

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
February 12, 2026 9:30 am

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04/23/2026
05/14/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Matters</u>	<u>Attorney</u>	<u>Trustee</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>	Notes		<u>Recommendation</u>
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
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22-50076	JOSE A ESTRADA	\$3,953.53	DISMISSAL	BARTO	Trustee recommends dismissal.
10/31/22		3.93 mth			
01/09/23		02/02/26			
40 of 60	\$1,006.36 Wage Order	\$403.27			

Post-Confirmation Trustee's Motion to Dismiss #79 was filed 12/12/25 for non-payment.
No response filed by Debtor.

23-50071	ELISA L MONCIVAIS	\$12,750.00	DISMISSAL	BARTO	Trustee recommends dismissal.
07/31/23		3.29 mth			
10/09/23		01/07/26			
30 of 60	\$3,870.00 ePay	\$1,370.00			

Post-Confirmation Trustee's Motion to Dismiss #76 was filed 01/13/26 for non-payment.
No response filed by Debtor.

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25-50083	ANNABEL A LARA	\$1,400.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
08/14/25		1.00 mth	DISMISSAL		
10/23/25		12/23/25			
6 of 60	\$1,400.00 Wage Order	\$1,475.00			

1. Trustee alleges that Plan #43 filed 01/29/26 fails to provide all of Debtor(s)'s disposable income into the plan.
2. Debtor's Official Form 122C #42 filed 01/29/26 contains errors.
3. Plan is misleading as it appears to pay a higher claim amount for AmeriCredit Financial Services dba GM Finance in Paragraph 9B despite Trustee's obligation to pay the lower value amount.
4. Trustee alleges Schedule B #31 is inaccurate as it fails to disclose the correct balances of the bank accounts on the date of filing.
5. Debtor(s) failed to file Schedule C-1 Summary for the Amended Schedules A/B and C #31. Additionally, the amended Schedules are not red lined.
6. Debtor is delinquent 1 payment through January totaling \$1,400.00, with next payment due on 02/13/26.

Plan Payments:

- 1 (Sep 2025) - 4 (Dec 2025) \$1,475.00.
- 5 (Jan 2026) - 60 (Aug 2030) \$1,400.00.

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

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25-50107	ARCENIO FRAGA	\$3,360.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
10/06/25		1.96 mth	DISMISSAL		
12/15/25		01/29/26			
4 of 60	\$1,715.00 ePay	\$1,750.00			

Plan #26 filed 01/23/26 cannot be recommended because:

1. Debtor(s) failed to provide 60 days of IBC bank statements.
2. 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.
3. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Quality Imports LLC on the 2019 Jeep through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.
4. Debtor is delinquent 1.96 payments through February totaling \$3,360.00.

Plan payments: 1 (Nov 2025) - 60 (Oct 2030) \$1,675.00.

Trustee's Motion to Dismiss #20 filed 12/11/25.
No response filed by Debtor(s).

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>	<u>Notes</u>		<u>Recommendation</u>
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25-50114	ISMAEL TREVINO	(\$541.94)	CONFIRMATION	BARTO	Trustee recommends confirmation of Plan #29 filed 01/22/26.
10/17/25		-0.34 mth			
12/26/25		01/26/26			
4 of 60	\$1,571.92 Wage Order	\$731.54			

Plan #29 filed 01/22/26 works paying 100% to general unsecured creditors.

Plan payments: 1 (Nov 2025) - 60 (Oct 2030) \$1,571.92.

Trustee's Motion to Dismiss #24 filed 12/12/25 was withdrawn 02/05/26 at #33.
No response filed by Debtor(s).

25-50129	MARIA C CARRIZALES	\$3,500.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation.
12/01/25		1.67 mth	Obj Conf FGMS Holdings LLC		
02/09/26		02/02/26			
2 of 60	\$2,100.00 Money Order	\$700.00			

1. Plan #24 filed 01/16/26 fails to fully provide for all secured and priority debts.
2. Plan fails to fully provide for Mack Brooks LLC agent for FGMS Holdings LLC claim #13 filed 01/28/26.
3. Plan fails to fully provide for 3M&S PLLC claim #15 filed 02/02/26.
4. Plan proposes treatment of Thunderbird Auto in paragraph 9B but Schedule D incurred date reflects this is a 910 claim and Debtor has failed to provide verification of the purchase date.

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5. Debtor(s) failed to provide adequate proof to substantiate the amounts to be paid to the City of Laredo through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. Further, pursuant to the documentation provided it appears the balance owed is higher than plan proposes.

6. Debtor(s) failed to provide verification of the \$300 college expenses.

7. Debtor(s) failed to provide documentation for the 401K plan.

8. Debtor is delinquent 1.67 payments through February totaling \$3,500.00.

Plan Payments: 1 (Jan 2026) -60 (Dec 2030) \$2,100.00.

Objection to Confirmation filed by FGMS Holdings LLC 02/06/26 at #30.

Trustee's Motion to Dismiss #31 filed 02/05/26 is set for 03/19/26.

No response filed by Debtor.

