

JUDGE JEFFREY P NORMAN
Yvonne V. Valdez, Trustee
December 11, 2025 9:30 am

Next 3 Panels:
01/08/2026
02/12/2026
03/19/2026

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
BARTO	24-50136 ROLANDO GUERRA	Dismissal	\$8,737.00 or 2.36 mth 11/24/25 \$1,000.00 <i>Money Order</i>	Trustee recommends dismissal.
12/30/24 03/10/25 11/60 Tracey	\$3,700.00 BMI-PPR	Post-Confirmation Trustee's Motion to Dismiss #62 was filed 11/05/25 for non-payment. No response filed by Debtor.		

BARTO	25-50029 TOMAS R RANGEL	Confirmation Dismissal Obj Conf Americredit Financial Obj Conf NewRez LLC	\$2,924.98 or 1.00 mth 10/28/25 \$1,000.00 <i>Money Order</i>	Trustee does not recommend confirmation and recommends dismissal.
04/17/25 06/26/25 8/59 Bridget1	\$2,925.00 BMI-PPR	1. Plan summary #62 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 \$2,997.67, when the total amount of timely filed general unsecured claims is \$15,876.29. 2. Plan Reserve Table Schedule #21 reflects 60 months but plan is 59 months. 3. Plan Summary #62 and Schedule J #61 do not agree. The projected income, expenses and disposable income amounts are inconsistent. 4. Schedule C-1 #61 fails to disclose the Gross Property Value and Total Encumbrances for the 2008 Nissan Titan. 5. Debtor is delinquent 1 payment through November totaling \$2,924.98.		

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Payments:
1 (May 2025)- 6 (Oct 2025) \$1,833.33.
7 (Nov 2025)- 59 (Mar 2030) \$2,925.00.

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 11/14/25 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #67.

BARTO 06/30/25 09/08/25 5/60 Bridget1	25-50068	Confirmation	\$2,000.00 or 1.00 mth 11/05/25 \$2,000.00 Money Order	Trustee does not recommend confirmation and recommends dismissal.
	LEONEL M LOPEZ	Dismissal		
	ALEJANDRA G RENTERIA DE LOPEZ \$2,000.00 BMI-	Obj Conf Ally Bank		
1. Plan #30 filed 09/17/25 fails to fully provide for Internal Revenue Service amended claim #2 filed 11/20/25. Further, the proof of claim reflects the 2024 tax return has not been filed. Trustee has received a copy of the 2024 return.				
2. Plan fails to provide for the Notice of Mortgage Fees, Expenses and Charges #38 filed 11/10/25.				
3. Debtor(s) failed to provide documentation for the retirement account(s).				
4. Debtors are delinquent 1 payment through November totaling \$2,000.00.				
Payments: 1 (Jul 2025)- 60 (Jun 2030) \$2,000.00.				
Trustee's amended Motion to Dismiss #32 filed 09/18/25. No response filed by Debtor(s).				
Objection to Confirmation filed 07/30/25 by Ally Bank at #21.				

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BARTO	25-50083	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ANNABEL A LARA	Dismissal	11/25/25	
08/14/25 10/23/25 4/35 Bridget1	\$1,475.00 AMI-	<p>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.</p> <p>2. Official Form 122C is incomplete as it does not include the Current Monthly Income breakdown.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>6. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.</p> <p>7. Plan proposes treatment of real property in paragraph 9C. Further, the collateral for the subordinate lien of Idaho Housing Agency is not disclosed.</p> <p>8. Plan fails to fully provide for Americredit Financial Services claim #2 filed 08/21/25. Further, Plan Summary does not match Plan.</p> <p>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.</p> <p>10. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.</p> <p>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 and the correct balances at time of filing.</p>	<p>Wage Order</p>	

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12. Debtor(s) failed to provide statements for account ending in 9870 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.

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

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

BARTO	25-50084	Confirmation	\$217.54 or	Trustee does not
	VICTOR RUBIO	Dismissal	0.15 mth	recommend
08/15/25			12/03/25	confirmation and
10/24/25	CARINA RUBIO		\$165.00	recommends
4/60	\$1,425.00		ePay	dismissal.
Leanne1	BMI-			

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.

Trustee's Motion to Dismiss #30 filed 10/23/25.
No response filed by Debtor(s).

