

Judge JEFFREY P NORMAN, Laredo Division
Yvonne V. Valdez, Trustee
October 15, 2026 9:30 am

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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>
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
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9:30 am					
23-50079	ARIANNA C MATA	\$0.00	DISMISSAL	BARTO	Trustee does not recommend approval and recommends dismissal.
09/11/23	ORDUNA	0.00 mth	MODIFICATION		
11/20/23		07/07/26			
37 of 60		\$1,040.77			
	\$5,108.41				
	Wage Order				
Amended Modified Plan #98 filed 09/15/26 to cure a post-petition payment default cannot be recommended because: - Debtor failed to provide a copy of the 2025 filed income tax return. - 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). - Mod fails to reflect the remaining accrued interest of \$770.83 to Quantum3 for water system. - Mod Plan Summary fails to reflect the correct amount of pre/post-modification distributions to secured creditors. - Mod does not pay 100% as proposed. - The first Mod payment due on October 11, 2026, has not posted. Mod forgives: \$14,730.36 Mod payments: 37 (Oct 2026) - 60 (Sep 2028) \$5,108.41 Post-Confirmation Trustee's Motion to Dismiss #91 was filed 08/12/26 for non-payment. No response filed by Debtor.					

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26-50059	RAQUEL J MENDEZ	\$5,920.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
05/04/26		1.82 mth	DISMISSAL		
07/13/26		09/15/26			
5 of 60	\$3,260.00 ePay	\$1,500.00			

Plan #43 filed 9/21/26 cannot be recommended because the 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. Debtor is currently \$5,920.00 or 1.82 months delinquent. At the September hearing, confirmation was conditionally reset to 10/15/26 for Debtor to bring her payments current by 10/08/26. To date, the payments are not current and Trustee intends to upload an order of dismissal and notice of non-compliance on 10/09/26.

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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26-50098	JUANITA RAMIREZ	(\$325.00)	CONFIRMATION	BARTO	Trustee recommends confirmation of Plan #36 filed 09/24/26.
07/06/26		-0.33 mth			
09/14/26		10/05/26			
3 of 60	\$1,000.00	\$1,000.00			
	Money Order				

Plan #36 filed 09/24/26 works paying 49.32% to general unsecured creditors.

Plan payments: 1 (Aug 2026) - 60 (Jul 2031) \$1,000.00.

Trustee's Amended Motion to Dismiss #32 filed 09/22/26 was withdrawn 10/07/26 at #43.
No Response filed by Debtor(s).

26-50100	LUIS N VALADEZ	\$4,600.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
07/06/26		1.67 mth	DISMISSAL		
09/14/26		08/17/26			
3 of 60	\$2,761.00	\$2,761.00			
	Cashiers Check				

Trustee alleges Plan #38 filed 09/22/26 is not feasible. Debtor is \$4,600.00 or 1.67 months delinquent through October. Only 1 payment has been made out of the 3 payments that have come due. There have been no receipts from the wage order signed 09/11/26.

Plan payments:
1 (Aug 2026) -2 (Sep 2026) \$2,300.00.
3 (Aug 2026) -60 (Jul 2031) \$2,761.00.

Trustee's Motion to Dismiss #22 filed 08/18/26.

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No Response filed by Debtor(s).

Objection to Confirmation filed by Consumer Portfolio Services, Inc 09/10/26 at #26 was withdrawn 10/7/26 at #43.

26-50107	SUSANA BERRONES	(\$3,002.50)	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
07/16/26		-0.52 mth	DISMISSAL		
09/24/26		10/06/26			
3 of 60	\$5,813.00	\$1,340.77			
	Wage Order				
1. Plan #2 filed 07/16/26 fails to fully provide for IRS claim #9 filed 08/21/26. 2. Plan fails to fully provide for Select Portfolio Servicing Inc. claim #14 filed 09/23/26. 3. Plan fails to fully provide for Americredit Financial Services claim #3 filed 07/22/26. 4. Plan fails to fully provide for World Finance claim #8 filed 08/17/26. 5. Plan fails to provide for Quantum3 claim #13 filed 09/23/26. 6. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Discount Texas Car Title Loan through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. 7. Trustee alleges Schedule I is inaccurate as it fails to disclose length of employment. 8. Trustee alleges Schedule I is inaccurate it understates income. 9. Based on JD Power value (\$19,838) as required by Order #1, the Plan does not provide sufficient adequate protection of \$223.18 to TitleMax of Texas. 10. Trustee alleges Statement of Financial Affairs at #1 filed 07/16/26 is incorrect.					

