

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:00 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
*PRO SE DEBTOR 08/26/25 11/04/25 2/0 Krystle	25-70249 RANDY MONTOYA \$0.00 BMI-	Dismissal 1. Debtor(s) did not appear at the 10/14/25 341 meeting of creditors. 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) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Trustee's Amended Motion to Dismiss with Prejudice #22 filed 10/07/25. No Response filed by Debtor(s).	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal with prejudice.

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*PRO SE DEBTOR	25-70254 RAFAEL FLORES	Confirmation	no pymts received	Trustee does not recommend
08/28/25 11/06/25 2/0 Leanne1	LETICIA O FLORES \$0.00 BMI-	Dismissal	01/01/00 \$0.00	confirmation and recommends dismissal with prejudice.
1. Debtor(s) did not appear at the 10/14/25 341 meeting of creditors. 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) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Trustee's Amended Motion to Dismiss with Prejudice #25 filed 10/23/25. No Response filed by Debtor(s).				

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*PRO SE DEBTOR 09/10/25 11/19/25 1/0 Leanne1	25-70268 SAUL R GARCIA \$0.00 BMI-	Dismissal 341 meeting of creditors is set for 10/28/25. 1. Debtor(s) failed to file a Plan and Plan Summary. 2. Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices. 3. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1). 4. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court. 5. 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. 6. Debtor(s) failed to file proof of attendance at an approved credit counseling course before the petition date. 7. Debtor(s) failed to make a Plan payment. Trustee's Motion to Dismiss #14 filed 10/02/25. No response filed by Debtor(s).	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal.

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BAKER	19-70243	Dismissal	\$6,053.11 or 4.03 mth 09/26/25 \$1,855.00 ePay	Trustee recommends dismissal.
04/01/19 06/10/19 78/84 Tracey	JOEL PENA MARIA E PENA \$1,503.39 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all. Debtors are in month 78 of an 84-month plan.		

BAKER	25-70177	Confirmation	Current	Trustee does not recommend confirmation and requests continuance to January 12, 2026 for confirmation and dismissal.
06/30/25 09/08/25 4/44 Bridget1	JAVIER SALAS-REGALADO \$3,500.00 BMI-	Dismissal	10/14/25 \$3,500.00 ePay	
		1. Plan #42 filed 09/08/25 fails to fully provide for Loancare LLC claim #3 filed 09/08/25. 2. Debtor's Plan proposes to pay Loancare's first lien mortgage for real property for which he does not currently hold legal title. Debtor granted a Special Warranty Deed in his principal residence to Mentor Capital, LLC on January 25, 2024. Trustee has conducted a R. 2004 exam of Debtor and reviewed all documents produced by Debtor. Based on the testimony given and documents produced, Trustee will be filing an adversary proceeding to void the deed to bring legal title back to Debtor. 3. Debtor failed to provide Cash App statements from 04/01/25 through 06/30/25. 4. Debtor failed to provide bank statements account ending in 6610 for 06/06/25 through 06/30/25. 5. Debtor failed to provide bank statements account ending in 2060 for 06/06/25 through 06/30/25.		

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6. Plan Summary #42 line 15 fails to disclose reason for the 100% forecast to the unsecured creditors.

Plan Payments: 1 (Jul 2025)- 44 (Feb 2029) \$3,500.00.

Trustee's Amended Motion to Dismiss #47 filed 09/24/25.
Debtor(s)'s response #43 filed 09/08/25.

Trustee's Objection to Exemption Election #48 filed 9/25/25.
Debtor's Response #50 filed 10/15/25 and set for hearing 11/03/25 at 3:00 p.m.

BAKER	25-70190	Confirmation	\$1,644.24 or	Trustee does not
	KEYA M EVANS	Dismissal	1.64 mth	recommend
07/07/25			09/29/25	confirmation and
09/15/25		Obj Conf United Auto Credit	\$426.92	recommends
3/60			ePay	dismissal.
Bridget1	\$1,000.00			
	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 1.64 payments through October totaling \$1,644.24.

