

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2026 2:00 pm

Next 3 Panels:
 02/05/2026
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Attorney <i>Pet Filed</i> 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
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14. Debtor(s) failed to submit any payments under the plan.

Plan Payments: \$300.00 1-60 months.

Trustee's Motion to Dismiss #32 filed 12/1/25 is set for hearing 02/09/26.
 No response filed by Debtor(s).

ALSINA-BATI STA 01/02/25 03/13/25 12/60 Tracey	25-70001 LEONEL M CAVAZOS \$1,575.00 AMI-	Dismissal	\$5,451.96 or 3.46 mth 09/22/25 \$726.92 Wage Order	Trustee recommends dismissal.
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Post-Confirmation Trustee's Motion to Dismiss #51 was filed 12/12/25 for non-payment.
 No response filed by Debtor.

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<p>BAKER</p> <p>08/31/20 11/09/20 65/84 Tracey</p>	<p>20-70256</p> <p>MARIBEL GUTIERREZ</p> <p>\$1,100.00 <i>BMI-BOTH</i></p>	<p>Dismissal</p> <p>Post Conf. Trustee's Motion to Dismiss #99 filed 07/02/25 for non-payment. Response to Post Conf. Trustee's Motion to Dismiss #99 filed 08/01/25 at #100.</p> <p>Debtor is in month 65 of an 84-month plan.</p>	<p>\$2,185.00 or 1.99 mth 12/12/25 \$1,005.00 <i>ePay</i></p>	<p>Trustee recommends dismissal.</p>
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<p>BAKER</p> <p>09/30/24 12/09/24 16/41 Tracey</p>	<p>24-70229</p> <p>ANAIS BARRERA</p> <p>\$2,800.00 <i>BMI-BOTH</i></p>	<p>Dismissal</p> <p>Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #69 filed 11/05/2025 for non-payment. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #69 was filed 12/02/25 at #72.</p>	<p>\$11,299.98 or 4.04 mth 12/30/25 \$2,500.00 <i>ePay</i></p>	<p>Trustee recommends dismissal.</p>
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BAKER	25-70177	Confirmation	Current	Trustee requests a continuance until the adversary is resolved.
06/30/25 09/08/25 7/49 Bridget1	JAVIER SALAS-REGALADO \$3,500.00 BMI-	Dismissal	12/11/25 \$3,500.00 ePay	
<p>Plan #66 filed 11/03/25 cannot be recommended because 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 Rule 2004 exam of Debtor and reviewed all documents produced by Debtor. Based on the testimony given and documents produced, Trustee filed an adversary proceeding to void the deed to bring legal title back to Debtor.</p> <p>Plan Payments: 1 (Jul 2025) - 49 (Jul 2029) \$3,500.00.</p> <p>Trustee's Amended Motion to Dismiss #47 filed 09/24/25. Debtor's response #43 filed 09/08/25.</p> <p>Trustee's Complaint to Avoid Fraudulent Transfer of Real Property filed 12/09/25 as Adversary Number 25-07009.</p>				

BAKER	25-70262	Confirmation	\$5,485.00 or 3.40 mth	Trustee does not recommend confirmation and recommends dismissal.
08/29/25 11/07/25 5/60 Bridget1	MYRNA LANDIN \$1,615.00 BMI-	Dismissal Obj Conf Credit Acceptance Corp	11/13/25 \$600.00 ePay	
<p>Plan #46 filled 12/08/25 cannot be recommended because:</p> <ol style="list-style-type: none"> 1. 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. 2. Trustee alleges Schedule F #16 fails to provide a complete address for Adela Alexander Law Office for proper noticing. 3. Trustee alleges Schedule A and Plan fail to reflect the correct address for Debtor(s)'s residence pursuant to the County Appraisal documentation and proof of claim attachments. 				

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4. Debtor(s) failed to provide bank statements for account ending in 8188 for 03/22/25 through 04/23/25.

5. Debtor(s) failed to provide bank statements for account ending in 2437 for 03/22/25 through 04/11/25.

6. Debtor is delinquent 3.40 payments through December, totaling \$5,485.00.

Plan Payments:

1 (Sep 2025) - 3 (Nov 2025) \$1,490.00.

4 (Dec 2025) - 60 (Aug 2030) \$1,615.00.

Trustee's Motion to Dismiss #29 filed 10/23/25.

Response #45 filed 12/07/25.

