

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 9:00 am

Next 3 Panels:
06/24/2026
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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
<p>*PRO SE DEBTOR</p> <p>04/06/26 06/15/26 1/60 Bridget1</p>	<p>26-20104</p> <p>MARTIN C RIOJAS SR</p> <p>\$3,700.00 BMI-</p>	<p>Dismissal</p> <p>Trustee's Amended Motion to Dismiss with Prejudice #35 filed on 05/06/26. Original Motion #19 filed 04/16/26 and Debtor's Objection filed 04/27/26 at #34.</p> <p>Trustee requests the court dismiss this case with the following refiling conditions:</p> <p>1. Mr. Riojas may not file another bankruptcy petition unless he concurrently files a plan that provides for full payment of his mortgage. If he contests the identity of the mortgage holder, he may include a special provision in paragraph 27 providing that disbursements by the Trustee will be deferred pending further Court Order.</p> <p>2. Mr. Riojas may not file another bankruptcy petition unless he does so with and through an attorney-of-record.</p>	<p>no pymts received</p> <p>01/01/00</p> <p>\$0.00</p>	<p>Trustee recommends dismissal with prejudice.</p>
<p>BAKER</p> <p>02/02/26 04/13/26 3/60 Bridget1</p>	<p>26-20028</p> <p>CHARLOTTE P CARLSON</p> <p>\$2,100.00 BMI-PPR</p>	<p>Confirmation</p> <p>Plan #40 filed 05/05/26 works, paying 1.08% to general unsecured creditors.</p> <p>Plan Payments: 1 (Mar 2026)- 2 (Apr 2026) \$2,000.00. 3 (May 2026)- 60 (Feb 2031) \$2,100.00.</p> <p>Trustee's Motion to Dismiss #25 filed 03/17/26 was withdrawn 05/06/26 at #41. Response #31 filed 04/21/26.</p> <p>Objection to Confirmation filed by Hunter-Kelsey of Texas, LLC 04/13/26 at #27 was withdrawn 04/21/26 at #33.</p>	<p>\$2,100.00 or 1.00 mth</p> <p>04/21/26</p> <p>\$450.00</p> <p>ePay</p>	<p>Trustee recommends confirmation of Plan #40 filed 05/05/26.</p>

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HANSON	26-20029	Confirmation	\$2,019.71 or 1.85 mth	Trustee does not recommend confirmation and recommends dismissal.
	JOSE GUZMAN	Dismissal	04/28/26 \$313.00 ePay	

02/03/26
04/14/26
3/36
Bridget1

\$1,090.57
AMI-

1. Plan #20 filed 04/22/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #19 filed on 04/21/26.
 2. Trustee alleges that the Plan fails to provide all of Debtor(s)'s disposable income into the plan.
 3. Plan fails to provide for US Department of HUD claim #1 filed 02/04/26.
 4. Plan Summary #21 does not match Plan #20 and contains several errors.
 5. Paragraph 4 fails to disclose the beginning and ending months.
 6. Paragraph 21 reflects Debtor(s) does not invoke this provision, but boxes are checked for the ad valorem taxes, homeowners' association fees and federal income tax reserves.
 7. Statement of Financial Affairs #19 is inaccurate as it fails to disclose Debtor's correct marital status pursuant to 341 testimony and Schedule J #18.
 8. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
 9. Debtor(s) failed to file a wage order.
 10. Debtor is delinquent 1.85 payments through May totaling \$2,019.71.
- Payments: Month 1 - 36 \$1,090.57.
- Trustee's Motion to Dismiss #15 filed 03/24/26.
No Response filed by Debtor(s).
- Objection to Confirmation file by US Bank National Association on 02/25/26 at #12 was withdrawn 05/05/26 at #26.

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Month/Term	ESF/PPR			
LITTLEFIELD	26-20070	Confirmation	\$3,075.00 or	Trustee does not recommend confirmation.
	JAVIER GARCIA	Obj Conf US Bank Trust Ntl Assoc	1.00 mth	
03/02/26 05/11/26 2/60 Bridget1	\$3,075.00 BMI-		04/06/26 \$3,075.00 ePay	
		<ol style="list-style-type: none"> 1. Plan #2 filed 03/02/26 fails to provide for Santander Consumer USA claim #2 filed 03/24/26. 2. Plan fails to provide for Ford Motor Credit Company LLC, C/O Hosto & Cardis PLLC claim #4 filed 04/10/26. 3. Plan fails to provide for the Internal Revenue Service claim #3 filed 03/27/26. Further, the proof of claim reflects the 2024 and 2025 returns have not been filed. 4. Debtor(s) failed to provide a copy of the 2024 and 2025 tax returns. 5. Official Form 122C #1 filed 03/02/26 is incomplete as it does not include the Current Monthly Income breakdown. 6. Trustee alleges Official Form 122C #1 is incorrect, thus the plan fails to meet the requirements of 1325(b). 7. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 8. Schedule I #1 is incomplete as it fails to disclose employer address, length of employment and the fiancé's income pursuant to 341 testimony. 9. Schedule J #1 is incomplete as it fails to disclose the fiancé's expenses pursuant to 341 testimony. 10. Trustee alleges the Plan fails to provide all of Debtor(s)'s disposable income into the plan. 11. Trustee alleges Schedule B is inaccurate as it fails to disclose the specific value of firearms and all suits pursuant to 341 testimony. 12. Schedule C-1 #1 is inaccurate as it fails to disclose the Gross Property Value and Total Encumbrances for the home. Therefore, the Summary is incorrect/reflects \$0 encumbrances. 13. Schedule H #1 fails to disclose the address for the ex-spouse. 		

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- 14. Statement of Financial Affairs #1 is incomplete as it fails to disclose the income for 2024 and #27 is blank.
 - 15. Debtor(s) failed to provide bank statements for account ending in 1574 for 02/01/26 through 03/02/26.
 - 16. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
 - 17. Debtor is delinquent 1 payment totaling \$3,075 through May.
- Plan payments: 1 (Apr 2026)- 60 (Mar 2031) \$3,075.00.

Objection to Confirmation filed by US Bank Trust National Association on 03/16/26 at #18.

LITTLEFIELD	26-20074	Confirmation		
	ROSARIO N DURAN	Obj Conf Credit Acceptance Corp	no pymts received	Trustee does not recommend confirmation.
03/04/26		Obj Conf Trustee and Response	01/01/00	
05/13/26			\$0.00	
2/60	\$500.00			
Leanne1	BMI-BOTH			
		1. Plan #2 filed 03/04/26 fails to fully provide for Nueces County Tax Office claim #4 filed 03/31/26.		
		2. Plan over provides for the allowable secured claim of Credit Acceptance claim #1 filed 03/06/26, for value of estate's interest in 50% of the collateral vehicle. (See Credit Acceptance Objection to confirmation at #27).		
		3. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.		
		4. Plan and Plan summary do not agree.		
		5. Debtor(s) failed to make a Plan payment.		
		6. Trustee alleges Schedule J is inaccurate as Debtor(s) failed to include savings and tax reserve in the budget.		
		7. Trustee alleges Schedule I is inaccurate as it fails to include anticipated tax refunds.		
		8. Trustee alleges Schedule B is inaccurate as to the value of the bank account.		
		9. Plan summary #14 is misleading as it reflects a 0% return to general unsecured creditors, because the total amount of general unsecured claims is understated.		

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<i>Month/Term</i>	<i>ESF/PPR</i>			

10. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.

Plan payments:

1 (Apr 2026) - 2 (May 2026) \$500.00.

3 (Jun 2026) - 60 (Mar 2031) \$1,590.00.

Objection to Confirmation filed by Credit Acceptance Corporation 04/01/26 at #27.

Trustee's Objection to Confirmation and Response to Objection of Credit Acceptance Corporation filed 05/06/26 at #34.

Trustee's Motion to Dismiss #33 filed 05/04/26 is set 06/24/26.

No response filed by Debtor.

PAYNE	26-20073	Confirmation	\$500.00 or 1.00 mth	Trustee does not recommend confirmation.
	MICHAEL M RODRIGUEZ		04/07/26	
03/04/26			\$500.00	
05/13/26			ePay	
2/60	\$500.00			
Krystle	BMI-			
Debtor appeared at the 04/21/26 341 Meeting of Creditors; however, the meeting was reset to 05/19/26 for tax returns.				
Plan #2 filed 03/04/26 cannot be recommend because:				
1. Official Form 122C #1 filed 03/04/26 is incomplete as it does not include the Current Monthly Income breakdown.				
2. Trustee alleges Official Form 122C is incorrect.				
3. Trustee alleges Schedule C-1 fails to disclose the Gross Property Value and Total Encumbrances for the 2013 Ford F150.				
4. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Star FCU through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.				
5. The filing fees for this case have not been paid in full. An Order granting Application to Pay Filing Fees in Installments was entered on 03/27/26. The order fails to specify the amount and payment dates.				

