

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 9:00 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
*PRO SE DEBTOR 12/04/25 02/12/26 2/0 Bridget1	25-20367 MARTIN C RIOJAS SR \$100.00 BMI-	Confirmation	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>1. Debtor(s) appeared at the 01/20/26 341 meeting of creditors. The meeting has been continued to 02/17/26 for missing documents.</p> <p>2. Plan #30 filed 01/08/26 does not comply with BLR 3015-1(a). Further, the plan fails to provide for all secured claims.</p> <p>3. Debtor(s) failed to file complete schedules, a complete Official Form 122C, a Statement of Financial Affairs, copies of tax returns, 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 file proof of attendance at an approved credit counseling course before the petition date.</p> <p>8. Debtor(s) failed to make a Plan payment.</p> <p>9. Debtor(s) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.</p> <p>Trustee's Motion to Dismiss #41 filed 01/20/26 is set for 03/18/26. No Response filed by Debtor(s).</p>				

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BAKER	25-20296	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	TABASSUM F YOUSUF	Dismissal	01/09/26 \$700.00 ePay	
10/06/25 12/15/25 4/60 Bridget1	\$700.00 BMI-	<p>Plan includes a non-standard provision.</p> <p>1. Debtor has not filed under seal the Stipulation of Property Sale Terms as ordered by the Court at the January 14, 2026 hearing.</p> <p>2. Trustee alleges Statement of Financial Affairs #36 is incomplete as the income for 2023 and 2024 has not been disclosed.</p> <p>Payments: 1 (Nov 2025)- 2 (Dec 2025) \$500.00. 3 (Jan 2026)- 60 (Oct 2030) \$700.00.</p> <p>Trustee's Amended Motion to Dismiss #59 filed 12/18/25. Debtor's response #68 filed 01/13/26.</p> <p>Objection to Confirmation filed by Rocket Mortgage LLC 01/12/26 at #66 was withdrawn 01/26/26 at #75.</p> <p>Objection to Confirmation filed by Internal Revenue Service 12/10/25 at #51 was withdrawn 12/18/25 at #58.</p>		

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OJEDA JR 10/06/25 12/15/25 4/60 Leanne1	25-20299 MOHAMMAD A AL-BARNAWI \$2,475.00 BMI-	Confirmation Dismissal Obj Aaron Benbow	Current 01/12/26 \$2,500.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #34 filed 01/14/26 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan does not provide for the Notice of Post-petition fees, Expenses and Charges claim of Selene Finance in the amount of \$900.00 for claim fees and Plan review.</p> <p>3. Plan fails to specify tax years paid direct.</p> <p>4. Plan fails to provide for IRS claim #8 filed 01/16/26.</p> <p>5. Plan is inaccurate as it does not agree with the total non-exempt property noted on amended Schedule C #40 filed 01/14/26.</p> <p>6. Debtor(s) failed to file a wage deduction order or EFT order with the Court.</p> <p>7. Debtor(s) failed to provide statements for Cryptocurrency and Charles Schwab Stock Portfolio for September and October 2025. Debtor(s) failed to provide bank statement for Frost Bank October 2025.</p> <p>Plan payments: 1 (Dec 2025) - 60 (Nov 2030) \$2,475.00.</p> <p>Trustee's Motion to Dismiss #24 filed 11/25/25. Debtor(s)'s response #29 filed 12/16/25.</p> <p>Pleading filed by Aaron Benbow (which Trustee takes as a Motion to Dismiss Case) on 01/23/26 at #45.</p>				

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

OLIVA PC (C)	25-20252	Confirmation	Current	
	MARTIN A MARTINEZ			Trustee recommends confirmation Plan #43 filed 01/13/16 with 100% C4 Order.
08/27/25			02/03/26	
11/05/25			\$1,846.15	
6/60	\$4,215.00		Wage Order	
Bridget1	AMI-	Plan #43 filed 01/13/26 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$176,950.41. Trustee requests a C4 Confirmation Order.		
		Plan Payments: 1 (Sep 2025)- 3 (Nov 2025) \$3,692.30. 4 (Dec 2025)- 4 (Dec 2025) \$4,040.00. 5 (Jan 2026)- 60 (Aug 2030) \$4,215.00.		
		Trustee's Motion to Dismiss #29 filed 11/03/25 was withdrawn 02/03/26 at #51. No response filed by Debtor(s).		

OLIVA PC (C)	25-20287	Confirmation	\$2,345.96 or 1.00 mth	
	JIMMY S MORRISON		02/03/26	Trustee does not recommend confirmation and recommends dismissal.
10/02/25			\$501.00	
12/11/25	BETH A MORRISON	Dismissal	ePay	
4/60	\$2,345.00			
Leanne1	AMI-PPR	Plan #51 filed 01/13/26 cannot be recommended as Trustee alleges Official Form 122C is incorrect.		
		Plan payments: 1 (Nov 2025) - 3 (Jan 2026) \$2,175.00. 4 (Feb 2026) - 60 (Oct 2030) \$2,345.00.		
		Trustee's Motion to Dismiss #33 filed 11/18/25. No Response filed by Debtor(s).		
		Objection to Confirmation filed 12/18/25 at #41 by Santander Consumer USA Inc was withdrawn 01/13/26 at #50.		

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RAUB 11/04/18 01/13/19 87/84 Tracey	18-20506 LUCY G CASANOVA \$0.00 <i>BMI-BOTH</i>	Dismissal	\$601.51 or 0.00 mth 11/25/25 \$212.50 <i>Wage Order</i>	Trustee recommends dismissal.

Post-Confirmation Trustee's Motion to Dismiss #143 filed 10/16/25 for non-payment.
No response filed by Debtor.
There are several months where only a partial payment was made.

Debtor is in month 86 of an 84-month plan and needs \$601.51 to reach the base.

RAUB	21-21249 ELIZABETH BUITRON	Dismissal	\$1,546.94 or 3.60 mth 11/26/25 \$198.46 <i>Wage Order</i>	Trustee recommends dismissal.
09/30/21 12/09/21 53/60 Tracey	\$430.00 <i>BMI-</i>			

Post-Confirmation Trustee's Motion to Dismiss #117 was filed 01/14/26 for non-payment.
No response filed by Debtor.

