

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 9:00 am

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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
BAKER	25-20296	Confirmation	\$500.00 or 1.00 mth	Trustee does not recommend confirmation.
	TABASSUM F YOUSUF	Obj Conf Rocket Mortgage LLC	11/12/25 \$500.00 ePay	
10/06/25 12/15/25 2/60 Bridget1	\$500.00 BMI- Plan includes a non-standard provision. 1. Plan #40 filed 11/10/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for Internal Revenue Service claim #12 filed 11/26/25. Further, the claim reflects that the 2021 through 2024 tax returns have not been filed. 3. Debtor(s) failed to provide copies of the 2021 through 2024 tax returns. 4. Plan fails to fully provide for Rocket Mortgage LLC. 5. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 6. Trustee alleges that plan fails to provide all of Debtor(s)'s disposable income into the plan. 7. Trustee alleges Schedule B #36 is incomplete as Debtor(s) failed to disclose the accounts receivables pursuant to 341 testimony. 8. Debtor(s) failed to file Schedule C-1 Summary. 9. Trustee alleges Statement of Financial Affairs #36 is incomplete as the income for 2023 and 2024 has not been disclosed. 10. Trustee alleges that Schedule H is inaccurate as Debtor(s) failed to disclose the complete name for the non-filing spouse. 11. Debtor(s) failed to provide copies of bank statements for Chase Bank account ending in 8563 for 04/06/25 through 07/07/25. 12. Debtor(s) failed to provide copies of bank statements for Liberty FCU account ending in 8935 for 04/09/25 through			

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10/06/25.

13. Debtor(s) failed to provide copies of bank statements for Liberty FCU account ending in 8926 for 04/09/25 through 10/06/25.

Payments: 1 (Nov 2025)- 60 (Oct2030) \$500.00.

Objection to Confirmation filed by Rocket Mortgage LLC 11/17/25 at #47.

OJEDA JR	25-20299	Confirmation	\$2,800.00 or	Trustee does not recommend confirmation and recommends dismissal.
	MOHAMMAD A	Dismissal	1.08 mth	
10/06/25	AL-BARNAWI		11/13/25	
12/15/25			\$2,400.00	
2/60	\$2,600.00		ePay	
Leanne1	BMI-			
<p>1. Plan #8 filed 10/20/25 fails to fully provide for the claim of Selene Finance claim #5 filed 12/05/25.</p> <p>2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>3. Debtor(s) failed to provide a copy of the 2023 tax returns.</p> <p>4. Debtor(s) failed to file a wage deduction order or EFT order with the Court.</p> <p>5. Statement of Financial Affairs #9 filed 10/20/25 is incomplete as it does not disclose Debtor's income.</p> <p>6. Plan fails to fully provide for Nueces County.</p> <p>7. Debtor(s) failed to provide Cryptocurrency, Charles Schwab Stock Portfolio, and October 2025 Frost Bank statement.</p> <p>8. Plan proposes to overprovide for treatment of Titlemax claim in Paragraph 9A at the expense of general unsecured creditors.</p> <p>9. Trustee alleges Schedule B is inaccurate as it fails to itemize assets.</p> <p>Plan payments: 1 (Oct 2025) - 60 (Sep 2030) \$2,600.00.</p> <p>Trustee's Motion to Dismiss #24 filed 11/25/25.</p>				

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No Response filed by Debtor(s).

OLIVA PC (C) 20-20150 Dismissal

DERICK W BALL

03/24/20
06/02/20
69/84
Tracey

ELLEN J BALL

\$1,675.00
AMI-ESF

\$3,616.01 or
2.16 mth
11/26/25
\$1,200.00
ePay

Trustee recommends dismissal.

Post-Confirmation Trustee's Motion to Dismiss #93 was filed 11/13/25 for non-payment.
Response to Post-Confirmation Trustee's Motion to Dismiss #93 was filed 11/26/25 at #95.
Debtor is in month 68 of an 84-month plan.

OLIVA PC (C) 24-20130 Modification

LUIS AGUILAR JR

05/03/24
07/12/24
19/60
Connie

MICHELLE Y AGUILAR

\$1,950.00
BMI-ESF

Current
12/05/25
\$900.00
ACH

Trustee recommends approval of Modified Plan #66 filed 11/06/25.

Amended Modified Plan #66 filed 11/06/25 works at 11.116%. Mod filed to cure a post-petition payment default.

Mod forgives: \$5,605.48

Mod payments:
18 (Nov 2025) - 60 (May 2029) \$1,950.00

Post-Conf. Trustee's Motion to Dismiss #57 filed 10/16/25 for non-payment was withdrawn 12/10/25 at #70.
Response to Post-Conf. Trustee's Motion to Dismiss #57 filed 11/03/25 at #62.
There are several months where only a partial payment was made.

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OLIVA PC (C)	25-20159	Modification	\$2,002.50 or 0.35 mth 11/28/25 \$1,232.50 Wage Order	Trustee recommends approval of Modified Plan #61 filed 12/03/25 with M4 Order.
	BRAYDEN W PYLE			
05/29/25 08/07/25 7/60 Tracey	KAITLIN KNIGHT \$5,700.00 AMI-			
Amended Modified Plan #61 filed 12/03/25 works at 100%. Mod filed due to the Debtor fell behind with the mortgage payments. He is modifying the plan to pay Freedom Mortgage Corporation as an on-going mortgage claim through the bankruptcy plan along with all post-petition arrears and fees. Trustee requests 100% (M4 Order) due to the Debtors' Projected Disposable Income.				
Mod forgives: \$1,340.00				
Mod payments: 6 (Nov 2025) - 60 (May 2030) \$5,700.00				

OLIVA PC (C)	25-20252	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MARTIN A MARTINEZ	Dismissal	12/09/25 \$1,846.15 Wage Order	
08/27/25 11/05/25 4/60 Bridget1	\$4,040.00 AMI-			
1. Plan #33 filed 12/09/25 fails to meet the liquidation requirement of \$176,950.41.				
2. Plan fails to fully provide for Rally Credit Union claim #7 filed 10/22/25.				
3. Plan fails to provide for American First Finance lease claim #5 filed 10/21/25.				
4. Trustee alleges Official Form 122C #32 is incorrect, thus the plan fails to meet the requirements of 1325(b).				
5. Trustee alleges Schedule J #31 is inaccurate as it reflects the direct payment for the second property on line 5 for the primary residence.				

