Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

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10:30 am					
26-80613 08/27/26 11/05/26 2 of 60	AMANDA N CHAVARRIA $2,336.05 ePay	$2,515.74 1.08 mth 10/23/26 $1,078.18	**CONFIRMATION DISMISSAL**	**PRO SE DEBTOR**	**Trustee does not recommend confirmation and recommends dismissal.**

Plan includes a nonstandard provision. Trustee opposes the transmittal of the non-exempt funds to the Debtor, then to be paid to the Trustee. These funds should be sent directly from the title company.

1. Plan #35 filed 10/27/26 proposes to begin payments later than the 30 days set forth in 1326(a)(1).

2. Plan fails to provide sufficient funds for payment in full of all secured and priority claims. Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Non-Exempt Property of $127,180.00.

3. Plan is incomplete and skips paragraph 21.

4. Plan fails to provide the lump sum sale proceeds from paragraph 27 in paragraph 4 plan payments.

5. Trustee alleges the Plan is not feasible as the disposable income is less than the monthly payment.

6. Paragraph 8A improperly lists the mortgage claim.

7. Portions of the plan are illegible, including table 21. Plan needs to be re-filed in a legible format.

8. Plan improperly notes the specific months under 8A and 8B.

9. Plan fails to provide total pay outs for Gaveston County and Innovation Construction claims.

10. Plan provides payment for US Dept. of HUD claim #2 filed 09/01/26 under 8B; however, this loan does not mature until after the completion of the case.

11. Plan fails to fully provide for Galveston County claim #12 filed 10/01/26.

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12. Plan summary is incomplete as columns A-I are blank.

13. Trustee alleges Schedule I is inaccurate as it provides for the mortgage payment direct when the Plan provides for conduit mortgage payment.

14. Debtor has failed to provide a County Appraisal valuation for all properties listed on Schedule A.

15. Trustee alleges Schedule A is inaccurate as the values of the real properties are understated per the County Appraisal District valuation.

16. Debtor failed to file Schedule C-1.

17. Debtor failed to provide the Current Monthly Income breakdown for Form 122C.

18. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

Plan payments: Oct 2026- Oct 2031 $2,336.05.

Trustee's Motion to Dismiss #32 filed 10/06/26.
No Response filed by Debtor(s).

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Yvonne V. Valdez, Trustee
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10:30 am					
26-80490 07/10/26 09/18/26 3 of 60	KATHRYN S WINSETT $990.00 ePay	$0.00 0.00 mth 10/27/26 $990.00	**CONFIRMATION** **Obj Conf JPMorgan Chase Bank**	**ALLMAND LAW FIRM PLLC**	**Trustee recommends confirmation of Plan #34 filed 10/12/26.**
			Plan #34 filed 10/12/26 works paying 16.75% to general unsecured creditors. Plan Payments: 1(Aug 2026) - 60(Jul 2031) $990.00. Trustee's Amended Motion to Dismiss #23 filed 09/08/26 was withdrawn 10/22/26 at #37. Debtor's response #26 filed 09/12/26. Objection to Confirmation filed by JPMorgan Chase Bank on 7/27/26 at #16.		
26-80494 07/13/26 09/21/26 3 of 60	TERRY L CHILDRESS LAKESHA D CHILDRESS $1,400.00 ePay	$1,400.00 1.00 mth 09/21/26 $1,400.00	**CONFIRMATION** **DISMISSAL**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**
			1. Plan #28 filed 09/14/26 is inaccurate as it notes an amount of cure under paragraph #16, but fails to specify the cure payments to be paid. 2. Debtors(s) propose to pay Bridgecrest Acceptance Corp (2018 Toyota Camry) directly for a claim with an excessive contractual interest rate of 22.49% at the expense of general unsecured creditors. 3. Debtors(s) propose to pay Bridgecrest Acceptance Corp (2014 Grand Jeep Cherokee) directly for a claim with an excessive contractual interest rate of 22.49% at the expense of general unsecured creditors.		

