

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:00 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|---|--|---|---|
| BAKER   | 20-70256  | Dismissal  | \$1,100.00 or<br>1.00 mth<br>09/15/25<br>\$500.00<br>ePay         | Trustee<br>recommends<br>dismissal.   |
| 08/31/20<br>11/09/20<br>61/84<br>Tracey                       | MARIBEL GUTIERREZ<br><br>\$1,100.00<br>BMI-BOTH                             | Post Conf. Trustee's Motion to Dismiss #99 filed 07/02/25 for non-payment.<br>Response to Post Conf. Trustee's Motion to Dismiss #99 filed 08/01/25 at #100.<br><br>Debtor is in month 62 of an 84-month plan.<br><br>Trustee received Employer correspondence indicating that Debtor was terminated on 05/06/25. Trustee requests that the Debtor file new Schedules I/J and Wage Order or EFT Order.   |   |   |
| BAKER   | 25-70168  | Confirmation<br>Dismissal  | Current<br>09/23/25<br>\$387.69<br>Wage<br>Order                  | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
| 06/24/25<br>09/02/25<br>3/60<br>Leanne1                       | LUIS E MORENO<br><br>DEYANIRA MORENO<br><br>\$2,400.00<br>BMI-              | Plan #41 filed 09/24/25 summary is misleading as it reflects a 51.49% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$40,732.49, when the total amount of timely filed general unsecured claims is \$55,082.92.<br><br>Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$2,400.00.<br><br>Trustee's Motion to Dismiss #32 filed 08/05/25.<br>No Response filed by Debtor(s). |   |   |

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01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes            | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|--|--|-----------------------------|---|---|
| BAKER  | 25-70190   | Confirmation                | \$1,071.16 or   | Trustee does not recommend confirmation and recommends dismissal. |
|  | KEYA M EVANS   | Dismissal                   | 1.07 mth  |   |
| 07/07/25   |  |                             | 09/15/25  |   |
| 09/15/25   |  | Obj Conf United Auto Credit | \$426.92  |   |
| 2/60   |  |                             | ePay  |   |
| Bridget1   | \$1,000.00<br>BMI-   |                             |   |   |
| 1. Trustee alleges that Plan #28 filed 09/05/25 fails to provide all of Debtor(s)'s disposable income into the plan.   |  |                             |   |   |
| 2. Plan Summary #28 and Schedule J #25 do not agree. The projected income, expenses and disposable income amounts are inconsistent.  |  |                             |   |   |
| 3. Plan proposes to overprovide for treatment of United Auto Credit claim #1 filed 07/24/25 in Paragraph 9A at the expense of general unsecured creditors. Further, there are insufficient funds to pay the set monthly payments months 7 through 59 and pay the pro rata priority claims by month 42. |  |                             |   |   |
| 4. Debtor(s) failed to provide proof to substantiate the debt to be paid to State of Wisconsin through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.  |  |                             |   |   |
| 5. Debtor(s) failed to provide documentation for the life insurance.   |  |                             |   |   |
| 6. Debtor(s)'s delinquent 1.07 payments through September totaling \$1,071.16.   |  |                             |   |   |
| Payments: 1 (Aug 2025)- 60 (Jul 2030) \$925.00.  |  |                             |   |   |
| Trustee's Motion to Dismiss #21 filed 08/19/25.<br>Debtor(s)'s response #30 filed 09/05/25.  |  |                             |   |   |
| Objection to Confirmation filed 07/29/25 by United Credit Corporation at #16.  |  |                             |   |   |

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Yvonne V. Valdez, Trustee  
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01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation                      |
|---|---|--|---|--|
| BAKER   | 25-70203  | Confirmation   | no pymts<br>received  | Trustee does not<br>recommend<br>confirmation. |
| 07/21/25<br>09/29/25<br>2/60<br>Leanne1                       | RODRIGO DE LA ROSA JR<br><br>\$300.00<br>BMI-                               | <ol style="list-style-type: none"> <li>1. Plan #17 filed 09/04/25 fails to separate the current fee amount from the future attorney fees.</li> <li>2. Trustee alleges Schedule E/F is incomplete as it lists unknown amounts owed for claims.</li> <li>3. Debtor(s) failed to provide the SNAP benefits statement.</li> <li>4. Debtor(s) failed to provide PNC Bank statement February 2025 through date of filing.</li> <li>5. Debtor(s) is delinquent 2 payments through 09/20/25 totaling \$600.00. Debtor has failed to make a plan payment.</li> <li>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.</li> </ol> <p>Plan payments: 1 (Aug 2025) - 60 (Jul 2030) \$300.00.</p> <p>Trustee's Motion to Dismiss #28 filed 09/26/25 is set for 11/03/25.<br/>No response filed by Debtor(s).</p> | 01/01/00<br>\$0.00  |  |

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Yvonne V. Valdez, Trustee  
October 6, 2025 2:00 pm

Next 3 Panels:  
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01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>              | Trustee<br>Recommendation  |
|---|---|---|--|--|
| <b>CIMENT LAW<br/>FIRM PLLC</b>                               | <b>25-70154<br/>HECTOR G HERNANDEZ</b>                                      | <b>Confirmation</b><br><br><b>Dismissal</b>   | \$755.01 or<br>0.35 mth<br>09/18/25<br>\$923.08<br><i>Wage</i><br><i>Order</i> | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>recommends<br/>dismissal.</b> |
| 05/31/25<br>08/09/25<br>3/60<br>Bridget1                      | \$2,150.00<br><i>BMI-PPR</i>  | <p>1. Plan #51 filed 09/24/25 fails to fully provide for all secured and priority claims.</p> <p>Plan Payments:<br/>1 (Jun 2025)- 3 (Aug 2025) \$1,985.00.<br/>4 (Sep 2025)- 23 (Apr 2027) \$2,150.00.<br/>24 (May 2027)- 60 (May 2030) \$2,415.00.</p> <p>Objection to Confirmation filed by Cenlar FSB as Servicer for Security Service Federal Credit Union at #19 was withdrawn 07/23/25 at #30.</p> <p>Trustee's Motion to Dismiss #28 filed 07/18/25.<br/>Debtor's response #40 filed 09/02/25.</p> |  |  |

|  |                                     |  |  |  |
|--|-------------------------------------|--|--|--|
| <b>FLORES</b>                          | <b>25-70178<br/>ALFREDO H CANTU</b> | <b>Confirmation</b><br><br><b>Dismissal</b>  | no pymts<br>received<br>01/01/00<br>\$0.00 | <b>Trustee does not<br/>recommend<br/>confirmation and<br/>recommends<br/>dismissal.</b> |
| 06/30/25<br>09/08/25<br>2/0<br>Leanne1 | \$0.00<br><i>BMI-</i>               | <p>1. Debtor(s) appeared at the 08/12/25 341 meeting of creditors; however, the meeting was continued to 09/09/25 for Debtor(s) to provide required documents / tax documents / identification / proof of social security number.</p> <p>2. Debtor(s) failed to file a Plan and Plan Summary.</p> <p>3. Debtor(s) failed to file the Declaration for Electronic Filing.</p> <p>4. Debtor(s) failed to file a wage deduction order or EFT order with the Court.</p> <p>5. Trustee alleges Schedule B/C is incomplete as it does not provide itemized assets and did not choose an exemption</p> |  |  |

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01/08/2026

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

scheme.

