

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 9:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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
*PRO SE DEBTOR  04/06/26 06/15/26 2/60 Bridget1	26-20104  MARTIN C RIOJAS SR  \$3,700.00 BMI-	Confirmation  Dismissal  Obj Conf Sec. of Veterans Affairs	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation and dismissal with Prejudice.</b>
<p>Plan includes a Non-standard Provision.</p> <ol style="list-style-type: none"> <li>1. Plan #17 filed 04/16/26 fails to provide for all secured and priority claims.</li> <li>2. Paragraph 4 contains additional language regarding alternative payments if proof of claim filed by PHH is found to be invalid but is not disclosed in Paragraph 27. Further, Paragraph 27 of the Plan fails to specify the payment amounts to be held by the Trustee until further Ordered by the Court.</li> <li>3. Plan fails to fully provide for the amended IRS claim #2 filed 06/03/26. Further, the proof of claim reflects that the 2022 tax return has not been filed. Trustee has received a copy of the 2022 tax return signed and dated 03/16/26.</li> <li>4. Plan proposes treatment of Santander claim #3 filed 05/05/26 for the 2025 Nissan Rogue in paragraph 6. Further, the set monthly payments exceed the Total amount of the claim.</li> <li>5. Paragraph 21 does not indicate that Debtor invokes this provision, but reflects a Monthly amount for Ranch Vista HOA, PMI AND PO. There is no reserve table or an expense in Debtor's budget.</li> <li>6. Paragraph 16 reflects two leases for Progressive Leasing \$70.00 and \$58.33 per month for 60 months, but no expense in budget.</li> <li>7. Plan Summary #17 contains several errors including, but not limited to: <ol style="list-style-type: none"> <li>a. Plan Summary Column A income \$8,195.97 - Column B expenses \$5,619.64 = \$2,576.03 but Column C reflects \$3,014.64. This does not match Schedule J \$8,198.97-\$3,014.64=disposable income \$5,184.33. Further, the figures do not match Schedule J and the plan payment amount \$3,700.00.</li> <li>b. Plan Summary claim information for Santander incomplete as it fails to indicate treatment per paragraph 6 and totals.</li> <li>c. IRS claim is not disclosed in Plan Summary.</li> <li>d. Line 5 indicates \$7,700.00. Total Savings Fund but none disclosed in paragraph 20 or reserve table.</li> <li>e. Line 6 \$36.30 Total Reserve Funds not disclosed in reserve table and appears total is only for one month.</li> <li>f. Line 7 Net Available for the General Unsecured Creditors blank.</li> <li>g. Best Interest of Creditors Test is blank contrary to Schedule C #21.</li> </ol> </li> </ol>				

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8. Trustee alleges Schedule B #20 is inaccurate as there are multiple math errors, fails to disclose the amp and the guitar pursuant to Schedule G and reflects incorrect bank name pursuant to statements provided by Debtor.

9. Debtor(s) failed to filed Schedule C-1.

10. Trustee alleges Schedules E/F are incomplete as Part 4 totals are not disclosed.

11. Trustee alleges Schedule I #27 is inaccurate as it fails to disclose all income.

12. Trustee alleges Schedule J #26 is incomplete/inaccurate as it includes the expense for the vehicle that appears to be paid through the plan, page two is missing and the net income does not match Schedule I #27.

13. Trustee alleges that Debtor(s)' Official Form 122 is incomplete/inaccurate as the applicable commitment period has not been indicated, form reflects 4 in household contrary to Schedule J and fails to accurately disclose Debtor(s)' income.

14. Trustee alleges the Statement of Financial Affair is incomplete as it fails to disclose Debtor(s)' income.

15. Debtor(s) failed to provide the October 2025 through March 2026 verification of income used for the non-filing spouse.

16. Debtor(s) failed to provide bank statements for First Convenience Bank account ending in 6425 03/08/26 through 04/06/26

17. Debtor(s) failed to file an EFT order with court.

18. There have been no plan payments received. Debtor is delinquent 2 payments totaling \$7,400.00.

19. Plan fails to provide for Onity Mortgage Corporation mortgage claim #6 filed 06/15/26.

Plan payments 1 (May 2026) - 60 (April 2031 \$3,700.00.

Trustee's Amended Motion to Dismiss with Prejudice #45 filed on 06/11/26.  
Debtor's Amended Objection to Trustee's Motion to Dismiss Case with Prejudice #36 filed 05/12/26 in reference to Trustee's Amended Motion to Dismiss #36 filed 05/12/26.

Objection to Confirmation filed by The Secretary of Veterans Affairs on 06/16/26 at #46.

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*PRO SE DEBTOR  04/07/26 06/16/26 2/0 Bridget1	26-20111  KEITH A HOWARD  \$0.00 BMI-	Confirmation  Dismissal	no pymts received 01/01/00 \$0.00	<b>Trustee does not recommend confirmation and dismissal with Prejudice.</b>
<p>1. Debtor(s) did not appear at the 05/26/26 meeting of creditors.</p> <p>2. Debtor(s) failed to file a Plan and Plan Summary.</p> <p>3. Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.</p> <p>4. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court.</p> <p>6. Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.</p> <p>7. Debtor(s) failed to file proof of attendance at an approved credit counseling course before the petition date.</p> <p>8. Debtor(s) failed to make a Plan payment.</p> <p>Trustee's Amended Motion to Dismiss with Prejudice #19 filed 05/26/26.  No response filed by Debtor(s).</p>				



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7. Plan #20 provides for US Bank as direct under paragraph 8A; however, Plan summary #21 provides for cure claim, monthly payment with zero total payout.

8. Plan 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.

9. Plan paragraph 6A contains a math error on the attorney fees pay out.

10. 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.

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 order.

13. Debtor is delinquent 1.99 payments through June totaling \$2,171.28.

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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09/16/2026

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LITTLEFIELD  03/02/26 05/11/26 3/60 Bridget1	26-20070  JAVIER GARCIA  \$3,075.00 BMI-	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <p style="text-align: center;"><b>Obj Conf US Bank Trust Ntl Assoc</b></p> <ol style="list-style-type: none"> <li>1. Plan #31 filed 05/11/26 fails to fully provide for Selene Finance LP claim #5 filed 0505/26.</li> <li>2. Plan fails to fully provide for the amended Internal Revenue Service claim #3 filed 05/06/26. Further, the proof of claim reflects the 2025 returns has not been filed.</li> <li>3. Official Form 122C #1 filed 03/02/26 is incomplete as it does not include the Current Monthly Income breakdown.</li> <li>4. Trustee alleges Official Form 122C #30 is incorrect, thus the plan fails to meet the requirements of 1325(b).</li> <li>5. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.</li> <li>6. Schedule I #27 is incomplete as it fails to disclose how long Debtor has been self-employed, the fiancé's employer information, length of employment, gross income and deductions.</li> <li>7. Trustee alleges the Plan fails to provide all of Debtor(s)'s disposable income into the plan.</li> <li>8. Statement of Financial Affairs #1 is incomplete as it fails to disclose the self-employment information.</li> <li>9. Debtor is delinquent 1 payment totaling \$3,075.00 through June.</li> </ol> <p>Plan payments:                  1 (Apr 2026)- 6 (Sep 2026) \$3,075.00.                  7 (Oct 2026)- 60 (Mar 2031) \$3,450.00.</p> <p>Trustee's Motion to Dismiss #35 filed 05/26/26.                  No response filed by Debtor(s).</p> <p>Objection to Confirmation filed by US Bank Trust National Association on 03/16/26 at #18.</p>	\$3,075.00 or 1.00 mth 05/07/26 \$3,075.00 ePay	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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09/16/2026