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6. Debtor failed to provide Trustee with a copy of his residential lease.

7. Debtor failed to provide Trustee with copies of bank statements.

Plan Payments: 1 (Apr 2026) - 60 (Mar 2031) \$500.00.

Trustee's Motion to Dismiss #21 filed 04/21/26 is set 06/24/26.

No Response filed by Debtor(s).

PAYNE & ASSOCIATES PLLC	23-20207	Dismissal		
07/26/23	CARLA J HASTINGS		\$7,628.59 or	Trustee recommends dismissal.
10/04/23			3.21 mth	
34/60			01/29/26	
	\$2,376.75		\$903.36	
Tracey	AMI-		Check	
		Post-Confirmation Trustee's Motion to Dismiss #62 was filed 04/15/26 for non-payment. No response filed by Debtor.		

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RAUB 09/30/21 12/09/21 56/60 Tracey	21-21249 ELIZABETH BUITRON \$430.00 <i>BMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #117 was filed 01/14/26 for non-payment. No response filed by Debtor. 1. Debtor has failed to provide proof of filing a dispute to recover Medicare funds. 2. If the Debtor doesn't appear, the case will be dismissed.	\$2,836.94 or 6.60 mth 11/26/25 \$198.46 <i>Wage Order</i>	Trustee recommends dismissal.
RAUB 09/01/23 11/10/23 32/60 Tracey	23-20253 SHERMAN LANE \$2,250.00 <i>BMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #89 was filed 04/15/26 for non-payment. No response filed by Debtor.	\$8,992.00 or 4.00 mth 03/02/26 \$2,250.00 <i>ePay</i>	Trustee recommends dismissal.

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RAUB	25-20362	Confirmation	\$1,669.26 or 0.97 mth	Trustee does not recommend confirmation and recommends dismissal.
	OLEN J WILSON	Dismissal	<i>05/04/26</i> \$288.46 <i>Wage Order</i>	
12/01/25 02/09/26 5/60 Leanne1	JENNIFER Y WILSON \$1,725.00 BMI-	<p>1. Plan #46 filed 04/20/26 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Debtor(s) failed to file an amended wage deduction order or EFT order with the Court.</p> <p>3. Debtor(s) failed to provide Cash App statement for October and November 2025.</p> <p>Plan payments: 1 (Jan 2026) - 3 (Mar 2026) \$1,250.00. 4 (Apr 2026) - 4 (Apr 2026) \$1,675.00. 5 (May 2026) - 60 (Dec 2030) \$1,725.00.</p> <p>Trustee's Motion to Dismiss #30 filed 02/04/26. Debtors' response filed 03/17/26 at #40.</p>		
<p>Objection to Confirmation at #27 filed 01/09/26 by US Bank Trust National Association was withdrawn 04/21/26 at #47.</p>				

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RAUB 12/01/25 02/09/26 5/60 Krystle	25-20363 JIMMY R BROWN \$5,800.00 AMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>1. Plan #36 filed 04/21/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #22 filed on 01/14/26.</p> <p>2. Plan improperly over-provides for Kumbota Claim #17 filed 01/29/26.</p> <p>Plan Payment: 1 (Jan 2026) - 60 (Dec 2030) \$5,800.00.</p> <p>Trustee's Motion to Dismiss #27 filed 02/04/26. No Response filed by Debtor(s).</p>	\$5,400.00 or 0.93 mth 04/20/26 \$5,800.00 ePay	<p style="text-align: center;">Trustee does not recommend confirmation and recommends dismissal.</p>
RAUB 12/23/25 03/03/26 5/60 Krystle	25-20387 BRANDON D AUSTIN ELIZABETH A AUSTIN \$4,100.00 AMI-PPR	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Obj Conf Guild Mortgage Company</p> <p>1. Plan #35 filed 04/20/26 paragraph 8C improperly lists the Guild Mortgage Company mortgage escrow amount due as \$247,358.00.</p> <p>2. Plan fails to provide a nonstandard provision in paragraph 27 for the mortgage arrearage. Debtor(s) have not filed an agreed order concerning the arrears to date.</p> <p>3. Trustee alleges the Plan is not feasible as Schedule J fails to provide for anticipated mortgage increase due to escrow shortage of \$6,001.01.</p> <p>Plan payments: 1 (Jan 2026) - 60 (Dec 2030) \$4,100.00.</p> <p>Trustee's Motion to Dismiss #29 filed 03/02/26. No response by Debtor.</p>	\$2,207.60 or 0.54 mth 05/04/26 \$473.08 Wage Order	<p style="text-align: center;">Trustee does not recommend and recommends dismissal.</p>

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Objection to Confirmation #23 filed 01/14/26 by Guild Mortgage Company.

RAUB 01/05/26 03/16/26 4/60 Krystle	26-20001 MATTHEW R GARZA ILEANA G GUERRERO \$4,375.00 BMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <ol style="list-style-type: none"> 1. Plan #30 filed on 04/21/26 inaccurately provides for Ally Bank claim #6 filed 02/20/26 in 9B with a cure claim. 2. Debtor(s) failed to provide the trustee with bank statements for Navy Federal account #2581 for 11/5/25-1/5/26. 3. 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. 4. Debtor(s) are delinquent 2.67 payments through May totaling \$11,675.00. <p>Plan Payments: 1 (Feb 2026) - 3 (Apr 2026) \$3,650.003 4 (May 2026) - 60 (Jan 2031) \$4,375.00.</p> <p>Trustee's Motion to Dismiss #26 filed 02/24/26. No response by Debtor.</p>	\$11,675.00 or 2.67 mth 04/29/26 \$3,650.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
Objection to Plan by Idaho Housing & Finance filed 02/23/26 at #25 was withdrawn #31 filed 04/22/26.				

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RAUB	26-20031	Confirmation	\$1,205.00 or 1.03 mth	Trustee does not recommend confirmation and recommends dismissal.
	JERRY D LEAL	Dismissal	04/08/26	
02/03/26 04/14/26 3/60 Krystle	NADIA CASTILLO \$1,175.00 BMI-PPR		\$1,170.00 ePay	

1. Plan #19 filed on 03/22/26 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.
2. Plan Summary does not match the Plan.
3. Plan fails to provide claim amount, interest rate and total claim for Johnny Adams under paragraph 8B.
4. Plan fails to provide claim amount, interest rate and total claim for US Bank claim under paragraph 9B.
5. Plan improperly provide for Gulf Coast Federal Credit Union as a total debt with a cure claim.
6. Plan fails to provide for Debtor(s)' address and the total amount under paragraph #21.
7. Plan Summary Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.
8. Trustee alleges Schedule J is inaccurate as it allows for the mortgage direct; however, the Plan allows for the mortgage to be paid though the Plan.
9. Debtor(s) failed to provide IBC bank statement for accounts ending in 4082 and 4074 for December 2025 and January 2026.
10. Debtor(s) failed to provide a copy of the 2025 tax return.
11. Debtor(s) failed to provide a copy of the county appraisal district valuation of the real property.
12. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Johnny Adams, Gulf Cast Federal Credit Union and US Bank through the Plan. Creditors have not filed a claim, and Trustee must disburse according to plan.
13. Debtor(s) failed to provide a copy of Mrs. Castillo's pay stub for January or a copy of the social security statement.
14. Debtor(s) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors

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Month/Term	ESF/PPR			

have not received notice of the plan.

Plan payments: 1 (Mar 2026) - 60 (Feb 2031) \$1,175.00.

Trustee's Motion to Dismiss #30 filed 04/21/26.
No response filed by Debtor(s).

