

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|---|------------------|---|---------------------------|
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| LIMON                                   | 19-10104  | Dismissal  | \$2,599.72 or<br>4.23 mth<br>04/23/25<br>\$620.01<br>ePay | Trustee<br>recommends<br>dismissal. |
| 03/25/19<br>06/03/19<br>75/84<br>Tracey | THOMAS D BENNETT<br><br>ELSA A BENNETT<br>\$615.00<br>BMI-PPR | Post-Conf. Trustee's Motion to Dismiss was filed 04/22/24 at #140 for non-payment.<br>Response to Trustee's Motion to Dismiss was filed 05/07/24 at #141.<br>There are several months where only a partial payment was made and some where no payment was made at all.<br><br>Debtor is in month 75 of an 84-month plan. |   |                                     |

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| LIMON                                   | 25-10006                                | Confirmation   | \$1,680.52 or<br>0.59 mth<br>06/09/25<br>\$8,577.00<br>ePay | Trustee<br>recommends<br>confirmation of<br>Plan #58 filed<br>06/12/25. |
| 01/09/25<br>03/20/25<br>5/60<br>Krystle | ARTURO CORTEZ<br><br>\$2,835.00<br>AMI- | Plan #58 filed 06/12/25 works, paying 47.25% to general unsecured creditors.<br><br>Plan Payments:<br>1 (Feb 2025) - 3 (Apr 2025) \$1,500.00.<br>4 (May 2025) - 4 (May 2025) \$10,077.00.<br>5 (Jun 2025) - 60 (Jan 2030) \$2,835.00.<br><br>Trustee's Amended Motion to Dismiss #57 filed 06/09/25 was withdrawn 06/16/25 at #62.<br>Debtor's response #46 filed 05/07/25.<br><br>Objection to Confirmation filed 01/21/25 by Guild Mortgage Company LLC at #15 was resolved by Agreed Order entered 02/26/25 at #27. |   |   |

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|---|---|------------------|---|---------------------------|
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Agreed Order on Trustee's Objection to Plan signed 05/30/25 at #51.

|  |                    |              |          |                  |
|--|--------------------|--------------|----------|------------------|
| LIMON  | 25-10029           | Confirmation | Current  | Trustee does not |
|  | CARLOS G YADA      | Dismissal    |          | recommend        |
| 02/28/25   | PATRICIA RODRIGUEZ |              | 06/10/25 | confirm and      |
| 05/09/25   |                    |              | \$761.53 | recommends       |
| 3/60   | \$1,650.00         |              | Wage     | dismissal.       |
| Bridget1   | BMI-               |              | Order    |                  |
| <p>1. Trustee alleges that Plan #33 filed 05/21/25 fails to provide all of Debtor(s)'s disposable income into the plan.</p> <p>2. Plan fails to properly treat the lease for TimePayment Corp for the air conditioning unit.</p> <p>3. Plan defers student loan claims rather than paying them pro rata with other unsecured claims.</p> <p>Payments: 1 (Mar 2025)- 60 (Feb 2030) \$1,650.00.</p> <p>Trustee's Amended Motion to Dismiss #21 filed 04/08/25.</p> <p>Response #22 filed 04/10/25.</p> |                    |              |          |                  |

|   |                     |              |             |                  |
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| LIMON   | 25-10044            | Confirmation | \$176.92 or | Trustee does not |
|   | MILTON F IRACHETA   | Dismissal    | 0.15 mth    | recommend        |
| 03/17/25  | MARBELIA N IRACHETA |              | 06/09/25    | confirmation and |
| 05/26/25  |                     |              | \$530.77    | recommends       |
| 3/59  | \$1,150.00          |              | Wage        | dismissal.       |
| Bridget1  | AMI-                |              | Order       |                  |
| <p>1. Plan #2 filed 03/17/25 fails to list the reason for special classification of Nelnet in Paragraph 14.</p> <p>2. Trustee alleges Schedule I is inaccurate as income will change pursuant to Debtors' 341 testimony. In addition, the budget does not include employment information for Mr. Iracheta's 2nd job.</p> <p>3. Trustee alleges Debtors' Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>4. Trustee alleges Debtors are not paying all disposable income into the Plan.</p> |                     |              |             |                  |

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|---|--|------------------|---|---------------------------|
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5. Debtors failed to provide proof of VA income.

6. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).

Plan payments:

1 (Apr 2025) - 4 (Jul 2025) \$1,150.00.

5 (Aug 2025) - 12 (Mar 2026) \$1,650.00.

13 (Apr 2026) - 59 (Feb 2030) \$1,950.00.

Trustee's Motion to Dismiss #25 filed 05/12/25.