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Plan Payments:
1 (Sep 2025)- 3 (Nov 2025) \$3,692.30.
4 (Dec 2025)- 60 (Aug 2030) \$4,040.00.

Trustee's Motion to Dismiss #29 filed 11/03/25.
No response filed by Debtor(s).

OLIVA PC (C)	25-20287	Confirmation	\$334.64 or	Trustee does not recommend confirmation and recommends dismissal.
	JIMMY S MORRISON	Dismissal	0.15 mth	
<i>10/02/25</i>	BETH A MORRISON	Obj Conf Santander Consumer USA I	<i>12/04/25</i>	
<i>12/11/25</i>			\$501.92	
<i>2/60</i>	\$2,175.00		ePay	
Leanne1	AMI-PPR			
<ol style="list-style-type: none"> Plan #9 filed 10/06/25 fails to fully provide for IRS claim #20 filed 11/24/25. Trustee alleges Schedule J is inaccurate as it fails to include Ad Valorem Reserve and Federal Income Tax Reserve. Plan fails to provide the property address in the description for the Ad Valorem Reserve in Paragraph 21. Plan fails to provide the proper rate of interest on the John McKenzie claim. Plan provides 0%. Per Debtors' 341 testimony, Plan inaccurately includes New Cingular Wireless PCS, LLC in Paragraph 16. Trustee alleges Official Form 122C #12 filed 10/06/25 is inaccurate as it fails to list Trustee payment. Trustee alleges Schedule I is inaccurate. Plan fails to fully provide for Santander Consumer USA claim #5 filed 10/10/25. Plan fails to fully provide for Rally CU claim #7 filed 10/14/25. Debtor(s) failed to provide 6 months of CashApp bank statements. Debtor(s) failed to provide September 2025 and October 2025 Chime bank statements. Debtor(s) failed to provide full copy of 2023 tax return. 				

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Plan payments: 1 (Nov 2025) - 60 (Oct 2030) \$2,175.00.

Trustee's Motion to Dismiss #33 filed 11/18/25.
No Response filed by Debtor(s).

Objection to Confirmation filed 11/03/25 at #31 by Santander Consumer USA Inc.

RAUB	19-20598	Dismissal	\$3,271.87 or 2.02 mth 12/09/25 \$1,720.00 ePay	Trustee recommends dismissal.
12/03/19 02/11/20 72/84 Tracey	RHONDA SOSA \$1,623.21 BMI-ESF			

Post-Confirmation Trustee's Motion to Dismiss #130 was filed 11/13/25 for non-payment.
No response filed by Debtor.

Debtor is in month 71 of an 84-month plan.

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RAUB 09/01/23 11/10/23 27/60 Tracey	23-20253 SHERMAN LANE \$2,250.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #83 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$4,492.00 or 2.00 mth 12/09/25 \$2,250.00 ePay	Trustee recommends dismissal.
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RAUB 02/05/24 04/15/24 22/60 Connie	24-20036 AMELIA ARISMELENDEZ \$1,994.36 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #84 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$6,849.24 or 3.43 mth 11/25/25 \$300.00 ePay	Trustee recommends dismissal.
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RAUB	25-20135	Confirmation	Current	Recommends confirmation of Plan #56 if objection is resolved.	
	NORMA J BENAVIDES	Dismissal	12/02/25		
05/06/25 07/15/25 7/60		Obj Conf Navy Army Community	\$2,100.00		
	\$2,100.00	Obj POC IRS	ePay		
Krystle	BMI-PPR	Plan #56 filed 10/22/25 works paying 13.49% to the general unsecured creditors.			
	Plan Payments: 1 (Jun 2025) - 6 (Nov 2025) \$1,400.00. 7 (Dec 2025) - 15 (Aug 2026) \$2,100.00. 16 (Sep 2026) - 16 (Sep 2026) \$147,200.00. 17 (Oct 2026) - 60 (May 2030) \$500.00.				
	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.				
RAUB	25-20171	Confirmation	\$3,785.00 or 2.05 mth		Trustee does not recommend confirmation and recommends dismissal.
	JOSE S MOLINA	Dismissal	11/20/25		
06/03/25 08/12/25 6/60		Obj Conf Rally Credit Union	\$1,200.00		
	\$1,850.00		ePay		
Leanne1	BMI-PPR	1. Plan Summary #45 filed 10/22/25 line 15 fails to disclose the reason for the 100% forecast on General Unsecured Claims.			
	2. Debtor is delinquent 2 payments through December, totaling \$3,785.00.				
	3. Trustee alleges Official form 122C is incorrect.				
	Plan payments: 1 (Jul 2025) - 3 (Sep 2025) \$1,125.00. 4 (Oct 2025) - 4 (Oct 2025) \$1,510.00.				

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5 (Nov 2025) - 60 (Jun 2030) \$1,850.00.

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.

RAUB	25-20197	Confirmation	\$1,826.90 or	Trustee does not recommend confirmation and recommends dismissal.
	RAYMOND J BURGESS	Dismissal	0.38 mth	
06/27/25			11/24/25	
09/05/25	MARGARITA BURGESS	Obj POC #11 Navy Federal Cr Union	\$2,192.31	
6/60	\$4,750.00	Obj POC #10 Navy Federal Cr Union	<i>Wage Order</i>	
Krystle	AMI-	1. 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 #50 filed on 10/08/25. The scheduled requirement is \$317,955.60.		
		2. 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.		
		Plan payments: 1 (Jul 2025)- 60 (Jun 2030) \$4,750.00.		
		Trustee's Motion to Dismiss #39 filed 08/05/25. No Response filed by Debtor(s).		
		Objection to Confirmation #38 filed 08/01/25 by Rally Credit Union was withdrawn #53 filed 10/09/25.		