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BARTO

25-50091

Confirmation

\$13,600.00 or

**Trustee does not
recommend
confirmation and
recommends
dismissal.**

EDGAR GARCIA

Dismissal

1.00 mth

08/29/25

11/07/25

4/60

Bridget1

\$13,600.00

AMI-PPR

Obj Conf Capital One Auto Finance

11/06/25

\$13,600.00

Cashiers

Check

Obj Claim Tax Lien Loan SPV LLC

1. Plan #2 filed 08/29/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #26 filed on 11/24/25.

2. Official Form 122C #26 filed 11/24/25 is incomplete as it does not include the Current Monthly Income breakdown. Further, Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

3. Paragraph 21 of the plan indicates both ad valorem reserves and other reserve. There is no amount listed under ad valorem reserve, but there is an amount under other reserve. The other reserve is not specified in paragraph 21. Therefore, Schedule 21 reserve table fails to reflect the ad valorem tax reserve in the appropriate column.

4. Schedule J #1 is inaccurate as it fails to disclose the ad valorem tax reserve expense.

5. Plan fails to provide for Internal Revenue Service claim #3 filed 10/01/25. Further, the claim indicates the 2021 tax return has not been filed and Debtor(s) has not provided a copy to the Trustee.

6. Plan fails to provide for Capital One Auto Finance claim #1 filed 09/24/25.

7. Plan fails to fully provide for International Bank of Commerce claim #7 filed 11/07/25 for the 2019 Ford F450. Further, the incorrect creditor is listed as Capital One Auto Finance in 9B.

8. Plan fails to fully provide for Emilliano Ibarra Villarreal and Maria Guadalupe claim #5 filed 11/05/25.

9. Plan fails to provide for Tax Lien Loan SPV LLC claim #6 filed 11/07/25.

10. Trustee alleges Schedule I #1 is inaccurate as it reflects the Debtor and the non-filing spouse as not employed and reflects the non-filing spouse's income under Debtor's income.

11. Trustee alleges Schedule B #1 is inaccurate as Debtor(s) failed to disclose all assets pursuant to business documentation, 341 testimony and claims filed.

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12. Debtor is delinquent 1 payment through November totaling \$13,600.00.

Trustee's Motion to Dismiss #21 filed 10/07/25.
No Response filed by Debtor(s).

Objection to Confirmation filed 11/06/25 by Capital One Auto Finance at #25.

Debtor's Objection to claim filed 11/26/25 by Tax Lien Loan SPV LLC at #29.

MEURER	25-50032	Confirmation	\$2,900.00 or	Trustee does not recommend confirmation and recommends dismissal.
	BRUNO LEDESMA JR	Dismissal	0.89 mth	
04/25/25	MARIA E BUSTAMANTE		12/02/25	
07/04/25			\$303.70	
8/59	\$3,275.00		Wage	
Krystle	AMI-		Order	
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.				
6. Trustee alleges the plan is not feasible.				
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).				

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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.

MEURER	25-50053	Confirmation	\$3,929.35 or	Trustee does not recommend confirmation and recommends dismissal.
	CYNTHIA RAMIREZ	Dismissal	1.02 mth	
05/30/25			11/06/25	
08/08/25			\$3,800.13	
7/60	\$3,865.00		ePay	
Leanne1	BMI-	1. Plan #42 filed 09/23/25 fails to provide for IRS claim #7 filed 07/14/25. Further, the claim reflects Debtor(s) failed to file a tax return for the year 2024. Trustee received a signed copy of the 2024 tax return on 07/07/25.		
		2. Plan fails to provide for Navy Federal Credit Union claim #12 filed 07/30/25.		
		3. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.		
		Plan payments:		
		1 (Jun 2025) - 4 (Sep 2025) \$3,800.00.		
		5 (Oct 2025) - 60 (May 2030) \$3,865.00.		
		Trustee's Motion to Dismiss filed 07/11/25 at #31.		
		No response filed by Debtor(s).		
		Objection to Confirmation filed 07/15/25 by Santander Consumer USA, Inc at #33.		