Payments: 1 (Aug 2025)- 60 (Jul 2030) \$925.00.

Trustee's Motion to Dismiss #21 filed 08/19/25.
Debtor(s)'s response #30 filed 09/05/25.

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Objection to Confirmation filed 07/29/25 by United Credit Corporation at #16.

BAKER	25-70203	Confirmation	no pymts received	Trustee does not
	RODRIGO DE LA ROSA JR	Dismissal	01/01/00	recommend
07/21/25			\$0.00	confirmation and
09/29/25				recommends
3/60				dismissal.
Leanne1	\$300.00 BMI-	1. Plan #17 filed 09/04/25 fails to separate the fixed fee amount from the future attorney fees. 2. Debtor(s) failed to provide the SNAP benefits statement. 3. Debtor(s) failed to provide PNC Bank statement February 2025 through date of filing. 4. Debtor(s) is delinquent 3 payments through 10/20/25 totaling \$900.00. Debtor(s) failed to make any plan payments. Plan payments: 1 (Aug 2025) - 60 (Jul 2030) \$300.00. Trustee's Motion to Dismiss #28 filed 09/26/25. No response filed by Debtor(s).		

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CIMENT LAW FIRM PLLC	25-70154 HECTOR G HERNANDEZ	Confirmation Dismissal	Current 10/17/25 \$923.08 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
05/31/25 08/09/25 4/60 Bridget1	\$2,150.00 AMI-PPR	Amended Plan #63 filed 10/23/25 will be reviewed prior to the hearing. 1. Plan #59 filed 10/06/25 fails to reflect the correct contractual Monthly Payment for Security Service FCU in 9C. 2. Plan fails to fully provide for Technology Credit Union claim #5 filed 07/09/25. Plan Payments: 1 (Jun 2025)- 3 (Aug 2025) \$1,985.00. 4 (Sep 2025)- 23 (Apr 2027) \$2,150.00. 24 (May 2027)- 60 (May 2030) \$2,610.00. Objection to Confirmation filed by Cenlar FSB as Servicer for Security Service Federal Credit Union at #19 was withdrawn 07/23/25 at #30. Trustee's Motion to Dismiss #28 filed 07/18/25. Debtor's response #40 filed 09/02/25.		

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GUERRERO	21-70113 JOSE M RAMIREZ	Dismissal	\$1,863.02 or 1.96 mth 10/07/25 \$950.00 ePay	Trustee recommends dismissal.
08/20/21 10/29/21 50/60 Tracey	\$950.00 BMI-PPR	Post-Conf. Trustee's Motion to Dismiss #48 was filed 07/02/25 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #49 filed 07/18/25. Debtor is in month 50 of a 60-month plan.		

JONES III	25-70185 OSCAR E GONZALEZ	Dismissal	\$2,276.93 or 1.03 mth 10/23/25 \$1,107.69 Wage Order	Trustee recommends dismissal.
07/02/25 09/10/25 3/59 Bridget1	\$2,200.00 BMI-	1. Confirmation was denied on 09/08/25, and Debtor(s) failed to properly notice a new plan for confirmation. 2. Plan Summary #39 filed 10/05/25 fails to reflect the reason for the 100% forecast to unsecured creditors. 3. Paragraph 16 is incomplete as to the Amount of Cure column. 4. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1). 5. Official Form 122C #25 filed 08/15/25 is incomplete as it does not include the Current Monthly Income breakdown. 6. Debtor(s) failed to file the corresponding Schedule C-1 Summary for the amended Schedule C #40 filed 10/05/25.		

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7. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Own Lease, Inc through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

8. Debtor(s)'s delinquent 1.03 payments through October totaling \$2,276.93, with next payment due on 11/01/25.

Payments:

1 (Aug 2025)- 58 (June 2030) \$2,200.00.

Trustee's Amended Motion to Dismiss #48 filed 10/22/25.

Response #43 filed 10/06/25.