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RAUB	24-20036 AMELIA ARISMELENDEZ	Dismissal Modification	\$1,375.00 or 0.64 mth <i>01/20/26</i> \$775.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend approval.
<i>02/05/24</i> <i>04/15/24</i> <i>24/60</i> Connie	\$2,150.00 <i>BMI-</i>	<p>Amended Modified plan #92 filed 01/13/26 to cure a post-petition payment default cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtor failed to provide a copy of 2024 filed tax return. 2. Debtor failed to provide proof of current income. 3. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1). 4. Mod fails to provide for the correct total Claim to US Bank, N.A. of \$46,082.00. 5. Mod is deficient to pay all secured and priority claims. 6. The first Mod payment has not posted. 7. Debtor failed to file an Amended Schedule I as ordered by the Court on 01/14/26. <p>Mod forgives: \$6,074.24</p> <p>Mod payments: 23 (Jan 2026) - 60 (Feb 2029) \$2,150.00</p> <p>Post-Confirmation Trustee's Motion to Dismiss #84 was filed 11/13/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #84 was filed 12/16/25 at #86.</p>		

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RAUB	24-20189 MARIA CHAPA	Dismissal Modification	\$5,650.80 or 1.53 mth <i>01/20/26</i> \$1,749.20 <i>Wage</i> <i>Order</i>	Trustee does not recommend approval.
<i>07/01/24</i> <i>09/09/24</i> <i>19/60</i> Connie	\$3,700.00 <i>BMI-</i>	<p>Modified Plan #52 filed 01/13/26. Mod filed to cure a post-petition payment default.</p> <ol style="list-style-type: none"> 1. Debtor failed to provide a copy of the filed 2024 tax return. 2. Debtor failed to provide verification of all income. 3. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1). 4. Creditors have not received proper notice as no certificate of service was filed. 5. The Mod fails to provide treatment for the Ally Bank 910 vehicle claim in Paragraph 9A. <p>Mod forgives: \$7,278.49</p> <p>Mod payments: 18 (Jan 2026) - 60 (Jul 2029) \$3,700.00</p> <p>Post-Confirmation Motion to Dismiss #51 filed 12/15/2025 for non-payment. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #51 filed 01/13/26 at #53.</p>		

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RAUB 06/02/25 08/11/25 8/60 Tracey	25-20168 DANIEL G SANCHEZ \$1,850.00 <i>BMI-PPR</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #45 was filed 01/14/26 for non-payment. No response filed by Debtor.	\$6,050.00 or 3.27 mth 11/24/25 \$1,850.00 <i>ePay</i>	Trustee recommends dismissal.

RAUB	25-20171	Confirmation	\$3,785.00 or	Trustee does not
	JOSE S MOLINA	Dismissal	2.05 mth	recommend
06/03/25			01/15/26	confirmation and
08/12/25			\$1,850.00	recommends
8/60	\$1,850.00		<i>ePay</i>	dismissal.
Leanne1	<i>BMI-PPR</i>			
Plan #45 filed 10/22/26 works, paying 100% to the general unsecured creditors, but cannot be recommended until payments are brought current.				
Plan payments:				
1 (Jul 2025) - 3 (Sep 2025) \$1,125.00.				
4 (Oct 2025) - 4 (Oct 2025) \$1,510.00.				
5 (Nov 2025) - 60 (Jun 2030) \$1,850.00.				
Chapter 13 Trustee's Motion to Dismiss #28 filed 07/22/25.				
Debtor(s)'s response #60 filed 01/14/26.				
Objection to Confirmation filed 07/16/25 by Rally Credit Union at #27 was withdrawn 12/16/25 at #54.				

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RAUB	25-20277	Confirmation	\$1,757.90 or 0.46 mth	Trustee does not recommend confirmation and recommends dismissal.
<i>09/19/25</i> <i>11/28/25</i> <i>5/60</i> Krystle	PRISCILLA RIOS	Dismissal	<i>01/28/26</i> \$819.00 <i>ePay</i>	
	\$3,785.00 <i>BMI-</i>	<p>1. Trustee alleges that the Plan filed #37 filed 01/13/26 is not feasible, as Schedule I and J do not support the increased Plan payment starting in February 2026.</p> <p>2. Debtor failed to provide bank statements for Sutton Bank #9559 for September 2025.</p> <p>3. 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.</p> <p>Plan Payments: 1 (Oct 2025) - 3 (Dec 2025) \$3,350.00. 4 (Jan 2026) - 4 (Jan 2026) \$3,550.00. 5 (Feb 2026) - 60 (Sep 2030) \$3,785.00.</p> <p>Trustee's Motion to Dismiss #22 filed 11/04/25. Debtor's response #38 filed 01/14/26</p>		

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RAUB	25-20302 ANDREW S KIRFMAN	Confirmation Dismissal	\$7,250.00 or 2.10 mth <i>01/16/26</i> \$1,200.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
10/07/25 12/16/25 4/60 Krystle	\$3,450.00 AMI-	<p>1. Plan #23 filed 12/17/25 fails to provide a 100% dividend to unsecured creditors as required by Debtor's Official Form 122C #14 filed on 11/19/25.</p> <p>2. 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>3. 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>4. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.</p> <p>5. Debtor(s) failed to provide bank statements for Rally accounts 6653 and 5300 for October 2025.</p> <p>6. Debtor(s) failed to file an amended wage deduction order with the Court.</p> <p>7. Debtor is delinquent 2.10 payments through January, totaling \$7,250.00.</p> <p>Plan Payments: 1 (Nov 2025) - 2 (Dec 2025) \$3,100.00. 3 (Jan 2026) - 60 (Oct 2030) \$3,450.00.</p> <p>Trustee's Motion to Dismiss #20 filed 11/25/25. No Response filed by Debtor.</p>		

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RAUB	25-20362	Confirmation	\$1,346.16 or 1.08 mth	Trustee does not recommend confirmation.
	OLEN J WILSON	Obj Conf US Bank Trust Ntl. Assoc	<i>01/23/26</i> \$288.46	
<i>12/01/25</i> <i>02/09/26</i> <i>2/60</i> Leanne1	JENNIFER Y WILSON \$1,250.00 <i>BMI-PPR</i>		<i>Wage Order</i>	
<p>1. Plan #18 filed on 12/22/25 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan improperly provides for Fay Servicing mortgage claim #1 filed 1/27/26 as a total debt. The Proof of Claim notes that the mortgage does not mature until 10/01/35.</p> <p>3. Debtor failed to provide Bank of America Bank statements for October and November 2025.</p> <p>4. Trustee alleges Official Form 122C is incorrect.</p> <p>Plan payments: 1 (Jan 2026) - 60 (Dec 2030) \$1,250.00.</p> <p>Objection to Confirmation at #27 filed 01/09/26 by US Bank Trust National Association.</p> <p>Trustee's Motion to Dismiss #30 filed 02/04/26 is set for 03/18/26. No Response filed by Debtor(s).</p>				