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Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			
LITTLEFIELD	26-20074	<b>Dismissal</b>	no pymts received	<b>Trustee recommends dismissal.</b>
	<b>ROSARIO N DURAN</b>		01/01/00	
03/04/26			\$0.00	
05/13/26				
3/60	\$1,590.00			
Leanne1	BMI-BOTH			
		<ol style="list-style-type: none"> <li>1. Confirmation was denied on 05/13/26, and Debtor(s) failed to file and notice a new plan for confirmation.</li> <li>2. Debtor(s) failed to make a Plan payment.</li> <li>3. Trustee alleges Schedule J is inaccurate as Debtor(s) failed to include savings and tax reserve in the budget.</li> <li>4. Trustee alleges Schedule I is inaccurate as it fails to include anticipated tax refunds.</li> <li>5. Trustee alleges Schedule B is inaccurate as to the value of the bank account.</li> </ol> <p>Plan payments:  1 (Apr 2026) - 2 (May 2026) \$500.00.  3 (Jun 2026) - 60 (Mar 2031) \$1,590.00.</p> <p>Objection to Confirmation filed by Credit Acceptance Corporation 04/01/26 at #27.</p> <p>Trustee's Objection to Confirmation and Response to Objection of Credit Acceptance Corporation filed 05/06/26 at #34.</p> <p>Trustee's Amended Motion to Dismiss #41 filed 05/28/26.  No response filed by Debtor.</p>		

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09/16/2026

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PAYNE	26-20073	Confirmation	\$500.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
03/04/26 05/13/26 3/60 Krystle	MICHAEL M RODRIGUEZ  \$500.00 BMI-	Dismissal	05/15/26 \$500.00 ePay	
<p>1. Plan #2 filed 03/04/26 fails to fully provide for Star Federal Credit Union claim #15 filed 05/13/26.</p> <p>2. Official Form 122C #1 filed 03/04/26 is incomplete as it does not include the Current Monthly Income breakdown.</p> <p>3. Trustee alleges Official Form 122C is incorrect.</p> <p>4. Trustee alleges Schedule C-1 is inaccurate as it fails to disclose the Gross Property Value and Total Encumbrances for the 2013 Ford F150.</p> <p>5. Debtor failed to provide Trustee with a copy of his residential lease.</p> <p>6. Debtor failed to provide Trustee with copies of bank statements.</p> <p>7. The filing fees for this case have not been paid in full. Debtor has paid \$208.00 to date.</p> <p>Plan Payments: 1 (Apr 2026) - 60 (Mar 2031) \$500.00.</p> <p>Trustee's Motion to Dismiss #21 filed 04/21/26. No Response filed by Debtor(s).</p>				

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08/12/2026  
09/16/2026

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PAYNE & ASSOCIATES PLLC 05/26/23 08/04/23 37/60 Tracey	23-20134 ROXANNE L TOBIAS YSA R TOBIAS III \$500.00 BMI-	<b>Dismissal</b>	\$913.79 or 1.83 mth 05/28/26 \$250.00 ePay	<b>Trustee recommends dismissal.</b>
Post-Confirmation Trustee's Motion to Dismiss #56 was filed 03/18/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #56 was filed 04/21/26 at #57.				

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PAYNE & ASSOCIATES PLLC 01/05/26 03/16/26 5/60 Bridget1	26-20002 ROSARIO D GONZALES \$1,850.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>	\$100.00 or 0.05 mth 06/10/26 \$900.00 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
1. 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 Plan #38 filed 04/21/26.  2. Plan fails to fully provide for Bank of America amended claim #4 filed 04/24/26.  3. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #46 filed 05/14/26.  4. Plan fails to fully provide for Select Portfolio Servicing Inc claim #3 filed 02/02/26.  5. Official Form 122C #39 filed 04/21/26 is incomplete as it does not include the Current Monthly Income breakdown.  6. Schedule C-1 #20 filed 02/12/26 is inaccurate as it fails to disclose the Gross Property Value and Total Encumbrances for the 2023 Nissan Rogue.				

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08/12/2026  
09/16/2026

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7. Debtor(s) failed to file the coordinating Schedule C-1 Summary for Amended Schedule A/B/C #39 filed 04/21/26.

Plan Payments:

1 (Feb 2026)- 3 (Apr2026) \$600.00.

4 (May 2026)- 60 (Jan2031) \$1,850.00.

Trustee's Amended Motion to Dismiss #34 filed 04/14/26.

No response filed by Debtor(s).

<p><b>RAUB</b></p> <p>12/23/25 03/03/26 6/60 Krystle</p>	<p><b>25-20387</b></p> <p><b>BRANDON D AUSTIN</b></p> <p><b>ELIZABETH A AUSTIN</b></p> <p>\$4,100.00 AMI-PPR</p>	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <p>Plan includes a nonstandard Provision concerning mortgage escrow.</p> <p>1. Plan #42 filed 05/12/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #36 filed on 04/20/26. The requirement is \$214,271.40.</p> <p>2. Plan summary fails to allow for the Trustee fees.</p> <p>3. Plan summary understates the total filed unsecured claims.</p> <p>4. Plan Summary Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.</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. Debtor(s)' response filed 05/12/26 at #43.</p> <p>Objection to Confirmation #23 filed 01/14/26 by Guild Mortgage Company was withdrawn 05/21/26.</p>	<p>\$630.64 or 0.15 mth 06/12/26 \$473.08 Wage Order</p>	<p><b>Trustee does not recommend and recommends dismissal.</b></p>
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09/16/2026

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RAUB	26-20001	<b>Confirmation</b>	\$5,100.00 or	<b>Trustee does not recommend confirmation and recommend dismissal.</b>
	MATTHEW R GARZA	<b>Dismissal</b>	1.17 mth	
01/05/26 03/16/26 5/60 Krystle	ILEANA G GUERRERO \$4,375.00 BMI-		06/16/26 \$3,650.00 Wage Order	
<p>1. Trustee alleges that Plan #38 filed 05/11/26 fails to provide all of Debtor(s)'s disposable income into the plan.</p> <p>2. Trustee alleges Schedule J is inaccurate as it allows for the 2022 Volkswagen Tiguan direct. However, the car is being paid through Trustee.</p> <p>Plan Payments: 1 (Feb 2026) - 3 (Apr 2026) \$3,650.00. 4 (May 2026) - 60 (Jan 2031) \$4,375.00.</p> <p>Trustee's Motion to Dismiss #26 filed 02/24/26. Debtor(s)' response filed 05/12/26 at #39.</p> <hr/> <p>Objection to Plan by Idaho Housing &amp; Finance filed 02/23/26 at #25 was withdrawn #31 filed 04/22/26.</p>				

RAUB	26-20031	<b>Confirmation</b>	\$130.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	JERRY D LEAL	<b>Dismissal</b>	0.10 mth	
02/03/26 04/14/26 4/60 Krystle	NADIA CASTILLO \$1,275.00 BMI-PPR		06/08/26 \$1,175.00 ePay	
<p>Plan #33 filed 05/11/26 cannot be recommended because:</p> <p>1. Trustee alleges Schedule J is inaccurate as it allows for the mortgage direct; however, the Plan allows for the mortgage to be paid through the Plan.</p> <p>2. Debtor(s) failed to provide IBC bank statement for accounts ending in 4082 and 4074 for December 2025 and January 2026.</p> <p>3. Debtor(s) failed to provide a copy of the 2025 tax return.</p>				

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09/16/2026

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4. 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 the Plan.

Plan payments:

1 (Mar 2026) - 3 (May 2026) \$1,175.00.

4 (Jun/2026) - 60 (Feb/2031) \$1,275.00.

Trustee's Motion to Dismiss #30 filed 04/21/26.

Debtor(s)' response filed 05/12/26 at #35.