KISCH	25-70024	Dismissal	\$4,476.47 or 4.23 mth 06/25/25 \$238.15 Wage Order	Trustee recommends dismissal.
02/03/25 04/14/25 8/60 Tracey	FERNANDO GUTIERREZ \$1,058.48 BMI-PPR	Post-Conf. Trustee's Motion to Dismiss #70 was filed 10/02/25 for non-payment. No response filed by Debtor.		

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LIMON	25-70197	Confirmation	\$53.84 or 0.08 mth 10/23/25 \$323.08 Wage Order	Trustee recommends confirmation of Plan #28 filed 09/29/25.
07/15/25 09/23/25 3/60 Leanne1	GABRIEL MAYORGA JR \$700.00 BMI-	Plan #28 filed 09/29/25 works, paying 44% to the general unsecured creditors. 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 was withdrawn 10/03/25 #29. Debtor(s)'s response #25 filed 09/11/25.		
PAYNE & ASSOCIATES PLLC 01/26/24 04/05/24 21/60 Tracey	24-70012 LETICIA GOMEZ \$2,025.00 BMI-	Dismissal Modification	\$1,590.00 or 0.79 mth 10/03/25 \$435.00 Money Order	Trustee does not recommend approval and recommends dismissal.
		Modified Plan #57 filed 10/05/25 to cure a post-petition payment default cannot be recommended because: 1. Debtor has failed to provide a copy of the filed 2024 tax return. 2. Debtor failed to provide proof of current income. 3. Debtor has failed to file amended Schedules I and J in compliance with BLR 3015-1(c)(3). 4. 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). 5. The Modified Plan does not separate the proposed supplemental fees, resulting in the inability to assign the fixed payments as proposed.		

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6. The Modification Summary fails to state the reason the forecast to unsecured creditors is 100% in line 32.

7. The first full mod payment due 10/25/25 has not posted.

Mod forgives: \$4,930.37

Mod payments:

21 (Oct 2025) - 60 (Jan 2029) \$2,025.00

Post-Conf. Trustee's Motion to Dismiss #53 was filed 08/28/25 for non-payment.

Response to Post-Confirmation Trustee's Motion to Dismiss #53 was filed 10/05/25 at #55.

SOLANA	24-70272	Dismissal	\$4,350.00 or 3.00 mth 09/16/25 \$1,450.00 ePay	Trustee recommends dismissal.
12/02/24 02/10/25 10/60 Tracey	JORGE L CAVAZOS \$1,450.00 BMI-ESF			
		Post-Conf. Trustee's Motion to Dismiss #61 was filed 10/02/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #61 was filed 10/14/25 at #62.		

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OLIVA	19-70264 RICHARD ROMERO III	Dismissal	\$4,635.33 or 2.64 mth 09/26/25 \$788.45 ePay	Trustee recommends dismissal.
07/01/19 09/09/19 75/84 Tracey	\$1,752.86 AMI-ESF	Post-Conf. Trustee's Motion to Dismiss #108 was filed 10/02/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #108 was filed 10/22/25 at #109. Debtor is in month 75 of an 84-month plan.		

OLIVA	21-70184 JAIME A ALVARADO	Dismissal	\$3,127.38 or 2.01 mth 10/07/25 \$1,600.00 ePay	Trustee recommends dismissal.
12/15/21 02/23/22 46/60 Tracey	LUZ M ALVARADO \$1,552.96 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss #107 was filed 08/28/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #108 was filed 09/03/25.		

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OLIVA	24-70023 JESSICA L SILVA	Dismissal	\$250.00 or 0.83 mth 10/21/25 \$400.00 ePay	Trustee recommends dismissal.
01/31/24 04/10/24 21/60 Tracey	\$300.00 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss #50 was filed 10/02/25 for non-payment. No response filed by Debtor.		
OLIVA	24-70097 PRAXEDIS RODRIGUEZ JR	Modification	\$3,510.75 or 0.81 mth 10/24/25 \$600.00 ePay	Trustee recommends approval of Modified Plan #68 filed 08/27/25.
04/22/24 07/01/24 18/60 Connie	ZAIDA B RODRIGUEZ \$4,350.00 BMI-ESF	Amended Modified Plan #68 filed 08/27/25 works at 12.910%. Mod filed to cure a post-petition payment default. Mod forgives: \$16,218.28 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 was withdrawn 10/27/25 at #77. Response to Trustee's Motion to Dismiss #62 filed 08/21/25.		