Objection to Confirmation filed by Credit Acceptance Corporation 12/10/25 at #50.

Trustee's Complaint to Avoid Fraudulent Transfer of Property filed 12/09/25 as Adversary No. 25-07010.

BAKER	25-70278	Confirmation	\$115.40 or	Trustee does not recommend confirmation and recommend dismissal.
	IGNACIO TORRES JR	Dismissal	0.15 mth	
09/19/25			12/17/25	
11/28/25			\$346.15	
4/60	\$780.00		Wage	
Krystle	BMI-		Order	

Plan #35 filed 12/31/25 cannot be recommended because:

1. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J for SNAP. Trustee is unable to verify maturity date for disposable income analysis.

2. Plan and Plan summary do not agree.

Plan Payments:

1 (Oct 2025) - 3 (Dec 2025) \$750.00.

4 (Jan 2026) - 60 (Sep 2030) \$780.00.

Trustee's Motion to Dismiss #19 filed 11/04/25.

Debtor response #28 filed 12/08/25.

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BAKER	25-70303	Confirmation	\$2,673.46 or	Trustee does not recommend confirmation and recommends dismissal.
	ONEIDA CONTRERAS	Dismissal	1.53 mth	
10/03/25 12/12/25 3/60 Leanne1	\$1,750.00 BMI-	<ol style="list-style-type: none"> 1. Plan #34 filed 12/08/25 provides for bifurcated treatment of the same claim. 2. Trustee alleges Schedule B is incomplete as it provides assets with zero or unknown values. 3. Debtor(s) failed to provide paystubs for UMOS headstart. 4. Debtor(s) failed to file the corresponding Schedule C-1 Summary. 5. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1). 6. Plan fails to provide for IRS claim #4 filed 11/24/25. 7. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Thunderbird. 8. Plan fails to provide sufficient funds for payment in full of all secured and priority claims. <p>Plan payments: 1 (Nov 2025) - 1 (Nov 2025) \$1,650.00. 2 (Dec 2025) - 60 (Oct 2030) \$1,750.00.</p> <p>Trustee's Amended Motion to Dismiss #40 filed 01/02/26. Debtor(s)'s response #36 filed 12/08/25.</p>	12/23/25 \$761.54 Wage Order	
<hr/> Objection to Confirmation filed 11/25/25 at #32 by Wells Fargo Bank NA was withdrawn 12/09/25 at #38.				

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JONES III	25-70185	Dismissal	\$4,815.41 or 2.19 mth 12/16/25 \$1,015.38 Wage Order	Trustee recommends dismissal.
	OSCAR E GONZALEZ			
07/02/25 09/10/25 6/60 Bridget1	\$2,200.00 BMI-			

Plan #54 filed 12/05/25 cannot be recommended because:

1. Confirmation was denied on 09/08/25, and Debtor(s) failed to properly notice a new plan for confirmation.
2. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).
3. Official Form 122C #25 filed 08/15/25 is incomplete as it does not include the Current Monthly Income breakdown.
4. 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.
5. Debtor is delinquent 2.19 payments through January, totaling \$4,815.41.

Payments:

1(Aug 2025) - 49 (July 2029) \$2,200.00.
 49 (Aug 2029) - 60 (July 2030) \$2,300.00.

Trustee's Amended Motion to Dismiss #48 filed 10/22/25.
 Response #43 filed 10/06/25.

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JONES III 11/03/25 01/12/26 2/0 Bridget1	25-70327 JOSANNA M GUERRERO \$0.00 BMI-	Confirmation	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>1. Debtor(s) did not appear at the 12/16/25 341 meeting of creditors. The meeting has been reset to 01/06/26.</p> <p>2. IRS claim #3 filed 12/03/25 reflects Debtor(s) failed to file a tax return for the years 2021, 2022 or 2024. Trustee has not received a copy of these returns.</p> <p>2. Debtor(s) failed to file a Plan and Plan Summary.</p> <p>3. Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, bank statements and pay advices.</p> <p>4. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court.</p> <p>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.</p> <p>7. Debtor(s) failed to make a Plan payment.</p> <p>Trustee's Motion to Dismiss with Prejudice #13 filed 12/19/25 is set 02/09/26. No response filed by Debtor(s).</p>				

