

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

April 20, 2026 2:00 pm

Next 3 Panels:

05/18/2026

06/22/2026

07/20/2026

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
LIMON 04/24/23 07/03/23 36/60 Tracey	23-10065 PATRICIA GARCIA \$2,031.13 <i>BMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #71 was filed 03/16/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #71 was filed 04/02/26 at #73.	\$4,862.26 or 2.39 mth 03/25/26 \$1,231.13 <i>ePay</i>	Trustee recommends dismissal.

LIMON 04/11/24 06/20/24 24/60 Tracey	24-10063 SAUL MARTINEZ JR \$1,030.00 <i>AMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #52 was filed 03/16/26 for non-payment. Response to Trustee's Motion to Dismiss filed 03/30/26 at #53.	\$3,956.95 or 3.84 mth 02/09/26 \$1,050.00 <i>ePay</i>	Trustee recommends dismissal.
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OLIVA 12/23/21 03/03/22 52/60 Tracey	21-10173 JOSE J BALDIVIA JR \$100.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #30 was filed 03/16/26 for non-payment. No response filed by Debtor.	\$348.01 or 3.48 mth 01/23/26 \$125.00 ePay	Trustee recommends dismissal.

OLIVA 05/18/23 07/27/23 35/49 Lorraine	23-10085 JOSE E AVILA \$300.00 BMI-ESF	Modification Obj Mod Chapter 13 Trustee	Current 04/03/26 \$150.00 ePay	Trustee does not recommend approval.
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MOD filed 03/05/2026 at #39 because the Debtor is reducing his plan payment as per the disposable income reflected on the schedules I and J filed herewith. He is also ending his plan on month 36, May, 2026.

- There is not sufficient cause pleaded for a modification.
- The Modification is not proposed in good faith. Debtor's projected income has increased as of the modification date compared to the confirmation date. Debtor's increased projected expenses are not reasonable or necessary, and do not justify decreasing payment to unsecured creditors.
- Debtor failed to file an amended wage order consistent with the proposed modification in compliance with BLR 3015-1(c)(1).
- Plan no longer provides for 1 of the 2 accounts in Cameron County claim listed in paragraph 8C and did not disclose

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whether this account was paid in full or not. Schedule J does provide for this claim to be continued to be paid direct.

Mod forgives \$250.02

Mod payments

34 (Mar 2026) - 36 (May 2026) \$300.00

Chapter 13 Trustee's Amended Objection to Uniform Modification of Confirmed Plan filed 04/10/26 at #40.

OLIVA	24-10035	Dismissal	\$480.00 or 2.00 mth	Trustee recommends dismissal.
03/07/24 05/16/24 25/36 Tracey	JUAN S VELA INES VELA \$240.00 BMI-		03/27/26 \$240.00 ePay	
		Post-Confirmation Trustee's Motion to Dismiss #37 was filed 03/16/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #37 was filed 03/19/26 at #38.		

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<p>OLIVA</p> <p>06/25/24 09/03/24 22/36 Tracey</p>	<p>24-10099</p> <p>CELISSA M GARZA</p> <p>\$3,500.00 BMI-ESF</p>	<p>Dismissal</p> <p>Post-Confirmation Trustee's Motion to Dismiss #100 was filed 03/16/26 for non-payment. No response filed by Debtor.</p>	<p>\$10,768.69 or 3.08 mth 12/15/25 \$648.38 Wage Order</p>	<p>Trustee recommends dismissal.</p>
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<p>OLIVA</p> <p>07/30/24 10/08/24 20/36 Tracey</p>	<p>24-10126</p> <p>EFRAIN VILLARREAL</p> <p>\$650.00 BMI-ESF</p>	<p>Dismissal</p> <p>Post-Confirmation Trustee's Motion to Dismiss #41 was filed 02/19/26. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is deficient due to the post-confirmation claim filed by the Internal Revenue Service. Response to Post-Confirmation Trustee's Motion to Dismiss #41 was filed 03/12/26 at #42.</p>	<p>Current 03/30/26 \$650.00 ePay</p>	<p>Trustee recommends dismissal.</p>
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OLIVA	25-10136	Confirmation	\$17.30 or 0.01 mth	Trustee does not recommend confirmation and recommends dismissal.
	DAVID AYALA	Dismissal	03/31/26 \$1,430.77 <i>Wage</i> <i>Order</i>	
07/30/25 10/08/25 9/60 Bridget1	CRYSTAL M AYALA \$3,100.00 AMI-	<p>Plan includes a Non-Standard Provision: modifying paragraph 16 provisions for RTO lease cure.</p> <p>Plan #82 filed 03/23/26 works, paying 100% to the general unsecured creditors, but cannot be recommended as Debtors have failed to provide Trustee verification they are current with the direct payments to NewRez LLC dba Shellpoint Mortgage Servicing, as alleged in the pending Motion for Relief from Stay filed 3/23/26 at # 385. If not current, mortgage must be paid through Trustee.</p> <p>Payments: 1 (Aug 2025)- 6 (Jan 2026) \$2,975.00. 7 (Feb 2026)- 60 (Jul 2030) \$3,100.00.</p> <p>Trustee's Motion to Dismiss #30 filed 09/26/25. Response #62 filed 12/22/25.</p> <p>Objection to Confirmation filed 12/02/25 by RTO National at #47 was withdrawn 12/16/25 at #56.</p>		

