

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
April 23, 2026 9:30 am

Next 3 Panels:
05/14/2026
06/04/2026
07/09/2026

<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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9:30 am

24-50001	MARTIN L HIGGINS	\$2,471.12	DISMISSAL	BARTO	Trustee does not recommend approval and recommends dismissal.
01/03/24		0.80 mth	MODIFICATION		
03/13/24	LAURA A HIGGINS	04/13/26			
27 of 60	\$3,100.00 Wage Order	\$276.96			

Amended Modified Plan #70 filed 04/07/26 to cure a post-petition payment default cannot be recommended because:

1. Debtor failed to provide a copy of the filed 2025 tax return.
2. Debtor failed to provide verification of income.
3. Debtor failed to provide updated Domestic Support Obligation information.
4. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee.
5. The Mod fails to provide for the correct balance of the pre-petition mortgage arrears owed to UCO Properties, LLC.
6. The Mod has a duplicate post-petition mortgage claim paragraph 8B.
7. The Mod does not reflect data for Republic Finance in paragraph 9B.
8. Plan Summary still reflects mod payments for Laredo College even though the claim has been paid in full.

Mod forgives: \$3,448.70

Mod payments:

27 (April 2026) - 60 (Jan 2029) \$3,100.00

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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24-50023	ROBERTO RAMON	\$2,034.51	DISMISSAL	BARTO	Trustee recommends dismissal.
02/16/24	JR	1.59 mth			
04/26/24		03/30/26			
26 of 60	ROSA RAMON	\$641.09			

\$1,282.18
Wage Order

Post-Confirmation Trustee's Motion to Dismiss #60 was filed 03/20/26 for non-payment.
 No response filed by Debtor.

25-50029	TOMAS R RANGEL	\$9,400.01	DISMISSAL	BARTO	Trustee recommends dismissal.
04/17/25		3.21 mth			
06/26/25		03/05/26			
12 of 60		\$1,000.00			

\$2,925.00
Money Order

Post-Confirmation Trustee's Motion to Dismiss #79 was filed 03/20/26 for non-payment.
 No response filed by Debtor.

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25-50129	MARIA C	(\$300.00)	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
12/01/25	CARRIZALES	-0.12 mth	DISMISSAL		
02/09/26		03/31/26	Obj Claim 3M&S PLLC		
4 of 60		\$300.00			
	\$2,500.00				
	Wage Order				

1. Plan #32 filed 02/05/26 fails to fully provide for 3M&S PLLC claim #15 filed 02/02/26.
2. Plan proposes treatment for Laredo ISD ad valorem taxes for real property in Paragraph 9A.
3. Debtor(s) failed to provide adequate proof to substantiate the amounts to be paid to Laredo ISD 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.
4. Plan proposes treatment of Thunderbird Auto in paragraph 9B, but Schedule D indicates that the debt was incurred within 910 days of filing, and Debtor has failed to provide verification of the purchase date. Further, the plan reflects a collateral value, but the Total payout amount appears to be for the full claim amount.
5. Plan Summary #32 and Schedule J #25 do not agree. The projected income, expenses and disposable income amounts are inconsistent.
6. Debtor(s) failed to provide verification of the \$300 in college expenses.

Plan Payments: 1 (Jan 2026) -60 (Dec 2030) \$2,500.00.

Trustee's Motion to Dismiss #31 filed 02/05/26.
No response filed by Debtor.

Objection to Confirmation filed by FGMS Holdings LLC 02/06/26 at #30 was withdrawn 02/09/26 at #36.

Objection to Claim of 3M&S, PLLC filed 03/18/26 at #49.

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25-50135	JAMES A SANCHEZ	\$19.22	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
12/09/25		0.00 mth	DISMISSAL		
02/17/26	ANDREA J SANCHEZ	04/14/26	Obj Conf JPMorgan Chase Bank		
4 of 36	\$5,000.00 Wage Order	\$1,038.46			

Plan #44 filed 03/13/26 cannot be recommended because Trustee alleges Official Form 122C is incorrect.

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.

No Response filed by Debtor(s).

26-50012	JOSE M RODRIGUEZ JR	\$0.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
01/30/26		0.00 mth	DISMISSAL		
04/10/26		04/06/26	Obj Exemptions Trustee		
2 of 59	\$1,825.00 Money Order	\$825.00			

1. Plan #2 filed on 01/30/26 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan does not provide treatment for IRS Claim #7 filed 03/27/26. Trustee has received copies of Tax Returns.

3. Plan does not provide treatment for U.S. Department of HUD claim #3 filed 02/02/26.

4. Plan does not fully provide for Americredit Claim #5 filed 02/17/26.

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5. Plan does not fully provide for Titlemax claim #2 filed 02/02/26.

6. Based on JD Power value of \$23,242.00, the Plan does not provide sufficient adequate protection of \$261.47 to Titlemax of Texas Inc.