Response #28 filed 06/02/25.

|   |                 |                                   |            |                  |
|---|-----------------|-----------------------------------|------------|------------------|
| LIMON   | 25-10061        | Confirmation                      | Current    | Trustee does not |
|   | MANUEL INFANTE  | Obj Conf Toyota Motor Credit Corp | 06/09/25   | recommend        |
| 04/02/25  | JANIE S INFANTE |                                   | \$2,125.00 | confirmation.    |
| 06/11/25  |                 |                                   | ePay       |                  |
| 2/60  | \$2,125.00      |                                   |            |                  |
| Bridget1  | BMI-            |                                   |            |                  |
| 1. Plan #2 filed 04/02/25 fails to fully provide for Rushmore Servicing claim #6 filed 06/03/25.  |                 |                                   |            |                  |
| 2. Plan is misleading as it appears to pay a higher claim amount for Toyota Financial in Paragraph 9B despite Trustee's obligation to pay the lower value amount.   |                 |                                   |            |                  |
| 3. Trustee alleges Schedule B #1 is inaccurate as it fails to disclose the retirement accounts, Plains Capital Savings ending in 7902, and the correct balance for Plains Capital account ending in 8548 pursuant to statements uploaded. |                 |                                   |            |                  |
| 4. Debtor(s) failed to provide verification of the balance of the retirement accounts at the date of filing.  |                 |                                   |            |                  |
| 5. Debtor(s) failed to provide the April statements for account ending in 1483.   |                 |                                   |            |                  |
| 6. Trustee alleges Schedule I #1 is inaccurate regarding Debtors' incomes pursuant to 341 testimony.  |                 |                                   |            |                  |
| 7. Trustee alleges Schedule H #1 is inaccurate as it reflects Debtors did not live together despite 341 testimony.  |                 |                                   |            |                  |
| Trustee's Motion to Dismiss #24 filed 05/28/25 is set for 07/23/25.   |                 |                                   |            |                  |
| No response filed by Debtor.  |                 |                                   |            |                  |

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|---|--|------------------|---|---------------------------|
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Objection to Confirmation filed 06/12/25 by Toyota Motor Credit Corporation at #25.

|   |   |   |                              |  |
|---|---|---|------------------------------|--|
| <b>LIMON</b>                            | <b>25-10067</b>                                     | <b>Confirmation</b>   | Current                      | <b>Trustee recommends confirmation of Plan #25 filed 06/12/25.</b> |
| 04/09/25<br>06/18/25<br>2/48<br>Leanne1 | <b>ANTONIO G ARRIAGA</b><br><br>\$200.00<br>BMI-PPR | Plan #25 filed 06/12/25 works, paying 2.85% to general unsecured creditors.<br><br>Plan payments: 1 (May 2025) - 48 (Apr 2029) \$200.00.<br><br>Chapter 13 Trustee's Motion to Dismiss #21 filed 05/27/25 is set 07/23/25 was withdrawn 06/16/25 at #28.<br>Debtor's Response to Trustee's Motion to Dismiss filed 06/13/25 at #27. | 06/10/25<br>\$200.00<br>ePay |  |

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| <b>LIMON</b>                             | <b>25-10070</b>                                 | <b>Confirmation</b>  | \$634.62 or<br>0.58 mth<br>06/03/25<br>\$507.69<br>Wage<br>Order | <b>Trustee does not recommend confirmation.</b> |
| 04/10/25<br>06/19/25<br>2/60<br>Bridget1 | <b>MARIA D PIZANA</b><br><br>\$1,100.00<br>BMI- | 1. Plan #18 filed 05/02/25 fails to fully provide for Valley Federal Credit Union claim #15 filed 05/16/25.<br><br>2. Trustee alleges Schedule B #1 is inaccurate as it fails to disclose the Valley Federal Credit Union savings account pursuant to the attachments to claim #15.<br><br>3. Trustee alleges Schedule C #1 is inaccurate as Debtor is exempting an amount that exceeds the value of the household goods.<br><br>4. Trustee alleges the Statement of Financial Affairs is incomplete as is fails to disclose all previous addresses pursuant to 341 testimony and the tax returns. |  |   |

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08/18/2025

09/15/2025

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5. Trustee alleges that Schedule I #1 is inaccurate as the retirement deductions have been listed under other.

Payments:1 (Apr 2025)- 60 (Mar 2030) \$1,100.00.

Chapter 13 Trustee's Motion to Dismiss #19 filed 05/27/25 is set for 07/23/25.

Response #21 filed 06/13/25.

|          |  |              |          |                       |
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| LIMON    | 25-10076   | Confirmation | Current  | Trustee<br>recommends |
|          | RICARDO RUIZ   |              | 06/12/25 | confirmation Plan     |
| 04/17/25 |  |              | \$250.00 | #2 filed 04/17/25.    |
| 06/26/25 |  |              | ePay     |                       |
| 2/36     | \$250.00   |              |          |                       |
| Bridget1 | BMI-   |              |          |                       |
|          | Plan #2 filed 04/17/25 works, paying 12.66% dividend to the general unsecured creditors. |              |          |                       |
|          | Payments: 1 (May 2025)- 36 (Apr 2028) \$250.00.  |              |          |                       |