RAUB	26-20046	Confirmation	Current	Trustee does not
	BLAKE J WOODARD	Dismissal	04/20/26	recommend
02/13/26	KATHERINE M WOODARD		\$587.50	confirmation and
04/24/26	\$1,175.00		Wage	recommends
3/60	AMI-		Order	dismissal.
Leanne1		Plan #23 filed 03/25/26 cannot recommend confirmation because:		
		1. Paragraph 8C of the Plan is inaccurate as the Contract Interest Rate and Date Last Payment is Due is incorrect for PennyMac Loan Services LLC's claim.		
		2. Paragraph 8C of the Plan is inaccurate as the Contract Interest Rate and Date Last Payment is Due is incorrect for American Heritage FCU's claim.		
		3. Paragraph 8C of the Plan is inaccurate as the Contract Interest Rate is incorrect for Randolph Brooks FCU claim.		
		4. Debtor(s) failed to contribute all disposable income as the Rally CU direct monthly payment of \$372 will terminate in 07/29/26 without a corresponding step up in payments.		
		5. Trustee alleges Schedule I is inaccurate as it fails to provide for all monthly income pursuant Debtors' 341 testimony.		
		6. Trustee alleges Schedule J and/or Official From 122C is incorrect as they do not agree on monthly expenses.		
		7. Debtor(s) failed to provide a copy of a social security statement.		
		Plan payments: 1 (Mar 2026) - 60 (Feb 2031) \$1,175.00.		
		Trustee's Motion to Dismiss #25 filed 03/31/26. No Response filed by Debtor(s).		

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RAUB	26-20055	Confirmation	Current	Trustee does not
	MISTY J PENA	Dismissal		recommend
			04/28/26	confirmation.
02/25/26			\$876.00	
05/06/26			ePay	
3/0	\$875.00			
Krystle	BMI-			
<ol style="list-style-type: none"> 1. Plan #20 filed 04/12/26 fails to fully provide for Santander Consumer claim #3 filed 03/16/26. 2. Trustee alleges Schedule F is incomplete as it does not provide complete information for student loan. 3. Trustee alleges Schedule H incomplete as it fails to provide for complete address for the co-debtor. 4. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 5. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1). 6. Debtor failed to provide Trustee with Bank statements. 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. <p>Plan Payment: 1 (Mar 2026) - 60 (Feb 2031) \$875.00.</p> <p>Trustee's Motion to Dismiss #16 filed 04/06/26. No response by Debtor(s).</p>				

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RAUB	26-20071 VICKY M STICKELL	Confirmation Obj Conf New American Funding LLC	\$1,600.00 or 0.97 mth 03/27/26 \$1,700.00 ePay	Trustee does not recommend confirmation.
03/02/26 05/11/26 2/60 Leanne1	\$1,650.00 BMI-	<ol style="list-style-type: none"> 1. Plan #13 filed 04/15/26 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Debtor(s) failed to provide bank statements for First Community Bank, Huntington Bank, and Star Financial Credit Union. 3. Trustee alleges Statement of Financial Affairs at #12 filed 04/15/26 is inaccurate as the income is understated pursuant the tax returns. 4. Trustee alleges Schedule I is inaccurate as does not agree with the pay stubs deductions and fails to provide for all anticipated income. 5. Trustee alleges Schedule J is inaccurate as it does not list all dependents pursuant the 2025 tax return. 6. 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. 7. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. <p>Plan payments: 1 (Apr 2026) - 60 (Mar 2031) \$1,650.00.</p> <p>Objection to Confirmation filed 04/28/26 by New American Funding LLC at #21.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 9:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
RAUB	26-20072 NOE MEDELLIN	Confirmation	no pymts received <i>01/01/00</i> \$0.00	Trustee does not recommend confirmation.
<i>03/03/26</i> <i>05/12/26</i> <i>2/60</i> Leanne1	JANETTE MEDELLIN \$3,800.00 <i>BMI-</i>	<ol style="list-style-type: none"> 1. Plan #15 filed 04/16/26 improperly provides for Rally CU claim #5 filed 03/19/26 in paragraph 8C, instead of 9C. 2. Plan fails to fully provide for Rally CU claim #4 filed 03/19/26. 3. Trustee alleges Official 122C #14 filed 04/16/26 is incorrect. 4. Trustee alleges Schedule B is inaccurate as it does not disclose the 2025 tax fund. 5. Trustee alleges Schedule I is inaccurate as the income is understated pursuant the pay stubs and it fails to list all anticipated income. 6. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. 7. Trustee alleges Statement of Financial Affairs filed 04/16/26 at #14 is incorrect. 8. Paragraph 8C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is Due has not been provided on the PHH Mortgage Services claim. Provide proof of Debt. 9. Plan fails to fully provide for LoanCare LLC claim #12 filed 05/05/26. 10. Debtor(s) failed to provide Rally CU bank statements. 11. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 12. Debtor(s) failed to file a wage deduction order or EFT order with the Court. 13. Plan fails to provide the address of the principal residence. 14. Trustee alleges Schedule C-1 is inaccurate. 15. Debtors have filed to make a Plan payment. 		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 9:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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 (Apr 2026) - 60 (Mar 2031) \$3,800.00.

Trustee's Motion to Dismiss #18 filed 04/21/26 is set 06/24/26.
No Response filed by Debtor(s).

RAUB 03/04/26 05/13/26 2/60 Krystle	26-20076 MARIA CHAPA \$3,000.00 BMI-	Confirmation Obj Conf I Exteter Finance LLC	\$3,000.00 or 1.00 mth 05/05/26 \$1,500.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Plan #14 filed 04/417/26 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for Exeter Finance claim #7 filed 04/07/26. 3. Plan fails to fully provide for Ally Bank claim #10 filed 04/23/26. 4. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 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) failed to provide proof to substantiate the amounts to be paid to Car Shack through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 7. Debtor's wage order fails to cover the entire Plan payment. 8. 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. 9. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 10. Debtor(s) failed to provide Trustee with bank statements. 11. 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. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 9:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>			

12. Debtor is delinquent 1 payment through May totaling \$3,000.00.

Plan Payment: 1 (Apr 2026) - 60 (Mar 2031) \$3,000.00.

Trustee's Motion to Dismiss #19 filed 04/21/26.
No Response filed by Debtor(s).

Objection to Confirmation by Exeter Finance LLC #24 filed 04/29/26.

SOUTHWARD 25-20392

12/28/25
03/08/26
5/60
Leanne1

**CHRISTOPHER J
VASQUEZ
YVETTE E VASQUEZ**
\$850.00
AMI-

Confirmation
Dismissal

Current
05/04/26
\$196.15
Wage
Order

**Trustee does not
recommend
confirmation and
recommends
dismissal.**

1. Plan #37 filed 04/22/26 lists a special provision in Paragraph #27. Trustee objects to this position.

2. Trustee alleges Plan fails to provide all of Debtor(s)'s disposable income into the plan.

Plan payments: 1 (Jan 2026) - 60 (Dec 2030) \$850.00.

Trustee's Motion to Dismiss #25 filed 02/24/26.
Debtor(s)'s response #26 filed 03/13/26.

Objection to Confirmation filed by Security First Federal Credit Union on 01/27/26 at #23 was withdrawn 04/22/26 at #40.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 9:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
<p>WILLIS</p> <p>03/02/26 05/11/26 2/60 Krystle</p>	<p>26-20069</p> <p>ADRIAN D MARTINEZ</p> <p>\$3,620.00 BMI-</p>	<p>Confirmation</p>	<p>\$6,751.13 or 1.86 mth 05/04/26 \$136.18 <i>Wage Order</i></p>	<p>Trustee does not recommend confirmation.</p>
<ol style="list-style-type: none"> 1. Debtors appeared at the 04/14/26 341 meeting of creditors; however, the meeting was continued to 05/19/26 for Debtor to file correct schedules. 2. Plan #12 filed 03/17/26 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. 3. Plan does not meet the disposable income test requirement contained in 11 U.S.C. § 1325(b)(2), because Debtor is not contributing all monthly net income to the plan. 4. Official Form 122C #11 filed 03/17/26 is incomplete as it does not include the Current Monthly Income breakdown. 5. Debtor(s) failed to file the corresponding Schedule C-1 Summary. 6. 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. 7. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 8. Plan provides for \$3,787 in attorney's fees. Fixed fee agreement #15 filed 03/17/26 shows \$4,100. 9. Debtor failed to provide notice of lien strip. 10. 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. 11. Debtor is delinquent 1.86 payments totaling \$6,751.13. <p>Plan Payments: 1 (Apr 2026) - 60 (Mar 2031) \$3,620.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) 12/30/22 03/10/23 41/60 Tracey	22-20320 MICHAEL D KETCHUM CANDICE L KETCHUM \$1,726.00 BMI-ESF	Dismissal Post-Confirmation Trustee's Motion to Dismiss #61 was filed 04/15/26 for non-payment. No response filed by Debtor.	\$5,233.60 or 3.03 mth 03/31/26 \$430.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 02/03/23 04/14/23 39/59 Tracey	23-20028 DEBRA DEASES \$865.00 BMI-PPR	Dismissal 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.	\$2,065.11 or 2.39 mth 05/04/26 \$1,200.00 ePay	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) <i>04/28/23</i> <i>07/07/23</i> <i>37/60</i> Lorraine	23-20115 JAIME J TREVINO ELIZABETH L TREVINO \$3,000.00 AMI-	Modification Mod filed 04/03/2026 at #84 was filed because Debtor had unexpected and increasingly debilitating medical issues and bills. 1. Mod unreasonably proposes unnecessary variable payments that may violate 1325(a)(5)(B)(iii)(1). 2. Trustee alleges Schedule I understates Debtor's current income. 3. Mod improperly characterizes Loan Care's remaining claim as cure claim at petition date. 4. Mod fails to provide for the correct remaining claim of \$758.46 for Notice of Postpetition Mortgage Fees, Expenses and Charges at Doc #42. 5. Mod fails to provide for Notice of Postpetition Mortgage Fees, Expenses and Charges in the amount of \$963.00 at #71. 6. Plan provides for prepetition arrears in the amount of \$8,363.76 that were not included in the confirmed plan, without any explanation. 7. Mod fails to provide for Volkswagen Credit's claim of \$14,801.90 for a 2019 Volkswagen Tiguan. Mod forgives \$5,982.36 Mod payments: 36 (Apr 2026) - 60 (Apr 2028) \$3,000.00	Current <i>05/01/26</i> \$692.31 <i>Wage Order</i>	Trustee does not recommend approval.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) 05/01/23 07/10/23 37/39 Tracey	23-20117 ALEJANDRO HERRERA KARYME M SANTOS \$4,989.95 AMI-	Dismissal	\$14,683.22 or 2.94 mth 05/04/26 \$1,639.00 ePay	Trustee recommends dismissal.
Post-Confirmation Trustee's Motion to Dismiss #68 was filed 03/18/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #68 was filed 03/20/26 at #69.				