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RAUB	25-20363 JIMMY R BROWN	Confirmation	no pymts received <i>01/01/00</i> \$0.00	Trustee does not recommend confirmation.
12/01/25 02/09/26 2/60 Krystle	\$5,800.00 <i>AMI-</i>	<ol style="list-style-type: none"> 1. Plan #21 filed 01/14/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Non-Exempt Property. 2. Plan filed proposes to overprovide for treatment of Athene Annuity and Life Company claim #16 filed 1/27/26 in Paragraph 8A at the expense of general unsecured creditors. 3. Plan Summary does not match the Plan. 4. Plan fails to properly provide for Truist Bank claim #15 filed 1/26/26. 5. Plan fails to fully provide for Kubota Credit Corporation claim #17 filed 1/29/26 6. Plan improperly provides for Truist and Kubota Credit claims as a cure and maintain in 8B. 7. Debtor has failed to make a Plan payment. Debtor is delinquent \$11,600.00. <p>Plan Payment: 1 (Jan 2026) - 60 (Dec 2030) \$5,800.00.</p> <p>Trustee's Motion to Dismiss #27 filed 02/04/26 is set for 03/18/26. No Response filed by Debtor(s)</p>		

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YAO	25-20319 JOSEPH M DUVALL	Confirmation	Current	Trustee recommends confirmation of Plan #27 filed 01/13/26.
10/23/25 01/01/26 4/36 Leanne1	\$550.00 <i>BMI-</i>	Plan #27 filed 01/13/26 works, paying 7% to general unsecured creditors. Plan payments: 1 (Nov 2025) - 36 (Oct 2028) \$550.00. Trustee's Motion to Dismiss #24 filed 12/09/25 was withdrawn 02/03/26 at #33. No Response filed by Debtor(s).	01/28/26 \$550.00 <i>ePay</i>	

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GONZALEZ (JOEL) 08/29/19 11/07/19 78/84 Tracey	19-20419 RICHARD JAMES CONTRERAS LAURA DE LA PAZ CONTRERAS \$2,019.10 AMI-	Dismissal	\$7,607.99 or 3.77 mth 12/04/25 \$2,019.00 ePay	Trustee recommends dismissal.
Post-Confirmation Trustee's Motion to Dismiss #98 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #98 was filed 01/15/26 at #99.				

GONZALEZ (JOEL) 11/23/21 02/01/22 51/60 Tracey	21-21293 BETTY M SUSTAITA \$320.00 BMI-	Dismissal	\$640.00 or 2.00 mth 01/27/26 \$550.00 ePay	Trustee recommends dismissal.
Post-Confirmation Trustee's Motion to Dismiss #32 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #32 was filed 01/15/26 at #33.				

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GONZALEZ (JOEL) 02/11/22 04/22/22 48/60 Tracey	22-20025 ANTHONY G PERKINS PAMELA A PERKINS \$750.00 AMI-ESF	Dismissal	\$2,346.21 or 3.13 mth 12/08/25 \$346.15 ePay	Trustee recommends dismissal.
Post-Confirmation Trustee's Motion to Dismiss #108 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #108 was filed 01/15/26 at #109.				

GONZALEZ (JOEL) 02/25/22 05/06/22 48/60 Connie	22-20035 CYNTHIA A DRAPER \$2,910.25 BMI-ESF	Dismissal	\$11,375.35 or 3.91 mth 11/12/25 \$1,523.08 Wage Order	Trustee recommends dismissal.
Post-Confirmation Trustee's Motion to Dismiss #90 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #90 was filed 01/15/26 at #91.				

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GONZALEZ (JOEL) 12/05/22 02/13/23 38/60 Connie	22-20295 ANDRES ZEPEDA MARIA D ZEPEDA \$3,750.00 AMI-ESF	Dismissal	\$12,450.00 or 3.32 mth 01/20/26 \$2,000.00 ePay	Trustee recommends dismissal.
<p>Post-Confirmation Trustee's Motion to Dismiss #75 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #75 was filed 01/15/26 at #76.</p>				

GONZALEZ (JOEL) 02/03/23 04/14/23 36/59 Tracey	23-20028 DEBRA DEASES \$865.00 BMI-PPR	Dismissal	\$2,470.11 or 2.86 mth 01/21/26 \$700.00 ePay	Trustee recommends dismissal.
<p>Post-Confirmation Trustee's Motion to Dismiss #84 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #84 was filed 01/15/26 at #85.</p>				

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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 32/59 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. Response to Post-Confirmation Trustee's Motion to Dismiss #63 was filed 12/11/25 at #64.	\$6,368.09 or 1.70 mth 01/12/26 \$1,500.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 07/03/23 09/11/23 31/60 Tracey	23-20186 BOBBY J LAY \$2,662.54 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #67 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #67 was filed 01/15/26 at #68.	\$13,217.52 or 4.96 mth 01/06/26 \$1,307.68 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
GONZALEZ (JOEL)	23-20227 ANDREW MORALES JR	Dismissal	\$332.97 or 1.44 mth 01/09/26 \$232.00 ePay	Trustee recommends dismissal.
08/08/23 10/17/23 30/60 Tracey	\$231.26 BMI-	Post-Confirmation Trustee's Motion to Dismiss #45 was filed 11/13/25 for non-payment. No response filed by Debtor.		