<b>RAUB</b>	<b>26-20055</b>	<b>Confirmation</b>	Current	<b>Trustee does not</b>
	<b>MISTY J PENA</b>	<b>Dismissal</b>	05/27/26	<b>recommend</b>
02/25/26			\$876.00	<b>confirmation and</b>
05/06/26			ePay	<b>recommends</b>
4/60	\$950.00			<b>dismissal</b>
Krystle	BMI-			
Plan #26 filed 05/11/26 cannot be recommend because:				
1. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.				
2. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.				
3. Debtor failed to provide Trustee with bank statements.				
Plan Payment:				
1 (Mar 2026) - 3 (May 2026) \$875.00.				
4 (Jun/2026) - 60 (Feb/2031) \$950.00.				
Trustee's Motion to Dismiss #16 filed 04/06/26.				
Debtor(s)' response filed 05/12/26 at #30.				

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RAUB	26-20071 <b>VICKY M STICKELL</b>	<b>Confirmation</b>  <b>Dismissal</b>	\$1,115.38 or 0.62 mth 06/15/26 \$380.77 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
03/02/26 05/11/26 3/60 Leanne1	\$1,800.00 BMI-	<p>Plan #26 filed 05/12/26 improperly provides for New American Funding cure claim under paragraphs 8A and 8B.</p> <p>Plan payments: 1 (Apr 2026) - 2 (May 2026) \$1650. 3 (Jun 2026) - 60 (Mar 2031) \$1800.</p> <p>Trustee's Motion to Dismiss #25 filed 05/12/26 is set for 06/24/26. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 04/28/26 by New American Funding LLC at #21 was withdrawn 05/13/26 AT #29.</p>		

RAUB	26-20076 <b>MARIA CHAPA</b>	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf I Exteter Finance LLC</b>	\$3,000.00 or 1.00 mth 06/09/26 \$1,000.00 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
03/04/26 05/13/26 3/60 Krystle	\$3,000.00 BMI-	<ol style="list-style-type: none"> <li>1. Plan #14 filed 04/17/26 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>2. Plan fails to fully provide for Exeter Finance claim #7 filed 04/07/26. Trustee is not aware of any proof of insurance.</li> <li>3. Plan fails to fully provide for Ally Bank claim #10 filed 04/23/26.</li> <li>4. Trustee alleges Official Form 122C is incorrect.</li> <li>5. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.</li> <li>6. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Car Shack through the Plan. Creditor has</li> </ol>		

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09/16/2026

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not filed a claim and Trustee must disburse according to the Plan.

7. Debtor(s)' failed to file an amended wage 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.

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.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 9:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB	26-20107  <b>LORI A PINEDA</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation.</b>
04/06/26 06/15/26 2/60 Leanne1	\$3,070.00 AMI-	<ol style="list-style-type: none"> <li>1. Plan #18 filed 05/13/26 fails to provide for IRS claim #9 filed 05/04/26.</li> <li>2. Debtor(s) failed to provide copies of 2024 and 2025 tax returns.</li> <li>3. Plan fails to fully provide for Rally Credit Union claim #14 filed 06/03/26.</li> <li>4. Trustee alleges Official Form 122C is incorrect as it lists 1 person in household.</li> <li>5. Debtor(s) failed to provide USAA bank statements.</li> <li>6. Debtor(s) failed to file the corresponding Schedule C-1 Summary.</li> <li>7. Plan does not provide for the notice of post-petition fee claim of Rally Credit Union in the amount of \$1,550.00 for attorney's fees and proof of claim fees.</li> <li>8. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.</li> </ol> <p>Plan payments: 1 (May 2026) - 60 (Apr 2031) \$3,070.00.</p> <p>Trustee's Motion to Dismiss #25 filed 06/08/26 is set for 07/15/26. No response filed by Debtor(s).</p>	06/15/26 \$3,070.00 ePay	

JUDGE MARVIN ISGUR  
 Yvonne V. Valdez, Trustee  
**June 24, 2026 9:00 am**

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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
RAUB  04/09/26 06/18/26 2/60  Bridget1	26-20117  <b>GRABIEL A MONTELONGO</b> <b>JR</b> <b>BRITNEY M</b> <b>MONTELONGO</b> \$1,375.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>	\$846.14 or 0.62 mth 06/10/26 \$634.62  <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
1. Plan #2 filed 04/09/26 fails to fully provide for Capital One Auto claim #5 filed 04/21/26.  2. Trustee alleges Schedule B is inaccurate as it does not list all assets.  3. Trustee alleges Official Form 122C is inaccurate as it does not list all household income in the last 6 months.  4. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J.  5. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan.  6. Debtor(s) failed to provide bank statements for March and April 2025 for Members First Credit Union accounts 1966, 7476, 1966, 4464 and 2958.  Plan payments: 1 (May 2026- 60 (Apr 2031) \$1375.00.  Trustee's Motion to Dismiss #22 filed 05/26/26. No response filed by Debtor(s).				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 9:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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
WILLIS   03/02/26 05/11/26 3/60  Krystle	26-20069  ADRIAN D MARTINEZ   \$3,620.00 <i>BMI-</i>	Confirmation  Dismissal	\$9,634.08 or 2.66 mth 05/26/26 \$131.07 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal</b>
<p>1. Debtor did not appear at the 341 Meeting of Creditors on 04/14/26 or 05/19/26.</p> <p>2. Plan #12 filed 03/17/26 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p> <p>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.</p> <p>4. Official Form 122C #11 filed 03/17/26 is incomplete as it does not include the Current Monthly Income breakdown.</p> <p>5. Debtor(s) failed to file the corresponding Schedule C-1 Summary.</p> <p>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.</p> <p>7. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</p> <p>8. Plan provides for \$3,787.00 in attorney's fees; however, the Fixed fee agreement #15 filed 03/17/26 shows \$4,100.00.</p> <p>9. Debtor failed to provide notice of lien strip.</p> <p>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.</p> <p>11. Debtor is delinquent 2.66 payments totaling \$9,634.08.</p> <p>Plan Payments: 1 (Apr 2026) - 60 (Mar 2031) \$3,620.00.</p> <p>Trustee's Motion to Dismiss #39 filed 05/12/26. No response by Debtor.</p>				

JUDGE MARVIN ISGUR

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 Yvonne V. Valdez, Trustee  
**June 24, 2026 10:00 am**

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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
GONZALEZ (JOEL)  07/19/22 09/27/22 47/60 Tracey	22-20168  <b>MARIA C MORGAN</b>  \$1,257.11 <i>BMI-PPR</i>	<b>Dismissal</b>  Post-Confirmation Trustee's Motion to Dismiss #100 was filed 05/20/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #100 was filed 05/27/26 at #101.	\$1,257.89 or 1.00 mth 06/10/26 \$1,257.11 ePay	<b>Trustee recommends dismissal.</b>

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GONZALEZ (JOEL)  12/16/22 02/24/23 42/56 Tracey	22-20304  <b>ORALIA C WILLIS</b>  \$1,351.08 <i>BMI-</i>	<b>Dismissal</b>  Post-Confirmation Trustee's Motion to Dismiss #66 was filed 05/20/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #66 was filed 05/27/26 at #67.	\$4,925.28 or 3.65 mth 05/20/26 \$1,000.00 ePay	<b>Trustee recommends dismissal.</b>
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Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