6. Debtor(s) failed to provide 6 months of bank statement for IBC and Chase Bank.

7. Debtor(s) failed to file the corresponding Schedule C-1 Summary.

8. Debtor(s) failed to provide the 2023 and 2024 tax returns.

9. Debtor(s) failed to provide proof of income for 6 months prior to filing for Grupo Cantu Business.

10. Official Form 122C #5 filed 07/02/25 is incomplete.

11. Statement of Financial Affairs #2 filed 06/30/25 is incomplete.

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

13. 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.

Trustee's Motion to Dismiss #18 filed 08/12/25.  
No Response filed by Debtor(s).

|   |                     |  |                              |                                     |
|---|---------------------|--|------------------------------|-------------------------------------|
| GUERRERO                                | 21-70113            | Dismissal  | \$1,863.02 or<br>1.96 mth    | Trustee<br>recommends<br>dismissal. |
|   | JOSE M RAMIREZ      |  | 09/16/25<br>\$960.99<br>ePay |                                     |
| 08/20/21<br>10/29/21<br>49/60<br>Tracey | \$950.00<br>BMI-PPR | Post-Conf. Trustee's Motion to Dismiss #48 was filed 07/02/25 for non-payment.<br>Response to Post-Conf. Trustee's Motion to Dismiss #49 filed 07/18/25. |                              |                                     |

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01/08/2026

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

|  |  |   |   |                                     |
|--|--|---|---|-------------------------------------|
| JONES III                                | 25-70185                                   | Dismissal   | \$3,800.00 or<br>1.58 mth<br>09/22/25<br>\$1,000.00<br>ePay | Trustee<br>recommends<br>dismissal. |
| 07/02/25<br>09/10/25<br>2/59<br>Bridget1 | OSCAR E GONZALEZ<br><br>\$2,400.00<br>BMI- | <p>1. Confirmation was denied on 09/08/25, and Debtor(s) failed to file and notice a new plan for confirmation.</p> <p>2. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).</p> <p>3. Official Form 122C #25 filed 08/15/25 is incomplete as it does not include the Current Monthly Income breakdown.</p> <p>4. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.</p> <p>5. Trustee alleges Schedule C-1 Summary #22 is inaccurate as it fails to disclose the Gross Property Value and Total Encumbrances for the real property.</p> <p>6. Trustee alleges Schedule G #22 is incomplete as it fails to provide an address for Spectrum.</p> <p>7. Trustee alleges Schedule I/J #22 is incomplete as it fails to disclose the source of the variable plan payments.</p> <p>8. Debtor(s) Attorney filed a Fixed Fee Agreement, but it appears attorney fees are to be paid by a third party. Further, the fees are not provided for in the plan.</p> <p>9. Debtor(s) failed to provide a copy of the 2023 tax return.</p> <p>10. Debtor(s) failed to provide bank statements for the Fidelity Savings and account ending in 5650 04/03/25 through 07/02/25.</p> <p>11. Trustee alleges Schedule B #22 is incomplete as it fails to disclose the account number for the savings account.</p> <p>12. Debtor(s) failed to provide documentation for the retirement accounts.</p> <p>13. Debtor(s) failed to provide proof to substantiate the amounts to be paid to LoanCare LLC and Own Lease, Inc through</p> |   |                                     |

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

the Plan. Creditors have not filed claims and Trustee must disburse according to plan.

14. Debtor(s)'s delinquent 1.58 payments through September totaling \$3,800.00, with next payment due on 10/01/25.

Payments:

1 (Aug 2025) - 17 (Dec 2026) \$2,400.00.  
18 (Jan 2027) - 29 (Dec 2027) \$2,500.00.  
30 (Jan 2028) - 41 (Dec 2028) \$2,600.00.  
42 (Jan 2029) - 53 (Dec 2029) \$2,750.00.  
54 (Jan 2030) - 59 (June 2030) \$2,900.00.

Trustee's Motion to Dismiss with Prejudice #30 filed 08/19/25.  
No response filed by Debtor(s).

|          |  |              |             |                  |
|----------|--|--------------|-------------|------------------|
| LIMON    | 25-70197   | Confirmation | \$700.00 or | Trustee does not |
|          | GABRIEL MAYORGA JR   | Dismissal    | 1.00 mth    | recommend        |
| 07/15/25 |  |              | 08/14/25    | confirmation and |
| 09/23/25 |  |              | \$600.00    | recommends       |
| 2/60     |  |              | ePay        | dismissal.       |
| Leanne1  | \$700.00   |              |             |                  |
|          | BMI-   |              |             |                  |
|          | Plan #26 filed 09/24/25 fails to list the treatment and/or reason for special classification for the Navient/AidVantage in Paragraph 14. |              |             |                  |
|          | Plan payments:   |              |             |                  |
|          | 1 (Aug 2025) - 1 (Aug 2025) \$600.00.  |              |             |                  |
|          | 2 (Sep 2025) - 60 (Jul 2030) \$700.00.   |              |             |                  |
|          | Trustee's Amended Motion to Dismiss #27 filed 09/26/25.  |              |             |                  |
|          | Debtor(s)'s response #25 filed 09/11/25.   |              |             |                  |

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|--|---|--|---|-------------------------------------|
| PAYNE &<br>ASSOCIATES<br>PLLC<br>01/26/24<br>04/05/24<br>20/60<br>Tracey | 24-70012<br>LETICIA GOMEZ<br><br>\$1,885.00<br>BMI-                         | Dismissal<br><br><br>Post-Confirmation Trustee's Motion to Dismiss #53 was filed 08/28/25 for non-payment.<br>No response filed by Debtor. | \$4,930.37 or<br>2.62 mth<br>09/18/25<br>\$435.00<br><br>Money<br>Order | Trustee<br>recommends<br>dismissal. |

|  |  |   |  |                                     |
|--|--|---|--|-------------------------------------|
| WOOD<br><br>06/30/25<br>09/08/25<br>3/60<br>Bridget1 | 25-70179<br>ORLANDO DOMINGUEZ<br><br>\$8,425.00<br>BMI-PPR | Dismissal<br><br><br>Debtor(s) did not appear at the 08/12/25 341 meeting of creditors, The 09/09/25 meeting of creditors was reset to 09/30/25 due to missing documents.<br><br>1. Confirmation was denied on 09/08/25, and Debtor(s) failed to properly notice Plan #31 filed 09/09/25 for confirmation.<br>2. Plan #31 filed 09/09/25 fails to provide for all secured and priority claims.<br>3. Debtor(s) failed to file Official Form 122C, a Statement of Financial Affairs, Schedules I and J, Schedule C-1 Summary.<br>4. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).<br>5. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court. | no pymts<br>received<br>01/01/00<br>\$0.00 | Trustee<br>recommends<br>dismissal. |
|--|--|---|--|-------------------------------------|