GONZALEZ (JOEL) 06/14/23 08/23/23 35/59 Tracey	23-20159 DIEGO F OSORNIA ELIZABETH M OSORNIA \$4,400.00 AMI-	Dismissal Modification	Current 04/24/26 \$4,500.00 ePay	Trustee does not recommend approval and recommends dismissal.
Amended Modified Plan #82 filed 05/03/26 filed to cure a post-petition payment default cannot be recommended because:				
<ol style="list-style-type: none"> 1. Debtor failed to provide a copy of the 2025 income tax return. 2. The Amended Mod has a duplicate supplemental fee "Resp MTD #54". 3. The Amended Mod omits treatment of the Vanderbilt Mortgage pre-petition arrears. 4. The Amended Mod reflects the incorrect on-going mortgage balance. 5. The Amended Mod reflects the incorrect remaining claim amount owed to CoastLife Credit Union. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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			

6. The Amended Mod reflects the incorrect remaining claim amount owed to John Deere.

7. Exhibit A of the Plan Summary for Proposed Modified Plan provides for treatment of a Nueces County claim for property that was surrendered at confirmation.

Mod forgives: \$8,075.64

Mod payments:
35 (May 2026) - 60 (Jun 2028) \$4,400.00

Post-Confirmation Trustee's Motion to Dismiss #69 was filed 03/18/26 for non-payment.
Response to Post-Confirmation Trustee's Motion to Dismiss #69 was filed 03/20/26 at #70.

GONZALEZ (JOEL)	23-20360 ELLA I LOPEZ	Dismissal	\$600.00 or 2.00 mth 04/09/26 \$200.00 ePay	Trustee recommends dismissal.
12/08/23 02/16/24 29/36 Tracey	\$300.00 BMI-			
<p>Post-Confirmation Trustee's Motion to Dismiss #34 was filed 04/15/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #34 was filed 04/16/26 at #35.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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			
GONZALEZ (JOEL)	24-20033	Modification	\$1,757.30 or	Trustee does not recommend approval and recommends dismissal.
	ANDRE D DANTZLER	Obj Mod Chapter 13 Trustee	0.55 mth	
02/02/24		Obj Mod Attorney General of Texas	04/21/26	
04/12/24			\$1,453.85	
27/59	\$3,220.00		Wage Order	
Connie	AMI-			
<p>Amended Modification #94 filed 04/27/26 to address loss in income that requires a reduction in payments to the Trustee cannot be recommended because Debtor has failed to provide evidence that the Debtor is current on both of his post-petition DSO obligations.</p> <p>Mod forgives: \$12,916.13</p> <p>Mod payments: 25 (Mar 2026) - 25 (Mar 2026) \$3,275.00 26 (Apr 2026) - 60 (Feb 2029) \$3,220.00</p> <p>Amended Objection to Modification filed 02/10/26 by Chapter 13 Trustee at #58.</p> <p>Objection to Modification filed 01/29/26 by The Attorney General of Texas-Child Support Division at #56. Amended Objection to Modification filed 04/17/26 by The Attorney General of Texas-Child Support Division at #82.</p> <p>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.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
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GONZALEZ (JOEL) <i>05/31/24</i> <i>08/09/24</i> <i>24/60</i> Lorraine	24-20152 RICKY CASTELLANOS \$2,875.00 BMI-	Dismissal Modification Obj Mod Resolution Finance LLC	\$2,875.00 or 1.00 mth <i>02/26/26</i> \$1,500.00 ePay	Trustee requests testimony on the surrendered vehicle and the amended budget.
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Mod filed 05/04/2026 at #90 because the Debtor had a medical condition impeding his ability to work. This contributed to a loss of funds causing the debtor to default. At this time, he is now able to return to work. Trustee is unable to recommend approval because:

1. Trustee requests testimony regarding the surrender in the confirmed plan and the retention and payment in the modified plan of the 2006 Chevrolet Silverado and surrender of the 2013 Cadillac ESV.
2. Mod reason does not provide for all changes to be applied.
3. Mod fails to provide for the correct Remaining Claim to F & M Sunset Servicing LLC of \$71,786.90.
4. Trustee alleges Schedules I and J are inaccurate.
5. Mod improperly proposes various start and end dates for pro-rata claims.
6. Mod fails to provide for correct secured claim #26 Notice of Post-petition Mortgage Fees, Expenses and Charges filed by Resolution Finance for \$900.68.
7. Mod fails to provide for correct remaining claim to Resolution Finance of \$6,512.53.
8. Mod Plan Summary fails to reflect the correct amount of filed unsecured claims.
9. Mod does not specify the property tax year provided for in paragraph 8 and has not provided documentation of the post-petition amount due.

Mod forgives \$12,900.00

Mod payments:
23 (Apr 2026) - 60 (May 2029) \$2,875.00

JUDGE MARVIN ISGUR
 Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
 06/24/2026
 07/15/2026
 08/12/2026

	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 of Resolution Finance to Debtor's Uniform Modification of Confirmed Plan filed 05/04/2026 at #93.

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.

GONZALEZ (JOEL)	24-20159 BRIAN A CERDA	Dismissal	\$4,253.51 or 3.70 mth 04/06/26 \$150.00 ePay	Trustee recommends dismissal.
06/06/24 08/15/24 23/60 Tracey	SARAH A GONZALEZ CERDA \$1,150.93 BMI-			
Post-Confirmation Trustee's Motion to Dismiss #59 was filed 04/15/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #59 was filed 04/16/26 at #60.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) 08/30/24 11/08/24 21/48 Tracey	24-20248 HILDA RAMOS \$1,060.00 BMI-	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.	\$4,070.00 or 3.84 mth 04/22/26 \$200.00 ePay	Trustee recommends dismissal.

GONZALEZ (JOEL) 09/30/24 12/09/24 20/60 Tracey	24-20280 MELONY CAMACHO \$1,200.00 BMI-	Dismissal Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #40 filed 12/15/2025 for non-payment. Response to Chapter 13 Trustee's Post-Confirmation Motion to Dismiss #40 was filed 12/30/25 at #41. At the 01/14/26 hearing, Court ordered that by February 14, 2026 a proposed modification must be filed. As of 05/06/26, Debtor has not filed a plan modification.	\$2,674.07 or 2.23 mth 05/05/26 \$600.00 Wage Order	Trustee recommends dismissal.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
GONZALEZ (JOEL) 08/07/25 10/16/25 9/60 Tracey	25-20238 JAMES W SMITH \$1,330.00 <i>AMI-</i>	Dismissal Post-Confirmation Trustee's Motion to Dismiss #46 was filed 04/15/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #46 was filed 04/16/26 at #47.	\$5,290.90 or 3.98 mth <i>01/12/26</i> \$260.42 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.

