

JUDGE JEFFREY P NORMAN
Yvonne V. Valdez, Trustee
May 15, 2025 10:30 am

Next 3 Panels:
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07/10/2025
08/21/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
BARTO 09/11/23 11/20/23 20/56 Tracey	23-50079 ARIANNA C MATA ORDUNA \$4,458.15 AMI-	Dismissal Trustee's Post-Confirmation Motion to Dismiss #58 filed 04/11/2025. No Response filed by Debtor.	\$5,972.36 or 1.34 mth 05/02/25 \$1,028.81 ePay	Trustee recommends dismissal.
BARTO 01/06/25 03/17/25 4/60 Bridget1	25-50002 ERNESTINA CASTILLO \$1,650.00 BMI-PPR	Confirmation Plan #48 filed 04/23/25 works, paying 100% dividend to the general unsecured creditors. Payments: 1 (Feb 2025)- 60 (Jan 2030) \$1,650.00. Trustee's Motion to Dismiss #29 filed 02/11/25 was withdrawn 05/08/25 at #54. No response by Debtor. Objection to Confirmation filed 02/26/25 by Mack Brooks, LLC as agent and attorney in fact for FGMS Holdings, LLC at #31 was withdrawn 04/14/25 at #46.	\$380.76 or 0.23 mth 04/23/25 \$761.54 Wage Order	Trustee recommends confirmation Plan #48 filed 04/23/25.

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BARTO	25-50010	Confirmation	\$2,800.00 or	Trustee does not recommend confirmation and recommends dismissal.
	DAHLIA VALLEJO	Dismissal	1.47 mth	
02/06/25			05/02/25	
04/17/25			\$1,000.00	
3/60			ePay	
Leanne1	\$1,900.00 BMI-	<p>1. Plan #30 filed 04/23/25 fails to provide for Duval County Tax Assessor claim #2 filed 02/19/25.</p> <p>2. Debtor failed to file an amended wage deduction order with the Court.</p> <p>3. Trustee alleges Schedule B is inaccurate as it fails to disclose the 2024 tax refund in the amount of \$10,871.00.</p> <p>4. Plan fails to provide for all net disposable income.</p> <p>5. Trustee alleges the Plan was not filed in good faith.</p> <p>6. Debtor failed to provide Wells Fargo bank statement for February 2025.</p> <p>Plan payments: 1 (Mar 2025) - 1 (Mar 2025) \$1,800.00. 2 (Apr 2025) - 60 (Feb 2030) \$1,900.00.</p> <p>Trustee's Motion to Dismiss filed 03/27/25 at #27. No Response filed by Debtor.</p>		

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BARTO	25-50015	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	RICARDO J PINA	Dismissal	05/06/25	
02/26/25	ADRIANA U PINA		\$484.62	
05/07/25			Wage	
3/60	\$4,200.00		Order	
Krystle	AMI-	1. Plan #2 filed 02/26/25 fails to agree with Midland Mortgage claim #10 filed 03/19/25. 2. Plan summary does not match the Plan. 3. IRS claim #15 filed 05/01/25 reflects Debtor has not filed a heavy vehicle tax return for the tax year 2024. Trustee has not received a copy of this return. Plan fails to fully provide for the IRS claim. 4. Plan fails to provide for US Department of HUD claim #1 filed 02/27/25. 5 Trustee alleges Schedule A/B is incomplete as it does not address all bank accounts pursuant to the Laredo Federal Credit Union bank statement. 6. Debtors failed to file Schedule C1. 7. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). Plan payments: 1 (Mar 2025)- 60 (Feb 2030) \$4,200.00. Trustee's Motion to Dismiss #28 filed 04/14/25. No response filed by Debtor(s).		

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BARTO	25-50020	Confirmation	\$2,136.00 or	Trustee does not recommend confirmation and recommends dismissal.
	EFRAIN FUENTES JR	Dismissal	1.00 mth	
03/03/25			04/11/25	
05/12/25			\$2,136.00	
2/22	\$2,136.00		ePay	
Bridget1	BMI-			
1. Trustee alleges that Plan #2 filed 03/03/25 fails provide all of Debtor's disposable income into the plan.				
2. Plan fails to fully provide for Laredo Horizons Development Corp. Further, Debtor has failed to provide documentation to substantiate this debt.				
3. Trustee alleges Schedule H #1 filed 03/03/25 is inaccurate as to all 4 vehicles, as it fails to disclose the name and address of Debtor's spouse. and fails to disclose names of co-debtors (compare Schedule B). Further, it reflects that Debtor does not live in a community property state.				
4. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J.				
5. Trustee alleges Schedule B #1 filed 03/03/25 is incomplete as Debtor failed to disclose all community assets.				
6. Debtor failed to file Schedule C-1 Summary.				
Payments: 1 (Apr 2025)- 22 (Jan 2027) \$2,136.00.				
Chapter 13 Trustee's Motion to Dismiss #20 filed 04/22/25. No response filed by Debtor.				