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RAUB	25-20262 MICHAEL CASAS	Dismissal	no pymts received <i>01/01/00</i> \$0.00	Trustee recommends dismissal with prejudice.
09/02/25 11/11/25 3/60 Leanne1	\$4,650.00 BMI-PPR	<p>Confirmation was denied on 11/19/25 at #33, and Debtor(s) failed to file and notice a new plan for confirmation.</p> <p>Debtor(s) did not appear at the 10/21/25 or the 11/18/25 341 meeting of creditors.</p> <ol style="list-style-type: none"> Plan #3 filed 09/02/25 fails to fully provide for IRS claim #8 filed 09/29/25. Plan fails to fully provide for Colonial Savings claim #7 filed 09/29/25. Plan fails to fully provide for Notice of Post petition Mortgage fees, expenses and charges. Plan fails to provide for Nueces County Tax claim #9 filed 10/15/25. Plan fails to fully provide for TX Child Support Disbursement claim #11 filed 10/30/25. Debtor(s) failed to provide copies of identification and social security number. Plan Summary line 15 fails to disclose the reason for the 100% forecast on General Unsecured Claims. Debtor(s) failed to provide 6 months of Frost bank statements. Debtor(s) failed to file Statement of Financial Affairs. Debtor(s) failed to make a Plan payment. <p>Plan payments: 1 (Oct 2025) - 60 (Sep 2030) \$4,650.00.</p> <p>Trustee's Motion to Dismiss with Prejudice #30 filed 10/23/25. No response filed by Debtor(s).</p>		

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RAUB	25-20277	Confirmation	\$2,834.60 or	Trustee does not recommend confirmation and recommends dismissal.
	PRISCILLA RIOS	Dismissal	0.85 mth	
09/19/25			12/01/25	
11/28/25			\$773.08	
3/60			Wage Order	
Krystle	\$3,350.00 BMI-	1. Plan #17 filed on 10/16/25 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. 2. Plan does not provide for the Notice of Payment Change #25 filed 11/21/25. 3. Plan does not provide for the Notice of Post-petition Mortgage Fees #27 filed 12/02/25 in the amount of \$1,550.00. 4. Plan fails to fully provide for Rocket Mortgage pre-petition arrearage claim #4 filed 10/28/25. 5. Plan fails to fully provide for Santander Consumer claim #3 filed 10/22/25. 6. Statement of Financial Affairs #16 filed 10/16/25 is inaccurate and claims the Toyota Highlander as surrendered. 7. Debtor failed to provide a Schedule C-1. 8. Debtor failed to provide bank statements for Sutton Bank #9559. 9. Debtor failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan. Plan Payments: 1 (Oct 2025) - 60 (Sep 2030) \$3,350.00. Trustee's Motion to Dismiss #22 filed 11/04/25. No Response filed by Debtor(s).		

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RAUB	25-20301	Confirmation	no pymts received	Trustee does not
	DOMINGO TORRES	Dismissal	01/01/00	recommend
10/07/25	MARY J TORRES		\$0.00	confirmation and
12/16/25				dismissal with
2/60	\$1,850.00			prejudice.
Bridget1	BMI-			
Debtor(s) failed to appear at the 11/25/25 and 12/09/25 341 Meeting of the Creditors.				
1. Plan #17 filed 11/04/25 fails to provide for all secured and priority claims.				
2. Plan fails to fully provide for Wells Fargo claim #15 filed 11/25/25.				
3. Plan fails to fully provide for One Main Financial Inc claim #8 filed 11/11/25.				
4. Plan fails to provide for US Department of HUD claim #3 filed 10/14/25.				
5. Plan fails to provide for Revenue Accounting Division claim #9 filed 11/18/25.				
6. Plan fails to fully provide for the Chapter 13 Fixed Fee Agreement Order #9.				
7. Plan Summary #17 fails to reflect the correct Total Non-Exempt Property per Schedule C #20.				
8. Debtor(s) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.				
9. Trustee alleges Schedule H #20 is inaccurate as it reflects Debtor(s) have not lived in a community property state within the last 8 years.				
10. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.				
11. Trustee alleges Official Form 122C #20 is incorrect, thus the plan fails to meet the requirements of 1325(b).				
12. Debtors are delinquent 2 payments through December totaling \$3,700.00. There have been no payments made in this case.				
Plan Payments: 1 (Nov 2025)- 60 (Oct2030) \$1,850.00.				

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Trustee's Motion to Dismiss #26 filed 11/25/25.
No Response filed by Debtor(s).

RAUB	25-20302	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
10/07/25 12/16/25 2/60 Krystle	ANDREW S KIRFMAN \$3,100.00 <i>AMI-</i>	Dismissal	01/01/00 \$0.00	
<p>1. Plan #13 filed 11/19/25 fails to provide a 100% dividend to unsecured creditors as required by Debtor's Official Form 122-C #14 filed on 11/19/25.</p> <p>2. Plan #13 filed 11/19/25 cannot be recommended because Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan.</p> <p>3. Debtor(s) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.</p> <p>4. Debtor failed to provide Declaration of E-Filing.</p> <p>5. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</p> <p>6. Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.</p> <p>7. Debtor failed to provide proof of income of VA Disability.</p> <p>8. Debtor failed to provide bank statements for Rally accounts 6653 and 5300.</p> <p>9. Debtor is delinquent 2 payments through 12/09/25 totaling \$6,200.00</p> <p>Plan Payments: 1 (Nov 2025) - 60 (Oct 2030) \$3,100.00.</p> <p>Trustee's Motion to Dismiss #20 filed 11/25/25. No Response filed by Debtor.</p>				

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Bar Date	<i>Plan Pmt</i>		Notes		Last Rcpt Amt	Trustee
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	ESF/PPR					

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GONZALEZ (JOEL) 11/27/19 02/05/20 73/84 Tracey	19-20589 JAIME R JUAREZ LORIN S MELDER \$3,278.33 <i>AMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss #133 was filed 09/17/25 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #133 was filed 10/01/25 at #134.	\$6,268.77 or 1.91 mth 12/08/25 \$400.00 <i>ePay</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 12/31/20 03/11/21 60/60 Tracey	20-20415 BENITO J SAENZ \$225.00 <i>BMI-ESF</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #63 was filed 11/13/25 for non-payment. No response filed by Debtor. Debtor is in month 59 of a 60-month plan.	\$900.00 or 4.00 mth 09/02/25 \$225.00 <i>ePay</i>	Trustee recommends dismissal.
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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
GONZALEZ (JOEL) 07/28/21 10/06/21 53/60 Tracey	21-21187 JOSE A PEREZ \$465.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #47 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$930.00 or 2.00 mth 12/03/25 \$465.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 09/03/21 11/12/21 51/60 Tracey	21-21223 MARY JANE GONZALEZ \$400.00 BMI-BOTH	Dismissal Post-Confirmation Trustee's Motion to Dismiss #80 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$1,200.00 or 3.00 mth 11/19/25 \$400.00 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
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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
GONZALEZ (JOEL) 12/08/21 02/16/22 48/60 Tracey	21-21305 ANTONIO M VILLARREAL \$1,800.00 AMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #52 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$6,372.75 or 3.54 mth 10/09/25 \$415.38 Wage Order	Trustee recommends dismissal.