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

6. Debtor(s) failed to make a plan payment.
  7. Plan proposes to include the ad valorem taxes for the Inventory, Furniture, Fixtures and Equipment in 8B.
  8. Plan fails to fully provide for City of McAllen Tax Office claim #1 filed 08/20/25.
  9. Plan proposes attorney fees to be paid pro rata in month one.
  - 10 Internal Revenue Service claim #11 filed 08/05/25 reflects the 2021 through 2024 returns have not been filed.
  11. Debtor(s) failed to provide a copy of the 2021 through 2024 personal and business returns including Schedule K-1.
  12. Debtor(s) failed to provide six months profit and loss statements for RGVFIT LLC and Smartfit Nutrition LLC.
  13. Trustee alleges Schedule B #32 filed 09/09/25 is incomplete as it fails to disclose all Debtor(s)'s business assets and valuations for RGVFIT LLC and Smartfit Nutrition LLC.
  14. Debtor(s) failed to provide a Business Sworn Testimony.
- Payments: 1 (Jul 2025)- 60 (Jun 2030) \$8,425.00.
- Trustee's Motion to Dismiss with prejudice #25 filed 08/12/25.  
 No Response filed by Debtor(s).

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|---|--|---|---|-------------------------------------|
| OLIVA   | 21-70064   | Dismissal   | \$2,017.01 or<br>1.68 mth   | Trustee<br>recommends<br>dismissal. |
| 05/24/21<br>08/02/21<br>52/60<br>Tracey                       | EDGAR GOMEZ<br><br>MARIA G RAMON<br>\$1,200.00<br>BMI-           | Post-Confirmation Trustee's Motion to Dismiss #61 was filed 08/28/25 for non-payment.<br>Response to Post-Confirmation Trustee's Motion to Dismiss #61 was filed 09/22/25 at #62. | 09/26/25<br>\$276.92<br>Wage<br>Order                             |                                     |

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|---|---|--|--------------------------------|-------------------------------------|
| OLIVA                                   | 21-70184  | Dismissal  | \$3,174.42 or<br>2.04 mth      | Trustee<br>recommends<br>dismissal. |
| 12/15/21<br>02/23/22<br>45/60<br>Tracey | JAIME A ALVARADO<br><br>LUZ M ALVARADO<br>\$1,552.96<br>BMI-ESF | Post-Confirmation Trustee's Motion to Dismiss #107 was filed 08/28/25 for non-payment.<br>Response to Post-Confirmation Trustee's Motion to Dismiss #108 was filed 09/03/25. | 09/24/25<br>\$1,539.26<br>ePay |                                     |

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

|   |                         |  |   |  |
|---|-------------------------|--|---|--|
| <b>OLIVA</b>                            | <b>22-70051</b>         | <b>Dismissal</b>   | \$1,275.00 or<br>2.32 mth<br>09/23/25<br>\$300.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
|   | <b>MARIA D ALVARADO</b> |  |   |  |
| 04/08/22<br>06/17/22<br>41/60<br>Tracey | \$550.00<br>BMI-BOTH    | Post-Confirmation Trustee's Motion to Dismiss #74 was filed 08/28/25 for non-payment.<br>Response to Post-Confirmation Trustee's Motion to Dismiss #75 was filed 09/16/25. |   |  |

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|---|--------------------------|---|---|--|
| <b>OLIVA</b>                            | <b>22-70069</b>          | <b>Dismissal</b>  | \$1,580.00 or<br>4.00 mth<br>07/07/25<br>\$395.00<br>ePay | <b>Trustee<br/>recommends<br/>dismissal.</b> |
|   | <b>SARAH I HERNANDEZ</b> |   |   |  |
| 05/27/22<br>08/05/22<br>40/51<br>Tracey | \$395.00<br>AMI-ESF      | Post-Confirmation Trustee's Motion to Dismiss #80 was filed 08/28/25 for non-payment.<br>No response filed by Debtor. |   |  |

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| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation  |
|---|---|---|---|--|
| OLIVA   | 23-70052<br>MAYRA GOMEZ   | Dismissal   | \$9,587.66 or<br>4.19 mth<br>07/15/25<br>\$1,112.10               | Trustee<br>recommends<br>dismissal.  |
| 03/20/23<br>05/29/23<br>30/60<br>Tracey                       | \$2,287.04<br>BMI-ESF   | Post-Confirmation Trustee's Motion to Dismiss #44 was filed 08/28/25 for non-payment.<br>No response filed by Debtor.   |   |  |
| OLIVA   | 24-70048<br>ROBERTO DEL ANGEL SR  | Modification  | Current<br>09/25/25<br>\$750.00<br>Wage<br>Order                  | Trustee<br>recommends<br>approval of<br>Modified Plan #87<br>filed 09/11/25. |
| 02/23/24<br>05/03/24<br>19/60<br>Connie                       | JOANNE DEL ANGEL<br>\$1,625.00<br>BMI-BOTH                                  | Amended Modified Plan #87 filed 09/11/25 works at 3.066%. Modification is required to cure a post-petition payment default.<br><br>Mod forgives: \$5,921.96<br><br>Mod payments:<br>19 (Sep 2025) - 60 (Feb 2029) \$1,625.00<br><br>Post-Conf. Trustee's Motion to Dismiss #76 was filed 08/06/25 for non-payment was withdrawn 09/17/25 at #88.<br>Response to Trustee's Motion to Dismiss #79 filed 08/21/25. |   |  |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation |
|---|--|--|---|---------------------------|
| OLIVA   | 24-70097   | Dismissal  | \$2,396.22 or   | Trustee                   |
|   | PRAXEDIS RODRIGUEZ JR  | Modification   | 0.55 mth  | recommends                |
| 04/22/24  |  |  | 09/17/25  | approval of               |
| 07/01/24  | ZAIDA B RODRIGUEZ  |  | \$328.78  | Modified Plan #68         |
| 17/60   | \$4,350.00   |  | Wage  | filed 08/27/25            |
| Connie  | BMI-ESF  |  | Order   | pending receipt of        |
|   |  | Amended Modified Plan #68 filed 08/27/25 to cure a post-petition payment default cannot be recommended until the first full mod payment posts. |   | the first mod             |
|   |  | Mod forgives: \$16,218.28  |   | payment.                  |
|   |  | Mod works at 12.910%; GUC= \$2,807.58  |   |                           |
|   |  | Mod payments:  |   |                           |
|   |  | 17 (Sep 2025) - 60 (Apr 2029) \$4,350.00   |   |                           |
|   |  | Post-Conf. Trustee's Motion to Dismiss #57 was filed 08/06/25 for non-payment.   |   |                           |
|   |  | Response to Trustee's Motion to Dismiss #62 filed 08/21/25.  |   |                           |
| OLIVA   | 24-70147   | Dismissal  | \$4,800.00 or   | Trustee                   |
|   | CESAR J GONZALEZ   |  | 3.00 mth  | recommends                |
| 06/25/24  |  |  | 09/08/25  | dismissal.                |
| 09/03/24  |  |  | \$1,600.00  |                           |
| 15/60   | \$1,600.00   |  | ePay  |                           |
| Tracey  | AMI-ESF  |  |   |                           |
|   |  | Post-Confirmation Trustee's Motion to Dismiss #43 was filed 08/28/25 for non-payment.  |   |                           |
|   |  | Response to Post-Confirmation Trustee's Motion to Dismiss #44 filed 09/04/25.  |   |                           |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 6, 2025 2:30 pm**