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08/18/2025

09/15/2025

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| <b>OLIVA</b>                            | <b>21-10035</b>  | <b>Dismissal</b>  | \$3,400.00 or<br>2.00 mth<br>06/03/25<br>\$1,700.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
| 03/03/21<br>05/12/21<br>51/60<br>Tracey | <b>TIMOTHY L GOSS</b><br><br><b>MARIA C GOSS</b><br>\$1,700.00<br>BMI- | Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #88 filed 05/21/2025 for non-payment.<br>Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #88 filed 06/10/25 at #89. |   |  |

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| <b>OLIVA</b>                            | <b>22-10081</b>                               | <b>Modification</b>  | \$255.77 or<br>0.54 mth<br>06/05/25<br>\$219.23<br>Wage<br>Order | <b>Trustee<br/>recommends<br/>approval of #39<br/>Modified Plan filed<br/>06/05/25.</b> |
| 06/15/22<br>08/24/22<br>36/60<br>Connie | <b>LAMAR CRUZ</b><br><br>\$475.00<br>BMI-BOTH | Amended Modified plan filed 06/05/25 at #39 works at 19.332%. Mod filed as the Debtor is retiring in one year and is shortening her plan to month 56 months.<br><br>Mod payments:<br>35 (May 2025) - 56 (Feb 2027)      \$475.00 |  |   |

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08/18/2025

09/15/2025

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| OLIVA                                   | 23-10108                                     | Dismissal   | \$775.00 or<br>3.44 mth<br>04/03/25<br>\$225.00<br>ePay | Trustee<br>recommends<br>dismissal. |
| 06/28/23<br>09/06/23<br>24/60<br>Tracey | FRANCISCA CUMPIAN<br><br>\$225.00<br>BMI-ESF | Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #41 filed 05/21/2025 for non-payment.<br>Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #41 filed 06/10/25 at #42. |   |                                     |

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| OLIVA                                   | 23-10175  | Dismissal   | \$8,736.98 or<br>2.63 mth<br>06/12/25<br>\$1,800.73<br>ePay | Trustee<br>recommends<br>dismissal. |
| 10/12/23<br>12/21/23<br>20/60<br>Tracey | DAVID A SULLIVAN<br><br>PATRICIA L SULLIVAN<br><br>\$3,326.46<br>BMI-BOTH | Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #96 filed 05/21/2025 for non-payment.<br>Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #96 filed 06/10/25 at #97. |   |                                     |

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| OLIVA                                   | 23-10199                                       | Dismissal   | \$3,183.08 or<br>2.05 mth<br>06/10/25<br>\$1,500.00<br>ePay | Trustee<br>recommends<br>dismissal. |
| 11/06/23<br>01/15/24<br>19/60<br>Tracey | MARGARITO RAMIREZ<br><br>\$1,555.77<br>AMI-ESF | Chapter 13 Trustee's Post-Confirmation motion to dismiss #74 filed 05/21/2025 for non-payment.<br>No response filed by Debtor(s). |   |                                     |

|   |   |   |  |   |
|---|---|---|--|---|
| OLIVA                                   | 24-10033  | Dismissal   | \$2,468.54 or<br>0.64 mth<br>06/10/25<br>\$768.82<br>Wage<br>Order | Trustee does not<br>recommend<br>approval of #117<br>Modified Plan. |
| 03/01/24<br>05/10/24<br>15/60<br>Connie | ANTONIO GOMEZ<br><br>OLGA D GOMEZ<br><br>\$3,850.00<br>AMI-BOTH | Modification<br><br>Amended Modified Plan filed 05/30/25 at #117 filed to cure a post-petition payment default cannot be recommended because:<br><br>1. The Mod was not filed in good faith. Debtor's mod payment needs to be increased by \$40.00 per month the satisfy the 122C requirement.<br><br>Mod forgives: \$8,069.54<br><br>Mod payments:<br>14 (May 2025) - 14 (May 2025) \$3,725.00<br>15 (Jun 2025) - 60 (Mar 2029) \$3,850.00<br><br>Post-Conf. Trustee's Motion to Dismiss was filed 03/14/25 at #104 for non-payment. |  |   |



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08/18/2025

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Response to Post-Conf. Trustee's Motion to Dismiss filed 04/15/25 at #107.

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| OLIVA  | 24-10212  | Confirmation | Current                        | Trustee does not recommend confirmation and recommends dismissal. |
| 11/27/24<br>02/05/25<br>7/60<br>Leanne1  | BERNARDO A<br>HERNANDEZ<br>FLOR C SANCHEZ<br>\$4,100.00<br>AMI- | Dismissal    | 06/03/25<br>\$4,100.00<br>ePay |   |
| <p>Plan #60 filed 05/14/25 cannot be recommended because the Debtor included \$325.00 on line 16 of Schedule J for IRS taxes. If this amount is for future tax liability, the Plan should be amended in paragraph 21 to include a post-petition federal tax reserve.</p> <p>Plan payments:<br/>1 (Dec 2024) - 5 (Apr 2025) \$1,750.00.<br/>6 (May 2025) - 60 (Nov 2029) \$4,100.00.</p> <p>Trustee's Motion to Dismiss filed 01/23/25 at #30.<br/>No response by Debtor.</p> |   |              |                                |   |