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OLIVA	25-70002	Dismissal	Current	Trustee recommends dismissal be continued to December 8, 2025 concurrent with Mod.
01/03/25 03/14/25 9/60	NOE F ESCOBEDO		10/21/25 \$400.00 ePay	
Connie	JESSICA I ESCOBEDO-SOBERON			
	BMI-ESF			
	Post-Conf. Trustee's Motion to Dismiss #47 was filed 10/02/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #47 was filed 10/16/25 at #50.			
	Debtors are delinquent \$4,180.18. However, Debtors have filed a Modification set for 12/08/2025 and are current under the modification.			
OLIVA	25-70037	Confirmation Dismissal	\$812.27 or 1.06 mth 10/14/25 \$353.08 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
02/20/25 05/01/25 8/60	MARIA R MARROQUIN			
Leanne1	\$765.00 AMI-			
	Plan #76 filed 10/20/25 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, and no objection to this claim has been filed.			
	Plan payments: 1 (Mar 2025) - 5 (Jul 2025) \$915.00. 6 (Aug 2025) - 60 (Feb 2030) \$765.00.			
	Trustee's Motion to Dismiss #64 filed 08/28/25. No response filed by Debtor(s).			
	Objection to Confirmation filed 04/08/25 by Nationstar Mortgage LLC at #26 was withdrawn 07/15/25 at #44.			

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OLIVA	25-70044	Confirmation	Current	Trustee recommends
	JOSE G GARZA			
02/27/25	AMIRA I REYES		10/06/25	confirmation of
05/08/25			\$791.54	Plan #83 filed
8/60	\$1,760.00		Wage	09/29/25 with
Leanne1	AMI-BOTH		Order	C4/100% order.
Plan includes a nonstandard provision noting that general unsecured creditors are to be paid 8.5% interest. Plan #83 filed 09/29/25 works paying at 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of \$229,442.40. Trustee requests a C4 - 100% Confirmation Order. 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 was withdrawn 10/27/25 at #88. No response filed by Debtor(s).				
OLIVA	25-70116	Confirmation	\$1,025.00 or	Trustee does not
	ADAN ALANIZ	Dismissal	1.00 mth	recommend
04/21/25	LUCIANA RODRIGUEZ		10/08/25	confirmation and
06/30/25			\$1,025.00	recommends
6/36	\$1,025.00		ePay	dismissal.
Leanne1	BMI-			
1. Plan #57 filed 10/09/25 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Trustee alleges Schedule J is inaccurate as it overstates the anticipated refund pursuant to the amended 2024 tax return. Plan payments: 1 (May 2025) - 6 (Oct 2025) \$1,025.00. 7 (Nov 2025) - 36 (Apr 2028) \$1,550.00. Trustee's Motion to Dismiss filed 06/13/25 at #27.				

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No Response filed by Debtor(s).