Next 3 Panels:  
 11/03/2025  
 12/08/2025  
 01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>  | Trustee<br>Recommendation           |
|---|---|--|--|-------------------------------------|
| OLIVA   | 24-70162  | Dismissal  | \$8,754.92 or<br>4.03 mth<br>09/22/25<br>\$253.99<br>Wage<br>Order | Trustee<br>recommends<br>dismissal. |
| 07/10/24<br>09/18/24<br>14/60<br>Tracey                       | ROSA M BARRERA<br><br>\$2,175.00<br>BMI-ESF                                 | Post-Confirmation Trustee's Motion to Dismiss #99 was filed 08/28/25 for non-payment.<br>Response to Post-Confirmation Trustee's Motion to Dismiss #99 was filed 09/08/25 at #100. |  |                                     |

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|   |   |   |   |                                     |
|---|---|---|---|-------------------------------------|
| OLIVA                                   | 24-70171  | Dismissal   | \$22,048.38 or<br>3.40 mth<br>09/24/25<br>\$1,495.34<br>Wage<br>Order | Trustee<br>recommends<br>dismissal. |
| 07/18/24<br>09/26/24<br>14/60<br>Tracey | JOSUE A NUNEZ<br><br>ROSANNE NUNEZ<br><br>\$6,479.78<br>AMI-ESF | Post-Confirmation Trustee's Motion to Dismiss #83 was filed 08/28/25 for non-payment.<br>No response filed by Debtor. |   |                                     |

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# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|--|---|--|---|---|
| OLIVA  | 24-70258  | Confirmation   | \$1,200.00 or   | Trustee does not recommend confirmation and recommends dismissal. |
|  | DEBRA K MUELLER   | Dismissal  | 0.60 mth  |   |
| 11/06/24   |   |  | 09/26/25  |   |
| 01/15/25   |   |  | \$1,800.00  |   |
| 10/60  | \$2,000.00  |  | ePay  |   |
| Bridget1   | AMI-ESF   | Amended Schedule I/J #101 and Form 122C #102 filed 09/26/25 will be reviewed prior to the hearing. |   |   |
| 1. Trustee alleges that Plan #95 filed 09/04/25 fails to provide all of Debtor(s)'s disposable income into the plan.                       |   |  |   |   |
| 2. Trustee alleges that Debtor's Official Form 122C #85 filed 07/29/25 is inaccurate and therefore disposable income cannot be determined. |   |  |   |   |
| 3. Debtor(s)'s delinquent 1.5 payments through September totaling \$3,000.00, with next payment due on 10/06/25.                           |   |  |   |   |
| Payments: 1 (Dec 2024)- 60 (Nov 2029) \$2,000.00.  |   |  |   |   |
| Trustee's Amended Motion to Dismiss #66 filed 05/02/25.<br>Debtor's response #68 filed 06/03/25.   |   |  |   |   |
| Objection to Confirmation filed 12/27/24 by Deutsche Bank National Trust Company at #32 was withdrawn 02/03/25 at #41.                     |   |  |   |   |
| Objection to Confirmation filed 12/09/24 by Ford Motor Credit Company LLC at #28 was withdrawn 04/17/25 at #63.                            |   |  |   |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes               | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|--|---|--------------------------------|---|---|
| OLIVA  | 25-70034  | Confirmation                   | \$1,916.69 or   | Trustee does not<br>recommend<br>confirmation and<br>recommends<br>dismissal. |
|  | LEONCIO MONTOYA   | Dismissal                      | 1.10 mth  |   |
| 02/18/25   |   | Obj Conf Select Portfolio Srv. | 09/23/25  |   |
| 04/29/25   |   | Obj POC Select Portfolio Srv.  | \$403.85  |   |
| 7/60   | \$1,750.00  |                                | Wage<br>Order   |   |
| Leanne1  | BMI-PPR   |                                |   |   |
| Amended Plan #76 filed 09/26/25 will be reviewed prior to the hearing.   |   |                                |   |   |
| Plan #72 filed 09/10/25 fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. |   |                                |   |   |
| Plan payments: 1 (Mar 2025) - 60 (Feb 2030) \$1,750.00.  |   |                                |   |   |
| Trustee's Amended Motion to Dismiss #32 filed 04/07/25.<br>No response filed by Debtor(s).                                   |   |                                |   |   |
| Objection to Confirmation filed 04/02/25 by Bank of America, N.A. at #28 was withdrawn 06/09/25 at #46.                      |   |                                |   |   |
| Objection to Select Portfolio Servicing Proof of Claim #17 filed 07/10/25 at #53 was withdrawn 09/23/25 at #75.              |   |                                |   |   |
| Objection to Confirmation filed 04/24/25 by Select Portfolio Servicing at #34.   |   |                                |   |   |



# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|---|---|---|---|
| OLIVA   | 25-70037  | Confirmation  | \$400.35 or   | Trustee does not recommend confirmation and recommends dismissal. |
|   | MARIA R MARROQUIN   | Dismissal   | 0.52 mth  |   |
| 02/20/25  |   |   | 09/26/25  |   |
| 05/01/25  |   |   | \$353.08  |   |
| 7/60  |   |   | Wage Order  |   |
| Leanne1   | \$765.00<br>AMI-  | 1. Plan #61 filed 08/01/25 fails to provide for the arrearage claim of Nationstar Mortgage LLC claim #8 filed 04/24/25, which includes principal and interest due in addition to escrow shortages.<br><br>2. Trustee alleges Plan Summary #61 filed 08/01/25 is incomplete as does not address section #15.<br><br>Plan payments:<br>1 (Mar 2025) - 5 (Jul 2025) \$915.00.<br>6 (Aug 2025) - 60 (Feb 2030) \$765.00.<br><br>Trustee's Motion to Dismiss #64 filed 08/28/25.<br>No response filed by Debtor(s).<br><br>Objection to Confirmation filed 04/08/25 by Nationstar Mortgage LLC at #26 was withdrawn 07/15/25 at #44. |   |   |
| OLIVA   | 25-70044  | Dismissal   | Current   | Trustee recommends dismissal.                                     |
|   | JOSE G GARZA  |   | 09/22/25  |   |
| 02/27/25  |   |   | \$791.54  |   |
| 05/08/25  |   |   | Wage Order  |   |
| 7/60  |   |   |   |   |
| Leanne1   | \$1,631.10<br>AMI-BOTH  | Plan includes a nonstandard provision noting that general unsecured creditors are to be paid 8.5% interest.<br><br>1. Plan summary #78 filed 09/22/25 is incomplete as it does not check 100% box on #15.<br><br>2. Confirmation was denied on 09/08/25, and Debtor(s) failed to notice Plan #78 for confirmation.<br><br>3. Trustee cannot administer the Affordable Home of South Texas Inc proof of claim as the claim contains internally inconsistent arrearage amounts.   |   |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 6, 2025 2:30 pm**

Next 3 Panels:  
 11/03/2025  
 12/08/2025  
 01/08/2026

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

Plan payments:  
 1 (Mar 2025) - 3 (May 2025) \$1,631.10.  
 4 (Jun 2025) - 7 (Sep 2025) \$1,631.10.  
 8 (Oct 2025) - 60 (Feb 2030) \$1,760.00.