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PAYNE	25-70313	Confirmation	\$1,050.00 or 0.54 mth	Trustee does not recommend confirmation and recommends dismissal.
10/23/25 01/01/26 3/58 Krystle	ERICK V MENENDEZ \$1,950.00 AMI-	Dismissal	12/22/25 \$900.00 Wage Order	
<p>1. Plan #23 filed 11/19/25 cannot be recommended because Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>2. Plan does not meet the disposable income test requirement contained in 11 U.S.C. § 1325(b)(2) due to the direct payment of student loan(s). Debtor is above median income projecting sufficient income to pay all unsecured creditors in full through the Trustee, including the student loans, yet the plan fails to do so.</p> <p>3. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.</p> <p>4. Debtor failed to provide bank statements for Chase accounts ending in 5820 and 0614 from 07/15/25 - 10/15/25.</p> <p>Plan Payments: 1 (Nov 2025) - 58 (Aug 2030) \$1,950.00.</p> <p>Trustee's Motion to Dismiss #28 filed 12/09/25. No Response filed by Debtor(s).</p>				

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SOLANA 02/06/23 04/17/23 35/60 Tracey	23-70017 BRENDA D GARCIA \$3,600.00 <i>BMI-PPR</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #97 was filed 12/12/25 for non-payment. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #97 was filed 12/29/25 at #98.	\$7,200.21 or 2.00 mth 12/29/25 \$993.23 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.

SOLANA 12/02/24 02/10/25 13/60 Tracey	24-70272 JORGE L CAVAZOS \$1,450.00 <i>BMI-ESF</i>	Dismissal 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.	\$6,200.00 or 4.28 mth 12/15/25 \$2,000.00 <i>ePay</i>	Trustee recommends dismissal.
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VELASCO BONILLA II 12/10/20 02/18/21 61/60 Tracey	20-70328 BALDOMERO J GONZALEZ \$1,798.65 BMI-ESF	Dismissal	\$4,317.03 or 2.40 mth 12/22/25 \$862.00 ePay	Trustee recommends dismissal.
<p>Post-Confirmation Trustee's Motion to Dismiss #121 was filed 12/12/25 for non-payment. No response filed by Debtor.</p>				

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OLIVA 12/09/21 02/17/22 49/60 Tracey	21-70183 JESUS SUAREZ \$3,224.50 BMI-ESF	Dismissal Post-Confirmation Trustee's Motion to Dismiss #110 was filed 12/12/25 for non-payment. No response filed by Debtor.	\$4,899.38 or 1.52 mth 12/29/25 \$623.08 Wage Order	Trustee recommends dismissal.

OLIVA 10/13/22 12/22/22 39/60 Tracey	22-70165 EVONNE MATA \$850.00 BMI-ESF	Dismissal Post-Confirmation Trustee's Motion to Dismiss #46 was filed 12/12/25 for non-payment. No response filed by Debtor.	\$1,487.58 or 1.75 mth 12/16/25 \$392.31 Wage Order	Trustee recommends dismissal.
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OLIVA 03/06/23 05/15/23 34/60 Tracey	23-70040 JUANITA TREJO \$2,200.00 <i>BMI-BOTH</i>	Dismissal	\$7,000.00 or 3.18 mth 11/25/25 \$2,200.00 <i>ePay</i>	Trustee recommends dismissal.

Post-Confirmation Trustee's Motion to Dismiss #87 was filed 12/12/25 for non-payment.
 No response filed by Debtor.

OLIVA 06/04/24 08/13/24 19/60 Tracey	24-70135 CRUZ F MARTINEZ \$11,525.00 <i>AMI-BOTH</i>	Dismissal	\$18,022.76 or 1.56 mth 12/17/25 \$3.75 <i>Wage Order</i>	Trustee recommends dismissal.
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Chapter 13 Trustee's Post-Confirmation motion to dismiss #126 filed 11/05/2025 for non-payment.
 No response filed by Debtor(s).

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OLIVA 10/30/24 01/08/25 14/60 Tracey	24-70251 ENRIQUE GARCIA JR MARIA R GARCIA \$325.00 BMI-ESF	Dismissal Chapter 13 Trustee's Post-Confirmation motion to dismiss #40 filed 11/05/2025 for non-payment. No response filed by Debtor(s).	\$1,201.99 or 3.70 mth 11/17/25 \$325.00 Wage Order	Trustee recommends dismissal.

