

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
August 6, 2026 9:30 am

Next 3 Panels:
09/17/2026
10/15/2026
11/05/2026

<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>			
<u>Month/Term</u>					

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23-50016	JEREMY BENDER	\$254.93	DISMISSAL	BARTO	Trustee requests dismissal be continued to 09/17/26 for payments to post.
02/28/23		0.51 mth			
05/09/23		07/29/26			
41 of 45	\$501.33 Money Order	\$1,000.00			

Post-Confirmation Trustee's Motion to Dismiss #79 was filed 07/08/26 for non-payment.
Response to Post-Confirmation Trustee's Motion to Dismiss #79 was filed 07/28/26 at #80.

Response states that 2 money orders were sent on 07/27/26 totaling \$1,250.00.

24-50001	MARTIN L HIGGINS	\$5,745.51	DISMISSAL	BARTO	Trustee requests that dismissal be continued to 09/17/26 to be heard with modification.
01/03/24		1.85 mth			
03/13/24	LAURAA HIGGINS	07/27/26			
30 of 60	\$3,100.00 Wage Order	\$614.00			

Post-Confirmation Trustee's Motion to Dismiss #85 was filed 07/08/26 for non-payment.
No response filed by Debtor.

Modified Plan #86 was filed 07/28/26 and set for hearing 09/17/26. Trustee has received a recent payment.

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25-50002	ERNESTINA	\$2,144.76	DISMISSAL	BARTO	Trustee recommends dismissal.
01/06/25	CASTILLO	1.30 mth			
03/17/25		07/09/26			
18 of 60		\$762.00			
	\$1,650.00 Wage Order				
Post-Confirmation Trustee's Motion to Dismiss #68 was filed 07/08/26 for non-payment. No response filed by Debtor.					

26-50039	ANTHONY	(\$1,105.00)	CONFIRMATION	BARTO	Trustee recommends confirmation of Plan #41 filed 06/24/26.
04/01/26	OLIVARES	-0.50 mth			
06/10/26		07/28/26			
3 of 60	DESIREE L	\$1,105.00			
	OLIVARES				
	\$2,210.00 Wage Order				
Plan #41 filed 06/24/26 works, paying \$13.65% to general unsecured creditors. Plan Payments: 1(May 2026)- 3 (Jul 2026) \$2,210.00 4(Aug 2026) - 60 (Apr 2031) \$2,400.00. Trustee's Motion to Dismiss with Prejudice #26 filed 05/19/26 was withdrawn 07/28/26 at #51. No Response filed by Debtor(s).					

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Objection to Confirmation #23 filed 04/20/26 by Ford Motor Credit was withdrawn #44 filed 06/27/26.

26-50045	JOSE OSCAR NINO	\$2,500.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
04/17/26	JR	1.00 mth	DISMISSAL		
06/26/26		07/09/26			
3 of 60	ROSA MARIA RIVERA	\$4,900.00			
	\$2,500.00				
	Cashiers Check				
1. Plan #34 filed 06/24/26 does not provide for the notice of post-petition fee claim of SN Servicing in the amount of \$2,250.00 for proof of claim, objection and Plan review. 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. Plan payments: 1 (May 2026) - 2 (Jun 2026) \$2,450.00. 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.					

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

Amended Plan #26, Amended Statement of Financial Affairs #27, Amended Schedule H #28, Amended Proposed EFT Order #29 and Amended Schedules I/J filed 07/29/26 will be reviewed prior to the hearing.

1. Plan #10 filed 05/18/26 fails to fully provide for Lakeview Loan Servicing claim #11 filed 07/09/26.
2. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not provide for 2024 income.
3. Trustee alleges Schedule I is inaccurate as it does not provide for current employment information pursuant to the 341 testimony.
4. Based on JD Power value (\$24,273), the Plan does not provide sufficient adequate protection of \$273.07 to JP Morgan Chase Bank.
5. Trustee alleges Schedule H is inaccurate as it fails to disclose the co-debtor.
6. Trustee alleges Official Form 122C is incorrect.
7. Debtor(s) failed to file a wage deduction order or EFT order with the Court.
8. Debtor(s) failed to provide a copy of a recent pay stub.