7. Trustee alleges Schedule C is inaccurate as it exempts the 2014 Dodge Ram for the Debtor, who is unlicensed, under Texas law.

8. Debtor(s) failed to provide proof to substantiate the debt to be paid to Lacks through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.

9. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.

Plan Payments: 1 (Feb 2026) - 59 (Dec 2030) \$1,825.00.

Trustee's Motion to Dismiss #20 filed 03/17/26.

No Response filed by Debtor(s).

Trustee's Objection to Debtor's Claim of Exemptions filed 04/15/26 at 23.

No Response filed by Debtor(s).

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			9:30 am		
25-50139	TIMOTHY J ROMO	\$1,090.40	CONFIRMATION	HOOMAN	Trustee does not recommend confirmation and recommends dismissal.
12/24/25		DISMISSAL	KHOSHNOOD		
03/04/26	YVETTE M	0.64 mth	Obj Exemptions Trustee		
4 of 60	MARTINEZ	04/13/26			
	\$1,700.00	\$303.70			
	Wage Order				

- Amended Plan #41 filed 04/09/26 changes the treatment of 21st Mortgage Corp, and creditor has not had sufficient notice. Further, the Plan Summary reflects Claim amount of \$55,975.72, instead of the collateral value \$43,930.00, per paragraph 9B.
- Plan fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.
- Plan fails to fully provide for Cotulla ISD claim #10 filed 03/02/26.
- Plan Summary #41 does not match Plan.
- Plan fails to establish a sufficient ad valorem tax reserve for the liability that will come due.
- Schedule J #39 is inaccurate as Debtor(s) failed to include the reserve amounts in the budget calculation and exempts a higher amount for the VA Disability Benefit amount on Schedule I.
- Schedule C #38 utilizes a state exemption code for Debtor(s)' Jewelry, but it reflects that Debtor opted for the federal exemptions.
- Trustee alleges Schedule H #1 is inaccurate as it reflects Debtor(s)' address for ex-partner Eric Martinez.
- Paragraph 4 fails to disclose the actual beginning and ending month for all variable payments.

Plan Payments:
1 (January 2026)- 4(Apr 2026) \$1,700.00.
5 (May 2026)- 60(December 2030) \$1,830.00.

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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 was overruled 04/10/26 at #44.

Trustee's Objection to Debtor's Claim of Exemptions filed 04/16/26 at 47.

25-50140	FELIX RODRIGUEZ	(\$368.62)	CONFIRMATION	MEURER	Trustee does not recommend confirmation and recommends dismissal.
12/26/25	JR	-0.14 mth	DISMISSAL		
03/06/26		04/08/26			
4 of 60		\$591.00			
	\$2,561.00				
	Wage Order				

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 the 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.

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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).

26-50005	JORGE L GONZALEZ	\$1,365.00 1.15 mth 04/08/26 \$546.00	CONFIRMATION DISMISSAL	MEURER	Trustee does not recommend confirmation and recommends dismissal.
01/06/26					
03/17/26					
3 of 60					
	\$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) fails 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) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.
7. Debtor(s) is delinquent 1.15 payments through April totaling \$1,365.00.

Plan payments: 1 (Feb/2026) 60 (Jan/2031) \$1,183.00.

Trustee's Motion to Dismiss #30 filed 02/24/26.
No Response filed by Debtor(s).

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25-50094	ELIZABETH T ORTIZ	(\$2,227.42)	CONFIRMATION	OLIVA PC (L)	Trustee does not recommend confirmation and recommends dismissal.
09/18/25		-0.74 mth	DISMISSAL		
11/27/25		04/15/26	Obj POC Gregoria Gonzalez		
7 of 60	\$3,000.00 Wage Order	\$1,384.62			

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	(\$42.28)	CONFIRMATION	SOUTHWARD	Trustee does not recommend confirmation and recommends dismissal.
01/09/26	CROOKS	-0.08 mth	DISMISSAL		
03/20/26		04/14/26			
3 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 received copies of the 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 Fixed Fee Agreement.
5. Trustee alleges Schedule A/B is incomplete as it does not list the Cash App account listed on Debtor's bank statements.
6. Trustee alleges the debtor is not paying all current and anticipated disposable income.
7. 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.
Debtor(s)'s response #25 filed 03/13/26.

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25-50117	ALDO DAVALOS	\$3,587.50	MODIFICATION	VASQUEZ	Trustee recommends approval of Modification at #55-2.
11/04/25		1.04 mth		LAW FIRM	
01/13/26	ALEJANDRA	04/06/26			
5 of 60	DAVALOS	\$1,720.00			
	\$3,440.00				
	Wage Order				

Trustee's Amended Motion to Modify filed 04/15/26 at #55 to modify the confirmed plan by increasing the plan base due to non-exempt funds that have been received from Ford Motor Credit Company after the vehicle was sold at auction.