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Plan payments: 1 (Aug 2026) - 60 (Jul 2031) \$5,810.00.

Trustee's Motion to Dismiss #21 filed 09/02/26.
No Response filed by Debtor(s).

26-50109	VICTOR M JUAREZ	(\$205.98)	CONFIRMATION	BARTO	Trustee does not
07/23/26		-0.05 mth	DISMISSAL		recommend
10/01/26		10/01/26			confirmation and
3 of 60	\$4,397.01	\$4,500.00			recommends
	Cashiers Check				dismissal.

1. Plan #12 filed 08/06/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #11 filed on 08/06/26.
2. Plan 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. Plan fails to fully provide for AmeriCredit claim #7 filed 08/24/26.
5. Plan fails to fully provide for AmeriCredit claim #19 filed 09/30/26.
6. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
7. Debtor failed to provide Trustee with proof of business income.

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

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

26-50116	ELISA L MONCIVAIS	no pymts received	CONFIRMATION DISMISSAL	BARTO	Trustee does not recommend confirmation and recommends dismissal.
07/30/26		01/01/00			
10/08/26		\$0.00			
2 of 60	\$2,725.00				
1. Plan #2 does not provide for IRS claim #6 filed 08/21/26. 2. Plan improperly provides for claim of Hunter Kelsey in Paragraph 8A, instead of 8B. 3. Debtor failed to provide Trustee with the 2024 Tax Return and the non-filing spouse's 2024 and 2025 Tax Returns. 4. Trustee alleges Schedule H is inaccurate as it fails to disclose the name and address of the spouse. 5. Trustee alleges Statement of Financial Affairs is incomplete and does not disclose non filing spouse income. 6. Debtor is delinquent 2 payments totaling \$5,450.00. No payments have been received in this case. Plan payments: 1 (Aug/2026) - 60 (Jul/2031) \$2,725.00. Trustee's Amended Motion to Dismiss #26 filed 09/29/26. No Response filed by Debtor(s).					

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26-50117	MARIA J MARTINEZ	\$1,275.00	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
07/30/26		0.40 mth	DISMISSAL		
10/08/26		10/06/26	Obj Conf FGMS Holdings LLC		
3 of 57	\$3,175.00	\$1,900.00			
	ePay				

1. Plan #2 filed 07/30/26 fails to pay the non-exempt requirement of \$74,082.07.
 2. Plan proposes treatment of Ovation tax claim in Paragraph 8A instead of 8B. Further, plan provides for the claim as a cure and maintain, but the proof of claim reflects that the total amount has come due.
 3. Plan fails to fully provide for City of Laredo Tax claim #2 filed 08/04/26.
 4. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Webb County through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.
 5. Plan Summary #2 does not match plan.
 6. Plan includes Miguel Garcia and Cruz Conde in Paragraph 16 with a Cure to be made and fails to reflect the Amount of Cure.
 7. Plan Summary fails to reflect reason for the 100% forecast.
 8. Trustee alleges Schedule C-1 is inaccurate as it fails to reflect the non-exempt amount for the second property.
- Plan payments: 1 (Aug 2026) -57 (Apr 2031) \$3,175.00.
- Trustee's Motion to Dismiss #25 filed 09/01/26.
No Response filed by Debtor(s).

Objection to Confirmation filed by FGMS Holdings LLC on 10/7/26 at #28.

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26-50118	MARIO G	\$921.54	CONFIRMATION	BARTO	Trustee does not recommend confirmation and recommends dismissal.
07/30/26	CASTANEDA JR	0.57 mth	DISMISSAL		
10/08/26		09/24/26			
3 of 60		\$738.46			
	\$1,630.00 Wage Order				

1. Plan #22 filed 09/01/26 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. Plan fails to fully provide for Felipe Jimenez claim #4 filed 10/7/26. The Proof of Claim improperly provides for post-petition payments for July 2026 - October 2026 in the pre-petition arrears.

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

Plan payments: 1 (Aug 2026) - 60 (Jul 2031) \$1,630.00.

Trustee's Motion to Dismiss #24 filed 09/02/26.
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	09/09/26			
4 of 60	\$2,475.00 ePay	\$2,475.00			

1. Plan #36 filed 09/23/26 and Summary do not match.
 2. Trustee alleges Schedule C-1 Summary #35 filed 09/23/26 is inaccurate.
- Plan payments: 1 (Jul 2026)- 60 (Jun 2031) \$2,475.00.
- Trustee's Motion to Dismiss #27 filed 07/21/26.
No Response filed by Debtor(s).

