## Yvonne V. Valdez, Trustee

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

August 13, 2025 9:00 am

Case #

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OJEDA JR	25-20059	Confirmation	\$2,123.50 or	Trustee
	JOSEPH I	PARKER Obj POC IRS	0.49 mth 07/22/25	recommends confirmation of
03/03/25 05/12/25	CINDY L F	ARKER	\$2,162.50	Plan #58 filed
6/59	\$4,325.00		Wage Order	07/11/25. Trustee requests hearing to propose special
Krystle	AMI-	Plan #58 filed on 07/11/25 works at 100% to all creditors. Plan must remain 100% per D requirement of \$365,406.60. Trustee requests entry of special confirmation order.	ebtor(s)'s Official Form 122C	order.
		Plan Payments: 1 (Apr 2025) - 2 (May 2025) \$4,300.00.		

3 (Jun 2025) -59 (Feb 2030) \$4,325.00.

Trustee's Amended Motion to Dismiss #32 filed 05/07/25 was withdrawn 08/06/25 at #65.

Response filed 05/06/25 at #31.

Debtors' Objection to IRS claim #5 filed 07/09/25 at #56.

OLIVA PC (C)		Confirmation	Current	Trustee does not recommend
05/20/25	BRAYDEN W PYLE	Dismissal	08/04/25	confirmation and
<i>05/29/25</i> 08/07/25	KAITLIN KNIGHT		\$1,125.00	recommends dismissal.
3/60	\$2.465.00		ePay	

\$2,465.00 Bridget1 *AMI-*

- 1. Amended Plan \$34 filed 07/29/25 has an adverse effect on American Honda Finance Corporation and Randolph Brooks Federal Credit Union. Creditors do not have adequate notice.
- 2. Debtor(s) failed to provide bank statements account ending in 8308 for 05/01-05/29/25.

#### Payments:

- 1 (Jun 2025)- 2 (Jul 2025) \$2,250.00.
- 3 (Aug 2025)- 60 (May 2030) \$2,465.00.

Trustee's Motion to Dismiss #26 filed 07/11/25.

Response #31 filed 07/15/25.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
12/05/22 02/13/23 32/60 Connie	22-20293 DELLA E \$1,850.00 BMI-	Amended Modified plan #77 filed 08/05/25 to cure a post-petition payment default cannot be recommended because:  1. Mod fails to provide for the correct balance owing on the on-going mortgage claim of \$26.396.44.	\$1,150.00 or 0.62 mth 07/14/25 \$2,200.00 ePay	Trustee does not recommend approval and recommends dismissal.
		<ol> <li>Mod fails to provide for the correct remaining claim balance owing to Nueces County of \$253.20.</li> <li>Mod Plan Summary fails to reflect the correct amount of non-exempt property.</li> <li>Mod forgives: \$2,615.92</li> <li>Mod payments: 30 (Jun 2025) - 60 (Dec 2027) \$1,850.00</li> <li>Post-Confirmation Trustee's Motion to Dismiss #58 filed 04/11/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #58 filed 07/15/2025 at #69.</li> </ol>		

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR		<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt Trustee <i>Pmt Method</i> Recommendat
RAUB	24-20362		Confirmation	\$565.00 or Trustee does n
	VALENTIN	E ARISPE	Dismissal	0.50 mth recommend 08/05/25 confirmation a
12/23/24 03/03/25	LUCINDA	M ARISPE	Obj POC IRS	\$565.00 recommends
8/60	\$1,130.00			Wage Order
Krystle	BMI-	1. Plan #29 filed 03/15/25 fails to pr	rovide sufficient funds for payment in full of all secured and pr	iority claims.
		2. Plan does not fully provide for IR	S Claim #24 filed 07/29/25.	
		3. Debtor(s) failed to provide a com	plete copy of the 2024 tax return.	
		4. Debtor fails to provide all disposa	able income into the plan.	
		Plan Payments: 1 (Jan 2025) - 60 (	Dec 2029) \$1,130.00.	
		Trustee's Motion to Dismiss #28 file Debtor's response #44 filed 07/15/2		
		Debtors' Objection to IRS POC filed	d 07/15/25 at #43.	

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB	25-20083	Confirmation	\$2,446.20 or	 Trustee does not
03/27/25	HECTOR N	MORENO JR Dismissal	1.48 mth 08/01/25	recommend confirmation and
06/05/25		Obj Conf Rally Credit Union	\$415.38	recommends dismissal.
5/60	\$1,650.00 <i>AMI-PPR</i>		Wage Order	dioinioodii
Krystle	7000 7 7 7	1. Plan #38 filed 07/14/25 does not provide for the notice of post-petition fee claim of Rally Credit Union in the amount of \$600.00 for attorney's fees and Proof of Claim fees.		
		2. Plan fails to fully provide for Purchasing Power LLC claim #4 filed 05/05/25 in the amount of \$4,702.81.		
		3. Trustee alleges Schedule I is incomplete and does not disclose length of employment.		
		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 is delinquent 1.48 payments through June, totaling \$2,446.20.		
		Plan Payments: 1 (Apr 2025) - 60 (Mar 2030) \$1,650.00.		
		Trustee's Amended Motion to Dismiss #37 filed 07/07/25. Debtor's response #40 filed 07/15/25.		
		Objection to Confirmation filed 06/09/25 by Rally Credit Union at #34.		

