/25. Plan fails to provide for the IRS claim.</p> <p>4. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</p> <p>Plan payments:  1 (Mar 2025) - 6 (Aug 2025) \$2,300.00.  7 (Sep 2025) - 36 (Feb 2028) \$2,498.00.  37 (Mar 2028) - 50 (Apr 2029) \$2,950.00.  51 (May 2029) - 60 (Feb2030) \$3,250.00.</p> <p>Trustee's Motion to Dismiss #32 filed 04/01/25.  Debtors' Response to Trustee's Motion to Dismiss filed 04/29/25 at #42.</p>				

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OLIVA PC (C)	25-20058	Confirmation	\$1,911.34 or	Trustee does not recommend confirmation.
	ROSALINDA RESENDEZ	Obj Conf FGMS Holdings LLC	1.32 mth	
03/03/25	LISA R HUGGINS		04/28/25	
05/12/25			\$506.78	
2/60	\$1,450.00		Wage Order	
Leanne1	BMI-BOTH	1. Plan #32 filed 05/01/25 fails to fully provide for Mack Brooks LLC as agent for FGMS Holdings LLC claim #11 filed 05/05/25.		
		2. Debtor failed to file an amended wage deduction order with the Court.		
		Plan payments: 1 (Apr 2025) - 40 (Jul 2028) \$1,450.00 41 (Aug 2028) - 60 (Mar 2030) \$3,400.00		
		Trustee's Motion to Dismiss filed 04/28/25 at #30 set for 06/11/25. Debtors' Response to Trustee's Motion to Dismiss filed 05/01/25 at #33.		
		Objection to Confirmation filed 05/05/25 by FGMS Holdings LLC at #34.		
PAYNE & ASSOCIATES PLLC	25-20026	Dismissal	no pymts received	Trustee recommends dismissal.
02/03/25	ISAIAS FRANCO		01/01/00	
04/14/25			\$0.00	
3/60	\$8,875.00			
Leanne1	AMI-	Status conference set for 05/14/25. Confirmation hearing continued to 06/11/25.		
		1. Debtor appeared at the 03/18/25 and the 04/08/25 341 meeting of creditors; however, the meeting was continued to 05/14/25 for Debtor to provide tax returns.		
		2. Plan #21 filed 03/19/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #19 filed on 03/19/25 and Non-Exempt Property \$801,110.33. The Official Form 122C requirement is		

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\$260,506.20.

3. Plan fails to fully provide for treatment of secured claim #6 filed 03/21/25 by Toyota Financial Services in the amount of \$1,048.23 for a 2018 Nissan Rogue.

4. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

5. Plan does not provide for Nueces County Tax Office claim #5 filed 03/20/25.

6. Debtor failed to provide Kleberg Bank statements for accounts #8244 and #1456.

7. Debtor failed to provide copies of previous two tax returns.

8. Debtor failed to provide monthly operating reports for Franco's Paving for August 2024 through February 2025.

9. Debtor failed to provide pay advices for El Mesias Baptist Church.

10. Trustee alleges Schedule J is inaccurate as it does not provide for the 2018 Nissan Rogue direct payment.

11. Statement of Financial Affairs #19 filed 03/19/25 is incomplete as it does not disclose Debtor's 2023 income.

12. Debtor failed to provide proof to substantiate the amounts to be paid to Capital One through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

13. 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.

14. Debtor failed to make a Plan payment.

Plan payments:

1 (Mar 2025) - 2 (Apr 2025) \$7,850.00.

3 (May 2025) - 60 (Feb 2030) \$8,875.00.

Trustee's Amended Motion to Dismiss filed 05/06/25 at #42.

No Response filed by Debtor.

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PAYNE & ASSOCIATES PLLC 02/26/25 05/07/25 3/0 Krystle	25-20052 WILLIAM F BROWN JR  \$0.00 BMI-	Confirmation  Dismissal  1. Debtor(s) did not appear at the 04/08/25 341 meeting of creditors.  2. Debtor(s) failed to file a Plan and Plan Summary.  3. Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.  4. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).  5. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court.  6. Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.  7. Debtor(s) failed to make a Plan payment.  Trustee's Motion to Dismiss with Prejudice #21 filed 04/08/25. No response filed by debtor.	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation and recommends Dismissal with Prejudice.</b>



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RAUB	21-21249  ELIZABETH BUITRON	Modification	\$455.38 or 1.06 mth 04/28/25 \$198.46  Wage Order	Trustee to address the Court regarding this motion.
09/30/21 12/09/21 44/60  Tracey	\$430.00 BMI-	Trustee's Motion to Modify Plan filed 12/10/2024 at #97 to terminate Trustee's obligation to disburse funds to IRS: Trustee began disbursing payments to IRS on January 18, 2024, pursuant to the modified plan for the 2022 taxes. A proof of claim for 2022 taxes was not filed. The 2022 taxes were added through a post-confirmation modification, which was verified with a copy of Debtor's 2022 tax return. (See Docket Nos. 68,77,79, 93 & 95). On October 1, 2024, the Trustee received a letter from Department of the Treasury Internal Revenue Service stating that the Debtor has no outstanding tax liability and to cease further payments. Therefore, the Trustee filed this motion to reallocate distributions. Thereafter, Trustee's Office was informed by the IRS that the payments were returned because no money was owed for 2020 taxes. The Trustee's Office explained that the payments were for the 2022 return, not 2020 taxes. On 03/24/25, the IRS representative informed the Trustee that no returns have been filed for the years 2021, 2022, 2023 or 2024 and therefore the IRS is unaware of what may be owed for any of those years. The Trustee's office has again requested that the Debtor's attorney ensure that the 2022 tax return is filed with the IRS.		
RAUB	21-21319  ROLAND A VERA	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
12/31/21 03/11/22 41/60  Tracey	SAVANNAH VERA  \$5,100.00 AMI-	Modification	05/01/25 \$1,823.08  Wage Order	
		Modified Plan filed 04/08/25 at #102 to cure a post-petition payment default cannot be recommended because:		
		1. Debtors have failed to provide a copy of their 2024 tax return.		
		2. Debtors have failed to provide proof of current of income.		
		3. 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).		
		4. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee.		