|  |                                       |              |  |  |
|--|---------------------------------------|--------------|--|--|
| OLIVA  | 25-10051                              | Confirmation | \$1,760.00 or 1.04 mth<br>05/09/25<br>\$1,640.00<br>ePay | Trustee does not recommend confirmation. |
| 03/26/25<br>06/04/25<br>3/60<br>Bridget1   | DESENIA SAUCEDA<br>\$1,700.00<br>AMI- |              |  |  |
| <p>Plan #56 filed 06/13/25 works, paying 2.22% to the general unsecured creditors, but cannot be recommended because Debtor is delinquent 1.04 payments through May totaling \$1,760.00, with next payment due on 06/25/25.</p> <p>Payments:<br/>1 (Apr 2025)- 3 (Jun 2025) \$1,700.00.<br/>4 (Jul 2025)- 60 (Mar 2030) \$2,900.00.</p> <p>Objection to Confirmation filed 04/16/25 by Idaho Housing &amp; Finance Association at #24 was withdrawn 05/14/25 at #37.</p> |                                       |              |  |  |

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Trustee's Motion to Dismiss #29 filed 05/06/25 was withdrawn 05/22/25 at #42.  
Response #36 filed 05/14/25.

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|---|------------------|--------------|------------|---|
| OLIVA   | 25-10053         | Confirmation | Current    | Trustee recommends confirmation of Plan #41 filed 06/11/25. |
| 03/27/25  | JOHNNY O GARZA   |              | 06/03/25   |   |
| 06/05/25  | ASHLEY M CAMACHO |              | \$2,500.00 |   |
| 3/60  | \$2,500.00       |              | Wage Order |   |
| Leanne1   | AMI-             |              |            |   |
| Plan #41 filed 06/11/25 works, paying 79.08% to general unsecured creditors.  |                  |              |            |   |
| Plan payments: 1 (Apr 2025) - 60 (Mar 2030) \$2,500.00.                       |                  |              |            |   |
| Trustee's Motion to Dismiss #29 filed 05/06/25 was withdrawn 06/16/25 at #42. |                  |              |            |   |
| Debtors Response to Trustee's Motion to Dismiss filed 05/14/25 at #34.        |                  |              |            |   |

|   |                 |                 |            |   |
|---|-----------------|-----------------|------------|---|
| OLIVA   | 25-10054        | Confirmation    | Current    | Trustee does not recommend confirmation and recommends dismissal. |
| 03/28/25  | RAMON GARCIA JR | Dismissal       | 06/03/25   |   |
| 06/06/25  | KAREN L GARCIA  | Obj Conf NewRez | \$2,975.00 |   |
| 3/60  | \$2,975.00      |                 | ePay       |   |
| Krystle   | BMI-            |                 |            |   |
| 1. Plan #2 filed on 03/31/25 fails to provide sufficient funds for payment in full of all secured and priority claims.  |                 |                 |            |   |
| 2. Plan fails to fully provide for the claim #12 filed 06/03/25 of NewRez Mortgage.   |                 |                 |            |   |
| 3. Plan schedules the IRS as a priority creditor in the amount of \$33,692. IRS has not filed a claim and Debtor(s) failed to provide documentation to substantiate this liability. |                 |                 |            |   |
| 4. Debtors failed to provide proof to substantiate the amounts to be paid to Conns through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.    |                 |                 |            |   |

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09/15/2025

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|---|--|------------------|---|---------------------------|
|---|--|------------------|---|---------------------------|

5. Debtors propose to pay Santander directly for a claim with an excessive contractual interest rate of 17.95% at the expense of general unsecured creditors.

Plan Payments: 1 (Apr 2025) 60 (Mar2030) \$2,975.00.

Trustee's Motion to Dismiss #31 filed 05/23/25.  
No response by Debtors.

Objection to Confirmation by NewRez LLC Shellpoint #20 filed 04/11/25.

|   |                   |                     |               |   |
|---|-------------------|---------------------|---------------|---|
| OLIVA<br><br>03/28/25<br>06/06/25<br>3/60<br>Bridget1   | 25-10055          | Confirmation        | \$130.76 or   | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
|   | JOSEPH A TRUDELL  | Dismissal           | 0.15 mth      |   |
|   | MARGERY T TRUDELL | Obj Conf M & T Bank | 06/06/25      |   |
|   | \$850.00          |                     | \$392.31      |   |
|   | AMI-              |                     | Wage<br>Order |   |
| <p>1. Trustee alleges Plan #2 filed 03/28/25 fails to provide all of Debtor(s)'s disposable income into the plan.</p> <p>2. Trustee alleges Official Form 122C #5 is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>3. Plan fails to provide for Notice of Post-petition Mortgage Fees, Expenses and Charges #35 filed 06/04/25.</p> <p>4. Debtor(s) failed to provide statement for account ending in 4857 for 01/01-03/28/25.</p> <p>5. Debtor(s) failed to provide statement for accounts ending in 8790, 3711 and 3109 for 03/24/25 through 03/28/25.</p> <p>6. Debtor(s) failed to provide statement for account ending in 1058 12/14/24 through 03/28/25.</p> <p>7. Debtor(s) failed to provide statement for account ending in 7254 03/19 through 03/28/25.</p> <p>8. Debtor(s) failed to provide statement for account ending in 8825 01/25 through 03/28/25.</p> <p>9. Trustee alleges the Statement of Financial Affairs #1 is inaccurate as it fails to disclose all income and businesses pursuant to the 2023 and 2024 tax returns and 341 testimony.</p> <p>Payments: 1 (Apr 2025)- 60 (Mar 2030) \$850.00.</p> |                   |                     |               |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