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
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10:30 am					
			Plan payments: 1 (Aug 2026) - 60 (Jul 2031) $1,400.00. Trustee's Motion to Dismiss #24 filed 08/17/26. Debtor(s) Response filed 09/12/26 at #27.		
26-80508 07/21/26 09/29/26 3 of 43	KATHRYN A ROSS $450.00 ePay	($165.28) -0.37 mth 10/28/26 $200.00	**CONFIRMATION DISMISSAL** Plan #36 filed 10/12/26 works, paying .99% to the general unsecured creditors, but cannot be recommended because Trustee alleges Schedule C-1 #20 filed 07/30/26 is incomplete as it fails to disclose the Gross Property Value and Total Encumbrances for the vehicle. Therefore, the Summary is incorrect. Plan payments: 1 (Aug 2026) - 43 (Feb 2030) $450.00. Trustee's Motion to Dismiss #27 filed 08/17/26. Response #29 filed 09/12/26.	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

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10:30 am					
26-80539 07/30/26 10/08/26 3 of 60	TRAVIS R WATSON EDILY M WATSON $810.00 ePay	$1,310.00 1.62 mth 10/26/26 $700.00	**CONFIRMATION** **DISMISSAL**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Trustee alleges that Plan #40 filed 10/12/26 fails to provide all of Debtor(s)' disposable income into the plan.

2. Official Form 122C #38 filed 10/12/26 is incomplete as it does not include the Current Monthly Income breakdown.

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

4. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 8C.

8. Debtors are delinquent 1.62 payments through October totaling $1,310.00.

Plan payments:
1 (Aug 2026) -2 (Sep 2026) $700.00.
3 (Oct 2026) - 60 (Jul 2031) $810.00.

Trustee's Motion to Dismiss #21 filed 08/25/26.
Response #36 filed 10/09/26.

Objection to confirmation filed by Galveston County 09/10/26 at #24 was withdrawn 09/16/26 at #28.

Objection to confirmation filed by Clear Creek Independent School District 10/08/26 at #35 was withdrawn 10/12/26 at #39.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

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Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80558 08/04/26 10/13/26 2 of 54	ROBERTO I RODRIGUEZ JR BERTHA R RODRIGUEZ $5,840.00 ePay	$0.00 0.00 mth 10/07/26 $5,840.00	**CONFIRMATION** **DISMISSAL** **Obj Conf Brazoria County, et al.**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #2 filed 08/04/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #11 filed on 08/14/26 and length of Plan with a 60-month applicable commitment period. The requirement is $104,028.60.

2. Plan fails to fully provide for Midfirst Mortgage clam #16 filed 9/15/26.

3. Plan fails to provide for US Department of HUD claim #2 filed 08/06/26.

4. IRS claim #17 filed 09/17/26 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of $23,588.61. Trustee has received a copy of this return on 9/15/26. Plan fails to provide any treatment for the IRS.

5. Plan fails to establish an HOA reserve for the liability that will come due pursuant to North Pointe Trails HOA's scheduled claim.

6. Trustee alleges Schedule I is in accurate for the job titles and employer's name pursuant the 341 testimony.

7. Trustee alleges the Statement of Financial Affairs in inaccurate as to the 2025 income pursuant the 2025 tax return.

8. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations for Mrs. Rodriguez.

9. Plan fails to provide for Brazoria County et al. claim #32 filed 10/27/96.

Plan payments: 1 (Sep 2026)- 54 (Feb 2031) $5,840.00.

Trustee's Motion to Dismiss #24 filed 09/22/26.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

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10:30 am					
			No Response filed by Debtor(s). Objection to Confirmation filed by Brazoria County, et al. on 10/28/26 at #27.		
26-80567 08/04/26 10/13/26 2 of 60	KIMETRE R REECE $3,625.00 ePay	$3,625.00 1.00 mth 10/13/26 $3,625.00	**CONFIRMATION DISMISSAL**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #10 filed 08/10/26 fails to fully provide for Ally Bank 910 claim #2 filed 08/10/26.

2. Plan fails to fully provide for Westlake claim #17 filed 10/12/26.

3. Plan fails to fully provide for Loancare claim #18 filed 10/13/26.

4. Plan fails to provide for US Dept of HUD claim #1 filed 08/07/26.

5. IRS claim #10 filed 09/18/26 reflects Debtor(s) failed to file a tax return for the years 2025. Trustee has received a signed copy of the 2025 tax return on 08/17/26. Plan does not fully provide for claim.

6. Plan improperly provides for AT&T in Paragraph 13 instead of Paragraph 16 in Executory Contracts.

7. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

8. Debtor has failed to provide Trustee with Sworn Business Testimony.

9. Debtor has failed to provide Trustee with bank statement.

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

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
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11. Plan is not feasible as it provides $0.00 to general unsecured creditors. Plan fails to fully provide for all secured and priority creditors.

Plan Payments:
1 (Sep 2026) - 27 (Nov 2028) $3,625.00.
28 (Dec 2028) - 60 (Aug 2031) $3,685.00.