OLIVA 02/10/25 04/21/25 11/60 Tracey	25-70028 GLORIA A MARQUEZ \$700.00 BMI-PPR	Dismissal Post-Confirmation Trustee's Motion to Dismiss #48 was filed 12/12/25 for non-payment. No response filed by Debtor.	\$1,900.00 or 2.71 mth 12/11/25 \$800.00 ePay	Trustee recommends dismissal.
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OLIVA	25-70117	Confirmation	Current	Trustee recommends confirmation of Plan #83 filed 01/02/26.
	GILBERTO GONZALEZ		12/30/25	
04/24/25 07/03/25 9/60	YESENIA U GONZALEZ		\$300.00	
Bridget1	\$300.00 AMI-	Plan #83 filed 01/02/26 works, paying 32.54% to general unsecured creditors.	ePay	
		Plan Payments: 1 (May 2025) - 14 (Jun 2026) \$300.00. 15 (Jul 2026) - 29 (Sep 2027) \$580.00. 30 (Oct 2027) - 60 (Apr 2030) \$1,034.00.		
		Trustee's Motion to Dismiss # 81 filed 01/02/26 was withdrawn 01/05/26 at #86. Debtor's response filed 01/02/26 at #85.		
		Objection to Confirmation filed by JPMorgan Chase Bank National Association on 05/27/25 at #26 was withdrawn 07/09/25 at #35.		

OLIVA	25-70125	Dismissal	\$9,251.77 or 3.11 mth	Trustee recommends dismissal.
	LEONARDO VARGAS		12/19/25	
05/02/25 07/11/25 8/60	\$2,975.00		\$1,400.00	
Tracey	BMI-	Post-Confirmation Trustee's Motion to Dismiss #43 was filed 12/12/25 for non-payment. No response filed by Debtor.	ePay	

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OLIVA	25-70261	Confirmation	\$1,269.22 or 0.77 mth	Trustee does not recommend confirmation and dismissal.
	RITA C BALANDRANO	Dismissal	12/29/25	
08/29/25 11/07/25 5/60 Bridget1	ABRIL P GURROLA \$1,650.00 BMI-		\$761.54 Wage Order	
<p>1. Trustee alleges that Plan #41 filed 11/21/25 fails to provide all of Debtor(s)' disposable income into the plan.</p> <p>2. Trustee alleges that the 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 Official Form 122C lists any business income, but Schedule J does list monthly income for each business.</p> <p>3. Debtor(s) failed to provide sufficient support for business income. Debtor(s) failed to provide Monthly Operating reports for June through December 2025 for Abril Gurrola's business and September through December 2025 for Rita Balandrano's business.</p> <p>4. Plan fails to fully provide for Internal Revenue Service claim #13 filed 09/30/25.</p> <p>Plan Payments: 1 (Sep 2025) - 60 (Aug 2030) \$1,650.00.</p> <p>Trustee's amended Motion to Dismiss #33 filed 10/31/25. No Response filed by Debtor(s).</p> <p>Objection to Confirmation filed by PDP Mile 4 LTD on 10/27/25 at #31 withdrawn 11/24/25 at #42.</p>				

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OLIVA	25-70265	Confirmation	\$2,650.00 or	Trustee does not recommend confirmation and recommends dismissal.
	SANTIAGO GUZMAN	Dismissal	1.83 mth	
09/01/25 11/10/25 4/60 Leanne1	\$1,450.00 BMI-PPR	Plan #42 filed 12/08/25 cannot be recommended because: 1. Debtor(s) failed to provide proof to substantiate the son's contribution of \$350.00. 2. Debtor's delinquent 1.83 payments through January totaling \$2,650.00. Plan payments: 1 (Oct 2025) - 2 (Nov 2025) \$1,200.00. 3 (Dec 2025) - 60 (Sep 2030) \$1,450.00. Trustee's Motion to Dismiss #25 filed 10/23/25. No response filed by Debtor(s).	12/22/25 \$300.00 ePay	

OLIVA	25-70280	Confirmation	\$600.00 or	Trustee does not recommend confirmation and recommends dismissal.
	LUCIO HERRERA	Dismissal	0.86 mth	
09/23/25 12/02/25 4/60 Leanne1	SYLVIA A LOZANO \$700.00 BMI-	Plan #44 filed 12/08/25 cannot be recommended because: 1. Debtor(s) failed to file an amended wage deduction order or EFT order with the Court. 2. Trustee alleges Official Form 122C is incorrect as it lists household of 2. 3. Trustee received email from employer dated 12/31/25 stating that Debtor is no longer employed. Trustee needs schedules updated. Plan payments:	11/25/25 \$150.00 Wage Order	

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1 (Oct 2025) - 2 (Nov 2025) \$650.00.
 3 (Dec 2025) - 60 (Sep 2030) \$700.00.

