### October 22, 2025 9:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
*PRO SE DEBTOR	25-20256 GILBERT	Dismissal A RASMUSSEN	no pymts received 01/01/00	Trustee recommends dismissal.
<i>08/29/25</i> 11/07/25			\$0.00	uisiiiissai.
2/0	\$0.00 <i>BMI-</i>			
Leanne1	DIVII-	1. Debtor(s) appeared at the 341 meeting of creditors held 10/14/25; however, the meeting was continued to 10/28/25 to provide required documents/tax returns/identification/proof of social security number.		
		2. Debtor(s) failed to file a Plan and Plan Summary.		
		3. Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.		
		4. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).		
		5. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court.		
		6. Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.		
		7. Debtor(s) failed to file proof of attendance at an approved credit counseling course before the petition date.		
		8. Debtor(s) failed to make a Plan payment.		
		9. Debtor(s) caused unreasonable delay that is prejudicial to creditors under 11 U.S.C. § 707(a).		
		Trustee's Motion to Dismiss #11 filed 09/10/25. No Response filed by Debtor(s).		

#672 Printed 10/15/25 5:52 pm

# Yvonne V. Valdez, Trustee October 22, 2025 9:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
*PRO SE DEBTOR 08/29/25 11/07/25	25-20258 OSCAR R NANCY V		no pymts received 01/01/00 \$0.00	Trustee recommends dismissal.
2/0 Krystle	\$0.00 <i>BMI-</i>	<ol> <li>Debtor(s) did not appear at the 341 meeting of creditors held 10/14/25.</li> <li>Debtor(s) failed to file a Plan and Plan Summary.</li> <li>Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.</li> <li>Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li> <li>Debtor(s) failed to file a wage deduction order or EFT certificate with the Court.</li> <li>Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Chapte 13 Trustee's Home Mortgage Payment Procedures.</li> <li>Debtor(s) failed to file proof of attendance at an approved credit counseling course before the petition date.</li> <li>Debtor(s) failed to make a Plan payment.</li> <li>Debtor(s) caused unreasonable delay that is prejudicial to creditors under 11 U.S.C. § 707(a).</li> <li>Trustee's Motion to Dismiss #12 filed 09/10/25.</li> <li>No Response filed by Debtor(s).</li> </ol>	1	

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October 22, 2025 9:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
LITTLEFIELD	25-20200	Confirmation	\$486.77 or 0.23 mth	Trustee does not
00/00/05	JUAN M A	LMEIDA JR Dismissal	10/01/25	recommend confirmation and
<i>06/30/25</i> 09/08/25	VANESSA	L ALMEIDA	\$1,947.72	recommends dismissal.
3/60	\$2,110.00		Wage Order	
Bridget1	BMI-	Amended Plan filed 10/14/25 will be reviewed prior to the hearing.		
		1. Trustee alleges that Plan #32 filed 09/15/25 fails to provide all of Debtor(s)'s disposable income into the plan.		
		2. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J #35 filed 09/16/25.		
		3. Debtor(s) failed to provide statements for One Finance account ending in 7782 for April.		
		4. Debtor(s) failed to provide statements for Woodforest National Bank 04/01/25-06/27/25.		
		5. Debtor(s) failed to provide statements for WalMart One prepaid card for 04/01/25 through 06/30/25.		
		Payments:1 (Jul 2025)- 60 (Jun 2030) \$2,110.00.		
		Chapter 13 Trustee's Amended Motion to Dismiss #30 filed 09/09/25. No Response filed by Debtor(s).		

# Yvonne V. Valdez, Trustee October 22, 2025 9:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
OLIVA PC (C)	21-21218 KATIE M (	Modification  DBENSHAIN	Current	Trustee does not recommend
<i>08/31/21</i> 11/09/21			10/06/25 \$150.00	approval.
50/60	\$100.00		Wage Order	
Connie	AMI-ESF	Amended Modified Plan #76 filed 09/30/25 as required by the Court's Order #66 entered 09/09/25. Plan cannot be recommended because the Mod is deficient to pay all secured and priority claims.	9	
		Modified payments: 49 (Sep 2025) - 60 (Aug 2026) \$100.00		

OLIVA PC (C)	23-20274	Dismissal	\$13,793.94 or	Trustee
	STEVEN W CRAWFORD		3.93 mth	recommends
00/07/00			05/16/25	dismissal.
<i>09/27/23</i> 12/06/23			\$1,620.51	
25/60	#0.544.00		Wage	
20/00	\$3,511.09		Order	
Tracov	BMI-ESF			

Post-Conf. Trustee's Motion to Dismiss #56 was filed 09/17/25 for non-payment.

No response filed by Debtor.

Tracey

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October 22, 2025 9:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
OLIVA PC (C)	24-20335 JOSE CAR	Dismissal	\$6,200.00 or 4.00 mth	Trustee recommends
44 (07 (04	JUSE CAR		07/08/25	dismissal.
<i>11/27/24</i> 02/05/25			\$1,550.00	
11/60	\$1,550.00		ePay	
Tracey	BMI-ESF			
•		Post-Conf. Trustee's Motion to Dismiss #48 was filed 09/17/25 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #48 was filed 10/14/25 at #49.		

RAUB	23-20357	Dismissal	\$8,787.05 or <b>Trustee</b>
	SAN JUANITA CAMPOS		4.00 mth recommends
10/05/00	57 H. C 67 H. H. 17 C 7 H. H. C C		06/12/25 dismissal.
12/05/23			\$2,200.00
02/13/24 22/60	\$2,197.89		ePay
Tracey	BMI-		

Post-Conf. Trustee's Motion to Dismiss #53 was filed 09/17/25 for non-payment. No response filed by Debtor.