GONZALEZ (JOEL) 04/01/22 06/10/22 44/60 Tracey	22-20076 DAVID M DUENES JR DELILAH N BENAVIDEZ \$4,122.64 AMI-ESF	Dismissal Post-Confirmation Trustee's Motion to Dismiss #149 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$8,666.83 or 2.10 mth 12/08/25 \$3,500.00 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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
GONZALEZ (JOEL) 09/28/22 12/07/22 39/60 Tracey	22-20236 DENNIS L DISBROW DOLORES G DISBROW \$1,957.14 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #83 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$8,498.76 or 4.34 mth 10/10/25 \$1,957.14 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 12/30/22 03/10/23 36/60 Tracey	22-20317 BRANDON B HILTS \$4,789.84 AMI-	Modification Amended Modified Plan #76 filed 12/10/25 works at 100% as Mr. Hilts paid additional funds from the sale of non-exempt property. As a result of the additional funds paid towards his case, he has paid 100% of all unsecured claims. This plan modification ends the case early. Trustee requests an M4 - 100% Order. Mod payments: 36 (December 2025) - 36 (December 2025) \$0.00	Current 12/09/25 \$2,210.70 Wage Order	Trustee recommends approval of the Modified Plan #76 filed 12/10/25 with M4 Order.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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
GONZALEZ (JOEL) 06/14/23 08/23/23 30/59 Tracey	23-20159 DIEGO F OSORNIA ELIZABETH M OSORNIA \$3,735.85 AMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #63 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$12,196.39 or 3.26 mth 10/14/25 \$3,000.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 08/08/23 10/17/23 28/60 Tracey	23-20227 ANDREW MORALES JR \$231.26 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #45 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$865.71 or 3.74 mth 11/17/25 \$232.00 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
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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
GONZALEZ (JOEL) 08/16/23 10/25/23 28/60 Tracey	23-20237 JERRY D LEAL NADIA FONSECA \$1,660.00 <i>AMI-PPR</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss #84 was filed 09/17/25 for non-payment. No response filed by Debtors.	\$2,366.73 or 1.43 mth 12/05/25 \$2,000.00 <i>ePay</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 10/06/23 12/15/23 26/36 Tracey	23-20291 GUADALUPE GOMEZ JR SALLY GOMEZ \$350.00 <i>BMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #57 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$1,050.00 or 3.00 mth 09/22/25 \$175.00 <i>Wage Order</i>	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
02/11/2026
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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
GONZALEZ (JOEL) 12/08/23 02/16/24 24/36 Tracey	23-20361 CANUTO R SOLIS III \$1,390.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #57 was filed 11/13/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #57 was filed 12/04/25 at #58.	\$5,030.00 or 3.62 mth 10/03/25 \$700.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 02/02/24 04/12/24 22/59 Tracey	24-20033 ANDRE D DANTZLER \$3,030.52 AMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #45 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$8,896.77 or 2.94 mth 12/08/25 \$1,020.84 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
02/11/2026
03/18/2026

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
GONZALEZ (JOEL) 04/01/24 06/10/24 20/60 Tracey	24-20090 MARY E ELIZONDO \$1,385.00 <i>BMI-PPR</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #52 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$4,629.55 or 3.34 mth 09/30/25 \$2,600.00 <i>ePay</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 06/05/24 08/14/24 18/60 Tracey	24-20157 JAMES RIOS \$1,454.42 <i>AMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #66 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$4,987.68 or 3.43 mth 10/22/25 \$2,500.00 <i>ePay</i>	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
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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
GONZALEZ (JOEL) 06/28/24 09/06/24 18/60 Tracey	24-20179 CHRISTOPHER J WILLIAMS AMY L WILLIAMS \$2,195.00 <i>AMI-ESF</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #57 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$8,314.34 or 3.79 mth 12/09/25 \$254.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 08/09/24 10/18/24 16/55 Connie	24-20228 JAVIER MENDOZA STACEY C MENDOZA \$6,394.38 <i>AMI-</i>	Modification Amended Modified Plan #98 filed 11/04/25 works at 100%. Mod filed due to Debtors sold non-exempt property and tendered an amount that was sufficient to pay all unsecured creditors 100%. This plan modification terminates the plan early after month 15. Mod must be 100% due to non-exempt property. Mod forgives: \$10,589.68 PC3= 100% GUC= \$47,158.23 Mod payments: 15 - 15 \$0.00	Current 10/27/25 \$2,489.72 <i>Wage Order</i>	Trustee recommends approval of Modified Plan #98 filed 11/04/25 with M4 Order.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

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01/14/2026
02/11/2026
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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
GONZALEZ (JOEL) 08/30/24 11/08/24 16/48 Tracey	24-20248 HILDA RAMOS \$1,060.00 <i>BMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #45 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$3,970.00 or 3.75 mth 10/31/25 \$310.00 <i>ePay</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 09/13/24 11/22/24 15/60 Connie	24-20256 DIANA D MEDINA \$2,250.00 <i>BMI-PPR</i>	Modification Amended Modified Plan #122 filed 11/02/25 works at 100% but cannot be recommended because Debtor has failed to remit the EFT payments required under Doc #118 entered on 10/23/25. Modification must remain 100% due to nonexempt 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 Post-Conf. Trustee's Motion to Dismiss #63 was filed 05/07/25 for non-payment was withdrawn at #102 on 09/16/25.	\$2,200.00 or 0.98 mth 12/08/25 \$400.00 <i>Wage Order</i>	Trustee does not recommend approval.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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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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.

GONZALEZ (JOEL)	24-20291	Dismissal		
	OSCAR REYES			
10/08/24			\$1,670.00 or	Trustee
12/17/24			3.93 mth	recommends
14/60			10/21/25	dismissal.
	\$425.00		\$430.00	
	AMI-		ePay	
Tracey		Post-Confirmation Trustee's Motion to Dismiss #31 was filed 11/13/25 for non-payment. No response filed by Debtor.		