Trustee's Amended Motion to Dismiss #48 filed 04/02/26.
 Debtor(s)'s response #42 filed 12/03/25.

OLIVA	25-70284	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
<i>09/29/25</i> <i>12/08/25</i> <i>4/48</i> Bridget1	MARK L ALEXANDER JESSICA L ALEXANDER \$750.00 BMI-	Dismissal	<i>12/22/25</i> <i>\$750.00</i> <i>ePay</i>	
<p>Plan #29 file 12/09/25 cannot be recommended because:</p> <ol style="list-style-type: none"> Trustee alleges Schedule I is inaccurate as it includes duplicate business expenses pursuant to 341 testimony. Additionally, the business budget is inaccurate as the rental expense is understated pursuant the lease agreement. Trustee alleges Schedule B is inaccurate as it fails to provide for the Pacific Life insurance policy pursuant to statement. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. Debtor(s) failed to provide bank statements for accounts ending in 8038, 1715 and 9577 for 04/01/25 through 09/29/25. <p>Plan Payments: 1 (Oct 2025) - 48 (Sep 2029) \$750.00.</p> <p>Trustee's Amended Motion to Dismiss #28 filed 11/26/25. No response filed by Debtor(s).</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 January 12, 2026 2:30 pm

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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
OLIVA	25-70286 JUAN C CANTU	Confirmation Dismissal	Current 12/22/25 \$2,600.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
09/29/25 12/08/25 4/60 Krystle	\$2,533.33 AMI-	Plan #38 filed 12/17/25 works paying 100% to general unsecured creditors, but cannot be recommended because Debtor failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. Plan Payments: 1 (Oct 2025) - 3 (Dec 2025) \$2,533.33 4 (Jan 2026) - 60 (Sep 2030) \$7,850.00 Trustee's Motion to Dismiss #31 filed 11/18/25. Debtor's response #33 filed 12/08/25.		
OLIVA	25-70295 NILDA ESCAMILLA	Confirmation Dismissal	\$951.93 or 0.63 mth 12/22/25 \$657.69 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
10/06/25 12/15/25 3/60 Krystle	\$1,500.00 BMI-PPR	1. Plan #45 filed on 12/17/25 fails to provide the correct amount for the ad valorem reserve in Paragraph 21. 2. Debtor failed to provide proof to substantiate the family contribution. Plan Payments: 1 (Nov 2025) - 2 (Dec 2025) \$1,425.00. 3 (Jan 2026) - 60 (Oct 2030) \$1,500.00. Trustee's Amended Motion to Dismiss #37 filed 12/01/25. No response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 January 12, 2026 2:30 pm

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OLIVA	25-70302	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	GIOVANNI FLORES	Dismissal	11/28/25 \$200.00 ePay	
10/10/25 12/19/25 3/36 Bridget1	\$350.00 BMI-	1. Trustee alleges Schedule B is incomplete as it fails to disclose Debtor(s)' savings account pursuant to bank statement activity. 2. Debtor(s) failed to provide the October Cash App statement. 3. Debtor(s) failed to provide statements for accounts ending in 9868, 0253 and 4682 for 07/12/25 through 10/02/25. Plan Payments: 1 (Nov 2025) - 2 (Dec 2025) \$200.00 3 (Jan 2026) - 36 (Oct 2028) \$350.00. Trustee's Amended Motion to Dismiss #39 filed 12/30/25. No response filed by Debtor(s).		

OLIVA	25-70305	Confirmation	\$450.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	MIGUEL A SAAVEDRA	Dismissal	12/03/25 \$225.00 ePay	
10/15/25 12/24/25 3/36 Krystle	MARISELA SAAVEDRA \$450.00 BMI-PPR	1. Plan #27 filed 11/25/25 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 the debts to be paid to Lacks Valley Stores through the Plan. The bar date passed on 12/24/25 and the creditors did not file claims. Plan Payments: 1 (Nov 2025) - 36 (Oct 2028) \$450.00. Trustee's Motion to Dismiss #28 filed 12/02/25.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
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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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No Response filed by Debtors.