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB	25-20093	Confirmation	\$3,269.25 or	Trustee does not
	STEVE T I	LYONS Dismissal	2.18 mth 08/04/25	recommend confirmation and
<i>03/31/25</i> 06/09/25	TAMMY L	LYONS	\$346.15	recommends
4/60	\$1,500.00 <i>BMI-</i>		Wage Order	dismissal.
Bridget1	BIVII-	1. Plan #47 filed 07/15/25 does not comply with BLR 3015-1(a). Further, amended Schedules E/F are attached to the filed plan.		
		2. Plan Proposes to begin payments later than the 30 days set forth in 1326(a)(1).		
		3. Plan Summary #47 and Schedule J #25 do not agree. The projected income, expenses and disposable income amounts are inconsistent.		
		4. Trustee alleges plan fails to provide for all of Debtor(s)'s disposable income.		
		5. Plan fails to fully provide for the Notice of Mortgage Payment Change #9 filed 04/10/25 as the plan start date is incorrect. Further, Trustee is unable to decipher the months included in the pre-petition mortgage arrears per claim #5 filed 04/10/25. Plan fails to allow for a gap payment and no objection to this claim has been filed.		
		6. Debtor(s)'s delinquent 2.18 payments through July totaling \$3,269.25.		
		Payments: 1 (May 2025)- 60 (Apr 2030) \$1,1500.00.		
		Trustee's Motion to Dismiss #44 filed 06/04/25. Response #49 filed 07/15/25.		

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB 05/05/25	25-20131 ROGELIO	Confirmation HERNANDEZ III Dismissal	\$1,765.38 or 1.07 mth 07/21/25	Trustee does not recommend confirmation and recommends
07/14/25 3/60 Krystle	\$1,650.00 <i>BMI-</i>	1. Plan #38 filed 07/15/28 does not comply with BLR 3015-1(a).	\$692.31 Wage Order	dismissal.
		<ol> <li>Trustee alleges Official Form 122C is incorrect.</li> <li>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.</li> <li>Debtor(s) failed to provide bank statements for Sutton Account #8295 for March through May 2025.</li> <li>Plan Payments:         <ol> <li>(Jun 2025) - 2 (Jul 2025) \$1,500.00.</li> <li>(Aug 2025) - 60 (May 2030) \$1,650.00.</li> </ol> </li> <li>Trustee's Motion to Dismiss #34 filed 06/16/25.         <ol> <li>Debtor's response #40 filed 07/15/25.</li> </ol> </li> <li>Objection to Confirmation filed 06/27/25 by Bank of New York Mellon at #36 was withdrawn 07/15/25 at #39.</li> </ol>	5	

#### Yvonne V. Valdez. Trustee August 13, 2025 9:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

dismissal.

Wage

Order

Case # Arrears Debtor(s) **Matters** Last Rcpt Attorney Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR **RAUB** 25-20132 Confirmation \$2,075.89 or Trustee does not 0.85 mth recommend **TIMOTHY P THORN** Dismissal confirmation and 08/05/25 05/05/25 \$553.85 recommends 07/14/25 dismissal. Wage 3/60 \$2,450.00 Order BMI-Krystle 1. Plan #34 filed 07/15/25 fails to provide for treatment of the mortgage gap payment due to 21st Mortgage Corp for May 2025. 2. Debtor failed to provide statements for CashApp March through May 2024. Plan Payments: 1 (Jun 2025) - 2 (Jul 2025) \$2,400.00. 3 (Aug 2025) - 60 (May 2030) \$2,450.00 Trustee's Motion to Dismiss #32 filed 06/18/25. Debtor's response #36 filed 07/15/25. **RAUB** 25-20133 Confirmation \$2,201.55 or Trustee does not 0.69 mth recommend ROBERT E LAWSON Dismissal 08/04/25 confirmation and 05/05/25 recommends \$1,467.69

1. Plan #27 filed 07/15/25 does not comply with BLR 3015-1(a).

- 2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.
- 3. Plan fails to provide for Quatum3 Group (Goodleap) claim #9 filed 06/27/25.
- 4. Plan fails to provide a step-up payment when 401k loan is paid off.
- 5. Plan summary is incomplete.

**AMANDA K LAWSON** 

\$3.180.00

BMI-

07/14/25

Leanne1

3/60

Plan payments: 1 (Jun 2025) - 60 (May 2030) \$3,180.00.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
_		Trustee's Motion to Dismiss #25 filed 06/18/25. Debtor(s)' Response to Trustee's Motion to Dismiss filed 07/15/25 at #28.		
RAUB	25-20135	Confirmation	\$2,100.00 or 1.00 mth	Trustee does not
0.5 (0.0 (0.5	NORMA J	BENAVIDES Dismissal	07/29/25	recommend confirmation and
05/06/25 07/15/25 3/60	\$2,100.00 <i>BMI-</i>	Obj Conf Navy Army Community CU	\$2,100.00 ePay	recommends dismissal.
Krystle	ымі-	1. Trustee alleges that Plan #15 filed 05/26/25 fails to provide sufficient funds for payment in full of all secured and prior claims.	ty	
		2. IRS claim #13 filed 07/01/25 shows an unfiled tax return for the year 2022 - 2024 and reflects a priority claim amount \$15,140.73. Trustee has not received a copy of the 2022 return. Plan fails to provide any treatment for the IRS.	of	
		3. Debtor(s) failed to provide copies of her unemployment and social security statements.		
		4. Plan does not fully provide for Rally Credit Union Credit claim #20 filed 07/10/25.		
		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. No response by Debtor.		
		Objection to Confirmation filed 06/02/25 by Navy Army Community Credit Union at #29.		