### October 22, 2025 9:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB  03/27/25 06/05/25 7/60  Krystle	25-20083 HECTOR I \$1,680.00 AMI-PPR	Confirmation  Dismissal  Obj Conf Rally Credit Union  1. Plan #54 filed 09/16/25 fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.  2. Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of \$1,274.00, which is less than the plan payment of \$1,464.00 (Plan payment total 1,680.00 with Ad Valorem Tax Reserve).  Plan Payments: 1 (Apr 2025) - 6 (Sep 2025) \$1,400.00. 7 (Oct 2025) - 60 (Mar 2030) \$1,680.00.  Trustee's Amended Motion to Dismiss #37 filed 07/07/25. Debtor's response #40 filed 07/15/25.  Objection to Confirmation filed 06/09/25 by Rally Credit Union at #34.		Trustee does not recommend confirmation and recommends dismissal

# Yvonne V. Valdez, Trustee October 22, 2025 9:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
<b>RAUB</b> 03/31/25 06/09/25 6/60  Bridget1	25-20093 STEVE T L TAMMY L \$1,500.00 BMI-	Dismissai	\$2,407.75 or 1.61 mth 10/14/25 \$346.15 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
		<ol> <li>Plan fails to fully provide for Vanderbilt Mortgage and Finance Inc claim #5 filed 04/10/25. The proof of claim fails to disclose if January and February 2025 payments are included in the pre-petition arrears and no objection to this claim has been filed. Further, the plan reflects the Gap and the pre-petition arrears will be paid by month 49. Trustee's current calculations reflect the pro rata claims will not pay out until month 60.</li> <li>Debtor(s)'s delinquent 1.84 payments through September, totaling \$2,753.90.</li> <li>Payments: 1 (May 2025)- 60 (Apr 2030) \$1,1500.00.</li> <li>Trustee's Amended Motion to Dismiss #59 filed 09/09/25.</li> <li>Debtor(s)'s response #49 filed 07/15/25.</li> </ol>		
<b>RAUB</b> 05/05/25 07/14/25 5/60		Confirmation E LAWSON K LAWSON	\$1,223.10 or 0.38 mth 10/14/25 \$1,467.69 Wage	Trustee recommends confirmation of Plan #38 filed 09/15/25.
Leanne1	\$3,100.00 ВМІ-	Plan #38 filed 09/15/25 works paying 5.46% to general unsecured creditors.	Order	

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

Trustee's Motion to Dismiss #25 filed 06/18/25 was withdrawn 10/15/25 at #44. Debtor(s)'s response filed 07/15/25 at #28.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
RAUB	25-20135	Confirmation	\$2,100.00 or 1.00 mth	Trustee does not recommend
05/06/25	NORMA J	BENAVIDES Dismissal	09/29/25	confirmation and
07/15/25		Obj Conf Navy Army Community	\$2,100.00	recommends dismissal.
5/60	\$2,100.00	Obj POC IRS	ePay	
Krystle	ВМІ-	1. Trustee alleges that Plan #15 filed 05/26/25 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. Plan does not fully provide for Rally Credit Union Credit claim #20 filed 07/10/25.		
		3. Debtor failed to provide copies of her unemployment statements.		
		4. Debtor failed to provide bank statements for Cashapp for months February through May.		
		Plan Payments: 1 (Jun 2025) - 60 (May 2030) \$2,100.00.		
		Trustee's Motion to Dismiss #36 filed 06/27/25. No response by Debtor.		
		Objection to Confirmation filed 06/02/25 by Navy Army Community Credit Union at #29.		

### October 22, 2025 9:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
RAUB	25-20171	Confirmation	\$2,635.00 or	Trustee does not
	JOSE S M	OLINA Dismissal	1.75 mth 09/19/25	recommend confirmation and
06/03/25 08/12/25 4/60	\$1,510.00	Obj Conf Rally Credit Union	\$1,125.00 ePay	recommends dismissal.
Leanne1	BMI-	1. Plan #36 filed 09/16/25 fails to comply with 11 U.S.C. § 1325(a)(5) as it does not provide interest on secured claims.		
		2. Debtor(s)'s delinquent 1.75 payments through October, totaling \$2,635.00.		
		3. Trustee alleges Official form 122C is incorrect.		
		4. Plan fails to include an ad valorem reserve as required by Paragraph 21(D).		
		5. Plan summary is incomplete as it does not address section #15.		
		Plan payments: 1 (Jul 2025) - 3 (Sep 2025) \$1,125.00. 4 (Oct 2025) - 60 (Jun 2030) \$1,510.00.		
		Chapter 13 Trustee's Motion to Dismiss #28 filed 07/22/25. No Response filed by Debtor(s).		
		Objection to Confirmation filed 07/16/25 by Rally Credit Union at #27.		

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Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
RAUB	25-20197	Confirmation	Current	Trustee does not
06/27/25 09/05/25		Dismissal  TA BURGESS	10/14/25 \$2,192.31	recommend confirmation and recommends dismissal.
4/60	\$4,750.00		Wage Order	
Krystle	AMI-	<ol> <li>Plan #51 filled 10/08/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #28 filed on 07/23/25. The scheduled requirement is \$270,235.20.</li> <li>Trustee alleges Schedules A/B and C are incomplete as they do not provide for all assets.</li> <li>Trustee alleges Amended Schedule I filed 10/08/25 is inaccurate as Mr. Burgess' listed income is not supported by paystubs and Mrs. Burgess' listed income does not reflect her new job.</li> <li>Debtors has failed to provide proof of income for Oak Tree Staffing.</li> <li>Debtors failed to provide bank statements for RBFCU accounts ending 8579 and 8560.</li> <li>Debtors failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.</li> <li>Plan payments: 1 (Jul2025)- 60 (Jun2030) \$4,750.00.</li> <li>Trustee's Motion to Dismiss #39 filed 08/05/25.</li> </ol>		

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Objection to Confirmation #38 filed 08/01/25 by Rally Credit Union was withdrawn #53 filed 10/09/25.