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5. Mod includes a claim for supplemental fees that has already been paid in full.
6. Mod fails to provide for Notice of Mortgage Payment Change #101 filed 05/01/25 for \$2,131.37 effective May 1, 2025.
7. Mod fails to provide for the 910 claim of Navy Army Community Credit Union for the 2013 Jeep Wrangler.
8. Mod Plan Summary fails to provide for the correct amount of filed unsecured claims.
9. Mod fails to comply with the Court's Order #96 on February 14, 2024, which requires that the modified plan provide for 100% payment to general unsecured claims, and Debtor has not provided evidence of reduced income or increase expenses.
- Mod forgives: \$12,590.28
- Mod payments:  
40 (Apr 2025) - 60 (Dec 2026) \$5,100.00
- Post-Conf. Trustee's Motion to Dismiss filed 03/07/2025 at #99 for non-payment. The Debtors are making payments each month, but they are insufficient to cover the amount due. The Debtors are scheduled to pay by both Wage Order and EFT Order, but the Trustee has not received an EFT payment since January.
- Response to Post-Conf. Trustee's Motion to Dismiss filed 04/08/25 at #103.

RAUB	22-20142	Dismissal	\$6,215.29 or	Trustee does not recommend approval and recommends dismissal.
	RAYMOND J BURGESS	Modification	1.11 mth	
06/07/22			04/22/25	
08/16/22	MARGARITA BURGESS		\$2,492.31	
35/60	\$5,600.00		Wage	
	AMI-		Order	
Connie	Modified Plan filed 04/17/25 at #113 to cure a post-petition payment default cannot be recommended because:			
	1. Mod fails to reflect the correct remaining total to be paid on the monthly mortgage payment.			
	2. Trustee alleges the Mod is not feasible.			
	3. Trustee alleges the Mod is not filed in good faith.			
	4. Debtor failed to provide documentation to support the income/expenses reflected on Schedules I/J.			

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5. 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).

Mod forgives; \$9,670.01

Mod payments:

29 (Nov 2024) - 29 (Nov 2024)	\$2,076.96
30 (Dec 2024) - 33 (Mar 2027)	\$5,400.00
34 (Apr 2025) - 60 (Jun 2027)	\$5,600.00

Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #85 for non-payment.  
Response to Post-Conf. Trustee's Motion to Dismiss filed 01/14/25 at #98.  
There are several months where only a partial payment was made.

RAUB	22-20293	Dismissal	\$4,815.92 or 2.15 mth 04/11/25 \$2,200.00 ePay	Trustee recommends dismissal.
12/05/22 02/13/23 29/60 Tracey	DELLA E MCCAULEY  \$2,239.52 BMI-	Post-Confirmation Trustee's Motion to Dismiss #58 filed 04/11/2025. No Response filed by Debtor(s).		

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RAUB	23-20264  RAUL E MALDONADO SR	Dismissal	\$950.00 or 1.00 mth 04/11/25 \$950.00 ePay	Trustee recommends dismissal.
09/11/23 11/20/23 20/60 Tracey	\$950.00 BMI-PPR	Post-Confirmation Trustee's Motion to Dismiss #104 filed 04/11/2025. No Response filed by Debtor(s).		
RAUB	23-20354  JAMES H PFISTER	Dismissal	\$10,015.44 or 2.17 mth 04/14/25 \$3,850.00 ePay	Trustee recommends dismissal.
12/04/23 02/12/24 17/60 Tracey	\$4,616.36 AMI-ESF	Post-Confirmation Trustee's Motion to Dismiss #74 filed 04/11/2025. No Response filed by Debtor(s).		