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Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB	25-20168	Confirmation	\$1,350.00 or	Trustee does not
	DANIEL G	SANCHEZ Dismissal	1.00 mth 07/28/25	recommend confirmation and
06/02/25 08/11/25 2/60	\$1.350.00	Obj Conf Isidoro Prado and Gracie	\$1,350.00 ePay	recommends dismissal.
Leanne1	BMI-PPR	1. Plan #17 filed 07/01/25 fails to fully provide for State Texas Comptroller of Public Accounts claim. Plan summary and Plan do not agree.	d	
		2. Plan unreasonably proposes many unnecessary variable payments that may violate 1325(a)(5)(B)(iii)(1).		
		3. Plan improperly provides for Isidoro Prado as a cure claim rather than a total debt claim.		
		4. Trustee alleges the Statement of Financial Affairs #21 filed 07/01/25 is incomplete as it fails to disclose Debtor's 2024 income, including rental income.	1	
		5. Trustee alleges that the Plan fails to provide all of Debtor's disposable income into the Plan.		
		6. Trustee alleges Schedule A/B is inaccurate as it fails to disclose Debtor's business and value of Debtor's interest.		
		7. Debtor failed to provide a complete copy of the 2023 tax return.		
		8. Debtor failed to provide proof of rental income.		
		9. Plan fails to provide for Jim Wells CAD claim #5 filed 07/31/25.		
		Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$1,350.00.		
		Trustee's Motion to Dismiss filed 07/16/25 at #26.		

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Objection to Confirmation filed 07/29/25 by Isidoro Prado and Graciela Prado at #29.

No Response filed by Debtor.

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Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB	25-20169	Confirmation	\$4,546.14 or	Trustee does not
	RALPH GARCIA	Dismissal	1.52 mth	recommend confirmation and
<i>06/02/25</i> 08/11/25	REBECCA E GARCIA	<del></del>	07/29/25 \$484.62	recommends dismissal.
2/60	\$3,000.00		Wage Order	uisiiiissal.
Krystle	AMI-			

- 1. Debtors did not appear at 07/15/25 341 meeting of creditors. At the 07/29/25 meeting, Ralph Garcia appeared; however, Rebecca Garcia did not appear. The meeting has been reset to 08/12/25.
- 2. Plan #31 filed on 07/18/25 fails to provide sufficient funds for payment in full of all secured and priority claims.
- 3. IRS claim #10 filed 07/30/25 reflects Debtors failed to file a tax return for the years 2024. Trustee has not received the 2024 return. Plan fails to provide for the claim.
- 4. Plan fails to provide for Santander claim #7 filed 06/18/25.
- 5. 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.
- 6. 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.
- 7. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due.
- 8. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
- 9. Debtor(s)'s delinquent 1.52 payments through July, totaling \$4,546.14.

Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$3,000.00.

Trustee's Motion to Dismiss #27 filed 07/16/25 with Prejudice.

No response filed by Debtor(s).

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Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears  Last Rcpt  Last Rcpt Amt Trustee  Pmt Method Recommendation
RAUB	25-20170	Confirmation	no pymts Trustee does not
	JUSTIN A GARCIA	Dismissal	received recommend
06/02/25 08/11/25 2/60	\$2,650.00	Distriissui	\$0.00 confirmation and recommends dismissal.

- 1. Plan #13 filed 07/02/25 fails to fully provide for 21st Mortgage Corp claim #5 filed 07/11/25.
- 2. Debtor(s) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.
- 3. Debtor(s) failed to file an amended Schedule I and J for new employment pursuant to 341 testimony.
- 4. Debtor(s) failed to provide verification of income for the new employment from 06/10/25 through present.
- 5. Trustee alleges Schedule B #11 is incomplete as it reflects zero values for the household items and electronics.
- 6. Trustee alleges Schedule C-1 #11 is incorrect as it fails to disclose the encumbered portion for the real property.
- 7. Trustee alleges Schedule H #11 is incomplete as it fails to disclose that Debtor has lived in a community property state for the last 8 years and the spousal information.
- 8. Trustee alleges that Credit Ninja, Moneykey Inc and Progressive have not been properly noticed.
- 9. Trustee alleges the Statement of Financial Affairs #11 is incomplete as it fails to disclose the pending hearing regarding his child support obligations pursuant to 341 testimony.
- 10. Debtor(s) failed to provide the medical support order for the expense on Schedule J.
- 11. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.
- 12. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
- 13. Debtor(s) failed to provide bank statements for account ending in 5334 for 03/04/25 through 06/02/25.
- 14. Debtor(s) failed to make a Plan payment.

BMI-

Bridget1

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

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

Payments: 1 (Jul 2025)- 60 (Jun 2030) \$2,650.00.

Trustee's Motion to Dismiss #24 filed 07/16/25. No response filed by Debtor(s).

_	No response filed by Debtor(s)			
RAUB	25-20171	Confirmation	no pymts Trustee does not	
06/03/25 08/12/25 2/60	JOSE S MOLINA \$1,125.00	Obj Conf Rally CU	received recommend 01/01/00 confirmation and \$0.00 recommends dismissal.	
Looppol	BMI-			

Debtor(s) appeared at the 07/22/25 341 meeting of creditors; however, the meeting was continued to 08/12/25 for Debtor(s) to provide required tax returns and proof of social security number.

- 1. Plan #16 filed 07/09/25 fails to provide sufficient funds for payment in full of all secured and priority claims.
- 2. Debtor(s) failed to provide SSFCU #8071/8075 bank statements through date of filing.
- 3. Debtor(s) failed to provide SSI statement.

Leanne1

- 4. Trustee alleges Schedule J is inaccurate.
- 5. Trustee alleges Schedule I is inaccurate.
- 6. Trustee alleges Official form 122C is incorrect.
- 7. Debtor(s) failed to provide a complete copy of 2024 tax returns.
- 8. Statement of Financial Affairs #20 filed 07/09/25 is incomplete as it does not disclose Debtor's/Joint Debtor's income.
- 9. Debtor(s) failed to make a Plan payment.

Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$1,125.00.

Chapter 13 Trustee's Motion to Dismiss #28 filed 07/22/25. No Response filed by Debtor(s).

