

# JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee  
August 21, 2025 9:30 am

Next 3 Panels:  
09/25/2025  
10/09/2025  
11/06/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
BARTO	23-50016  JEREMY BENDER	Dismissal	\$1,211.97 or 2.42 mth 07/11/25 \$500.00  <i>Money</i> <i>Order</i>	Trustee recommends dismissal.
02/28/23 05/09/23 30/45 Tracey	\$501.33 AMI-	Post-Conf. Trustee's Motion to Dismiss #64 was filed 06/11/25 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #64 was filed 07/03/25 at #65.		

BARTO	24-50094  MARIA C CARRIZALES	Dismissal  Modification	\$2,968.86 or 1.17 mth 08/12/25 \$777.69  <i>Wage</i> <i>Order</i>	Trustee does not recommend approval and recommends dismissal.
08/05/24 10/14/24 12/60 Connie	\$2,545.00 BMI-PPR	Amended Modified Plan #67 filed 07/03/25 to provide for Ovation (FGMS Holdings, LLC), which was not listed in the Confirmed Plan, and to bring her payments current, cannot be recommended because:  1. The Mod Plan Summary fails to reflect the correct amount of pre-mod deposits into the reserve.  2. The Mod fails to provide for the correct remaining claim to the City of Laredo.  3. The Mod is deficient to pay all secured and priority claims.  Mod forgives: \$3,987.68  Mod payments: 10 (Jun 2025) - 60 (Aug 2029) \$2,545.00		

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Objection to Confirmation #66 was filed 07/01/25 by FGMS Holdings, LLC was withdrawn 07/07/25 at #70.

Post-Conf. Trustee's Motion to Dismiss #61 was filed 05/08/25 for non-payment.  
No response filed by Debtor.

BARTO	25-50015	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	RICARDO J PINA	Dismissal	08/11/25	
02/26/25	ADRIANA U PINA		\$484.62	
05/07/25			Wage	
6/60	\$4,200.00		Order	
Krystle	AMI-	Amended Official Form 122C #49, Amended Plan #50 and Amended Schedules D, E, F, J #51 filed 08/13/25 will be reviewed prior to the hearing.		
		1. Pursuant to the claim, Plan #37 filed 06/06/25 proposes to overprovide for treatment of One Main Financial claim #6 filed 03/18/25 at the expense of general unsecured creditors.		
		2. Trustee alleges that Debtor's Official Form 122C is incorrect; thus, the plan fails to meet the requirements of 1325(b).		
		3. Paragraph 9C of the plan includes a claim for US Department of HUD for \$14,858.13 to be paid after the first mortgage is paid off. This debt should be included in 8C since it is real estate. In addition, the maturity date and collateral value should be added to 8C.		
		Plan payments: 1 (Mar 2025)- 60 (Feb 2030) \$4,200.00.		
		Trustee's Motion to Dismiss #28 filed 04/14/25.		
		No response filed by Debtor(s).		

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BARTO	25-50020	Confirmation	\$2,136.00 or	Trustee does not recommend confirmation and recommends dismissal.
	EFRAIN FUENTES JR	Dismissal	1.00 mth	
03/03/25			07/16/25	
05/12/25			\$2,136.00	
5/20			ePay	
Bridget1	\$2,136.00			
	BMI-			
Amended Schedules C, J #43 and Amended Plan #44 filed 08/13/25 will be reviewed prior to the hearing.				
1. Plan #33 filed 07/01/25 fails to fully provide for Laredo Horizons Development Corp. This debt appears to be a total debt claim according to the paperwork submitted by the Debtor and the remarks listed in paragraph 8A, but it is listed as a monthly mortgage payment. As a total debt claim, it should be paid in paragraph 8B with interest. In addition, paragraph 21D requires that an ad valorem reserve be established for total debt claims.				
2. Trustee alleges Schedule B #32 filed 07/01/25 is incomplete as Debtor failed to disclose all community assets.				
3. Trustee alleges Schedule J is inaccurate as it does not provide for property insurance.				
Payments: 1 (Apr 2025)- 20 (Jan 2027) \$2,136.00.				
Trustee's Motion to Dismiss #23 filed 05/09/25. No response filed by Debtor(s).				