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<b>RAUB</b>	<b>24-20013</b>	<b>Modification</b>	\$230.74 or 0.23 mth	<b>Trustee</b>
	<b>CYNTHIA MCMAHON</b>		04/28/25 \$461.54	<b>recommends</b>
01/12/24			Wage	<b>approval of Order</b>
07/22/24			Order	<b>62-2.</b>
12/60	\$1,000.00			
Tracey	AMI-ESF	Trustee's Motion to Modify Plan to delete IRS as creditor filed 04/09/2025 at #62.		
<hr/>				
<b>RAUB</b>	<b>24-20219</b>	<b>Dismissal</b>	\$11,205.80 or 2.74 mth	<b>Trustee</b>
	<b>MAURICIO MOLINA</b>		04/29/25 \$942.71	<b>recommends</b>
08/02/24			Wage	<b>dismissal.</b>
10/11/24	<b>TIFFANY D MOLINA</b>		Order	
9/60	\$4,085.04			
Tracey	AMI-	Post-Confirmation Trustee's Motion to Dismiss #79 filed 04/11/2025. No Response filed by Debtor(s).		
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RAUB	24-20321  <b>MICHAEL CASAS</b>	Confirmation  Dismissal  <b>Obj Conf Attorney General</b>	\$10,800.00 or 3.13 mth <i>02/20/25</i> \$1,950.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
11/05/24 01/14/25 6/60 Krystle	\$3,450.00 <i>AMI-PPR</i>	<p>1. Plan #49 filed on 03/16/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</p> <p>3. Plan fails to fully provide for Colonial Savings claim #10 filed 12/16/24.</p> <p>4. Debtor failed to provide bank statements for Frost Bank account ending 6819 for September through November 2024. Debtor failed to provide the November statement for Frost Bank account ending 3195.</p> <p>5. Debtor is delinquent 3.13 months through May, totaling \$10,800.00.</p> <p>Plan payments: 1 (Dec 2024)- 60 (Nov 2029) \$1,950.00.</p> <p>Trustee's Motion to Dismiss #24 filed 12/17/24. Debtor's response #28 filed 01/14/25.</p> <p>Objection to Confirmation #60 filed 04/29/25 by Attorney General of Texas Child Support Division.</p>		

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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
RAUB	24-20331	Confirmation	\$3,273.05 or	Trustee does not recommend confirmation and recommends dismissal.
	KENNETH D TAVARES	Dismissal	0.77 mth	
11/21/24	DERRILENE S TAVARES		04/25/25	
01/30/25			\$1,963.85	
6/60	\$4,255.00		Wage Order	
Leanne1	AMI-PPR	1. Plan #37 filed 03/17/25 fails to establish a sufficient federal income tax reserve for the liability that will come due pursuant to the tax returns.  2. Debtors failed to provide a copy of the Coastal Community CU bank statements.  3. Debtors failed to provide a copy of the 2024 tax return.  Plan payments: 1 (Dec 2024) - 60 (Nov 2029) \$4,255.00.  Trustee's Motion to Dismiss #29 filed 01/10/25. Debtors' Response to Trustee's Motion to Dismiss filed 03/18/25 at #39.  Objection to Confirmation filed 01/08/25 by Coastlife Credit Union at #27 was withdrawn 02/11/25 at #32.		
RAUB	24-20347	Confirmation	\$2,775.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RUBEN MORALES	Dismissal	1.50 mth	
12/05/24	IRANA J MORALES	Obj POC Rally Credit Union	04/24/25	
02/13/25			\$925.00	
5/60	\$1,850.00		ePay	
Krystle	AMI-PPR	1. Plan #30 filed 03/17/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtors' Official Form 122C #1 filed on 12/05/24.  2. Debtors failed to provide a copy of the 2024 tax return.  3. Debtors are behind 1.5 payments through May, totaling \$2,775.00.  Plan Payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,850.00.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 9:00 am

Next 3 Panels:  
06/11/2025  
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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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Trustee's Motion to Dismiss #26 filed 01/31/25.  
Debtors' response #32 filed 03/18/25.

RAUB	24-20362	Confirmation	\$1,130.00 or	Trustee does not recommend confirmation and recommends dismissal.
	VALENTINE ARISPE	Dismissal	1.00 mth	
12/23/24	LUCINDA M ARISPE		04/22/25	
03/03/25			\$565.00	
5/60	\$1,130.00		Wage Order	
Krystle	BMI-			
1. Plan #29 filed 03/15/25 fails to provide sufficient funds for payment in full of all secured and priority claims.				
2. IRS claim #24 filed 02/06/25 reflects Debtor has not filed a tax return for the years 2021-2023. Trustee has received an Affidavit noting debtor did not have to file 2022-2023 taxes. Plan fails to provide any treatment for the IRS. On 03/19/25, the Court ordered that all tax returns be filed no later than 04/10/25.				
3. Debtor(s) failed to provide a copy of the 2024 tax return.				
Plan Payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,130.00.				
Trustee's Motion to Dismiss #28 filed 03/04/25. No response by Debtor.				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 9:00 am**

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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
RAUB	25-20004	Confirmation	\$7,831.71 or	Trustee does not recommend confirmation and recommends dismissal.
	SHAWN T HARMON	Dismissal	2.74 mth	
01/06/25	PAMELA M HARMON		05/05/25	
03/17/25			\$114.30	
4/60	\$2,860.00		Wage Order	
Krystle	BMI-	1. Plan #33 filed 04/07/25 improperly provides for Matco as a cure claim and total debt claim and fails to provide an interest rate for the debt.  2. Plan improperly provides for US Dept of Housing under 9C rather than 8C.  3. Debtors failed to file an amended Wage Order to corresponded with the increased plan payment.  4. Debtors failed to provide a copy of the 2024 tax return.  5. Debtor is delinquent 2.7 payments through May, totaling \$7,946.01.  Plan Payment: 1 (Feb 2025) - 3 (Apr 2025) \$2,200.00. 4 (May 2025) - 60 (Jan 2030) \$2,860.00.  Trustee's Motion to Dismiss #26 filed 02/13/25. No response filed by Debtor(s).		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 9:00 am