No Response filed by Debtor(s).

# Yvonne V. Valdez, Trustee October 22, 2025 9:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
VASQUEZ LAW GROUP PLLC 07/15/25 09/23/25 3/49 Krystle	25-20210 AIXA J BA \$2,390.00 <i>AMI-</i>	Confirmation  Dismissal  Plan #36 filed 09/24/25 works paying 100% to general unsecured creditors but cannot be recommended. Wage Order #25 was signed 08/25/25 for FST Technical Services, but Trustee has not received any wage deductions. Debtor has not made a Plan payment in over 30 days, and Debtor is delinquent \$3,790.00 through October.  Plan Payments: 1 (Aug 2025) - 49 (Aug 2029) \$2,390.00.  Trustee's Motion to Dismiss #21 filed 08/26/25. No Response filed by Debtor(s).  Objection to Confirmation filed by Resolution Finance LLC on 07/15/25 AT #30 was withdrawn 09/16/25 #32.		Trustee does not recommend confirmation and recommends dismissal.

Number of Cases at This Time: 14

# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt Trust <i>Pmt Method</i> Recomme	
GONZALEZ	19-20589	Dismissal	\$8,470.43 or <b>Trustee</b> 2,58 mth <b>recommen</b>	
(JOEL)	JAIME R JUAREZ			
11/27/19			10/14/25 dismissal.	•
02/05/20	LORIN S MELDER		\$380.00	
71/84	\$3,278.33		ePay	
Tracey	AMI-ESF			
,	Post-Conf. Trustee's Motion to Dismiss # Response to Post-Conf. Trustee's Motion	133 was filed 09/17/25 for non-payment. to Dismiss #133 was filed 10/01/25 at #134.		

GONZALEZ	22-20291	Dismissal	\$3,550.00 or	Trustee
(JOEL)	CASSANDRA L DEREESE		3.94 mth	recommends
40/00/00			06/13/25	dismissal.
12/02/22 02/10/23			\$900.00	
34/60	\$900.00		ePay	
Tracov	BMI-BOTH			

Post-Conf. Trustee's Motion to Dismiss #59 was filed 09/17/25 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #59 was filed 09/26/25 at #60.

Tracey

# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt Trus <i>Pmt Method</i> Recomm	stee endation
GONZALEZ	23-20004	Dismissal	\$4,621.58 or <b>Trustee</b>	
(JOEL)	ISAIAS LUNA JR		1.40 mth recomme	
01/06/23			10/10/25 dismissa	1.
03/17/23	LESLIE A GARCIA		\$3,300.00	
33/60	\$3,300.00		ePay	
Connie	BMI-PPR			
	Post-Conf. Trustee's Motion to Dismiss fil Response to Post-Conf. Trustee's Motion			

GONZALEZ	23-20215	Dismissal	\$10,468.24 or 3.11 mth	Trustee
(JOEL)	JOEL F LONGORIA JR		3.11 min 10/02/25	recommends dismissal.
07/31/23	EVELINA O LONGORIA		\$653.59	distilissai.
10/09/23	EVELINA G LONGORIA		,	
26/60	\$3,366.40		Wage Order	

Post-Conf. Trustee's Motion to Dismiss #76 was filed 09/17/25 for non-payment.

Amended Response Post-Conf. Trustee's Motion to Dismiss #76 was filed 10/08/25 at #81.

Tracey

AMI-

# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Ropt Last Ropt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL)	23-20237 JERRY D LEAL	Dismissal	\$2,706.73 or 1.63 mth	Trustee recommends
08/16/23 10/25/23	NADIA FONSECA		10/14/25 \$1,600.00 ePay	dismissal.
26/60 Tracey	\$1,660.00  AMI-PPR  Poet Conf. Trustee's Matien to Diamics #04 was file	d 00/47/25 for your polymout	c, dy	
	Post-Conf. Trustee's Motion to Dismiss #84 was file No response filed by Debtors.	d 09/17/25 for non-payment.		

<b>GONZALEZ</b>	23-20340	Dismissal	\$200.00 or	Trustee
(JOEL)	STEVE CABRERA		0.33 mth	recommends
44/47/00	0.2.2 0.2.2.2.		10/10/25	dismissal.
<i>11/17/</i> 23 01/26/24	DIANA O CABRERA		\$150.00	
23/60	\$600.00		Wage Order	
Tracey	AMI-			

Post-Conf. Trustee's Motion to Dismiss #46 was filed 09/17/25 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #46 was filed 09/26/25 at #47.

### Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney	Case # Debtor(s)	Matters	Arrears Last Rcpt	
Pet Filed Bar Date Month/Term	Plan Pmt AMI/BMI- ESF/PPR	Notes	Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ	24-20220	Dismissal	\$334.63 or	Trustee does not
JOEL) 08/02/24	DANIELLE	E R PENA Modification	0.48 mth 10/07/25 \$318.46	recommend approval.
0/11/24 <i>4/</i> 58	\$690.00 <i>BMI-</i>		Wage Order	
Connie	2	Amended Modified Plan filed 09/17/25 at #58 to cure a post-petition payment default cannot be recommended because:		
		1. Modification is either non feasible or proposed in bad faith due to Debtor failing to remit tax refund as required by confirmed plan.	1	
		2. Modification fails to provide for the correct amount of the post-confirmation IRS tax liability due to refund over payment per the 2024 Amended 1040X tax return.	•	
		Mod forgives: \$2,212.35		
		Mod payments: 10 (Jun 2025) 1- 9 (Mar 2026) \$690.00 20 (Apr 2026) - 20 (Apr 2026) \$6,000.00 21 (May 2026) - 31 (Mar 2027) \$690.00 32 (Apr 2027) - 32 (Apr 2027) \$6,000.00		

Post-Conf. Trustee's Motion to Dismiss #37 was filed 05/07/25 for non-payment.