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

Trustee's Motion to Dismiss #34 filed 05/23/25.

Response #36 filed 06/13/25.

Objection to Confirmation filed 05/15/25 by M&T Bank at #32.

|          |                       |  |            |   |
|----------|-----------------------|--|------------|---|
| OLIVA    | 25-10058              | Confirmation   | Current    | Trustee recommends confirmation of Plan #48 filed 06/11/25. |
| 03/31/25 | DELHIA G ALVARADO     |  | 06/11/25   |   |
| 06/09/25 |                       |  | \$253.85   |   |
| 3/60     |                       |  | Wage Order |   |
| Leanne1  | \$1,100.00<br>BMI-PPR | Plan #48 filed 06/11/25 works, paying 100% to general unsecured creditors.       |            |   |
|          |                       | Plan payments: 1 (Apr 2025) - 60 (Mar 2030) \$1,100.00.                          |            |   |
|          |                       | Trustee's Motion to Dismiss filed 05/23/25 at #46 was withdrawn 06/16/25 at #50. |            |   |
|          |                       | Debtor's Response to Trustee's Motion to Dismiss filed 06/11/25 at #49.          |            |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

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

OLIVA

25-10062

Confirmation

Current

Trustee does not  
recommend  
confirmation.

PABLO LOPEZ JR

Obj to Confirmation Servbank

06/10/25

04/07/25

SYLVIA LOPEZ

\$6,550.00

06/16/25

\$6,550.00

ePay

2/60

BMI-

Bridget1

1. Plan #38 filed 05/21/25 fails to provide for Cameron County claim #5 filed 05/09/25.
2. Plan fails to provide for Cameron County Irrigation District No 2 claim #11 filed 05/30/25.
3. Plan fails to provide for M&T Notice of Post-petition Mortgage Fees, Expenses and Charges #45 filed 05/28/25
4. Plan Summary #38 does not match Plan Paragraphs 8A and 8B. Further, Debtor(s) failed to provide verification of the variable mortgage payments.
5. Plan fails to fully provide for Servbank SB claim #10 filed 5/30/25.
6. Trustee alleges Schedule A is inaccurate as it fails to disclose the correct address and the full value for the rental property per the CAD documentation.
7. Trustee alleges the plan fails to pay all disposable income.
8. Debtor(s) failed to provide verification of the \$1,100.00 family contribution.
9. Debtor(s) failed to provide six months verification of rental income.
10. Debtor(s) failed to provide six months verification of the 1099 trucking income.
11. Debtor(s) failed to provide the 2025 CAD valuation for the rental property.
12. Debtors failed to provide a copy of the 2024 tax return.
13. Debtor(s) failed to provide bank statements for account ending in 2792 for 01/07/25 through 04/07/25 and all other accounts in item 15.
14. Trustee alleges Schedule B is incomplete as Debtor(s) failed to disclose bank accounts ending in 133, 109, 2644 and 2818 pursuant to bank statements provided.

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

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

Plan payments:

1 (May 2025)- 1 (May 2025) \$3,800.00.

2 (Jun 2025)- 60 (Apr 2030) \$6,550.00.

Trustee's Motion to Dismiss #51 filed 06/05/25 is set for 07/23/25.

No response filed by Debtors.

Objection to Confirmation filed 04/21/25 by Servbank SB at #25.