25-50135	JAMES A SANCHEZ	\$0.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation.
12/09/25		0.00 mth	Obj Conf JPMorgan Chase Bank Ntl.		
02/17/26	ANDREA J	01/12/26			
2 of 36	SANCHEZ	\$5,000.00			
	\$5,000.00				
	ePay				

Plan #2 filed 12/09/25 cannot be recommend because:

1. The Trustee alleges Plan paragraph #9B over provides for the collateral value for the Quantum3 LLC at the expense of the unsecured creditors and the Plan does not specify the collateral for the debt.
2. Trustee alleges Schedule B is inaccurate as it fails to disclose Debtor(s)'s interest in 2218 Davis St.
3. Trustee alleges Schedule B is inaccurate as it fails to disclose RBFCU #1874, Texas community Bank account

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#3292

4. Debtor(s) failed to file the Schedule C-1 Summary.
5. Paragraph 8C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is Due has not been provided for JPMorgan Chase Bank claim.
6. Trustee alleges Official Form 122C is incorrect.
7. Trustee alleges Schedule F is incomplete as it lists zero or unknown amounts owed for claims.
8. Debtor(s) failed to provide proof to substantiate the amounts to be paid to National Bankruptcy Services LLC through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.

Plan payments: 1 (Jan 2026) - 36 (Dec 2028) \$4,500.00.

Amended Objection to Confirmation by JPMorgan Chase Bank National Association filed 01/26/26 at #29.

Trustee's Motion to Dismiss #35 filed 02/05/26 is set for 03/19/26.

No Response filed by Debtor(s).

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22-50014	RAUL GALVAN III	\$1,882.00	DISMISSAL	MEURER	Trustee recommends dismissal.
03/11/22		2.47 mth			
05/20/22		01/07/26			
47 of 60	\$762.00 ePay	\$790.00			

Post-Confirmation Trustee's Motion to Dismiss #47 was filed 12/12/25 for non-payment.
No response filed by Debtor.

23-50077	DANIEL DE LA ROSA	\$2,831.00	DISMISSAL	MEURER	Trustee recommends dismissal.
09/05/23		2.03 mth			
11/14/23		01/12/26			
29 of 60	CYNTHIA DE LA ROSA \$1,391.50 Wage Order	\$1,391.50			

Post-Confirmation Trustee's Motion to Dismiss #98 was filed 12/12/25 for non-payment.
No response filed by Debtor.

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25-50053	CYNTHIA RAMIREZ	\$4,061.10	CONFIRMATION	MEURER	Trustee does not recommend confirmation and recommends dismissal.
05/30/25		1.03 mth	DISMISSAL		
08/08/25		01/12/26			
9 of 60	\$3,935.00 ePay	\$3,808.12			

1. Plan #49 filed 12/08/25 fails to provide for IRS claim #7 filed 12/11/25.

2. Plan does not provide for the notice of post-petition fee claim of Carrington Mortgage Services in the amount of \$900.00 for attorney's fees and Proof of Claim fees.

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.

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25-50108	CYNTHIA V	\$9,092.00	CONFIRMATION	MEURER	Trustee does not recommend confirmation and recommend dismissal.
10/06/25	LERMA-PERALES	3.08 mth	DISMISSAL		
12/15/25		12/10/25			
4 of 54		\$2,700.00			
	\$2,948.00 ePay				

1. Plan #12 filed 10/20/25 fails to fully provide for Titlemax claim #3 filed 11/12/25. Plan improperly provides for Title Max non-purchase money interest under paragraph 9A.
2. Plan improperly provides 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 fully list child support received and improperly lists non-filing spouse's disability under Debtor.
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.
6. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan.
7. Debtor is delinquent 3.08 payments through January totaling \$9,092.00. Three TFS payments have failed.

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

Trustee's Motion to Dismiss #24 filed 12/11/25.
No response by Debtor.

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23-50009	AMADA ESTRADA	\$1,187.00	DISMISSAL	VASQUEZ	Trustee recommends dismissal.
02/06/23		1.04 mth		LAW FIRM	
04/17/23		01/28/26			
36 of 60	\$1,140.00 ePay	\$700.00			

Post-Confirmation Trustee's Motion to Dismiss #79 was filed 12/12/25 for non-payment.
 Response to Post-Confirmation Trustee's Motion to Dismiss #79 was filed 0/14/26 at #108.

25-50117	ALDO DAVALOS	\$3,440.00	CONFIRMATION	VASQUEZ	Trustee does not recommend confirmation.
11/04/25		1.00 mth		LAW FIRM	
01/13/26	ALEJANDRA DAVALOS	01/28/26			
3 of 60	\$3,440.00 ePay	\$3,145.00			

Plan #36 filed 02/03/26 works, paying 23.83% the general unsecured creditors, but has an adverse effect on creditors requiring additional notice.

Plan Payments:
 1 (Dec 2025) - 2 (Jan 2026) \$3,145.00.
 3 (Feb 2026) - 60 (Nov 2030) \$3,440.00.

Trustee's Motion to Dismiss #29 filed 12/19/25 was withdrawn 02/05/26 at #42.
 Debtor's response #35 filed 01/09/26.

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Objection to Confirmation #27 filed 12/17/25 by Santander Bank was withdrawn 02/04/26 at #41.