

JUDGE JEFFREY P NORMAN  
Yvonne V. Valdez, Trustee  
**September 25, 2025 9:30 am**

Next 3 Panels:  
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12/11/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
BARTO	23-50079	Dismissal	\$1,670.00 or	Trustee does not recommend approval and recommends dismissal.
	ARIANNA C MATA	Modification	0.37 mth	
09/11/23	ORDUNA		09/12/25	
11/20/23			\$1,125.00	
24/56	\$4,480.00		ePay	
Connie	AMI-	Amended Modified Plan filed 09/17/25 at ECF #76 cannot be recommended because:		
		1. Debtor failed to provide a copy of the filed 2024 tax return.		
		2. Debtor failed to provide proof of current income.		
		3. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).		
		4. Plan does not reflect the reason for the modification.		
		5. Mod improperly characterizes Carl Barto's post-confirmation claim as a remaining claim.		
		6. Mod improperly proposes various start and end dates for pro-rata claims.		
		7. Mod fails to provide for Notice of Postpetition Mortgage Fees, Expenses and Charges under Rule 3002.1(c) #54 filed 03/12/24 for \$950.00.		
		8. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee.		
		9. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.		
		10. Mod Plan Summary fails to reflect the correct amount of non-exempt property.		
		11. Mod Plan Summary does not reflect the reason that a 100% plan is required.		
		Mod forgives: \$7,344.08		
		Mod payments:		
		21 (Jun 2025) - 60 (Sep 2028) \$4,480.00		

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Post-Conf. Trustee's Motion to Dismiss #58 filed 04/11/2025.  
Response to Trustee's Post-Confirmation Motion to Dismiss filed 07/03/25 at #66.

<b>BARTO</b>	<b>24-50080</b>	<b>Dismissal</b>	\$6,675.00 or 2.01 mth 09/08/25 \$3,300.00 ePay	<b>Trustee recommends dismissal.</b>
06/30/24 09/08/24 14/60 Tracey	JORGE RODRIGUEZ  \$3,325.00 AMI-PPR	Post-Conf. Trustee's Motion to Dismiss #63 was filed 06/11/25 for non-payment. Response to Trustee's Post-Confirmation Motion to Dismiss filed 07/03/25 at #64.		

<b>BARTO</b>	<b>25-50002</b>	<b>Dismissal</b>	\$6,980.76 or 4.23 mth 04/23/25 \$761.54 Wage Order	<b>Trustee recommends dismissal.</b>
01/06/25 03/17/25 8/60 Tracey	ERNESTINA CASTILLO  \$1,650.00 BMI-PPR	Post-Conf. Trustee's Motion to Dismiss #59 was filed 08/20/25 for non-payment. No response filed by Debtor.		

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<b>BARTO</b>	<b>25-50015</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RICARDO J PINA</b>	<b>Dismissal</b>	09/10/25	
02/26/25 05/07/25 7/60 Krystle	<b>ADRIANA U PINA</b>		\$490.62	
	\$4,200.00		ePay	
	AMI-			
	<p>1. Plan #50 filed 08/13/25 fails to establish a federal income tax reserve for the liability that will come due pursuant to IRS' claim #15 filed 07/01/25.</p> <p>2. Plan does not provide for the notice of post-petition fee claim of MidFirst Bank in the amount of \$950.00 for attorney's fees and Proof of Claim fees.</p> <p>3. Debtor(s) failed to provide support for additional medical expense \$500.00 on Official Form 122C-2 filed 08/13/25 at #49.</p> <p>Plan payments: 1 (Mar 2025)- 60 (Feb 2030) \$4,200.00.</p> <p>Trustee's Motion to Dismiss #28 filed 04/14/25. No response filed by Debtor(s).</p>			
<b>BARTO</b>	<b>25-50029</b>	<b>Confirmation</b>	\$3,800.00 or 1.90 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>TOMAS R RANGEL</b>	<b>Dismissal</b>	08/27/25	
04/17/25 06/26/25 5/60 Bridget1		<b>Obj Conf Americredit Financial</b>	\$500.00	
	\$2,000.00		ePay	
	BMI-PPR			
	<p>Amended Plan, Schedule I and J filed 09/17/25 will be reviewed prior to the hearing.</p> <p>1. Plan #34 filed 08/19/25 does not comply with BLR 3015-1(a).</p> <p>2. Plan fails to fully provide for all secured and priority claims.</p> <p>3. Plan fails to provide interest for the total debt claim of Shellpoint. Further, documentation provided for this lien reflects Caliber Home Loans as the service provider for this loan. Debtor(s) has failed to provide verification that Shellpoint is the correct servicer for this loan.</p>			

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4. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.