26-50089	GILBERTO GUERRA	\$6,252.00	CONFIRMATION	KAZEN MEURER	Trustee does not recommend confirmation and recommends dismissal.
06/22/26	JR	0.47 mth	DISMISSAL	AND PEREZ LLP	
08/31/26		10/07/26	Obj Conf Ford Motor Credit		
4 of 59	\$13,352.00 ePay	\$7,100.00	Obj Conf Deere & Company		

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.

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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 in 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 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.

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

Objection to Confirmation filed by Deere & Company 09/10/26 at #38.

Objection to Confirmation filed by PNC Bank NA 08/03/26 at #29 was withdrawn 09/22/26 at #44.

Objection to Confirmation filed by Fifth Third Bank NA 08/28/26 at #36 was withdrawn 09/23/26 at #46.

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

No Response filed by Debtor(s).

26-50108	EUGENIO GARCIA	\$0.00	CONFIRMATION	KAZEN MEURER	Trustee does not recommend confirmation and recommends dismissal.
07/16/26		0.00 mth	DISMISSAL	AND PEREZ LLP	
09/24/26	DIANA B GARCIA	10/05/26			
3 of 36	\$900.00 ePay	\$900.00			

1. Plan #20 filed 08/13/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #19 filed on 08/13/26.
2. Plan improperly provides for claim of Rocket Mortgage claim #36 in Paragraph 8C, instead of 8A.
3. Plan fails to fully provide for Rocket Mortgage claim #36 filed 08/27/26.
4. Plan does not provide for the notice of post-petition fee claim of Rocket Mortgage in the amount of \$200 for Proof of Claim fees.
5. Plan does not provide for Zapata County Tax claim #54 filed 09/04/26.
6. IRS claim #23 filed 08/21/26 reflects Debtor(s) failed to file a tax return for the year 2025. Trustee has received a signed copy of the 2025 tax return on 08/24/26.

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7. Plan overprovides for Security Service claim #37 filed 08/27/26.
8. Plan overprovides for NewRez LLC claim #64 filed 09/23/26.
9. Trustee alleges Schedule B is inaccurate as it fails to disclose bank accounts.
10. Trustee alleges Schedule F is incomplete and fails to disclose all unsecured claims.
11. Debtor(s) failed to file a wage deduction order or EFT order with the Court.
- Plan Payments: 1 (Aug/2026) - 36 (Jul/2029) \$900.00.
- Trustee's Motion to Dismiss #27 filed 09/01/26.
No Response filed by Debtor(s).

25-50094	ELIZABETH T ORTIZ	(\$544.34)	CONFIRMATION	MARCOS D	Trustee
09/18/25		-0.18 mth		OLIVA PC	recommends
11/27/25		09/29/26			confirmation of
13 of 60	\$3,050.00	\$1,407.69			Plan #94 filed
	Wage Order				09/08/26.

Plan #94 filed 09/08/26 lists a special provision in Paragraph #27. Trustee does not oppose this provision. Plan works paying 13.67% to general unsecured creditors.

Plan payments:
1 (Oct 2025) - 11 (Aug 2026) \$3,000.00.
12 (Sep 2026) - 60 (Sep 2030) \$3,050.00.

Trustee's Amended Motion to Dismiss #26 filed 11/17/25 was withdrawn 10/08/26 at #99.
Debtor's response #28 filed 12/05/25.

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Debtor's objection to amended claim no 12-1 filed by Georgia Gonzalez filed on 06/11/26 at #72. Resolved with amended Order #96 signed 9/09/26.

26-50101	ELVIA N BERLANGA	\$3,285.00	CONFIRMATION	VASQUEZ LAW	Trustee does not
07/06/26		1.00 mth	DISMISSAL	FIRM	recommend
09/14/26		10/05/26	Obj Conf Global Lending Services		confirmation and
3 of 60	\$3,285.00	\$3,065.00			recommends
	Wage Order				dismissal.

1. Plan #26 filed 10/06/26 fails to provide for treatment of the mortgage gap payment due to Jose Martinez for July.
 2. Official Form 122C #25 filed 10/06/25 is incomplete as it does not include the Current Monthly Income breakdown. In addition, Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
 3. 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.
No Response filed by Debtor(s).
- Objection to Confirmation filed by Global Lending Services LLC 08/14/26 at #20.

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26-50104	ALEJANDRO	\$337.50	CONFIRMATION	VASQUEZ LAW	Trustee does not
07/09/26	ALVAREZ GONZALEZ	0.19 mth	DISMISSAL	FIRM	recommend
09/17/26		10/06/26			confirmation and
3 of 60		\$810.00			recommends
	\$1,755.00				dismissal.
	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. No Response filed by Debtor(s).					