

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 9:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
*PRO SE DEBTOR 05/05/25 07/14/25 2/60 Leanne1	25-20128 GUADALUPE MENDEZ \$956.65 BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Debtor(s) did not appear at the 06/17/25 341 meeting of creditors. The meeting was reset to 07/08/25. Trustee filed a motion to dismiss with prejudice for 180 days on 6/18/25. Debtor filed a motion to dismiss without prejudice on 6/30/25. Debtor did not appear at the 7/8/25 reset meeting of creditors.</p> <p>2. Plan #20 filed 05/19/25 fails to include the beginning and ending months/years.</p> <p>3. Plan does not comply with BLR 3015-1(a).</p> <p>4. Debtor(s) failed to provide required documents of identification and proof of social security number.</p> <p>5. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>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.</p> <p>7. Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.</p> <p>8. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court.</p> <p>9. Debtor(s) failed to provide proof of income from employment and SSI income.</p> <p>10. Debtor(s) failed to provide Declaration of Electronic filing.</p> <p>11. Debtor(s) failed to provide JP Morgan bank statements through date of filing.</p> <p>12. Trustee alleges Schedule I is inaccurate as it does not list occupation.</p> <p>13. Trustee alleges Schedule B is inaccurate as it does not list vehicle.</p>				

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14. Debtor(s) failed to make a Plan payment.

15. Debtor filed an application to pay filing fee in installments, which was granted. The docket reflects that Debtor has paid the first of 3 installments which have come due per the Order. Debtor has paid \$168, with a balance due of \$145.

Plan payments: 1 - 60 \$956.65

Trustee's Motion to Dismiss filed 06/18/25 at #24.
No Response filed by Debtor(s).

Debtor's Voluntary Motion to Dismiss filed 06/30/25 at #28.

*PRO SE DEBTOR	25-20129 ANDREW S KIRFMAN	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal with prejudice.
05/05/25 07/14/25 2/0 Bridget1	\$0.00 BMI-	1. Debtor(s) did not appear at the 06/17/25 341 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 file proof of attendance at an approved credit counseling course before the petition date. 8. Debtor(s) failed to make a Plan payment.		

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Trustee's Amended Motion to Dismiss with Prejudice #19 filed 06/18/25.
No Response filed by Debtor(s).

OJEDA JR	25-20059	Confirmation	\$4,324.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JOSEPH E PARKER	Dismissal	1.00 mth	
03/03/25			06/10/25	
05/12/25	CINDY L PARKER		\$2,300.00	
5/60	\$4,325.00		ePay	
Krystle	AMI-			
1. Plan #44 filed on 06/10/25 fails to provide sufficient funds for payment in full of all secured and priority claims.				
2. Plan fails to fully provide for IRS claim #5 filed 07/09/25.				
3. Plan fails to provide for the notice of post-petition fee claim of Nationstar in the amount of \$200.00 for Plan review.				
4. Plan provides for Alliance Credit Union for solar panels under paragraph 9C to the detriment of the unsecured creditors. The purchase date of the solar panels does not fall within 12 months and the scheduled value is \$28,000.00. Actual value has not been established.				
5. Trustee alleges Debtor is not paying all disposable income.				
Plan Payments:				
1 (Apr 2025) - 2 (May 2025) \$4,300.00.				
3 (Jun 2025) - 60 (Mar 2030) \$4,325.00.				
Trustee's Amended Motion to Dismiss #32 filed 05/07/25.				
Response filed 05/06/25 at #31.				

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OLIVA PC (C)	22-20126	Modification	Current	Trustee recommends approval of #112 Modified Plan filed 07/09/25.
05/23/22 08/01/22 38/48 Connie	MICHAEL S BARRIENTEZ \$3,170.00 AMI-BOTH	Amended Modified Plan filed 07/09/25 at #112 works at 18.543%. Mod filed to cure a post-petition payment default. Mod forgives: \$8,696.84 Mod payments: 37 (Jun 2025) - 48 (May 2026) \$3,170.00	07/08/25 \$225.00 ePay	
Post-Conf. Trustee's Motion to Dismiss #100 was filed 05/07/25 for non-payment was withdrawn #113 on 07/09/25. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #100 filed 06/10/25 at #103.				

OLIVA PC (C)	24-20145	Modification	\$12,363.87 or 2.06 mth	Trustee recommends approval of #95 Modified Plan filed 06/10/25.
05/30/24 08/08/24 14/60 Connie	ASHLEY MEYER \$6,000.00 AMI-ESF	Amended Modified Plan filed 06/10/25 at #95 works at 18.888%. Mod filed to change the treatment of the home mortgage and to deviate from the Disposable Income Calculation under 11 U.S.C. Sec. 1325(b)(3) due to a change in income and expenses. Mod forgives: \$1,000.00 Mod payments: 9 (Feb 2025) - 10 (Mar 2025) \$7,300.00 11 (Apr 2025) - 60 (May 2029) \$6,000.00	06/09/25 \$4,000.00 ePay	
Chapter 13 Trustee's Objection to Uniform Modification of Confirmed Plan (ECF No. 83) filed 05/09/25.				

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OLIVA PC (C)	24-20229	Modification	Current	Trustee
	SAMMY JASSO		07/07/25	recommends
08/13/24			\$800.00	approval of #81
10/22/24	RITA S JASSO		Wage	Modified Plan filed
11/60	\$3,950.00		Order	07/02/25 with M4A
Connie	AMI-ESF			Order.
Amended Modified Plan filed 07/02/25 at #81 works at 100%. Mod filed to cure post-petition payment default.				
Need 100% M4A Order.				
Mod forgives: \$15,314.98				
Mod payments:				
10 (Jun 2025) - 12 (Aug 2025) \$3,950.00				
13 (Sep 2025) - 60 (Aug 2029) \$11,350.00				

OLIVA PC (C)	25-20025	Confirmation	\$620.78 or	Trustee does not
	RENE QUINTANILLA	Dismissal	0.24 mth	recommend
01/31/25			07/08/25	confirmation and
04/11/25	MARTHA A QUINTANILLA		\$560.77	recommends
6/60	\$2,635.00		Wage	dismissal.
Bridget1	BMI-		Order	
Amended Plan filed 07/08/25 will be reviewed prior to the hearing.				
Plan #52 filed 06/10/25 fails to fully provide for all secured and priority creditors.				
Payments:				
1 (Feb 2025)- 4 (May 2025) \$2,315.00.				
5 (Jun 2025)- 60 (Jan 2030) \$2,635.00.				
Trustee's Amended Motion to Dismiss #36 filed 05/05/25.				
Response #47 filed 06/04/25.				