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Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

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

Objection to Confirmation filed 07/16/25 by Rally CU at #27.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ	23-20004	Dismissal	\$8,021.58 or	Trustee
(JOEL)	ISAIAS LUNA JR		2.43 mth 07/10/25	recommends dismissal.
<i>01/06/23</i> 03/17/23	LESLIE A GARCIA		\$3,300.00	uisiiiissui.
31/60	\$3,300.00		ePay	
Connie	BMI-PPR			
333		on to Dismiss filed 03/07/2025 at #84 for non-payment. rustee's Motion to Dismiss filed 03/21/2025 at #85.		

GONZALEZ (JOEL)	23-20014	Dismissal	\$1,155.77 or 4.20 mth	Trustee recommends
. ,	VANESSA D DIXSON		03/06/25	dismissal.
<i>01/25/23</i> 04/05/23			\$55.77	
31/60	\$275.00		ePay	
Connie	AMI-			

Post-Conf. Trustee's Post-Confirmation Motion to Dismiss #52 filed 07/11/2025 for non-payment. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #52 filed 07/11/25 at #53.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears  Last Rcpt  Last Rcpt Amt Trustee  Pmt Method Recommendation
GONZALEZ	24-20073	Modification	Current Trustee does not
(JOEL)	RAYMOND L SHEFFIELD		recommend
02/20/24			<i>08/05/25</i> approval.
03/20/24 05/29/24	ROBIN L SHEFFIELD		\$742.59
17/60			Wage
17700	\$1,600.00		Order
Tracev	AMI-		

Modified Plan #56 filed 07/09/25 to address a loss in income that requires a reduction in payments to the Trustee cannot be recommended because:

- 1. Debtors failed to provide a copy of the filed 2024 tax return.
- 2. Mod fails to provide for the correct remaining claim to IRS of \$1,224.30.
- 3. Mod fails to provide for the correct remaining arrearage claim of Rocket Mortgage of \$2,401.70.
- 4. Mod fails to provide for the correct the balance remaining on the monthly mortgage claim of Rocket Mortgage of \$60,641.00.
- 5. Mod fails to provide for Notice of Mortgage Payment Change #53 filed 04/04/25 by Rocket Mortgage.
- 6. Mod improperly proposes various start and end dates for pro-rata claims.
- 7. Mod Plan Summary fails to reflect the correct amount of non-exempt property of \$872.98.
- 8. Mod Plan Summary fails to reflect the correct the amount of pre-modification distributions to secured creditors.
- 9. Mod Plan Summary fails to reflect the correct the amount of pre-modification distributions to priority creditors.
- 10. Mod is deficient to pay all secured and priority claims.

Mod forgives: \$2,034.66

Mod payments:

Tracey

16 (Jul 2025) - 60 Mar 2029) \$1,600.00

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL)	24-20246	Dismissal	\$1,227.00 or 2.99 mth	Trustee recommends
(JOLL)	GLORIA G KLING		07/14/25	dismissal.
08/29/24 11/07/24			\$410.00	a.oodii
12/60	\$410.00		ePay	
Tracey	BMI-PPR			
,		stee's Motion to Dismiss #35 filed 07/11/25 for non-payment. Chapter 13 Trustee's Motion to Dismiss #35 filed 07/11/25 was filed 07/23/25 at #37.		

GONZALEZ (JOEL)	24-20256 DIANA D MEDINA	Dismissal	\$6,250.10 or 2.37 mth	Trustee recommends
09/13/24			08/04/25 \$400.00	dismissal.
11/22/24 11/60	\$2.639.64		Wage Order	
Tracey	BMI-PPR Post-Conf. Trustee's Mo	otion to Dismiss #63 was filed 05/07/25 for non-payment.	Order	

Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #63 filed 06/03/25 at #65.

Amended Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #63 filed 07/23/25 at #71.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ	24-20258	Dismissal	Current	Trustee
(JOEL)	BRANDO	N L KINSEL	08/05/25	recommends dismissal.
09/15/24 11/24/24	MORGAN	A KINSEL	\$940.62	uisiiiissai.
11/60	\$1,450.00		Wage Order	
Connie	AMI- Post-Conf. Trustee's Motion to Dismiss #60 filed 07/09/25. The confirmed plan no longer provides for a 100% distribution to all creditors as required by Official Form 122-C. Specifically, the plan is deficient due to the post-confirmation claim filed by Ford Motor Credit Company. Response #61 filed 07/11/25 by Debtors.  Modified Plan #62 filed 08/01/25. Hearing scheduled for 09/17/25 at 10:00 AM.			

GONZALEZ (JOEL)	24-20261 ALAN R HARWELL	Modification	Current	Trustee recommends
09/16/24 11/25/24 11/60	\$4,700.00 <i>AMI-PPR</i>		08/05/25 \$4,700.00 Wage Order	confirmation of Mod #60 filed 07/10/25.

Amended Mod #60 filed 07/10/2025 works at 27.412%. Mod filed to change the treatment of the mortgage creditor.

Mod Forgives: \$1,195.00

Mod payments:

9 (Jun 2025) – 60 (Sep 2029) \$4,700.00

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## Yvonne V. Valdez, Trustee August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

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

Confirmation

GONZALEZ 25-20071
(JOEL) BAMONIC CARCIA IR

\$40.00 or 0.03 mth *07/21/25*  Trustee does not recommend confirmation.

RAMON C GARCIA JR
03/18/25

KRISTINA M GARCIA

\$1,570.00

\$1,570.00 Waqe

5/60 \$1,575.00 BMI-

05/27/25

Leanne1

Wage Order

Plan #44 filed 07/08/25 cannot be recommended because the Trustee alleges Schedule J is inaccurate as it does not include the direct pay lease to Goldstar for the portable shed in the budget.

Plan payments: 1 (Apr 2025) - 60 (Mar 2030) \$1,575.00.

Trustee's Motion to Dismiss filed 07/08/25 at #42 was withdrawn 07/16/25 at #50.