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08/12/2026  
09/16/2026

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
<b>GONZALEZ (JOEL)</b>  <i>04/28/23</i> <i>07/07/23</i> 38/60  Lorraine	<b>23-20115</b>  <b>JAIME J TREVINO</b>  <b>ELIZABETH L TREVINO</b>  \$2,850.00 AMI-	<b>Modification</b>          Modified Plan #113 filed 06/16/26 to cure a post-petition payment default because Debtor had unexpected and increasingly debilitating medical issues and bills. In addition, the payroll deductions were insufficient to keep up with the plan payments.  Mod forgives \$5,982.36.  Mod payments: 36 (Apr 2026) - 60 (Apr 2028) \$2,850.00	Current  <i>06/12/26</i> \$657.69  <i>Wage Order</i>	<b>Trustee recommends approval of Modified Plan #113 filed 06/16/2026.</b>
<b>GONZALEZ (JOEL)</b>  <i>05/01/23</i> <i>07/10/23</i> 38/39  Tracey	<b>23-20117</b>  <b>ALEJANDRO HERRERA</b>  <b>KARYME M SANTOS</b>  \$4,989.95 AMI-	<b>Dismissal</b>          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.	\$10,003.17 or 2.00 mth  <i>06/05/26</i> \$1,635.00  <i>ePay</i>	<b>Trustee recommends dismissal.</b>

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Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

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09/16/2026

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
<b>GONZALEZ (JOEL)</b>  <i>06/14/23</i> <i>08/23/23</i> <i>36/59</i>  Connie	<b>23-20159</b>  <b>DIEGO F OSORNIA</b>  <b>ELIZABETH M OSORNIA</b>  \$4,250.00 <i>AMI-</i>	<b>Dismissal</b>  <b>Modification</b>	\$4,438.48 or 1.04 mth <i>06/12/26</i> \$1,015.38  <i>Wage Order</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
<p>Amended Modified Plan #84 filed 05/08/26 filed to cure a post-petition payment default cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtor failed to provide documentation for the 2025 application for extension of time to file the income tax return.</li> <li>2. The Mod fails to reflect the correct pre-modification payments made to Trustee.</li> <li>3. The Mod improperly proposes various start and end dates for pro-rata claims.</li> <li>4. The Amended Mod omits treatment of the Vanderbilt Mortgage pre-petition arrears.</li> <li>5. The Amended Mod reflects the incorrect on-going mortgage balance.</li> <li>6. The Amended Mod reflects the incorrect remaining claim amount owed to CoastLife Credit Union.</li> <li>7. The Amended Mod reflects the incorrect remaining claim amount owed to John Deere.</li> <li>8. Mod Plan Summary fails to reflect the correct amount of pre/post-modification distributions to priority creditors.</li> </ol> <p>Mod forgives: \$8,075.64</p> <p>Mod payments: 35 (May 2026) - 60 (Jun 2028)    \$4,400.00</p> <p>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. Response to Post-Confirmation Trustee's Motion to Dismiss #69 was filed 06/05/26 at #96 and #97.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**June 24, 2026 10:00 am**

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09/16/2026

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)  08/08/23 10/17/23 34/60 Tracey	23-20227  <b>ANDREW MORALES JR</b>  \$231.26 BMI-	<b>Dismissal</b>  Post-Confirmation Trustee's Motion to Dismiss #52 was filed 05/20/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #52 was filed 05/27/26 at #53.	\$375.27 or 1.62 mth 06/15/26 \$350.00 ePay	<b>Trustee recommends dismissal.</b>

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GONZALEZ (JOEL)  10/02/23 12/11/23 32/60 Tracey	23-20285  <b>NORMAN M PINSON JR</b>  \$3,800.00 BMI-PPR	<b>Dismissal</b>  Post-Confirmation Trustee's Motion to Dismiss #56 was filed 05/20/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #56 was filed 05/27/26 at #57.	\$11,400.00 or 3.00 mth 03/23/26 \$6,200.00 ePay	<b>Trustee recommends dismissal.</b>
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Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

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09/16/2026

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)  11/03/23 01/12/24 31/60  Tracey	23-20322  JAVIER L ESCAMILLA   \$2,436.36 <i>BMI-</i>	Dismissal      Post-Confirmation Trustee's Motion to Dismiss #61 was filed 05/20/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #63 was filed 05/27/26 at #64.	\$4,490.32 or 1.84 mth <i>06/05/26</i> \$3,250.00 <i>ePay</i>	Trustee recommends dismissal.

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GONZALEZ (JOEL)  02/02/24 04/12/24 28/59  Connie	24-20033  ANDRE D DANTZLER   \$3,270.00 <i>AMI-</i>	Modification      Amended Modification #100 filed 05/16/26 works at 100%. Mod filed to address loss in income that requires a reduction in payments to the Trustee. Trustee requests a M4 Order. Mod forgives: \$12,916.13  Mod payments: 25 (Mar 2026) - 25 (Mar 2026) \$3,275.00 26 (Apr 2026) - 60 (Feb 2029) \$3,220.00  Objection to Modification filed 05/15/26 by Chapter 13 Trustee at #97.  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 was withdrawn 05/19/26 at #103.	\$388.83 or 0.12 mth <i>06/02/26</i> \$1,592.31 <i>Wage Order</i>	Trustee recommends approval of Mod #100 filed 05/16/26 with M4 Order.
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**June 24, 2026 10:00 am**

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08/12/2026  
09/16/2026

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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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 05/16/26 at #99.

<b>GONZALEZ (JOEL)</b>  04/01/24 06/10/24 26/60  Tracey	<b>24-20090</b> <b>MARY E ELIZONDO</b>  \$1,385.00 <i>BMI-PPR</i>	<b>Dismissal</b>	\$5,439.55 or 3.93 mth 03/18/26 \$3,000.00 ePay	<b>Trustee recommends dismissal.</b>
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Post-Confirmation Trustee's Motion to Dismiss #63 was filed 05/20/26 for non-payment.  
Response to Post-Confirmation Trustee's Motion to Dismiss #63 was filed 05/27/26 at #64.

<b>GONZALEZ (JOEL)</b>  05/16/24 07/25/24 25/40  Tracey	<b>24-20140</b> <b>BENJAMIN L RAMIREZ</b>  \$600.00 <i>BMI-</i>	<b>Dismissal</b>	\$2,210.70 or 3.68 mth 06/03/26 \$200.00 ePay	<b>Trustee recommends dismissal.</b>
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Post-Confirmation Trustee's Motion to Dismiss #49 was filed 05/20/26 for non-payment.  
Response to Post-Confirmation Trustee's Motion to Dismiss #49 was filed 05/27/26 at #50.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

	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			

<b>GONZALEZ (JOEL)</b>	24-20152 <b>RICKY CASTELLANOS</b>	<b>Dismissal</b>  <b>Modification</b>	\$2,665.00 or 0.92 mth 05/18/26 \$2,875.00 ePay	<b>Trustee does not recommend approval of the Modification, and requests testimony on the surrendered vehicle and the amended budget.</b>
05/31/24 08/09/24 25/60  Lorraine	\$2,900.00 BMI-			

Mod filed 05/12/2026 at #97 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. In addition, in an attempt to make the plan payments more feasible, Debtor is also surrendering the 2013 Cadillac Escalade.

Trustee is unable to recommend approval because:

1. Trustee requests testimony regarding the treatment of the 2006 Chevrolet Silverado.
2. Mod reason does not provide an explanation of the cause for the default on the 2024 property taxes.
3. Trustee alleges Schedules I and J are inaccurate.
4. 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.
5. Mod Plan Summary fails to reflect the correct amount on Projected Schedule J and Disposable Income.
6. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
7. Mod Plan Summary is inconsistent with the Plan.

Mod forgives \$12,900.00

Mod payments:

23 (Apr 2026) - 24 (May 2026) \$2,770.00  
25 (Jun 2026) - 60 (May 2029) \$2,900.00

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.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

Next 3 Panels:  
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09/16/2026

	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			

Response to Post-Confirmation Trustee's Motion to Dismiss #69 was filed 06/05/26 at #108.