OLIVA	25-70117	Confirmation	\$300.00 or 1.00 mth	Trustee does not recommend
	GILBERTO GONZALEZ	Dismissal	09/30/25	confirmation and
04/24/25	YESENIA U GONZALEZ		\$300.00	recommends
07/03/25			ePay	dismissal.
6/60	\$300.00			
Bridget1	AMI-			
Amended Form 122C #55 filed 10/24/25 will be reviewed prior to the hearing.				
1. Trustee alleges that Plan #33 filed 07/09/25 fails to provide all of Debtor(s)'s disposable income into the plan.				
2. Trustee alleges Official Form 122C #40 filed 07/18/25 is incorrect, thus the plan fails to meet the requirements of 1325(b).				
Payments: 1 (May 2025)- 60 (Apr 2030) \$300.00.				
Trustee's Motion to Dismiss #30 Filed 06/13/25.				
Debtors' response #34 filed 07/09/25.				
Objection to Confirmation filed by JPMorgan Chase Bank National Association on 05/27/25 at #26 was withdrawn 07/09/25 at #35.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70120	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ERIKA K PEREZ	Dismissal	10/07/25	
04/28/25		Obj Conf Onslow Bay Financial	\$360.00	
07/07/25			Wage	
6/60			Order	
Bridget1	\$360.00 BMI-	1. Plan #42 filed 07/31/25 fails to provide for all secured and priority creditors. 2. Paragraph 8D fails to disclose the terms of the loan modification for LoanCare LLC. 3. Debtor(s) failed to provide the refinance documentation and verification of direct payments to LoanCare LLC. Payments: 1 (May 2025)- 2 (Jun 2025) \$2,942.50. 3 (Jul 2025)- 60 (Apr 2030) \$360.00. Chapter 13 Trustee's Motion to Dismiss #30 filed 06/10/25. Response #44 filed 08/01/25. Objection to Confirmation filed 05/20/25 by Onslow Bay Financial LLC at #27.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70192	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ROBERTO RANGEL	Dismissal	10/16/25	
07/09/25 09/17/25 3/36	GUADALUPE RANGEL		\$200.00	
	\$200.00		ePay	
Bridget1	BMI-			
Plan #25 filed 10/03/25 works, paying 7.54% to the general unsecured creditors, but cannot be recommended because:				
1. 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 business income. Further, the March through May Monthly Operating Reports reflect the business operating at a loss.				
2. Debtor(s) failed to provide the Sworn Business Testimony.				
Payments: 1 (Aug 2025)- 36 (Jul 2028) \$200.00.				
Trustee's Motion to Dismiss #22 filed 08/27/25. No response filed by Debtor(s).				
OLIVA	25-70194	Confirmation	\$500.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	RAUL A BEJARANO	Dismissal	09/16/25	
07/11/25 09/19/25 3/60	MARTHA E BEJARANO		\$500.00	
	\$500.00		ePay	
Krystle	BMI-			
1. Trustee alleges that Plan #28 filed 09/26/25 fails to provide all of Debtor(s)'s disposable income into the plan.				
2. Debtor(s) failed to provide a copy of the business lease pursuant to Monthly Operating Reports provided 10/06/25.				
3. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).				
Plan Payments: 1 (Aug 2025) - 60 (Jul 2030) \$500.00.				
Trustee's Motion to Dismiss #24 filed 08/27/25. No response by Debtor(s).				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	25-70205	Confirmation	\$461.52 or	Trustee does not recommend confirmation and recommends dismissal.
	ANTONIO DEL ANGEL	Dismissal	1.15 mth	
07/24/25			10/15/25	
10/02/25	NINA L DEL ANGEL	Obj Conf LoanDepot.com	\$184.62	
3/36	\$400.00		Wage Order	
Krystle	BMI-	Plan #32 filed 10/02/25 cannot be recommended because Debtor(s) failed to provide proof to substantiate the amounts to be paid to Concord for solar panels and equipment and Goodleap LLC for solar panels and equipment through the Plan. Goodleap LLC filed claim #20 on 10/02/25 for windows, but Debtors have scheduled two (2) separate claims to be paid specifically for solar panels and equipment. Creditors have not filed a claim for this collateral and Trustee must disburse according to plan. Plan #32 fails to fully provide for Goodleap LLC claim #20 filed 10/02/25 for windows. Plan Payments: 1 (Aug 2025) - 36 (Jul 2028) \$400.00. Trustee's Motion to Dismiss #30 filed 09/26/25. No response by Debtors. Objection to Confirmation #27 filed 08/22/25 by LoanDepot.com.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70212	Confirmation	Current	Trustee recommends confirmation of Plan #29 filed 10/03/25.
07/31/25 10/09/25 3/60 Krystle	MELVIN R DALE \$1,850.00 BMI-	Plan #29 filed 10/03/25 works paying 3.95% to the general unsecured creditors. Plan Payment: 1 (Aug 2025) - 3 (Oct 2025) \$1,850.00. 4 (Nov 2025) - 60 (Jul 2030) \$1,900.00. Trustee's Motion to Dismiss #24 filed 09/26/25 was withdrawn 10/27/25 at #24. Debtor's Response #28 filed 10/02/25.	10/07/25 \$1,850.00 ePay	
OLIVA	25-70213	Confirmation Dismissal	Current	Trustee does not recommend confirmation and recommends dismissal.
07/31/25 10/09/25 2/60 Krystle	JOSE A HINOJOSA \$585.00 BMI-PPR	Plan #31 filed 10/03/25 cannot be recommended because: 1. 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. 2. Debtor(s) failed to provide proof of Social Security, Veterans Affairs, and unemployment income for 05/02/25 through 07/31/25. 3. Debtor(s) failed to provide statements for Money Lion account #9765 for 05/02/25 through 07/31/25. Trustee's Motion to Dismiss #29 filed 09/26/25. No response by Debtor(s).	10/14/25 \$270.00 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Plan Payment: 1 (Aug 2025) - 60 (Jul 2030) \$585.00.