GONZALEZ (JOEL) 11/26/25 02/04/26 6/60 Bridget1	25-20353 ANDREW M TREJO JESSICA I TREJO \$2,025.00 <i>BMI-</i>	Confirmation Dismissal	\$389.40 or 0.19 mth <i>04/28/26</i> \$1,012.50 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Trustee alleges Plan #36 filed 03/13/26 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Plan amended to reflect Texas Community Federal Credit Union per documents provided, but Schedule D was not amended for the correct noticing or payment address. 3. Debtor(s) failed to provide documentation for Coastlife Credit Union that provides the payoff date for the 2022 Chevy Traverse. 4. 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>Payments: 1 (Dec 2025)- 60 (Nov 2030) \$2,025.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>			

Trustee's Motion to Dismiss #26 filed 01/13/26.
Debtor(s)'s response #29 filed 01/15/26.

GONZALEZ (JOEL)	25-20361 VICTORIA J KRAUSE	Dismissal	\$2,025.00 or 3.00 mth 01/27/26 \$675.00 ePay	Trustee recommends dismissal.
12/01/25 02/09/26 6/60 Tracey	\$675.00 BMI-			
Post-Confirmation Trustee's Motion to Dismiss #33 was filed 04/15/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #33 was filed 04/16/26 at #34.				

GONZALEZ (JOEL)	25-20365 NOE V BOTELLO	Confirmation	\$90.00 or 0.04 mth 05/04/26 \$1,150.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
12/03/25 02/11/26 5/54 Leanne1	STACEY M BOTELLO \$2,300.00 AMI-	Dismissal		
Plan includes a non-standard provision in Paragraph #27 concerning an escrow shortage.				
Trustee does not recommend confirmation of Plan #71 filed 04/14/26 because it provides for bifurcated treatment of the same claim for Jefferson Capital Systems.				
Plan payments: 1 (Jan 2026) - 3 (Mar 2026) \$2,150.00. 4 (Apr 2026) - 54 (Jun 2030) \$2,300.00.				
Trustee's Motion to Dismiss #36 filed 02/04/26.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>	ESF/PPR			

Debtor(s)'s response #37 filed 02/04/26.

GONZALEZ (JOEL)	25-20381	Confirmation	\$167.50 or 0.09 mth	Trustee does not recommend confirmation and recommends dismissal.
	JUAN PADRON	Dismissal	04/06/26	
12/19/25 02/27/26 5/60	YOLANDA PADRON		\$1,717.50	
Bridget1	\$1,885.00 AMI-		Wage Order	

1. Plan #51 filed 04/09/26 fails to provide for the second lease of Heartland Capital Investments per Schedule G #48.

2. Plan Summary #51 filed 04/09/26 fails to agree with Schedule C-1 #50.

Plan payments:
1 (Jan 2026)- 3 (Mar 2026) \$1,550.00.
4 (Apr 2026)- 50 (Feb 2030) \$1,885.00.

Trustee's Motion to Dismiss #27 filed 01/27/26.
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
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
GONZALEZ (JOEL) <i>12/22/25</i> <i>03/02/26</i> <i>5/60</i> Bridget1	25-20383 WOODA PRIDGEN CHRISTI A COSTILLA \$1,475.00 <i>BMI-</i>	Confirmation Dismissal Obj Conf Carrington Mortgage Serv	\$94.44 or 0.06 mth <i>05/01/26</i> \$170.19 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
Plan includes a Non-standard Provision concerning escrow shortage.				
1. Plan #60 filed 04/15/26 fails to establish a tax reserve for the liability that will come due pursuant to Nueces County tax claim.				
2. The income tax liability listed in the Plan is understated pursuant the 2023 and 2024 tax returns.				
3. Paragraph 16 of the plan is incomplete as it does not list zero for the cure amount.				
Payments: 1 (Jan 2026)- 60 (Dec 2030) \$1,475.00.				
Trustee's Motion to Dismiss #49 filed 03/11/26. Response #50 filed 03/11/26.				
Objection to Confirmation filed by Carrington Mortgage Services, LLC 03/24/26 at #56.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) <i>01/13/26</i> <i>03/24/26</i> <i>4/60</i> Krystle	26-20010 RONALD J HOELSCHER CYNTHIA M HOELSCHER \$475.00 <i>BMI-</i>	Confirmation Obj Conf Wells Fargo Bank	\$150.00 or 0.32 mth <i>04/24/26</i> \$400.00 ePay	Trustee does not recommend confirmation.
<p>Plan #32 filed 04/21/26 cannot be recommended because IRS claim #19 filed 04/21/26 shows an unfiled tax return for the year 2025 and reflects a priority claim amount of \$2,851.40. Trustee has not received a copy of this return.</p> <p>Plan Payments: 1 (Feb 2026) - 3 (Apr 2026) \$450.00. 4 (May 2026) - 60 (Jan 2031) \$475.00.</p> <p>Objection to Plan filed by Wells Fargo Bank NA on 03/03/26 at #24.</p>				

GONZALEZ (JOEL) <i>01/16/26</i> <i>03/27/26</i> <i>4/60</i> Bridget1	26-20011 RONALD B HENNE JR CHRISTINE L HENNE \$7,100.00 <i>AMI-</i>	Confirmation Dismissal	Current <i>05/04/26</i> \$23,456.58	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #43 filed 04/21/26 fails to fully provide for Capital One Auto Finance claim #3 filed 03/09/26.</p> <p>2. Debtor(s) failed to provide proof to substantiate the debts to be paid to Texas Comptroller of Public Accounts through the Plan.</p> <p>3. Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate is incorrect on Americredit Financial Services' claim.</p> <p>4. Trustee alleges Schedule B #37 is inaccurate as it fails to disclose a value for the Saltwater Angler Magazine and Henne Media & Entertainment.</p> <p>Payments: 1 (Feb 2026)- 3 (Apr 2026) \$7,375.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>			

4 (May 2026)- 60 (Jan 2031) \$7,100.00.

Trustee's Motion to Dismiss #26 filed 03/11/26.
Response #27 filed 03/11/26.

GONZALEZ (JOEL)	26-20019 MONTY W BOWEN	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
		Dismissal	04/29/26	
01/28/26	CHARITY S BOWEN	Obj Conf Santander Bank NA	\$700.00	
04/08/26	\$700.00		ePay	
4/50	BMI-			
Bridget1				

Amended Plan #34 filed 05/04/26 will be reviewed prior to the hearing.

1. Plan #2 filed 1/28/26 fails to provide for Amended Internal Revenue Service claim #2 filed 04/28/26. Further, the proof of claim reflects that the 2022 and 2023 tax returns have not been filed. Trustee has a copy of the 2023 tax return.

2. Debtor(s) failed to provide copies of the 2022 and 2025 tax returns.

3. Plan fails to fully provide for Tower Loan of Live Oak claim #10 filed 03/19/26.

4. Trustee alleges Schedule B is inaccurate as it fails to disclose multiple bank accounts pursuant to uploaded statements and the correct residential lease pursuant to 341 testimony.

5. Debtor(s) failed to provide the January bank statements for all accounts on Schedule B.

6. Debtor(s) failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.

7. Debtor(s) failed to provide verification of the expense for braces on Schedule J.

8. Trustee alleges the Plan fails to provide all of Debtor(s)'s disposable income into the plan.

9. Trustee alleges that Schedule C-1 is inaccurate as it fails to reflect the Gross Property Value for the Cash. Therefore, it is reflected as a negative Total Amount Non-Exempt.

Payments: 1 (Feb 2026)- 50 (Mar 2030) \$700.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>			

Trustee's Motion to Dismiss #26 filed 03/25/26.
Response #27 filed 03/27/26.

Objection to Confirmation filed by Santander Bank NA 05/05/26 at #35.
Trustee's response and Brief in opposition to Santander Bank's Objection to Plan Form #28 filed 04/17/26.

GONZALEZ (JOEL)	26-20022 ROSE M GARCIA	Confirmation Dismissal	\$5,224.63 or 5.12 mth 04/28/26 \$406.15 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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01/29/26
04/09/26
4/48
Bridget1

\$1,020.00
BMI-

Plan #38 filed 04/21/26 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$9,152.00.

1. Plan cannot be recommended as the first lump sum payment of \$6,800.00 due 04/28/26 funding the set monthly attorney fees has not been received.

2. Schedule B/C #36 filed 04/20/26 is inaccurate as it fails to disclose the correct amount for the 2025 tax refund. Therefore, the Total Non-Exempt Property is incorrect per Plan Summary #38.