<b>GONZALEZ (JOEL)</b>	24-20220 <b>DANIELLE R PENA</b>	<b>Dismissal</b>	\$3,863.06 or 4.54 mth 06/02/26 \$392.31 Wage Order	<b>Trustee recommends dismissal.</b>
08/02/24 10/11/24 22/60 Tracey	\$850.00 BMI-	Post-Confirmation Trustee's Motion to Dismiss #82 was filed 05/20/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #82 was filed 06/10/26 at #83.		

<b>GONZALEZ (JOEL)</b>	24-20246 <b>GLORIA G KLING</b>	<b>Modification</b>	\$40.00 or 0.09 mth 05/22/26 \$450.00 ePay	<b>Trustee does not recommend approval.</b>
08/29/24 11/07/24 22/60 Connie	\$450.00 BMI-PPR	Amended Modification #66 filed 03/17/26 filed to cure a petition payment default cannot be recommended because:		
		<ol style="list-style-type: none"> <li>1. Debtor failed to provide verification of all income.</li> <li>2. The Mod fails to reflect the correct the balance owing to Nueces County.</li> <li>3. The Mod fails to reflect the property address and total amount of reserve for that address must be disclosed in paragraph 21.</li> <li>4. The Mod fails to provide treatment of the Rule 3002.1.c Notice filed at #45.</li> </ol>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

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09/16/2026

	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			

5. The Mod fails to provide treatment of the 2017 Ford Edge financed through Gulf Coast Federal Credit Union. The direct payment amount remains in Schedule J.
6. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
7. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors.
8. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve.
9. Mod Plan Summary fails to reflect the correct amount of post-modification deposits into the Reserve.
10. The Mod contains a non-standard provision in paragraph 27.

Mod forgives \$407.00

Mod payments:  
18 (Feb 2026) - 60 (Aug 2029) \$450.00

<b>GONZALEZ (JOEL)</b>	24-20256 <b>DIANA D MEDINA</b>	<b>Dismissal</b>	\$12,607.58 or 4.88 mth 06/02/26 \$400.00 Wage Order	<b>Trustee recommends dismissal.</b>
09/13/24 11/22/24 21/60 Connie	\$2,581.29 BMI-PPR	Post-Confirmation Trustee's Motion to Dismiss #140 was filed 05/20/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #140 was filed 05/27/26 at #141. Debtor(s) plan to bring plan payments current prior to the dismissal hearing.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**June 24, 2026 10:00 am**

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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
GONZALEZ (JOEL)  07/21/25 09/29/25 11/60 Tracey	25-20217 <b>CLARENCIO B GARZA</b>  <b>DAHLIA VALLEJO</b>  \$1,985.00 BMI-	<b>Dismissal</b>	\$4,955.00 or 2.50 mth 06/15/26 \$450.00 Wage Order	<b>Trustee recommends dismissal.</b>
<p>Post-Confirmation Trustee's Motion to Dismiss #59 was filed 05/20/26 for non-payment.  Response to Post-Confirmation Trustee's Motion to Dismiss #59 was filed 05/27/26 at #60.</p>				

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GONZALEZ (JOEL)  08/19/25 10/28/25 10/60 Krystle	25-20245 <b>CARL R COURVILLE</b>   \$2,700.00 BMI-	<b>Dismissal</b>	\$5,775.00 or 2.14 mth 06/10/26 \$2,700.00 ePay	<b>Trustee recommends dismissal.</b>
<p>1. Trustee's Motion to Dismiss #63 was filed 05/20/26 for non-payment.  2. Additionally, Debtor has failed to have his plan confirmed, which was taken under advisement on 12/17/25.  Debtor's response filed 06/09/26 at #64.</p>				

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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

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GONZALEZ (JOEL)  08/21/25 10/30/25 10/60  Tracey	25-20248  ELIA E ARISPE  \$1,250.00 <i>BMI-PPR</i>	Dismissal	\$4,645.01 or 3.72 mth 03/24/26 \$350.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
Post-Confirmation Trustee's Motion to Dismiss #27 was filed 05/20/26 for non-payment. No response filed by Debtor.				

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GONZALEZ (JOEL)  11/13/25 01/22/26 7/56  Krystle	25-20336  ANDY S CHANG  JESSICA J CHANG  \$1,595.00 <i>AMI-</i>	Confirmation  Dismissal  Obj Conf Nationstar Mortgage LLC	\$863.67 or 0.54 mth 06/03/26 \$368.08 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #73 filed 05/18/26 cannot be recommend as paragraph 27 non-standard provision is accurate.</p> <p>2. Plan fails to address Notice of Post-petition Mortgage Fees, Expenses, and Charges #57 filed 01/27/26.</p> <p>3. Wage order #67 was signed 02/09/26 for Celanese/Ticona Polymers Inc; however, Trustee has not received any wage deductions.</p> <p>Plan payments: 1 (Dec 2025) - 56 (Jul 2030) \$1,595.00.</p> <p>Trustee's Amended Motion to Dismiss #58 filed 02/04/26. Debtor's amended response filed 2/6/26 at #60.</p> <p>Objection to Confirmation by Nationstar Mortgage LLC #24 filed 11/26/25.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

	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			

<b>GONZALEZ (JOEL)</b>	25-20353	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ANDREW M TREJO</b>	<b>Dismissal</b>	06/04/26	
11/26/25	<b>JESSICA I TREJO</b>		\$467.31	
02/04/26			Wage Order	
7/60	\$2,025.00			
Bridget1	BMI-			

Plan #36 filed 03/13/26 cannot be recommended because the Trustee alleges the information for Texas Community Federal Credit Union direct payment claim is inaccurate.

Payments: 1 (Dec 2025)- 60 (Nov 2030) \$2,025.00.

Trustee's Motion to Dismiss #26 filed 01/13/26.  
Debtor(s)'s response #45 filed 06/09/26.

<b>GONZALEZ (JOEL)</b>	25-20383	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #70 filed 05/26/26.</b>
	<b>WOODA PRIDGEN</b>		06/12/26	
12/22/25	<b>CHRISTI A COSTILLA</b>		\$170.19	
03/02/26			Wage Order	
6/60	\$1,620.00			
Bridget1	BMI-PPR			

Plan #70 filed 05/26/26 works, paying 18% to general unsecured creditors.

Plan includes a Non-standard Provision concerning escrow shortage.

Plan Payments:  
1 (Jan 2026) - 5 (May 2026) \$1,475.00.  
6 (Jun 2026) - 60 (Dec 2030) \$1,620.00.

Trustee's Motion to Dismiss #49 filed 03/11/26 was withdrawn 06/17/26 at #80.  
Response #79 filed 06/09/26.