\$6,000.00

\$690.00

\$690.00

\$6,000.00

\$690.00

33 (May 2027) - 43 (Mar 2028)

44 (Apr 2028) - 44 (Apr 2028)

56 (Apr 2029) - 56 (Apr 2029)

45 (May 2028) - 55 (Mar 2029)

57 (May 2029) - 60 (Aug 2029)

Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #37 filed 06/03/25 at #38.

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# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 09/13/24	24-20256 DIANA D N	Modification  MEDINA	\$2,900.00 or 1.29 mth 10/07/25 \$400.00	Trustee recommends against approval pending
11/22/24 13/60 Connie	\$2,250.00 BMI-PPR	Amended Modified Plan #101 filed 09/15/25. Mod filed to cure a post-petition payment default. The reason for the post-petition payment default is: vehicle breakdown, medical expenditures, and other unexpected life circumstances.  Hearing was continued from 09/17/25 hearing for the direct paid vehicle. Per the 09/17/25 Courtroom Minutes - "The Debtor may amend to provide for a lower interest rate or the Debtor may be prepared to testify as to why the Court should allow that interest rate."  Modified Plan must remain at 100% due to non-exempt property.  Mod forgives: \$8,889.74  Mod payments:  12 (Sep 2025) - 15 (Dec 2025) \$2,250.00  16 (Jan 2026) - 60 (Sep 2029) \$3,150.00	Wage Order	evidentiary hearing.
		Post-Conf. Trustee's Motion to Dismiss #63 was filed 05/07/25 for non-payment was withdrawn at #102 on 09/16/25. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #63 filed 06/03/25 at #65. Amended Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #63 filed 07/23/25 at #71.		

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# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL)	25-20064	Dismissal	\$800.00 or 2.16 mth	Trustee recommends
(0022)	JUAN A MARQUEZ		10/14/25	dismissal.
03/13/25 05/22/25			\$130.00	
7/36	\$370.00		ePay	
Tracey	BMI-			
·· <b>,</b>		Motion to Dismiss #37 was filed 09/17/25 for non-payment. nf. Trustee's Motion to Dismiss #37 was filed 10/01/25 at #38.		

GONZALEZ	25-20107		Confirmation		\$119.26 or	Trustee does not
(JOEL)	JAZIEL VILLARREAL		Dismissal		0.20 mth 10/14/25	recommend confirmation and
<i>04/16/25</i> 06/25/25	EVANGEL	NA			\$140.77	recommends dismissal.
6/36	<b>VILLARRI</b> \$610.00	AL			Wage Order	distilissai.
Krystle	BMI-	1. Plan #31 filed 6/27/25 fails to provide for a proper 6/25/25 at #18.	•	·		
		Plan fails to address Notice of Post-petition Mortgage	ge Fees #42 filed	08/04/25 in the amount of \$600.00.		
		Plan Payments: 1 (May 2025) - 36 (Apr 2028) \$610.00.	).			
		Trustee's Motion to Dismiss #25 filed 06/03/25. Debtor(s)' response #30 filed 06/12/25.				

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# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation Month/Term ESF/PPR \$1.003.10 or **GONZALEZ** 25-20145 Confirmation Trustee 0.84 mth (JOEL) recommends **ERIK J FUNK** 10/14/25 confirmation of 05/15/25 Plan #53 filed \$258.46 **LORI A FUNK** 07/24/25 10/10/25. Wage 5/60 \$1,200.00 Order BMI-Bridget1 Plan #53 filed 10/10/25 works, paying 2.77% to general unsecured creditors.

Payments: 1 (Jun 2025)- 60 (May 2030) \$1,200.00.

Trustee's Amended Motion to Dismiss #38 filed 07/01/25 was withdrawn 10/15/25 at #54. Debtors' Amended response filed 08/05/25 at #39.

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GONZALEZ 25-20179 Confirmation
(JOEL) MICHAEL D HUDDLESTON

06/10/25 08/19/25 **CONNIE S HUDDLESTON** 

4/60 \$6,750.00 Leanne1 *AMI-PPR* 

Plan #42 filed 09/16/25 works paying 7.89% to general unsecured creditors.

Plan payments: 1 (Jul 2025) - 60 (Jun 2030) \$6,750.00.

Trustee's Motion to Dismiss filed 07/30/25 at #23 was withdrawn 10/15/25 at #49.

Debtor(s)'s response filed 07/30/25 at #24.

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Trustee

09/16/25.

recommends

Plan #42 filed

confirmation of

\$9.134.00 or

1.35 mth

10/14/25

\$282.00

ePay

# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
GONZALEZ (JOEL) 06/19/25 08/28/25 4/60 Bridget1	25-20186 ALONZO SO HERLINDA S \$540.00 AMI-	Dismissai	Current 10/14/25 \$124.62 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
	i ! 	itial order at docket #16.  ayments: (Jul 2025)- 3 (Sep 2025) \$570.00. (Oct 2025)- 60 (Jun 2030) \$540.00.  rustee's Amended Motion to Dismiss #48 filed 09/09/25. ebtor(s)'s response #49 filed 09/09/25.		
GONZALEZ (JOEL)	25-20191 ROLANDO (	Confirmation RESES	Current	Trustee recommends confirmation of
<i>06/24/25</i> 09/02/25	HALEY STE	NHAUSER	\$103.85	Plan #32 filed 09/23/25.
4/60 Leanne1	\$225.00 <i>BMI-</i> F	an #32 filed 09/23/25 works paying 30.58% to general unsecured creditors.	Wage Order	

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Plan payments:

1 (Jul 2025) - 36 (Jun 2028) \$225.00. 37 (Jul 2028) - 60 (Jun 2030) \$850.00.