Plan Payments:

- 1 (Feb 2026) - 2 (Mar 2026) \$880.00.
- 3 (Apr 2026) \$6,880.00.
- 4 (May 2026) - 14 (Mar 2027) \$1020.00.
- 15 (Apr 2027) \$5,200.00.
- 16 (May2027)- 26 (Mar 2028) \$1020.00.
- 27 (Apr 2028) \$5,200.00.
- 28 (May 2028)- 38 (Mar 2029) \$1020.00.
- 39 (Apr 2029) \$5,200.00.
- 40 (May 2029)- 48 (Jan 2030) \$1020.00.

Objection to Confirmation filed by Deutsche Bank National Trust Company 04/02/26 at #26 withdrawn 04/21/26 at #37.

Trustee's Motion to Dismiss #32 filed 04/16/26.
Response #33 filed 04/16/26.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>			

GONZALEZ (JOEL)	26-20025	Confirmation	\$196.08 or	Trustee does not
	ROSENDO CASTILLA III	Dismissal	0.23 mth	recommend
01/30/26	ADELITA D CASTILLA		05/01/26	confirmation and
04/10/26			\$98.08	recommends
3/36	\$850.00		<i>Wage</i>	dismissal.
Krystle	BMI-		<i>Order</i>	

Plan #35 filed 04/15/26 fails to provide any treatment for the IRS, yet IRS claim #24 filed 04/22/26 shows an unfiled tax return for the year 2025 and reflects a priority claim amount of \$2,203.00. Trustee has received a copy of this return.

Plan payments: 1 (Mar 2026) - 36 (Feb 2029) \$850.00.

Trustee's Motion to Dismiss #33 filed 04/10/26.
Debtor(s)' response filed 04/10/26 at #34.

GONZALEZ (JOEL)	26-20035	Confirmation	Current	Trustee does not
	JOSE HERNANDEZ JR	Dismissal	04/22/26	recommend
02/05/26			\$175.00	confirmation and
04/16/26	\$1,850.00		<i>ePay</i>	recommends
3/60	BMI-BOTH			dismissal.
Krystle				

- Plan #36 filed 04/16/26 does not match the Plan Summary.
- Trustee alleges Schedule I does not provide business expenses pursuant Debtor(s)' 341 testimony.

Plan payments:
1 (Mar 2026) - 2 (Apr 2026) \$1,700.00.
3 (May 2026) - 60 (Feb 2031) \$1,850.00.

Trustee's Motion to Dismiss #40 filed 04/16/26.
Debtor's response filed 04/16/26 at #41.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) 02/06/26 04/17/26 3/60 Bridget1	26-20036 SARAH K REYES RAE A REYES \$1,360.00 <i>BMI-</i>	Confirmation Dismissal	Current 04/21/26 \$1,360.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #2 filed 02/06/26 cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Trustee alleges Schedule I is inaccurate as it does not list Debtor(s)' current employment or the correct tax amortization. In addition, Schedule I/J includes statements under lines 13 and 24 that are inaccurate pursuant to the Debtor(s)' 341 testimony. 2. Trustee alleges Schedule J is incorrect as it lists a direct payment for student loans on line 17C; however, the Plan does not provide for specially classified unsecured claims under paragraph 14. 3. Trustee alleges Schedule B is inaccurate as it underprovides for Debtor(s)' tax refund pursuant Debtor(s)' 341 testimony. 4. Debtor(s) failed to provide a copy of the 2025 tax return. 5. Debtor(s) failed to provide a copy of the county appraisal district valuation for real property. 6. Debtor(s) failed to provide six months of pay stubs for Sarah Reyes and proof of income for Rae Reyes. 7. Debtor(s) failed to provide the January 2025 bank statement for all accounts. <p>Plan Payments: 1 (Mar 2026) - 60 (Feb 2031) \$1,360.00.</p> <p>Trustee's Motion to Dismiss #23 filed 04/16/26. Response #24 filed 04/16/26.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) <i>02/10/26</i> <i>04/21/26</i> <i>3/59</i> Krystle	26-20037 ROBERTO Z CHAPA ARACELI G CHAPA \$2,250.00 <i>BMI-PPR</i>	Confirmation 1. Plan Summary #2 filed 02/10/26 fails to disclose the reason for the 100% Forecast on General Unsecured Claims on Line 15. 2. Plan provides for Capital One Finance as a direct payment under paragraph 9C; however, claim #3 filed 03/12/26 includes a default amount totaling \$259.44. 3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed. Plan Payments: 1 (Mar 2026) - 59 (Jan 2031) \$2,250.00.	Current <i>05/01/26</i> \$519.23 <i>ePay</i>	Trustee does not recommend confirmation.
GONZALEZ (JOEL) <i>02/13/26</i> <i>04/24/26</i> <i>3/60</i> Bridget1	26-20044 STEVEN L BROWN SHERRI S BROWN \$4,380.00 <i>BMI-</i>	Confirmation 1. Trustee alleges that Plan #19 filed 02/24/26 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 3. Plan Summary #19 does not match Plan #19. 4. Plan reflects the IRS as a priority creditor in the amount of \$13,743.60 for the unassessed 2025 tax year amount. The claim, however, has been amended to an amount due of \$0.00. Debtor(s) failed to provide documentation to substantiate this liability. 5. Trustee alleges Schedule B/C #1 is inaccurate as it fails to to reflect the 2004 Nissan and the business inventory as surrendered, reflects the home encumbered in the amount of \$4,459.90 but no liens are listed and the schedule fails to disclose the 2025 tax refund.	Current <i>05/01/26</i> \$1,095.00 <i>Wage Order</i>	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>	ESF/PPR			

6. Debtor(s) failed to provide valuation documentation for 25% ownership of the time share.

7. Debtor(s) failed to provide valuation documentation for the \$900.00 Oil Royalty from 218 CR 498.

Plan payments: 1 (Mar 2026)- 60 (Feb 2031) \$4,380.00.

GONZALEZ (JOEL)	26-20048	Confirmation	Current	Trustee does recommend confirmation.
	ANTONIO VILLARREAL	Obj Conf Santander Consumer	04/06/26	
02/17/26		Obj Conf Coastlife Credit Union	\$825.00	
04/28/26			ePay	
3/60	\$825.00			
Leanne1	BMI-ESF			

1. Plan #26 filed 03/06/26 fails to provide for Coastlife Credit Union claim #5 filed 03/20/26.

2. Trustee alleges Schedule B is inaccurate as it does not list the accurate 2025 tax refund.

3. Trustee alleges Schedule I is inaccurate as it does not list Debtor's current employment status pursuant the 341 testimony.

4. Trustee alleges Statement of Financial Affairs #4 is inaccurate pursuant to the tax returns.

5. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.

Plan payments: 1 (Mar 2026) 60 (Feb 2031) \$825.00.

Objection to Confirmation filed 03/20/26 by Santander Consumer USA Inc.

Objection to Confirmation filed 03/20/26 by Coastlife Credit Union.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
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GONZALEZ (JOEL) <i>02/17/26</i> <i>04/28/26</i> <i>3/60</i> Bridget1	26-20050 JOEL F LONGORIA JR EVELINA G LONGORIA \$2,600.00 <i>BMI-ESF</i>	Confirmation	\$3,800.00 or 1.46 mth <i>04/06/26</i> \$1,400.00 <i>ePay</i>	Trustee does not recommend confirmation.
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1. Plan #29 filed 03/09/26 fails to fully provide for RoundPoint Mortgage Servicing Corporation claim #14 filed 04/28/26.
 2. Plan Summary #29 and Schedule J #31 do not agree. The projected income, expenses and disposable income amounts are inconsistent.
 3. Trustee alleges Schedule I #31 is inaccurate as Joint Debtor is no longer receiving unemployment compensation pursuant to 341 testimony.
 4. IRS claim #6 filed 03/09/26 reflects that the 2025 tax return has not been filed.
 5. Debtor(s) failed to provide a copy of the 2023 and 2025 tax returns.
 6. Debtor(s) failed to provide bank statements for Navy Federal Credit Union accounts ending in 5830, 7522 and 8022 for 12/25/25 through 01/23/26.
 7. Debtor(s) failed to provide bank statements for Navy Federal Credit Union account ending in 0416 for 11/25/25 through 12/24/25 and 01/25/26 through 02/17/26.
 8. Debtor(s) failed to provide bank statements for USAA account ending in 4138 from 02/06/26 through 02/17/26.
 9. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations for Mrs. Longoria.
 10. Trustee alleges Schedule B #1 is incomplete as it fails to disclose life insurance for Mr. Longoria pursuant to documentation provided.
 11. Debtors are delinquent 1.46 payments through April totaling \$3,800.00
- Plan payments: 1 (Mar 2026)- 60 (Feb 2031) \$2,600.00.
- Trustee's Motion to Dismiss #38 filed 04/21/26 is set 06/24/26.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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

Response #39 filed 04/22/26.

