JUDGE JEFFREY P NORMAN
Yvonne V. Valdez, Trustee
November 6, 2025 9:30 am

Next 3 Panels:
11/20/2025
12/11/2025
01/08/2026

Attorney / *Pet Filed* / Bar Date / *Month/Term*	Case # / Debtor(s) / *Plan Pmt* / *AMI/BMI-ESF/PPR*	**Matters** / Notes	Arrears / *Last Rcpt* / Last Rcpt Amt / *Pmt Method*	Trustee Recommendation
BARTO *04/17/25* 06/26/25 *6/60* Bridget1	**25-50029** **TOMAS R RANGEL** $1,833.33 *BMI-PPR*	**Confirmation** **Dismissal** **Obj Conf Americredit Financial** **Obj Conf NewRez LLC**	Current *10/28/25* *$1,000.00* *Money Order*	**Trustee does not recommend confirmation and recommends dismissal.**

Amended Schedules A/B #61 and Plan #62 filed 10/29/25 will be reviewed prior to the hearing.

1. Plan #57 and Amended Schedule D #55 was filed 10/23/25 to add Texas Car Title and Loan claim for 2008 Nissan Titan. Creditor has not been properly noticed. Further, plan fails to provide adequate protection for this vehicle.

2. The Total Non-Exempt Property amount on line 8 of the Plan Summary is incorrect.

3. Trustee alleges Schedule C #55 filed 10/23/25 is inaccurate as it only reflects the 2008 Nissan Titan. Further, Debtor(s) failed to file a corresponding Schedule C-1 Summary.

Payments:
1 (May 2025)- 6 (Oct 2025) $1,833.33.
7 (Nov 2025)- 60 (Apr 2030) $2,200.00.

Trustee's Motion to Dismiss #25 filed 07/01/25.
No response filed by Debtor(s).

Objection to Confirmation filed 09/18/25 by Americredit Financial Services at #46.

Objection to Confirmation filed 10/15/25 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #54.

JUDGE JEFFREY P NORMAN
Yvonne V. Valdez, Trustee
November 6, 2025 9:30 am

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Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
BARTO *08/04/25* 10/13/25 *2/60* Leanne1	**25-50079** **DANIEL A TREVINO** $5,200.00 *BMI-*	**Confirmation** **Dismissal**	no pymts received *01/01/00* *$0.00*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #12 filed 08/18/25 improperly provides for Lakeside Community Association as a cure claim and a total debt claim.

2. Debtor(s) is delinquent 2 payments through October totaling $10,400.00, with next payment due on 11/03/2025. Debtor(s) failed to make a plan payment.

3. Plan fails to provide for IRS claim #6 filed 09/08/25.

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

5. Debtor(s) failed to provide 1st Convenience Bank statements for March, April, May, and August 2025.

Plan payments: 1 (Sep 2025) - 60 (Aug 2030) $5,200.00.

Trustee's Motion to Dismiss #24 filed 09/23/25.
No Response filed by Debtor(s).

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
BARTO *08/14/25* 10/23/25 *2/35* Bridget1	**25-50083** **ANNABEL A LARA** $1,475.00 *AMI-*	**Confirmation**	$1,475.00 or 1.00 mth *10/06/25* *$1,475.00* *Wage Order*	**Trustee does not recommend confirmation.**

1. Plan #2 filed 08/14/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #1 filed on 08/14/25. Further, Debtor(s)'s Official Form 122C contains errors.

2. Official Form 122C is incomplete as it does not include the Current Monthly Income breakdown.

3. Plan Summary is misleading as it reflects a 100% return to general unsecured creditors because the total amount of general unsecured claims is understated. The plan reflects $30,516.00, when the total estimated amount of general unsecured claims is $73,682.92.

4. Trustee alleges Schedule I #1 is inaccurate pursuant to 341 testimony and verification of income provided. Further, it fails to disclose the employment status for the non-filing spouse and lists the income under the Debtor(s)'s income.

5. Trustee alleges Schedule J #1 is inaccurate as the home ownership expense is overstated per the claim filed and fails to disclose the non-filing spouse's separate debts pursuant to 341 testimony.

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

7. Plan proposes treatment of real property in paragraph 9C. Further, the collateral for the subordinate lien of Idaho Housing Agency is not disclosed.

8. Plan fails to fully provide for Americredit Financial Services claim #2 filed 08/21/25. Further, Plan Summary does not match Plan.

9. Plan fails to provide for One Main Financial Inc claim #32 filed 09/17/25. Further, the collateral for this debt is not disclosed in Debtor(s)'s schedules.

10. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.

11. Trustee alleges Schedule B #1 is inaccurate as Debtor(s) failed to list the checking and savings accounts separately for Tex Mex Credit Union.

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

12. Debtor(s) failed to provide statements for accounts ending in 9870, 3030-05 and 3030-07 for 06/01/25 through 08/14/25.

13. Trustee alleges Schedule H #1 is inaccurate as it reflects Debtor has not lived in a community property state.

14. Trustee alleges the Statement of Financial Affairs #1 is inaccurate as it reflects Debtor is not married contrary to Debtor(s)'s Schedules and 341 testimony.

15. Debtor(s) is delinquent 1 payment through October totaling $1,475.00.

Payments: 1 (Sep 2025)- 35 (Jul 2028) $1,475.00.

Trustee's Motion to Dismiss #22 filed 10/23/25 is set for 12/11/25.
No response filed by Debtor(s).