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OLIVA PC (C)	25-20053	Confirmation	\$815.81 or	Trustee does not recommend confirmation and recommends dismissal.
	ABEL VARGAS	Dismissal	0.35 mth	
02/27/25	DEIDRE M HALL	Obj Conf Resolution Finance LLC	07/08/25	
05/08/25			\$530.77	
4/60	\$2,300.00		Wage Order	
Krystle	AMI-ESF			
<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. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</p> <p>4. Plan fails to provide for Resolution Finance LLC claim #11 filed 05/22/25.</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> <p>Objection to Confirmation filed 07/01/25 by Resolution Finance LLC at #48.</p>				

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OLIVA PC (C)	25-20058	Confirmation	\$608.06 or 0.29 mth	Trustee recommends confirmation of Plan #44 filed 6/10/25.
	ROSALINDA RESENDEZ		06/24/25	
03/03/25	LISA R HUGGINS		\$509.05	
05/12/25			Wage Order	
4/60	\$2,065.00			
Leanne1	BMI-BOTH			
Plan #44 filed 06/10/25 works, paying 36.12% to general unsecured creditors.				
Plan payments: 1 (Apr 2025) - 3 (Jun 2025) \$1,450.00. 4 (Jul 2025) - 60 (Mar 2030) \$2,065.00.				
Trustee's Motion to Dismiss filed 04/28/25 at #30 was withdrawn 07/09/25 at #49. 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 was withdrawn 06/05/25 at #40.				

RAUB	22-20293	Dismissal	\$2,200.00 or 1.00 mth	Trustee does not recommend approval of Mod #64 and recommends dismissal.
	DELLA E MCCAULEY	Modification	06/11/25	
12/05/22			\$2,200.00	
02/13/23			ePay	
31/60	\$2,200.00			
Tracey	BMI-			
Modified plan filed 06/16/25 at #64 to cure a post-petition payment default cannot be recommended because:				
1. Debtor failed to provide a copy of the filed 2024 tax return.				
2. Debtor failed to provide verification of all sources of income.				
3. 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).				
4. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee.				
5. Mod fails to provide for the \$300.00 supplemental fee filed at #56.				

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6. Mod fails to provide for the correct remaining claim balance owing to Citizen's Bank for the Rule 3002.1.c Notice.
7. Mod improperly proposes various start and end dates for pro-rata claims.
8. Mod fails to provide for the correct balance owing on the on-going mortgage claim.
9. Mod fails to provide for the correct the remaining claim balance owing on the pre-petition arrearage claim.
10. Mod fails to provide for the correct remaining claim balance owing to Nueces County.
11. Mod fails to provide for the remaining claim balance owing to Foundation Finance.
12. Mod Summary fails to provide for the correct amount of non-exempt property.
13. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
14. Mod fails to provide all of Debtor's disposable income.

Mod forgives: \$2,615.92

Mod payments:

30 (Jun 2025) - 59 (Nov 2027)	\$2,200.00
60 (Dec 2027) - 60 (Dec 2027)	\$2,225.00

Post-Confirmation Trustee's Motion to Dismiss #58 filed 04/11/2025 for non-payment.
No Response filed by Debtor(s).

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RAUB	22-20323	Modification	\$6,224.82 or	Trustee
	ROBERT M FLAKE SR		1.12 mth	recommends
12/31/22			07/08/25	approval of Order
03/11/23	MANDY JO FLAKE		\$2,558.70	#66-2 filed
31/60	\$5,543.84		Wage	06/03/2025.
	AMI-		Order	
Tracey		Trustee's Motion to Modify Plan filed 06/03/2025 at #66 to terminate Trustee's obligation to disburse funds on American Credit Acceptance's secured claim.		

RAUB	23-20354	Dismissal	\$5,381.80 or	Trustee
	JAMES H PFISTER		1.17 mth	recommends
12/04/23			06/12/25	dismissal.
02/12/24			\$4,616.36	
19/60	\$4,616.36		ePay	
	AMI-ESF			
Tracey		Post-Confirmation Trustee's Motion to Dismiss #74 filed 04/11/2025. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #75 filed 05/14/2025.		

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RAUB	24-20362	Confirmation	\$565.00 or	Trustee does not recommend confirmation and recommends dismissal.
	VALENTINE ARISPE	Dismissal	0.50 mth	
12/23/24	LUCINDA M ARISPE		07/07/25	
03/03/25			\$565.00	
7/60	\$1,130.00		Wage	
Krystle	BMI-	<p>1. Plan #29 filed 03/15/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. IRS claim #24 filed 02/06/25 reflects Debtor has not filed a tax return for the years 2021-2023. Trustee has received unsigned copies of the 2020-2023 tax returns and a signed copy of Mrs. Arispe's 2024 tax return. Trustee has received an Affidavit noting that Mr. Arispe did not have to file 2022-2023 tax returns. Plan fails to provide any treatment for the IRS.</p> <p>3. Debtor failed to provide a complete copy of the 2024 tax return.</p> <p>Plan Payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,130.00.</p> <p>Trustee's Motion to Dismiss #28 filed 03/04/25. No response by Debtor(s).</p>	Order	
RAUB	25-20027	Confirmation	\$5,000.00 or	Trustee does not recommend confirmation and recommends dismissal.
	PRISCILLA RIOS	Dismissal	2.00 mth	
02/04/25			04/17/25	
04/15/25			\$680.77	
5/60	\$2,500.00		Wage	
Krystle	BMI-	<p>1. Plan #36 filed 06/09/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan summary and Plan do not agree.</p> <p>3. Trustee alleges that Plan fails to provide all of Debtor's disposable income into the plan.</p> <p>4. Debtor failed to provide a copy of the 2024 tax return.</p> <p>5. Debtor is delinquent 2 payments through July totaling \$5,000.00.</p>	Order	

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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 was withdrawn 06/11/25 at #39.