Next 3 Panels:  
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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
RAUB	25-20014	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
01/15/25 03/26/25 4/60 Leanne1	LAWRENCE J MULHOLLAND	Dismissal	05/02/25 \$220.00 ePay	
	\$220.00 BMI-	Plan #23 filed 04/07/25 proposes to overprovide for OneMain Financial claim #4 filed 02/19/25 in Paragraph 9A at the expense of general unsecured creditors.  Plan payments: 1 (Feb 2025) - 3 (Apr 2025) \$200.00. 4 (May 2025) - 60 (Jan 2030) \$220.00.  Trustee's Motion to Dismiss filed 03/04/25 at #19. No Response filed by Debtor.		
RAUB	25-20027	Confirmation	\$4,349.34 or 1.47 mth	Trustee does not recommend confirmation and recommends dismissal.
02/04/25 04/15/25 3/60 Krystle	PRISCILLA RIOS	Dismissal	04/17/25 \$680.77 Wage Order	
	\$2,950.00 BMI-	Obj Conf Rocket Mortgage LLC		
		1. Plan #20 filed 03/06/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for claim #3 filed 02/21/25 for Rocket Mortgage. 3. Plan fails to fully provide for claim #1 filed 02/14/25 for Integrity Texas Funding. 4. Plan fails to fully provide for claim #2 filed 02/20/25 for Santander Consumer. 5. Trustee alleges Schedule B is inaccurate as it fails to list the proper value of the homestead. 6. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan. 7. Debtor has failed to provide bank statements.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 9:00 am**

Next 3 Panels:  
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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8. Debtor has 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.

9. Debtor failed to provide a copy of the 2024 tax return.

10. Debtor is delinquent 1.47 payments through May totaling \$4,349.34

Plan Payments: 1 (Mar 2025) - 60 (Feb 2030) \$2,950.00.

Trustee's Motion to Dismiss #28 filed 03/28/25.  
No response by Debtor.

Objection to Confirmation filed 03/26/25 by Rocket Mortgage, LLC at #25.

<b>SATHER</b>  01/06/25 03/17/25 4/58 Bridget1	<b>25-20005</b>	<b>Confirmation</b>	\$325.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RAUL ORTIZ</b>	<b>Dismissal</b>	04/21/25 \$975.00 Cashiers Check	
	\$325.00 BMI-	<b>Obj Conf Mack Brooks LLC</b>		
<p>1. Plan #11 filed 01/22/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. IRS claim #2 filed 02/10/25 reflects Debtor has not filed a tax return for the years 2019-2024. Trustee has not received copies of these tax returns. The Plan fails to provide for the claim.</p> <p>3. Plan fails to fully provide for Mack Brooks claim #3 filed 03/21/25.</p> <p>4. Plan fails to fully provide for Nueces County Tax Office claim #1 filed 1/30/25.</p> <p>5. Plan Summary does not match the Plan.</p> <p>6. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on Car Shack's claim.</p> <p>7. Debtor failed to provide copies of February and January 2025 bank statements Prosperity Bank accounts 9595 and 9587.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 9:00 am

Next 3 Panels:  
06/11/2025  
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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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8. Debtor failed to file an EFT order with the Court.

9. Debtor failed to file Schedule C1.

10. Debtor failed to provide a copy of social security award letter or proof of income from other sources \$1,600.00.

Plan payments: 1 (Feb 2025)- 58 (Nov 2029) \$325.00.

Trustee's Motion to Dismiss #27 filed 04/14/25.

Response #28 filed 05/05/25.

Objection to Confirmation filed 05/05/25 by Mack Brooks, LLC as agent for FGMS Holdings , LLC at #29.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
06/11/2025  
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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
<b>GONZALEZ (JOEL)</b>  07/17/20 09/25/20 58/60  Tracey	<b>20-20249</b>  <b>ANTONIO ROBLES</b>   \$800.00 BMI-	<b>Dismissal</b>    Post-Conf. Trustee's Motion to Dismiss filed 03/07/2025 at #69 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 03/20/2025 at #70 stating that Debtor is not opposed to dismissal. There are several months where no payment was made.	\$2,049.65 or 2.56 mth 05/02/25 \$369.24  Wage Order	<b>Trustee recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  10/06/20 12/15/20 55/60  Tracey	<b>20-20327</b>  <b>MATTHEW N PAVLICEK</b>  <b>MEGAN E PAVLICEK</b>  \$3,800.62 BMI-	<b>Dismissal</b>    Post-Conf. Trustee's Motion to Dismiss filed 11/14/2024 at #129 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 04/14/24 at #142. There are several months where only a partial payment was made.	\$7,569.17 or 1.99 mth 05/05/25 \$877.07  Wage Order	<b>Trustee recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
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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
GONZALEZ (JOEL)	21-21224 FABIAN ESPARZA	Dismissal	\$1,762.50 or 1.50 mth	Trustee does not recommend approval and recommends dismissal.
09/03/21 11/12/21 44/60	SYLVIA A ESPARZA	Modification	04/29/25 \$293.75	
Connie	\$1,175.00 AMI-PPR		Wage Order	
Modified Plan filed 04/08/25 at #104. Mod filed to cure a post-petition payment default cannot be recommended because:				
1. Debtors' counsel filed a duplicate Notice of Supplemental Fees on 04/30/25 at #113. The Notice has not yet been withdrawn.				
2. Debtor failed to provide proof of current income.				
3. Mod fails to provide treatment of the Rule 3002.1.c Notice filed 04/04/24 at #101 by Navy Army Community Credit Union.				
4. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.				
5. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve.				
Mod forgives: \$2,721.25				
Mod payments: 43 (Apr 2025) - 60 (Sep 2026) \$1,175.00				
Post-Conf. Trustee's Motion to Dismiss filed 03/07/2025 at #102 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 03/27/2025 at #103 states that a modification will be filed.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