Debtor(s) Response to Trustee's Motion to Dismiss filed 07/08/25 at #43.

GONZALEZ 25-20087
(JOEL) CHARLES D MCDOWELL

Current

08/05/25

Trustee does not recommend confirmation and recommends

dismissal.

03/28/25 06/06/25

JR

MARIA F MCDOWELL

\$894.23 Wage Order

5/60 \$6,290.00 Leanne1 *AMI-PPR* 

Plan #48 filed 07/11/25 cannot be recommended because Trustee alleges Official Form 122C #51 filed 07/11/25 is incorrect, thus the plan fails to meet the requirements of 1325(b).

Confirmation

Dismissal

Plan payments:

1 (Apr 2025) - 33 (Dec 2027) \$6,290.00. 34 (Jan 2028) - 60 (Mar 2030) \$7,390.00.

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.

August 13, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL)	25-20094 DIANA GC	Confirmation NZALEZ	\$95.36 or 0.09 mth	Trustee does not recommend confirmation.
<i>04/01/25</i> 06/10/25			08/05/25 \$503.08 Wage	communation.
4/60	\$1,090.00		Order	
Leanne1	AMI-	Trustee objection to the non-standard provision concerning escrow shortage.		
		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.		
GONZALEZ (JOEL)	25-20099 EDISON W	Confirmation / HUBERT JR	\$210.00 or 1.00 mth	Trustee recommends
<i>04/03/25</i> 06/12/25			07/08/25 \$210.00	confirmation of Plan #39 filed 07/24/25.
4/36	\$210.00		ePay	
Krystle	ВМІ-	Plan #39 filed 07/24/25 works, paying 0.64% to general unsecured creditors.		
		Plan Payments: 1 (May 2025) - 36 (Apr 2028) \$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.		

August 13, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 04/16/25 06/25/25 4/36 Krystle	25-20107 JAZIEL VI EVANGEL VILLARRE \$610.00 BMI-		\$306.96 or 0.50 mth 08/04/25 \$126.92 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 04/25/25 07/04/25 4/60 Leanne1	25-20117 RYAN D U AMANDA \$4,350.00 BMI-	R UECKERT	Current 07/25/25 \$1,299.23 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

## Yvonne V. Valdez, Trustee August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears  Last Rcpt  Last Rcpt Amt Trustee  Pmt Method Recommendation
GONZALEZ	25-20121	Confirmation	\$123.08 or Trustee does not
(JOEL)	TED W SPARKS JR	Dismissal	0.15 mth recommend
<i>04/28/25</i> 07/07/25	SUZANNE R SPARKS	Disillissal	07/31/25 confirmation and \$400.00 recommends dismissal.
4/60	\$800.00		ePay distribution

Amended plan, Schedules A-F, and I/J filed 08/05/25 will be reviewed prior to the hearing.

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, and claim #34 filed 07/03/25.
- 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 does 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.

BMI-

Bridget1

#672

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

August 13, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 05/01/25 07/10/25 3/60 Bridget1	25-20127 JULIO C G ROSE A G \$2,460.00 BMI-PPR	Dismissai	\$1,639.24 or 0.67 mth 08/04/25 \$1,107.69 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 05/13/25 07/22/25 3/36 Bridget1	25-20143 TRISTEN \$180.00 BMI-	Confirmation  H TILTON  Plan #21 filed 06/26/25 works paying 5.77% dividend to the general unsecured creditors.  Trustee's Motion to Dismiss #28 filed 07/01/25 was withdrawn 08/06/25 at #34.  Debtor's response filed 07/01/25 at #29.	Current 07/08/25 \$92.31 Wage Order	Trustee recommends confirmation Plan #21 filed 06/26/25.

August 13, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ	25-20145	Confirmation	Current	Trustee does not
(JOEL)  05/15/25  07/24/25  3/60  Bridget1	ERIK J FU LORI A FU \$1,120.00 BMI-	NK	08/04/25 \$258.46 Wage Order	recommend confirmation and recommends dismissal.
		<ol> <li>Plan fails to fully provide for Ally Financial claim #10 filed 07/22/25.</li> <li>Plan fails to provide for the Internal Revenue Service claim #8 filed 07/02/25. Further, the proof of claim reflects the 2022 tax return has not been filed.</li> <li>Debtor(s) failed to provide a copy of the 2022 tax return.</li> <li>Plan fails to provide for Selene Finance LP mortgage claim #9 filed 08/05/25.</li> <li>Payments: 1 (Jun 2025)- 60 (May 2030) \$1,120.00.</li> <li>Trustee's Amended Motion to Dismiss #38 filed 07/01/25.</li> <li>Debtors' Amended response filed 08/05/25 at #39.</li> </ol>	·	

#### August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

05/21/25.

ePay

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 05/15/25 07/24/25	25-20146 TAMMY M	Confirmation  GILMORE Dismissal  Obj Santander Consumer USA Inc	\$480.00 or 0.50 mth 07/28/25 \$725.00	Trustee does not recommend confirmation and recommends dismissal.
3/60 Leanne1	\$965.00 <i>BMI-</i>	<ol> <li>Plan #30 filed 07/30/25 fails to fully provide for Santander Bank claim #7 filed 06/02/25.</li> <li>Trustee alleges Official Form 122C #1 filed 05/15/25 is inaccurate.</li> <li>Plan does not fully provide for Midfirst Bank claim #9 filed 06/19/25. Plan provides for the mortgage under paragraph 8C; however, the claim was filed with \$3,432.56 total arrears.</li> <li>Plan payments: 1 (Jun 2025) - 60 (May 2030) \$965.00.</li> <li>Trustee's Motion to Dismiss filed 07/01/25 at #23.</li> <li>Debtor's Response to Trustee's Motion to Dismiss filed 07/01/25 at #24.</li> <li>Objection to Confirmation filed 06/17/25 by Santander Consumer USA, Inc. at #21.</li> </ol>	ePay	
GONZALEZ (JOEL) 05/21/25 07/30/25	25-20149 DAVID R S	Confirmation	Current 07/29/25 \$275.00	Trustee recommends confirmation of Plan #2 filed

Plan #2 filed 05/21/25 works, paying 28% to general unsecured creditors.