Trustee's Motion to Dismiss #22 filed 09/22/26.
No Response filed by Debtor(s).

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
26-80577 08/09/26 10/18/26 2 of 60	KAREN D MCLAREN $330.00 Wage Order	$0.00 0.00 mth 10/26/26 $165.00	**CONFIRMATION DISMISSAL**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Trustee alleges that Plan #2 filed 08/09/26 fails to provide all of Debtor(s)'s disposable income into the plan.

2. Trustee alleges Schedule I #1 is incomplete as it fails to disclose all sources of income pursuant to 341 testimony.

3. Trustee alleges Schedule J #1 is inaccurate as to the dependents pursuant to 341 testimony.

4. Trustee alleges Schedule B #1 is incomplete as the 2013 Ford Escape has not been disclosed pursuant to 341 testimony.

5. Trustee alleges Schedule C-1 fails to reflect the Gross Property Value and Total Encumbrances for the vehicle. Therefore, the Summary is inaccurate.

Plan payments: 1 (Sep 2026) -60 (Aug 2031) $330.00.

Trustee's Motion to Dismiss #19 filed 09/22/26.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

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10:30 am					
		No Response filed by Debtor(s).			
26-80596 08/20/26 10/29/26 2 of 53	CANDACE E YOUNG $1,040.00 ePay	$0.00 0.00 mth 10/14/26 $1,040.00	**CONFIRMATION DISMISSAL**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #2 filed 08/20/26 does not fully provide for BSI Financial claim #5 filed 09/28/26.

2. Plan does not provide for Notice of Post-petition Mortgage Fees #9, which was filed 09/01/26 in the amount of $400.00 for proof of claim fees.

3. Plan does not provide for Galveston County claim #6 filed 09/28/26.

4. Paragraph 8C of the Plan is incomplete as the Monthly Payment and Date Last Payment is Due have not been provided on the BSI Financial claim.

5. Debtor(s) failed to list the direct monthly payment on Schedule J.

6. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims.

7. Paragraph 16 is incomplete as to the Amount of Cure column.

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

Plan Payments:
1 (Sep 2026) - 32 (Apr 2029) $1,040.00.
33 (May 2029) - 53 (Jan 2031) $1,403.00.

Trustee's Motion to Dismiss #21 filed 09/29/26.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

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10:30 am					
No Response filed by Debtor(s).					
26-80605 08/24/26 11/02/26 2 of 60	BRADLEY M BROTHERS KARA M BROTHERS $3,289.00 ePay	$0.00 0.00 mth 10/28/26 $3,289.00	**CONFIRMATION** **DISMISSAL** **Obj Conf Freedom Mortgage Corp**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #2 filed 08/24/26 fails to provide for US Department of HUD claim #1 filed 08/27/26.

2. Plan fails to fully provide for Capital One Auto claim #2 filed 09/29/26.

3. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

4. Plan fails to fully provide for Freedom Mortgage claim #4 filed 10/13/26

5. Plan is incomplete as Paragraph 16 fails to list the Amount of Cure.

6. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

Plan Payments: 1 (Sep 2026) - 60 (Aug 2031) $3,289.00.

Trustee's Motion to Dismiss #21 filed 10/06/26.
No Response filed by Debtor(s).

Objection to Confirmation by Freedom Mortgage Corporation at #22 filed 10/07/26.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
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10:30 am					
26-80623 08/29/26 11/07/26 2 of 60	DERRICK L COLLINS $7,219.00 Wage Order	$3,887.16 0.54 mth 10/20/26 $1,665.92	**CONFIRMATION** **DISMISSAL** **Obj Conf University Fed Credit Un**	**ALLMAND LAW FIRM PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #2 filed 08/29/26 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. IRS claim #10 filed 10/01/26 shows an unfiled tax return for the years 2024 and 2025 and reflects a priority claim amount of $17,493.17. Trustee has received a copy of these returns. Plan fails to provide any treatment for the IRS.

3. Plan fails to address the 2019 Land Ranger Rover listed on Schedule J for $585.85. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J.

4. Trustee alleges Schedule I is inaccurate as it does not reflect Debtor's new job details.

5. Debtor failed to provide a recent pay stub for new employer.

6. Trustee alleges Form 122C is inaccurate.

7. Trustee alleges Debtor is not paying all disposable income.

8. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).

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

Plan Payments:1 (Sep 2026) - 60 (Aug 2031) $7,219.00.