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BARTO

25-50021

Confirmation

no pymts

Trustee does not

JUAN C GALLEGOS

Obj CONF Toyota Motor Credit

received

recommend

03/03/25

05/12/25

2/60

\$3,150.00

01/01/00

confirmation and

Krystle

BMI-

\$0.00

dismissal.

1. Plan #20 filed on 04/17/25 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide Lakeview Loan Services claim #13 filed 05/05/25.
3. Plan fails to provide for Toyota Motor Credit Corporation (Becket and Lee LLP) claim #2 filed 03/18/25.
4. Trustee alleges Schedule B is inaccurate as it fails to disclose 2022 Toyota 4 Runner as listed on Toyota Creditor Corporation claim #2 filed 03/18/25.
5. Plan fails to provide for US Department of HUD claim #1 filed 03/04/25.
6. IRS claim #12 filed 05/05/25 reflects Debtor has not filed a tax return for the years 2022,2023, and 2024. Trustee has received an unsigned copy of the 2024 tax return on 04/21/25. Plan fails to provide for the IRS claim.
8. 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.
9. Debtor has failed to file bank statements for December 2024 through March 2025 for Chime account.
10. Debtor failed to make a Plan payment.
11. Debtor failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.

Plan Payments: 1 (Apr 2025) - 60 (Mar 2030) \$3,150.00.

Chapter 13 Trustee's Motion to Dismiss #20 filed 04/22/25 is set for 06/12/25.
No response filed by Debtor.

Objection to Confirmation #23 filed 05/04/25 by Toyota Motor Credit.

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MEURER	22-50014	Dismissal	\$1,404.00 or 1.84 mth 04/17/25 \$790.00 ePay	Trustee recommends dismissal.
03/11/22 05/20/22 38/60 Tracey	RAUL GALVAN III \$762.00 BMI-ESF	Trustee's Post-Confirmation Motion to Dismiss #44 filed 04/11/2025. No Response filed by Debtor.		

MEURER	23-50077	Modification	\$1,510.00 or 1.01 mth 04/22/25 \$1,470.00 Wage Order	Trustee does not recommend approval.
09/05/23 11/14/23 20/60 Connie	DANIEL DE LA ROSA CYNTHIA DE LA ROSA \$1,490.00 BMI-ESF	Amended Modified plan filed 04/03/25 at #82 filed to provide for treatment of the following claims that were filed or amended after confirmation. Debtors are including their ongoing mortgage payment payable to Mr. Cooper to be paid through the plan as per agreed order entered on February 4, 2025 Doc. 76. Debtors are also including the debt owed to Foursight on the Camaro to be paid through the plan. Mod cannot be recommended because: 1. The Mod is not proposed in good faith, because the Mod fails to provide all of Debtors' disposable income. 2. Mod is deficient to pay all secured and priority claims. Mod payments: 18 (Mar 2025) - 18 (Mar 2025) \$1,470.00 19 (Apr 2025) - 60 (Sep 2028) \$1,490.00		

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MEURER

25-50009

Confirmation

\$4,284.00 or

Trustee does not

GILBERTO BATRES

Dismissal

2.00 mth

recommend

02/03/25

03/26/25

confirmation and

04/14/25

\$2,142.00

recommends

3/60

ePay

dismissal.

Krystle

\$2,142.00

BMI-ESF

1. Plan #21 filed on 03/03/25 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.

2. Plan summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$0.00 claims, when the total amount of timely filed general unsecured claims is \$5,117.52.

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

4. Debtor failed to provide proof to substantiate the direct monthly payment listed on Schedule J.

5. Schedule J is inaccurate as Debtor is not including the savings amount in the budget calculation.

6. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).

7. Debtor failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.

8. Debtor is delinquent 2 payments through May, totaling \$4,284.00.

Plan Payment: 1 (Mar 2025) - 60 (Feb 2030) \$2,142.00.

Trustee's Motion to Dismiss #30 filed 03/24/25.

Debtor response filed 04/07/25 at #31.