Trustee's Amended Motion to Dismiss #41 filed 06/02/25.  
 No response filed by Debtor(s).

|  |                          |                     |                   |                         |
|--|--------------------------|---------------------|-------------------|-------------------------|
| <b>OLIVA</b>   | <b>25-70116</b>          | <b>Confirmation</b> | \$1,025.00 or     | <b>Trustee does not</b> |
|  | <b>ADAN ALANIZ</b>       | <b>Dismissal</b>    | 1.00 mth          | <b>recommend</b>        |
| <i>04/21/25</i>  |                          |                     | <i>09/03/25</i>   | <b>confirmation and</b> |
| <i>06/30/25</i>  | <b>LUCIANA RODRIGUEZ</b> |                     | <b>\$1,025.00</b> | <b>dismissal.</b>       |
| <i>5/36</i>  | \$1,025.00               |                     | <i>Wage</i>       |                         |
| Leanne1  | <i>BMI-</i>              |                     | <i>Order</i>      |                         |
| Plan #43 filed 08/27/25 fails to provide all of Debtor(s)'s disposable income into the plan. |                          |                     |                   |                         |
| Plan payments: 1 (May 2025) - 36 (Apr 2028) \$1,025.00.                                      |                          |                     |                   |                         |
| Trustee's Motion to Dismiss filed 06/13/25 at #27.   |                          |                     |                   |                         |
| No Response filed by Debtor(s).  |                          |                     |                   |                         |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-ESF/PPR</i> | Matters<br>Notes  | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|--|---|---|---|
| OLIVA   | 25-70117   | Confirmation  | \$300.00 or   | Trustee does not recommend confirmation and recommends dismissal. |
|   | GILBERTO GONZALEZ  | Dismissal   | 1.00 mth  |   |
| 04/24/25  | YESENIA U GONZALEZ   |   | 08/25/25  |   |
| 07/03/25  |  |   | \$300.00  |   |
| 5/60  | \$300.00   |   | ePay  |   |
| Bridget1  | AMI-   | 1. Trustee alleges that Plan #33 filed 07/09/25 fails to provide all of Debtor(s)'s disposable income into the plan.<br><br>2. Trustee alleges Official Form 122C #40 filed 07/18/25 is incorrect, thus the plan fails to meet the requirements of 1325(b).<br><br>Payments: 1 (May 2025)- 60 (Apr 2030) \$300.00.<br><br>Trustee's Motion to Dismiss #30 Filed 06/13/25.<br>Debtors' response #34 filed 07/09/25.<br><br>Objection to Confirmation filed by JPMorgan Chase Bank National Association on 05/27/25 at #26 was withdrawn 07/09/25 at #35. |   |   |
| OLIVA   | 25-70119   | Confirmation  | \$3,435.56 or   | Trustee does not recommend confirmation and recommends dismissal. |
|   | SONIA L MAYHUGH  | Dismissal   | 1.54 mth  |   |
| 04/25/25  |  |   | 09/23/25  |   |
| 07/04/25  |  |   | \$615.43  |   |
| 5/60  | \$2,225.00   |   | Wage Order  |   |
| Bridget1  | BMI-   | 1. Plan #45 filed 08/22/25 works paying 57.20% to the general unsecured creditors, but cannot be recommended as an amended wage order has not been filed for the increased payments.<br><br>2. Debtor(s) is delinquent 1.54 payments through September totaling \$3,435.56.<br><br>3. The Plan is not feasible.<br><br>Payments:<br>1 (May 2025)- 3 (Jul 2025) \$1,825.00.<br>4 (Aug 2025)- 60 (Apr 2030) \$2,225.00.   |   |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

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

Trustee's Motion to Dismiss #29 filed 06/11/25.  
Debtor's response #40 filed 07/29/25.

|  |                      |              |               |   |
|--|----------------------|--------------|---------------|---|
| OLIVA  | 25-70123             | Confirmation | \$1,242.32 or | Trustee does not recommend confirmation and recommends dismissal. |
|  | GILBERT RODRIGUEZ JR | Dismissal    | 1.31 mth      |   |
| 04/30/25   | HILDA L RODRIGUEZ    |              | 09/17/25      |   |
| 07/09/25   |                      |              | \$438.46      |   |
| 4/60   | \$950.00             |              | Wage Order    |   |
| Leanne1  | BMI-                 |              |               |   |
| Plan #57 filed 09/11/25 cannot be recommended because the Plan fails to pay all disposable income. |                      |              |               |   |
| Plan payments: 1 (May 2025) - 60 (Apr 2030) \$950.00.  |                      |              |               |   |
| Trustee's Amended Motion to Dismiss #31 filed 06/26/25.  |                      |              |               |   |
| Debtor(s)' response #58 filed 09/11/25.  |                      |              |               |   |

|  |                   |              |            |   |
|--|-------------------|--------------|------------|---|
| OLIVA  | 25-70141          | Confirmation | Current    | Trustee does not recommend confirmation and recommends dismissal. |
|  | PAULINO E SALINAS | Dismissal    | 09/23/25   |   |
| 05/16/25   |                   |              | \$7,900.00 |   |
| 07/25/25   |                   |              | ePay       |   |
| 4/60   | \$7,900.00        |              |            |   |
| Krystle  | AMI-PPR           |              |            |   |
| 1. Plan #58 filed 09/03/25 summary fails to list the non-exempt property amount of \$64,241.33.              |                   |              |            |   |
| 2. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). |                   |              |            |   |
| Plan payments:   |                   |              |            |   |
| 1 (Jun 2025) - 2 (Jul 2025) \$6,500.00.  |                   |              |            |   |
| 3 (Aug 2025)- 60 (May 2030) \$6800.00.   |                   |              |            |   |
| Trustee's Motion to Dismiss #43 filed 07/04/25.  |                   |              |            |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 6, 2025 2:30 pm**

Next 3 Panels:  
 11/03/2025  
 12/08/2025  
 01/08/2026

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

No response filed by Debtor(s).