OLIVA	25-70216	Confirmation	\$1,025.00 or 0.50 mth 10/22/25 \$1,025.00 Wage Order	Trustee does not recommend confirmation.
08/01/25 10/10/25 2/60 Leanne1	CYNTHIA M OCHOA \$2,050.00 BMI-	Plan #29 filed 10/03/25 works, paying 16.01% to general unsecured creditors, but cannot be recommended as paragraph 16 is incomplete as to the Amount of Cure column. Plan payments: 1 (Sep 2025) - 2 (Oct 2025) \$2,050.00. 3 (Nov 2025) - 60 (Aug 2030) \$2,115.00.		

OLIVA	25-70217	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
08/01/25 10/10/25 2/36 Krystle	JORGE LUIS RODRIGUEZ ROSALINDA RODRIGUEZ \$200.00 BMI-	Dismissal Plan #31 filed 10/02/25 improperly provides for Hidalgo County claim #2 filed 08/27/25 in Paragraph 9C, instead of 8C. Plan Payments: 1 (Sep 2025) - 36 (Aug 2028) \$200.00. Trustee's Motion to Dismiss #29 filed 09/29/25. No response filed by Debtor(s).	10/23/25 \$92.31 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70225	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	DIANA COLOR	Dismissal	10/20/25	
08/06/25 10/15/25 2/36 Leanne1	\$550.00 BMI-	Plan #26 filed 10/21/25 cannot be recommended as Debtor(s) propose to pay as direct, claim #14 filed 10/15/25 for GoodLeap LLC, the full claim amount on collateral valued significantly less at the expense of general unsecured creditors. Plan payments: 1 (Sep 2025) - 36 (Aug 2028) \$550.00. Trustee's Motion to Dismiss #25 filed 09/26/25. No response filed by Debtor(s).	\$126.92 Wage Order	
OLIVA	25-70232	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	LORENA SALINAS	Dismissal	10/21/25	
08/13/25 10/22/25 2/36 Leanne1	\$200.00 BMI-	Obj Conf NewRez LLC	\$200.00 ePay	
		Plan #32 filed 10/21/25 cannot be recommended because: 1. Trustee alleges the plan is not feasible. 2. Trustee alleges Schedule I is inaccurate. Plan payments: 1 (Sep 2025) - 36 (Aug 2028) \$200.00. Trustee's Motion to Dismiss #27 filed 09/30/25. Debtor(s) Response #33 filed 10/22/25. Objection to Confirmation filed by NewRez LLC on 08/22/25 at #19.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