Plan Payments:

- 1(Jun 2026) - 3 (Aug 2026) \$2,100.00.
- 4(Sep 2026) - 60(May 2031) \$3,300.00.

Trustee's Amended Motion to Dismiss #24 filed 07/01/26.

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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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No Response filed by Debtor(s).

26-50071	ERIKAA SKYLES	\$350.45	CONFIRMATION	BARTO	Trustee does not
05/28/26		0.08 mth	DISMISSAL		recommend
08/06/26		07/28/26			confirmation and
2 of 60	\$4,559.17	\$1,052.12			recommends
	Wage Order				dismissal.
1. Plan #2 filed on 05/28/26 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide for US Department of HUD claim #1 filed 06/02/26. 3. Plan fails to agree with the Freedom Mortgage claim #15 filed 07/21/26. 4. Trustee alleges Schedule J is inaccurate as it does not disclose all expense pursuant the bank statements. 5. Trustee alleges Schedule B is inaccurate as it does not disclose all accounts pursuant the bank statements. 6. Debtor failed to provide Cash App statements for May through June 2026. 7. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed and does not list all income. Plan Payments:1 (Jun 2026) - 60 (May 2031) \$4,559.17. Trustee's Motion to Dismiss #19 filed 07/07/26. No Response filed by Debtor(s).					

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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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26-50078	MONICA ESPARZA	\$38.46	CONFIRMATION	BARTO	Trustee recommends that confirmation be continued to 09/17/26 for 341 meeting to be held
06/04/26		0.08 mth			
08/13/26		07/24/26			
1 of 36	\$500.00	\$230.77			
	Wage Order				

Debtor(s) did not appear at the 07/21/26 meeting of creditors. Meeting has been reset to 08/11/26.

1. Plan #2 filed 06/04/26 fails to provide for US Department of HUD claim #2 filed 06/10/26.
2. Trustee alleges Schedule H is inaccurate as it fails to reflect that Debtor has lived in a community property state in the last 8 years, it fails to list the non-filing spouse's information and it fails to list the co-debtor information pursuant to the US Department of HUD claim.
3. Plan fails to fully provide for TitleMax of Texas claim #1 filed 06/05/26.
4. Plan Summary #2 and Schedule J #1 do not agree. The projected income, expenses and disposable income amounts are inconsistent.

Payments: 1 (Jul 2026) -36 (Jun 2029) \$500.00.

Trustee's Motion to Dismiss with Prejudice #20 filed 07/21/26 is set for 09/17/26.
No Response filed by Debtor(s).

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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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26-50086	MARTIN GONZALEZ	\$0.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation.
06/16/26		0.00 mth			
08/25/26		07/20/26			
1 of 59	\$400.00	\$400.00			
	ePay				

Amended Official Form 122C #25, Amended Statement of Financial Affairs #24 and Amended Schedules I/J filed 07/28/26 and 07/29/26 will be reviewed prior to the hearing.

Plan #20 filed 07/24/26 works, paying 100% to the general unsecured creditors, but cannot be recommended because:

1. Debtor's Form 122C #23 and Schedule I #1 reflect Debtor has a Domestic Support Obligation contrary to 341 testimony and affidavit.

2. Plan provides the incorrect amount of the monthly ongoing mortgage payment to Onity Mortgage.

Payments: 1(July 2026) -59 (May 2031) \$400.00.

Trustee's Motion to Dismiss #22 filed 07/28/26 is set for 09/17/26.

No Response filed by Debtor(s).

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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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26-50024	PATRICK O NAVA	\$250.00	CONFIRMATION	KAZEN	Trustee does not recommend confirmation and recommends dismissal.
02/27/26		0.22 mth	DISMISSAL	MEURER AND	
05/08/26		07/28/26		PEREZ LLP	
5 of 60	\$1,150.00	\$900.00			
	Wage Order				
1. Plan #33 filed 07/01/26 fails to provide for IRS claim #6 filed 04/01/26. Claim states that the 2024 and 2025 returns have not been filed. 2. Debtor(s) failed to file an amended wage deduction order or EFT order with the Court. 3. 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. 4. Debtor failed to properly identify the boat on Schedule A/B line 4.1. 5. The plan fails to meet the disposable income requirement of Official Form 122C in the amount of \$96,508.80. Plan payments: 1 (Mar2026) - 3 May 2026 \$600.00. 4 (Jun 2026) - 4 Jun 2026 \$900.00. 5 (Jul 2026) - 7 Sept 2026 \$1150.00. 8 (Oct 2026) - Feb 2031 \$1262.00. Trustee's Motion to Dismiss #21 filed 04/21/26. No Response filed by Debtor(s).					