GONZALEZ (JOEL)	24-20293	Dismissal		
	JACOB R GARCIA			
10/11/24			\$5,227.26 or	Trustee
12/20/24			3.07 mth	recommends
14/60			09/08/25	dismissal.
	LIANA V GARCIA		\$784.62	
	\$1,700.00		ePay	
	AMI-			
Tracey		Post-Confirmation Trustee's Motion to Dismiss #41 was filed 11/13/25 for non-payment. No response filed by Debtor.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

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01/14/2026
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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
GONZALEZ (JOEL) 01/31/25 04/11/25 10/36 Tracey	25-20024 WALTER E DIRION III \$300.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #40 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$900.00 or 3.00 mth 09/02/25 \$300.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 02/28/25 05/09/25 10/60 Tracey	25-20055 ADRIAN RODRIGUEZ ALES I RODRIGUEZ \$3,400.00 AMI-PPR	Dismissal Post-Confirmation Trustee's Motion to Dismiss #62 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$11,425.82 or 3.36 mth 09/23/25 \$825.00 Wage Order	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

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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
GONZALEZ (JOEL) 03/18/25 05/27/25 9/60 Tracey	25-20071 RAMON C GARCIA JR KRISTINA M GARCIA \$1,790.50 <i>BMI-</i>	Modification Amended Modified Plan #73 filed 12/08/25 works at 2.207%. Mod filed to provide for treatment of the following claims that were filed or amended after confirmation: The original confirmed plan treated the US Dept of HUD claim as secured and to be paid direct. However, it was discovered post-confirmation that the property that originally secured the HUD Claim was foreclosed, and, therefore, the claim was unsecured. The US Dept. of HUD has now amended the claim to unsecured. This plan modification recategorizes the HUD claim as unsecured and the secured reference is removed. Mod forgives: \$350.50 Mod payments: 9 (Dec 2025) - 60 (Mar 2030) \$1,790.50	Current 11/17/25 \$1,600.00 <i>Wage Order</i>	Trustee recommends approval of Modified Plan #73 filed 12/08/25.
GONZALEZ (JOEL) 04/08/25 06/17/25 8/60 Tracey	25-20100 JOSE HERNANDEZ JR \$2,110.00 <i>BMI-PPR</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #47 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$8,440.00 or 4.00 mth 09/23/25 \$2,110.00 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
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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
GONZALEZ (JOEL) 06/02/25 08/11/25 6/60 Tracey	25-20166 JOSE B DELGADO JR \$2,750.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #37 was filed 11/13/25 for non-payment. No response filed by Debtor.	\$10,124.44 or 3.68 mth 09/02/25 \$554.23 Wage Order	Trustee recommends dismissal.
GONZALEZ (JOEL) 07/01/25 09/09/25 6/60 Krystle	25-20201 STEPHEN EARHART \$2,375.00 BMI-	Confirmation Obj POC IRS Plan #58 filed 11/20/25 works, paying 33.65% to general unsecured creditors, but cannot be recommend as Trustee has not had an opportunity to review the Amended Plan #65 filed 12/09/25. Plan Payments: 1 (Jul 2025) - 3 (Sep 2025) \$2,200.00. 4 (Oct 2025) - 5 (Nov 2025) \$2,440.00. 6 (Dec 2025) - 60 (Jun 2030) \$2,375.00.	\$1,025.00 or 0.43 mth 12/08/25 \$2,375.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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
GONZALEZ (JOEL) 07/22/25 09/30/25 5/60 Bridget1	25-20222 PAULINE P GARCIA \$869.00 BMI-	Confirmation Dismissal 1. Trustee alleges that Plan #53 filed 11/20/25 fails to provide all of Debtor(s)'s disposable income into the plan (Coastal Life claim in Sch J and Plan 9B). Payments: 1 (Aug 2025)- 6 (Jan 2026) \$869.00. 7 (Feb 2026)- 60 (Jul 2030) \$1,040.00. Trustee's Motion to Dismiss #21 filed 09/26/25. Response #24 filed 09/30/25.	\$476.00 or 0.55 mth 11/25/25 \$392.31 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 08/01/25 10/10/25 4/60 Bridget1	25-20230 DAVID W PICKETT \$2,310.00 BMI-	Confirmation Dismissal 1. Plan #28 filed 11/21/25 fails to fully provide for LLP Mortgage Inc claim #2 filed 10/01/25. 2. Debtor is delinquent 1.08 payments through November totaling \$2,495.00. 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.	\$2,495.00 or 1.08 mth 11/18/25 \$2,125.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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
GONZALEZ (JOEL)	25-20237 ABEL C PEREZ	Confirmation	\$445.00 or	Trustee does not recommend confirmation and recommends dismissal.
08/07/25	HERLINDA J PEREZ	Dismissal	1.59 mth	
10/16/25			11/12/25	
4/36			\$225.00	
Bridget1	\$280.00 BMI-		Cashiers Check	
Plan includes a non-standard provision.				
Plan #39 filed 11/24/25 works, paying 8.84% to the general unsecured creditors, but cannot be recommended as Debtors are delinquent 1.59 payments through December totaling \$445.00.				
Payments: 1 (Sep 2025)- 36 (Aug 2028) \$225.00.				
Trustee's Motion to Dismiss #22 filed 09/24/25.				
Response #23 filed 09/24/25.				
GONZALEZ (JOEL)	25-20245 CARL R COURVILLE	Confirmation	Current	Trustee recommends confirmation of plan #43 filed 11/16/2025 subject to Court's ruling on objection by Mosaic.
08/19/25		Dismissal	12/01/25	
10/28/25		Obj Conf Mosaic Underlying Loan	\$2,825.00	
4/60			ePay	
Krystle	\$2,650.00 BMI-			
Plan #43 filed 11/16/25 works, paying 11.07% to the general unsecured creditors, but cannot be recommended as there is a ruling pending on the standard for valuation by court and valuation of solar panels.				
Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$2,650.00.				
Trustee's Motion to Dismiss #32 filed 10/23/25 is set for 12/17/25.				
Debtor's response #33 filed 10/24/25.				
Amended Objection to Confirmation #45 filed 11/17/25 filed by Mosaic Underlying Loan Trust.				
Debtor's response #42 filed 11/13/25.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