|          |                |  |             |                  |
|----------|----------------|--|-------------|------------------|
| OLIVA    | 25-10065       | Confirmation   | \$219.24 or | Trustee          |
|          | PATRICK J KING | Obj Conf JPMorgan Chase Bank   | 0.08 mth    | recommends       |
| 04/08/25 | ANGELICA KING  |  | 06/09/25    | confirmation of  |
| 06/17/25 |                |  | \$657.69    | Plan #32 filed   |
| 2/60     | \$2,850.00     |  | Wage        | 06/12/25 pending |
| Leanne1  | AMI-           |  | Order       | resolution of    |
|          |                | Plan #32 filed 06/12/2025 works, paying 1.55% to general unsecured creditors.            |             | Objection.       |
|          |                | Plan payments: 1 (May 2025) - 60 (Apr 2030) \$2,850.00.                                  |             |                  |
|          |                | Chapter 13 Trustee's Motion to Dismiss #30 filed 05/20/25 was withdrawn 06/16/25 at #34. |             |                  |
|          |                | Debtor(s) Response to Trustee's Motion to Dismiss filed 06/12/25 at #33.                 |             |                  |
|          |                | Objection to Confirmation filed 04/30/25 by JPMorgan Chase Bank at #27.                  |             |                  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|---|--|---|---------------------------|
| OLIVA   | 25-10068  | Confirmation   | Current   | Trustee                   |
|   | EDWARD MORENO   | Obj Conf Rally Credit Union  |   | recommends                |
| 04/09/25  |   |  | 06/13/25  | confirmation of           |
| 06/18/25  |   |  | \$311.68  | Plan #2 filed             |
| 2/60  |   |  | Wage  | 04/09/25 pending          |
| Krystle   | \$1,700.00  |  | Order   | resolution of             |
|   | BMI-  |  |   | Objection.                |
|   |   | Plan #2 filed 04/09/25 works, paying 8.3% to the general unsecured creditors.                    |   |                           |
|   |   | Plan Payment: 1 (May 2025) - 60 (Apr 2030) \$1,700.00.   |   |                           |
|   |   | Trustee's Motion to Dismiss #40 filed 06/05/25 is set for 07/23/25.                              |   |                           |
|   |   | No response by Debtor  |   |                           |
|   |   | Objection to Confirmation #32 filed 04/30/25 by Rally Credit Union.                              |   |                           |
| OLIVA   | 25-10071  | Confirmation   | Current   | Trustee                   |
|   | IDA VILLALOBOS  |  |   | recommends                |
| 04/10/25  |   |  | 06/11/25  | confirmation of           |
| 06/19/25  |   |  | \$375.00  | Plan #25 filed            |
| 2/60  |   |  | ePay  | 06/11/25.                 |
| Leanne1   | \$375.00  |  |   |                           |
|   | BMI-  |  |   |                           |
|   |   | Plan #25 filed 06/11/25 works, paying 7.69% to general unsecured.                                |   |                           |
|   |   | Plan payments: 1 (May 2025) - 60 (Apr 2030) \$375.00.  |   |                           |
|   |   | Trustee's Motion to Dismiss filed 06/05/25 at #23 is set 07/23/25 was withdrawn 06/16/25 at #28. |   |                           |
|   |   | Debtor's Response to Trustee's Motion to Dismiss filed 06/13/25 at #26.                          |   |                           |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

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

**OLIVA**      **25-10074**      **Confirmation**

**ALVARO PERALTA**

04/16/25  
06/25/25  
2/36  
Leanne1

\$350.00  
BMI-

Plan #2 filed 04/16/25 works, paying 47.62% to general unsecured creditors.

Plan payments: 1 (May 2025) - 36 (Apr 2028) \$350.00.

\$350.00 or  
1.00 mth  
06/02/25  
\$350.00  
ePay

**Trustee recommends confirmation of Plan #2 filed 04/16/25.**

**OLIVA**      **25-10075**      **Confirmation**

**DAVID J BARKER II**

04/16/25  
06/25/25  
2/60  
Bridget1

\$350.00  
AMI-

1. Trustee alleges that Plan #2 filed 04/16/25 fails provide all of Debtor's disposable income into the plan.

2. Trustee alleges Schedule A/B is incomplete as it does not provide for Debtors' tax refund.

3. Trustee alleges that Schedules D and Plan are incomplete as they fail to provide for Miquel and Vanessa Munoz debt pursuant the 341 testimony.

4. Schedule 9C provides for the entire claim of TD Auto Finance in the amount of \$50,285.00, when the vehicle could be paid through the Plan with a lesser value; thus the Debtors are not paying all disposable income.

5. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

Plan payments: 1 (May 2025) - 60 (Apr 2030) \$350.00.

\$188.46 or  
0.54 mth  
06/10/25  
\$161.54  
Wage  
Order

**Trustee does not recommend confirmation.**



# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

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

Trustee's Motion to Dismiss #30 filed 06/13/25 is set for 07/23/25.  
No response filed by Debtor(s).