GONZALEZ (JOEL)	24-20033 ANDRE D DANTZLER	Dismissal Modification	\$2,100.00 or 1.00 mth 01/06/26 \$1,020.84 ePay	Trustee does not recommend approval.
02/02/24 04/12/24 24/59 Connie	\$2,100.00 AMI-	Obj Mod Chapter 13 Trustee Obj Mod Attorney General of Texas		
Amended Modification #52 filed 01/12/26 to address loss in income that requires a reduction in payments to the Trustee cannot be recommended for approval because:				
<ol style="list-style-type: none"> 1. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1). 2. Debtor failed to amend the Certificate of Service and Notice of Objection Deadline to correct the time of the modification hearing from 11:00 am to 10:00 am. 3. The Mod fails to reflect the correct amount received by the Trustee pre-modification. 4. The Mod incorrectly reflects that month 59 is January 2029. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	Recommendation
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

5. The Mod fails to reflect the correct balance owing on the monthly mortgage claim of Rally Credit Union.
6. Mod fails to provide for the correct ongoing monthly mortgage payment for Rally Credit Union.
7. The Modification is not feasible. Schedule I provides for ongoing child support deduction of \$840.01 per month. The divorce decree requires \$1,140.00 per month.
8. The Debtor failed to pay all post-petition amounts that are required to be paid under a domestic support obligation (DSO) in accordance with 11 U.S.C. § 1325(a)(8) which is made applicable to post-confirmation modifications pursuant to 11 U.S.C. § 1329(b)(1).
9. The plan modification has not been proposed in good faith. The Debtor has pre-paid in full the claim of Rally Credit Union in the amount of \$41,092.06 for the 2020 Lexus ES while defaulting on his Trustee payments and DSO payments.
10. Mod is deficient to pay all secured and priority claims.

Mod forgives: \$9,885.61

Mod payments:

24 (Feb 2026) - 59 (Nov 2030) \$2,100.00

Objection to Modification filed 01/28/26 by Chapter 13 Trustee at #54.

Objection to Modification filed 01/29/26 by The Attorney General of Texas-Child Support Division at #56.

Post-Confirmation Trustee's Motion to Dismiss #45 was filed 11/13/25 for non-payment.

Response to Post-Confirmation Trustee's Motion to Dismiss #45 was filed 12/11/25 at #46.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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) 05/31/24 08/09/24 21/60 Tracey	24-20152 RICKY CASTELLANOS \$2,950.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #69 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #69 was filed 02/03/26 at #70.	\$8,500.00 or 2.88 mth 01/26/26 \$2,950.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 06/05/24 08/14/24 20/60 Tracey	24-20157 JAMES RIOS \$1,454.42 AMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #66 was filed 11/13/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #66 was filed 12/11/25 at #67.	\$3,632.10 or 2.50 mth 12/22/25 \$2,810.00 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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) 08/30/24 11/08/24 18/48 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. Response to Post-Confirmation Trustee's Motion to Dismiss #45 was filed 12/11/25 at #46.	\$3,190.00 or 3.01 mth <i>02/03/26</i> \$500.00 <i>ePay</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 09/13/24 11/22/24 17/60 Connie	24-20256 DIANA D MEDINA \$3,150.00 <i>BMI-PPR</i>	Modification Amended Modified Plan #122 filed 11/02/25, to cure a post-petition payment default, 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. Trustee alleges the modification is not feasible based on the Debtor's Schedule I and J and payment history. 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	\$5,345.00 or 1.70 mth <i>01/21/26</i> \$400.00 <i>Wage Order</i>	Trustee does not recommend approval.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Post-Confirmation Trustee's Motion to Dismiss #63 was filed 05/07/25 for non-payment was withdrawn at #102 on 09/16/25.
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)	25-20064 JUAN A MARQUEZ	Dismissal	\$1,120.00 or 3.03 mth 01/12/26 \$130.00 ePay	Trustee recommends dismissal.
03/13/25 05/22/25 11/36 Tracey	\$370.00 BMI-	Post-Confirmation Trustee's Motion to Dismiss #44 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #44 was filed 01/15/26 at #45.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) <i>04/17/25</i> <i>06/26/25</i> <i>10/30</i> Lorraine	25-20108 ADEL SAUCEDA \$275.00 <i>BMI-</i>	Modification Obj Mod Chapter 13 Trustee	Current <i>01/26/26</i> \$253.85 <i>Wage</i> <i>Order</i>	Trustee does not recommend approval.
<p>MOD filed 12/23/2025 at #28 because the debtor's truck loan will mature in September of 2026 due to skip-pays, later than the contract original date of November 2025.</p> <ol style="list-style-type: none"> 1. There is no sufficient cause pleaded for a modification. 2. The Modification violates the 100% Order for Confirmation and is not proposed in good faith. 3. Mod proposes direct payments to Rally Credit Union (2019 Ram) contrary to the requirement in paragraph 9C of the confirmed plan. The claim is now in post-petition arrears and must be paid through the Trustee. 4. Mod improperly proposes various start and end dates for pro-rata claims. 5. Mod Plan Summary fails to reflect the correct amount of non-exempt property. 6. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee. <p>Mod forgives: \$684.55</p> <p>Mod payments: 9 (Jan 2026) - 36 (Apr 2028) \$275.00</p> <p>Trustee's Objection to Modification of Plan filed 02/02/2026 at #33.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 05/22/25 07/31/25 9/60 Tracey	25-20152 SONIA SALGADO \$475.00 <i>BMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #32 filed 12/15/2025 for non-payment. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #32 filed 12/19/25.	\$950.00 or 2.00 mth <i>01/15/26</i> \$475.00 <i>ePay</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 09/19/25 11/28/25 5/58 Bridget1	25-20275 GREGORY J HARTMAN SR SHANNA L HARTMAN \$2,950.00 <i>AMI-</i>	Confirmation Plan includes a non-standard provision concerning mortgage arrears. Plan #43 filed 01/08/26 works at 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of \$363,996.90. Plan Payments: 1 (Oct 2025)- 3 (Sep 2030) \$2,850.00. 4 (Jan 2026)- 58 (Jul 2030) \$2,950.00 Objection to Confirmation filed 10/13/25 by NewRez LLC d/b/a Shellpoint Mortgage Servicing at #17 was withdrawn 01/08/26 at #42. Trustee's Motion to Dismiss #22 filed 11/04/25 was withdrawn 02/04/26 at #49.	\$50.00 or 0.02 mth <i>01/13/26</i> \$1,475.00 <i>ePay</i>	Trustee recommends confirmation Plan #43 filed 01/08/26 with 100% C4A order.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

Debtor(s)'s response #23 filed 11/04/25.