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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
GONZALEZ (JOEL)	25-20250 ADAN ZAPATA	Confirmation Dismissal	\$553.85 or 0.69 mth 12/08/25 \$369.23 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
08/26/25 11/04/25 4/60 Krystle	\$800.00 BMI-	<p>1. Plan #2 filed 08/26/25 works paying 13.9% to general unsecured creditors, but cannot be recommended because Part III of the Domestic Support Obligation is incorrect.</p> <p>2. The Plan provides more for Santander's secured claim than the proof of claim timely filed pre confirmation.</p> <p>3. Debtor has failed to provide statements for CashApp for May 2025 through August 2025.</p> <p>Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$800.00.</p> <p>Trustee's Motion to Dismiss #22 filed 10/07/25. Debtors Response #23 filed 10/09/25.</p>		
GONZALEZ (JOEL)	25-20251 CRYSTAL L CAVAZOS	Confirmation Dismissal	Current 12/01/25 \$2,400.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
08/26/25 11/04/25 4/60 Leanne1	\$2,400.00 BMI-	<p>1. Plan #2 filed 08/26/25 fails to fully provide for the claim of Lakeview claim #8 filed 10/31/25.</p> <p>2. Plan fails to provide for US Department of HUD claim #1 filed 08/27/25.</p> <p>3. Plan fails to fully provide for the claim of Americredit Financial Services claim #3 filed 09/09/25.</p> <p>4. Debtor(s)'s failed to provide August 2025 bank statements for CashApp, NAFCU #6202, NAFCU #6161, Gulf Coast FCU #1709, and Rally CU.</p> <p>5. Trustee alleges Schedule J is inaccurate as it fails to include Roman Cavazos as a dependent.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.

Trustee's Motion to Dismiss #20 filed 10/07/25.

Debtor(s) Response to Trustee's Motion to Dismiss filed 10/09/25 at #21.

GONZALEZ (JOEL) 08/28/25 11/06/25 4/60 Bridget1	25-20253	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MONTGOMERY E PRESCOTT MARGARET E PRESCOTT	Dismissal	12/09/25 \$2,049.59 Wage Order	
	\$3,850.00			
	AMI-			
	1. Plan #53 filed 11/26/25 fails to provide \$47,235.00 to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #39 filed on 10/22/25.			
	2. Plan and plan summary do not agree.			
	3. Trustee alleges Schedule J #50 is incomplete as it does not describe the "other expense" of \$350.00 on page 4.			
	4. Trustee alleges Scheduled G, Schedule J and the Plan are incomplete as they do not address Aaron's LLC lease agreement.			
	Plan payments: 1 (Sep 2025) - 3 (Nov 2025) \$4,810.00. 4 (Dec 2025) - 60 (Aug 2030) \$3,850.00.			
Trustee's Motion to Dismiss #31 filed 10/07/25. Response #33 filed 10/09/25.				
Objection to Confirmation filed 11/06/25 by Bridgecrest Credit Company LLC at #44 was withdrawn 12/03/25 at #55.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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
GONZALEZ (JOEL) 08/28/25 11/06/25 4/48 Bridget1	25-20254 MICHAEL A RIVERA MARISSA Y RIVERA \$1,550.00 <i>BMI-</i>	Confirmation Obj Conf Global Lending Services 1. Trustee alleges that Plan #2 filed 08/28/25 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Plan fails to provide for Global Lending Services LLC claim #6 filed 10/25/25. 3. Plan fails to fully provide for Nationstar Mortgage LLC claim #7 filed 11/05/25. 4. Plan fails to fully provide for Santander Consumer USA claim #1 filed 09/09/25. 5. Debtor(s) failed to provide bank statements for Cash App account ending in 6238 for 05/30/25 through 08/28/25. 6. Debtor(s) failed to provide bank statements for Cash App account ending in 4369 for 05/30/25 through 08/28/25. 7. Debtor(s) failed to provide bank statements for Frost Bank account ending in 4825 for 05/30/25 through 08/28/25. 8. Debtor(s) failed to provide bank statements for Frost Bank account ending in 4652 for 05/30/25 through 08/28/25. Payments: 1 (Sep 2025)- 48 (Aug 2029) \$1,550.00. Trustee's Motion to Dismiss #26 filed 12/10/25 is set for hearing 01/14/26. No Response filed by Debtor(s). Objection to Confirmation filed 10/23/25 by Global Lending Services LLC at #25.	Current 12/05/25 \$775.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
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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
GONZALEZ (JOEL) 08/29/25 11/07/25 4/52 Leanne1	25-20257 CRESPIN J CORTEZ IDENIA M CORTEZ \$5,200.00 AMI-	Confirmation Dismissal Plan #40 filed 11/19/25 works at 100% to all creditors. Plan must remain 100% due to disposable income. Plan payments: 1 (Sep 2025) - 52 (Dec 2029) \$5,200.00. Trustee's Motion to Dismiss #34 filed 11/04/25. Debtor(s)'s response #35 filed 11/04/25.	\$2,764.61 or 0.53 mth 12/01/25 \$2,146.15 Wage Order	Trustee recommends confirmation of Plan #40 filed 11/19/25 with 100% C4 Order.
GONZALEZ (JOEL) 09/09/25 11/18/25 3/60 Bridget1	25-20268 KENNETH S HARVEY CAMILLE R HARVEY \$6,055.00 BMI-	Confirmation 1. Plan #29 filed 11/17/25 fails to fully provide for LoanCare LLC claim #23 filed 11/10/25. 2. Plan summary #29 is misleading as it reflects a 1.5% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan summary lists \$97,349.71 for estimated total general unsecured claims, but the total amount of timely filed general unsecured claims is \$225,657.06. 3. Trustee alleges Schedule I, ECF#30 is inaccurate as Debtor(s) failed to disclose the correct retirement income. 4. Based on the totality of Debtors' budget, the plan is not feasible. 5. Based on the totality of Debtors' budget, and the amount provided for secured claims, contrasted to the amount provided for general unsecured claims, the Plan is not proposed in in good faith.	\$280.00 or 0.05 mth 12/08/25 \$5,775.00 ePay	Trustee does not recommend confirmation. Evidentiary Hearing Requested.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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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Payments:
1 (Oct 2025)- 2 (Nov 2025) \$5,775.00.
3 (Dec 2025)- 60 (Sep 2030) \$6,055.00.

