

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
September 17, 2026 9:30 am

Next 3 Panels:
10/15/2026
11/05/2026
12/10/2026

<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>					

9:30 am

23-50029	GREGORIO SANTOS	\$13,649.49	DISMISSAL	BARTO	Trustee recommends dismissal.
04/25/23	JR	4.14 mth			
07/04/23		06/09/26			
41 of 60	GLORIAA SANTOS	\$2,000.00			
		\$3,300.00			
		ePay			

Post-Confirmation Trustee's Motion to Dismiss #43 was filed 08/12/26 for non-payment.
No response filed by Debtor.

23-50079	ARIANNA C MATA	\$10,220.36	DISMISSAL	BARTO	Trustee recommends a continuance to 10/15/26 conditioned upon payment. Modified Plan #93 filed 09/09/26. Hearing set for 10/15/26 9:30 a.m.
09/11/23	ORDUNA	2.27 mth			
11/20/23		07/07/26			
36 of 60		\$1,040.77			
		\$4,510.00			
		Wage Order			

Post-Confirmation Trustee's Motion to Dismiss #91 was filed 08/12/26 for non-payment.
No response filed by Debtor.

Modified Plan #93 filed 09/09/26 is set for hearing 10/15/2026, but the last payment received was 07/07/26. Trustee recommends that the dismissal be carried to 10/15/26 conditioned upon the Debtor making the first plan payment under the modification within 14 days.

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9:30 am					
24-50001	MARTIN L HIGGINS	\$4,488.48	DISMISSAL MODIFICATION	BARTO	Trustee does not recommend approval.
01/03/24		1.36 mth			
03/13/24	LAURAA HIGGINS	09/08/26			
32 of 60	\$3,300.00 Wage Order	\$351.92			
Mod was filed 07/28/2026 at #86 because Debtor was hospitalized for one month, didn't work and fell behind with payments, is now back at work and trying to catch up.					
1. Mod improperly proposes various start and end dates for pro-rata claims.					
2. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee.					
3. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors.					
4. Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve.					
5. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).					
6. Debtor has failed to file amended Schedules I and J in compliance with BLR 3015-1(c)(3).					
Mod forgives: \$5,745.51					
Mod payments:					
31 (Aug 2026) - 60 (Jan 2029) \$3,300.00					
Post-Confirmation Trustee's Motion to Dismiss #85 was filed 07/08/26 for non-payment.					
No response filed by Debtor.					

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26-50059	RAQUEL J MENDEZ	\$4,125.00	CONFIRMATION	BARTO	Trustee does not
05/04/26		1.28 mth	DISMISSAL		recommend
07/13/26		08/13/26			confirmation and
4 of 60	\$3,225.00	\$2,100.00			recommends
	ePay				dismissal.

Amended Plan #38 filed 09/09/26 will be reviewed prior to the hearing.

1. Plan #26 filed 07/29/26 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.

2. Plan does not provide for the notice of post-petition fee claim of M&T Bank in the amount of \$900.00 for attorney's fees, Proof of Claim fees, and Plan Review.

3. Trustee alleges Plan is not feasible. Out of 4 payments that have come due, Debtor has failed to make one full payment in a month.

Plan Payments:

1(Jun 2026) - 3 (Aug 2026) \$2,400.00.

4(Sep 2026) - 60(May 2031) \$3,255.00.

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

No Response filed by Debtor(s).

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<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>
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26-50071	ERIKA A SKYLES	(\$528.49)	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
05/28/26		-0.12 mth	DISMISSAL		
08/06/26		09/02/26			
4 of 60	\$4,500.00	\$1,052.12			
	Wage Order				
Amended Plan #29 and Amended Schedule J #30 filed 09/09/26 will be reviewed prior to the hearing.					
1. Plan #26 filed on 08/20/26 fails to agree with the Freedom Mortgage claim #15 filed 07/21/26.					
2. Plan does not provide for the notice of post-petition fee claim of Freedom Mortgage in the amount of \$200.00 for Plan review fees.					
Plan Payments:1 (Jun 2026) - 60 (May 2031) \$4,500.00.					
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	\$346.15	CONFIRMATION	BARTO	Trustee does not
06/04/26		0.69 mth	DISMISSAL		recommend
08/13/26		09/04/26			confirmation and
3 of 36	\$500.00	\$230.77			recommends
	Wage Order				dismissal.