Trustee's Motion to Dismiss #20 filed 10/06/26.
No Response filed by Debtor(s).

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
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10:30 am					
			Objection to Confirmation filed 09/28/26 by University Federal Credit Union at #18.		
26-80386 06/01/26 08/10/26 4 of 60	JASON M DIEDE $5,100.00 Wage Order	($4,969.29) -0.97 mth 10/22/26 $2,676.93	**CONFIRMATION** **DISMISSAL**	**BYMAN & ASSOCIATES PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

Plan #47 filed 10/08/26 cannot be recommended because IRS claim #5 filed 09/03/26 shows unfiled tax returns for the years 2022-2025. Trustee has received unsigned copies of the 2024 and 2025 returns.

Plan payments:
1 (Jul 2026) - 2(Aug 2026) $5,800.00
3(Sep 2026)- 60 (Jun 2031) $5,100.00.

Trustee's Motion to Dismiss #22 filed 07/13/26.
Debtor's response at #37 filed 09/03/26.

Objection to confirmation file by Planet Home Lending LLC on 07/28/26 at #25 was withdrawn 09/03/26.
Debtor's response filed 07/31/26 at #27.

Objection to Confirmation filed by Brazoria County on 07/31/26 at #26 was withdrawn 09/03/26.
Debtor's response filed 07/31/26 at #28.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
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10:30 am					
26-80610 08/26/26 11/04/26 2 of 60	AMBER L BOOTH $150.00 ePay	$0.00 0.00 mth 10/13/26 $150.00	**CONFIRMATION**	**BYMAN & ASSOCIATES PLLC**	**Trustee recommends confirmation Plan #21 filed 10/06/26.**

Plan #21 filed 10/06/26 works paying 1.44% to the general unsecured creditors.

Plan payments: 1 (Sep 2026) -60 (Aug 2031) $150.00.

Trustee's Motion to Dismiss #22 filed 10/06/26 was withdrawn 10/29/26 at #27.
No Response filed by Debtor(s).

26-80474 07/06/26 09/14/26 3 of 60	CALVIN E HILL $4,040.00 ePay	$50.00 0.01 mth 10/26/26 $2,020.00	**CONFIRMATION** **DISMISSAL**	**GUZMAN**	**Trustee does not recommend confirmation and recommends dismissal.**

Plan #27 filed 09/17/26 cannot be recommended because Debtor failed to provide proof to substantiate the amounts to be paid to Consumer Portfolio Services through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Plan Payments:
1 (Aug 2026) - 1 (Aug 2026) $2,900.00.
2 (Sep 2026) - 37 (Aug 2029) $3,300.00.
38 (Sep 2029) - 60 (Jul 2031) $3,800.00.

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Yvonne V. Valdez, Trustee
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10:30 am					
			Trustee's Motion to Dismiss #23 filed 08/17/26. No Response filed by Debtor(s).		
26-80504 07/18/26 09/26/26 3 of 60	THERESA A AL-ASMAR $1,539.78 Wage Order	$824.48 0.54 mth 10/05/26 $669.89	**CONFIRMATION DISMISSAL** 1. Plan #33 filed 10/06/26 fails to list the beginning and ending month for payments. 2. Plan fails to provide $81,288.00 the general unsecured creditors as required by Debtor(s)'s Official Form 122C #3 filed on 07/18/26. 3. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 4. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan. Plan Payments: 1 - 60 $1,539.78. Trustee's Motion to Dismiss #17 filed 08/17/26. No Response filed by Debtor. Objection to Confirmation #24 filed 09/10/26 by Brazoria County was withdrawn #36 filed 10/06/26.	**JACK N FUERST ATTORNEY AT LAW**	**Trustee does not recommend confirmation and recommends dismissal.**

Judge ALFREDO R PEREZ, Galveston Division
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10:30 am					
26-80417 06/12/26 08/21/26 4 of 60	SQUIRE T TAYLOR JR $1,800.00 ePay	$3,626.92 2.01 mth 09/18/26 $650.00	**CONFIRMATION** **DISMISSAL** **Obj Conf PennyMac Loan Services**	**KEELING GUTIERREZ**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Trustee alleges that Plan #2 filed 06/12/26 fails to provide all of Debtor(s)'s disposable income into the plan.

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

3. Plan fails to fully provide for Carvana LLC claim #2 filed 06/18/26.

4. Plan fails to fully provide for PennyMac Loan Services LLC claim #10 filed 07/21/26.

5. Plan fails to fully provide for Quantum3 Group LLC claim #3 filed 06/22/26.

6. Plan fails to fully provide for Raintee Cove HOA claim #9 filed 07/17/26.

7. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor(s)'s tax returns and IRS claim #5 filed 06/26/26.