Objection to Confirmation filed by Carrington Mortgage Services, LLC 03/24/26 at #56 withdrawn 06/05/26 at #78.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

	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			

<b>GONZALEZ (JOEL)</b>  01/16/26 03/27/26 5/60 Bridget1	<b>26-20011</b> <b>RONALD B HENNE JR</b>  <b>CHRISTINE L HENNE</b> \$7,100.00 AMI-	<b>Confirmation</b>  <b>Dismissal</b>	Current  06/08/26 \$3,276.92 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan #67 filed 06/08/26 has an adverse effect on Capital One Auto Finance and full 21-day notice has not elapsed since amending treatment from direct pay contractual to cram-down (6/5/26 plan).</p> <p>2. Plan erroneously provides for Toyota Motor Credit direct pay per contract, but vehicle was totaled and the insurance proceeds were paid to Trustee. Trustee cannot recommend confirmation because the Plan has not been amended to surrender Toyota to Geico Insurance Co, and plan base has not been increased for Trustee pay of balance due to Toyota Motor Credit, and the remaining balance of insurance proceeds applied to Plan base.</p> <p>Plan Payments:          1 (Feb 2026) - 4 (May 2026) \$7,375.00.          4 (May 2026) - 60 (Jan 2031) \$7,100.00.</p> <p>Trustee's Motion to Dismiss #26 filed 03/11/26.          Debtor's Response #68 filed 06/10/26.</p>				

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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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)  01/28/26 04/08/26 5/60  Bridget1	26-20019  MONTY W BOWEN  CHARITY S BOWEN  \$1,480.00 BMI-	Confirmation  Dismissal  Obj Conf Santander Bank NA	\$780.00 or 0.53 mth 05/28/26 \$700.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan Summary #34 filed 05/04/26 and Schedule J #1 do not agree. The projected income, expenses and disposable income amounts are inconsistent.</p> <p>2. Internal Revenue Service claim #2 filed 04/28/26 reflects that the 2022 and 2023 tax returns have not been filed. Trustee has a copy of the 2022 and 2023 tax returns that reflect refunds. An amended proof of claim or an objection has not been filed.</p> <p>3. 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.</p> <p>4. Debtor(s) failed to provide the January bank statements for all accounts on Schedule B.</p> <p>5. 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.</p> <p>6. Debtor(s) failed to provide verification of the expense for braces on Schedule J.</p> <p>7. Trustee alleges that Schedule C-1 is inaccurate as it fails to reflect the Gross Property Value for the Cash.</p> <p>Plan payments: 1 (Feb 2026)- 3 (Apr 2026) \$700.00. 4 (May 2026)- 60 (Jan 2031) \$1,480.00.</p> <p>Trustee's Motion to Dismiss #26 filed 03/25/26. Debtors' response #41 filed 06/10/26.</p> <p>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.</p>				



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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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)  02/05/26 04/16/26 4/60  Krystle	26-20035  JOSE HERNANDEZ JR   \$1,700.00 BMI-BOTH	Confirmation  Dismissal	\$3,275.00 or 1.93 mth 04/22/26 \$175.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #55 filed 06/04/26 works, paying 4.42% to the general unsecured creditors, but cannot be recommended until payments are brought current.</p> <p>Plan payments: 1 (Mar 2026) - 60 (Feb 2031) \$1,700.00.</p> <p>Trustee's Motion to Dismiss #40 filed 04/16/26. Debtor's response filed 04/16/26 at #41.</p>				
GONZALEZ (JOEL)  02/10/26 04/21/26 4/58  Krystle	26-20037  ROBERTO Z CHAPA  ARACELI G CHAPA  \$2,555.00 BMI-PPR	Confirmation	\$856.54 or 0.34 mth 06/12/26 \$589.62 ePay	Trustee does not recommend confirmation.
<p>Amended Plan #37 and Schedule I filed 06/16/26 will be reviewed before the hearing.</p> <p>Plan #34 filed 05/19/26 does not fully provide for Nueces County Tax claim #3 filed 03/05/26.</p> <p>Plan Payments: 1 (Mar 2026) - 3 (May 2026) \$2,250.00. 4 (Jun 2026) - 58 (Dec 2030) \$2,555.00.</p> <p>Objection to Confirmation by Capital One Finance #33 filed 05/19/26 was withdrawn on 05/19/26.</p>				



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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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
<b>GONZALEZ (JOEL)</b>  02/17/26 04/28/26 4/60  Leanne1	<b>26-20048</b>  <b>ANTONIO VILLARREAL</b>   \$1,065.00 <i>BMI-ESF</i>	<b>Confirmation</b>  <b>Obj Conf Santander Consumer</b>          Plan #47 filed 05/12/26 works, paying 4% to general unsecured creditor.  Debtor's special provision in paragraph #27 should satisfy Santander's objection.  Plan payments: 1 (Mar 2026) - 2 (Apr 2026) \$825.00. 3 (May 2026) - 60 (Feb 2031) \$1,065.00.  Amended Objection to Confirmation filed 05/11/26 by Santander Consumer USA Inc.  Objection to Confirmation filed 03/20/26 by Coastlife Credit Union was withdrawn 05/11/26 at #46.	Current  05/26/26 \$415.38  <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #47 filed 05/12/26.</b>
<b>GONZALEZ (JOEL)</b>  02/17/26 04/28/26 4/60  Bridget1	<b>26-20050</b>  <b>JOEL F LONGORIA JR</b>  <b>EVELINA G LONGORIA</b>  \$2,600.00 <i>BMI-ESF</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$6,400.00 or 2.46 mth 04/06/26 \$1,400.00  <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
1. Plan #29 filed 03/09/26 fails to fully provide for RoundPoint Mortgage Servicing Corporation claim #14 filed 04/28/26.  2. Schedule J is inaccurate as Debtor(s) failed to include the reserve amounts in the budget calculation.  3. Trustee alleges Schedule I #31 is inaccurate as it includes income for Mrs. Longoria's unemployment compensation; however, Debtor no longer receives this income pursuant to 341 testimony.  4. IRS claim #6 filed 03//09/26 reflects Debtor(s) failed to file a tax return for the year 2025. Trustee has not received a copy of the 2025 tax return; however, the Debtor(s) provided a copy of an application for automatic extension of time to file the 2025 return.				

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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

	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			

9. Trustee alleges Schedule B #1 is incomplete as it fails to disclose life insurance for Mr. Longoria pursuant to documentation provided.

10. Debtors are delinquent 2.46 payments through May totaling \$6,400.00.

Plan payments: 1 (Mar 2026)- 60 (Feb 2031) \$2,600.00.

Trustee's Motion to Dismiss #38 filed 04/21/26.  
Response #39 filed 04/22/26.

<b>GONZALEZ (JOEL)</b>	26-20051	<b>Confirmation</b>	Current	
	<b>DONALD R BEISH</b>	<b>Dismissal</b>		<b>Trustee does not recommend confirmation and recommends dismissal.</b>
02/18/26 04/29/26 4/60 Krystle	<b>DENISE M VASQUEZ</b>	<b>Obj Conf FNA 2019-1 LLC</b>	06/11/26 \$571.15 Wage Order	
	\$2,475.00 AMI-PPR			
	<p>1. 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.</p> <p>2. 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 received a copy of these returns. Plan fails to provide any treatment for the IRS.</p> <p>3. Plan fails to fully provide for Propel Financial Services claim #13 filed 04/27/26.</p> <p>4. Plan fails to fully provide for Jim Wells claim #8 filed 03/12/26.</p> <p>5. Plan fails to fully provide for Members First Credit Union claim #6 filed 03/09/26.</p> <p>6. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.</p> <p>Plan Payments: 1 (Mar 2026) - 60 (Feb 2031) \$2,475.00.</p> <p>Trustee's Motion to Dismiss #22 filed 04/21/26. Debtor's response #23 filed 04/22/26.</p> <p>Objection to Confirmation by FNA 2019 -1 LLC #25 filed 05/04/26.</p>			

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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

<b>GONZALEZ (JOEL)</b>	26-20056 <b>ISAAC M RINK</b>	<b>Confirmation</b>	Current	
02/25/26 05/06/26 4/60	\$5,000.00 AMI-PPR		06/08/26 \$5,000.00 ePay	<b>Trustee recommends confirmation of the Plan #36 filed 06/15/26.</b>
Leanne1		Plan #36 filed 06/15/26 works, paying 79.72% to unsecured creditors.  Plan payments: 1 (Mar 2026) - 60 (Feb 2031) \$5,000.00.  Trustee's Motion to Dismiss #21 filed 04/07/26 was withdrawn 06/17/26 at #38. Debtor's response filed 04/08/26 at #22.		