GONZALEZ (JOEL) 02/18/26 04/29/26 3/60 Krystle	26-20051 DONALD R BEISH DENISE M VASQUEZ \$2,475.00 AMI-PPR	Confirmation	Current 04/28/26 \$571.15 Wage Order	Trustee does not recommend confirmation.
1. Debtor(s) appeared at the 3/31/26 341 Meeting of Creditors; however, the meeting was continued to 05/19/26 for tax returns.				
2. Plan #2 filed 02/18/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #1 filed on 02/18/26.				
3. IRS claim #7 filed 03/18/26 shows an unfiled tax return for the years 2022 and 2025 and reflects a priority claim amount of \$15,135.44. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.				
4. Plan fails to fully provide for Propel Financial Services claim #13 filed 04/27/26.				
5. Plan fails to fully provide for Jim Wells claim #8 filed 03/12/26.				
6. Plan fails to fully provide for Members First Credit Union claim #6 filed 03/09/26.				
7. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.				
Plan Payments: 1 (Mar 2026) - 60 (Feb 2031) \$2,475.00.				
Trustee's Motion to Dismiss #22 filed 04/21/26 is set 06/24/26. Debtor's response #23 filed 04/22/26.				
Objection to Confirmation by FNA 2019 -1 LLC #25 filed 05/04/26.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) <i>02/25/26</i> <i>05/06/26</i> <i>3/56</i> Leanne1	26-20056 ISAAC M RINK \$5,000.00 <i>AMI-PPR</i>	Confirmation Dismissal	Current <i>05/05/26</i> \$5,000.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
1. Plan #2 filed 02/25/26 cannot be recommended because Line 15 of the Plan Summary fails to disclose the reason for the 100% Forecast on General Unsecured Claims. 2. Plan paragraph #21 fails to provide the total post-petition ad valorem tax amount. 3. Plan fails to provide for Nueces County claim #2 filed 03/05/26. 4. Plan fails to provide for IRS claim #8 filed 03/30/26. 5. Debtor(s) failed to provide a copy of the 2025 tax return. 6. Trustee alleges Schedule B is inaccurate as it does not provide for all bank accounts. 7. Plan fails to fully provide for Penn Thomas claim #13 filed 05/05/26. Plan payments: 1 (Mar 2026) - 56 (Oct 2030) \$5,000.00. Trustee's Motion to Dismiss #21 filed 04/07/26. Debtor's response filed 04/08/26 at #22.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
GONZALEZ (JOEL) <i>02/28/26</i> <i>05/09/26</i> <i>2/36</i> Bridget1	26-20068 DANIEL GLOVER CRYSTAL GLOVER \$4,000.00 <i>BMI-</i>	Confirmation Dismissal 1. Plan #2 filed 02/28/26 fails to provide for IRS claim #4 filed 03/17/26. Further, the proof of claim reflects the 2025 return has not been filed. 2. Debtor(s) failed to provide a copy of the 2025 tax return. 3. Debtor(s) failed to provide a redacted copy of the 2024 tax return. 4. Plan fails to fully provide for M&T Bank claim #6 filed 03/23/26. 5. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #24 filed 04/20/26. 6. Trustee alleges Schedule I #1 is incomplete as it fails to disclose all income. 7. Trustee alleges the Statement of Financial Affairs #1 is incomplete as it fails to disclose all income pursuant to 341 testimony. 8. Trustee alleges Schedule B #1 is inaccurate as it fails to disclose the Cash App, Venmo and PayPal accounts pursuant to statements provided and retirement accounts for both Debtors pursuant to the payroll deductions on Schedule I. 9. Plan fails to contribute all disposable income as the direct monthly payment of \$171.00 will terminate in September 2026 without a corresponding step-up in payments. Plan payments: 1 (Mar 2026)- 36 (Feb 2029) \$4,000.00. Trustee's Motion to Dismiss #21 filed 04/07/26. Response #22 filed 04/08/26.	Current <i>04/27/26</i> \$4,000.00 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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			
GONZALEZ (JOEL)	26-20080	Confirmation	Current	Trustee does not recommend confirmation.
	DAVID C ZAVALA		04/27/26	
03/11/26			\$190.38	
05/20/26			Wage	
2/60	\$825.00		Order	
Leanne1	BMI-	<p>1. Plan #17 filed 04/21/26 fails to fully provide for Rally Credit Union claim #2 filed 03/23/26.</p> <p>2. IRS claim #3 filed 04/23/26 reflects Debtor(s) failed to file a tax return for 2025 and reflects a priority claim of \$3,076.60. Trustee has received a signed copy of the 2025 tax return on 04/21/26. The Plan fails to provide any treatment for the IRS.</p> <p>3. Trustee alleges Schedule B is inaccurate as it fails to disclose all assets.</p> <p>4. Trustee alleges Schedule I is inaccurate as it fails to list all anticipated income.</p> <p>5. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>Plan payments: 1 (Apr 2026) - 60 (Mar 2031) \$825.00.</p> <p>Trustee's Motion to Dismiss #18 filed 04/21/26 is set 06/24/26. Debtor(s) response at #19 filed 04/22/26.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
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GONZALEZ (JOEL) <i>03/16/26</i> <i>05/25/26</i> <i>2/52</i> Bridget1	26-20085 JUAN A SAENZ LAURA L SAENZ \$3,105.00 <i>AMI-</i>	Confirmation	Current <i>05/04/26</i> \$311.54 <i>Wage Order</i>	Trustee does not recommend confirmation.
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1. Plan #23 filed 03/27/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #1 filed on 03/16/26 and Debtors' non-exempt property.
2. Plan fails to fully provide for U.S. Bank National Association claim #6 filed 09/04/26.
3. Plan fails to fully provide for AmeriCredit Financial Services claim #2 filed 03/23/26.
4. Paragraph 9C of the Plan is incomplete/inaccurate as the Date Last Payment is Due has not been provided and provides incorrect Contract Interest Rates reflected on both of the Randolph Brooks FCU claims.
5. Debtor(s) failed to provide a copy of the 2025 tax return.
6. Debtor(s) failed to provide a copy of the lease for RV storage.
7. Trustee alleges Schedule H is incomplete as it fails to disclose the co-debtor for the US Bank claim.

Plan payments: 1 (Apr 2026)- 52 (Jul 2030) \$3,105.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
GONZALEZ (JOEL) 03/19/26 05/28/26 2/36 Leanne1	26-20090 JOHN P SHELTON KIMBERLY D SHELTON \$2,250.00 <i>BMI-</i>	Confirmation 1. Plan #26 filed 03/30/26 fails to provide for Jim Wells County claim #4 filed 03/31/26. 2. Plan is incomplete as Paragraph 16 fails to list the Amount of Cure or the Monthly Installment Amounts. 3. Plan provides for Flagship Financial as pro-rata, but lists monthly payment amounts. 4. Debtor(s) failed to provide for Prosperity Bank, CashApp, Lyft Direct, and Uber Direct bank statements for March 2026. 5. Debtor(s) failed to provide copies of the 2024 and 2025 tax returns. 6. Debtor(s) failed to provide Uber and Lyft pay advices. 7. Trustee alleges Official Form 122C is incorrect. Plan payments: 1 (Apr 2026) - 36 (Mar 2029) \$2,250.00.	\$1,252.21 or 0.56 mth 04/20/26 \$997.79 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) <i>03/20/26</i> <i>05/29/26</i> <i>2/60</i> Bridget1	26-20093 CELESTE M UDE \$380.00 <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p>1. Plan #20 filed 04/14/26 is incomplete as Paragraph 16 fails to list the Amount of Cure or the Monthly Installment Amounts for SRT Property Investments, LLC.</p> <p>2. Debtor(s) failed to provide a copy of the rental lease.</p> <p>3. Trustee alleges Schedule H is inaccurate as it reflects Debtor has not lived in a community property state contrary to the Statement of Financial Affairs.</p> <p>Plan payments: 1 (Apr 2026)- 60 (Mar 2031) \$380.00.</p>	\$15.00 or 0.04 mth <i>04/09/26</i> \$365.00 <i>ePay</i>	<p style="text-align: center;">Trustee does not recommend confirmation.</p>
GONZALEZ (JOEL) <i>03/24/26</i> <i>06/02/26</i> <i>2/36</i> Krystle	26-20097 ELIZABETH J HULL \$300.00 <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p>1. Debtor did not appear at the 05/05/26 341 Meeting of Creditors; however, the meeting is being reset to 05/19/26.</p> <p>2. Plan #2 filed 03/24/26 over-provides for IRS claim #4 filed 04/24/26.</p> <p>Plan Payments: 1 (Apr 2026) - 36 (Mar 2029) \$300.00.</p> <p>Trustee's Motion to Dismiss filed 05/05/26 is set for 06/24/26. No response by Debtor.</p>	\$150.00 or 0.50 mth <i>04/06/26</i> \$150.00 <i>ePay</i>	<p style="text-align: center;">Trustee does not recommend confirmation</p>

