

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
July 2, 2026 9:30 am

Next 3 Panels:
08/06/2026
09/17/2026
10/15/2026

<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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26-50039	ANTHONY	\$0.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
04/01/26	OLIVARES	0.00 mth	DISMISSAL		
06/10/26		06/09/26	Obj Conf Ford Motor Credit		
2 of 60	DESIREE L OLIVARES	\$1,105.00			

\$2,210.00
Cashiers Check

Amended Plan #41, Schedule I/J #40 and Official Form 122C #39 filed 06/24/26 will be reviewed prior to the hearing.

1. Plan #31 filed 05/28/26 improperly provides for Republic Finance claim #10 filed 04/13/26.
2. Trustee alleges Schedule I is inaccurate as the \$400.00 contribution from their mother is not disclosed.
3. Trustee alleges Official Form 122C is incorrect.

Plan Payments: 1(May 2026) - 60(Apr 2031) \$2,210.00.

Trustee's Motion to Dismiss with Prejudice #26 filed 05/19/26.
No Response filed by Debtor(s).

Objection to Confirmation #23 filed 04/20/26 by Ford Motor Credit.

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26-50045	JOSE OSCAR NINO	no pymts	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
04/17/26	JR	received	DISMISSAL		
06/26/26		01/01/00	Obj Conf Elizon Master Part. Trus		
2 of 60	ROSA MARIA RIVERA	\$0.00			
	\$2,450.00				

Amended Plan #34, Amended Schedule C/C-1 #35 and Amended EFT Order #36 filed 06/24/26 will be reviewed prior to the hearing.

1. Plan #31 filed 06/17/26 fails to list the collateral value or the collateral description for Vista Nueva Homeowner's Association.
2. Trustee alleges Schedule B is inaccurate as it fails to include 3 IRS tax refunds being held totaling \$7,500.00.
3. Trustee alleges Schedule J is inaccurate as it fails to include sister in household.
4. Debtor(s) failed to provide proof of contribution from mother and sister.
5. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
6. Debtor(s) failed to file the corresponding Schedule C-1 Summary.
7. Debtor(s) failed to file an amended wage deduction order or EFT order with the Court.
8. Debtor(s) failed to provide April bank statements for Bank of America, CashApp, and OnePay.
9. Plan fails to establish a sufficient HOA tax reserve for the liability that will come due.
10. Debtor(s) failed to make a Plan payment.

Plan payments:
1 (May 2026) - 2 (Jun 2026) \$2,450.00.

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3 (Jul 2026) - 60 (Apr 2031) \$2,500.00.

Trustee's Motion to Dismiss #27 filed 06/05/26.
No response filed by Debtor(s).

Objection to Confirmation filed 06/05/26 by Elizon Master Participation Trust I, US Trust National Association at #28.

26-50047	VERONICA A GARCIA	\$1,900.00 1.00 mth 06/08/26	CONFIRMATION DISMISSAL	BARTO	Trustee does not recommend confirmation and recommends dismissal.
04/17/26 06/26/26 2 of 60	ROSA E GARCIA \$1,900.00 ePay	\$1,900.00			

Amended A/B #32 and C-1 #31 filed 06/23/26 will be reviewed prior to the hearing.

Plan #26 filed 06/15/26 works, paying 8.79% to the general unsecured creditors, but cannot be recommended because:

- Schedule H #1 is inaccurate as part 2 is incomplete and schedule fails to disclose Joshua A Espinoza as co-debtor for the 2024 Nissan pursuant to 341 testimony.
- Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J for the vehicle.
- Schedule C-1 Summary #7 is inaccurate as it fails to reflect the Gross Property Value and Total Encumbrances for the vehicle.
- Trustee alleges Schedule B #1 is inaccurate as it fails to disclose the correct bank account number for Chime.
- Debtor(s) failed to provide copy of bank statements for Chase Bank account ending in 9716 for 01/22/26 through 04/22/26.

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6. Debtor(s) failed to provide copy of bank statements for Wells Fargo account ending in 6396 4/08/26 through 04/22/26.

7. Debtor(s) failed to provide copy of bank statements for Chime account ending in 7239 February through April 2026.

8. Debtor(s) failed to provide copy of bank statements for Chime account ending in 1663 for March and April 2026.

9. Debtor(s) failed to provide copy of the February statements for Venmo and Cash App.

10. Debtor(s) are delinquent 1 payment totaling \$1,900.00 through June. There have been no receipts from the wage order signed 04/22/26.

Payments: 1 (May 2026) - 60 (Apr 2031) \$1,900.00.

Trustee's Motion to Dismiss #25 filed 06/08/26.
No response filed by Debtor(s).

26-50059 RAQUEL J MENDEZ	\$0.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation.
05/04/26	0.00 mth			
07/13/26	06/23/26			
1 of 60	\$2,100.00			
	ePay			

Plan #10 filed 05/18/26 cannot be recommended because:

1. Debtor did not appear at the 06/16/26 341 Meeting of Creditors. The meeting was reset for 06/30/26.
2. Based on JD Power value (\$24,273), the Plan does not provide sufficient adequate protection of \$273.07 to JP Morgan Chase Bank.
3. Trustee alleges Schedule H is inaccurate as it fails to disclose the co-debtor.

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>	<u>Notes</u>		<u>Recommendation</u>
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4. Trustee alleges Official Form 122C is incorrect.

Plan Payments:

1(Jun 2026) - 3 (Aug 2026) \$2,100.00.

4(Sep 2026) - 60(May 2031) \$3,300.00.

Trustee's Motion to Dismiss with Prejudice #21 filed 06/24/26 is set for hearing on 08/06/26.

No Response filed by Debtor(s).