8. Paragraph 16 fails to list the amount of the cure claim.

9. Trustee alleges Schedule H is incomplete as it fails to disclose an address for the former spouse.

10. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Priority Trust Credit Union through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.

11. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

12. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).

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13. Debtor is delinquent 2.01 payments through October totaling $3,626.92.

Trustee's Motion to Dismiss #31 filed 07/13/26.
Response #40 filed 08/05/26.

Objection to Confirmation filed by PennyMac Loan Services, LLC 07/15/26 at #34.

26-80429 06/18/26 08/27/26 4 of 60	CALVIN E HUMPHRIES $3,720.00 ePay	$11,180.00 3.01 mth 09/28/26 $700.00	**CONFIRMATION DISMISSAL**	**KEELING GUTIERREZ**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #41 filed 09/16/26 provides for bifurcated treatment of the same claim of Popular Grove Rentals. Trustee objects to confirmation of a plan that proposes direct payments on future lease. Debtor(s) failed to provide for Grove Rentals on Schedule G filed 6/22/26 at #1. This debt appears in 9B and 16.

2. Paragraph #16 fails to provide amount of cure as zero.

3. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Lakes of Savanah North HOA through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.

4. Trustee alleges the plan is not feasible. Debtor(s) failed to substantiate the source of funds to make the increased variable payments starting in month 13.

5. Debtor is delinquent 3.01 payments through September totaling $11,180.00.

Plan payments:
1 (Jul 2026) - 12 (Jun 2026) $3,720.00.
13 (Jul 2026) - 60 (Jun 2031) $5,900.00.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

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10:30 am					
			Trustee's Motion to Dismiss #26 filed 07/13/26. Debtor(s)'s response #32 filed 08/05/26.		
26-80581 08/12/26 10/21/26 2 of 59	COLTAN E CASTANEDA DANIELLE N WILLIAMS $970.00 ePay	($301.55) -0.31 mth 10/20/26 $224.00	**CONFIRMATION DISMISSAL** 1. Plan #27 filed 09/04/26 fails to provide for IRS claim #5. 2. The plan provides for direct-pay treatment of a Carrington Mortgage Services with pre-petition arrears, which include principal and interest payments. Trustee objects to confirmation of a plan that does not require a claim that includes pre-petition arrears to be paid and administered through the Trustee. 3. Plan fails to provide for the Notice of Post-Petition Mortgage Fees and Expenses in the amount of $400.00 for attorney fees. Plan payments: 1 (Sep2026) -59 (Jul 2031) $ 970.00. Trustee's Motion to Dismiss #33 filed 09/29/26. Debtor's response filed 10/21/26 at #37.	**KEELING GUTIERREZ**	**Trustee does not recommend confirmation and recommends dismissal.**

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80588 08/17/26 10/26/26 2 of 60	ALEJANDRO HERNANDEZ JULIANA HERNANDEZ $1,790.00 ePay	$0.00 0.00 mth 10/23/26 $1,790.00	**CONFIRMATION** **DISMISSAL** **Obj Conf Lakeview Loan Servicing**	**KEELING GUTIERREZ**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Trustee alleges that Plan #2 filed 08/17/26 fails to provide all of Debtor(s)'s disposable income into the plan.

2. Trustee alleges Official Form 122C #26 filed 09/15/26 is incorrect, thus the plan fails to meet the requirements of 1325(b).

3. Plan #2 filed 08/17/26 fails to fully provide for LoanCare LLC claim #17 filed 10/26/26.

4. IRS claim #5 filed 09/16/26 shows unfiled tax returns for years 2023 through 2025 and reflects a priority claim amount of $7,224.32. Trustee has not received a copy of these returns. Plan fails to provide any treatment for the IRS.

5. Plan fails to fully provide for Capital One Auto Finance claim #2 filed 08/26/26.

6. Trustee alleges that Schedule J #28 is inaccurate as it fails to reflect the mortgage and the HOA reserves.

7. Trustee alleges that Schedule B #35 is incomplete as it fails to disclose Debtor(s)'s personal bank accounts.

8. Debtor(s) failed to provide 60 days bank statements for the personal bank accounts.

9. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Sierra Vista at Canyon Gate POA, Inc. through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.

Plan payments: 1 (Sep 2026) -60 (Aug 2031) $1,790.00.