5. Debtor(s) failed to provide documentation for the life insurance or health insurance.

6. Debtor(s)'s delinquent 1.9 payments through September totaling \$3,800.00.

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 08/20/25 by Americredit Financial Services at #36.

<b>BARTO</b>	<b>25-50034</b>	<b>Confirmation</b>	Current	<b>Trustee</b>
	<b>JORGE HERNANDEZ</b>	<b>Obj Conf Republic Finance LLC</b>	09/10/25	<b>recommends</b>
04/25/25			\$215.06	<b>confirmation of</b>
07/04/25			<i>Wage</i>	<b>Plan #35 filed</b>
5/60	\$465.97		<i>Order</i>	<b>09/15/25 pending</b>
Leanne1	<i>BMI-</i>			<b>Objection.</b>
Plan #35 filed 09/15/25 works paying 63.06% to general unsecured creditors.				
Plan payments:				
1 (May 2025) - 5 (Sep 2025) \$465.97.				
6 (Oct 2025) - 60 (Apr 2030) \$550.00.				
Trustee's Motion to Dismiss #20 filed 06/03/25 was withdrawn 09/18/25 at #37.				
Debtor(s)' response filed 07/03/25 at #23.				
Objection to Confirmation filed 05/21/25 by Republic Finance, LLC at #19.				

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<b>BARTO</b>	<b>25-50041</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>05/08/25</i> <i>07/17/25</i> <i>4/60</i> Krystle	<b>JUAN A MARTINEZ</b>  <b>CARMINA D PINTO</b>  \$600.00 <i>BMI-PPR</i>	<p>Plan #41 filed 09/17/25 cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Trustee alleges Official Form 122C is inaccurate as it does not disclose Debtor's correct income and does not include a CMI breakdown.</li> <li>2. Trustee alleges that Schedule I is inaccurate as the bank statements and Monthly Operating Reports do not support the income.</li> </ol> <p>Plan payments: 1 (Jun 2025) - 5 (Oct 2025) \$600.00. 6 (Nov 2025) - 60 (May 2030) \$775.00.</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>	<i>09/09/25</i> <i>\$600.00</i> <i>ePay</i>	

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BARTO	25-50068	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	LEONEL M LOPEZ	Dismissal	09/08/25	
06/30/25	ALEJANDRA G RENTERIA	Obj Conf Ally Bank	\$2,000.00	
09/08/25	DE LOPEZ		Cashiers	
2/60	\$2,000.00		Check	
Bridget1	BMI-			
1. Plan #30 filed 09/17/25 fails to provide for all secured and priority claims.				
2. Plan fails to fully provide for the Internal Revenue Service claim #4 filed 08/06/25. Further, the proof of claim reflects that the 2021 through 2024 tax returns have not been filed. Trustee has received copies of the 2023 and 2024 returns.				
3. Debtor(s) failed to provide a copy of the 2021 and 2022 tax returns.				
4. Debtor(s) failed to provide documentation for the retirement account(s).				
Payments: 1 (Jul 2025)- 60 (Jun 2030) \$2,000.00.				
Trustee's amended Motion to Dismiss #32 filed 09/18/25.				
No response filed by Debtor(s).				
Objection to Confirmation filed 07/30/25 by Ally Bank at #21.				

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MEURER	22-50037	Dismissal	\$1,612.00 or 1.99 mth 08/26/25 \$1,628.00 ePay	Trustee recommends dismissal.
06/17/22 08/26/22 39/60 Tracey	MANUEL RENTERIA  MARGARITA RENTERIA  \$810.00 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss #79 was filed 07/17/25 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #79 was filed 08/15/25 at #80.		

