

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
March 19, 2026 9:30 am

Next 3 Panels:
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05/14/2026
06/04/2026

<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>	<u>Notes</u>		<u>Recommendation</u>
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
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22-50076	JOSE A ESTRADA	\$4,959.89	DISMISSAL	BARTO	Trustee recommends dismissal.
10/31/22		4.93 mth			
01/09/23		02/02/26			
41 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.

Modified Plan #80 filed 02/05/26 was withdrawn 03/04/26 at #83.

24-50001	MARTIN L HIGGINS	\$5,809.58	DISMISSAL	BARTO	Trustee recommends dismissal.
01/03/24		2.00 mth			
03/13/24	LAURAA HIGGINS	03/09/26			
26 of 60	\$2,900.51 Wage Order	\$351.92			

Post-Confirmation Trustee's Motion to Dismiss #64 was filed 02/12/26 for non-payment.
No response filed by Debtor.

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25-50107	ARCENIO FRAGA	\$1,715.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
10/06/25		1.00 mth	DISMISSAL		
12/15/25		02/17/26			
5 of 60	\$1,715.00 Cashiers Check	\$3,360.00			

1. Plan #26 filed 01/23/26 fails to establish an HOA reserve for the liability that will come due pursuant to Plan paragraph 8B.

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.

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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25-50135	JAMES A SANCHEZ	\$442.30	CONFIRMATION		
12/09/25		0.09 mth	DISMISSAL	BARTO	Trustee does not recommend confirmation and recommend dismissal.
02/17/26	ANDREA J	03/11/26	Obj Conf JPMorgan Chase Bank Ntl		
3 of 36	SANCHEZ	\$2,250.00			
	\$5,000.00 ePay				

1. Plan #2 filed 12/09/25 provides for Greensky Inc as a secured debt; however, the proof of claim filed 2/11/26 at #20 was filed as general unsecured.

2. The Trustee alleges Plan paragraph #9B overprovides for the collateral value of Quantum3, LLC at the expense of the general unsecured creditors and the Plan does not specify the collateral for the debt.

3. Trustee alleges Schedule A/B is inaccurate as it fails to disclose Debtor(s)'s interest in the real estate located at 2218 Davis St.

4. Trustee alleges Schedule A/B is inaccurate as it fails to disclose RBFCU #1874 and Texas community Bank account #3292.

5. Debtor(s) failed to file the Schedule C-1 Summary.

6. 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.

7. Trustee alleges Official Form 122C is incorrect.

8. Trustee alleges Schedule F is incomplete as it lists zero or unknown amounts owed for claims.

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..

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No Response filed by Debtor(s).

26-50004	JOSE O NINO JR	\$3,637.50	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
01/05/26		1.50 mth	DISMISSAL		
03/16/26	ROSA M RIVERA	02/24/26	Obj Conf US Bank Trust Ntl Assoc		
2 of 60	\$2,425.00 ePay	\$1,212.50			

1. Plan #14 filed 01/15/26 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for SN Servicing Corporation claim #4 filed 2/13/26.
3. IRS claim #5 filed 2/18/26 reflects Debtor(s) failed to file a tax return for the years 2022 and 2025. Trustee has not received a signed copy of the 2022 or 2025 return.
4. Plan fails to provide the proper interest rate and value for Vista Nova Homeowners' Association.
5. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.
6. Debtor(s) are delinquent 1.5 payments through March, totaling \$3,637.50.

Plan Payments: 1 (Feb 2026) - 60 (Jan 2031) \$2,425.00.

Trustee's Motion to Dismiss #26 filed 02/17/26.
No Response filed by Debtor(s).

Objection to Confirmation #28 filed 03/05/26 by US Bank National Association.