Debtor(s)'s response #23 filed 08/11/25.

Trustee's Motion to Dismiss #22 filed 08/07/25 was withdrawn 10/15/25 at #33.

## Yvonne V. Valdez, Trustee

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Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR		Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 06/26/25 09/04/25 4/60	25-20195 ROBERT C CORINA P \$1,675.00 AMI-	Dismissai	\$519.24 or 0.31 mth 10/14/25 \$386.54 Wage Order	Trustee does not recommend confirmation and recommend dismissal.
Krystle	, , , , ,	<ol> <li>Plan #53 filed 10/13/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>Plan fails to provide \$12,129.40 to general unsecured creditors as required by Debtor(s)'s Official Form 122-C #52 filed on 10/13/25. Additionally, Form 122C fails to provide for all anticipated income.</li> <li>Plan fails to provide interest for Republic Finance.</li> <li>Plan Payments: 1 (Jul 2025) - 60 (Jun 2030) \$1,675.00.</li> <li>Trustee's Amended Motion to Dismiss #38 filed 09/10/25.</li> <li>Debtors' Amended Response #40 filed 09/10/25.</li> </ol>		
GONZALEZ (JOEL) 07/01/25 09/09/25 4/60 Krystle	<b>25-20201 STEPHEN</b> \$2,440.00 <i>BMI-</i>	Confirmation  EARHART Dismissal	\$960.00 or 0.39 mth 10/08/25 \$2,200.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

- 1. Plan #40 filed 09/23/25 improperly provides for PNC Bank. Plan paragraph 8B pre-pays long-term mortgage in full as a Total Debt Claim at the expense of unsecured creditors, de-escrows the loan, and does not provide for a tax reserve. Plan paragraph 8B additionally provides for arrears cure without maintaining ongoing monthly payments.
- 2. Trustee alleges Debtor is not paying in all of Debtor's disposable income as budget allows for a \$137.00 storage unit expense that is unnecessary for the Debtor's Chapter 13 reorganization.

Plan Payments:

- 1 (Jul 2025) 3 (Sep 2025) \$2,200.00.
- 4 (Oct 2025) 60 (Jun 2030) \$2,440.00.

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Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
		Trustee's Motion to Dismiss #21 filed 08/19/25. Debtor(s)'s response #22 filed 08/20/25.  Objection to Confirmation #20 filed 08/18/25 by PNC Bank National Association was withdrawn #28 filed 09/16/25.		
GONZALEZ (JOEL)	25-20211 ADAM M	Confirmation CANALES Dismissal	\$155.75 or 0.69 mth 10/14/25	Trustee does not recommend confirmation and
07/15/25 09/23/25 3/36	\$225.00	A CANALES	\$103.85 Wage Order	recommends dismissal.
Bridget1	ВМІ-	<ol> <li>Plan #28 filed 09/16/25 fails to fully provide for Volkswagen Credit Inc claim #37 filed 09/16/25.</li> <li>Trustee alleges Schedules I/J #26 filed 09/12/25 are inaccurate as the direct payments for the vehicles are no disclosed. Schedule I fails to disclose the brother's portion of the vehicle insurance pursuant to 341 testimony.</li> <li>Payments: 1 (Aug 2025)- 36 (Jul 2028) \$225.00.</li> </ol>	t	

Trustee's Motion to Dismiss #22 filed 08/26/25. Debtor(s)'s response #23 filed 08/27/25.

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Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
GONZALEZ (JOEL) 07/15/25 09/23/25 3/60 Krystle		Dismissai	Current 10/06/25 \$576.92 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 07/21/25 09/29/25 3/60 Leanne1	25-20217 CLARENCI DAHLIA VA \$1,985.00 BMI-		Current 10/14/25 \$450.00 Wage Order	Trustee recommends confirmation of Plan #49 filed 09/25/25.

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Plan #49 filed 09/25/25 works paying 4.56% dividend to the general unsecured creditors.

Trustee's Motion to Dismiss #37 filed 08/26/25 was withdrawn 10/15/25 at #55.

Plan payments:

1 (Aug 2025) - 2 (Sep 2025) \$1,950.00. 3 (Oct 2025) - 60 (Jul 2030) \$1,985.00.

Debtor(s)'s response #40 filed 08/27/25.

# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Case # Arrears Attorney Debtor(s) Matters Last Rcpt Pet Filed Plan Pmt Notes Last Rcpt Amt Trustee Bar Date AMI/BMI-Pmt Method Recommendation ESF/PPR Month/Term **GONZALEZ** 25-20221 Confirmation Current Trustee (JOEL) recommends **MARITZA RAMOS** confirmation of 10/06/25 07/22/25 Plan #2 filed \$101.54 09/30/25 07/22/25. Wage 3/60 \$220.00 Order AMI-Krystle Plan #2 filed 07/22/25 works paying 10.58% dividend to general unsecured creditors.

GONZALEZ	25-20222	Confirmation	\$492.31 or	Trustee does not
(JOEL)	PAULINE P GARCIA		0.62 mth	recommend
07/00/05			10/03/25	confirmation.
<i>07/22/25</i> 09/30/25			\$369.23	
3/60	\$800.00		Wage	
	8MI-		Order	
Bridget1	DIVII-			

- 1. Plan #2 filed 07/22/25 fails to fully provide for FCI Lender Services Inc claim #18 filed 09/30/25.
- 2. Plan fails to provide for Nueces County Tax Office claim #1 filed 07/24/25.