MEURER	25-50032	Confirmation	\$706.40 or 0.27 mth 09/15/25 \$303.70 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
04/25/25 07/04/25 5/60 Krystle	BRUNO LEDESMA JR  MARIA E BUSTAMANTE  \$2,632.00 AMI-	Dismissal  Obj Conf Midfirst Bank  Obj Conf Toyota Motor Credit Corp		
	Plan must remain 100% due to the Official Form 122C requirement of \$205,219.20.			
	1. Plan #19 filed on 05/23/25 fails to provide sufficient funds for payment in full of all secured and priority claims.			
	2. Plan fails to fully provide for Quantum3 Group/Goodleap claim #7 filed 06/24/25.			
	3. Plan fails to fully provide for Toyota Motor Creditor Corporation claim #5 filed 05/31/25.			
	4. Plan fails to fully provide for Midfirst Bank's arrearage claim #1 filed 05/14/25. Plan fails to provide for the ongoing monthly payment.			
	5. Plan fails to provide for USAA Federal Savings Bank claim #8 filed 06/24/25.			

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6. Plan summary does not match the Plan.
7. Trustee alleges that Plan fails to provide all of Debtors' disposable income into the plan.
8. Trustee alleges Schedules A/B and C are inaccurate as they do not address all bank accounts pursuant to the bank statements.
9. Trustee alleges the Official Form 122C filed 05/24/25 at #18 is inaccurate.
- Plan payments: 1 (May 2025) - 60 (Apr 2030) \$2,632.00.
- Trustee's Amended Motion to Dismiss #32 filed 06/25/25.  
No response by Debtor(s).
- Objection to Confirmation filed 06/02/25 by Midfirst Bank at #22.
- Objection to Confirmation filed 06/26/25 by Toyota Credit Corp. at #33.

<b>MEURER</b>	<b>25-50053</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>CYNTHIA RAMIREZ</b>	<b>Dismissal</b>	09/09/25	
05/30/25		<b>Obj Conf Santander Consumer</b>	\$3,800.13	
08/08/25			ePay	
4/60	\$3,800.00			
Leanne1	BMI-			
<p>1. Plan #22 filed 06/27/25 fails to fully provide for Carrington Mortgage Services claim #19 filed 08/08/25.</p> <p>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.</p> <p>3. Plan fails to provide for Navy Federal Credit Union claim #12 filed 07/30/25.</p> <p>4. Plan fails to provide for Santander Consumer USA claim #3 filed 06/16/25.</p> <p>5. Plan fails to provide for Santander Consumer USA claim #2 filed 06/18/25.</p> <p>6. Plan Summary provides for Lakeside Community Association Inc., but the Association is not listed in the Plan itself.</p>				

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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 have been filed.
11. Trustee alleges Schedule I is inaccurate as it lists no business expenses for the spouse.
12. Trustee alleges Schedule J is inaccurate in listing dependents within the household.
13. Trustee alleges Official Form 122C is incorrect.
14. Statement of Financial Affairs #20 filed 06/27/25 is incomplete as it does not disclose Debtor's income /Joint Debtor's business income.
15. 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).
- Objection to Confirmation filed 07/15/25 by Santander Consumer USA, Inc at #33.

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MEURER	25-50071	Confirmation	no pymts received	Trustee does not recommend confirmation.
07/01/25 09/09/25 3/60 Krystle	DAVID HERRERA JR  \$1,880.00 BMI-	Obj Conf US Bank Trust National A  Obj Conf River Flow Funding LLC	01/01/00 \$0.00	
<p>1. Plan #9 filed on 07/15/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for the claim #9 filed 08/18/25 of FCI Lender Services.</p> <p>3. Plan Summary and Plan do not match.</p> <p>4. Plan fails to provide an interest rate on the Vista Nueva Homeowners Association claim.</p> <p>5. Plan improperly provides for claim of Vista Nueva Homeowners Association in 9A, instead of 8B.</p> <p>6. Plan fails to provide interest rate for Hometown Capital Management for a utility trailer.</p> <p>7. Trustee alleges Schedule B is incomplete as it does not list a 2004 GMC Truck per Debtor's 341 testimony.</p> <p>8. Trustee alleges Schedule D is incomplete and does not provide account numbers.</p> <p>9. Debtor(s) failed to file a wage deduction order or EFT order with the Court.</p> <p>10. Plan Summary #9 and Schedule J #7 do not agree. The projected income, expenses and disposable income amounts are inconsistent.</p> <p>11. Debtor(s) has failed to make a plan payment.</p> <p>Plan Payments: 1 (Jul 2025) - 60 (Jun 2030) \$1,880.00.</p> <p>Trustee's Motion to Dismiss #25 filed 09/18/25 is set for 11/06/25. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 07/29/25 by US Bank Trust National Association at #18.</p> <p>Objection to Confirmation filed 09/02/25 by River Flow Funding LLC at #23.</p>				