GONZALEZ (JOEL)	25-20272	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
09/13/25 11/22/25 3/60 Krystle	ERNEST G GUERRERO JR	Dismissal	11/28/25 \$1,592.31 Wage Order	
	NICHELLE N GUERRERO			
	\$2,750.00 AMI-			
	1. Plan #26 filed 11/18/25 fails to provide for Notice of post-petition fees #32 filed 11/19/25 for attorney fees. 2. Debtors failed to provide proof to substantiate the amounts to be paid to Acima through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Plan Payments: 1 (Oct 2025) - 1 (Oct 2025) \$3,450.00. 2 (Nov 2025) - 60 (Sep 2030) \$2,750.00. Trustee's Motion to Dismiss #24 filed 10/31/25. Debtor's response #25 filed 11/02/25.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
01/14/2026
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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
GONZALEZ (JOEL)	25-20275	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
09/19/25 11/28/25 3/60	GREGORY J HARTMAN SR	Dismissal	12/09/25	
Bridget1	SHANNA L HARTMAN	Obj Conf NewRez LLC	\$1,425.00	
	\$2,850.00		ePay	
	AMI-			
		1. Plan #2 filed 09/19/25 fails to fully provide for NewRez LLC claim #6 filed 11/24/25.		
		2. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.		
		3. Debtor(s) failed to provide the 2023 and 2024 tax returns or affidavit regarding filing.		
		4. Trustee alleges Schedule B #1 is inaccurate as it fails to disclose Debtor(s)'s retirement accounts pursuant to payroll deductions and 341 testimony.		
		5. Trustee alleges Statement of Financial Affairs #1 paragraph 8 is incomplete pursuant to 341 testimony.		
		6. Debtor(s) failed to provide bank statements for Navy Federal Credit Union accounts ending in 0743 and 7890 for 06/21/25 through 09/19/25.		
		Plan Payments:1 (Oct/2025) 60 (Sep/2030) \$2,850.00.		
		Objection to Confirmation filed 10/13/25 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #17.		
		Trustee's Motion to Dismiss #22 filed 11/04/25.		
		Response #23 filed 11/04/25.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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
GONZALEZ (JOEL) 09/24/25 12/03/25 3/60 Leanne1	25-20280 JULIANNA T NAVEJAR \$1,675.00 BMI-PPR	Confirmation Dismissal 1. Plan #2 filed 09/24/25 fails to provide the property address in the description for the Ad Valorem Reserve in Paragraph 21. 2. Trustee alleges Official Form 122C is incorrect as it provides for a household of 3. 3. Debtor(s) failed to provide 1st National Bank statements for April and May 2025. 4. Plan fails to provide for IRS claim #4 filed 11/17/25. Plan payments: 1 (Oct 2025) - 60 (Sep 2030) \$1,675.00. Trustee's Motion to Dismiss #19 filed 11/04/25. Debtor(s)'s response #20 filed 11/04/25.	\$1,030.76 or 0.62 mth 11/26/25 \$773.08 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 10/01/25 12/10/25 3/36 Krystle	25-20286 FRANCES E MELDER \$550.00 BMI-	Confirmation Dismissal 1. Plan #11 filed 10/16/25 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide any treatment for the IRS. Trustee has not received a signed copy of the 2023 and 2024 tax returns. 3. Debtor appeared for 341 Meeting of Creditors on 12/02/25; However, the meeting was continued for Tax Returns. Plan Payments: 1 (Oct 2025) - 36 (Sep 2028) \$550.00.	Current 11/26/25 \$550.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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
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Trustee's Motion to Dismiss #22 filed 11/18/25.
Debtor's response #23 filed 11/18/25.

GONZALEZ (JOEL) 10/06/25 12/15/25 2/36 Bridget1	25-20298	Confirmation	\$23.08 or 0.08 mth	Trustee does not recommend confirmation and recommends dismissal.
	GARRY G REYES	Dismissal	12/02/25	
	ALESHIA E REYES		\$138.46	
	\$300.00		Wage Order	
	BMI-			
	1. Trustee alleges that Plan #2 filed 10/06/25 fails to provide all of Debtor(s)'s disposable income into the plan.			
	2. Debtor failed to provide bank statements for Security Service Bank 8071 for July 2025 through October 2025.			
	Plan payments: 1 (Nov 2025) - 36 (Oct 2028) \$300.00.			
	Trustee's Motion to Dismiss #22 filed 11/25/25. Debtor's response #23 filed 11/26/25.			

GONZALEZ (JOEL)	25-20306	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MARCO A HERNANDEZ	Dismissal	12/01/25	
10/08/25			\$175.00	
12/17/25			Wage	
2/36	\$350.00		Order	
Leanne1	BMI-			
1. Plan #2 filed 10/08/25 fails to fully provide for Security Service claim #8 filed 11/21/25.				
2. Debtor(s) failed to contribute all disposable income as the direct monthly payment of \$359.52 will terminate in 11/01/26 without a corresponding step up in payments.				
3. Debtor(s) failed to contribute all disposable income as the direct monthly payment of \$467.00 will terminate in 09/08/27 without a corresponding step up in payments.				
4. Plan fails to comply with 1322(b)(10), as it provides interest on the IRS priority claim in Paragraph 6 without paying all allowed claims in full.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 10:00 am

Next 3 Panels:
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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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5. Trustee alleges Sch I is inaccurate as the paystubs do not support the gross wages listed.

6. Debtor(s) failed to provide CashApp bank statements for May and June 2025.

7. Debtor(s) failed to provide Security Service #0000/#5071 bank statements for May, June, September, and October 2025.

8. Debtor(s) failed to provide 6 months of PayPal bank statements.

9. Debtor(s) failed to provide Coinbase statement.

Plan payments: 1 (Nov 2025) - 36 (Oct 2028) \$350.00.

Trustee's Motion to Dismiss #18 filed 11/25/25.
Debtor(s)'s response #19 filed 11/26/25.

Next 3 Panels:
01/14/2026
02/11/2026
03/18/2026

#672

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 11:00 am

Next 3 Panels:
01/14/2026
02/11/2026
03/18/2026

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
BROWN LAW FIRM	25-60034	Confirmation	\$3,900.00 or	Trustee does not recommend confirmation, recommends dismissal and opposes the Motion for Variance(ECF #52).
	JIMMY TORRES	Dismissal	1.00 mth	
05/05/25			12/04/25	
07/14/25	PRESILA R TORRES		\$900.00	
7/60	\$3,900.00		ePay	
Bridget1	AMI-PPR	1. Trustee alleges that Plan #51 filed 09/16/25 fails to provide all of Debtor(s)'s disposable income into the plan. Form 122C as filed precludes confirmation of Debtors' plan. Form 122C (with Part 3 adjustments) requires payment to unsecured creditors of \$40,571.40. The plan provides payment to unsecured creditors of \$5,362.16. 2. Official Form 122C #50 filed 09/16/25 may be inaccurate. Plan Payments: 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.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 11:00 am