|  |                         |   |            |                         |
|--|-------------------------|---|------------|-------------------------|
| <b>SOLANA</b>  | <b>24-10224</b>         | <b>Confirmation</b>                     | Current    | <b>Trustee does not</b> |
|  | <b>CARLOS GARCIA JR</b> | <b>Dismissal</b>                        | 06/06/25   | <b>recommend</b>        |
| 12/30/24   |                         | <b>Obj Conf Deutsche Bank Trust Co.</b> | \$1,000.00 | <b>confirmation and</b> |
| 03/10/25   |                         |   | ePay       | <b>recommends</b>       |
| 5/60   | \$1,000.00              |   |            | <b>dismissal.</b>       |
| Bridget1   | AMI-                    |   |            |                         |
| Plan includes Non-Standard Provisions in Paragraph 27.   |                         |   |            |                         |
| 1. Trustee alleges Plan #46 filed 05/27/25 is not feasible. There are not enough funds to cover all priority and secured claims. |                         |   |            |                         |
| 2. Plan fails to fully provide for PHH Mortgage Servicing claim #2 filed 02/07/25.   |                         |   |            |                         |
| 3. Plan fails to meet the liquidation requirement of \$4,349.00.   |                         |   |            |                         |
| Payments: 1 (Jan 2025)- 36 (Dec 2027) \$1,000.00.  |                         |   |            |                         |
| Amended Objection to Confirmation filed 03/03/25 by Deutsche Bank Trust Company Americas at #24.                                 |                         |   |            |                         |
| Trustee's Motion to Dismiss #19 filed 02/04/2025.  |                         |   |            |                         |
| Response #20 filed 02/05/25.   |                         |   |            |                         |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes    | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|--|---|---------------------|---|---|
| SOLANA   | 25-10021  | Confirmation        | Current   | Trustee does not recommend confirmation and recommends dismissal. |
|  | JOSE M BARAJAS  | Dismissal           | 06/10/25  |   |
| 02/15/25<br>04/26/25<br>4/60   | MARIA T BARAJAS   |                     | \$600.00  |   |
|  | \$1,300.00  |                     | Wage Order  |   |
| Leanne1  | BMI-  |                     |   |   |
| Plan #33 filed 05/14/25 cannot be recommended because IRS claim #5 filed 04/03/25 reflects Debtor has not filed tax returns for the years 2023 and 2024. Trustee received a signed copy of the 2024 tax return on 05/22/25.  |   |                     |   |   |
| Plan payments:<br>1 (Mar 2025) - 3 (May 2025) \$1,250.00.<br>4 (Jun 2025) - 60 (Feb 2030) \$1,300.00.  |   |                     |   |   |
| Trustee's Motion to Dismiss filed 04/09/25 at #26.<br>Debtors Response to Trustee's Motion to Dismiss filed 04/10/25 at #28.   |   |                     |   |   |
| SOLANA   | 25-10033  | Confirmation        | Current   | Trustee does not recommend confirmation and recommends dismissal. |
|  | FRANCISCO J MENDEZ  | Dismissal           | 06/04/25  |   |
| 03/02/25<br>05/11/25<br>3/60   |   | Obj Conf NewRez LLC | \$2,050.00  |   |
|  | \$2,050.00  |                     | ePay  |   |
| Bridget1   | AMI-PPR   |                     |   |   |
| Plan includes Non-Standard Provisions in Paragraph 27.   |   |                     |   |   |
| 1. Plan #42 filed 05/29/25 fails to provide a 100% dividend to the general unsecured creditors per Debtor(s)'s Official Form 122-C #3 filed on 03/02/25 requirement of \$265,451.40 and the Total Non-Exempt Property amount of \$57,800.00.   |   |                     |   |   |
| 2. Plan #34 filed 04/03/25 fails to fully provide for NewRez LLC dba Shellpoint Mortgage Services claim #2 filed 04/29/25.   |   |                     |   |   |
| 3. Plan fails to fully provide for the Internal Revenue Service claim #4 filed 05/02/25. Further, the claim reflects that the 2024 tax return has not been filed. Trustee received a copy of the 2024 return 05/27/25 that is not signed or dated.   |   |                     |   |   |
| 4. Debtor failed to provide proof to substantiate the amounts to be paid to Harris County through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Further, there is no expense in the budget for any future liabilities for the Inventory, Furniture, Fixture and Equipment associated with Debtor's business. |   |                     |   |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

June 23, 2025 2:00 pm

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

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

5. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).

Payments: 1 (Apr 2025)- 60 (Mar 2030) \$2,050.00.

Objection to Confirmation filed 03/24/25 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #27.

Trustee's Motion to Dismiss #37 filed 04/15/2025.

Response #39 filed 04/22/25.

|  |                |              |                   |  |
|--|----------------|--------------|-------------------|--|
| YAO  | 25-10056       | Confirmation | no pymts received | Trustee does not recommend confirmation and recommends dismissal with prejudice. |
|  | ERIK O VASQUEZ | Dismissal    | 01/01/00          |  |
| 03/29/25   |                |              | \$0.00            |  |
| 06/07/25   |                |              |                   |  |
| 3/48   |                |              |                   |  |
| Krystle  | \$300.00 BMI-  |              |                   |  |
| <p>1. Debtor did not appear at the 05/13/25 or the 05/27/25 341 meeting of creditors.</p> <p>2. Plan #19 filed on 04/28/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Plan provides for bifurcated treatment of the same claim. Trustee objects to confirmation of a plan that proposes to have Debtor(s) make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears. Additionally, the plan does not comply with Footnote 9.</p> <p>4. Plan fails to fully provide for Cameron County claim #5 filed 05/01/25.</p> <p>5. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.</p> <p>6. Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.</p> <p>7. Debtor failed to provide the Declaration for Electronic Filing.</p> <p>8. Debtor failed to make a Plan payment.</p> |                |              |                   |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

**June 23, 2025 2:00 pm**

Next 3 Panels:

07/23/2025

08/18/2025

09/15/2025

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

Plan Payments: 1 (Apr 2025) - 48 (Mar 2029) \$300.00.