RAUB	25-20083	Confirmation	\$2,457.72 or	Trustee does not recommend confirmation.
	HECTOR MORENO JR	Dismissal	1.49 mth	
03/27/25		Obj Conf Rally Credit Union	07/07/25	
06/05/25			\$415.38	
4/60			Wage Order	
Krystle	\$1,650.00			
	AMI-PPR			
1. Plan #12 filed 04/15/25 fails to provide for treatment of secured claim #4 filed 05/05/25 by Purchasing Power LLC in the amount of \$4,702.81 for a household goods bought within 60 days of filing.				
2. Plan provides 100% to general unsecured but does not provide for payment if all monthly disposable income. Therefore, Trustee requests payment of interest on unsecured creditors.				
3. Plan Summary does not match the Plan.				
4. Trustee alleges Schedule I is incomplete and does not disclose length of employment or all of Debtor's anticipated income.				
5. Debtor(s) 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.				
6. Plan fails to fully provide for Rally Credit Union claim #8 filed 06/05/25.				
7. Debtor is delinquent 1.49 payments through June, totaling \$2,457.72.				
Plan Payments: 1 (Apr 2025) - 60 (Mar 2030) \$1,650.00.				
Trustee's Amended Motion to Dismiss #37 filed 07/07/25.				
No response filed by Debtor(s).				

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Objection to Confirmation filed 06/09/25 by Rally Credit Union at #34.

RAUB	25-20093	Confirmation	\$3,948.85 or	Trustee does not recommend confirmation and recommends dismissal.
	STEVE T LYONS	Dismissal	2.24 mth	
03/31/25			07/07/25	
06/09/25	TAMMY L LYONS		\$346.15	
3/60	\$1,765.00		Wage	
Bridget1	BMI-		Order	
<p>1. Trustee alleges that Plan #24 filed 04/25/25 fails to provide for all of Debtor(s)'s disposable income.</p> <p>2. Plan fails to provide for the Notice of Mortgage Payment Change #9 filed 04/10/25. Further, Trustee is unable to decipher the months included in the pre-petition mortgage arrears per claim #5 filed 04/10/25.</p> <p>3 Trustee alleges that not all creditors in Debtor(s)' case have been properly noticed as the creditor matrix in PACER records do not match the Creditor Matrix filed with the petition.</p> <p>4. Trustee alleges Schedule F is inaccurate/incomplete as it there are missing addresses and possible duplicate claims.</p> <p>5. Plan Proposes to begin payments later than the 30 days set forth in 1326(a)(1).</p> <p>6. Debtor(s)'s delinquent 2.24 payments through July totaling \$3.948.85.</p> <p>Payments: 1 (May 2025)- 60 (Apr 2030) \$1,765.00.</p> <p>Trustee's Motion to Dismiss #44 filed 06/04/25.</p> <p>No response filed by Debtor(s).</p>				

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RAUB	25-20131	Confirmation	\$807.69 or	Trustee does not recommend confirmation and recommends dismissal.
	ROGELIO HERNANDEZ III	Dismissal	0.54 mth	
05/05/25		Obj Conf Bank of New York Mellon	07/07/25	
07/14/25			\$692.31	
2/60	\$1,500.00		Wage Order	
Krystle	BMI-			
1. Plan #20 filed on 05/28/25 fails to provide sufficient funds for payment in full of all secured and priority claims.				
2. Plan fails to fully provide NewRez LLC claim #5 filed 06/30/25.				
3. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).				
4. Debtor(s) 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.				
5. Debtor(s) failed to provide bank statements for Sutton Account #8295 for March through May 2025.				
Plan Payments: 1 (Jun 2025) - 60 (May 2030) \$1,500.00.				
Trustee's Motion to Dismiss #34 Filed 06/16/25. No response by Debtor(s).				
Objection to Confirmation filed 06/27/25 by Bank of New York Mellon at #36.				