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MEURER	25-50085	Confirmation	\$4,300.40 or	Trustee does not recommend confirmation and recommends dismissal.
	OLINDA M DOMINGUEZ	Dismissal	1.15 mth	
08/22/25			11/21/25	
10/31/25			\$1,720.15	
4/60	\$3,727.00		Wage Order	
Leanne1	AMI-PPR			
1. Plan #30 filed 10/06/25 fails to fully provide for the claim of Carrington Mortgage Services.				
2. Trustee alleges Official Form 122C is incorrect as the Projected monthly Chapter 13 Plan payment reflects \$0.00.				
3. Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #24 filed on 09/22/25.				
Plan payments: 1 (Sep 2025) - 60 (Aug 2030) \$3,727.00.				
Trustee's Motion to Dismiss #32 filed 10/07/25.				
No Response filed by Debtor(s).				
OLIVA PC (L)	22-50090	Modification	Current	Trustee recommends approval of Modified Plan #106 filed 11/06/25.
	MARIA L CARRION		11/28/25	
12/22/22			\$300.00	
03/02/23			ePay	
36/60	\$1,200.00			
Connie	BMI-ESF			
Amended Modified Plan #106 filed 11/06/25 works at 2.182%. Mod filed to cure a post-petition payment default.				
Mod forgives: \$3,293.99				
Mod payments:				
35 (Nov 2025) - 39 (Mar 2026) \$1,200.00				
40 (Apr 2026) - 40 (Apr 2026) \$7,200.00				
41 (May 2026) - 51 (Mar 2027) \$1,200.00				
52 (Apr 2027) - 52 (Apr 2027) \$7,200.00				
53 (May 2027) - 60 (Dec 2027) \$1,200.00				

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Post-Confirmation Trustee's Motion to Dismiss #100 was filed 10/02/25 for non-payment was withdrawn 12/02/25 at #110.
Response to Post-Conf. Trustee's Motion to Dismiss #100 was filed 10/22/25 at #101.

OLIVA PC (L) 08/27/25 11/05/25 4/36 Krystle	25-50089	Confirmation	\$125.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ARMANDO PAREDES	Dismissal	0.50 mth	
	NORMA A PAREDES		11/26/25	
	\$250.00		\$125.00	
	AMI-		ePay	
<p>1. Plan #2 filed 08/27/25 does not provide for Notice of Post-petition Mortgage Fees #26 filed 10/23/25 in the amount of \$650.00 for fees.</p> <p>2. Plan fails to establish a sufficient federal income tax reserve for the liability that will come due.</p> <p>3. Trustee alleges that the Plan fails to provide all of Debtor(s)'s disposable income into the plan.</p> <p>4. Trustee alleges Official Form 122C is incorrect; thus, the plan fails to meet the requirements of 1325(b).</p> <p>Plan Payments: 1 (Sep 2025) - 36 (Aug 2028) \$250.00</p> <p>Trustee's Motion to Dismiss #29 filed 11/03/25. No response by Debtor.</p>				

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OLIVA PC (L)	25-50094	Confirmation	\$946.14 or 0.32 mth 11/26/25 \$1,384.62 Wage Order	Trustee does not recommend confirmation.
09/18/25 11/27/25 3/60 Leanne1	ELIZABETH T ORTIZ \$3,000.00 BMI-PPR	<p>1. Plan Summary #2 filed 09/18/25 - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.</p> <p>2. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.</p> <p>3. Plan fails to provide treatment of Student Loans.</p> <p>4. Gregoria Gonzalez, mortgagee, filed Proof of Claim #11 filed on 11/26/25 that fails to provide Attachment B410A reflecting the arrearage and ongoing payments. Claimant also failed to provide a payment history. The total amount of the claim is arrears per the claim, but the Plan provides a cure and maintain. Trustee is unable to verify the amount of the arrearage or ongoing payment.</p> <p>5. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>Plan Payments: 1 (Oct 2025) - 60 (Sep 2030) \$3,000.00.</p> <p>Trustee's Amended Motion to Dismiss #26 filed 11/17/25 is set for 01/08/26. No response filed by Debtor(s).</p>		

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OLIVA PC (L)	25-50096	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	PAULA PEREZ	Dismissal		
09/24/25			12/02/25	
12/03/25			\$253.85	
3/60			Wage Order	
Bridget1	\$550.00 BMI-	1. Paragraph 8C of Plan #2 filed 09/24/25 is incomplete as it fails to disclose the tax years for the City of Laredo Tax Office and Web County Tax Office claims. 2. Plan fails to fully provide for the City of Laredo debt. Payments: 1 (Oct/2025) 60 (Sep/2030) \$550.00. Trustee's Motion to Dismiss #26 filed 11/13/25. No response filed by Debtor(s).		