Trustee's Motion to Dismiss #30 filed 09/29/26.
Response #32 filed 10/22/26.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
Objection to Confirmation filed by Lakeview Loan Servicing on 08/26/26 at #19.					
26-80497 07/14/26 09/22/26 3 of 60	TAMELA E PEOPLES $95.00 ePay	$0.00 0.00 mth 10/21/26 $95.00	**CONFIRMATION** **DISMISSAL** **Obj Conf Galveston County**	**KIM**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #2 filed on 07/14/26 fails to fully provide for Wells Fargo Bank, N.A. claim #15 filed 08/27/26.

2. Plan fails to provide for Galveston County claim #7 filed 08/13/26.

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

4. Trustee alleges Schedule I is inaccurate as it does not disclose Social Security income pursuant to the 2025 tax return.

5. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.

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

7. Plan fails to provide for all secured creditors listed on Schedule D #20 filed 08/27/26. Further, Debtor(s) failed to provide documentation to substantiate the debt and the allowances taken on Form 122C.

8. Debtor(s) failed to file a wage deduction order with the Court.

Plan payments: 1 (Aug 2026) - 60 (Jul 2031) $95.00.

Trustee's Amended Motion to Dismiss #23 filed 09/15/26.
No Response filed by Debtor(s).

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
			Objection to Confirmation filed by Galveston County on 09/10/26 at #22.		
26-80565 08/04/26 10/13/26 2 of 60	DENRICK T POPE $335.00 ePay	$0.00 0.00 mth 10/13/26 $335.00	**CONFIRMATION DISMISSAL**	**KIM**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #6 filed 08/04/26 fails to fully provide for TitleMax of Texas Inc. claim #1 filed 08/18/26.

2. Plan Summary #6 and Schedule J #19 do not agree. The projected income, expenses and disposable income amounts are inconsistent.

3. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C.

4. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

5. Debtor(s) failed to provide Trustee with a copy of the residential lease.

Plan payments:1 (Sep 2026) -60 (Aug 2031) $335.00.

Trustee's Amended Motion to Dismiss #23 filed 10/06/26.
No Response filed by Debtor(s).

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80570 08/06/26 10/15/26 2 of 60	GREGORY E PALMER NIKOLEE S PALMER $4,800.00 ePay	$0.00 0.00 mth 10/13/26 $4,800.00	**CONFIRMATION DISMISSAL**	**LAW OFFICE OF THOMAS F JONES III**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #18 filed 09/03/26 fails to fully provide for mortgage claim #11 filed 10/05/26.

2. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Meridiana Community Associate claim.

3. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the JP Morgan Chase Bank claim.

4. Trustee alleges Debtor is not paying all disposable income into the Plan.

5. Trustee alleges Schedule I is inaccurate as it fails to list length of employment for Mr. Palmer or employment address for Mrs. Palmer.

6. Debtor(s) failed to provide a copy of Mrs. Palmer's pay stub.

7. Debtor(s) failed to provide copies of June and July 2026 bank statements for Bancorp Bank NA accounts #3692, #3646 and #3255.

Plan payments:1 (Sep 2026) - 60 (Aug 2031) $4,800.00.

Trustee's Motion to Dismiss #26 filed 09/22/26.
Debtor(s)'s response #27 filed 09/24/26.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80607 08/25/26 11/03/26 2 of 60	GLEN M WOOSLEY IV $1,696.00 Wage Order	($260.95) -0.15 mth 10/26/26 $391.39	**CONFIRMATION DISMISSAL**	**MICHAEL GALLEVO LLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #2 filed 08/25/26 proposes to begin payments later than the 30 days set forth in 1326(a)(1).

2. Debtor(s) failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).

3. Plan does not provide for US Dept of HUD claim #1 filed 08/26/26.

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

5. Debtor failed to provide Trustee with proof of income from girlfriend.

6. Debtor failed to provide Trustee with a copy of 2024 Tax Return.

Plan Payments: 1 (Oct 2026) - 60 (Sep 2031) $1,696.00.

Trustee's Motion to Dismiss #24 filed 10/06/26.
No Response filed by Debtor(s).

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80468 07/06/26 09/14/26 3 of 60	MISTIE D MCINTIRE $3,245.00 ePay	$0.00 0.00 mth 10/20/26 $3,245.00	**CONFIRMATION DISMISSAL**	**PAYNE & ASSOCIATES PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #23 filed 09/16/261 does not provide for the notice of post-petition fee claim of Rocket Mortgage in the amount of $600.00 for Proof of Claim fees and plan review.