Objection to Confirmation filed 06/03/25 by Deutsche Bank National Trust Company at #22 was withdrawn 07/18/25 at #47.

|              |                           |   |                         |                        |
|--------------|---------------------------|---|-------------------------|------------------------|
| <b>OLIVA</b> | <b>25-70150</b>           | <b>Confirmation</b>   | \$950.00 or<br>1.00 mth | <b>Trustee</b>         |
|              | <b>MIGUEL A ALCALA JR</b> |   | 09/10/25                | <b>recommends</b>      |
| 05/30/25     |                           |   | \$950.00                | <b>confirmation of</b> |
| 08/08/25     |                           |   | ePay                    | <b>Plan #31 filed</b>  |
| 3/60         | \$950.00                  |   |                         | <b>09/04/25.</b>       |
| Krystle      | BMI-                      | Plan #31 filed 09/04/25 works, paying 4.79% to general unsecured creditors.   |                         |                        |
|              |                           | Plan payments:1 (Aug 2025) - 60 (Jul2030) \$950.00.                           |                         |                        |
|              |                           | Trustee's Motion to Dismiss #23 filed 07/18/25 was withdrawn 09/29/25 at #40. |                         |                        |
|              |                           | No Response filed by Debtor(s).   |                         |                        |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|---|--|---|---|
| OLIVA   | 25-70162  | Confirmation   | Current   | Trustee recommends confirmation of Plan #29 filed 08/01/25.       |
| 06/17/25<br>08/26/25<br>3/36<br>Krystle                       | DENNIS G HOEHN<br><br>DEBRA L HOEHN<br>\$300.00<br>BMI-                     | Plan #29 filed 08/01/25 works paying 9.18 percent to the general unsecured creditors.<br><br>Plan Payments: 1 (Jul 2025) - 36 (Jun 2028) \$300.00.<br><br>Trustee's Motion to Dismiss #25 filed 07/30/25 was withdrawn 09/29/25 at #41.<br>No response by Debtors.   | 09/24/25<br>\$300.00<br>ePay                                      |   |
| OLIVA   | 25-70169  | Confirmation   | \$1,008.47 or 0.46 mth  | Trustee does not recommend confirmation and recommends dismissal. |
| 06/25/25<br>09/03/25<br>3/60<br>Leanne1                       | ADRIAN ESPINOZA<br><br>BEATRIS ESPINOZA<br>\$2,185.00<br>AMI-               | Dismissal<br><br>Obj Conf Propel Financial<br><br>Obj Conf Propel Financial  | 09/23/25<br>\$504.23<br>Wage Order                                |   |
|   |   | 1. Plan #43 filed 09/04/25 does not indicate 100% on Line #15 in the Plan summary.<br><br>2. Trustee alleges Official Form 122C is inaccurate.<br><br>3. Debtor(s) failed to provide Wells Fargo June statements for accounts #6629 and #7298.<br><br>Plan payments:<br>1 (Jul 2025) - 3 (Sep 2025) \$2,185.00.<br>4 (Oct 2025) - 60 (Jun 2030) \$2,455.00.<br><br>Trustee's Motion to Dismiss filed 07/30/25 at #31.<br>No Response filed by Debtor(s). |   |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

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

Objection of Confirmation filed by Propel Financial Services filed 07/24/25 at #30.

Objection to Confirmation filed by Propel Financial Services filed 09/05/25 at #46.

|  |               |              |          |   |
|--|---------------|--------------|----------|---|
| OLIVA  | 25-70171      | Confirmation | Current  | Trustee does not recommend confirmation and recommends dismissal. |
|  | MIGUEL A LOYA | Dismissal    | 09/23/25 |   |
| 06/27/25   | MARY T LOYA   |              | \$415.38 |   |
| 09/05/25   |               |              | Wage     |   |
| 3/60   | \$900.00      |              | Order    |   |
| Leanne1  | AMI-          |              |          |   |
| Plan #32 filed 08/22/25 cannot be recommended because Trustee alleges Official Form 122C is incorrect. |               |              |          |   |
| Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$900.00.  |               |              |          |   |
| Trustee's Motion to Dismiss #29 filed 08/05/25.  |               |              |          |   |
| Debtor(s)'s response #33 filed 08/22/25.   |               |              |          |   |

|   |                   |  |             |   |
|---|-------------------|--|-------------|---|
| OLIVA   | 25-70176          | Confirmation   | \$630.00 or | Trustee does not recommend confirmation and recommends dismissal. |
|   | NICANOR SEPULVEDA | Dismissal  | 1.00 mth    |   |
| 06/30/25  |                   |  | 09/03/25    |   |
| 09/08/25  | MARIA D SEPULVEDA |  | \$630.00    |   |
| 3/60  | \$630.00          |  | ePay        |   |
| Krystle   | BMI-PPR           | Plan #34 filed 09/08/25 works paying 7.2% to general unsecured creditors but cannot be recommended because the Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. |             |   |
| Plan Payments: 1 (Jul 2025) - 60 (Jun 2030) \$630.00. |                   |  |             |   |
| Trustee's Motion to Dismiss #26 filed 08/19/25.       |                   |  |             |   |
| Debtors' response #40 filed 09/26/25.                 |                   |  |             |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 6, 2025 2:30 pm**

Next 3 Panels:  
 11/03/2025  
 12/08/2025  
 01/08/2026

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

|  |                              |   |  |  |
|--|------------------------------|---|--|--|
| <b>OLIVA</b><br><br><i>07/07/25</i><br><i>09/15/25</i><br><i>2/60</i><br><br>Leanne1 | <b>25-70189</b>              | <b>Confirmation</b>   | \$115.38 or                                      | <b>Trustee does not recommend confirmation and recommends dismissal.</b> |
|  | <b>MARTIN I BARRERA</b>      | <b>Dismissal</b>  | 0.08 mth   |  |
|  | <b>MARIA D IBARRA</b>        | <b>Obj Conf Propel Financial Service</b>  | <i>09/15/25</i><br>\$692.31<br><i>Wage Order</i> |  |
|  | \$1,500.00<br><i>BMI-PPR</i> | <p>Amended Plan #39 and Schedule J #38 filed 09/26/25, proof of income, and bank statements will be reviewed prior to the hearing.</p> <p>Plan #33 filed 08/26/25 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>Debtor(s) failed to provide Wells Fargo and CashApp statements from February through date of filing.</li> <li>Debtor(s) failed to provide June 2025 statements for PNC Bank.</li> </ol> <p>Plan payments: 1 (Aug 2025) - 60 (Jul 2030) \$1,500.00.</p> <p>Trustee's Motion to Dismiss #30 filed 08/19/25.<br/>         No Response filed by Debtor(s).</p> <p>Objection to Confirmation filed 08/28/25 by Propel Financial Services at #34.</p> |  |  |



# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br>Pet Filed<br>Bar Date<br>Month/Term   | Case #<br>Debtor(s)<br>Plan Pmt<br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes | Arrears<br>Last Rcpt<br>Last Rcpt Amt<br>Pmt Method | Trustee<br>Recommendation   |
|---|--|------------------|---|---|
| OLIVA   | 25-70192   | Confirmation     | Current   | Trustee does not recommend confirmation and recommends dismissal. |
|   | ROBERTO RANGEL   | Dismissal        | 09/15/25  |   |
| 07/09/25<br>09/17/25<br>2/36  | GUADALUPE RANGEL                                       |                  | \$200.00  |   |
|   | \$200.00   |                  | ePay  |   |
| Bridget1  | BMI-   |                  |   |   |
| 1. Plan #2 filed 07/09/25 proposes treatment of the vehicle in paragraph 8C. Further, the contract interest rate and date last payment is due is inaccurate pursuant to claim #4 filed 08/22/25 and documents provided.                                     |  |                  |   |   |
| 2. Debtor(s) failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income. Further, the March through May Monthly Operating Reports reflect the business operating at a loss. |  |                  |   |   |
| 3. Debtor(s) failed to provide the Sworn Business Testimony.  |  |                  |   |   |
| 4. Debtor(s) failed to provide Schedule C for the 2023 tax return.  |  |                  |   |   |
| 5. Debtor(s) failed to provide statements for business accounts ending in 1849 and 8931 for January through February and June through July.   |  |                  |   |   |
| 6. Debtor(s) failed to provide statements for account ending in 3173 for 01/10/25 through 05/08/25 and 06/10/25 through 07/09/25.   |  |                  |   |   |
| 7. Debtor(s) failed to provide statements for account ending in 5771 for 01/10/25 through 05/15/25 and 06/17/25 through 07/09/25.   |  |                  |   |   |
| 8. Debtor(s) failed to provide statements for the Cash App accounts for April through June.   |  |                  |   |   |
| 9. Trustee alleges Schedule B #1 is incomplete as it fails to disclose savings account ending in 1287 pursuant to bank statements activity.   |  |                  |   |   |
| 10. Trustee has requested Debtor(s) to close PNC business account ending in 8931 as there are recurring monthly charges and pursuant to 341 testimony this business is no longer operating. Trustee has not received proof of its closure.                  |  |                  |   |   |
| Payments: 1 (Aug 2025)- 36 (Jul 2028) \$200.00.   |  |                  |   |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 6, 2025 2:30 pm**

Next 3 Panels:  
 11/03/2025  
 12/08/2025  
 01/08/2026

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

Trustee's Motion to Dismiss #22 filed 08/27/25.  
 No response filed by Debtor(s).

|  |                                       |              |                  |   |
|--|---------------------------------------|--------------|------------------|---|
| OLIVA  | 25-70194                              | Confirmation | Current          | Trustee does not recommend confirmation and recommends dismissal. |
|  | RAUL A BEJARANO                       | Dismissal    | 09/16/25         |   |
| 07/11/25<br>09/19/25<br>2/60<br>Krystle  | MARTHA E BEJARANO<br>\$500.00<br>BMI- |              | \$500.00<br>ePay |   |
| Amended Plan #28 and Amended Schedules A/B/C/I/J #30 filed 09/26/25 will be reviewed prior to the hearing.   |                                       |              |                  |   |
| 1. Trustee alleges that Plan #14 filed 07/25/25 fails to provide all of Debtor(s)'s disposable income into the plan.                                   |                                       |              |                  |   |
| 2. Plan proposes to overprovide for treatment of Max Title Loan claim #1 filed 07/21/25 in Paragraph 9A at the expense of general unsecured creditors. |                                       |              |                  |   |
| 3. Plan proposes to overprovide for treatment of Discount Car Title Loan in Paragraph 9A at the expense of general unsecured creditors.                |                                       |              |                  |   |
| 4. Trustee alleges Schedule B is inaccurate as it fails to disclose Cashapp accounts.  |                                       |              |                  |   |
| Plan Payments: 1 (Aug 2025) - 60 (Jul 2030) \$500.00.  |                                       |              |                  |   |
| Trustee's Motion to Dismiss #24 filed 08/27/25.<br>No response by Debtor(s).   |                                       |              |                  |   |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation   |
|---|---|--|---|---|
| OLIVA   | 25-70198  | Confirmation   | Current   | Trustee does not recommend confirmation and recommends dismissal. |
|   | MARIA C HERNANDEZ   | Dismissal  | 09/22/25  |   |
| 07/16/25<br>09/24/25<br>2/60<br>Leanne1                       | \$710.00<br>BMI-PPR   | Plan #27 filed 09/18/25 cannot be recommended because Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of \$700, which is less than the plan payment of \$740.00.<br><br>Plan payments:<br>1 (Aug 2025) - 2 (Sep 2025) \$710.00.<br>3 (Oct 2025) - 60 (Jul 2030) \$740.00.<br><br>Trustee's Motion to Dismiss #24 filed 08/27/25.<br>No response filed by Debtor(s). | \$710.00<br>ePay  |   |
| OLIVA   | 25-70202  | Confirmation   | Current   | Trustee does not recommend confirmation and recommends dismissal. |
|   | MARIA E QUINTERO  | Dismissal  | 09/24/25  |   |
| 07/17/25<br>09/25/25<br>2/36<br>Bridget1                      | \$250.00<br>BMI-  | Amended Plan #25 filed 09/25/25 will be reviewed prior to the hearing.<br><br>Plan #22 filed 08/21/25 fails to provide adequate protection payments to TXCSO Inc per the claim created by the initial order at docket #10.<br><br>Payments: 1 (Aug 2025)- 36 (Jul 2028) \$250.00.<br><br>Trustee's Motion to Dismiss #23 filed 08/27/25.<br>No response filed by Debtor(s).                                  | \$250.00<br>ePay  |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i>  | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br>AMI/BMI-<br>ESF/PPR | Matters<br>Notes       | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation                      |
|--|---|------------------------|---|--|
| OLIVA  | 25-70205  | Confirmation           | \$430.76 or   | Trustee does not<br>recommend<br>confirmation. |
|  | ANTONIO DEL ANGEL   | Obj Conf LoanDepot.com | 1.08 mth  |  |
| 07/24/25   | NINA L DEL ANGEL  |                        | 09/15/25  |  |
| 10/02/25   |   |                        | \$184.62  |  |
| 2/36   | \$400.00  |                        | Wage<br>Order   |  |
| Krystle  | BMI-  |                        |   |  |
| 1. Plan #2 filed on 07/25/25 fails to provide sufficient funds for payment in full of all secured and priority claims.                                       |   |                        |   |  |
| 2. Plan does not fully provide for LoanDepot claim #9 filed 09/08/25.  |   |                        |   |  |
| 3. Plan improperly provides for claim of LoanDepot in Paragraph 8C, instead of 8B.   |   |                        |   |  |
| 4. Plan does not provide for the notice of post-petition fee claim of LoanDepor.com in the amount of \$2,250.00 for attorney's fees and Proof of Claim fees. |   |                        |   |  |
| 5. Plan does not provide for Hidalgo County claim #3 filed 08/07/25.   |   |                        |   |  |
| 6. Plan Summary does not match the Plan.   |   |                        |   |  |
| 7. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on Goodleap LLC's claim.                                     |   |                        |   |  |
| 8. Plan does not provide for Hidalgo County claim #3 filed 08/07/25.   |   |                        |   |  |
| 9. Schedule J is inaccurate as Debtor(s) failed to include the lease amounts in the budget calculation.  |   |                        |   |  |
| Plan Payments: 1 (Aug 2025) - 36 (Jul 2028) \$400.00.  |   |                        |   |  |
| Trustee's Motion to Dismiss #30 filed 09/26/25 is set for 11/03/25.<br>No response by Debtors.   |   |                        |   |  |
| Objection to Confirmation #27 filed 08/22/25 by LoanDepot.com.   |   |                        |   |  |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i> | Trustee<br>Recommendation                      |
|---|---|--|---|--|
| OLIVA   | 25-70211  | Confirmation   | \$1,015.00 or<br>1.00 mth<br>09/09/25<br>\$1,015.00<br>ePay       | Trustee does not<br>recommend<br>confirmation. |
| 07/31/25<br>10/09/25<br>2/48<br>Leanne1                       | BRIAN M PIKE<br><br>\$1,015.00<br>BMI-                                      | <p>1. Plan#26 filed 09/25/25 proposes to begin payments later than the 30 days set forth in 1326(a)(1).</p> <p>2. Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of \$1,000.00, which is less than the plan payment of \$1,015.00.</p> <p>Plan payments: 1 (Sep 2025) - 48 (Aug 2029) \$1,015.00.</p>  |   |  |
| OLIVA   | 25-70212  | Confirmation   | \$1,850.00 or<br>1.00 mth<br>09/09/25<br>\$1,850.00<br>ePay       | Trustee does not<br>recommend<br>confirmation. |
| 07/31/25<br>10/09/25<br>2/60<br>Krystle                       | MELVIN R DALE<br><br>\$1,850.00<br>BMI-                                     | <p>1. Plan #2 filed on 07/31/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan Summary does not match the Plan.</p> <p>3. Plan fails to fully provide for LoanDepot claim #4 filed 09/05/25.</p> <p>4. Plan does not provide for the notice of post-petition fee claim of LoanDepot in the amount of \$1,550 for attorney's fees and Proof of Claim fees.</p> <p>5. Debtor failed to provide bank statements for Chase account #3631 April - July 2025.</p> <p>Trustee's Motion to Dismiss #24 filed 09/26/25 is set for 11/03/25.<br/>No response by Debtor(s).</p> |   |  |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 6, 2025 2:30 pm**