GONZALEZ (JOEL)	25-20280	Confirmation	\$1,288.44 or 0.77 mth	Trustee does not recommend confirmation and recommends dismissal.
	JULIANNA T NAVEJAR	Dismissal	01/22/26 \$773.08	
09/24/25 12/03/25 5/57 Leanne1	\$1,675.00 BMI-PPR		Wage Order	
<p>Plan #24 filed 12/15/25 is inaccurate as it lists a total ad valorem reserve amount of \$9,000.00 under paragraph #21 but the total is \$8,550.00 on the Plan summary and Schedule 21.</p> <p>Plan payments: 1 (Oct 2025) - 60 (Sep 2030) \$1,675.00.</p> <p>Trustee's Motion to Dismiss #19 filed 11/04/25. Debtor(s)'s response #20 filed 11/04/25.</p>				

GONZALEZ (JOEL)	25-20316	Dismissal	\$1,000.00 or 4.00 mth	Trustee requests a continuance to be heard with confirmation hearing.
	JOSE MARTINEZ		01/27/26 \$250.00	
10/22/25 12/31/25 4/60 Leanne1	EULALIA G MARTINEZ \$250.00 BMI-		ePay	
<p>Plan #29 filed 01/09/26 cannot be recommended because Trustee alleges Schedule B is inaccurate as it lists Asbestos Personal Injury with zero values; however, Debtor(s) provided pay stubs of payments being received. Asbestos Health Line payments to Debtors exceed \$1,854.00 to date. The Plan fails to satisfy the liquidation requirement.</p> <p>Confirmation hearing is set 03/18/26.</p> <p>Plan payments: 1 (Nov 2025) - 3 (Jan 2026) \$650.00. 4 (Feb 2026) - 60 (Oct 2030) \$250.00.</p> <p>Trustee's Motion to Dismiss #27 filed 01/07/26.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

Debtor(s)'s response #28 filed 01/08/26.

GONZALEZ (JOEL)	25-20325	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	PEDRO MARTINEZ	Dismissal		
10/30/25 01/08/26 4/60 Krystle	CYNTHIA C MARTINEZ \$335.00 AMI-		01/28/26 \$335.00 ePay	
<p>Plan #36 filed 01/14/26 works but cannot be recommended because the Trustee alleges Schedule B is inaccurate as it discloses bank account numbers which do not agree with the bank statements.</p> <p>Plan Payments: 1 (Nov 2025) - 60 (Oct 2030) \$335.00.</p> <p>Trustee's Motion to Dismiss #25 filed 12/09/25. Debtor's response #26 filed 12/10/25.</p> <p>Objection to Confirmation filed by Cenlar FSB as servicer for CitiMortgage on 11/13/25 at #18 was withdrawn 02/03/26 at #41.</p>				

GONZALEZ (JOEL)	25-20326	Confirmation	\$397.84 or 0.25 mth	Trustee does not recommend confirmation and recommends dismissal.
	CHRISTOPHER W MCGLOTHLIN	Dismissal		
10/31/25 01/09/26 4/60 Leanne1	CAMIE J MCGLOTHLIN \$1,590.00 BMI-		02/03/26 \$593.08 Wage Order	
<p>Plan #34 filed 01/10/26 improperly provides for Rally Credit Union claim #11 in the paragraph 9A. The proposed treatment is unclear.</p> <p>Plan payments: 1 (Nov 2025) - 3 (Jan 2026) \$1,285.00. 4 (Feb 2026) - 60 (Oct 2030) \$1,590.00.</p> <p>Trustee's Motion to Dismiss #30 filed 12/09/25. Debtor(s)'s response #31 filed 12/10/25.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Objection to Confirmation filed 12/02/25 at #22 by Capital One Auto Finance was withdrawn 12/07/25 at #27.

GONZALEZ (JOEL)	25-20334	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JUAN D GUTIERREZ	Dismissal	01/21/26	
11/06/25		Obj Conf Rally Credit Union	\$450.00	
01/15/26			<i>Wage Order</i>	
3/48	\$585.00			
Krystle	BMI-			
Plan includes a nonstandard provision concerning mortgage arrears.				
1. Plan #54 filed 02/03/26 fails to provide a 100% dividend to the unsecured creditors as required by Non-Exempt Property of \$119,952.58.				
2. Plan fails to provide for the January on-gong mortgage payment disbursed on 01/15/26 per prior Plan #30 filed 01/10/26.				
Plan Payments:				
1 (Dec 2025) - 2 (Jan 2026) \$1,385.00.				
3 (Feb 2026) - 48 (Nov 2029) \$585.00.				
Trustee's Motion to Dismiss #23 filed 12/19/25.				
Debtor's response filed 12/19/25 at #24.				
Objection to Confirmation by Rally Credit Union #17 filed 11/21/25.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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)	25-20336 ANDY S CHANG	Confirmation	Current	Trustee does not recommend confirmation and dismissal.
11/13/25 01/22/26 3/60 Krystle	JESSICA J CHANG \$500.00 AMI-	Dismissal Obj Conf Nationstar Mortgage LLC	01/20/26 \$1,595.00 ePay	
<p>1. Plan #56 filed 01/26/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #24 filed on 12/23/25. The requirement is 57,024.60.</p> <p>2. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan as Debtor(s) are paying for two cars direct for total payments of \$1,819.31 per month.</p> <p>Plan payments: 1 (Dec 2025) - 2 (Jan 2026) \$1,595.00. 3 (Feb 2026) - 60 (Nov 2030) \$500.00.</p> <p>Trustee's Amended Motion to Dismiss #58 filed 02/04/26. Debtor's response filed 12/30/25 at #37.</p> <hr/> <p>Objection to Confirmation by Nationstar Mortgage LLC #24 filed 11/26/25.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