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RAUB	25-20132	Confirmation	\$1,476.90 or	Trustee does not recommend confirmation and recommends dismissal.
	TIMOTHY P THORN	Dismissal	0.62 mth	
05/05/25			07/08/25	
07/14/25			\$553.85	
2/60			Wage Order	
Krystle	\$2,400.00 BMI-	1. Plan #19 filed 05/28/25 fails to provide for treatment of the mortgage gap payment due to 21st Mortgage Corp for May 2025. 2. Plan does not agree with 21st Mortgage Corp Claim #4 filed 05/21/25. 3. Trustee alleges Schedule B is inaccurate as it fails to disclose bank accounts. 4. Debtor failed to provide statements for CashApp March through May 2024. 5. Debtor(s) 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 (Jun 2025) - 60 (May 2030) \$2,400.00. Chapter 13 Trustee's Motion to Dismiss #32 filed 06/18/25. No response filed by Debtor(s).		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 9:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	25-20133	Confirmation	\$3,424.62 or	Trustee does not recommend confirmation and recommends dismissal.
	ROBERT E LAWSON	Dismissal	1.08 mth	
05/05/25	AMANDA K LAWSON		06/24/25	
07/14/25			\$1,467.69	
2/60	\$3,180.00		Wage Order	
Leanne1	BMI-	1. Plan #2 filed 05/05/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for Midland Mortgage Co. claim #4 filed 05/28/25. 3. Plan fails to provide for Quatum3 Group (Goodleap) claim #9 filed 06/27/25. 4. Debtor(s) failed to provide copies of March and April 2025 bank statements for Capital One Bank account ending #0536 and Security Services Federal Credit Union account ending #2271. 5. Debtor(s) failed to provide retirement statements support pay off information for the 401k loans. Additional, Plan fails to provide for any step-up payments when these loans are paid off. Plan payments: 1 (Jun 2025) - 60 (May 2030) \$3,180.00. Chapter 13 Trustee's Motion to Dismiss #25 filed 06/18/25. No response filed by Debtor(s).		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 9:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	25-20135	Confirmation	\$2,100.00 or	Trustee does not recommend confirmation n and recommends dismissal.
	NORMA J BENAVIDES	Obj Conf Navy Army Community	1.00 mth	
05/06/25		CU	06/30/25	
07/15/25			\$2,100.00	
2/60	\$2,100.00		ePay	
Krystle	BMI-	1. Trustee alleges that Plan #15 filed 05/26/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. IRS claim #13 filed 07/01/25 shows an unfiled tax return for the year 2022 - 2024 and reflects a priority claim amount of \$15,140.73. Trustee has not received a copy of the 2022 return. Plan fails to provide any treatment for the IRS. 3. Debtor(s) failed to provide copies of her unemployment and social security statements. 4. 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. 5. Trustee alleges Schedule B is inaccurate as it fails to disclose bank accounts. Plan Payments: 1 (Jun 2025) - 60 (May 2030) \$2,100.00. Trustee's Motion to Dismiss #36 filed 06/27/25 is set for 08/13/25. No response by Debtor. Objection to Confirmation #29 filed 06/02/25 by Navy Army Community Credit Union		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 9:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
SATHER	25-20005	Confirmation	\$335.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RAUL ORTIZ	Dismissal	1.00 mth	
01/06/25		Obj Conf Mack Brooks LLC	06/13/25	
03/17/25		Obj Exemptions Mack Brooks LLC	\$650.00	
6/24	\$335.00	Obj POC IRS	ePay	
Bridget1	BMI-	Obj Conf Nueces County		

Plan contains a non-standard provision regarding the sale of property. Trustee objects to the terms of this provision.

1. Plan does not specify the amount Trustee shall distribute to Mack Brooks (Claim #3) and all other lien holders during each month of the plan. Paragraph 8 is blank. Paragraph 27 is ambiguous.

2. Plan provides for payment of a total debt claim on real property located at 5725 Old Brownsville Road, but does not include an ad valorem tax reserve as required by Paragraph 21(D).

3. Plan fails to fully provide for Nueces County Tax Office claim #1 filed 1/30/25.

4. Plan #50 filed 07/03/25 fails to provide sufficient funds for payment in full of all secured and priority claims.

5. Plan fails to provide for IRS claim #2 filed 02/10/25. Further, the claim reflects Debtor has not filed tax returns for the years 2019-2024.

6. Plan Summary does not match the Plan.

7. Paragraph 9C of the Plan is incomplete as the Contract interest rate has not been provided on The Car Shack claim.

8. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

Plan payments:

1 (Feb 2025)- 5 (June 2025) \$325.00.

6 (Jul 2025)- 23 (Dec 2026) \$335.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 9:00 am

Next 3 Panels:
08/13/2025
09/17/2025
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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
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24 January 2027 \$530,000.00.

Trustee's Motion to Dismiss #27 filed 04/14/25.
Response #28 filed 05/05/25.

Objection to Confirmation filed 06/02/25 by Mack Brooks, LLC as agent for FGMS Holdings , LLC at #42.

Objection to Debtor's Exemptions filed 05/07/25 by Mack Brooks, LLC as agent for FGMS Holdings, LLC at #30.

Objection to Claim of Internal Revenue Service No. 2 filed 06/05/25 at #43.