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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) <i>03/26/26</i> <i>06/04/26</i> <i>2/60</i> Leanne1	26-20098 MARIO A RAMIREZ ODELIA A RAMIREZ \$1,450.00 <i>AMI-ESF</i>	Confirmation Plan #2 filed 03/26/26 cannot be recommended because: 1. Trustee alleges Schedule B is inaccurate as it lists the incorrect tax refund amount pursuant to the 2025 tax return. 2. Debtor(s) failed to provide a copy of the 2024 tax return. Plan payments: 1 (Apr 2026) - 60 (Mar 2031) \$1,450.00.	\$55.76 or 0.04 mth <i>05/04/26</i> \$167.31 <i>Wage Order</i>	Trustee does not recommend confirmation.
GONZALEZ (JOEL) <i>03/26/26</i> <i>06/04/26</i> <i>2/36</i> Bridget1	26-20099 RAQUEL ALMODOVAR \$175.00 <i>BMI-</i>	Confirmation 1. Plan #2 filed 03/26/26 fails to disclose the property Debtor is paying for on future taxes. Further, there is no real property listed on Schedule A. 2. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 8C. 3. Trustee alleges Schedule B #1 is incomplete as it fails to disclose the 2025 tax refund. 4. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 5. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 6. Debtor(s) failed to provide bank statements for Prosperity Bank accounts ending in 2502 and 2579 for 02/17/26	\$94.23 or 0.54 mth <i>04/28/26</i> \$80.77 <i>Wage Order</i>	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 10:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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

through 03/26/26.

7. Debtor(s) failed to provide statements for Cash App and PayPal accounts for 12/26/25 through 03/26/26.

Plan payments: 1 (Apr 2026)- 36 (Mar 2029) \$175.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 11:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
GONZALEZ (JOEL) 01/28/26 04/08/26 4/60 Bridget1	26-60008 WILLIAM E GOERINGER MERISSA J GOERINGER \$3,650.00 <i>BMI-</i>	Confirmation Dismissal	\$5,376.14 or 1.47 mth 04/28/26 \$2,526.93 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Plan #2 filed 01/28/26 fails to fully provide for SN Servicing Corporation claim #9 filed 02/24/26. 2. The Statement of Financial Affairs fails to disclose the nature of the lawsuit listed in Part 4. 3. Plan fails to fully provide for Bridgecrest Acceptance Corporation claim #4 filed 02/06/26. 4. Plan fails to provide for Quantum3 Group LLC claim #12 filed 03/05/26. 5. Plan fails to provide for US Department of HUD claim #1 filed 01/29/26. 6. Plan and Schedules fail to provide for U.S. Department of Education claim #5 filed 02/12/26. 7. Plan fails to provide for Victoria County Tax Assessor claim #6 filed 02/17/26. 8. Trustee alleges the business budget fails to disclose the tax expense pursuant to claim #6 and 341 testimony. 9. Trustee alleges that the Plan fails to provide all of Debtor(s)'s disposable income into the plan. 10. Trustee alleges Schedule B is inaccurate as to the amount of the 2025 tax refund, fails to disclose the collateral for court claim #12 and fails to disclose the Vero bank account pursuant to 341 testimony. 11. Debtor(s) failed to provide a copy of the 2025 tax return. 12. Debtor(s) failed to provide the July, February and March Monthly Operation Report for Sweet Pea's Boutique. 13. Debtor(s) failed to provide bank statements for the Vero business account for July through November 2025. 14. Debtor(s) failed to provide bank statements for 1st National Bank account ending in 1160 for 12/22/25 through 01/28/26. 15. Debtor(s) failed to provide statements for the Cash App and PayPal for July, August, September, December 2025 and 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 11:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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			

January 2026.

16. Debtors are delinquent 1.47 payments though April totaling \$5,376.14.

Trustee's Motion to Dismiss #27 filed 04/10/26.
No response filed by Debtor(s).

NICKS	26-60009 MELISSA A TODD	Confirmation	\$1,178.54 or 0.36 mth	Trustee does not recommend
		Dismissal	05/05/26	confirmation and recommends
01/29/26 04/09/26 4/36 Bridget1	KENNETH W TODD \$3,240.00 BMI-		\$57.69 Wage Order	dismissal.
	Plan includes a Non-standard Provision.			
	1. Plan #31 filed 04/21/26 fails to provide sufficient funds for payment in full of all secured and priority claims.			
	2. Plan fails to fully provide for Click n' Close claim #4 filed 02/20/26.			
	3. Debtor(s) failed to provide verification of the February and March direct payments to Click n' Close for claim #7 filed 02/26/26.			
	4. Debtor(s) failed to provide verification of the February and March direct payments to Capital One Auto Finance claim #8 filed 02/26/26.			
	5. Official Form 122C #1 filed 01/29/26 is incomplete as it does not include the Current Monthly Income breakdown. Further, the form fails to disclose all income pursuant to documentation provided and 341 testimony.			
	6. Trustee alleges Schedule B is incomplete as it fails to disclose all banking accounts pursuant to statements provided.			
	7. Debtor(s) failed to provide statements for The First State Bank account ending in 9143 for 11/08/25 through 12/05/25.			
	8. Debtor(s) failed to provide statements for the PayPal and the TASC Flexible Spending Account for 10/31/25 through 01/26/26.			
	9. Debtor(s) failed to provide which account is used for the business account.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 11:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

	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>			

10. Debtor(s) failed to provide Trustee a copy of the Declaration for Electronic Filing with full social security numbers.

Payments:

- 1 (Feb 2026)- 2 (Mar 2026) \$125.00.
- 3 (Apr 2026)- 29 (Jun 2028) \$3,240.00.
- 30 (Jul 2028)- 50 (Mar 2030) \$3,325.00.
- 51 (Apr 2030)- 60 (Jan 2031) \$3,496.00.

Trustee's Motion to Dismiss #28 filed 03/17/26.
No Response filed by Debtor(s).

Objection to Confirmation by Click n' Close Inc filed 02/16/26 at #21 was withdrawn 04/22/26 at #34.

VASQUEZ	26-60014	Confirmation	\$37.55 or	Trustee does not
	DANIEL A MENDEZ	Dismissal	0.07 mth	recommend
<i>02/09/26</i>			<i>04/27/26</i>	confirmation and
<i>04/20/26</i>			\$249.23	recommends
<i>3/60</i>	\$540.00		<i>Wage</i>	dismissal.
Leanne1	AMI-		<i>Order</i>	

1. Plan #25 filed 03/31/26 fails to fully provide for Rocket Mortgage claim #13 filed 04/16/26.

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

3. Paragraph 9C of the Plan is incomplete as the Contract Interest Rate has not been provided on First Community Credit Union's claim.

4. Trustee alleges Schedule I is inaccurate as it fails to amortize the tax refund on Schedule I.

Plan payments: 1 (Mar 2026) - 60 (Feb 2031) \$540.00.

Trustee's Motion to Dismiss #23 filed 03/24/26.
Debtor(s)'s response #32 filed 04/30/26.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
May 13, 2026 11:00 am

Next 3 Panels:
06/24/2026
07/15/2026
08/12/2026

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
YAO	25-60054 PATRICK R BINDER	Dismissal	\$1,685.00 or 4.81 mth <i>01/08/26</i> \$600.00 <i>ePay</i>	Trustee recommends dismissal.
<i>06/06/25</i> <i>08/15/25</i> <i>11/60</i> Tracey	\$350.00 <i>BMI-</i>	Post-Confirmation Trustee's Motion to Dismiss #69 was filed 03/18/26 for non-payment. No response filed by Debtor.		