GONZALEZ (JOEL) 11/21/25 01/30/26 3/36 Bridget1	25-20348 CYNTHIA GLUNK \$1,285.00 <i>BMI-</i>	Confirmation Dismissal	\$1,383.84 or 1.08 mth 01/20/26 \$593.08 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
1. Plan #2 filed 11/21/25 does not agree with NewRez LLC dba Shellpoint Mortgage Servicing claim #3 filed 01/30/26. 2. Trustee alleges Schedule I #1 is inaccurate as it fails to reflect the payroll deductions. 3. Trustee alleges Schedule J #1 is inaccurate pursuant to 341 testimony. 4. Trustee alleges Schedule B #1 is incomplete pursuant to 341 testimony. 5. Debtor is delinquent 1.08 payments through January totaling \$1,383.84. Payments: 1 (Dec 2025)- 36 (Nov 2028) \$1,285.00. Trustee's Motion to Dismiss #21 filed 01/06/26. Debtor's response #22 filed 01/08/26.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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) 11/26/25 02/04/26 3/60 Bridget1	25-20353 ANDREW M TREJO JESSICA I TREJO \$2,025.00 <i>BMI-</i>	Confirmation Dismissal	\$155.76 or 0.08 mth <i>02/03/26</i> \$467.31 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed 11/26/25 fails to provide for the Internal Revenue Service claim #4 filed 01/02/26.</p> <p>2. Debtor(s) failed to provide adequate proof to substantiate the debt to be paid to USDA Rural Development through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.</p> <p>3. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C.</p> <p>4. Debtor(s) failed to provide bank statements for IBC account ending in 9566 for 10/28-25 through 11/26/25.</p> <p>5. Debtor(s) failed to provide bank statements for Texas Community FCU account ending in 947 for 08/28/25 through 11/26/25.</p> <p>6. Debtor(s) failed to provide bank statements for CoastLife CU account ending in 9700 for 11/01/25 through 11/26/25.</p> <p>7. Debtor(s) failed to provide bank statements for Cash App account ending in 6849 for 11/01/25 through 11/26/25.</p> <p>8. Debtor(s) failed to provide bank statements for First National Bank account ending in 8179 for 10/25/25 through 11/26/25.</p> <p>Payments: 1 (Dec 2025)- 60 (Nov 2030) \$2,025.00.</p> <p>Trustee's Motion to Dismiss #26 filed 01/13/26. Debtor(s)'s response #29 filed 01/15/26.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 11/26/25 02/04/26 3/60 Leanne1	25-20355 JASON L ESCAMILLA \$2,350.00 <i>BMI-</i>	Confirmation Dismissal	\$3,700.00 or 1.57 mth <i>01/16/26</i> \$1,000.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #9 filed 12/09/25 fails to fully provide for IRS claim #15 filed 01/02/26.</p> <p>2. Plan is proposing to pay JP Morgan claim #12 filed 12/23/25 as direct but the proof of claim includes arrears.</p> <p>3. Trustee alleges Official Form 122C is incorrect as it lists 1 person in household contrary to Schedule I.</p> <p>4. Debtor(s) failed to provide DFAS FERS statement.</p> <p>5. Debtor(s) failed to provide proof of \$1,100.00 family support as listed on Schedule I.</p> <p>6. Trustee alleges Schedule B is inaccurate as it fails to disclose the CashApp Bank.</p> <p>7. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>8. Plan fails to fully provide for the claim of Rally CU claim #31 filed 02/03/26.</p> <p>9. Debtor is delinquent 1.57 payments through January totaling \$3,700.00.</p> <p>Plan payments: 1 (Dec 2025) - 60 (Nov 2030) \$2,350.00.</p> <p>Trustee's Motion to Dismiss #23 filed 01/13/26. Debtor(s)'s response #25 filed 01/15/26.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 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) 11/26/25 02/04/26 3/60 Leanne1	25-20357 SENAIDA HERNANDEZ \$850.00 BMI-	Confirmation Dismissal	\$850.00 or 1.00 mth <i>01/28/26</i> \$850.00 <i>Wage Order</i>	Trustee does not recommend confirmation and dismissal.
<p>1. Plan #2 filed 11/26/25 Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.</p> <p>2. Trustee alleges Official Form 122C is incorrect as it lists household of 1 contrary to the Debtor's 2024 tax return.</p> <p>3. Debtor(s) failed to provide November 2025 CashApp statement.</p> <p>4. Plan fails to include an Ad Valorem Reserve as required by Paragraph 21(D).</p> <p>5. Trustee alleges Schedule I is inaccurate as it understates Debtor's social security income.</p> <p>6. Plan fails to provide for Bee County Tax Assessor claim #7 filed 01/16/26.</p> <p>7. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>Plan payments: 1 (Dec 2025) - 60 (Nov 2030) \$850.00.</p> <p>Trustee's Motion to Dismiss #19 filed 01/13/26. Debtor(s)'s response #21 filed 01/15/26.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

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) 12/28/25 03/08/26 14/60 Bridget1	25-20360 JOSE CARO \$1,610.00 <i>BMI-ESF</i>	Confirmation Dismissal	\$1,610.00 or 1.00 mth <i>01/12/26</i> \$1,610.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed 12/01/25 fails to fully provide for Toyota Motor Credit Corporation claim #7 filed 01/17/26.</p> <p>2. Debtor(s) failed to provide proof to substantiate the debt to be paid to M & T Bank through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.</p> <p>3. Trustee alleges Form 122C #1 is inaccurate as it fails to disclose all income pursuant to Monthly Operating Reports uploaded 12/29/25.</p> <p>4. Trustee alleges the Plan fails to provide all of Debtor(s)'s disposable income into the plan.</p> <p>5. Trustee alleges Schedule J #20 is inaccurate as the retirement deductions have not been accounted for in the budget.</p> <p>6. Debtor(s) failed to provide Rally Federal Credit Union bank statements accounts ending in 4089 and 9000 for 09/29/25 through 12/28/25.</p> <p>Payments: 1 (Dec 2025)- 60 (Nov 2030) \$1,610.00.</p> <p>Trustee's Motion to Dismiss #28 filed 01/13/26. Debtor's response #30 filed 01/15/26.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