Next 3 Panels:  
 11/03/2025  
 12/08/2025  
 01/08/2026

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

Plan Payment: 1 (Aug 2025) - 60 (Jul 2030) \$1,850.00.

|  |   |   |  |   |
|--|---|---|--|---|
| <b>OLIVA</b>   | <b>25-70213</b>                                   | <b>Confirmation</b>   | \$315.00 or<br>0.54 mth<br>09/15/25<br>\$270.00<br>Wage<br>Order | <b>Trustee does not<br/>recommend<br/>confirmation.</b> |
| 07/31/25<br>10/09/25<br>1/60<br>Krystle              | <b>JOSE A HINOJOSA</b><br><br>\$585.00<br>BMI-PPR | <ol style="list-style-type: none"> <li>1. Plan #2 filed 07/31/25 fails to fully provide for claim of Hidalgo County #3 filed 08/28/25.</li> <li>2. Official Form 122C #4 filed 08/01/25 is incomplete as it does not include the Current Monthly Income breakdown.</li> <li>3. Debtor(s) failed to provide proof to substantiate the debt to be paid to Mateo Leal through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.</li> <li>4. Debtor failed to provide a copy of the 2024 tax return.</li> <li>5. Debtor failed to provide proof of Social Security, Veterans Affairs, and unemployment income.</li> <li>6. Debtor failed provide statements for Money Lion account #9765.</li> <li>7. Plan summary is incomplete as Line 15 is not checked.</li> </ol> <p>Trustee's Motion to Dismiss #29 filed 09/26/25 is set for 11/03/25.<br/>         No response by Debtor(s).</p> |  |   |
| Plan Payment: 1 (Aug 2025) - 60 (Jul 2030) \$585.00. |   |   |  |   |

# JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
October 6, 2025 2:30 pm

Next 3 Panels:  
11/03/2025  
12/08/2025  
01/08/2026

| Attorney<br><i>Pet Filed</i><br>Bar Date<br><i>Month/Term</i> | Case #<br>Debtor(s)<br><i>Plan Pmt</i><br><i>AMI/BMI-</i><br><i>ESF/PPR</i> | Matters<br>Notes   | Arrears<br><i>Last Rcpt</i><br>Last Rcpt Amt<br><i>Pmt Method</i>    | Trustee<br>Recommendation                      |
|---|---|--|--|--|
| OLIVA   | 25-70216<br>CYNTHIA M OCHOA   | Confirmation   | \$1,025.00 or<br>0.50 mth<br>09/22/25<br>\$1,025.00<br>Wage<br>Order | Trustee does not<br>recommend<br>confirmation. |
| 08/01/25<br>10/10/25<br>1/60<br>Leanne1                       | \$2,050.00<br>BMI-  | 1. Plan #11 filed 08/14/25 fails to fully provide for the claim of NewRez LLC.<br><br>2. Debtor(s) failed to provide bank statements for Chase and Fidelity Bank from March through date of filing.<br><br>Plan payment: 1 (Sep 2025) - 60 (Aug 2030) \$2,050.00.  |  |  |
| OLIVA   | 25-70217<br>JORGE LUIS RODRIGUEZ  | Confirmation   | no pymts<br>received<br>01/01/00<br>\$0.00                           | Trustee does not<br>recommend<br>confirmation. |
| 08/01/25<br>10/10/25<br>1/36<br>Krystle                       | ROSALINDA RODRIGUEZ<br>\$200.00<br>BMI-                                     | 1. Plan #2 filed on 08/01/25 fails to provide sufficient funds for payment in full of all secured and priority claims.<br><br>2. Plan fails to fully provide for Hidalgo County claim #2 filed 08/27/25.<br><br>3. Paragraph 8C of the Plan is incomplete as the Contract Interest Rate has not been provided on the PHH Mortgage Corporation claim.<br><br>4. Trustee alleges Schedule F is incomplete as it does not list all addresses.<br><br>5. Trustee alleges Schedule H is incomplete and does not list address for Co-Debtor.<br><br>6. Debtor is delinquent 1 payment through 09/25/25 totaling \$200.00. No payments have been made in this case. |  |  |

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

October 6, 2025 2:30 pm

Next 3 Panels:

11/03/2025

12/08/2025

01/08/2026

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

Plan Payments: 1 (Sep 2025) - 36 (Aug 2028) \$200.00.

Trustee's Motion to Dismiss #29 filed 09/29/25 is set for 11/03/25.

No response filed by Debtor(s).

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