1. Plan #2 filed 06/04/26 fails to provide for US Department of HUD claim #2 filed 06/10/26.
 2. Plan fails to fully provide for NewRez LLC DBA Shellpoint Mortgage claim #30 filed 08/13/26.
 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.
 5. 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.
- Payments: 1 (Jul 2026) -36 (Jun 2029) \$500.00.
- Trustee's Amended Motion to Dismiss #24 filed 08/11/26.
No Response filed by Debtor(s).

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26-50086	MARTIN GONZALEZ	\$0.00	CONFIRMATION	BARTO	Trustee recommends confirmation of Plan #20 filed 07/24/26 with a C4 Order.
06/16/26		0.00 mth			
08/25/26		08/17/26			
3 of 59	\$400.00 ePay	\$400.00			

Plan #20 filed 07/24/26 works at 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of \$58,725.65. Trustee requests a 100% C4 Order.

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

Trustee's Motion to Dismiss #22 filed 07/28/26 was withdrawn 09/09/26 at #30.
No Response filed by Debtor(s).

26-50094	ARMANDO TREVINO	no pymts received	CONFIRMATION DISMISSAL	BARTO	Trustee does not recommend confirmation and recommends dismissal.
07/02/26		01/01/00			
09/10/26		\$0.00			
2 of 60	\$360.00				

- Debtor did not appear at the 08/18/26 341 Meeting of Creditors. The meeting has been reset to 09/22/26.
- Plan #2 filed 07/02/26 fails to fully provide for Onity Mortgage claim #2 filed 07/22/26.
- Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.
- Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21 and fails to list total.

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5. Trustee alleges Schedule B is inaccurate as it fails to disclose all household assets.
6. Debtor failed to provide Trustee with proof of social security number and tax returns.
7. Debtor is 2 payments delinquent through 09/09/26 totaling \$720.00. No payments have been tendered in this case.
- Plan Payments: 1 (Aug 2026) - 60 (Jul 2031) \$360.00.
- Trustee's Motion to Dismiss with Prejudice #16 filed 08/17/26.
No Response filed by Debtor(s).

26-50098	JUANITA RAMIREZ	\$1,125.00	CONFIRMATION	BARTO	Trustee does not
07/06/26		1.00 mth	DISMISSAL		recommend
09/14/26		08/12/26			confirmation and
2 of 60	\$1,125.00	\$125.00			recommends
	Money Order				dismissal.

1. Debtor(s) did not appear at the 08/18/26 341 meeting of creditors. The meeting has been reset to 09/22/26.
2. Plan #2 filed 07/06/26 fails to provide for treatment of the mortgage gap payment due to USDA Rural Housing Service for July 2026.
3. Plan fails to fully provide for USDA Rural Housing Services claim #2 filed 08/11/26.
4. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
5. Debtor(s) failed to provide copies of 2024 and 2025 tax returns.
6. Trustee alleges Schedule B is inaccurate as it fails to include CashApp bank account.
7. Trustee alleges Official Form 122C is incorrect as it fails to include disability income.

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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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Plan payments: 1 (Aug 2026) - 60 (Jul 2031) \$1,125.00.

Trustee's Motion to Dismiss with Prejudice #22 filed 08/17/26.
No Response filed by Debtor(s).

26-50100	LUIS N VALADEZ	\$2,761.00	CONFIRMATION	BARTO	Trustee does not
07/06/26		1.00 mth	DISMISSAL		recommend
09/14/26		08/17/26			confirmation and
2 of 0	\$2,761.00	\$2,761.00			recommends
	Cashiers Check				dismissal.

1. Plan #19 filed 08/14/26 fails to fully provide for Rocket Mortgage LLC claim #8 filed 08/12/26.
2. Plan Summary #19 does not match the Plan. Paragraph 8A fails to disclose claim information for Sandra Salinas Property Management Inc. Further, Plan proposes treatment of the HOA fees in 8A rather than 8B.
3. Plan fails to fully provide for IRS claim #5 filed 08/04/26.
4. Plan fails to provide for Consumer Portfolio Services claim #3 filed 07/22/26. Further, the collateral for this lien is not disclosed in Debtor's schedules.
5. Debtor(s) failed to file Schedule C-1 Summary.
6. There have been no receipts from the wage order signed 08/17//26 at #21. The wage order reflects the Debtor's name rather than the employer's name.

Plan payments: 1 (Aug 2026) -60 (Jul 2031) \$2,761.00.