Plan Payments: 1 (Aug 2025) - 60 (Jul 2030) \$220.00.

- 3. Debtor(s) failed to provide sufficient proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C. Documentation uploaded fails to provide the full terms for the debt. Further, documentation provided reflects interest rate as 14.50%. Paragraph 9C reflects 11.50%.
- 4. Debtor(s) failed to contribute all disposable income as the direct monthly payment of \$630.49 will terminate in December 2026 without a corresponding step up in payments. Further, Debtor(s) failed to list all income pursuant to 341 testimony.
- 5. Debtor(s) failed to provide bank statements for account ending in 9722 for 04/23/25 through 06/28/25.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
		6. Debtor(s) failed to provide bank statements for account ending in 9803 for 04/23/25 through 07/22/25.  7. Debtor(s) failed to provide the July bank statements for accounts ending in 3188 and 1800.  Payments: 1 (Aug 2025)- 60 (Jul 2030) \$800.00.  Trustee's Motion to Dismiss #21 filed 09/26/25 is set for 11/19/25.  Response #24 filed 09/30/25.		
GONZALEZ (JOEL) 07/29/25	MARK A H	Confirmation IERNANDEZ	\$20.00 or 0.04 mth 09/30/25 \$550.00	Trustee does not recommend confirmation.
40/07/05	NORMA A	HERNANDEZ		communation.
10/07/25 3/60 Leanne1	<b>NORMA A</b> \$560.00 <i>BMI-</i>	<ol> <li>Plan #26 filed 10/13/25 provides for Trustee payment of 2025 taxes without a reserve for future taxes.</li> <li>Plan erroneously includes personal property taxes in paragraph 8.</li> <li>Plan payments: 1 (Aug 2025) - 60 (Jul 2030) \$560.00.</li> </ol>		communicin.

## Yvonne V. Valdez, Trustee

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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
GONZALEZ	25-20228	Confirmation	Current	Trustee does not
(JOEL)		CVWVCHU		recommend
08/01/25		Distilissal	10/01/25 \$1.900.00	confirmation and recommends
10/10/25		Obj Conf Lakeview Loan Servicing	ът,900.00 еРау	dismissal.
2/59	\$1,980.00 <i>BMI-</i>		o. ay	
Bridget1	DIVII-	1. Plan #35 filed 10/09/25 fails the Best Intest of Creditor test by not providing \$7,574.29 to unsecured credit	tors.	
		2. Plan summary #35 is misleading as it reflects a 100% return to general unsecured creditors, because the of general unsecured claims is understated. The plan reflects \$884.72, when the total amount of timely unsecured claims is \$3,756.73.		
		3. Plan fails to fully provide for Nationstar Mortgage LLC claim #10 filed 10/09/25.		
		Trustee's Motion to Dismiss #26 filed 09/16/25. Response #27 filed 09/16/25.		
		Objection to Confirmation filed by Lakeview Loan Servicing LLC 10/06/25 at #30.		
GONZALEZ	25-20230	Confirmation	\$2,125.00 or	Trustee does not
JOEL)	DAVID W I	ICKETT Dismissal	1.00 mth	recommend confirmation and
08/01/25		<del></del>	09/17/25 \$2,125.00	recommends
10/10/25 2/60	<b>#2 425 00</b>		ePay	dismissal.
Bridget1	\$2,125.00 <i>BMI-</i>			
Jiiugeti		1. Plan fails to fully provide for LLP Mortgage Inc claim #2 filed 10/01/25.		
		2. Plan fails to provide for Internal Revenue Service claim #1 filed 08/27/25. Further, the proof of claim re 2021 through 2024 returns have not been filed. Trustee has received copies of the 2023 and 2024 returns.	flects that the	

- 2021 through 2024 returns have not been filed. Trustee has received copies of the 2023 and 2024 returns.
- 3. Debtor(s) failed to provide the 2021 and 2022 tax returns and Schedule C of the 2023 return.
- 4. Debtor(s) failed to file a wage order.
- 5. Debtor is delinquent one payment through September totaling \$2,125.00.

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
		Payments: 1 (Aug 2025)- 60 (Jul 2030) \$2,125.00.  Trustee's Motion to Dismiss #29 filed 09/16/25.  Response #21 filed 09/16/25.		
GONZALEZ (JOEL) 08/05/25 10/14/25 2/60 Krystle	25-20232 BILLY J H ASHLEY V \$1,660.00 AMI-	V HARRIS	Current 10/14/25 \$703.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 08/07/25 10/16/25 2/36	25-20237 ABEL C P HERLINDA \$225.00	Confirmation  EREZ Dismissal  A J PEREZ	Current 10/10/25 \$225.00 Cashiers	Trustee does not recommend confirmation and recommends dismissal.
Bridget1	BMI-	<ol> <li>Plan #26 filed 10/02/25 fails to fully provide for Nationstar Mortgage LLC claim #16 filed 10/08/25.</li> <li>Plan fails to fully provide for Jefferson Capital claim #14 filed 09/16/25.</li> <li>Payments: 1 (Sep 2025)- 36 (Aug 2028) \$225.00.</li> <li>Trustee's Motion to Dismiss #22 filed 09/24/25.</li> <li>Response #23 filed 09/24/25.</li> </ol>	Check	
GONZALEZ (JOEL) 08/07/25 10/16/25 2/60 Leanne1	25-20238 JAMES W \$1,300.00 <i>AMI-</i>	Dismissai	Current  10/14/25 \$311.54  Wage Order	Trustee does not recommend confirmation and recommends dismissal.

# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
GONZALEZ (JOEL) 08/14/25 10/23/25 2/53 Bridget1	25-20242 KENNETH L PENDERGRAFT PATRICIA K PENDERGRAFT \$1,025.00 AMI-	Confirmation	Current 10/10/25 \$473.08 Wage Order	Trustee does not recommend confirmation.
	Official Fo Payments 1 (Sep 20	filed 10/01/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s form 122-C #1 filed on 08/14/25.  s: 025)- 26 (Oct 2027) \$1,025.00. 2027)- 53 (Jan 2030) \$1,325.00.		

GONZALEZ (JOEL)	25-20243 BOBBY 0	Confirmation GONZALES	\$807.70 or 1.08 mth	Trustee does not recommend
08/15/25 10/24/25			10/02/25 \$346.15	confirmation.
2/59	\$750.00		Wage Order	
Bridget1	AMI-	1. Plan #21 filed 09/30/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #1 filed on 08/15/25.		
		2. Debtor(s)'s Official Form 122-C is inaccurate.		
		3. Debtor(s)'s delinquent 1.08 payments through October totaling \$807.70.		
		Payments: 1 (Sep 2025)- 58 (Jun 2030) \$750.00.		

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# Yvonne V. Valdez, Trustee October 22, 2025 10:00 am

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 08/19/25 10/28/25 2/60 Bridget1	25-20244  JAMES E  LINDA HO  \$625.00  BMI-			Trustee does not recommend confirmation.
		Plan payments: 1 (Sep 2025) - 60 (Aug 2030) \$625.00.		

## Yvonne V. Valdez, Trustee

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Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
GONZALEZ (JOEL) 08/19/25 10/28/25 2/60 Krystle	25-20245 CARL R C \$2,710.00 BMI-	OURVILLE  1. Plan #22 filed10/07/05 fails to provide sufficient funds for payment in full of all secured and priority claims.  2. Plan and Plan Summary do not match.	Current 09/29/25 \$2,825.00 ePay	Trustee does not recommend confirmation.
_		<ol> <li>Plan fails to provide for treatment of the secured claim of US Dept of HUD #1 filed on 08/20/25.</li> <li>Debtor failed to provide sufficient proof of business income.</li> <li>Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$2,710.00.</li> </ol>		
GONZALEZ (JOEL) 08/21/25 10/30/25 2/60 Leanne1	25-20248 ELIA E AR \$850.00 BMI-PPR	Confirmation  Plan #19 filed 10/09/25 works paying 2.94% dividend to the general unsecured creditors.  Plan payments: 1 (Sep 2025) - 2 (Oct 2025) \$850.00. 3 (Nov 2025) - 60 (Aug 2030) \$1,250.00.	Current 09/24/25 \$854.99 ePay	Trustee recommends confirmation of Plan #19 filed 10/09/25.

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# Yvonne V. Valdez, Trustee

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Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
GONZALEZ	25-20087	Confirmation	Current	Trustee does not
(JOEL) 03/28/25 06/06/25	CHARLES I JR MARIA F M	D MCDOWELL Dismissal CDOWELL	10/14/25 \$900.00	recommend confirmation and recommends dismissal.
7/60	\$7,800.00		Wage Order	aioiiiioodi.
Leanne1		1. Plan #76 filed 09/02/25 cannot be recommended because Trustee alleges Official Form 122C #79 filed 09/2/25 is incorrect, thus the plan fails to meet the requirements of 1325(b).		
		2. Plan fails to fully provide for Notice of Post-petition Mortgage Fees, Expenses and Charges.		
		Plan payments: 1 (Apr 2025) - 5 (Aug 2025) \$6,290.00. 6 (Sep 2025) - 60 (Mar 2030) \$7,800.00.		
		Trustee's Motion to Dismiss #28 filed 05/13/25. Debtor(s)'s response filed 06/04/25 at #35.		
		Objection to Confirmation filed 04/15/25 by Rally Credit Union at #24 was withdrawn 06/04/25 at #36.		

Number of Cases at This Time: 1

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# Yvonne V. Valdez, Trustee October 22, 2025 11:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
BROWN LAW	25-60034	Confirmation	\$1,000.00 or	Trustee does not
FIRM	JIMMY TORRES	Dismissal	0.26 mth <i>10/14/25</i>	recommend confirmation and
<i>05/05/25</i> 07/14/25	PRESILA R TORRES		\$2,900.00	recommends dismissal.
5/60	\$3,900.00		ePay	alomiooun

- 1. Trustee alleges that Plan #51 filed 09/16/25 fails to provide all of Debtor(s)'s disposable income into the plan.
- 2. Official Form 122C #50 filed 09/16/25 is inaccurate.
- 3. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J for Kristy Torres.
- 4. Plan fails to separate the future attorney fees from the Fixed Fee amounts.
- 5. Debtor(s) failed to provide documentation for the 50% \$762.50 value for Hackney & Torres Tree Service on Schedule B #50 filed 09/16/25.

#### Plan Payments:

AMI-PPR

Bridget1

- 1 (Jun 2025) -3 (Aug 2025) \$2,700.00.
- 4 (Sep 2025)- 60 (May 2030) \$3,900.00.

Trustee's Motion to Dismiss #36 filed 07/03/25.

Debtor(s)'s response #40 filed 07/24/25.

Objection to Confirmation filed by US Bank National Association on 05/27/25 at #20 was withdrawn 08/12/25 at #104.

Debtor's Motion for Variance from Amended Means Test Form B-22C [#50] filed 09/16/25 at #52.