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<b>OLIVA PC (L)</b>	<b>25-50061</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #28 filed 08/19/25.</b>
06/17/25 08/26/25 3/60 Krystle	<b>ERNESTO ALVARADO JR</b>  \$3,900.00 <i>BMI-</i>	Plan #28 filed 08/19/25 works, paying 13.28% to general unsecured creditors.  Plan Payments: 1 (Jul 2025) - 60 (Jun 2030) \$3,900.00.  Trustee's Motion to Dismiss #21 filed 07/30/25 was withdrawn 09/16/25 at #31. Debtor's response filed 08/20/25 at #29.  Objection to Confirmation #23 filed 08/07/25 by Texas Veterans Land Board was withdrawn 08/25/25 at #30.	09/09/25 \$3,900.00 <i>ePay</i>	

<b>RAUB</b>	<b>25-50056</b>	<b>Confirmation</b>	\$900.00 or 0.37 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
06/03/25 08/12/25 3/60 Bridget1	<b>MICHAEL A CASAREZ</b>  \$2,425.00 <i>BMI-</i>	<b>Dismissal</b>  1. Plan #16 filed 06/24/25 fails to fully provide for Vanderbilt Mortgage and Finance claim #2 filed 0/26/25.  2. Plan fails to provide for treatment of the mortgage gap payment due to Vanderbilt Mortgage and Finance Inc for June 2025.  3. Plan fails to provide for the Notice of Mortgage Payment Change #24 filed 06/26/25.  4. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.  5. Plan fails to provide for McMullen County claim #1 filed 06/04/25.  6. Plan fails to fully provide for Pennington Motors claims #6 and #7 filed 07/31/25.	09/08/25 \$2,425.00 <i>Wage Order</i>	

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7. Plan fails to provide for all anticipated disposable income.

8. Trustee alleges Schedule A/B is inaccurate as it does not disclose a retirement account and Debtor has a retirement wage deduction.

9. Trustee alleges Official Form 122C is inaccurate as it does not list all dependents as noted on Schedule J.

10. Debtor(s) failed to provide bank statements for Stride Bank account ending in 5829 for April and May 2025.

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

Trustee's Motion to Dismiss #44 filed 08/19/25.  
No Response filed by Debtor(s).

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

<b>VASQUEZ LAW FIRM</b>	<b>25-50070</b>	<b>Confirmation</b>	no pymts received	<b>Trustee does not</b>
	<b>IRMA Y DE LUNA</b>	<b>Dismissal</b>	<b>01/01/00</b>	<b>recommend</b>
07/01/25 09/09/25 3/60 Leanne1	\$2,165.00 BMI-	<b>Obj Conf Newrez LLC</b>	<b>\$0.00</b>	<b>confirmation and</b>
				<b>recommends</b>
				<b>dismissal.</b>
	Trustee does not recommend confirmation of Plan #2 filed 07/01/25 due to the following issues:			
	1. Debtor(s) failed to file a wage deduction order or EFT order with the Court.			
	2. Debtor(s) failed to provide proof of family support as listed on Schedule I in the amount of \$2,550.00.			
	3. Plan fails to fully provide for the claim of NewRez LLC DBA Shellpoint Mortgage.			
	4. Plan does fails to provide for Santander Consumer claim #1 filed 07/14/25.			
	5. Trustee alleges Schedule I is inaccurate.			
	6. Debtor(s) failed to make a plan payment.			

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Plan payments: 1 (July 2025) - 60 (Jun 2030) \$2,165.00.

Trustee's Motion to Dismiss #17 filed 08/19/25.  
No response filed by Debtor(s).

Amended Objection to Confirmation filed by Newrez, LLC on 09/10/25 at #19.