JUDGE EDUARDO V RODRIGUEZ
Yvonne V. Valdez, Trustee
November 9, 2026 2:00 pm

Next 3 Panels:
12/07/2026
01/11/2027
02/08/2027

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
***PRO SE DEBTOR** *08/28/26* 11/06/26 *3/36* Bridget1	**26-70267** **GREGORIO M GARZA** $580.00 *BMI-*	**Confirmation** **Dismissal** **Obj Conf Hidalgo County**	$1,010.00 or 1.74 mth *10/02/26* *$150.00* *Money Order*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #33 filed 10/26/26 fails to include pages 7 through 21 of the Plan form.

2. Plan fails to include the beginning and ending months/years.

3. Plan fails to fully provide for Hidalgo County Tax Assessor claim #1 filed 09/18/26.

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

5. Plan fails to fully provide for Cayetano Development.

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

7. Plan Summary contains errors.

8. Debtor is delinquent 1.74 payments through October totaling $1,010.00.

9. Trustee alleges that the plan is not feasible. Debtor(s) failed to be current in the two months that plan payments have come due.

10. Debtor(s) failed to file Schedule C-1 Summary. Further, Schedule C #31 filed 10/26 contains errors.

11. The filing fees for this case have not been paid timely in accordance with the Order granting Application to Pay Filing Fees in Installments entered on 09/21/26.

Plan payments: 1 (Sept 2026) - 60 (Aug 2031) $580.00.

Trustee’s Motion to Dismiss #29 filed 10/06/26.
No Response filed by Debtor(s).

Objection to Amended Chapter 13 Plan filed by Hidalgo County 10/30/26 at #39.

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
***PRO SE DEBTOR** *09/01/26* 11/10/26 *2/0* Bridget1	**26-70281** **JESUS R REYES** $0.00 *BMI-*	**Confirmation** **Dismissal**	no pymts received *01/01/00* *$0.00*	**Trustee recommends dismissal with prejudice.**

1. Debtor(s) did not appear at the 10/06/26 meeting of creditors.

2. Debtor(s) failed to file a Plan and Plan Summary.

3. Debtor(s) failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.

4. Debtor(s) failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

5. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court.

6. Debtor(s) failed to comply with BLR 3015-1(b) requiring Debtor(s) to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.

7. Debtor(s) failed to file proof of attendance at an approved credit counseling course before the petition date.

8. Debtor(s) failed to make a Plan payment.

Trustee's Amended Motion to Dismiss with Prejudice #22 filed 10/06/26.
No response filed by Debtor(s).

Attorney / *Pet Filed* / Bar Date / *Month/Term*	Case # / Debtor(s) / *Plan Pmt* / *AMI/BMI-ESF/PPR*	**Matters** / Notes	Arrears / *Last Rcpt* / Last Rcpt Amt / *Pmt Method*	Trustee Recommendation
BAKER & ASSOCIATES	**23-70041** **STEPHEN RODRIGUEZ**	**Dismissal**	$4,000.00 or 2.67 mth *09/28/26* *$2,000.00* *ePay*	**Trustee recommends dismissal.**
03/06/23 05/15/23 *44/60* Tracey	$1,500.00 *BMI-BOTH*	Post-Confirmation Trustee's Motion to Dismiss #123 was filed 09/02/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #123 was filed 09/23/26 at #124.		

Attorney / *Pet Filed* / Bar Date / *Month/Term*	Case # / Debtor(s) / *Plan Pmt* / *AMI/BMI-ESF/PPR*	**Matters** / Notes	Arrears / *Last Rcpt* / Last Rcpt Amt / *Pmt Method*	Trustee Recommendation
BAKER & ASSOCIATES	**26-70115** **JAIME C MENDOZA**	**Confirmation**	Current *10/01/26* *$1,455.00* *Wage Order*	**Trustee recommends confirmation of Plan #62 filed 10/02/26 with a C3 Oder.**
04/30/26 07/09/26 *7/60* Leanne1	$1,450.00 *BMI-PPR*	Plan includes a non-standard provision concerning pending adversary. Trustee does not object to this provision. Plan #62 filed 10/02/26 works, paying 5.18% to general unsecured creditors. Trustee requests a C3 Confirmation Order for pending lawsuits. Plan payments: 1 (May 2026) - 5 (Sep 2026) $874.00. 6 (Oct 2026) - 60 (Apr 2031) $1,450.00. Trustee's Motion to Dismiss #35 filed 06/25/26 was withdrawn 11/02/26 at #71. Debtor(s)'s response #41 filed 07/15/26. Objection to Confirmation filed 06/02/26 by Ally Bank at #30 was withdrawn 08/03/26 at #48.		

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMl/BMl-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
BAKER & ASSOCIATES *05/29/26* 08/07/26 *6/60* Bridget1	**26-70159** **MELISSA R TAFOLLA** $1,400.00 *BMl-*	**Confirmation** **Dismissal**	$2,150.00 or 1.54 mth *10/21/26* *$800.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Trustee alleges Plan #29 filed 07/31/26 is not feasible. Debtor(s) failed to be current in the five months that plan payments have come due.

2. Debtor is delinquent 1.54 payments through October totaling $2,150.00.

3. Trustee alleges Schedule I #46 filed 10/21/26 is inaccurate as it fails to disclose the assistance from the county pursuant to the previous hearing.