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BARTO	25-50029	Confirmation	\$1,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	TOMAS R RANGEL	Dismissal	0.60 mth	
04/17/25		Obj Conf Americredit Financial	08/13/25	
06/26/25			\$800.00	
4/60			ePay	
Bridget1	\$2,000.00 BMI-PPR	1. Plan #8 filed 05/01/25 fails to provide interest for the total debt claim of Shellpoint. Further, Debtor has failed to provide documentation for this lien and no claim has been filed.		
		2. Plan fails to provide the property address in the description for the ad valorem reserve in the Plan Summary.		
		3. Schedule J #10 is inaccurate as Debtor(s) failed to include the reserve amounts in the budget calculation and home insurance expense pursuant to 341 testimony.		
		4. Debtor(s) failed to provide Trustee with monthly operating reports for the six months prior to filing as well as proof of current income.		
		5. Trustee alleges that Debtor's Official Form 122C #7 is inaccurate pursuant to 341 testimony.		
		6. Trustee alleges that Schedule B #10 is inaccurate as Debtor failed to provide values for the life insurance and to disclose all assets pursuant to 341 testimony.		
		7. Debtor(s) failed to provide documentation for the life insurance or health insurance.		
		8. Debtor(s) failed to file an EFT order with the Court.		
		9. Debtor(s)'s delinquent 1 payment through July totaling \$2,000.00, with next payment due on 08/17/25.		
		Payments: 1 (May 2025)- 60 (Apr 2030) \$2,000.00.		
		Trustee's Motion to Dismiss #25 filed 07/01/25.		
		No response filed by Debtor(s).		
		Objection to Confirmation filed 05/05/25 by Americredit Financial Services at #16.		

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BARTO	25-50041	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JUAN A MARTINEZ	Dismissal	08/06/25	
05/08/25 07/17/25 3/60 Krystle	CARMINA D PINTO \$600.00 BMI-		\$600.00 ePay	
<p>1. Plan #2 filed 05/08/25 improperly provides for PennyMac Services mortgage claim under 9C rather than 8C. In addition, Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate and Date Last Payment is Due is not listed. Proposed order does not resolve that it is in the wrong paragraph or that the interest rate and maturity date are missing.</p> <p>2. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor(s)'s tax returns.</p> <p>3. Debtors failed to provide a Monthly Operating Report for May-July 2025.</p> <p>4. Trustee alleges Schedule C-1 is inaccurate as it exempts an amount for the 2018 Kenworth T680 that exceeds the value.</p> <p>5. Trustee alleges Official Form 122C is inaccurate as it does not disclose Debtor's correct income, does not list the correct number in household, and does not include a CMI breakdown.</p> <p>6. Trustee alleges Schedule A/B is incomplete as it fails to list a value for Debtors' interest in his sole-owner LLC.</p> <p>7. Plan fails the liquidation test due to the value of Debtor's interest in his LLC per testimony at the meeting of creditors.</p> <p>8. Trustee alleges that Schedule I is inaccurate as the bank statements and Monthly Operating Reports do not support the income.</p> <p>Plan payments: 1 (May 2025) - 60 (Apr 2030) \$600.00.</p> <p>Trustee Motion to Dismiss #23 filed 06/27/25. No response filed by Debtor(s).</p> <p>Objection to Confirmation #21 filed 06/17/25 by PennyMac Service Loan, LLC was resolved by Agreed Order entered 07/07/25 at #25.</p>				

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MEURER	22-50037	Dismissal	\$1,620.00 or 2.00 mth	Trustee recommends dismissal.
06/17/22 08/26/22 38/60 Tracey	MANUEL RENTERIA  MARGARITA RENTERIA  \$810.00 BMI-ESF		07/24/25 \$810.00 ePay	
Post-Conf. Trustee's Motion to Dismiss #79 was filed 07/17/25 for non-payment. No response filed by Debtor.				

MEURER	25-50053	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
05/30/25 08/08/25 3/60 Leanne1	CYNTHIA RAMIREZ	Dismissal  Obj Conf Santander Consumer	08/06/25 \$3,800.13 ePay	
1. Plan #22 filed 06/27/25 fails to fully provide for Carrington Mortgage Services claim #19 filed 08/08/25.  2. IRS claim #7 filed 07/14/25 reflects Debtor(s) failed to file a tax return for the year 2024. Trustee has received a signed copy of the 2024 tax return on 07/07/25.  3. Plan fails to provide for Navy Federal Credit Union claim #12 filed 07/30/25.  4. Plan fails to provide for Santander Consumer USA claim #3 filed 06/16/25.  5. Plan fails to provide for Santander Consumer USA claim #2 filed 06/18/25.  6. Plan Summary provides for Lakeside Community Association Inc., but is not listed in the Plan itself.				