Objection to Confirmation filed 06/10/25 by Nueces County at #44.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
GONZALEZ (JOEL)	21-21024 MARK S JONES	Modification	Current	Trustee recommends
01/27/21 04/07/21 54/60 Connie	KIMBERLY B JONES \$7,000.00 BMI-PPR		07/07/25 \$3,507.00 ePay	approval of #97 Modified Plan filed 06/25/25.
<p>Amended Modified Plan filed 06/25/25 at #97 works at 7.058%. Mod filed to provide for an Amended IRS POC filed after confirmation.</p> <p>Mod forgives: \$2,893.12</p> <p>Mod payments: 53 (Jun 2025) - 60 (Jan 2026) \$7,000.00</p> <p>Post-Conf. Trustee's Amended Motion to Dismiss filed 06/04/25 at #83 was withdrawn #98 on 07/09/25. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due to the post-confirmation amended claim filed by Internal Revenue Service. The Debtors are not current on post-petition tax liabilities to the IRS. Amended Response to Post-Confirmation Motion to Dismiss filed 06/05/25 at #86 states that a modification will be filed.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
GONZALEZ (JOEL)	21-21224	Dismissal	\$3,503.13 or	Trustee recommends approval of Mod #123 filed 6/27/25, subject to Court's 5/14/25 directive that Mod must be filed by 6/11/25.
	FABIAN ESPARZA	Modification	1.68 mth	
09/03/21			07/08/25	
11/12/21	SYLVIA A ESPARZA		\$293.75	
46/60	\$2,080.00		<i>Wage Order</i>	
Connie	<i>AMI-PPR</i>			
Amended Modified Plan #123 filed 06/27/25 works at 10.235%. Mod filed to cure a post-petition payment default.				
Mod forgives: \$2,721.25				
Mod payments:				
43 (Apr 2025) 45 (Jun 2025) \$1,235.00				
46 (Jul 2025) - 60 (Sep 2026) \$2,080.00				
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.				
GONZALEZ (JOEL)	22-20082	Dismissal	\$7,273.46 or	Trustee recommends dismissal.
	JAMES L MOSS		4.06 mth	
04/04/22			07/01/25	
06/13/22	PATRICIA R MOSS		\$349.25	
39/60	\$1,790.06		<i>Wage Order</i>	
Tracey	<i>BMI-</i>			
Post-Confirmation Trustee's Motion to Dismiss #72 filed 04/11/2025 for non-payment.				
Response to Post-Confirmation Trustee's Motion to Dismiss filed 05/01/25 at #76.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 08/02/24 10/11/24 11/58 Connie	24-20220 DANIELLE R PENA \$690.00 BMI-	Dismissal Modification 		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
GONZALEZ (JOEL) 08/30/24 11/08/24 11/48 Tracey	24-20248 HILDA RAMOS \$1,060.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #39 filed 04/11/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss filed 04/23/25 at #40.	\$2,120.00 or 2.00 mth 06/25/25 \$1,000.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 09/16/24 11/25/24 10/60 Connie	24-20261 ALAN R HARWELL \$4,700.00 AMI-PPR	Modification Amended Mod #56 filed 06/23/2025 to change the treatment of the mortgage cannot be recommended. 1. Debtor has failed to provide a copy of the filed 2024 tax returns. 2. Mod improperly proposes various start and end dates for pro-rata claims. 3. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors. Mod Forgives: \$1,195.00 Mod payments: 9 (Jun 2025) – 60 (Sep 2029) \$4,700.00	Current 07/07/25 \$4,700.00 Wage Order	Trustee does not recommend approval.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
GONZALEZ (JOEL)	25-20038 MISTY A MEJORADO	Confirmation Dismissal	Current	Trustee does not recommend confirmation and recommends dismissal.
02/19/25 04/30/25 5/60 Bridget1	\$3,475.00 AMI-	Amended Plan #70 filed 07/09/25 is pending Trustee review. Plan Summary #64 filed 07/01/25 does not match the Plan #64. Payments: 1 (Mar 2025) -3 (May 2025) \$4,930.00. 4 (June 2025) -14 (Apr 2026) \$3,475.00. 15 (May 2026) -60 (Feb 2030) \$3,800.00. Plus Lump sum payments \$5,500.00 each May 2026 through 2029. Trustee's Amended Motion to Dismiss #52 filed 06/04/25. Response #55 filed 06/05/25.	06/25/25 \$1,603.85 Wage Order	
GONZALEZ (JOEL)	25-20062 FRANCISCO DODD JR RACHEL C CABALLERO	Confirmation	\$295.00 or 0.51 mth 06/24/25 \$285.00 Wage Order	Trustee recommends confirmation of Plan #32 filed 06/06/25.
03/10/25 05/19/25 4/60 Leanne1	\$580.00 BMI-	Plan #32 filed 06/06/25 works, paying 15.04% to general unsecured creditors. Plan payments: 1 (Apr 2025) - 3 (Jun 2025) \$570.00. 4 (Jul 2025) - 60 (Mar 2030) \$580.00. Trustee's Amended Motion to Dismiss #25 filed 04/23/25 was withdrawn 07/09/25 at #42. Debtor(s) Amended Response to Trustee's Motion to Dismiss filed 06/12/25 at #39.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
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10/22/2025