Plan payments:

\$275.00 BMI-

3/36

Krystle

1 (Jun 2025) - 17 (Oct 2026) \$275.00. 18 (Nov 2026) - 36 (May 2028) \$687.00.

August 13, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 05/22/25 07/31/25 3/60 Krystle	25-20152 SONIA SA \$475.00 BMI-	Confirmation  LGADO  Dismissal  1. Trustee alleges Schedule I is inaccurate as it does not disclose all monthly income pursuant Debtor's 341 testimony.  2. Trustee alleges Schedules J is inaccurate as it does not disclose homeowner insurance pursuant to Debtor's 341 testimony.  Plan payments:1 (Jun 2025) - 60 (May 2030) \$475.00.  Trustee's Amended Motion to Dismiss #23 filed 07/30/25. Response filed 07/30/25 at #24.	\$475.00 or 1.00 mth 07/08/25 \$475.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 05/22/25 07/31/25 3/40 Bridget1	25-20153 LUIS SUA LISA SUA \$630.00 BMI-PPR	Dismissai	\$50.00 or 0.08 mth 08/01/25 \$630.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 05/23/25 08/01/25 3/60	\$1,450.00	Confirmation A I MARTINEZ Dismissal	\$2,700.00 or 1.86 mth 07/01/25 \$100.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
Leanne1	BMI-	Amended plan and amended Schedules A/B/C and G filed 08/05/25 will be reviewed prior to the hearing.  1. Plan #17 filed 06/20/25 fails to fully provide for IRS claim #6 filed 07/11/25.  2. Debtor(s)'s delinquent 1.86 payments through July totaling \$2,700.00.  3. Trustee alleges Schedule B is inaccurate as is does not provide American Fidelity Whole Life Insurance.  Plan payment: 1 (Jun 2025) - 60 (May 2030) \$1,450.00.  Trustee's Motion to Dismiss #26 filed 07/09/25.  Debtor(s) Response to Trustee's Motion to Dismiss filed 07/09/25 at #27.  Objection to Confirmation filed 06/18/25 by JPMorgan Chase Bank at #16 was withdrawn 06/25/25 at #23.		

August 13, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 05/30/25 08/08/25 2/36 Krystle	25-20162 JESSICA \$350.00 BMI-	Confirmation  Dismissal  1. Plan #2 filed 05/30/25 fails to address anticipated IRS debt as listed on the 2023 and 2024 amended tax returns.  2. Debtor(s) failed to contribute all disposable income as the direct monthly payment of \$148.78 for a retirement loan will terminate in 3 years without a corresponding step up in payments.  3. Trustee alleges Schedule J is inaccurate as it does not disclose all expenses pursuant to the bank statements.  Plan payments:1 (Jun 2025) - 36 (May 2028) \$350.00.  Trustee's Motion to Dismiss #21 filed 07/09/25.  Debtor's response #22 filed 07/09/25.	\$215.38 or 0.62 mth 07/24/25 \$161.54 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 06/02/25 08/11/25 2/60 Leanne1	25-20166 JOSE B D \$2,525.00 BMI-	Confirmation  ELGADO JR  Plan #28 filed 08/04/25 works paying 2.63% to general unsecured creditors.	\$2,009.43 or 0.80 mth 08/01/25 \$1,165.38 Wage Order	Trustee recommends confirmation of Plan #28 filed 08/04/25.
		Plan payments: 1 (Jul 2025) - 2 (Aug 2025) \$2,525.00 3 (Sep 2025) - 60 (Jun 2030) \$2,750.00  Trustee's Amended Motion to Dismiss #25 filed 07/30/25 was withdrawn 08/06/25 at #32. Debtor(s) Amended Response filed 08/04/25 at #27.		

## Yvonne V. Valdez, Trustee

August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears  Last Rcpt  Last Rcpt Amt Trustee  Pmt Method Recommendation
GONZALEZ	25-20174	Confirmation	Current <b>Trustee</b>
(JOEL)	DAVID G MOYA	Obj Conf Carrington Mortgage	recommends 07/29/25 confirmation of
<i>06/04/25</i> 08/13/25	SUSIE B MOYA	Serv	\$177.50 Plan #2 filed
2/60	\$355.00		ePay 06/04/25 pending resolution of
Leanne1	BMI-		Objection.
Loaimo	Plan #2 filed 06/0	4/25 works, paying 4.31% to general unsecured creditors.	
	Plan payments: 1	(Jul 2025) - 60 (Jun 2030) \$355.00.	

GONZALEZ	25-20179	Confirmation	\$2,558.00 or	Trustee does not
(JOEL)	MICHAEL D HUDDLESTON		0.44 mth	recommend
00//0/05	MIGHALL B HOBBLESTON		08/05/25	confirmation.
<i>06/10/25</i> 08/19/25	CONNIE S HUDDLESTON		\$183.00	
			ePay	
2/60	\$5.800.00		s. ay	

Leanne1 AMI-PPR

1. Plan #4 filed 06/10/25 fails to provide for IRS claim #29 for 2024 tax year filed 07/28/25.

Objection to Confirmation filed by Carrington Mortgage Services LLC on 07/25/25 at #26.