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7. Trustee alleges Schedule B is inaccurate as it fails to disclose 2018 M-Benz GLC 300.
  8. Trustee alleges Schedule B is inaccurate as it fails to disclose 2024 tax refund.
  9. Trustee alleges Schedule C and C-1 are inaccurate as they fail to list all assets.
  10. Trustee alleges Schedule F is incomplete as it lists no claims, but several claims filed.
  11. Debtor(s) failed to file pay advices for Health Insurance Agent listed on Schedule I.
  12. Trustee alleges Schedule I is inaccurate as it lists no business expenses for the spouse.
  13. Debtor(s) failed to provide monthly operating reports for business income.
  14. Trustee alleges Schedule J is inaccurate in listing dependents within the household.
  15. Trustee alleges Official Form 122C is incorrect.
  16. Statement of Financial Affairs #20 filed 06/27/25 is incomplete as it does not disclose Debtor's income /Joint Debtor's business income.
  17. Plan summary #22 is misleading as it reflects a 0% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$0.00, when the total amount of timely filed general unsecured claims is \$16,345.07.
- Plan payments: 1 (Jun 2025) - 60 (May 2030) \$3,800.00.
- Trustee's Motion to Dismiss filed 07/11/25 at #31.  
No response filed by Debtor(s).
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- Objection to Confirmation filed 07/15/25 by Santander Consumer USA, Inc at #33.

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OLIVA PC (L)	25-50030	Confirmation	Current	Trustee recommends confirmation of Plan #25 filed 07/25/25.
	JUAN D RODRIGUEZ			
04/17/25	DIANA P RODRIGUEZ		08/13/25	
06/26/25			\$350.00	
4/48	\$350.00		ePay	
Krystle	BMI-			
Plan #25 filed 07/25/25 works paying 25% to general unsecured creditors.				
Plan Payments: 1 (May 2025) - 48 (Apr 2029) \$350.00.				
Trustee's Motion to Dismiss #20 filed 07/02/25 was withdrawn on 08/12/2025 at ECF No. 26.				
Debtor's response #23 filed 07/07/25.				

OLIVA PC (L)	25-50061	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ERNESTO ALVARADO JR	Dismissal		
06/17/25		Obj Conf Texas Veterans Land	08/11/25	
08/26/25			\$3,900.00	
2/60	\$3,900.00		ePay	
Krystle	BMI-			
1. Plan #2 filed 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 claim #9 filed 07/28/25 of Nationstar Mortgage.				
3. Plan fails to fully provide for claim #11 filed 08/07/25 of Jefferson Capital Systems for Conns.				
4. Debtor(s) failed to provide proof to substantiate the amounts to be paid to LFD Home Furnishing through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.				
Plan Payments: 1 (Jul 2025) - 60 (Jun 2030) \$3,900.00.				
Trustee's Motion to Dismiss #21 filed 07/30/25.				
No response by Debtor.				



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Objection to Confirmation #23 filed 08/07/25 by Texas Veterans Land Board.

RAUB	25-50056	Confirmation	\$900.00 or	Trustee does not recommend confirmation and recommends dismissal.
	MICHAEL A CASAREZ	Dismissal	0.37 mth	
06/03/25			08/08/25	
08/12/25			\$1,975.00	
2/60	\$2,425.00		Wage Order	
Bridget1	BMI-	1. Debtor(s) did not appear at the 08/05/25 341 meeting of creditors. The meeting has been reset to 08/19/25 at 10:30 am.		
		2. Plan #16 filed 06/24/25 failed to fully provide for Vanderbilt Mortgage and Finance claim #2 filed 0/26/25.		
		3. Plan fails to provide for treatment of the mortgage gap payment due to Vanderbilt Mortgage and Finance Inc for June 2025.		
		4. Plan fails to provide for the Notice of Mortgage Payment Change #24 filed 06/26/25.		
		5. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
		6. Plan fails to provide for McMullen County claim #1 filed 06/04/25.		
		7. Plan fails to fully provide for Pennington Motors claims #6 and #7 filed 07/31/25.		
		8. Plan fails to provide for all anticipated disposable income.		
		9. Plan fails to provide for treatment of the mortgage gap payment due to Vanderbilt Mortgage and Finance Inc for June 2025.		
		10. Trustee alleges Schedule A/B is inaccurate as it does not disclose a retirement account and Debtor has a retirement wage deduction.		
		11. Trustee alleges Official Form 122C is inaccurate as it does not list all dependents as noted on Schedule J.		
		12. Debtor(s) failed to provide bank statements for Stride Bank account ending in 5829 for April and May 2025.		

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Bar Date	<i>Plan Pmt</i>		Notes	<i>Last Rcpt</i>	
<i>Month/Term</i>	<i>AMI/BMI-ESF/PPR</i>			Last Rcpt Amt	Trustee
				<i>Pmt Method</i>	Recommendation

Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$2,425.00.

Chapter 13 Trustee's motion to dismiss #33 filed 07/22/25.

No Response filed by Debtor(s).

Objection to Confirmation filed 07/31/25 by Pennington Motor Co LLC at #37.