26-50024	PATRICK O NAVA	\$900.00	CONFIRMATION	MEURER	Trustee does not recommend confirmation and recommends dismissal.
02/27/26		1.00 mth	DISMISSAL		
05/08/26		06/01/26			
3 of 60	\$900.00 Wage Order	\$900.00			

1. Plan #9 filed 03/13/26 fails to establish a sufficient federal income tax reserve for the liability that will come due.
2. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the PennyMac claim.
3. Paragraph 9C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is due has not been provided on the Freedom Road Financial claim.
4. Plan fails to provide for IRS claim #6 filed 04/01/26. Claim states that the 2024 and 2025 returns have not been filed.
5. Trustee alleges Schedule J is inaccurate as it fails to include the \$50.00 savings fund contribution.
6. Plan fails to list the treatment and reason for special classification of Sallie Mae in Paragraph 14.
7. Plan fails to provide for Quantum3 Group LLC claim #7 filed 04/01/26.

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>	Notes		<u>Recommendation</u>
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8. Trustee alleges Schedule B is inaccurate as it does not agree with the valuations provided for the 2016 Chiquita and the 2021 motorcycle.

9. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan. Debtor proposes to keep a motorcycle and boat that are both encumbered, in addition to his regular vehicle, without paying a 100% dividend to general unsecured creditors.

10. Debtor failed to properly identify the motorcycle on Schedule A/B line 3.1. It is simply listed as a 2021 motorcycle.

11. Debtor failed to properly identify the boat on Schedule A/B line 4.1. It is simply listed as 2016 Chiquita.

12. The plan fails to meet the disposable income requirement of Official Form 122C in the amount of \$96,508.80.

Plan payments: 1 (Mar 2026) - 60 (Feb 2031) \$900.00.

Trustee's Motion to Dismiss #21 filed 04/21/26.

No Response filed by Debtor(s).

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26-50030	GILBERTO BATRES	\$2,800.00	CONFIRMATION	MEURER	Trustee does not recommend confirmation and recommends dismissal.
03/03/26		1.00 mth	DISMISSAL		
05/12/26		05/21/26			
3 of 47	\$2,800.00 Money Order	\$800.00			

1. Plan #21 filed 03/30/26 fails to fully provide for Rocket Mortgage, LLC claim #2 filed 04/03/26.
2. Debtor(s) failed to file an amended wage deduction order or EFT order with the Court.
3. Debtor(s) failed to provide 6 months of monthly operating reports for business.
4. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.
5. Trustee alleges Schedule B is incomplete as it provides assets with zero or unknown values.
6. Trustee alleges Schedule B is incorrect as it fails to provide for the 2019 Chevrolet Silverado.
7. Debtor's failed to provide Chase Bank statements.
8. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan.
9. Trustee alleges Schedule H is inaccurate as it fails to include spouse.
10. Statement of Financial Affairs is incomplete as it does not disclose Debtor's business.
11. Trustee alleges Schedule I is inaccurate as it fails to include additional income for truck mechanic services.
12. Trustee alleges Official Form 122C is incorrect as it fails to include additional income for truck mechanic services.
13. Plan does not provide for the notice of post-petition fee claim of Rocket Mortgage LLC in the amount of \$600.00 for attorney's fees and Proof of Claim fees.

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Plan payments: 1 (Apr 2026) - 47 (Feb 2030) \$2,800.00.

Trustee's Motion to Dismiss #23 filed 04/21/26.
No Response filed by Debtor(s).

26-50051	ALBERTO CAMPOS	\$3,980.00	CONFIRMATION	MEURER	Trustee does not recommend confirmation.
04/24/26	III	1.00 mth			
07/03/26		06/02/26			
2 of 60	PATRICIA O CAMPOS	\$3,980.00			
	\$3,980.00				
	ePay				

1. Plan #14 filed 05/08/26 improperly provides for US Department of HUD claim in paragraph 9C.
2. Paragraph 9C of the Plan is incomplete as the Monthly Payment and Date Last Payment is Due has not been provided on Capital One Auto Finance's claim.
3. Trustee alleges Schedule I is inaccurate as it fails to amortize \$9,000.00 tax refund.
4. Trustee alleges Schedule J is inaccurate as it includes child expenses.
5. Plan fails to provide for Secured Savings as listed on Schedule D.
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.

Plan payments: 1 (May 2026) - 60 (Apr 2031) \$3,980.00.

Trustee's Motion to Dismiss #33 filed 06/25/26 is scheduled for hearing on 08/06/26.
No Response filed by Debtor(s).

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23-50015	VERONICA GARZA	\$2,849.63	DISMISSAL	OLIVA PC (L)	Trustee recommends dismissal.
02/28/23		2.08 mth			
05/09/23		06/18/26			
39 of 60	\$1,367.99	\$288.46			
	Wage Order				

Post-Confirmation Trustee's Motion to Dismiss #79 was filed 06/04/26 for non-payment.
 No response filed by Debtor.

25-50094	ELIZABETH T ORTIZ	(\$150.52)	CONFIRMATION	OLIVA PC (L)	Trustee does not recommend confirmation and recommends dismissal.
09/18/25		-0.05 mth	DISMISSAL		
11/27/25		06/24/26			
9 of 60	\$3,000.00	\$1,384.62			
	Wage Order				

1. Plan #43 filed 01/14/26 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to fully provide for Gregorio Gonzalez amended claim #12 filed 05/15/26.
3. The amended claim filed by Gregorio Gonzalez on 05/15/26 at #12 is inaccurate as it provides for \$37,127.27 cure amount in section 9 of the claim; however, the 410A proof of claim attachment reflects arrears in the amount of \$34,127.27.

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

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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 12-1 filed by Georgia Gonzalez filed on 06/11/26 at #72 is scheduled for hearing on 07/02/26.