OLIVA	25-70310	Confirmation	\$1,025.00 or	Trustee recommends dismissal with Prejudice.
	CRUZ SAENZ	Dismissal	1.00 mth	
<i>10/22/25</i>			<i>12/01/25</i>	
<i>12/31/25</i>			\$1,025.00	
<i>3/60</i>	\$1,025.00		<i>ePay</i>	
Leanne1	<i>BMI-</i>			
Debtor(s) did not appear at the 12/02/25 341 meeting of creditors.				
1. Plan #2 filed 10/22/25 fails to provide for Idaho Housing & Finance Association claim #2 filed 10/29/25.				
2. Paragraph 9C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is Due has not been provided on Community Resource Credit Union's claim.				
3. Paragraph 9C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is Due has not been provided on Nissan Motor Acceptance's claim.				
4. Plan fails to provide for Idaho Housing & Finance Association claim #4 filed 11/12/25.				
5. Plan fails to provide for Harris County Tax Office claim #3 filed 11/11/25.				
6. Debtor(s) failed to provide proof to substantiate the ex-spouse's contribution.				
7. Trustee alleges Official Form 122C is incorrect as it lists 1 person in household.				
8. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.				
Plan payments: 1 (Nov 2025) - 60 (Oct 2030) \$1,025.00.				
Trustee's Motion to Dismiss with Prejudice #22 filed 12/02/25.				
No Response filed by Debtor(s).				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
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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
OLIVA	25-70314	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ADAN SAENZ JR	Dismissal	12/24/25 \$250.00 <i>Wage Order</i>	
10/23/25 01/01/26 3/36 Bridget1	NORALBA SAENZ \$500.00 BMI-	<ol style="list-style-type: none"> Plan #2 filed on 10/23/25 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan fails to provide for US Department of HUD claim #3 filed 10/24/25. Plan fails to provide for IRS claim #10 filed 12/09/26. <p>Plan payments: 1 (Nov 2025) - 36 (Oc t2028) \$500.00.</p> <p>Trustee's Motion to Dismiss #25 filed 12/12/15. No response filed by Debtor(s).</p>		

OLIVA	25-70317	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ROBERTO E GONZALEZ III	Dismissal	12/30/25 \$3,150.00 <i>ePay</i>	
10/23/25 01/01/26 3/60 Bridget1	\$3,150.00 AMI-	Obj Conf Lakeview Loan Servicing		
		<ol style="list-style-type: none"> Plan #2 filed on 10/23/25 fails to provide sufficient funds for payment in full of all secured and priority claims. Trustee alleges the Petition is inaccurate as the address provided on line 5 is not correct pursuant to 341 testimony. Trustee alleges Schedule I is inaccurate as it fails to provide Debtor's current employment information pursuant the 341 testimony. Plan fails to provide for US Small Business claim #14 filed 12/23/25. Plan fails to provide for Hidalgo County claim #3 filed 11/13/26. Debtor(s) propose the pay Nationstar Mortgage LLC clam #15 direct; however, the claim is default for the amount of 		

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Yvonne V. Valdez, Trustee
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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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\$13,024.89.

7. IRS claim #8 filed 12/5/25 reflects Debtor(s) failed to file a tax return for the years 2022 and 2024. Trustee has received a signed copy of the 2024 tax return on 12/02/25. Trustee has not received a copy of the 2022 tax return. Plan fails to fully provide the IRS claim.

8. Debtor has an IRS liability; however, Plan fails to establish a federal tax reserve.

9. Trustee alleges Schedule B as it does not list all assets pursuant the 341 testimony.

10. Trustee alleges Official Form 122C is incorrect.

11. Debtor(s) failed to file an EFT order with the Court.

12. Debtor(s) failed to provide Sworn Testimony and balance sheets for business.

13. Debtor(s) failed to provide Chase business bank account for September 2025 or six months of Cash app and Chase account ending in #3218.

14. Debtor failed to provide a copy of his life insurance policy.

Plan payments: 1 (Nov 2025) - 60 (Oct 2030) \$3,150.00.

Trustee's Motion to Dismiss #23 filed 12/02/25.
 No Response filed by Debtor(s).