<b>GONZALEZ (JOEL)</b>	26-20068 <b>DANIEL GLOVER</b>	<b>Confirmation</b>	Current	
02/28/26 05/09/26 3/60	<b>CRYSTAL GLOVER</b> \$3,700.00 BMI-		05/26/26 \$4,000.00 Wage Order	<b>Trustee recommends confirmation of Plan #36 filed 06/02/26.</b>
Bridget1		Plan #36 filed 06/02/26 works, paying 2.78% to general unsecured creditors.  Plan payments: 1 (Mar 2026) - 3 (May 2026) \$4,000.00. 4 (Jul 2026) - 7 (Sept 2026) \$3,700.00. 8 (Oct 2026) - 60 (Feb 2031) \$3,870.00.  Trustee's Motion to Dismiss #21 filed 04/07/26 was withdrawn 06/17/26 at #40. Response #22 filed 04/08/26.		

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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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
<b>GONZALEZ (JOEL)</b>  <i>03/11/26</i> <i>05/20/26</i> <i>3/60</i>  Leanne1	<b>26-20080</b>  <b>DAVID C ZAVALA</b>   \$825.00 <i>BMI-</i>	<b>Confirmation</b>     Plan #24 filed 06/10/26 works, paying 1.07% to general unsecured creditors. Trustee would recommend confirmation of the Plan upon testimony of on-going feasibility; specifically, the Debtor's job, wage order, source of payments.  Plan payments: 1 (Apr 2026) - 60 (Mar 2031) \$825.00.  Trustee's Motion to Dismiss #18 filed 04/21/26 was withdrawn 06/17/26 at #25. Debtor(s) response at #19 filed 04/22/26.	\$382.34 or 0.46 mth <i>06/10/26</i> \$190.00 <i>ePay</i>	<b>Trustee recommends confirmation pending Debtor's testimony re source of payments.</b>
<b>GONZALEZ (JOEL)</b>  <i>03/16/26</i> <i>05/25/26</i> <i>3/51</i>  Bridget1	<b>26-20085</b>  <b>JUAN A SAENZ</b>  <b>LAURA L SAENZ</b>  \$3,105.00 <i>AMI-</i>	<b>Confirmation</b>     Plan #38 filed 05/12/26 works, paying 100% to the general unsecured creditors, but cannot be recommended as Schedule H fails to disclose the co-debtor for the US Bank claim and Debtor(s) failed to provide a copy of the Divorce Decree for Mrs. Martinez.  Plan payments: 1 (Apr 2026)- 52 (Jul 2030) \$3,105.00.	\$1,907.31 or 0.61 mth <i>06/15/26</i> \$311.54 <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

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June 24, 2026 10:00 am

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07/15/2026  
08/12/2026  
09/16/2026

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
<b>GONZALEZ (JOEL)</b>  <i>03/19/26</i> <i>05/28/26</i> <i>3/36</i>  Leanne1	<b>26-20090</b>  <b>JOHN P SHELTON</b>  <b>KIMBERLY D SHELTON</b>  \$1,650.00 <i>BMI-</i>	<b>Confirmation</b>  1. Plan #40 filed 06/03/26 fails to provide for Integrity Texas Funding claim #18 filed 06/05/26.  2. Debtor(s) failed to provide copies of the 2024 and 2025 tax returns.  3. Trustee alleges Official Form 122C is incorrect.  Plan payments: 1 (Apr 2026) - 2 (May 2026) \$1,500.00. 3 (Jun 2026) - 36 (Mar 2029) \$1,650.00.	Current  <i>06/08/26</i> \$1,100.00  <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>
<b>GONZALEZ (JOEL)</b>  <i>03/20/26</i> <i>05/29/26</i> <i>3/60</i>  Bridget1	<b>26-20093</b>  <b>CELESTE M UDE</b>  \$180.00 <i>BMI-</i>	<b>Confirmation</b>  Plan #26 filed 5/12/26 works, paying 2.38% to general unsecured creditors.  Plan payments: 1(Apr 2026) - 3 (Jun 2026) \$180.00. 4 (Jul 2026) - 60 (mar 2031) \$400.00.	Current  <i>06/08/26</i> \$380.00  <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #26 filed 05/12/26.</b>

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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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<b>GONZALEZ (JOEL)</b>  <i>03/24/26</i> <i>06/02/26</i> 3/36  Krystle	<b>26-20097</b>  <b>ELIZABETH J HULL</b>   \$300.00 <i>BMI-</i>	<b>Confirmation</b>     Plan #29 filed 05/28/26 works, paying 2.78% to general unsecured creditors.  Plan Payments: 1 (Apr 2026) - 36 (Mar 2029) \$300.00.  Trustee's Amended Motion to Dismiss filed 05/19/26 at #25 was withdrawn 06/17/26 at #30. Debtor's response #27 filed 05/28/26.	Current  <i>06/09/26</i> \$300.00  <i>Wage Order</i>	<b>Trustee recommends confirmation of Plan #29 filed 05/28/26.</b>
<b>GONZALEZ (JOEL)</b>  <i>03/26/26</i> <i>06/04/26</i> 3/60  Leanne1	<b>26-20098</b>  <b>MARIO A RAMIREZ</b>  <b>ODELIA A RAMIREZ</b>  \$1,450.00 <i>AMI-ESF</i>	<b>Confirmation</b>     Plan #29 filed 05/29/26 cannot be recommended because the Trustee alleges the Statement of Financial Affairs #30 filed 05/30/26 is incorrect as if fails to include Joint Debtor's income for 2024.  Plan payments: 1 (Apr 2026) - 27 (Jun 2028) \$1,450.00. 28 (Jul 2028) - 60 (Mar 2031) \$1,866.00.	Current  <i>06/10/26</i> \$167.31  <i>Wage Order</i>	<b>Trustee does not recommend confirmation.</b>

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07/15/2026  
08/12/2026  
09/16/2026

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<b>GONZALEZ (JOEL)</b>  <i>03/26/26</i> <i>06/04/26</i> 3/36  Bridget1	<b>26-20099</b>  <b>RAQUEL ALMODOVAR</b>   \$190.00 <i>BMI-</i>	<b>Confirmation</b>     Plan #28 filed 06/16/26 proposes to begin payments later than the 30 days set forth in 1326(a)(1).  Plan payments: 1 (May 2026) - 2 (Jun 2026) \$175.00. 3 (Jul 2026) - 36 (Apr 2029) \$190.00.	\$26.92 or 0.14 mth <i>06/08/26</i> \$80.77  <i>Wage</i> <i>Order</i>	<b>Trustee does not recommend confirmation.</b>
<b>GONZALEZ (JOEL)</b>  <i>03/30/26</i> <i>06/08/26</i> 3/40  Krystle	<b>26-20101</b>  <b>SOFIA KAPER</b>   \$300.00 <i>BMI-</i>	<b>Confirmation</b>     Plan #23 filed 06/01/26 works, paying 18.41% to general unsecured creditors.  Plan payments: 1 (Apr 2026) - 40 (Jul 2029) \$300.00.  Trustee's Motion to Dismiss #20 filed 05/19/26 was withdrawn 06/17/26 at #25. Debtor(s)'s response #24 filed 06/10/26.	\$46.16 or 0.15 mth <i>06/02/26</i> \$138.46  <i>Wage</i> <i>Order</i>	<b>Trustee recommends confirmation of Plan #23 filed 06/01/26.</b>

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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