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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
<b>GONZALEZ (JOEL)</b>  11/23/21 02/01/22 42/60  Tracey	<b>21-21293</b>  <b>BETTY M SUSTAITA</b>   \$320.00 <i>BMI-</i>	<b>Dismissal</b>    Post-Confirmation Trustee's Motion to Dismiss #27 filed 04/11/2025. Response to Post-Conf. Trustee's Motion to Dismiss filed 04/14/25 at #28.	\$960.00 or 3.00 mth 02/26/25 \$320.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>

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<b>GONZALEZ (JOEL)</b>  12/03/21 02/11/22 41/42  Tracey	<b>21-21298</b>  <b>JERRY D MERCER</b>  <b>MARILYN M MERCER</b>  \$250.00 <i>BMI-</i>	<b>Dismissal</b>    Post-Confirmation Trustee's Motion to Dismiss #37 filed 04/11/2025. Response to Post-Conf. Trustee's Motion to Dismiss filed 04/14/25 at #38.	\$500.00 or 2.00 mth 04/28/25 \$250.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
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Next 3 Panels:  
06/11/2025  
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#672



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 10:00 am

Next 3 Panels:  
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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
<b>GONZALEZ (JOEL)</b>  04/04/22 06/13/22 37/60 Tracey	<b>22-20082</b> <b>JAMES L MOSS</b>  <b>PATRICIA R MOSS</b>  \$1,790.06 BMI-	<b>Dismissal</b>   Post-Confirmation Trustee's Motion to Dismiss #72 filed 04/11/2025. Response to Post-Confirmation Trustee's Motion to Dismiss filed 05/01/25 at #76.	\$5,218.03 or 2.92 mth 05/06/25 \$476.94 Wage Order	<b>Trustee recommends dismissal.</b>

<b>GONZALEZ (JOEL)</b>  12/05/22 02/13/23 29/60 Connie	<b>22-20295</b> <b>ANDRES ZEPEDA</b>  <b>MARIA D ZEPEDA</b>  \$3,750.00 AMI-ESF	<b>Modification</b>   Modified Plan filed 04/17/25 at #61 filed to cure a post-petition payment default cannot be recommended because:  1. Mod fails to provide for the correct remaining claim amount owed to the IRS.  2. Mod fails to provide for Notice of Mortgage Payment Change #57 filed 03/03/25 for \$2,047.36 effective April 30, 2025.  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).  Mod forgives: \$2,684.45  Mod payments:	\$3,700.00 or 0.99 mth 05/05/25 \$800.00 ePay	<b>Trustee does not recommend approval.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 10:00 am

Next 3 Panels:  
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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
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28 (Apr 2025) - 60 (Dec 2027) \$3,750.00

<b>GONZALEZ (JOEL)</b>	<b>23-20138</b>	<b>Dismissal</b>	\$1,376.17 or 0.30 mth	<b>Trustee recommends dismissal.</b>
05/31/23	<b>REDARREION S WARREN</b>		05/06/25	
08/09/23	<b>ANITA B WARREN</b>		\$799.85	
24/34	\$4,600.00		Wage Order	
Tracey	AMI-	Post-Confirmation Trustee's Motion to Dismiss filed 3/18/25 at #50. The confirmed plan no longer provides for 100% distribution to the unsecured creditors within the terms of the plan. Specifically, the plan is now deficient due to the Amended Proof of Claim filed by Texas Comptroller of Public Accounts. Response to Post-Confirmation Trustee's Motion to Dismiss filed 05/05/25 at #54.		

<b>GONZALEZ (JOEL)</b>	<b>23-20277</b>	<b>Dismissal</b>	Current	<b>Trustee does not recommend approval and recommends dismissal.</b>
09/27/23	<b>INOE PEREZ JR</b>	<b>Modification</b>	05/02/25	
12/06/23			\$794.06	
20/60	\$3,675.00		Wage Order	
Connie	BMI-	Modified Plan filed 05/06/25 at #82 filed to cure a post-petition payment default cannot be recommended because:  1. Debtor failed to provide a copy of his 2024 tax return.  Mod forgives: \$8,965.75  Mod payments: 19 (Apr 2025) - 60 (Sep 2028) \$3,675.00  Post-Conf. Trustee's Motion to Dismiss filed 03/07/2025 at #67 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 03/24/2025 at #73.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
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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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<b>GONZALEZ (JOEL)</b>  11/15/23 01/24/24 18/60  Tracey	<b>23-20338</b>  <b>LUIS R CONSTANTE JR</b>   \$750.00 BMI-	<b>Dismissal</b>	\$1,773.02 or 2.36 mth 04/29/25 \$281.54  Wage Order	<b>Trustee recommends dismissal.</b>
Post-Confirmation Trustee's Motion to Dismiss #45 filed 04/11/2025. Response to Post-Confirmation Trustee's Motion to Dismiss filed 04/23/25 at #46.				