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
GONZALEZ (JOEL) 03/12/25 05/21/25 4/60 Leanne1	25-20063 CALIXTO MORA \$1,860.00 <i>BMI-BOTH</i>	Confirmation Plan #33 filed 06/11/25 works, paying 50.82% to general unsecured creditors. Plan payments: 1 (Apr 2025) - 60 (Mar 2030) \$1,860.00. Chapter 13 Trustee's Motion to Dismiss #24 filed 04/29/25 was withdrawn 07/09/25 at #40. Response filed 06/03/25 at #28.	Current 07/08/25 \$1,850.00 <i>Wage</i> <i>Order</i>	Trustee recommends confirmation of Plan #33 filed 06/11/25.
GONZALEZ (JOEL) 03/18/25 05/27/25 4/60 Leanne1	25-20071 RAMON C GARCIA JR KRISTINA M GARCIA \$1,570.00 <i>BMI-</i>	Confirmation Amended Plan #44, Schedules E/F #46 and I/J #47 filed 07/09/25 are pending Trustee review. Plan #38 filed 06/10/25 does not fully provide for IRS claim #42 filed 06/16/25. Plan payments: 1 (Apr 2025) - 60 (Mar 2030) \$1,570.00. Trustee's Motion to Dismiss filed 07/08/25 at #42 set for 08/13/25. No Response filed by Debtor(s).	\$20.00 or 0.01 mth 06/23/25 \$1,570.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
GONZALEZ (JOEL) 03/25/25 06/03/25 4/40 Leanne1	25-20080 RAUL SANTOS JR \$220.00 BMI-	Confirmation Plan #27 filed 06/04/25 cannot be recommended as it improperly provides for a residential lease under paragraph 13 rather than paragraph 14. Plan payments: 1 (Apr 2025) - 40 (Jul 2028) \$220.00.	Current 06/20/25 \$220.00 ePay	Trustee does not recommend confirmation.
GONZALEZ (JOEL) 03/28/25 06/06/25 4/58 Leanne1	25-20087 CHARLES D MCDOWELL JR MARIA F MCDOWELL \$7,750.00 AMI-PPR	Confirmation Dismissal 1. Plan #40 filed 06/06/25 does not meet the disposable income test requirement contained in 11 U.S.C. § 1325(b)(2), because Debtors are not contributing all monthly disposable income into the plan. 2. Trustee alleges Schedule I is inaccurate as it does not include all household expenses pursuant to the provided statements. Plan payments: 1 (Apr 2025) - 59 (Feb 2030) \$7,750.00. Chapter 13 Trustee's Motion to Dismiss #28 filed 05/13/25. Response filed 06/04/25 at #35. Objection to Confirmation filed 04/15/25 by Rally Credit Union at #24 was withdrawn 06/04/25 at #36.	Current 07/08/25 \$894.23 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
GONZALEZ (JOEL) 04/01/25 06/10/25 3/60 Leanne1	25-20094 DIANA GONZALEZ \$1,090.00 AMI-	Confirmation Plan #31 filed 06/10/25 works, paying 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of \$315,237.00. Plan cannot be recommended because pursuant to correspondence by Debtor's attorney, Debtor's employment has changed, and her income will significantly decrease. Plan payments: 1 (May 2025) - 48 (Apr 2029) \$1,090.00. 49 (May 2029) - 60 (Apr 2030) \$1,790.00. Trustee's Motion to Dismiss filed 06/04/25 at #26 was withdrawn 07/09/25 at #34. Debtor's Response to Trustee's Motion to Dismiss filed 06/05/25 at #29.	\$11.52 or 0.01 mth 07/08/25 \$503.08 Wage Order	Trustee does not recommend confirmation.
GONZALEZ (JOEL) 04/03/25 06/12/25 3/36 Krystle	25-20099 EDISON W HUBERT JR \$210.00 BMI-	Confirmation Plan #24 filed 06/11/25 works, paying 0.6% to general unsecured creditors. Plan Payments: 1 (May 2025) - 36 (Apr2028) \$210.00. Trustee's Motion to Dismiss #16 filed 05/13/25 was withdrawn 07/09/25 at #29. Response filed 06/03/25 at #23.	Current 07/08/25 \$210.00 ePay	Trustee recommends confirmation of Plan #24 filed 06/11/25.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 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
GONZALEZ (JOEL) 04/08/25 06/17/25 3/60 Krystle	25-20100 JOSE HERNANDEZ JR \$2,110.00 <i>BMI-PPR</i>	Confirmation Plan #38 filed 06/17/25 works, paying 76.49% to general unsecured creditors. Plan Payments: 1 (May 2025) - 1 (May 2025) \$1,350.00. 2 (Jun 2025) - 60 (Apr 2030) \$2,110.00. Trustee's Motion to Dismiss #22 filed 06/04/25 was withdrawn 07/09/25 at #43. Debtor's response #23 filed 06/05/25.	\$3,130.00 or 1.48 mth 06/12/25 \$1,090.00 ePay	Trustee recommends confirmation of Plan #38 filed 06/17/25.
GONZALEZ (JOEL) 04/16/25 06/25/25 3/36 Krystle	25-20107 JAZIEL VILLARREAL EVANGELINA VILLARREAL \$610.00 <i>BMI-</i>	Confirmation Dismissal Plan #31 filed 06/27/25 provides for Rally Credit Union as direct under paragraph 8C; however, Rally Credit Union claim #18 filed 06/25/25 indicates that this claim is a total debt, thus it should be treated under paragraph 8A. Additionally, Plan fails to include an ad valorem reserve as required by Paragraph 21(D). Plan Payments: 1 (May 2025) - 36 (Apr 2028) \$610.00. Chapter 13 Trustee's Motion to Dismiss #25 filed 06/03/25. Debtor's response #30 filed 06/12/25.	\$204.64 or 0.34 mth 07/08/25 \$126.92 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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
GONZALEZ (JOEL) 04/17/25 06/26/25 3/30 Bridget1	25-20108 ADEL SAUCEDA \$550.00 BMI-	Confirmation Plan #21 filed 06/03/25 works at 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of 36 months. Trustee requests a C4 Confirmation Order. Plan payments: 1 (May 2025) - 7 (Nov 2025) \$550.00. 8 (Dec 2025) - 30 (Oct 2027) \$1,150.00.	\$84.60 or 0.15 mth 07/01/25 \$253.85 Wage Order	Trustee recommends confirmation of Plan #21 filed 06/03/25 with a C4 100% order.
GONZALEZ (JOEL) 04/25/25 07/04/25 3/59 Leanne1	25-20116 JUSTIN R HALL MISTY L HALL \$2,945.00 AMI-	Confirmation Plan #25 filed 06/16/25 works paying 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of \$447,537.00. Trustee requests a C4 Confirmation Order. Plan payments: 1 (May 2025) - 59 (Mar 2030) \$2,945.00. Chapter 13 Trustee's Motion to Dismiss #22 filed 06/03/25 was withdrawn 07/09/25 at #29. Debtor(s) Response to Trustee's Motion to Dismiss filed 06/12/25 at #24.	Current 07/01/25 \$1,359.23 Wage Order	Trustee recommends confirmation of Plan #25 filed 06/16/25.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
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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
GONZALEZ (JOEL) 04/25/25 07/04/25 3/60 Leanne1	25-20117 RYAN D UECKERT	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	AMANDA R UECKERT	Dismissal	07/08/25 \$1,835.00 Wage Order	
	\$4,650.00 BMI-			
	Plan #29 filed 06/25/25 cannot be recommended because:			
	1. Trustee alleges Schedule A/B is incomplete as it does not address Debtors' whole life insurance or retirement accounts.			
	2. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.			
	Plan payments: 1 (May 2025) - 60 (Apr 2030) \$4,650.00.			
	Trustee's Motion to Dismiss filed 06/16/25 at #27.			
	Debtor(s) Response to Trustee's Motion to Dismiss filed 06/17/25 at #28.			
	GONZALEZ (JOEL) 04/28/25 07/07/25 3/60 Bridget1	25-20121 TED W SPARKS, JR	Confirmation	
SUZANNE R SPARKS		Dismissal	06/30/25 \$369.23 Wage Order	
\$800.00 BMI-				
Plan includes a nonstandard provision concerning PennyMac Loan Services LLC escrow shortage.				
1. Plan #34 filed on 06/17/25 fails to provide sufficient funds for payment in full of all secured and priority claims.				
2. Plan fails to fully provide for Rally Credit Union claim #11 filed 05/23/25.				
3. Plan fails to provide for SCIL Texas LLC claim #7 filed 05/06/25. Further, Schedules A/B and C failed to disclose the 2016 Chevrolet Equinox disclosed on this claim.				
4. Plan fails to provide Jefferson Capital Systems LLC claim #23 filed 06/28/25, claims #25-27 filed 07/01/25, claim #34 and #35 filed 07/03/25.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
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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
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5. Trustee alleges the Plan is not feasible as PennyMac Loan Services claim includes an escrow shortage of \$2,086.38. The budget fails to disclose income to cover this anticipated increased mortgage payment.