Objection to Confirmation filed by Lakeview Loan Servicing LLC 11/17/25 at #22.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
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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
OLIVA	25-70320	Confirmation	\$1,012.50 or	Trustee does not recommend confirmation and recommends dismissal.
	ISAAC CONTRERAS	Dismissal	0.75 mth	
10/30/25 01/08/26 3/48 Krystle	SANDRA E GUILLEN \$1,350.00 BMI-	Amended Plan #31 filed 01/02/26 will be reviewed prior to the hearing. 1. Plan #30 filed on 12/16/25 fails to provide for all secured and priority claims. 2. Plan fails to fully provide for Global Lending Services claim #9 filed 12/27/25. 3. Plan fails to fully provide for Jefferson Capital Systems claim #8 filed 12/22/25. Plan Payments: 1 (Nov 2025) - 48 (Oct 2029) \$1,350.00. Trustee's Motion to Dismiss #27 filed 12/12/25. No response by Debtors.	12/26/25 \$337.50 Wage Order	
OLIVA	25-70326	Confirmation	\$2,678.84 or	Trustee does not recommend confirmation.
	ALEJANDRO GARCIA	Obj Conf Cenlar FSB	0.54 mth	
11/03/25 01/12/26 2/60 Bridget1	\$4,975.00 AMI-PPR	1. Plan #13 filed 11/21/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #16 filed on 11/21/25. 2. Plan and Plan summary do not match. 3. Paragraph 8A of the Plan is inaccurate as the claim amount, interest rate, start and ending months and total claim amount have not been provided for Atwood Village Homeowners. 4. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.	12/23/25 \$2,296.16 Wage Order	

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5. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.
 6. Plan is incomplete for the collateral description in paragraph 7 for Security Services. The treatment of Security Services claims under paragraph 7 is inaccurate pursuant Debtor's 341 testimony.
 7. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Paramount Residential Mortgage Group through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.
 8. Debtor(s) failed to provide a County Appraisal District valuation for homestead.
 9. Trustee alleges Schedule J is inaccurate as the out-of town expenses are understated pursuant to Debtor's 341 testimony.
 10. Debtor(s) failed to provide copies of bank statement for Wells Fargo Bank account ending 7966 for October 2025.
 11. Trustee alleges Official Form 122C is incorrect.
 12. Trustee alleges the Statement of Financial Affairs is incomplete pursuant the 2023 tax return and Debtor's 341 testimony.
- Plan Payments: 1 (Dec 2025) - 60 (Nov 2030) \$4,975.00.
- Trustee's Motion to Dismiss #28 filed 12/16/25 is set for 02/09/26.
 No Response filed by Debtor(s).
- Objection to Confirmation filed by Cenlar FSB 12/01/25 at #27.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
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OLIVA 11/10/25 01/19/26 2/60 Krystle	25-70333 JONATHAN LOPEZ \$800.00 <i>BMI-</i>	Confirmation Plan #30 filed 01/02/26 works, paying 2.77% to general unsecured creditors. Plan Payments: 1 (Dec 2025) - 1 (Dec 2025) \$750.00. 2 (Jan 2026) - 60 (Nov 2030) \$800.00. Trustee's Motion to Dismiss #25 filed 12/16/25 is set for 02/09/26 was withdrawn 01/05/26 at #32. Debtor's response #31 filed 01/02/26.	Current 12/29/25 \$173.08 <i>Wage Order</i>	Trustee recommends confirmation of Plan #30 filed 01/02/26.

OLIVA 11/12/25 01/21/26 2/60 Bridget1	25-70334 DAVID SEGOVIA ROXANA M SEGOVIA \$2,000.00 <i>AMI-</i>	Confirmation 1. Plan #9 filed 11/19/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #12 filed on 11/19/25. The requirement is \$361,369.80. 2. Plan fails to fully provide for Truist Bank Claim #15 filed 12/24/25. 3. Plan fails to fully provide for BMW Finance Services claim #14 filed 12/12/25. 4. Plan fails to address IRS claim #13 filed 12/10/25. 5. Paragraph 8C of the Plan is incomplete as the Collateral Value, Contract Interest Rate and Date Last Payment is Due has not been provided on Dora L Munoz's claim. 6. Paragraph 9C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is Due has not been	Current 12/29/25 \$923.08 <i>Wage Order</i>	Trustee does not recommend confirmation.
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JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
January 12, 2026 2:30 pm

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provided on US Bank's claim.

7. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 8C.

8. Debtor(s) failed to provide the retirement loan statement.

9. Trustee alleges Official Form 122C is incorrect.

Plan payments: 1 (Dec 2025) - 60 (Nov 2030) \$2,000.00.

Trustee's Motion to Dismiss #29 filed 12/16/25 is set for 02/09/26.
 No Response filed by Debtor(s).