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
OLIVA	25-70240	Confirmation	no pymts received	Trustee does not
	KATHRYN A CHACRA	Dismissal	01/01/00 \$0.00	recommend confirmation and dismissal.
08/19/25 10/28/25 2/36 Bridget1	\$1,000.00 BMI-	1. Trustee alleges that Plan #2 filed 08/19/25 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Debtor(s) failed to provide Business Sworn Testimony. 3. Debtor(s) failed to provide a copy of the business lease. 4. Debtor(s) failed to provide a copy of the Divorce Decree. 5. Debtor(s) failed to provide verification of the residential lease payments to the ex-spouse. 6. Debtor(s) failed to provide Cash App August 2025 statement. 7. Debtor(s) failed to provide statements for all accounts (except 0984) for 07/01/25 through 08/19/25. 8. Debtor(s) failed to provide statements for account ending in 0984 for 07/23/25 through 08/19/25. 9. Debtor(s) failed to file an EFT order with the Court. 10. There have been no payments received in this case. Debtor(s)'s delinquent 2 payments through October totaling \$2,000.00. Payments: 1 (Sep 2025)- 36 (Aug 2028) \$1,000.00. Trustee's Motion to Dismiss #21 filed 09/30/25. No Response filed by Debtor(s).		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

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
OLIVA	25-70253	Confirmation	no pymts received	Trustee does not recommend confirmation.
08/27/25 11/05/25 2/60 Bridget1	SANDRA D ZAMORA \$650.00 BMI-	1. Plan #14 filed 9/10/25 improperly provides for the residential lease under paragraph 13 rather than paragraph 16. 2. Plan summary #14 is misleading as it reflects a 3.98% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$102,842.19, when the total amount of estimated general unsecured claims is \$110,029.62. 3. Trustee alleges the Statement of Financial Affairs is inaccurate as it fails to disclose business income for year to date, 2023 and 2024 under paragraph #4. 4. Trustee alleges the Statement of Financial Affairs is incomplete as it fails to disclose stored property under paragraph #22. 5. Trustee alleges Schedule G is incomplete as it fails to disclose all leases. 6. Debtor(s) failed to provide bank statements for: Bank of America 08/16/25 through 08/27/25, Capital One 05/29/25 through 08/27/25, and Dayforce checking 06/01/25 through 08/27/25. 7. Debtor(s) failed to provide copies of the residential and storage leases. 8. Debtor(s) failed to provide pay stubs from Valley View Senior Living. 9. Debtor(s) has not made any plan payments. Plan Payments:1 (Sep 2025) - 60 (Aug 2030) \$650.00. Trustee's Motion to Dismiss #26 filed 10/14/25 is set 12/08/25. No Response filed by Debtor(s).	01/01/00 \$0.00	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

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	25-70255	Confirmation	\$650.00 or 1.00 mth 10/14/25 \$250.00 ePay	Trustee does not recommend confirmation.
08/28/25 11/06/25 2/60 Krystle	RAMIRO TREVINO \$650.00 BMI-	Plan #29 filed 10/20/25 works, paying 11.61% to general unsecured creditors, but cannot be recommended as paragraph 16 is incomplete as to the "amount of cure." Plan Payments: 1 (Sep 2025) - 2 (Oct 2025) \$650.00. 3 (Nov/ 025) - 60 (Aug 2030) \$665.00. Trustee's Motion to Dismiss #26 filed 10/14/25 is set for 12/08/25. No Response filed by Debtor(s).		
OLIVA	25-70261	Confirmation	\$1,776.92 or 1.08 mth 10/20/25 \$761.54 Wage Order	Trustee does not recommend confirmation.
08/29/25 11/07/25 2/60 Bridget1	RITA C BALANDRANO ABRIL P GURROLA \$1,650.00 BMI-	1. Mr. Gurrola appeared for the 10/14/25 meeting of creditors; however, Mrs. Balandrano did not appear. The meeting has been reset to 10/28/25. 2. Trustee alleges that Plan #2 filed 08/29/25 fails to provide all of Debtor(s)' disposable income into the plan. 3. Trustee alleges Statement of Financial Affairs and Official Form 122C are incorrect. The Statement of Financial Affairs lists two operating massage businesses; however, neither the Statement of Financial Affairs #4 nor the Official Form 122C lists any business income. 4. Plan paragraph 8 improperly provides for the cure claims for PDP Mile 4 Ltd and 21st Mortgage Corp without providing for post-petition monthly mortgage payments. 5. Plan Summary and Plan do not agree.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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6. Trustee alleges Schedule B is incomplete as it does not disclose Debtor(s)' businesses.