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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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26-50051	ALBERTO CAMPOS	\$2,390.00	CONFIRMATION	KAZEN	Trustee does not recommend confirmation and recommends dismissal.
04/24/26	III	0.60 mth	DISMISSAL	MEURER AND	
07/03/26		07/27/26	Obj Conf Capital One Auto Finance	PEREZ LLP	
3 of 60	PATRICIA O CAMPOS	\$1,190.00			
	\$3,980.00				
	Wage Order				
1. Plan #35 filed 07/01/26 fails to fully provide for NewRez LLC claim #16 filed 07/02/26. 2. Trustee alleges Schedule I is inaccurate as it fails to amortize \$9,000.00 tax refund; thus, Plan fails to provide all disposable income. 3. Plan fails to provide sufficient funds for payment in full of all secured and priority claims. 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). Objection to Confirmation by Capital One NA at #38 filed 07/09/26.					

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			9:30 am		
26-50065	CLAUDIA	(\$610.00)	CONFIRMATION	KAZEN	Trustee does not recommend confirmation and recommends dismissal.
05/12/26	RODRIGUEZ	-1.00 mth	DISMISSAL	MEURER AND	
07/21/26		07/24/26		PEREZ LLP	
2 of 60		\$610.00			
	\$610.00				
	ePay				
1. Trustee alleges that Plan #20 filed 06/09/26 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Plan Summary fails to list the non-exempt property amount of \$28,670.86 per amended Schedule C-1 #23 filed 06/29/26. 3. Trustee alleges the Statement of Financial Affairs #24 filed 06/29/26 is inaccurate as it fails to disclose all income for Debtor and payments made to creditors during the 90 days before filing bankruptcy. Payments:1 (Jun 2026) -60 (May 2031) \$610.00. Trustee's Motion to Dismiss #28 filed 07/01/26. No Response filed by Debtor(s).					

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26-50075	DAVID CAMPOS	\$0.00	CONFIRMATION	KAZEN	Trustee does not
06/02/26		0.00 mth		MEURER AND	recommend
08/11/26	WENDY A	07/21/26		PEREZ LLP	confirmation.
1 of 60	MARTINEZ	\$2,475.00			
	\$2,475.00				
	ePay				

1. Plan #23 filed on 06/30/26 fails to provide sufficient funds for payment in full of all secured and priority claims.
2. Plan fails to provide treatment for Regions Home Improvement claim.
3. Plan fails to provide for ISPC claim #7 filed 04/14/26.
4. Plan fails to provide for Belmont Finance claim #4 filed 06/19/26.
5. Trustee alleges Schedules A/B are inaccurate as they do not disclose Debtor(s)' vehicles pursuant the Debtor(s)' 341 testimony.
6. Trustee alleges Schedule I is inaccurate as it notes Mrs. Martinez as not employed rather than self-employed, it does not list Mr. Campos' new employment, and it does not disclose how long Mrs. Martinez has been self-employed.
7. Trustee alleges the business budget is inaccurate as it does not provide for business expenses
8. Trustee alleges Schedule J is inaccurate as it does not list car insurance.
9. Trustee alleges Statement of Financial Affairs is inaccurate as paragraph #4 it filed to list year to date income.
10. Debtor(s) failed to file a wage deduction order or EFT order with the Court.
11. Debtors failed to send copies of pay stubs for Mr. Campos new employment.
12. Debtor(s) failed to provide 6 months of Monthly Operating Reports for Mrs. Martinez' business.

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Plan payments: 1 (Jul 2026)- 60 (Jun 2031) \$2,475.00.

Trustee's Motion to Dismiss #27 filed 07/21/26 is set for 09/17/26.

No Response filed by Debtor(s).