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MEURER	25-50019	Confirmation	\$2,245.00 or	Trustee does not recommend confirmation and recommends dismissal.
	DANIEL J HERNANDEZ	Dismissal	1.26 mth	
03/03/25			04/21/25	
05/12/25	CLAUDIA A CASTOR		\$1,300.00	
2/60	\$1,775.00		ePay	
Leanne1	BMI-ESF	1. Plan #30 filed 04/21/25 is not feasible as it provides only \$396.96 to general unsecured creditors. Debtor has a lender established escrow, and no allowance for any anticipated future fees. 2. Debtor failed to file an amended wage deduction order with the Court. 3. Trustee alleges Schedule A/B is inaccurate as the property value of homestead is understated according to the County Appraisal District statement. 4. Trustee alleges Schedule C is inaccurate as it exceeds to exemption limit on cars under Texas property code Tex. Prop. Code §§ 42.001(a),42.002(a)(9). 5. Trustee alleges the Plan fails to provide all disposable income into the plan. 6. Plan summary is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$347.95, when the total amount of timely filed general unsecured claims is \$5,953.64. Plan payments: 1 (Apr 2025) - 1 (Apr 2025) \$1,770.00. 2 (May 2025) - 60 (Mar 2030) \$1,775.00. Trustee's Motion to Dismiss #31 filed 04/22/25. No response filed by Debtors.		

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OLIVA PC (L)	24-50134	Confirmation	Current	Trustee does not recommend confirmation.
12/18/24 02/26/25 5/60	TOMAS ANDRADE \$1,160.00 AMI-	Amended Plan #55 filed 05/06/25 works, 9% to general unsecured creditors but has an adverse effect on Quantum3Group LLC, and creditor has not had sufficient notice. Payments: 1 (Jan 2025)- 60 (Dec 2029) \$1,160.00. Trustee's Motion to Dismiss #29 filed 01/28/2025 was withdrawn 05/08/25 at #56. No response filed by Debtor. Objection to Confirmation filed 01/03/25 by Rocket Mortgage, LLC at #22 was resolved 04/17/25 at #53.	04/24/25 \$1,160.00 ePay	
Bridget1				
OLIVA PC (L)	25-50007	Confirmation	\$760.00 or 1.00 mth	Trustee recommends confirmation of Plan #29 filed 05/02/25 pending resolution of objection.
02/03/25 04/14/25 3/60	ROSA I FLORES \$760.00 BMI-PPR	Obj Conf Tax Lien Loan SPV LLC Plan #29 filed 05/02/25 works, paying 89.69% to general unsecured creditors. Plan Payments: 1 (Mar 2025) - 60 (Feb 2030) \$760.00. Trustee's Motion to Dismiss #25 filed 03/31/25 was withdrawn 05/08/25 at #30. No response by Debtor. Objection to Confirmation filed 03/10/25 by Tax Lien Loan SPV, LLC at #23.	04/10/25 \$760.00 ePay	
Krystle				

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OLIVA PC (L)	25-50018	Confirmation	\$1,276.92 or 0.75 mth 05/01/25 \$784.62 Wage Order	Trustee does not recommend confirmation.
03/03/25 05/12/25 2/38 Bridget1	OSCAR FLORES III \$1,700.00 BMI-	<p>Trustee will review Amended Plan #34 filed 05/07/25, vehicle and bank statements uploaded 05/07/25 prior to the hearing.</p> <ol style="list-style-type: none"> Trustee alleges that Plan #32 filed 04/25/25 fails provide all of Debtor's disposable income into the plan. Plan Summary #32 does not match Paragraph 8A. Further, Debtor failed to provide documentation to substantiate the variable payments for the on-going mortgage. Debtor failed to provide proof to substantiate the direct monthly payment listed on Schedule J. Debtor failed to provide bank statements for accounts ending in 8824 and 9456 for 02/0124-03/03/24. <p>Payments: 1 (Apr 2025)- 38 (May 2028) \$1,700.00.</p> <p>Trustee's Motion to Dismiss #33 filed 04/25/25 is set for 06/12/25. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 03/19/25 by Idaho Housing & Finance Association at #24.</p>		

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PAYNE & ASSOCIATES PLLC 10/31/24 01/09/25 7/60 Connie	24-50120 JULIO A ZAPATA \$2,500.00 AMI-	Dismissal Modification Modified Plan #38 filed 03/25/25 was filed to provide for treatment of claims that were filed or amended after confirmation. The Plan provides 100% to filed unsecured claims, but cannot be recommended because: 1. Trustee alleges Schedule J is inaccurate as it does not include any pending child support order. 2. Debtor failed to provide a copy of the 2024 income tax return. 3. Mod includes a payment on a 2019 Volkswagen Tiguan being paid both through the plan and directly by Debtor. Mod has a Non-standard Provision: The allowed unsecured claims shall be paid with an annual interest rate of 6%. Mod forgives: \$2,390.00 Mod payments: 5 (Mar 2025) - 60 (Oct 2029): \$2,500.00 Post-Conf. Trustee's Motion to Dismiss filed 02/06/25 at #37. The confirmed plan no longer provides for a 100% distribution to unsecured creditors as required by the Order of Confirmation. Specifically, the plan fails to provide for all timely filed unsecured claims. No Response filed by Debtor.	\$1,346.16 or 0.54 mth 04/15/25 \$576.92 Wage Order	Trustee does not recommend approval and recommends dismissal.