

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee
January 8, 2026 9:30 am

Next 3 Panels:
02/12/2026
03/19/2026
04/23/2026

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	25-50083	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ANNABEL A LARA	Dismissal	12/23/25	
08/14/25 10/23/25 4/60 Bridget1	\$1,230.00 AMI-		\$1,475.00 Wage Order	
1 Plan #28 filed 12/23/25 does not meet the disposable income test requirement contained in 11 U.S.C. § 1325(b)(2), because Debtor is not contributing all monthly net income to the plan.				
2. Plan improperly provides for Idaho Housing Agency real property claims in paragraph 9C.				
3. Plan fails to provide for One Main Financial Inc claim #32 filed 09/17/25. Plan summary and Plan do not agree.				
4. Plan Summary - Line 15 provides the incorrect reason for the forecasted 100% Plan.				
5. Official Form 122C #30 filed 12/23/25 contains errors.				
6. 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.				
7. Debtor(s) failed to provide statements for account ending in 9870 for 06/01/25 through 08/14/25.				
8. Trustee alleges Schedule H #1 is inaccurate as it reflects Debtor has not lived in a community property state.				
9. 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.				
10. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.				
Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$1,230.00.				
Trustee's Motion to Dismiss #22 filed 10/23/25. No response filed by Debtor(s).				

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BARTO	25-50084	Confirmation	\$655.44 or	Trustee does not recommend confirmation and recommends dismissal.
	VICTOR RUBIO	Dismissal	0.46 mth	
08/15/25			12/30/25	
10/24/25	CARINA RUBIO		\$164.42	
4/60	\$1,425.00		Wage Order	
Leanne1	BMI-	<ol style="list-style-type: none"> 1. Plan #35 filed 12/23/25 does not match the Plan summary. 2. Debtor(s) failed to file an amended wage deduction order with the Court. 3. Plan fails to provide for Jefferson Capital Systems LLC claim #22 filed 09/21/25. 4. Trustee alleges Schedule I is inaccurate. 5. Debtors fail to provide all disposable income into the Plan. <p>Plan payments: 1 (Sep 2025) - 60 (Aug 2030) \$1,005.40.</p> <p>Trustee's Motion to Dismiss #30 filed 10/23/25. No response filed by Debtor(s).</p>		

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BARTO	25-50107	Confirmation	\$1,680.00 or 0.98 mth 12/10/25 \$1,750.00 ePay	Trustee does not recommend confirmation.
10/06/25 12/15/25 2/60 Leanne1	ARCENIO FRAGA \$1,715.00 BMI-	<p>1. Plan #2 filed 10/06/25 fails to provide adequate protection payments to Quality Imports, LLC per the claim created by the initial order at docket #12.</p> <p>2. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</p> <p>3. Debtor(s) failed to provide 6 months of IBC bank statements.</p> <p>4. Debtor(s) failed to provide SNAP benefits statements.</p> <p>5. Trustee alleges Official Form 122C is incorrect as it claims a household of 1.</p> <p>6. Statement of Financial Affairs #1 filed 10/06/25 is inaccurate as it does not disclose Debtor's income.</p> <p>7. Plan fails to fully provide for the claim of Selene Finance LP claim #7 filed 12/05/25.</p> <p>8. Debtor(s) failed to provide proof to substantiate the amounts to be paid to VSA Property Owners Association through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.</p> <p>9. Trustee alleges Schedule J is inaccurate as it fails to provide vehicle insurance and amortize the 2024 refund.</p> <p>Plan payments: 1 (Nov 2025) - 60 (Oct 2030) \$1,715.00.</p> <p>Trustee's Motion to Dismiss #20 filed 12/11/25 is set for 02/12/26. No response filed by Debtor(s).</p>		

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BARTO	25-50114	Confirmation	Current	Trustee does not recommend confirmation.
10/17/25	ISMAEL TREVINO		12/30/25	
12/26/25			\$731.54	
2/59	\$1,585.00		Wage Order	
Leanne1	BMI-	<p>1. Plan #11 filed 10/30/25 fails to list the non-exempt property amount of \$24.90 as listed on C-1 filed 10/30/25 at #12.</p> <p>2. Paragraph 8C of the Plan is inaccurate as the Contract Interest Rate and Monthly Payment is incorrect on LoanCare LLC's claim.</p> <p>3. Debtor(s) failed to provide 6 months of CashApp bank statements.</p> <p>4. Trustee alleges Statement of Financial Affairs #12 filed 10/30/25 fails to disclose Debtor's business interests and business income in 2024.</p> <p>Plan payments: 1 (Nov 2025) - 59 (Sep 2030) \$1,585.00.</p> <p>Trustee's Motion to Dismiss #24 filed 12/12/25 is set for 02/12/26.</p> <p>No response filed by Debtor(s).</p>		