7. Debtor(s) failed to provide six months of Monthly Operating Reports and Sworn Business Testimonies for both businesses.

Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$1,650.00.

Trustee's Motion to Dismiss #28 filed 10/14/25 is set for 12/08/25.
No Response filed by Debtor(s).

OLIVA	25-70264	Confirmation	no pymts received	Trustee does not recommend confirmation.
09/01/25 11/10/25 1/60 Krystle	CASSANDRA TOVAR \$2,250.00 BMI-	1. Plan #9 filed on 09/15/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for 21st Mortgage Corp claim #1 filed 09/22/25. 3. Plan fails to provide for treatment of the mortgage gap payment due to 21st Mortgage Corp for September 2025. 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 make any plan payments. Plan Payments: 1 (Oct 2025) - 60 (Sep 2030) \$2,250.00. Trustee's Motion to Dismiss #25 filed 10/23/25 is set for 12/08/25. No response by Debtor.	01/01/00 \$0.00	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 3, 2025 2:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70265	Confirmation	Current	Trustee does not recommend confirmation.
09/01/25 11/10/25 1/60 Leanne1	SANTIAGO GUZMAN \$1,200.00 BMI-PPR	Amended Plan #29, Form 122C #28 and Schedules I/J #27 filed 10/24/25 will be reviewed prior to the hearing. 1. Plan #10 filed 09/17/25 fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. 2. Debtor(s) failed to provide proof to substantiate son's \$350 contribution. 3. Trustee alleges Official Form 122C is incorrect. 4. Trustee alleges Schedule I is inaccurate as it does not reflect Debtor's new positions or current income pursuant Debtor's 341 testimony. 5. Plan fails to fully provide for Hidalgo County Tax Assessor claim #3 filed 10/15/25. 6. Debtor(s) failed to provide proof of Las Dianas Land Development LLC. Plan payments: 1 (Oct 2025) - 60 (Sep 2030) \$1,200.00. Trustee's Motion to Dismiss #25 filed 10/23/25 is set for 12/08/25. No response filed by Debtor(s).	10/14/25 \$1,200.00 ePay	

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 3, 2025 1:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70242	Confirmation	\$1,723.08 or	Trustee does not recommend confirmation and recommends dismissal.
	NINA C WORLEY	Dismissal	1.08 mth	
08/19/25			10/23/25	
10/28/25			\$738.46	
2/60	\$1,600.00		Wage Order	
Bridget1	BMI-	1. Plan #14 filed 08/27/25 fails to fully provide for Internal Revenue Service claim #6 filed 09/16/25. Further, the claim reflects that the 2021 and 2023 returns have not been filed. Trustee has received a copy of the 2023 tax return.		
		2. Debtor(s) failed to provide a copy of the 2021 tax return.		
		3. Plan fails to fully provide for NewRez LLC DBA Shellpoint Mortgage Servicing claim #12 filed 10/20/25.		
		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 bank statements for account ending in 4742 for 05/21/25 through 08/19/25.		
		6. Debtor(s) failed to provide Cash App statements for 05/21/25 through 08/19/25.		
		Payments: 1 (Sep 2025)- 60 (Aug 2030) \$1,600.00.		
		Trustee's Motion to Dismiss #31 filed 09/30/25.		
		No Response filed by Debtor(s).		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 3, 2025 1:30 pm

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	25-70251	Confirmation	\$900.00 or 1.00 mth	Trustee does not recommend confirmation.
	ALICIA TIJERINA		10/06/25	
08/26/25			\$900.00	
11/04/25			ePay	
2/60	\$900.00			
Krystle	BMI-	Plan #2 filed 08/26/25 cannot be recommend because:		
		1. Debtor failed to provide Trustee with July and August 2025 Greater TX account statement.		
		2. Debtor failed to provide Trustee with CashApp statements for May through August 2025.		
		Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$900.00.		
		Trustee's Motion to Dismiss #24 filed 10/14/25 is set for 12/08/25.		
		No Response filed by Debtor(s).		