2. Debtor(s) failed to provide all disposable income into the Plan.

3. Debtor(s) failed to provide Atlas, Chime, and CashApp bank statements.

Plan payments: 1 (Aug 2026) - 60 (Jul 2031) $3,245.00.

Trustee's Motion to Dismiss #20 filed 08/17/26.
No Response filed by Debtor(s).

Objection to Confirmation filed 09/10/26 by Galveston County and Texas City ISD at #22 was withdrawn 9/16/26 at #24.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80470 07/06/26 09/14/26 3 of 60	PATRICIA R GARY $550.00 ePay	($540.00) -0.98 mth 10/20/26 $730.00	**CONFIRMATION DISMISSAL**	**PAYNE & ASSOCIATES PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

Plan includes a nonstandard provision. Trustee does not object to the sale of the house, but does oppose the delay in paying creditor over the first 12 months of the plan.

1. Plan #41 filed 10/15/26 fails to fully provide for FCI Lender Services claim #8 filed 08/07/26. Plan proposes to pay nothing toward the prepetition arrearage until the house sells in month 12. Plan proposes to not pay the ongoing monthly mortgage payments for months 1-4 and treats these payments as post-petition claims, then proposes to start ongoing monthly payments in month 5. When the payments do start, Debtor proposes to only pay the ongoing mortgage, but not the escrow.

2. Plan paragraph 8C proposes to pay Brazoria County saying that the taxes are escrowed, but in 8A, Debtor has removed the escrow portion of the payment.

3. Official Form 122C #16 filed 07/31/26 is incomplete as it does not include the Current Monthly Income breakdown.

4. Debtor failed to provide May through July 2026 bank statements for Navy Federal accounts ending in 8758 and 8009, Relay, Squire, and Cash App.

Plan Payments:
1 (Aug 2026) -3 (Oct 2026) $550.00.
4 (Nov 2026) $700.00.
5 (Dec 2026) -11 (Jun2027) $2,650.00.
12 (Jul 2027) $40,000.00.
13 (Aug 2027) -60 (Jul 2031) $860.00.

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

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation

10:30 am

Objection to Confirmation filed by Rent 2 Own Trailer, LLC on 10/15/26 at #40.
Stipulation and Agreed Judgement signed 10/19/26 at #46.

Objection to Confirmation filed by AMIP Management on 08/20/26 at #24 was withdrawn 10/15/26 at #39.

Objection to Confirmation filed by Brazoria County et al on 09/02/26 at #26 was withdrawn 10/16/26 at #44.

26-80545 07/31/26 10/09/26 3 of 60	ARNULFO VASQUEZ ARLIA V VASQUEZ $2,685.00 Wage Order	$1,342.50 0.50 mth 10/20/26 $1,342.50	**CONFIRMATION DISMISSAL**	**RASHID LAW FIRM PC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #31 filed 10/12/26 provides for Carvana/Bridgecrest claim #35 filed 10/09/26 in 9C. Trustee opposes this treatment as the claim shows arrears were due on the vehicle upon filing the case. In addition, the note has a high interest rate of 22.9 percent.

2. Plan does not provide for the notice of post-petition fee claim of Freedom Mortgage Corporation in the amount of $400.00 for attorney's fees.

Plan Payments:
1 (Aug 2026) - 27 (Oct 2028) $2,685.00.
28 (Nov 2028) - 60 (Jul 2031) $3,295.00.

Trustee's Motion to Dismiss #23 filed 09/08/26.
No Response filed by Debtor(s).

Objection to Confirmation by Clear Creek ISD at #30 filed 10/08/26 was withdrawn on 10/13/26 at #33.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80618 08/28/26 11/06/26 2 of 60	ANTHONY W FERRARO JENNIFER A FERRARO $5,450.00 Wage Order	$3,232.69 0.59 mth 10/27/26 $2,030.77	**CONFIRMATION** **DISMISSAL** **Obj Conf Wells Fargo**	**SCHUMACHER LANE PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #12 filed 09/08/26 fails to fully provide Wells Fargo Bank claim #3 filed 09/18/26.

2. Plan fails to fully provide for US Department of HUD claim #1 filed 09/02/26.

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

Plan payments: 1 (Sep 2026) - 60 (Aug 2031) $5,450.00.

Trustee's Motion to Dismiss #28 filed 10/06/26.
No Response filed by Debtor(s).