6. Trustee alleges Schedule I is inaccurate as it over-states tax deduction and fails to provide for insurance deduction pursuant to the pay stub.

7. Trustee alleges Schedules A/B and C are inaccurate as they do not disclose Debtors' tax refund.

8. Trustee alleges Schedules I is inaccurate as is not disclose all monthly income pursuant to the bank statements.

Plan payments: 1 (May 2025) - 60 (Apr 2030) \$800.00.

Trustee's Motion to Dismiss #33 filed 06/16/25.
Response #36 filed 06/17/25.

Objection to Confirmation filed 05/23/25 by PennyMac Loan Services, LLC at #29 was withdrawn 06/20/25 at #39.

GONZALEZ (JOEL) 04/28/25 07/07/25 3/36 Bridget1	25-20122	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	KYLE S RECKAWAY	Dismissal	07/02/25	
	TRESSA L RECKAWAY		\$69.23	
	\$300.00		Wage Order	
	BMI-			
	Amended Schedule I and J filed 07/08/25 will be reviewed prior to the hearing.			
	Plan includes a nonstandard provision concerning Lakeview Loan Serving LLC projected escrow shortage.			
	Plan #28 filed 06/17/25 cannot be recommended because the treatment of the NAP RTO claim is unclear. Schedule J notes that the lease matures 07/2025; however, a general unsecured claim was filed under Scolopax LLC (for SNAP) on 06/24/25 at #30 in the amount of \$3,637.92. Schedule J notes an installment payment of \$97.85.			
	Plan payments:1 (May 2025) - 36 (Apr 2028) \$300.00.			
	Trustee's Motion to Dismiss #26 Filed 06/16/25. Response #27 filed 06/17/25.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

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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Objection to Confirmation filed 05/05/25 by Lakeview Loan Servicing at #18 was withdrawn 06/20/25 at #30.

GONZALEZ (JOEL)	25-20127	Confirmation	\$2,523.08 or	Trustee does not recommend confirmation and recommends dismissal.
	JULIO C GOMEZ	Dismissal	1.06 mth	
05/01/25			06/20/25	
07/10/25	ROSE A GOMEZ		\$1,128.46	
2/60	\$2,390.00		<i>Wage</i>	
Bridget1	<i>BMI-PPR</i>		<i>Order</i>	
<p>1. Plan #27 filed 06/25/25 fails to fully provide for Rally Credit Union claim #17 filed 07/07/25.</p> <p>2. Plan fails to fully provide for Kleberg County claim #4 filed 05/23/25.</p> <p>3. Plan fails to fully provide for Belmont Finance LLC claim #18 filed 07/07/25.</p> <p>4. Plan fails to fully provide for Tower Loan of Texas LLC claim #11 filed 06/23/25. Further, plan has an adverse effect on creditor and proper notice has not been given.</p> <p>5. Schedule G #31 filed 06/26/25 fails to disclose the lease for Snap Finance in paragraph 16 of the plan and expense in budget. Further, it appears this debt was incurred after filing date.</p> <p>6. Debtor(s) failed to provide Schedule C for Mr. Gomez's 2023 tax return.</p> <p>7. Trustee alleges the Statement of Financial Affairs is incomplete as it fails to disclose any businesses pursuant to the 2023 transcript provided for Mr. Gomez.</p> <p>Payments: 1 (May 2025)- 2 (Jun 2025) \$2,390.00. 3 (Jul 2025)- 60 (Apr 2030) \$2,400.00.</p> <p>Chapter 13 Trustee's Motion to Dismiss #24 filed 06/18/25. Response #25 filed 06/18/25.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 10:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL)	25-20139 DEBRA A GARCIA	Confirmation Dismissal	\$69.23 or 0.20 mth <i>07/08/25</i> \$80.77 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
05/08/25				
07/17/25				
2/60	\$350.00			
Krystle	BMI-			
Trustee alleges that Plan #1 filed 06/19/25 fails to provide all of Debtor's disposable income into the plan.				
Plan Payments:				
1 (Jun 2025) - 1 (Jun 2025) \$325.00.				
2 (Jul 2025) - 60 (May 2030) \$350.00.				
Trustee's Motion to Dismiss #21 filed 06/18/25.				
Debtor's response #22 filed 06/18/25.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 11:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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BROWN LAW FIRM	25-60034	Confirmation	\$2,700.00 or 1.00 mth	Trustee does not recommend confirmation.
<i>05/05/25</i> <i>07/14/25</i> <i>2/60</i> Bridget1	JIMMY TORRES PRESILA R TORRES \$2,700.00 <i>BMI-PPR</i>	Obj Conf US Bank National Assoc.	<i>06/10/25</i> \$2,700.00 <i>ePay</i>	

The 06/17/25 Meeting of Creditors was reset due to a schedule conflict for Debtor(s)'s attorney. Debtors appeared at the 07/08/25 341 meeting but the meeting could not be conducted due to missing documentation.

1. Plan #17 filed 05/22/25 fails to fully provide for the Internal Revenue Service claim #2 filed 07/08/25. Further, the claim reflects that the 2023 and 2024 returns have not been filed.
2. Debtor(s) failed to provide copies of the 2023 and 2024 personal and business tax returns.
3. Plan fails to fully provide for Wells Fargo Bank NA claim #1 filed 06/25/25.
4. Official Form 122C #16 filed 05/22/25 is incomplete as it does not include the Current Monthly Income breakdown.
5. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
6. Trustee alleges the plan fails to provide all of Debtor(s)'s disposable income into the plan.
7. Debtor(s) failed to provide the business bank statements for November 2024 through Jan 2025.
8. Trustee alleges Schedule B #16 is inaccurate as it reflects Debtor(s) own 100% of Hackney & Torres Tree Service contrary to the Business Sworn Testimony and the Monthly Operating Reports provided, bank statement activities also reflect a Cash App account not disclosed and Debtor(s) disclosed the 2022 Appraisal District value for the real property on A.
9. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
10. Debtor(s)'s delinquent 1 payment through July totaling \$2,700.00. Order for Debtor(s)'s proposed EFT has not been signed.