<b>GONZALEZ (JOEL)</b>  01/12/24 03/22/24 16/60  Tracey	<b>24-20010</b>  <b>DAVID LIVAS</b>  <b>JULIA S LIVAS</b>  \$1,335.00 BMI-	<b>Dismissal</b>	\$1,335.00 or 1.00 mth 04/14/25 \$1,335.00  ePay	<b>Trustee recommends dismissal.</b>
Post-Confirmation Trustee's Motion to Dismiss #44 filed 04/11/2025. Response to Post-Conf. Trustee's Motion to Dismiss filed 04/15/25 at #45.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 10:00 am

Next 3 Panels:  
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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
<b>GONZALEZ (JOEL)</b>  05/31/24 08/09/24 12/60  Tracey	<b>24-20152</b>  <b>RICKY CASTELLANOS</b>   \$2,950.00 <i>BMI-</i>	<b>Dismissal</b>    Post-Conf. Trustee's Motion to Dismiss filed 03/07/2025 at #63 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 03/24/2025 at #64.	\$5,550.00 or 1.88 mth 04/28/25 \$500.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  08/20/24 10/29/24 9/58  Krystle	<b>24-20236</b>  <b>RENE J SANDOVAL</b>  <b>ANDREA L SANDOVAL</b>  \$3,300.00 <i>AMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Rally Credit Union</b>  <b>Obj POC Rally Credit Union</b>  1. Plan #33 filed 11/05/24 cannot be recommended because Rally Credit Union filed a mortgage POC on 10/29/24 reflecting pre-petition arrears in the amount of \$6,712.20 which consists of monthly installment payments, pre-petition fees and escrow shortage. The plan does not address these arrears.  2. Notice of Post-petition Mortgage Fees #45 was filed 12/4/25 in the amount of \$1,275 for fees. Debtor's Plan does not provide for treatment of the fees.  3. Debtors failed to provide a copy of the 2024 tax return  Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$3,300.00.  Trustee's Motion to Dismiss #27 filed 10/07/24. Debtor response #31 filed 10/29/24.	Current  05/06/25 \$761.54 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

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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
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Objection to Confirmation filed 11/14/24 by Rally Credit Union at #40.

Objection to Proof of Claim of Rally Credit Union (Claim No. 14) filed 01/13/25 at #46.

<b>GONZALEZ (JOEL)</b>  08/30/24 11/08/24 9/48  Tracey	<b>24-20248</b> <b>HILDA RAMOS</b>  \$1,060.00 <i>BMI-</i>	<b>Dismissal</b>    Post-Confirmation Trustee's Motion to Dismiss #39 filed 04/11/2025. Response to Post-Confirmation Trustee's Motion to Dismiss filed 04/23/25 at #40.	\$2,650.00 or 2.50 mth 04/30/25 \$800.00 ePay	<b>Trustee recommends dismissal.</b>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 10:00 am

Next 3 Panels:  
06/11/2025  
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08/13/2025

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
GONZALEZ (JOEL)  10/11/24 12/20/24 7/60 Tracey	24-20294  TIERRA K LLAMAS  \$425.00 BMI-	Dismissal   Post-Confirmation Trustee's Motion to Dismiss #34 filed 04/11/2025. Response to Post-Confirmation Trustee's Motion to Dismiss filed 04/11/2025 at #35.	\$212.50 or 0.50 mth 05/06/25 \$225.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL)  11/25/24 02/03/25 6/60 Bridget1	24-20332  RICARDO RUIZ  \$2,100.00 AMI-	Confirmation  Dismissal  Trustee will review amended Plan #49 filed 05/06/25 prior to the hearing.  1. Plan #44 filed 04/04/25 fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #43 filed 04/04/25.  2. Debtor failed to provide a copy of the 2024 tax return.  Plan payments: 1 (Dec 2024) - 3 (Feb 2025) \$1,900.00. 4 (Mar 2025) - 60 (Nov 2029) \$2,100.00.  Trustee's Motion to Dismiss #23 filed 01/10/25. Debtor's response #26 filed 01/21/25.	\$1,275.00 or 0.61 mth 04/28/25 \$1,075.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
06/11/2025  
07/16/2025  
08/13/2025

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
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<b>GONZALEZ (JOEL)</b>	<b>24-20339</b>	<b>Confirmation</b>	\$2,097.29 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>DAVID A AYER</b>	<b>Dismissal</b>	0.71 mth	
12/02/24			05/05/25	
02/10/25			\$1,292.31	
5/60			Wage Order	
Bridget1	\$2,965.00 AMI-	1. Plan #45 filed 04/09/25 fails to fully provide for Vanderbilt Mortgage & Finance amended claim #1 filed 01/22/24.  2. Plan fails to provide for the Notice of Mortgage Payment Change #18 filed 12/17/24.  3. Debtor has failed to provide a copy of the 2024 tax return.  5. Trustee alleges Schedule J #43 filed 04/09/25 is inaccurate as Debtor has failed to reflect the non-filing spouse as a dependent.  Plan Payments: 1 (Jan 2025) - 4 (Apr 2025) \$2,800.00. 4 (May 2025) - 60 (Dec 2029) \$2,965.00.  Trustee's Amended Motion to Dismiss #42 filed 04/08/25. Response #32 filed 02/14/25.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
May 14, 2025 10:00 am