Objection to confirmation filed by Well Fargo Bank on 09/14/26 at #23.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80530 07/28/26 10/06/26 3 of 54	JEFFRY R HOPE $4,125.00 Wage Order	$951.90 0.23 mth 10/26/26 $1,903.85	**CONFIRMATION** **DISMISSAL**	**WRZESINSKI**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #32 filed 10/13/26 fails to pay interest to the general unsecured creditors for solvent Debtor(s).

2. Official Form 122C #31 filed 10/13/26 is incomplete as it does not include the Current Monthly Income breakdown. Further, the form contains errors.

3. Paragraph 21 does not coincide with Schedule 21 reserve table and Plan Summary #32 amounts.

Plan payments: 1 (Aug 2026) -54 (Jan 2031) $4,125.00.

Trustee's Motion to Dismiss #24 filed 09/08/26.
Response #25 filed 09/09/26.

Objection to confirmation filed by NewRez LLC d/b/a Shellpoint Mortgage Servicing 09/24//26 at #29 was withdrawn 10/14/26 at #33.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
26-80550 08/03/26 10/12/26 2 of 60	BELINDA GUEL $670.00 ePay	$670.00 1.00 mth 09/14/26 $670.00	**CONFIRMATION** **Obj Conf Brazoria County** **Obj Conf Camino Nuevo LLC**	**ZENDEH DEL & ASSOCIATES PLLC**	**Trustee does not recommend confirmation.**

Debtor did appear 10/27/26 at the 341 Meeting of Creditors; however, the meeting is reset to 11/10/26.

1. Plan #14 filed 08/28/26 and Plan Summary do not match.

2. Plan improperly provides for claim of Brazoria County in Paragraph 8A, instead of 8B.

3. Plan fails to fully provide for Camino Nuevo claim #11 filed 10/09/26.

4. Trustee alleges Schedule H is inaccurate as it fails to disclose the address of the co-debtor.

5. Plan Summary and Schedule J #12 do not agree. The projected income, expenses and disposable income amounts are inconsistent.

6. Plan fails to include an ad valorem reserve as required by Paragraph 21(D).

7. Debtor(s) failed to file the corresponding Schedule C-1 Summary.

8. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

9. Trustee alleges the plan is not feasible. Trustee has not received proof of income.

10. Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.

Plan Payments: 1 (Sep/2026) - 60 (Aug/2031) $670.00.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation
10:30 am					
			Trustee's Motion to Dismiss #33 filed 10/27/26 set for 12/03/26. No Response filed by Debtor(s). Objection to Confirmation #25 filed 09/25/26 by Brazoria County. Objection to Confirmation #30 filed 10/23/26 by Camino Nuevo LLC.		
26-80603 08/24/26 11/02/26 2 of 60	JOSE J SALDIVAR $1,971.00 ePay	$1,971.00 1.00 mth 10/14/26 $1,971.00	**CONFIRMATION** **DISMISSAL** **Obj Conf NewRez LLC**	**ZENDEH DEL & ASSOCIATES PLLC**	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #20 filed 09/22/26 does not provide for Galveston County claim #12 filed 09/30/26.

2. Plan does not provide for Texas City ISD claim #13 filed 09/30/26.

3. Plan improperly provides for Galveston Employees Credit Union and Texas Dow in 8C, instead of 9C.

4. Paragraph 8C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is Due has not been provided on the Galveston Employees Credit Union and Texas Dow claims.

5. Plan improperly provides for Capital One Auto in 8C, instead of 9B.

6. Plan improperly provides for NewRez mortgage claim.

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

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

9. Trustee alleges schedule C exemptions are inaccurate.

Judge ALFREDO R PEREZ, Galveston Division
Yvonne V. Valdez, Trustee
November 5, 2026 10:30 am

Next 3 Panels:
12/03/2026
01/07/2027
02/04/2027

Case # / Petition Dt / Bar Date / Month/Term	Debtor(s) / Plan Pmt / Pmt Method	Arrears / No of Mos / Last Rcpt	Matters / Notes	Attorney	Trustee Recommendation

10:30 am

10 . Trustee alleges schedule D is inaccurate and fails to list the Galveston tax claim.

11. Trustee alleges schedule J is incomplete.

Plan Payment: 1 (Sep 2026) - 60 (Aug 2031) $1,971.00.

Trustee's Motion to Dismiss #24 filed 10/06/26.
No Response filed by Debtor(s).

Objection to Confirmation #21 filed 09/28/26 by NewRez LLC.

Number of Cases at This Time: 30