Trustee's Motion to Dismiss #22 filed 08/18/26.
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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26-50109	VICTOR M JUAREZ	(\$102.99)	CONFIRMATION	BARTO	Trustee does not recommend confirmation.
07/23/26		-0.02 mth			
10/01/26		08/31/26			
2 of 60	\$4,397.01	\$4,500.00			
	Cashiers Check				

1. Plan #12 filed 08/06/26 fails to provide for attorney's fees. Fixed Fee Agreement #13 filed 08/06/26 shows \$2,000.00 owed to Debtor's Counsel.

2. Plan fails to fully provide for Exeter Finance claim #5 filed 08/04/26.

3. Plan fails to agree with Wells Fargo claim #11 filed 09/02/26. Notice of Mortgage Payment Change #7 was filed 07/27/26 effective 09/01/26 for \$1,450.66. Plan fails to provide for this change.

4. Debtor(s) failed to provide proof to substantiate the amounts to be paid to GM Financial through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

5. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

6. Debtor failed to provide Trustee with proof of business income.

Plan Payments: 1 (Aug 2026) - 60 (Jul 2031) \$4,397.01.

Trustee's Motion to Dismiss #25 filed 08/25/26 is set for 10/15/26.
No Response filed by Debtor(s).

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26-50065	CLAUDIA	(\$610.00)	CONFIRMATION	KAZEN MEURER	Trustee does not recommend confirmation and recommends dismissal.
05/12/26	RODRIGUEZ	-1.00 mth	DISMISSAL	AND PEREZ LLP	
07/21/26		08/28/26			
4 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. Trustee alleges Schedule A/B #23 filed 06/29/26 is incomplete as it fails to disclose all assets.					
3. Plan Summary fails to list the non-exempt property amount of \$28,670.86 per amended Schedule C-1 #23 filed 06/29/26.					
4. 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	\$2,475.00	CONFIRMATION	KAZEN MEURER	Trustee does not recommend confirmation and recommends dismissal.
06/02/26		1.00 mth	DISMISSAL	AND PEREZ LLP	
08/11/26	WENDY A MARTINEZ	08/10/26			
3 of 60	\$2,475.00 ePay	\$2,475.00			

1. Plan #23 filed 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. Compos' 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 fails 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.

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

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Trustee's Motion to Dismiss #27 filed 07/21/26.
No Response filed by Debtor(s).

26-50089	GILBERTO GUERRA	\$0.00	CONFIRMATION	KAZEN MEURER	Trustee does not
06/22/26	JR	0.00 mth	DISMISSAL	AND PEREZ LLP	recommend
08/31/26		08/28/26	Obj Conf Ford Motor Credit		confirmation and
3 of 60		\$7,100.00	Obj Conf PNC Bank NA		recommends
	\$13,352.00		Obj Conf Fifth Third Bank NA		dismissal.
	ePay				

1. Trustee alleges that Plan #35 filed 08/28/26 fails to provide all of Debtor(s)'s disposable income into the plan.
2. Trustee alleges Official Form 122C is inaccurate as it fails to disclose any income contrary to bank records.
3. Trustee alleges Statement of Financial Affairs #34 is incomplete/inaccurate as it fails to disclose any income for 2024 through 2025 and operating dates for Master G LLC and G Guerra II Inc.
4. Trustee alleges Schedule B #33 is incomplete/inaccurate as it fails to disclose a value for the 2022 Tractor, the collateral for the John Deere Financial lien paragraph 8B (504S5E Tractor, Predator 12 Rotary Cutters, 520M STD Farm Loader), breakdown of the assets for Master G LLC, disclose all community assets, disclose a value for G. Guerra, Inc and disclose a value for G Guerra II, Inc.
5. Debtor(s) failed to provide balance sheets for all three businesses.
6. Debtor(s) failed to provide Profit and Loss statements for G Guerra Inc from June through present to verify income disclosed on Schedule I.
7. Plan provides for payment of a total debt claim of PNC Bank on real property located at 109 Omeara Circle Laredo, TX, but fails to include an ad valorem tax reserve as required by Paragraph 21(D).
8. Trustee alleges Schedule J is inaccurate as it fails disclose an ad valorem tax or homeowner's insurance expense

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for Debtor's homestead.

9. Plan now provides for multiple creditors previously with incomplete treatment information and proper notice has not been given.

Plan payments:

1 (Jul 2026) -2 (Aug 2026) \$7,100.00.

3 (Sep 2026) -59 (May 2031) \$13,352.00.