Next 3 Panels:  
06/11/2025  
07/16/2025  
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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
<b>GONZALEZ (JOEL)</b>  01/15/25 03/26/25 4/60 Bridget1	<b>25-20013</b>  <b>ABRAHAM ZUNIGA</b>  \$850.00 AMI-	<b>Confirmation</b>   Trustee recommends confirmation of the Plan #32 filed 04/28/25 subject to the court finding Debtor made 3 direct payments and finding that Unify Financial Federal Credit Union does not require further notice of the amended Plan.  Payments: 1 (Feb 2025)- 3 (Apr 2025) \$250.00. 4 (May 2025)- 60 (Jan 2030) \$850.00.  Trustee's Motion to Dismiss #20 filed 03/04/25 was withdrawn 04/28/25 at #36. Response #21 filed 03/04/25.	\$125.00 or 0.15 mth 04/10/25 \$250.00 Wage Order	<b>Trustee requests a hearing.</b>
<b>GONZALEZ (JOEL)</b>  01/31/25 04/11/25 3/36 Krystle	<b>25-20024</b>  <b>WALTER E DIRION III</b>  \$300.00 BMI-	<b>Confirmation</b>   Plan #30 filed 4/11/25 works, paying 7.7% to general unsecure creditors.  Plan Payments: 1 (Mar 2025) - 36 (Feb 2028) \$300.00.  Trustee's Motion to Dismiss #22 filed 03/11/25 was withdrawn 05/07/25 at #34. Debtor's response #24 filed 03/24/25.	Current 05/02/25 \$300.00 ePay	<b>Trustee recommends confirmation of Plan #30 filed 04/11/25.</b>



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
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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
<b>GONZALEZ (JOEL)</b>  02/04/25 04/15/25 3/60 Leanne1	<b>25-20031</b> <b>DURYL W MIXON SR</b>  <b>MARY A MIXON</b>  \$1,935.00 BMI-	<b>Confirmation</b>          1. Plan #39 filed 04/08/25 fails to comply with 11 U.S.C. § 1325(a)(5) as it does not provide interest on a Enfin Residential's secured claim.  2. Plan fails to list the treatment and/or reason for special classification for the US Department of Education in Paragraph 14.  Plan payments: 1 (Mar 2025) - 1 (Mar 2025) \$1,875.00. 2 (Apr 2025) - 60 (Feb 2030) \$1,935.00.  Trustee's Motion to Dismiss filed 03/27/25 at #35 set for 05/14/25 was withdrawn 04/02/25 at #38. No Response filed by Debtor.  Objection to Confirmation filed 03/31/25 by Enfin Residential Solar Finance I LLC at #37 was withdrawn 04/09/25 at #42.	\$60.00 or 0.03 mth 05/06/25 \$1,935.00 Wage Order	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
06/11/2025  
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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
<b>GONZALEZ (JOEL)</b>  02/06/25 04/17/25 3/36 Bridget1	<b>25-20032</b>  <b>ROBERTO G GARZA</b>  \$970.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>  Plan #38 filed 04/23/25 cannot be recommended. Regarding Kia Finance, Trustee objects to the collective provisions in Plan paragraphs 27 and 9, and Schedules I and J. On the facts, the vehicle should be surrendered.  Payments: 1 (Mar 2025)- 1 (Mar 2025) \$625.00. 2 (Apr 2025)- 36 (Feb 2028) \$970.00.  Trustee's Motion to Dismiss #29 filed 03/28/25. Response #37 filed 04/14/25.	\$172.50 or 0.18 mth 04/22/25 \$485.00 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<b>GONZALEZ (JOEL)</b>  02/17/25 04/28/25 3/36 Leanne1	<b>25-20037</b>  <b>LINDA S STONE</b>  \$225.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>  Plan #2 filed 02/17/25 cannot be recommended because the Debtor failed to provide proof of contribution from daughter.  Plan payments: 1 (Mar 2025) - 36 (Feb 2028) \$225.00.  Trustee's Amended Motion to Dismiss filed 04/14/25 at #22. Debtor's Response to Trustee's Motion to Dismiss filed 04/24/25 at #24.	Current 04/22/25 \$225.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
06/11/2025  
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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
<b>GONZALEZ (JOEL)</b>	<b>25-20038 MISTY A MEJORADO</b>	<b>Confirmation</b>  <b>Dismissal</b>	Current  <i>04/29/25</i> \$1,510.96 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>02/19/25</i> <i>04/30/25</i> <i>3/60</i> Bridget1	\$9,655.00 AMI-	<p>1. Plan #17 filed 03/04/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #18 filed on 03/04/25.</p> <p>2. Plan fails to provide for the Internal Revenue Service claim #16 filed 04/23/25.</p> <p>3. Plan fails to fully provide for Rally Credit Union claim #15 filed 04/21/25.</p> <p>4. Plan fails to fully provide for Sander Consumer USA claim #6 filed 03/11/25.</p> <p>5. Debtor failed to provide proof to substantiate the amounts to be paid to Conns HomePlus through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>6. Debtor has failed to provide bank statements for accounts ending in 9347 and 4700 for 11/21-11/30/24.</p> <p>7. Debtor has failed to provide Venmo statements for 11/21/24-02/19/25.</p> <p>8. Trustee alleges Schedule B #18 filed 03/04/25 is incomplete as it fails to disclose the payroll deducted retirement account.</p> <p>9. Debtor has failed to provide documentation for retirement account.</p> <p>Payments: 1 (Mar 20250 -60 (Feb 2030) \$4,015.00. Plus Lump sum payments \$5,560.00 May 2025 and March 2026-2029.</p> <p>Trustee's Motion to Dismiss #27 filed 04/14/25. Response #30 filed 04/24/25.</p>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 10:00 am**