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OLIVA 10/27/25 01/05/26 6/60 Tracey	25-10193 OCTAVIO I MORENO ERIKA G MORENO \$2,875.00 BMI-	Dismissal Post-Confirmation Trustee's Motion to Dismiss #42 was filed 03/16/26 for non-payment. No response filed by Debtor.	\$11,450.00 or 3.98 mth 12/10/25 \$3,025.00 ePay	Trustee recommends dismissal.
OLIVA 12/01/25 02/09/26 4/60 Leanne1	25-10217 CARLOS VERDUZCO JR EVA VERDUZCO \$3,800.00 AMI-	Confirmation Dismissal Obj Conf Deutsche Bank	Current 04/06/26 \$3,800.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>Note: Last payment received is 3/9/2026. Debtor is current.</p> <p>1. Plan #13 filed 12/15/25 fails to properly provide for PHH Mortgage Corporation claim #17 filed 02/02/26.</p> <p>2. Plan Summary #8 fails to list the non-exempt property amount of \$4,253.65.</p> <p>Plan payments: 1 (Dec 2025) - 60 (Nov 2030) \$3,800.00.</p> <p>Amended Objection to Confirmation filed 02/05/26 at #33 by Deutsche Bank National Trust Company.</p> <p>Trustee's Motion to Dismiss #36 filed 02/17/26. No response filed by Debtor(s).</p>				

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OLIVA	25-10218 ALMA R YBARRA	Confirmation Dismissal Obj Conf Thea Wiley	\$525.00 or 0.09 mth 04/08/26 \$5,200.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
12/01/25 02/09/26 5/60 Krystle	\$5,725.00 AMI-PPR	<p>1. Plan #58 filed 03/23/26 paragraph 27 provides for the disposition of property insurance proceeds held by Debtor on which mortgagee claims a lien. This can be deleted from plan and included in a Stipulation or an Agreed Order on Thea Wiley's Objection to Confirmation.</p> <p>2. Debtor failed to list the direct monthly payment for the 2024 Chevrolet Malibu on Schedule J.</p> <p>Plan Payments: 1 (Jan 2026) - 2 (Feb 2026) \$5,150.00. 3 (Mar 2026) - 60 (Dec 2030) \$5,450.00.</p> <p>Objection to confirmation by Thea Wiley filed 31/21/26 at #56.</p> <p>Trustee's Objection to Debtor's Claim of Exemptions filed 03/20/26 at #55 was withdrawn 03/25/26.</p> <p>Trustee's Motion to Dismiss #43 filed 02/17/26. Debtor's response #57 filed 03/23/26.</p>		

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OLIVA	26-10001	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	PEDRO TREJO	Dismissal	04/08/26	
01/05/26 03/16/26 3/60 Krystle	MARIA J TREJO \$1,350.00 BMI-PPR	<ol style="list-style-type: none"> Plan #13 filed 01/16/26 fails to fully provide for Cameron County claim #10 filed 01/05/26. Plan improperly provides for RTO National claim #9 filed 02/13/26 in paragraph 9B, instead of Paragraph 16. Trustee alleges Schedule F is incomplete as it fails to provide an address for Parra Loan. Trustee alleges Schedule I is inaccurate as it does not provide Mr. Trejo current employment information pursuant to his 341 testimony. <p>Plan Payments: 1 (Feb 2026) - 60 (Jan 2031) \$1,350.00.</p> <p>Trustee's Motion to Dismiss #36 filed 02/24/26. No Response filed by Debtor(s).</p>	\$1,350.00 ePay	

OLIVA	26-10006	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	EDELMIRO ESCOBEDO	Dismissal	04/10/26	
01/21/26 04/01/26 3/60 Krystle	\$175.00 BMI-	<p>Plan #24 filed 03/05/26 cannot be recommended IRS claim #6 filed 02/12/26 reflects Debtor(s) failed to file a tax return for the year 2025. Trustee has received a signed copy of the 2025 tax return on 04/08/26.</p> <p>Plan Payments: 1 (Feb 2026) - 1 (Feb 2026) \$350.00. 2 (Mar 2026) - 60 (Jan 2031) \$175.00.</p> <p>Trustee's Motion to Dismiss #26 filed 03/05/26. Debtor's response #27 filed 03/09/26.</p>	\$161.54 Wage Order	

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OLIVA	26-10011	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	SERGIO I GARIBAY	Dismissal	03/16/26	
01/27/26	ANA L GARIBAY		\$235.00	
04/07/26			Wage Order	
3/60	\$235.00			
Leanne1	AMI-			

Plan #2 filed 01/27/26 cannot be recommended because:

1. Trustee alleges Schedule B is inaccurate as it understates the amount of the 2025 tax refund.
2. Trustee alleges Schedule I is inaccurate as it provides the incorrect amount for the tax refund income.
3. Trustee alleges Statement of Financial Affairs #1 filed 01/27/26 is inaccurate as it understates the 2025 income.

Plan payments: 1 (Feb 2026) - 60 (Jan 2031) \$235.00.

Trustee's Motion to Dismiss #29 filed 03/10/26.

No Response filed by Debtor(s).