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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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25-50139	TIMOTHY J ROMO	\$1,087.64	CONFIRMATION	HOOAN	Trustee does not recommend confirmation and recommends dismissal.
12/24/25		0.64 mth	DISMISSAL	KHOSHNOOD	
03/04/26	YVETTE M	03/03/26	Obj Claim LVNV Funding LLC		
3 of 60	MARTINEZ	\$326.17			
	\$1,700.00 Wage Order				

1. Plan #8 filed 12/24/25 fails to fully provide for all secured and priority claims.
2. Paragraph 4 fails to disclose the actual beginning and ending month for plan payments.
3. Plan fails to fully provide for 21st Mortgage Corp claim #4 filed 01/21/26.
4. Plan fails to fully provide for La Salle County claim #9 filed 03/02/26.
5. Plan fails to fully provide for Cotulla ISD claim #10 filed 03/02/26.
6. Plan fails to provide for La Salle County Court Cost claim #11 filed 03/02/26.
7. Plan lists a total ad valorem reserve amount of \$900.00. Trustee objects to the Plan Summary designating specific amounts for multiple taxing authorities from the one lump sum reserve amount established in Paragraph 21. Further, Plan fails to provide a separate ad valorem reserve for each property subject to a reserve in Paragraph 21.
8. Based on JD Power value of \$7,425.00 as required by Order #13, the Plan does not provide sufficient adequate protection of \$83.53 to Americredit Financial.
9. Based on JD Power value of \$22,245.00 as required by Order #13, the Plan does not provide sufficient adequate protection of \$250.26 to Sanatander Consumer USA.
10. Plan paragraph 8C is incomplete as the claim amounts have not been disclosed for the ad valorem tax claims.
11. Plan paragraph 9C is incomplete as the ad valorem tax years are not disclosed for the mobile home. In addition, the Contract Interest Rate and Date Last Payment is Due is not disclosed for the R Serna Auto Sales claim.

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12. Official Form 122C #9 filed 12/24/25 is incomplete as it does not include the Current Monthly Income breakdown.
 13. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
 14. Trustee alleges Schedule A #23 is incomplete as it fails to disclose the legal descriptions for the real property.
 15. Trustee alleges Schedule B #23 is incomplete as the 2025 refund has not been disclosed.
 16. Trustee alleges Schedule C #24 is inaccurate as it reflects negative equity for the 2015 Mobile Home and reflects \$0 non-exempt amount for the 2017 Chevy Impala.
 17. Trustee alleges Schedule H #1 is incomplete as it fails to provide a complete address for Eric Martinez and the co-debtor per Santander claim #2.
 18. Trustee alleges Schedule I #15 is inaccurate as it fails to include the VA income and the 2025 tax refund amortized in the budget for feasibility purposes.
 19. Debtor(s) failed to provide proof to substantiate the amounts to be paid to WinterGarden Water District through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
 20. Debtor(s) failed to provide proof to substantiate the amounts to be paid to R Serna Auto Sales.
- Plan Payments: 1-60 \$1,700.00.
- Trustee's Motion to Dismiss #29 filed 02/03/26.
No Response filed by Debtor(s).
- Objection to Claim filed by LVNV Funding LLC 03/03/26 at #33.

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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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25-50140	FELIX RODRIGUEZ	\$394.00	CONFIRMATION	MEURER	Trustee does not recommend confirmation and recommends dismissal.
12/26/25	JR	0.15 mth	DISMISSAL		
03/06/26		03/09/26			
3 of 60		\$591.00			
	\$2,561.00 ePay				

1. Plan #14 filed on 01/09/26 fails to provide for all secured and priority claims, including the proposed reserve.
2. Plan does not match the plan summary.
3. Plan fails to provide for Quantum Group claim #9 filed 01/05/26.
4. Plan fails to fully provide for Newrez LLC for claim #26 filed 02/27/26.
5. Plan proposes to overprovide for treatment of Texas Workforce Commission claim #13 filed 01/07/26 in Paragraph 6 at the expense of general unsecured creditors.
6. Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of \$2,536.00, which is less than the plan payment of \$2,561.00.
7. 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.

Plan Payments: 1 (Jan 2026) - 60 (Dec 2030) \$2,561.00.

Trustee's Motion to Dismiss #30 filed 02/03/26.
No Response filed by Debtor(s).