Next 3 Panels:
01/14/2026
02/11/2026
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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
GONZALEZ (JOEL)	25-60056 ADRIAN D MARTINEZ	Confirmation Dismissal Obj Conf R2 Development LLC	\$6,824.75 or 2.36 mth <i>09/02/25</i> \$1,843.85 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
06/18/25 08/27/25 6/36 Krystle	\$2,890.00 <i>BMI-</i>	<p>1. Plan #33 filed 9/11/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to fully provide for the claim of R2 Development claim #5 filed 09/16/25.</p> <p>3. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p> <p>4. Plan fails to allow a duration of 60 months for execution and payment of the 1st mortgage for the renewal period.</p> <p>5. Debtor is delinquent 2.4 payments through 12/09/25 totaling \$6,824.75.</p> <p>Plan payments: 1 (Jul 2025) - 2 (Aug 2025) \$3,687.00. 3 (Sep 2025) - 36 (Jun 2028) \$2,890.00.</p> <p>Trustee's Motion to Dismiss at #21 filed 08/07/25. Debtor(s)'s response filed 08/11/25 at #22.</p> <p>Objection to Confirmation #41 filed 09/16/25 by R2 Development LLC.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 11:00 am

Next 3 Panels:
01/14/2026
02/11/2026
03/18/2026

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
GONZALEZ (JOEL) 06/26/25 09/04/25 6/60 Leanne1	25-60058 ALFRED GARCIA JR ELIZABETH GARCIA \$3,575.00 BMI-	Confirmation Dismissal Plan #67 filed 11/19/25 works, paying 8.74% to general unsecured creditors. Plan lists a special provision in Paragraph #27. Plan payments: 1 (Jul 2025) - 3 (Sep 2025) \$3,520.00. 4 (Oct 2025) - 60 (Jun 2030) \$3,575.00. Trustee's Motion to Dismiss #43 filed 08/12/25. Debtor(s)'s response #51 filed 09/11/25.	\$3,575.00 or 1.00 mth 12/05/25 \$3,575.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
PACK 09/03/25 11/12/25 3/60 Bridget1	25-60085 SANTOS V FLORES CHASITY C FLORES \$730.00 BMI-	Confirmation Dismissal 1. Plan fails to fully provide for Texas Dow Employee's Credit Union claim #4 filed 10/17/25. 2. Official Form 122C #14 filed 09/12/25 is incomplete as it does not include the Current Monthly Income breakdown or disclose all income. 3. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 4. Trustee alleges Schedule I #14 is inaccurate pursuant to 341 testimony. 5. Trustee alleges Schedule G is incomplete as it fails to disclose the lease information. 6. Debtor(s) failed to provide a copy of the lease.	\$725.00 or 0.99 mth 11/12/25 \$735.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 11:00 am

Next 3 Panels:
01/14/2026
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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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7. Debtor(s) failed to file a Notice of Change of Address.

8. Trustee alleges Schedule B #14 is incomplete as it fails to disclose the 06 Classic Electra GL surrendered per the plan and values for the Ram 1500 and 2024 mower.

9. Trustee alleges Schedule C #14 is inaccurate as Debtor(s) propose to exempt the 2006 Harley Davidson Road King while surrendering it in the plan.

10. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

11. Debtor(s) failed to provide Declaration of Electronic Filing with full social security numbers.

12. Debtor(s) failed to provide the 2023 tax return.

13. Debtor(s) failed to provide the CAD documentation for real property listed on Schedule A.

14. Debtor(s) failed to provide statements for the Cash App account and accounts ending in 5388 and 5766 for 06/05/25 through 09/03/25.

Payments: 1 (Oct 2025)- 60 (Sep 2030) \$730.00.

Trustee's Motion to Dismiss #26 filed 11/04/25.
No response filed by Debtor(s).

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 11:00 am

Next 3 Panels:
01/14/2026
02/11/2026
03/18/2026

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
VASQUEZ LAW GROUP PLLC 04/11/24 06/20/24 20/60 Tracey	24-60011 ERVIN A HUGHES III YENTAMY K HUGHES \$3,720.00 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss #53 was filed 09/17/25 for non-payment. No response filed by Debtors. Response at #54 was filed 10/21/25 to Trustee's Motion to Dismiss.	\$3,713.99 or 1.00 mth 11/21/25 \$3,350.00 ePay	Trustee recommends dismissal.

VASQUEZ LAW GROUP PLLC 10/03/25 12/12/25 2/60 Bridget1	25-60093 NATHANIEL CEPHUS HERMANSTINE G CEPHUS \$3,790.00 BMI-	Confirmation Obj Conf Wells Fargo Bank 1. Plan #20 filed 10/13/25 fails to fully provide for PHH Mortgage claim #9 filed 12/5/25. 2. Debtor(s) failed to provide a copy of Mrs. Cephus' 2024 tax return. 3. Debtor(s) failed to provide Trustee with proof of Mrs. Cephus' 1099 income. 4. Trustee alleges Mr. Cephus' Schedule I is inaccurate as Mr. Cephus' social security income is understated pursuant to the social security statement. 5. Debtor(s) failed to provide bank statements for First National Bank for August and September 2025, Advancial Credit Union for September 2025 and Wells Fargo for September 17- October 2025. Plan payments:1 (Nov 2025) - 60 (Oct 2030) \$3,790.00.	Current 12/05/25 \$3,790.00 ePay	Trustee does not recommend confirmation.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 17, 2025 11:00 am

Next 3 Panels:
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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
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Amended Objection to Confirmation filed by Wells Fargo Bank on 12/09/25 at #39.

VENABLE	25-60094	Confirmation	\$756.90 or 0.62 mth	Trustee does not recommend confirmation.
	COREY A TUCKER	Obj Conf AmeriCredit Financial Se	12/08/25 \$567.70	
10/04/25 12/13/25 2/36 Krystle	\$1,230.00 BMI-BOTH		Wage Order	
1. Plan #34 filed 12/03/25 improperly provides for claim of Titlemax of Texas in Paragraph 8B, instead of 8A. 2. Debtor failed to file the Schedule C-1 Summary. 3. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 4. Debtor failed to provide the Declaration of Electronic Filing. 5. Debtor failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 6. Debtor failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate. 7. Debtor failed to provide bank statements for Trust checking and savings accounts for 7/6/25-10/4/25. Plan Payments: 1 (Nov 2025) - 36 (Oct 2028) \$1,230.00. Objection to Confirmation filed by AmeriCredit Financial Services on 10/9/25 at #17 was withdrawn 12/05/25. Objection to Confirmation filed by AmeriCredit Financial Services on 12/05/25 at #37.				