Trustee's Motion to Dismiss with Prejudice #30 filed 05/13/25.

No response filed by Debtor.

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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 23, 2025 1:30 pm

Next 3 Panels:  
07/23/2025  
08/18/2025  
09/15/2025

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation           |
|---|---|--|---|-------------------------------------|
| LIMON<br><br>07/05/23<br>09/13/23<br>23/60<br>Tracey          | 23-10118<br><br>BERLINDA M<br>BETANCOURT<br><br>\$785.00<br>BMI-PPR         | Dismissal<br><br><br><br>Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #49 filed 05/21/2025 for non-payment.<br>Response to Trustee's Motion to Dismiss #50 filed 06/06/25. | \$1,055.00 or<br>1.34 mth<br>06/11/25<br>\$1,300.00<br>ePay       | Trustee<br>recommends<br>dismissal. |

|   |   |                               |   |   |
|---|---|-------------------------------|---|---|
| LIMON<br><br>02/14/25<br>04/25/25<br>4/60<br>Bridget1   | 25-10020<br><br>EDUARDO DE LA FUENTE<br><br>\$1,325.00<br>AMI-PPR | Confirmation<br><br>Dismissal | \$1,325.01 or<br>1.00 mth<br>06/03/25<br>\$1,500.00<br>ePay | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
| 1. Plan #34 filed 05/28/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #26 filed on 04/03/25.                    |   |                               |   |   |
| 2. Plan amended to reflect Village Capital & Investment LLC as surrender, but it is still proposing an ad valorem tax reserve. Further, the creditor has not been properly noticed. |   |                               |   |   |
| 3. Plan Summary fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.  |   |                               |   |   |
| Payments:<br>1 (Mar 2025)- 3 (May 2025) \$966.67.<br>4 (Jun 2025)- 60 (Feb 2030) \$1,325.00.  |   |                               |   |   |
| Trustee's Motion to Dismiss #31 filed 04/14/25.   |   |                               |   |   |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 23, 2025 1:30 pm

Next 3 Panels:  
07/23/2025  
08/18/2025  
09/15/2025

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

Response #30 filed 04/11/25.

|   |   |  |                                       |  |
|---|---|--|---------------------------------------|--|
| <b>OLIVA</b>                            | <b>23-10063</b>   | <b>Modification</b>  | Current                               | <b>Trustee does not recommend approval of #75 Modified Plan.</b> |
| 04/20/23<br>06/29/23<br>26/60<br>Connie | <b>DAVID VELA HERNANDEZ</b><br><br><b>HERLINDA HERNANDEZ</b><br><br>\$2,100.00<br><i>BMI-</i> | Amended Mod #78 filed 06/16/25 will be reviewed before the hearing.<br><br>Amended Modified Plan filed 06/04/25 at #75 to provide for a late filed claim filed on 2/19/25 by Brownsville I.S.D. in the amount of \$4,302.88 to be paid through the plan at 12% interest for tax years 2019-2023 cannot be recommended because:<br><br>1. Mod fails to provide for the correct balance on the on-going mortgage claim of PHH Mortgage.<br><br>Mod forgives: \$931.00<br><br>Mod payments:<br>25 (May 2025) - 60 (Apr 2028) \$2,100.00 | 05/14/25<br>\$2,100.68<br><i>ePay</i> |  |

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**June 23, 2025 1:30 pm**

Next 3 Panels:  
07/23/2025  
08/18/2025  
09/15/2025

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|--|---|---|---|
| OLIVA   | 25-10066   | Confirmation  | \$650.00 or   | Trustee does not recommend confirmation and recommends dismissal. |
|   | MARY L MARTINEZ  | Dismissal   | 1.00 mth  |   |
| 04/09/25  |  |   | 05/15/25  |   |
| 06/18/25  |  |   | \$500.00  |   |
| 2/60  | \$650.00   |   | ePay  |   |
| Krystle   | BMI-   | 1. Plan #33 filed 06/11/25 improperly provides for claim of Cameron County Tax for real property in Paragraph 9B. Additionally, the Plan provides zero collateral value, but a total payout of \$16,790.12.<br><br>2. Trustee alleges Schedule B/C is incomplete as it provides assets with zero or unknown values.<br><br>Plan Payments:<br>1 (May 2025) - 1 (May 2025) \$500.00.<br>2 (Jun 2025) - 60 (Apr 2030) \$650.00.<br><br>Chapter 13 Trustee's Motion to Dismiss with Prejudice #27 filed 05/20/25.<br>Debtors response #34 filed 06/11/25.<br><br>Objection to Plan #22 filed 05/07/25 by Lendmark Financial Services was withdrawn 05/27/25 at #30. |   |   |