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) 12/01/25 02/09/26 3/60 Krystle	25-20361 VICTORIA J KRAUSE \$675.00 BMI-	Confirmation Dismissal	Current 01/27/26 \$675.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #10 filed 12/12/26 fails to fully provide for Capital One Auto claim #2 filed 01/09/26.</p> <p>2. Trustee alleges Schedule H is incomplete as it fails to disclose the co-debtor address.</p> <p>3. Debtor failed to provide bank statements for Rally account #3861 for 10/01/25-12/01/25.</p> <p>Plan Payments: 1 (Dec 2025) - 60 (Nov 2030) \$675.00.</p> <p>Trustee's Motion to Dismiss #23 filed 01/13/26. Debtor's response #25 filed 01/15/26.</p>				
GONZALEZ (JOEL) 12/01/25 02/09/26 3/60 Leanne1	25-20364 ANGELA G ORTIZ \$920.00 AMI-	Confirmation Dismissal	\$460.00 or 0.50 mth 02/02/26 \$460.00 Wage Order	Trustee does recommend confirmation and recommends dismissal.
<p>1. Plan #31 filed 01/22/26 fails to provide for Nueces County claim #28 filed 01/29/26.</p> <p>2. Trustee alleges Plan Summary #8 non-exempt property amount is incorrect.</p> <p>3. Debtor(s) failed to provide copies of 2023 tax returns.</p> <p>4. Trustee alleges Schedule B is incomplete as it lists RBFCU bank accounts with unknown values.</p> <p>5. Debtor(s) failed to provide 60 days of PayPal bank statements.</p> <p>6. Debtor(s) failed to provide Primerica statement.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Plan payments: 1 (Jan 2026) - 60 (Dec 2030) \$920.00.

Trustee's Motion to Dismiss #25 filed 01/13/26.
Debtor(s)'s response #27 filed 01/15/26.

GONZALEZ (JOEL)	25-20365 NOE V BOTELLO	Confirmation Obj Conf Global Lending Services	\$2,120.00 or 1.00 mth <i>01/02/26</i> \$2,120.00 <i>ePay</i>	Trustee does not recommend confirmation.
<i>12/03/25</i> <i>02/11/26</i> <i>2/60</i> Leanne1	STACEY M BOTELLO \$2,120.00 AMI-	<ol style="list-style-type: none"> 1. Plan #32 filed 01/20/26 fails to provide for Jim Wells County claim #15 filed 01/29/26. 2. Plan fails to provide for Conn's claim #14 filed 01/29/26. 3. Trustee alleges State of Financial Affairs #1 filed 12/03/25 is incorrect pursuant to the tax returns. 4. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Chase Auto Finance through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. <p>Plan payments: 1 (Jan 2026) - 60 (Dec 2030) \$2,120.00.</p> <p>Trustee's Motion to Dismiss #36 filed 02/04/26 is set for 03/18/26. No response filed by Debtor(s).</p> <p>Objection to Confirmation at #31 filed 01/08/26 by Global Lending Services LLC.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

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) 12/10/25 02/18/26 2/36 Leanne1	25-20373 PATRICIA R CANIZALES \$420.00 <i>BMI-</i>	Confirmation 1. Plan #2 filed 12/10/25 fails to fully provide for TitleMax of Texas claim #5 filed 01/07/26. 2. Plan fails to provide for Nueces County Tax claim #7 filed 01/22/26. 3. Debtor(s) failed to provide 60 days of PayPal statements. Plan payments: 1 (Jan 2026) - 36 (Dec 2028) \$420.00. Trustee's Motion to Dismiss #19 filed 01/27/26 is set for 03/18/26. Debtor(s)'s response #21 filed 01/30/26.	Current 01/14/26 \$420.00 ePay	Trustee does not recommend confirmation.

GONZALEZ (JOEL) 12/16/25 02/24/26 2/55 Bridget1	25-20378 FRANCISCO RUELAS III JENNIFER L RUELAS \$2,200.00 <i>AMI-</i>	Confirmation 1. Trustee alleges that Plan #2 filed 12/16/25 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Trustee alleges Official Form 122C #1 is incorrect, thus the plan fails to meet the requirements of 1325(b). 3. Trustee alleges Schedule I/J #1 is inaccurate as the federal income tax deduction for Mr. Ruelas is overstated and the 401K deduction is understated pursuant to verification of income provided. Further, the budget fails to disclose the gross business income and expenses. 4. Debtor(s) failed to provide proof for Planet Home Lending LLC's claim to substantiate the direct monthly payment listed on Schedule J and Paragraph 8C. 5. Trustee alleges the Statement of Financial Affairs #1 is inaccurate as it fails to disclose Debtors' business.	Current 02/02/26 \$1,100.00 Wage Order	Trustee does not recommend confirmation.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
Month/Term	ESF/PPR			

- 6. Debtor(s) failed to provide documentation for the 401K.
- 7. Debtor(s) failed to provide documentation for the IRA.
- 8. Debtor(s) failed to provide documentation for the life insurance policy.
- 9. Debtor(s) failed to provide statements for CoastLife Credit Union account ending in 4039, 4203 and 4196 for 11/01/25 through 12/16/25.
- 10. Debtor(s) failed to provide statements for Frost Bank account ending in 9500 for 11/08/25 through 12/16/25.
- 11. Debtor(s) failed to provide statements for Frost Bank account ending in 9608 for 10/28/25 through 12/16/25.
- 12. Debtor(s) failed to provide statements for Frost Bank account ending in 9754 for 10/11/25 through 12/16/25.
- 13. Debtor(s) failed to provide statements for Frost Bank account ending in 6672 for 11/06/25 through 12/16/25.
- 14. Debtor(s) failed to provide statements for Frost Bank account ending in 2790 for 11/06/25 through 12/16/25.
- 15. Debtor(s) failed to provide Cash App statements both accounts for November and December 2025.

Payments: 1 (Jan 2026)- 55 (Jul 2030) \$2,200.00.

Trustee's Motion to Dismiss #22 filed 01/27/26.
Debtor(s)'s response #24 filed 01/30/26.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 10:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	Recommendation
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Plan payments: 1 (Jan 2026) - 60 (Dec 2030) \$1,550.00.

Trustee's Motion to Dismiss #27 filed 01/27/26 is set for 3/18/26.
Debtor(s)'s response #29 filed 1/30/26.

Objection to Confirmation file by Nexus Nova LLC on 01/0/26 at #20 withdrawn 01/12/26 at #24.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 11:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

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
ALLMAND LAW FIRM PLLC 09/30/25 12/09/25 4/36 Krystle	25-60090 TIFFANY A ROGERS \$100.00 <i>BMI-</i>	Confirmation Plan #29 filed 01/14/26 works, paying 3% to general unsecured creditors. Plan Payments: 1 (Oct 2025) - 36 (Sep 2028) \$100.00. Trustee's Motion to Dismiss #21 filed 12/02/25 was withdrawn 02/04/26. Debtor's response filed 1/8/26.	\$100.00 or 1.00 mth <i>01/21/26</i> \$100.00 <i>Wage Order</i>	Trustee recommends confirmation of Plan #29 filed 01/14/26.