Objection to Confirmation filed by Ford Motor Credit 07/28/26 at #27.

Objection to Confirmation filed by PNC Bank NA 08/03/26 at #29.

Objection to Confirmation filed by Fifth Third Bank NA 08/28/26 at #36.

Trustee's Motion to Dismiss #30 filed 08/04/26.

No Response filed by Debtor(s).

26-50102 RICARDO F BRISENO **\$2,752.00**
07/06/26 **1.00 mth**
09/14/26 BELINDA BRISENO 08/13/26
2 of 60 **\$2,752.00**
ePay

CONFIRMATION
DISMISSAL
Obj Conf Bridgecrest Credit Co.

KAZEN MEURER
AND PEREZ LLP
Trustee does not
recommend
confirmation and
recommends
dismissal.

1. Debtor(s) appeared at the 08/18/26 341 meeting of creditors; however, the meeting was continued to 09/15/26 due to a poor audio connection.

2. Plan #14 filed 07/20/26 fails to fully provide for Select Portfolio Servicing Inc. claim #14 filed 09/03/26.

3. Plan fails to fully provide for Cenlar FSB claim #13 filed 08/27/26.

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4. Plan fails to fully provide for Liberty FCU claim #1 filed 07/23/26.

5. Plan proposes to overprovide for treatment of Liberty FCU claim #1 filed 07/23/26 in Paragraph 9A at the expense of general unsecured creditors.

6. Plan fails to fully provide for Carvana LLC claim #10 filed 08/25/26.

7. Plan fails to fully provide for Jefferson Capital Systems LLC claim #7 filed 08/11/26.

8. Plan fails to provide for Jefferson Capital Systems LLC claim #6 filed 08/10/26.

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

Plan payments: 1 (Aug 2026) - 60 (Jul 2031) \$2,752.00.

Trustee's Motion to Dismiss #27 filed 08/17/26.

No Response filed by Debtor(s).

Objection to Confirmation filed 09/01/26 by Bridgecrest Credit Company LLC at #29.

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
September 17, 2026 9:30 am

Next 3 Panels:
10/15/2026
11/05/2026
12/10/2026

<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>					

9:30 am

26-50101	ELVIA N BERLANGA	\$3,185.00	CONFIRMATION	VASQUEZ LAW	Trustee does not
07/06/26		1.02 mth	Obj Conf Global Lending Services	FIRM	recommend
09/14/26		09/08/26			confirmation.
2 of 60	\$3,125.00	\$3,065.00			
	Wage Order				
1. Trustee alleges that Plan #8 filed 07/20/26 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Plan fails to indicate in Paragraph 21 the Property Address and total reserve amount for the Ad Valorem Taxes. 3. Trustee alleges Form 122C #9 filed 07/20/26 contains errors. 4. 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. 5. Debtor(s) failed to provide proof to substantiate the amounts to be paid to United ISD Tax Office and Webb County Tax Assessor through the Plan. Creditors have not filed claims, and Trustee must disburse according to plan. 6. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. Plan payments:1 (Aug 2026) -60 (Jul 2031) \$3,125.00. Trustee's Motion to Dismiss #21 filed 08/25/26 is set for 10/15/26. No Response filed by Debtor(s). Objection to Confirmation filed by Global Lending Services LLC 08/14/26 at #20.					

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
September 17, 2026 9:30 am

Next 3 Panels:
10/15/2026
11/05/2026
12/10/2026

<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>					

9:30 am

26-50104	ALEJANDRO	\$1,012.50	CONFIRMATION	VASQUEZ LAW	Trustee does not
07/09/26	ALVAREZ GONZALEZ	0.58 mth		FIRM	recommend
09/17/26		08/26/26			confirmation.
2 of 60		\$810.00			
	\$1,755.00				
	Wage Order				
1. Plan #11 filed 07/23/26 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for Rocket Mortgage Claim #3 filed 08/07/26. Additionally, claim is improperly provided for in 8C, instead of 8A. 3. Debtor failed to provide proof to substantiate out of town expenses. 4. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed. 5. Trustee alleges Official Form 122C is incorrect. 6. Debtor(s) failed to provide proof to substantiate the debts to be paid to Lincoln Automotive through the Plan. The bar date is 09/17/26 and the creditor did not file a claim. Plan Payment: 1(Aug 2026) - 60(Jul 2031) \$1,755.00. Trustee's Motion to Dismiss #22 filed 08/25/26 set for 10/15/26. No Response filed by Debtor(s).					