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26-50005	JORGE L	\$1,274.00	CONFIRMATION	MEURER	Trustee does not recommend confirmation.
01/06/26	GONZALEZ	1.08 mth			
03/17/26		03/09/26			
2 of 60		\$546.00			
	\$1,183.00				
	Wage Order				

1. Plan #29 filed 02/23/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #28 filed on 02/23/26.
 2. Plan fails to fully provide for Bank of America, NA claim #10 filed 02/27/26.
 3. Plan fails to provide for Ally Bank claim #6 filed 02/09/26.
 4. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 8C.
 5. Debtor(s) failed to contribute all disposable income as the direct monthly payment of \$300.00 for Debtor's vehicle will terminate in November 2028 without a corresponding step up in payments.
 6. Debtor(s) is delinquent 1.08 payments through March totaling \$1,274.00.
- Plan payments: 1 (Feb/2026) 60 (Jan/2031) \$1,183.00.
- Trustee's Motion to Dismiss #30 filed 02/24/26 is set for 04/23/26.
No Response filed by Debtor(s).

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25-50094	ELIZABETH T ORTIZ	(\$1,130.82)	CONFIRMATION	OLIVA PC (L)	Trustee does not recommend confirmation and recommends dismissal.
09/18/25		-0.38 mth	DISMISSAL		
11/27/25		03/04/26	Obj POC Gregoria Gonzalez		
6 of 60	\$3,000.00	\$1,384.62			
	Wage Order				

1. Plan #43 filed 01/14/26 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for Gregorio Gonzalez amended claim #11 filed 02/11/26.
3. The Gregorio Gonzalez claim is incomplete as it does not list an arrearage in section 9; however, the claim reflects arrears on the mortgage attachment in the amount of \$39,684.73.

Plan Payments: 1 (Oct 2025) - 60 (Sep 2030) \$3,000.00.

Trustee's Amended Motion to Dismiss #26 filed 11/17/25.

Debtor's response #28 filed 12/05/25.

Debtor's objection to amended claim no 11-2 filed by Georgia Gonzalez filed on 02/04/26 at #46.

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26-50008	SHANNON E	\$169.24	CONFIRMATION	SOUTHWARD	Trustee does not recommend confirmation.
01/09/26	CROOKS	0.31 mth			
03/20/26		03/02/26			
2 of 60		\$126.92			

\$550.00
Wage Order

1. Plan #2 filed 01/09/26 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide for Republic Finance claim #28 filed 01/13/26.
3. IRS claim #2 filed 02/11/26 reflects Debtor(s) failed to file a tax return for the years 2022 and 2025. Trustee has not received copies of these returns. The Plan fails to fully provide for the IRS claim.
4. Plan fails to fully provide for the attorney's fees claim according to the Fix Fee Agreement.
5. Trustee alleges Schedule A/B is incomplete as it does not list the Cash App listed on Debtor's bank statements.
6. Trustee alleges the debtor is not paying all current and anticipated income.
7. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
8. Debtor(s) failed to provide Cash App statements for November 2025 through January 2026.

Plan payments: 1 (Feb 2025) - 60 (Jan 2030) \$550.00.

Trustee's Motion to Dismiss #23 filed 02/24/26 is set 04/23/26.
No Response filed by Debtor(s).

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23-50109	LIZETTE G	\$4,860.09	DISMISSAL	VASQUEZ	Trustee recommends dismissal.
12/04/23	HINOJOSA	2.81 mth		LAW FIRM	
02/12/24		03/09/26			
27 of 60		\$231.61			

\$1,732.64
Wage Order

Post-Confirmation Trustee's Motion to Dismiss #64 was filed 02/12/26 for non-payment.
No response filed by Debtor.

25-50117	ALDO DAVALOS	\$3,735.00	CONFIRMATION	VASQUEZ	Trustee does not recommend confirmation.
11/04/25		1.09 mth		LAW FIRM	
01/13/26	ALEJANDRA	02/24/26			
4 of 60	DAVALOS	\$3,145.00			

\$3,440.00
ePay

Plan #36 filed 02/03/26 does not provide for the notice of post-petition fee claim of LoanCare in the amount of \$735.00 for plan review.

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.