- 2. Plan fails to fully provide for IRS claim #29 07/28/25 tax years 2018-2023.
- 3. Plan fails to fully provide for Nueces County Tax claim #4 filed 06/20/25.
- 4. Debtor(s) failed to file the corresponding Schedule C-1 Summary.
- 5. Plan proposes to provide for treatment of Regional Management Corp. claim #45 filed 08/05/25 in Paragraph 9A despite the 2017 Toyota Corolla not being a PMSI loan.
- 6. Plan proposes to provide for treatment of Regional Management Corp. claim #44 filed 08/05/25 in Paragraph 9A despite the 2019 Hyundai Tucson not being a PMSI loan.

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August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

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

- 7. Trustee alleges Schedule I is inaccurate.
- 8. Trustee alleges Schedule A/B is inaccurate as it does not disclose mineral rights and royalties.
- 9. Trustee alleges Statement of Financial Affairs #1 filed 06/10/25 is inaccurate as it fails to disclose Debtor's/Joint Debtor's mineral Royalities.
- 10. Trustee alleges Official Form 122C #1 filed 06/10/25 is inaccurate.
- 11. Trustee alleges Schedule J is inaccurate as to the number of people in the household pursuant to 341 testimony.
- 12. Debtor(s) failed to provide bank statements for all accounts listed on Schedule B for months January through April.

Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$5,800.00.

Trustee's Motion to Dismiss filed 07/30/25 at #23 set for 09/17/25. Debtor(s) Response to Trustee's Motion to Dismiss filed 07/30/25 at #24.

GONZALEZ (JOEL)	25-20180 RUBEN DOWNS	Confirmation	\$15.00 or Trustee does 0.10 mth recommend 07/17/25 confirmation
<i>06/10/25</i> 08/19/25	LYDIA P DOWNS		\$140.00 recommends
2/60	\$155.00 <i>BMI-</i>		ePay distinisati.

Plan #24 filed 08/04/25 cannot be recommended:

Krystle

- 1. Debtor(s) failed to list the direct monthly payment on Schedule J.
- 2. Debtor(s) failed to contribute all disposable income as the direct monthly payment of \$407.63 will terminate in 06/15/29 without a corresponding step up in payments.

Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$155.00.

Trustee's Motion to Dismiss #21 filed 07/30/25. Debtor(s)' response filed 07/30/25 at #22.

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#### August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

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

Confirmation

GONZALEZ (JOEL)

CRYSTAL I GONZALEZ

no pymts received 01/01/00 \$0.00 Trustee does not recommend confirmation.

06/17/25 08/26/25 2/60

Bridget1

\$615.00 *BMI-*

25-20183

- 1. Plan #2 filed 06/17/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Non-Exempt Property in the amount of \$156,651.00.
- 2. Plan fails to provide all of Debtor(s)'s disposable income into the plan.
- 3. Plan fails to provide for Nueces County Tax Office claim #1 filed 06/20/25.
- 4. Trustee alleges Schedule B #1 is inaccurate as it fails to disclose all assets and states the mother drives the 2019 Ford F150 contrary to 341 testimony.
- 5. Debtor(s) failed to provide proof to substantiate the family contribution.
- 6. Trustee alleges Schedule I #1 is inaccurate as it reflects Debtor(s) as not employed.
- 7. Debtor(s) failed to provide bank statements for accounts ending in 4134, 0454 and 1000 for 06/01/25 through 06/17/25.
- 8. Debtor(s)'s failed to make a Plan payment.

Payments: 1 (Jul 2025)- 60 (Jun2030) \$615.00.

Trustee's Motion to Dismiss #21 filed 07/30/25 is set for 09/17/25. Debtor(s)' response #22 filed 07/30/25.

#672 Printed 8/6/25 5:29 pm

# Yvonne V. Valdez, Trustee August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

Trustee does not

recommend

confirmation.

Case # Arrears Debtor(s) **Matters** Last Rcpt Attorney Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR **GONZALEZ** 25-20185 Confirmation Current Trustee does not (JOEL) recommend KATHERINE GALVAN confirmation. 07/16/25 06/19/25 \$415.00 08/28/25 ePay 2/60 \$415.00 BMI-Leanne1 Amended Plan and Schedules I/J filed 08/05/25 will be reviewed prior to the hearing. 1. Plan #2 filed 06/19/25 fails to fully provide for IRS claim #7 filed 07/25/25. 2. Plan fails to fully provide for OneMain Financial claim #5 filed 07/17/25. 3. The plan fails to provide for payment in full of the secured and priority claims within the term of the plan. Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$415.00. Chapter 13 Trustee's Motion to Dismiss #18 filed 07/30/25 is set for 09/17/25. Debtor(s)'s response #19 filed 07/30/25.

06/19/25 08/28/25 **HERLINDA SOLIS**  08/04/25 \$26.16 Wage Order

Current

2/60 \$680.00 Pridget1 AMI-

25-20186

**ALONZO SOLIS** 

**GONZALEZ** 

(JOEL)

Bridget1

- 1. Plan #2 filed 06/19/25 fails to provide for US Department of HUD claim #1 filed 06/23/25.
- 2. Trustee alleges that Schedule I #1 is inaccurate as it fails to disclose fails to disclose all payroll deductions for both Debtors.

Confirmation

3. Debtor(s) failed to provide a complete 2024 tax return.

Payments:

1 (Jul 2025)- 41 (Nov 2028) \$680.00. 42 (Dec 2028)- 60 (Jun 2030) \$1,280.00.

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August 13, 2025 10:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

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

Trustee's Motion to Dismiss #26 filed 07/30/25 is set for 09/17/25.. Debtor's response #27 filed 07/30/25.