BAKER 11/04/25 01/13/26 4/60 Bridget1	25-60101 KELLYE L STILLWELL \$820.00 <i>AMI-</i>	Confirmation Dismissal	\$820.00 or 1.00 mth <i>01/09/26</i> \$415.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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Plan #35 filed 01/29/26 cannot be recommended because:

- Trustee alleges paragraph 9C is inaccurate as Date Last Payment is Due on Texas Dow Employee's Credit Union claim 10/01/30 does not coincide with the contract date of 03/10/30.
- Trustee alleges Schedule H #24 is incomplete as it fails to provide an address for the former spouse.
- Trustee alleges Schedule A/B #24 is inaccurate as it fails to reflect an amount for the suit against the former spouse.

Plan Payments:
1 (Nov 2025)- 2 (Jan 2026) \$415.00.
3 (Feb 2026)- 60 (Nov2030) \$820.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 11:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

Trustee's Motion to Dismiss #22 filed 12/19/25.
Debtor's response #27 filed 01/14/26.

BROWN LAW FIRM	23-60008	Dismissal	\$8,132.97 or 2.22 mth 01/15/26 \$966.93 Wage Order	Trustee recommends dismissal.
02/28/23 05/09/23 36/60 Tracey	KYLE R PANTEL JAIMEE B PANTEL \$3,665.00 AMI-			
Post-Confirmation Trustee's Motion to Dismiss #78 was filed 01/14/26 for non-payment. No response filed by Debtor.				

CIMENT LAW FIRM PLLC	23-60018	Dismissal	\$2,149.97 or 2.05 mth 02/02/26 \$200.00 ePay	Trustee recommends dismissal.
04/28/23 07/07/23 34/60 Tracey	JEFFREY W PELOT TAUSHA D PELOT \$1,050.00 AMI-			
Post-Confirmation Trustee's Motion to Dismiss #58 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #58 was filed 02/02/26 at #59.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 11:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

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) 09/24/24 12/03/24 17/60 Tracey	24-60050 GEORGE MAHAN JR ANGELINA C MAHAN \$905.00 BMI-ESF	Dismissal Post-Confirmation Trustee's Motion to Dismiss #63 was filed 01/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #63 was filed 01/15/26 at #64.	\$3,567.34 or 3.94 mth 09/25/25 \$417.69 Wage Order	Trustee recommends dismissal.

GONZALEZ (JOEL) 03/04/25 05/13/25 11/60 Tracey	25-60014 ANDRES VASQUEZ \$995.00 BMI-PPR	Dismissal Post-Confirmation Trustee's Motion to Dismiss #66 was filed 12/12/25 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #66 was filed 12/12/15 at #67.	\$3,111.00 or 3.13 mth 01/20/26 \$999.00 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 11:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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GONZALEZ (JOEL) 11/28/25 02/06/26 3/59 Bridget1	25-60106 JUSTIN W HAGEL \$900.00 AMI-	Confirmation Dismissal Obj Conf Santander Consumer USA Obj Conf Attorney General of Tx.	Current 12/31/26 \$900.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #14 filed 12/05/26 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide for Attorney General of Texas claim #3 filed 1/29/25.
3. Plan failed to fully provide for Santander Consumer claim #1 filed 12/17/25.
4. Trustee alleges Schedule I #1 filed 11/28/25 is inaccurate as does not provide all of Debtor's employment information.
5. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. Pursuant to the Attorney General's Objection, Debtor is behind on post-petition child support obligations. Confirmation would be precluded under Sec. 1325(a)(8).
6. Plan Summary -Line 15 fails to disclose the reason for the 100% forecast on General Unsecured Claims.
7. Trustee alleges Schedule F #1 is inaccurate as it does not disclose the student loan total.
8. Debtor failed to provide a recent pay stub to support child support listed on Schedule I. Debtor failed to provide the child support order.
9. Trustee alleges Schedule G #1 is inaccurate as it does not disclose Debtor's apartment lease agreement pursuant to the Statement of Financial Affairs.
10. Debtor failed to provide copies of bank statements for USAA Saving account ending 1706 and 6339 for October and November 2025.

Plan payments: 1 (Dec 2025) - 59 (Oct 2030) \$900.00.

Trustee's Motion to Dismiss #21 filed 01/13/26.
Debtor's response #23 filed 01/15/26.

Objection to Confirmation filed by Santander Consumer USA Inc 01/15/26 at #25.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 11, 2026 11:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Objection to Confirmation filed by Attorney General of Texas 1/30/26 at #28.

PACK	25-60085	Confirmation	\$720.00 or	Trustee does not
	SANTOS V FLORES	Dismissal	0.99 mth	recommend
<i>09/03/25</i>	CHASITY C FLORES		<i>01/09/26</i>	confirmation and
<i>11/12/25</i>			\$730.00	recommends
<i>5/60</i>	\$730.00		<i>ePay</i>	dismissal.
Bridget1	BMI-			

Plan #34 filed 01/28/26 cannot be recommended because:

1. Debtor(s) failed to file Schedule C-1 Summary for the Amended Schedule A/B #35 filed 01/28/26.
2. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.
3. Debtor(s) failed to provide a copy of the residential lease for Elgin Brown.

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
February 11, 2026 11:00 am

Next 3 Panels:
03/18/2026
04/22/2026
05/13/2026

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
Month/Term	ESF/PPR			
VENABLE	25-60094	Confirmation	\$1,381.90 or	Trustee recommends confirmation of Plan #43 filed 01/12/26 pending resolution of Objection.
	COREY A TUCKER	Dismissal	1.12 mth	
10/04/25		Obj Conf AmeriCredit Finc. Serv.	01/21/26	
12/13/25			\$660.00	
4/39	\$1,230.00		ePay	
Krystle	BMI-BOTH			
		Plan #43 filed 01/12/26 works, paying 44.45% to general unsecured creditors.		
		Plan Payments: 1 (Nov 2025) - 39 (Jan 2029) \$1,230.00.		
		Trustee's Motion to Dismiss #40 filed 12/11/25.		
		Debtor's response #51 filed 01/17/26.		
		Objection to Confirmation filed by AmeriCredit Financial Services on 01/13/26 at #44.		