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# Yvonne V. Valdez, Trustee October 22, 2025 11:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
GONZALEZ (JOEL) 06/18/25 08/27/25 4/36	\$2,890.00	Confirmation  MARTINEZ  Dismissal  Obj Conf R2 Development LLC	\$1,044.75 or 0.36 mth 09/02/25 \$1,843.85 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
Krystle	BMI-	<ol> <li>Plan #33 filed 9/11/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>Plan fails to fully provide for the claim of R2 Development claim #5 filed 09/16/25.</li> <li>Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</li> <li>Plan does not provide sufficient funds for the renewal payments.</li> <li>Plan fails to establish a sufficient ad valorem tax reserve for the liability that will come due.</li> <li>Plan fails to allow a duration of 60 months for execution and payment of the 1st mortgage for the renewal period.</li> <li>Plan payments:         <ol> <li>(Jul 2025) - 2 (Aug 2025) \$3,687.00.</li> <li>(Sep 2025) - 36 (Jun 2028) \$2,890.00.</li> </ol> </li> <li>Trustee's Motion to Dismiss at #21 filed 08/07/25.</li> <li>Debtor(s)'s response filed 08/11/25 at #22.</li> <li>Objection to Confirmation #41 filed 09/16/25 by R2 Development LLC.</li> </ol>		

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## Yvonne V. Valdez, Trustee

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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
GONZALEZ (JOEL) 06/26/25 09/04/25 4/60 Leanne1	25-60058 ALFRED G ELIZABET \$3,575.00 BMI-	Dismissai	\$3,520.00 or 0.98 mth 09/29/25 \$6,637.81 Check	Trustee does not recommend confirmation and recommends dismissal.
PACK  03/25/25 06/03/25 7/57  Krystle	25-60022 MICHAEL SHEILA DE \$3,200.00 AMI-PPR	Confirmation DEROSSETT Dismissal ROSSETT  Plan #48 filed 09/16/25 works paying 100% to general unsecured creditors but cannot be recommended because:	Current 10/07/25 \$1,476.92 Wage Order	Trustee does not recommend confirmation and recommends dismissal.

- 1. Trustee alleges Schedule I is inaccurate as it does not disclose Debtor's social security income pursuant Debtor(s)' tax returns.
- 2. Trustee alleges Schedule B is inaccurate as it does not list for the \$2,415.00 tax refund that was deposited on 06/26/25 in TDECU per the March statement.

Plan payments:

1 (Apr 2025) - 6 (Sep 2025) \$2,650.00.

7 (Oct 2025) - 57 (Dec 2029) \$3,200.00.

Trustee's Motion to Dismiss #33 filed 06/04/25.

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## Yvonne V. Valdez, Trustee

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Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation			
		No response filed by Debtor(s).					
RAUB	25-60033	Confirmation	Current	Trustee does not recommend			
<i>05/05/25</i> 07/14/25	<b>BONNEAU</b>	L HENCERLING Dismissal	10/14/25 \$3,550.00	confirmation and recommends dismissal.			
5/60 Leanne1	\$3,550.00 <i>BMI-</i>						
VASQUEZ LAW GROUP PLLC 04/11/24 06/20/24 18/60 Tracey	24-60011 ERVIN A F YENTAMY \$3,720.00 BMI-	Dismissal  UGHES III  K HUGHES  Post-Conf. Trustee's Motion to Dismiss #53 was filed 09/17/25 for non-payment.  No response filed by Debtors.	\$10,835.00 or 2.91 mth 09/22/25 \$3,720.00 ePay	Trustee recommends dismissal.			

# Yvonne V. Valdez, Trustee October 22, 2025 11:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
VASQUEZ	25-60082	Confirmation	\$1,831.54 or	Trustee does not
LAW GROUP		W SMOLIK	0.85 mth	recommend confirmation.
PLLC 08/12/25 10/21/25	LIANA C S	MOLIK	09/30/25 \$999.23	Commination.
2/60	\$2,165.00 <i>BMI-</i>		Wage Order	
Krystle	DIVII-	1. Plan #2 filed on 08/12/25 fails to provide sufficient funds for payment in full of all secured and priority claims		
		2. Plan fails to fully provide for American Finacial Service claim #7 filed 08/20/25.		
		3. Plan fails to fully provide for Toyota Motor Credit claim #19 filed 09/26/25.		
		4. Plan fails to fully provide for Republic Finance claim #17 field 09/15/25.		
		5. Trustee alleges Schedule B is inaccurate as it fails to disclose a CashApp account and 1/4 interest in lawsuit.		
		6. Trustee alleges Schedule C is inaccurate as it fails to disclose proper exemptions.		
		7. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.		
		8. Statement of Financial Affairs #1 filed 08/12/25 is incomplete as it does not disclose Debtor's and Joint Debtor's income.	;	
		Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$2,165.00.		

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## Yvonne V. Valdez, Trustee

October 22, 2025 11:00 am

Next 3 Panels: 11/19/2025 12/17/2025 01/14/2026

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
YAO	25-60054	Confirmation	\$620.00 or	Trustee does not
	PATRICK I	R BINDER Dismissal	1.77 mth 09/19/25	recommend confirmation and
06/06/25 08/15/25 4/60	\$350.00	Obj Conf Global Lending Services	\$335.00 ePay	recommend dismissal.
Bridget1	ВМІ-	1. Plan #47 fails to fully provide for all secured and priority claims.		
		2. Plan Summary #47 and Schedule J #12 do not agree. The projected income, expenses and disposable income amounts are inconsistent.	)	
		3. Debtor(s) is delinquent 1.77 payments through October, totaling \$620.00.		
		Payments:		
		1 (Jul 2025)- 3(Sept 2025) \$410.00. 4 (Oct 2025)- 60 (Jun 2030) \$350.00.		
		Trustee's Motion to Dismiss #33 filed 07/22/25. No Response filed by Debtor(s).		
		Objection to Confirmation filed by Global Lending Services LLC on 08/06/25 at #35. Proposed Order unloaded 09/14/25.		
		Debtor's Objection to Internal Revenue Claim filed on 08/08/25 at #40.		

Number of Cases at This Time: 8

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