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MEURER	25-50053	Confirmation	\$3,934.22 or	Trustee does not recommend confirmation and recommends dismissal.
	CYNTHIA RAMIREZ	Dismissal	1.00 mth	
05/30/25			12/08/25	
08/08/25			\$3,800.13	
7/60			ePay	
Leanne1	\$3,935.00 BMI-PPR	Plan #49 filed 12/08/25 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.		
		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 was withdrawn at #47 filed 12/08/25.		
MEURER	25-50108	Confirmation	\$3,196.00 or	Trustee does not recommend confirmation.
	CYNTHIA V		1.08 mth	
10/06/25	LERMA-PERALES		12/10/25	
12/15/25			\$2,700.00	
2/54			ePay	
Krystle	\$2,948.00 BMI-	1. Plan #12 filed 10/20/25 fails to fully provide for Titlemax claim #3 filed 11/12/25.		
		2. Plan fails to fully provide for SKG Homes I, LLC claim #1 filed 11/03/25. Additionally, the Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
		3. Schedule I is inaccurate because it fails to list child support received.		
		4. Schedule J is inaccurate because it fails to list non-filing spouse's child support obligation.		
		5. Schedule J is inaccurate because it fails to list non-filing spouse's lease agreement with Rent-A-Center.		

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Plan Payments: 1 (Nov 2025) - 54 (Apr 2030) \$2,948.00.

Trustee's Motion to Dismiss #24 filed 12/11/25 is set for 02/12/26.

No response by Debtor.

OLIVA PC (L)	25-50089	Confirmation	\$350.00 or	Trustee does not recommend confirmation and recommends dismissal.
	ARMANDO PAREDES	Dismissal	0.78 mth	
08/27/25			12/29/25	
11/05/25	NORMA A PAREDES		\$225.00	
4/51	\$450.00		ePay	
Krystle	AMI-	Plan #32 filed 12/11/25 works at 100% to all creditors but cannot be recommended because Debtor's Official Form 122C is inaccurate.		
		Plan Payments: 1 (Sep 2025) - 3 (Nov 2025) \$250.00. 4 (Dec 2025) - 51 (Nov 2029) \$450.00.		
		Trustee's Motion to Dismiss #29 filed 11/03/25. No response by Debtor.		

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OLIVA PC (L)	25-50094	Confirmation	\$1,176.90 or	Trustee does not recommend confirmation and recommends dismissal.
	ELIZABETH T ORTIZ	Dismissal	0.39 mth	
09/18/25			12/24/25	
11/27/25		Obj POC Gregoria Gonzalez	\$1,384.62	
3/60			Wage Order	
Leanne1	\$3,000.00 BMI-PPR			
<p>1. Plan #27 filed 12/05/25 fails to fully provide for Mack Brooks claim #8 filed 11/19/25.</p> <p>2. 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>3. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Webb County Tax, United Tax, and City of Laredo through the Plan. Creditors have not filed a claim, and Trustee must disburse according to plan.</p> <p>4. 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. Debtor(s)'s response #28 filed 12/05/25.</p>				

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VASQUEZ LAW FIRM	25-50117 ALDO DAVALOS	Confirmation Obj Conf Santander Bank	Current	Trustee does not recommend confirmation.
11/04/25 01/13/26 1/60 Krystle	ALEJANDRA DAVALOS \$3,145.00 BMI-	<p>1. Plan #24 filed on 12/15/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for Ford Motor Credit claim #6 filed 11/19/25.</p> <p>3. Plan fails to provide for Jefferson Capital System claim #10 filed 12/23/25.</p> <p>4. Plan fails to provide for Jefferson Capital System claim #11 filed 12/26/25.</p> <p>5. Plan fails to provide for Jefferson Capital System claim #12 filed 12/26/25.</p> <p>6. Debtor has failed to file a wage order.</p> <p>Plan Payments: 1 (Dec 2025) - 1 (Dec 2025) \$3,145.00. 2 (Jan 2026) - 60 (Nov 2030) \$3,440.00.</p> <p>Trustee's Motion to Dismiss #29 filed 12/19/25 is set for 02/12/26. No response by Debtors.</p> <p>Objection to Confirmation #27 filed 12/17/25 by Santander Bank.</p>	12/24/25 \$3,145.00 ePay	