Next 3 Panels:  
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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
<b>GONZALEZ (JOEL)</b>  02/20/25 05/01/25 3/60 Krystle	<b>25-20040</b> <b>ELIZABETH A ESPINOSA</b>  \$750.00 AMI-	<b>Confirmation</b>   Plan #28 filed 04/28/25 is inaccurate as it provides for Texas Comptroller claim; however, this claim as been withdrawn.  Plan Payments: 1(Mar 2025) - 60(Feb 2030) \$750.00.  Trustee's Motion to Dismiss #26 filed 04/14/25 was withdrawn 05/07/25 at #30. Debtor's response #27 filed 04/24/25.	Current  05/01/25 \$750.00 Wage Order	<b>Trustee does not recommend confirmation.</b>
<b>GONZALEZ (JOEL)</b>  02/20/25 05/01/25 3/60 Leanne1	<b>25-20042</b> <b>RAYMOND J POKORNY</b>  \$330.00 BMI-	<b>Confirmation</b>   Plan #19 filed 04/01/25 fails to provide for payment in full of the secured and priority claims.  Plan payments: 1 (Mar 2025) - 60 (Feb 2030) \$330.00.  Trustee's Motion to Dismiss filed 05/06/25 at #21 set for 06/11/25. No Response filed by Debtor.	Current  05/02/25 \$330.00 ePay	<b>Trustee does not recommend confirmation.</b>

Next 3 Panels:  
06/11/2025  
07/16/2025  
08/13/2025

#672

Next 3 Panels:  
06/11/2025  
07/16/2025  
08/13/2025

Number of Cases at This Time: 28  
#672

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 11:00 am**

Next 3 Panels:  
06/11/2025  
07/16/2025  
08/13/2025

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
<b>BROWN LAW FIRM</b>  02/13/25 04/24/25 3/60 Krystle	<b>25-60008</b>  <b>DONNA G CORTINAS</b>  \$965.00 BMI-	<b>Confirmation</b>  <b>Obj Conf Propel Financial Service</b>  1. Plan #9 filed on 03/10/25 fails to provide sufficient funds for payment in full of all secured and priority claims.  2. Plan fails to fully provide for Victoria County Tax Assessor claim #7 filed 03/14/25.  3. Plan fails to fully provide for Propel Financial Services claim #11 filed 04/17/25.  4. Plan fails to include an ad valorem reserve as required by Paragraph 21(D).  5. Trustee alleges Schedule I is inaccurate as the Debtor's annuity income and family contribution is overstated pursuant to the Debtor's 341 testimony.  6. Debtor failed to provide an Affidavit for the 2023 tax return.  7. Debtor is delinquent 1.79 payments through April totaling \$1,730.00.  Plan payments: 1 (Mar/2025) 60 (Feb/2030) \$965.00.  Trustee's Motion to Dismiss #24 filed 04/29/25 is set for 06/11/25.  Objection to Confirmation filed 05/05/25 by Propel Financial Services at #25.	\$1,730.00 or 1.79 mth 04/07/25 \$200.00 ePay	<b>Trustee does not recommend confirmation.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 11:00 am**

Next 3 Panels:  
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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
<b>GONZALEZ (JOEL)</b>  02/18/25 04/29/25 3/60 Bridget1	<b>25-60009</b> <b>FRANCISCO BARBONTIN</b>  \$1,050.00 <i>BMI-PPR</i>	<b>Confirmation</b>  Plan #32 filed 05/02/25 works, paying 100% dividend to the general unsecured creditors.  Payments: 1 (Mar 2025)- 60 (Feb 2030) \$1,050.00.  Trustee's Motion to Dismiss #27 filed 04/14/25 was withdrawn 05/07/25 at #35. Response #28 filed 05/02/25.	Current  04/22/25 \$1,251.00 ePay	<b>Trustee recommends confirmation Plan #32 filed 05/02/25.</b>
<b>GONZALEZ (JOEL)</b>  03/04/25 05/13/25 2/60 Krystle	<b>25-60014</b> <b>ANDRES VASQUEZ</b>  \$925.00 <i>BMI-PPR</i>	<b>Confirmation</b>  Plan #31 filed 05/02/25 cannot be recommend because:  1. Trustee alleges Schedule A/B and C is incomplete as it provides assets with zero or unknown values and fails to disclose all bank account pursuant to the bank statements.  2. Trustee alleges Schedule A/B is inaccurate as it fails to address the equity in the 2001 Kia Soul.  3. Trustee alleges Schedule I is inaccurate as it does not provide for all of Debtor's monthly disposable income.  4. Debtor failed to provide Cash App statements for February and March 2025.  5. Debtor failed to provide proof of mortgage insurance.	\$925.00 or 1.00 mth 04/09/25 \$650.00 ePay	<b>Trustee does not recommend confirmation.</b>



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**May 14, 2025 11:00 am**

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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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Plan Payments:  
1 (Apr 2025) \$650.00.  
2 (May 2025) - 60 (Mar 2030) \$925.00.

Trustee's Amended Motion to Dismiss #36 filed 05/06/25.  
No response filed by Debtor.