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)  04/01/26 06/10/26 2/60  Leanne1	26-20102  RAMIRO CUELLAR JR  PALMIRA P CUELLAR  \$1,400.00 <i>BMI-</i>	Confirmation  Dismissal	\$1,400.00 or 1.00 mth <i>05/01/26</i> \$1,650.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>1. Plan # 28 filed 06/11/26 fails to include an ad valorem reserve as required by Paragraph 21(D).</p> <p>2 Plan paragraph #8A provides for \$149.39 escrow and Schedule J provides for \$150.00 direct property taxes. Duval County filed a claim #6 filed 04/30/26 including 2025 and 2026 estimated tax years. The claim and mortgage statement do not specify if taxes are included in the escrow.</p> <p>Plan payments: 1 (May 2026) - 1 (May 2026) \$1,650.00. 2 (Jun 2026) - 60 (Apr 2031) \$1,400.00.</p> <p>Trustee's Motion to Dismiss #24 filed 05/19/26. Debtor(s)'s response #26 filed 06/10/26.</p>				

GONZALEZ (JOEL)  04/06/26 06/15/26 2/60  Bridget1	26-20106  PRISCILLA L SANDERS    \$400.00 <i>BMI-</i>	Confirmation  Dismissal	Current  <i>06/05/26</i> \$400.00 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<p>Amended Statement of Financial Affairs #31 and Scheduled A/B/C #30 filed 06/16/26 will be reviewed prior to the hearing.</p> <p>1. Plan #25 filed 06/02/26 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. IRS claim #10 filed 05/13/26 reflects Debtor(s) failed to file a tax return for the years 2022. Trustee has received a signed copy of the 2022 tax return on 05/29/26.</p> <p>3. Statement of Financial Affairs #1 filed 04/06/26 is incorrect as it fails to disclose the correct income for 2025.</p>				

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June 24, 2026 10:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/16/2026

	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			

4. Trustee alleges Schedule B is inaccurate as it understates TRS value.

Plan payments:

1 (May 2026) - 2 (Jun 2026) \$400.00.

3 (Jul 2026) - 60 (Apr 2031) \$450.00.

Trustee's Motion to Dismiss #21 filed 05/19/26.

Response #23 filed 05/20/26.

Objection to Confirmation filed by Bridgecrest Credit Company LLC Servicer for Carvana LLC 04/27/26 at #19 was withdrawn 06/05/26 at #28.

<b>GONZALEZ (JOEL)</b>	26-20110 <b>RUDOLFO GARZA</b>	<b>Confirmation</b>	\$1,070.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
04/07/26 06/16/26 2/60 Leanne1	\$1,070.00 BMI-	<b>Dismissal</b>	05/14/26 \$1,070.00 ePay	
		<b>Obj Pentagon FCU</b>		
		1. Plan #25 filed 05/29/26 fails to fully provide for US Bank National Association.		
		2. Debtor(s) failed to provide proof of contribution of \$1,550.00 family support.		
		3. Trustee alleges Statement of Financial Affairs #1 filed 04/07/26 is inaccurate.		
		4. Plan fails to provide sufficient funds for payment in full of all secured and priority claims.		
		Plan payments: 1 (May 2026) - 60 (Apr 2031) \$1,070.00.		
		Trustee's Motion to Dismiss #20 filed 05/26/26.		
		Debtor(s)'s response #28 filed 06/10/26.		
		Objection to Confirmation filed 06/09/26 by Pentagon FCU at #27.		



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 11:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/17/2026

	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>			

Response #30 filed 05/12/26.

<p><b>NICKS</b></p> <p>01/29/26 04/09/26 5/60 Bridget1</p>	<p><b>26-60009</b></p> <p><b>MELISSA A TODD</b></p> <p><b>KENNETH W TODD</b></p> <p>\$3,240.00</p> <p>BMI-</p>	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <p>Plan includes a Non-standard Provision concerning restitution payments.</p> <ol style="list-style-type: none"> <li>1. Plan #31 filed 04/21/26 fails to fully provide for Click n' Close claim #4 filed 02/20/26.</li> <li>2. Plan fails the liquidation requirement of \$658.06.</li> <li>3. 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.</li> <li>4. Trustee alleges Schedule B is incomplete as it fails to disclose all banking accounts pursuant to statements provided.</li> <li>5. Debtor(s) failed to provide which account is used for the business account.</li> </ol> <p>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.</p> <p>Trustee's Motion to Dismiss #28 filed 03/17/26. No Response filed by Debtor(s).</p> <p>Objection to Confirmation by Click n' Close Inc filed 02/16/26 at #21 was withdrawn 04/22/26 at #34.</p>	<p>\$1,053.91 or 0.33 mth 06/15/26 \$373.85 Wage Order</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**June 24, 2026 11:00 am**

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/17/2026

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
<b>PACK</b>  03/25/25 06/03/25 15/57 Connie	<b>25-60022</b> <b>MICHAEL L DEROSSETT</b> <b>SHEILA DEROSSETT</b> \$3,265.00 AMI-PPR	<b>Dismissal</b>  <b>Modification</b>	Current  06/01/26 \$1,476.92 Wage Order	<b>Trustee does not  recommend  approval and  recommends  dismissal.</b>
<p>Modified Plan #62 filed 05/20/26 works at 100% was filed to provide a 100% distribution to unsecured creditors but cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Mod fails to provide all of Debtor's disposable income.</li> <li>2. Debtor failed to provide a copy of the filed 2025 tax return.</li> <li>3. The Mod fails to reflect the correct pre-modification payments made to Trustee.</li> <li>4. Mod improperly proposes various start and end dates for pro-rata claims.</li> <li>5. The Mod needs to be amended to state the cause why the plan term is being increased to 60 months.</li> </ol> <p>Mod forgives: \$438.54</p> <p>Mod payments:  15 (Jun 2026) - 60 (Ma2030) \$3,265.00</p> <p>Post-Conf. Trustee's Motion to Dismiss #58 filed 03/17/26. The confirmed plan no longer provides for a 100% distribution to unsecured creditors as is required by Official Form 122-C. Specifically, the plan is deficient due to a post-confirmation claim filed by Connexus Credit Union.  Response to Post-Conf. Trustee's Motion to Dismiss #58 filed 04/16/26 at #59.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
June 24, 2026 11:00 am

Next 3 Panels:  
07/15/2026  
08/12/2026  
09/17/2026

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
<b>VASQUEZ</b>  04/10/26 06/19/26 2/60 Krystle	<b>26-60035</b>  <b>WILLIAM A WEAVER</b>  <b>BRITTANY A WEAVER</b>  \$2,875.00 <i>BMI-PPR</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$995.20 or 0.35 mth 06/12/26 \$663.46 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<ol style="list-style-type: none"> <li>1. Plan #2 filed 04/10/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #1 filed on 04/10/26. The requirement is \$300,254.40.</li> <li>2. Paragraph 8C of the Plan is inaccurate as the total claim amount, collateral value and monthly payment do not match Cntryplc Mortgage claim #1 filed 05/11/26.</li> <li>3. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on Toyota claim #14 filed 06/12/26.</li> <li>4. Plan fails to establish a sufficient federal income tax reserve for the liability that will come due pursuant to Tax Returns.</li> <li>5. Plan Summary fails to list the non-exempt property amount of \$900.00.</li> <li>6. Debtor(s) failed to file the corresponding Schedule C-1 Summary for the amended Schedule C #26 filed 05/26/26.</li> <li>7. Trustee alleges Schedule A is inaccurate as it fails to list the collateral value for the mobile home value.</li> <li>8. Schedule J is inaccurate as Debtor(s) failed to include the Federal Income Tax Reserve amount in the budget calculation.</li> <li>9. Trustee alleges Official Form 122C is incorrect.</li> <li>10. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</li> </ol> <p>Plan Payments: 1 (May 2026) - 60 (Apr 2031) \$2,875.00</p> <p>Trustee's Motion to Dismiss #27 filed 05/26/26. No Response filed by Debtor(s).</p>				