BARTO

08/15/25
10/24/25
2/60

Leanne1

25-50084

VICTOR RUBIO

CARINA RUBIO

$1,425.00
BMI-

Confirmation

$109.64 or 0.08 mth
10/27/25
$164.42
Wage Order

Trustee does not recommend confirmation.

1. Plan #2 filed on 08/15/25 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan fails to fully provide for PHH Mortgage Servicing claim #45 filed 10/17/25.

3. Plan fails to provide for Jefferson Capital Systems LLC claim #22 filed 09/21/25.

4. Plan proposes to pay Auto Acceptance as a monthly payment rather than a total debt with set payments.

5. Trustee alleges Schedule I is inaccurate.

6. Debtor(s) fails to provide all disposable income into the Plan.

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

Plan payments: 1 (Sep 2025) - 60 (Aug 2030) $1,425.00.

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
		Trustee's Motion to Dismiss #30 filed 10/23/25 is set for 12/11/25. No response filed by Debtor(s).		
BARTO *08/22/25* 10/31/25 *2/36* Krystle	**25-50086** **VERONICA B HERNANDEZ** $875.00 *BMI-PPR*	**Confirmation** **Obj Conf Casey Lending LLC** Amended Plan #27 filed 10/29/25 will be reviewed prior to the hearing. 1. Plan #25 filed on 10/23/25 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. 2. Plan fails to provide for IRS claim #6 filed 09/29/25. 3. Plan paragraph 21 fails to specify the Other Reserve. Plan Payments: 1 (Sep 2025) - 36 (Aug 2028) $875.00. Objection to confirmation filed by Casey Lending LLC on 10/28/25 at #26.	$875.00 or 1.00 mth *10/07/25* *$875.00* *ePay*	**Trustee does not recommend confirmation.**

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
MEURER *08/17/23* 10/26/23 *26/60* Connie	**23-50073** **FELIX RODRIGUEZ JR** $2,775.39 *BMI-ESF*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #76 was filed 10/02/25 for non-payment. No response filed by Debtor.	$9,742.60 or 3.51 mth *10/14/25* *$640.48* *Wage* *Order*	**Trustee recommends dismissal.**

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
MEURER *04/25/25* 07/04/25 *6/59* Krystle	**25-50032** **BRUNO LEDESMA JR** **MARIA E BUSTAMANTE** $3,275.00 *AMI-*	**Confirmation** **Dismissal** Plan must remain 100% due to the Official Form 122C requirement of $205,219.20. 1. Plan #44 filed 09/23/25 does not provide for the notice of post-petition fee claim of Midfirst Bank in the amount of $1,500.00 for attorney's fees, Proof of Claim fees, and Plan review. 2. Trustee alleges the Official Form 122C filed 05/23/25 at #18 is inaccurate. 3. Debtor(s) failed to file amended Schedule C and C-1 Summary with the amended Schedules A/B filed 09/23/25 at #43. 4. Plan summary is incomplete. 5. Debtor(s) failed to file an amended wage deduction order or EFT order with the Court.	$2,663.50 or 0.81 mth *10/27/25* *$303.70* *Wage* *Order*	**Trustee does not recommend confirmation and recommends dismissal.**

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

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.

Plan payments:
1 (May 2025) - 5 (Sep 2025) $2,632.00.
6 (Oct 2025) - 59 (Mar 2030) $3,275.00.

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 was withdrawn #46 filed 09/24/25.

Objection to Confirmation filed 06/26/25 by Toyota Credit Corp. at #33 was withdrawn #45 filed 09/24/25.

OLIVA PC (L)

12/22/22
03/02/23
34/60

Tracey

22-50090
MARIA L CARRION

$1,200.00
BMI-ESF

Dismissal

Post-Confirmation Trustee's Motion to Dismiss #100 was filed 10/02/25 for non-payment.
Response to Post-Conf. Trustee's Motion to Dismiss #100 was filed 10/22/25 at #101.

Modified Plan #103 filed 10/29/25. Hearing scheduled for 12/11/25 at 9:30 a.m.

$3,293.99 or 2.74 mth
10/23/25
$300.00
ePay

Trustee recommends dismissal.

JUDGE JEFFREY P NORMAN
Yvonne V. Valdez, Trustee
November 6, 2025 9:30 am

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VASQUEZ LAW FIRM *08/04/25* 10/13/25 *2/60* Bridget1	**25-50080** **JUAN J SANCHEZ** $805.00 *BMI-*	**Confirmation** **Dismissal** **Obj Conf US Bank Trust Ntl Assoc**	$495.38 or 0.62 mth *10/15/25* *$185.77* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #7 filed 08/18/25 fails to fully provide for SN Servicing Corp claim #3 filed 08/29/25. Further, Plan Summary does not agree with paragraph 8A.

2. Plan fails to fully provide for Mid Atlantic Finance claim #2 filed 08/28/25.

3. Official Form 122C #8 filed 08/18/25 is incomplete as it does not include the Current Monthly Income breakdown.

4. Debtor(s) failed to file Schedule C-1 Summary.

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

6. Trustee alleges Schedule I #8 is inaccurate as it fails to disclose the length of employment, non-filing spouse's employment status and understates the social security income pursuant to bank statement activity.

7. Trustee alleges the Statement of Financial Affairs is inaccurate as it reflects Debtor is not married contrary to Schedule I, Form 122C and Debtor Testimony.

Payments: 1(Sept 2025) -60 (Aug 2030) $805.00.

Objection to Confirmation filed by US Bank Trust National Association 09/26/25 at #24.

Trustee’s Motion to Dismiss #22 filed 09/24/25.
No Response filed by Debtor(s).

Number of Cases at This Time: 9