Payments: 1 (Jun 2025)- 60 (May 2030) \$2,700.00.

Objection to Confirmation filed by US Bank National Association on 05/27/25 at #20.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 11:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Trustee's Motion to Dismiss #36 filed 07/03/25 is set for 08/13/25.
No response filed by Debtor(s).

GONZALEZ (JOEL)	25-60014	Confirmation	\$1,475.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ANDRES VASQUEZ	Dismissal	1.59 mth	
03/04/25			06/09/25	
05/13/25			\$650.00	
4/60	\$925.00		ePay	
Krystle	BMI-PPR			
1. Plan #31 filed 05/02/25 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.				
2. IRS claim #7 filed 07/01/25 reflects Debtor failed to file a tax return for the years 2021,2023, and 2024. Trustee has received a signed copies of the 2021, 2023, and 2024 tax return on 07/01/25.				
3. Trustee alleges Schedules A/B and C are incomplete as it provides assets with zero or unknown values and fails to disclose all bank accounts pursuant to the bank statements.				
4. Trustee alleges Schedule A/B is inaccurate as it fails to address the equity in the 2001 Kia Soul.				
5. Trustee alleges Schedule I is inaccurate as it does not provide for all of Debtor's monthly disposable income.				
6. Debtor is delinquent 1.59 payments through July, totaling \$1,475.00.				
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.				
Debtor response #41 filed 06/03/25				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 11:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
JONES III	25-20057	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JOHN G PISAREK	Dismissal	07/08/25	
02/28/25	MELISSA L PISAREK		\$115.38	
05/09/25			Wage Order	
4/60	\$250.00			
Leanne1	AMI-	1. Plan #20 filed 04/14/25 is inaccurate as it does not reflect the non-exempt property amount of \$5,069.11 as reflected on amended Schedule C-1 filed 05/28/25. 2. Debtor's Fixed Fee Application does not agree with the Attorney Fee Disclose Statement. Plan fails to address attorney fees. Further, the Fixed Fee Application notes that the administrative expense for the Trustee is \$2,050.00 and that this amount will be paid by ARAG Legal Insurance Company. The Plan does not allow for this payment. 3. Plan Summary and Schedule J #33 do not agree. The projected income, expenses and disposable income amounts are inconsistent. 5. Trustee alleges Schedule I is inaccurate as the monthly operating reports do not support the net business income. 6. Debtors failed to provide the February bank statement for American Bank acct 50529 and Atlanta Postal Credit Union account 8314. 7. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 8. Debtors are not paying all disposable income into the Plan. 9. Trustee alleges Debtor's Official Form 122C filed 05/28/25 at #34 is incorrect, thus the plan fails to meet the requirements of 1325(b). In addition, Official Form 122C is incomplete as it does not include the Current Monthly Income breakdown. 10. 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. Plan payments: 1 (Apr 2025) - 60 (Mar 2030) \$250.00. Trustee's Motion to Dismiss at #27 filed 05/06/25. Debtor's Response to Trustee's Motion to Dismiss filed 05/07/25 at #28.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 11:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
PACK	25-60022	Confirmation	\$469.24 or	Trustee does not recommend confirmation and recommends dismissal.
	MICHAEL L DEROSSETT	Dismissal	0.15 mth	
03/25/25 06/03/25 4/60 Krystle	SHEILA DEROSSETT		07/01/25 \$1,407.69	
	\$3,050.00 AMI-		Wage Order	
1. Plan #18 filed 04/08/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for TD Auto Finance claim #6 filed 04/08/25. 3. Plan fails to provide for IRS claim #19 filed 06/05/25 for priority amount of \$42,531.85. 4. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to IRS claim #19. 5. The plan does not meet the disposable income test requirement contained in 11 U.S.C. § 1325(b)(2), because Debtor is not contributing all monthly disposable income into the plan and is not paying 100% of all allowed unsecured claims. 6. IRS claim #19 filed 06/05/25 reflects Debtor(s) failed to file a tax return for the years 2022-2023. Trustee has not received a signed copy of the 2022 or 2023. 7. Debtor(s) proposed to fund a savings account at the expense of the OF122C requirement filed at docket #21. 8. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 9. Debtor(s) failed to provide copies of the March 2024 bank statements for CashApp and TDECU for accounts ending #2724 and #2732. Plan payments: 1 (Apr 2025) \$1,600.00. 2 (May 2025) - 60 (Mar 2030) \$3,050.00. Trustee's Motion to Dismiss #33 filed 06/04/25. No response filed by Debtor(s).				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
July 16, 2025 11:00 am

Next 3 Panels:
08/13/2025
09/17/2025
10/22/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	25-60033	Confirmation	\$3,550.00 or	Trustee does not recommend confirmation and recommends dismissal.
	DANETTE L HENCERLING	Dismissal	1.00 mth	
05/05/25	BONNEAU		06/12/25	
07/14/25			\$3,550.00	
2/60			ePay	
Leanne1	\$3,550.00 BMI-	1. Plan #20 filed 06/02/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for Selene Finance LP claim #5 filed 07/03/25. 3. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. 4. Plan improperly allows for Texas Dow Employees CU as a cure claim and a total debt claim. 5. Trustee alleges Schedules A/B and C are incomplete as Debtor(s) failed to disclose a 20x30 kennel building pursuant to the Debtor(s)'s 341 testimony. 6. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose Debtor(s)'s business information in paragraph #26. 7. Debtor(s) failed to provide proof to substantiate the debt to be paid to Texas Dow Employees CU through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan. 8. Debtor(s) failed to provide 6 months of bank statements. 9. Debtor(s) failed to provide Trustee with proof of income for family contributions. Plan payments: 1 (Jun 2025) - 60 (May 2030) \$3,550.00. Chapter 13 Trustee's Motion to Dismiss #24 filed 06/18/25. No response filed by Debtor(s).		