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## Yvonne V. Valdez, Trustee August 13, 2025 11:00 am

Next 3 Panels: 09/17/2025 10/22/2025 11/19/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
BROWN LAW	25-60034	Confirmation	\$3,700.00 or	Trustee does not
FIRM	JIMMY TORRES	Dismissal	1.37 mth <i>07/10/25</i>	recommend confirmation and
<i>05/05/25</i> 07/14/25	PRESILA R TORRES	Obj Conf US Bank National Assoc.	\$1,700.00	recommends dismissal.
3/60	\$2,700.00		ePay	4.000411

- 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 1.37 payment through August totaling \$3,700.00. Order for Debtor(s)'s proposed EFT has not been signed.

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

BMI-PPR

Bridget1

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

Trustee's Motion to Dismiss #36 filed 07/03/25. Debtors' response #40 filed 07/24/25.

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## Yvonne V. Valdez, Trustee

August 13, 2025 11:00 am

Next 3 Panels: 09/17/2025 10/22/2025 11/19/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 03/04/25 05/13/25 5/60 Krystle	25-60014 ANDRES V \$995.00 BMI-PPR	Confirmation  VASQUEZ  Plan #50 filed 07/15/25 works, paying 19.4% to general unsecured creditors. Trustee requests confirmation with a C3 Order (non-exempt proceeds).  Plan Payments: 1 (Apr 2025) \$650.00. 2 (May 2025) - 60 (Mar 2030) \$995.00.  Trustee's Amended Motion to Dismiss #36 filed 05/06/25 was withdrawn 08/06/25 at #62. Debtor's amended response #49 filed 07/14/25.	\$1,530.00 or 1.54 mth 07/17/25 \$200.00 ePay	Trustee recommends confirmation of Plan #50 filed 07/15/25 with a C3 Order.
JONES III  02/28/25 05/09/25 5/60  Leanne1	25-20057 JOHN G P MELISSA \$930.00 AMI-	Confirmation PISAREK Dismissal  L PISAREK Plan #41 filed 07/15/25 cannot be recommended because:  1. Debtors' Fixed Fee Application does not agree with the Attorney Fee Disclose Statement.  2. Debtors failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.	\$160.82 or 0.17 mth 08/04/25 \$115.38 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

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3. 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.

4. Debtor(s) failed to file an amended wage deduction order with the Court.

## Yvonne V. Valdez, Trustee August 13, 2025 11:00 am

Next 3 Panels: 08/25/2025 09/17/2025 10/22/2025

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

Plan payments:

BMI-

Leanne1

1 (Apr 2025) - 4 (Jul 2025) \$250.00.

5 (Aug 2025) - 60 (Mar 2030) \$930.00.

Trustee's Motion to Dismiss at #27 filed 05/06/25. Debtors' Response filed 05/07/25 at #28.

		,	
RAUB	25-60033	Confirmation	\$3,550.00 or Trustee does not
<i>05/05/25</i> 07/14/25	DANETTE L HENCERLING BONNEAU	Dismissal	1.00 mth recommend 07/11/25 confirmation and \$3,550.00 recommends
3/60	\$3,550.00		<sub>ePay</sub> dismissal.

- 1. Plan #26 filed 07/15/25 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 does not provide for the notice of post-petition fee claim of Selene Finance LP in the amount of \$325.00 for Plan review fees.
- 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 May 2025 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.

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## Yvonne V. Valdez, Trustee

August 13, 2025 11:00 am

Next 3 Panels: 09/17/2025 10/22/2025 11/19/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation	
	To a to all Martine to Private 1004 (to all 00/40/05)				

Trustee's Motion to Dismiss #24 filed 06/18/25.

Debtor(s) Response to Trustee's Motion to Dismiss filed 07/16/25 at #27.

YAO	25-60054 PATRICK R BINDER	Confirmation	\$410.00 or 1.00 mth	Trustee does not recommend
06/06/25 08/15/25 2/60			07/09/25 \$410.00	confirmation.
	\$410.00		ePay	

Debtor appeared at the 07/22/25 341 meeting of creditors; however, the meeting was continued to 08/12/25 for Debtor to provide tax returns.

- 1. Plan #14 filed 06/20/25 fails to provide for all secured and priority creditors.
- 2. Plan fails to provide for the Internal Revenue Service claim #6 filed 07/16/25. Further, the proof of claim reflects the 2023 and 2024 tax returns not filed. Trustee has a copy of the 2023 return.
- 3. Debtor(s) failed to provide a copy of the 2024 tax return.
- 4. Plan fails to provide adequate protection payments to Global Lending Service per the claim created by the initial order at docket #4.
- 5. Official Form 122C #15 filed 06/20/25 is incomplete as it does not include the Current Monthly Income breakdown.
- 6. Scheduled B #12 and the Statement of Financial Affairs #13 reflect items in storage, but no lease expense is disclosed in Debtor's schedules.
- 7. Trustee alleges Schedule C/C-1 Summary #12 is inaccurate as it fails to disclose the Gross Property Value and Total Encumbrances for the 2019 Toyota Camry. Further, Debtor is exempting 2 Chainsaws -Climbing harness Spikes, Ropes and Painting supplies under tools of trade but there is no income on Schedule I associated with these items.
- 8. Trustee alleges the Statement of Financial Affairs #13 is incomplete as it fails to disclose all income and the pending suits pursuant to Schedule B and 341 testimony.
- 9. Debtor(s) failed to provide a copy of the Divorce Decree.
- 10. Schedule H #12 is incomplete as it fails to disclose an address for the former spouse.

BMI-

Bridget1

Yvonne V. Valdez, Trustee August 13, 2025 11:00 am

Next 3 Panels: 09/17/2025 10/22/2025 11/19/2025

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

11. Debtor(s) failed to provide bank statements for account ending in 2753, Cash App and Venmo for 03/08/25 through 06/06/25.

Payments:1 (Jul 2025)- 60 (Jun 2030) \$410.00.

Trustee's Motion to Dismiss #33 filed 07/22/25 is set for 09/17/25. No Response filed by Debtor(s).

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