Payments: 1 (June 2026) -60 (May/2031) $1,400.00.

Trustee’s Motion to Dismiss #24 filed 07/07/26.
Response #34 filed 08/11/26.

Trustee's Notice of Non-Compliance #45 filed 10/21/26.
Response #47 filed 10/21/26.

Objection to Confirmation filed by Exeter Finance LLC 07/06/26 at #22 was withdrawn 08/03/26 at #31.

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
BAKER & ASSOCIATES *07/30/26* 10/08/26 *4/36* Bridget1	**26-70232** **JOSE R PEREZ** **LETICIA PEREZ** $670.00 *BMI-*	**Confirmation** **Dismissal** **Obj Conf BSI Financial Services**	$679.24 or 1.01 mth *10/27/26* *$51.92* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Trustee alleges that Plan #53 filed 10/02/26 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. Debtor(s) failed to provide Trustee with proof to substantiate the income amounts listed on Schedule I and Official Form 122C.

4. Plan fails to provide for IRS claim #17 filed 10/16/26.

5. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C.

6. Paragraph 16 fails to list the Amount of Cure or the Monthly Installment Amounts.

7. Debtor(s) failed to provide the 2024 and 2025 business tax returns.

8. An amended wage order has not been filed for the increase in plan payments.

Plan payments:
1 (Aug 2026) - 2 (Sep 2026) $450.00.
3 (Oct 2026) -36 (Jul 2029) $670.00.

Trustee's Amended Motion to Dismiss #36 filed 09/01/26.
Debtor(s) response #32 filed 08/27/26.

Objection to Confirmation filed by BSI Financial Services 10/26/26 at #62.

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
BAKER & ASSOCIATES *08/06/26* 10/15/26 *3/60* Bridget1	**26-70246** **JUAN A OLIVARES** $14,000.00 *AMI-*	**Confirmation** **Dismissal** **Obj Conf Security Services FCU** **Obj Conf Ford Motor Credit Co**	$10,250.00 or 0.73 mth *09/11/26* *$2,250.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #43 filed 10/02/26 fails to fully provide for Cenlar FSB/ Security Service FCU claim #43 filed 10/02/26.

2. Plan fails to provide for Ford Motor Credit Company claim #2 filed 08/19/26.

3. Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate is incorrect on Rally Credit's claim.

4. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to IRS's claim #15.

5. Truste alleges Official Form 122C #42 filed 10/02/26 is inaccurate.

6. Trustee alleges the Statement of Financial Affairs #41 is inaccurate as paragraph #20 is incomplete.

7. Plan Summary Total Non-Exempt Property does not coincide with C-1 Summary #40 filed 10/02/26.

8. Debtor(s) failed to provide copy of the County Appraisal District evaluation.

9. Debtor(s) failed to provide August 2026 bank statements for Rally Credit Union, Wells Fargo accounts #8521 and #3497.

10. Debor(s) failed to provide complete copies of the 2025 personal and business tax returns.

11. Debtor is delinquent 1 payment through October totaling $10,250.00, with next payment due on 11/05/26.

Plan payments:1 (Sep 2026) - 60 (Aug 2031) $10,250.00.

Trustee's Motion to Dismiss #34 filed 09/22/26.
Response #50 filed 10/07/26.

Objection to Confirmation filed by Security Service Federal Credit Union on 8/18/26 at #18.

Objection to Confirmation filed by Ford Motor Credit Company on 08/25/26 at #22.

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation

Objection to Confirmation filed by Rally Credit Union on 08/26/26 at #24 was withdrawn 10/05/26 at #47.

BAKER & ASSOCIATES

26-70276

SAMANTHA V HERNANDEZ

Confirmation

no pymts received
01/01/00
$0.00

Trustee does not recommend confirmation.

08/31/26
11/09/26
3/51

Krystle

$1,400.00
BMI-PPR

1. Trustee alleges Plan #18 filed 09/28/26 is not feasible. Debtor(s) failed to be current in the two months that plan payments have come due. There have been no receipts in this case.

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

3. Trustee alleges Schedule I is inaccurate as Debtor(s) failed to include the sister's contribution pursuant to 341 testimony.

4. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. Further, Schedule 21 reserve table reflects 60 months when plan duration is 51 months.

5. Plan fails to separate the future attorney fees from the Fixed Fee Agreement amounts.

6. Plan fails to fully provide for City of McAllen Tax Office claim #2 filed 09/29/26.

7. Plan fails to fully provide for Hidalgo County Tax Assessor claim #1 filed 09/29/26.

8. Trustee alleges Schedule A is incomplete pursuant to the ad valorem tax claims.

Plan payments: 1 (Sep/2026)- 51 (Nov/2030) $1,400.00.

Trustee's Motion to Dismiss #24 filed 10/21/26 is set for 12/07/26.
No Response filed by Debtor(s).

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
BAKER & ASSOCIATES *09/01/26* 11/10/26 *2/60* Leanne1	**26-70278** **MARICRUZ ARRIAGA** $2,250.00 *BMI-*	**Confirmation** 1. Debtor appeared at the 341 Meeting set 10/20/26; however, Debtor loss connection and the meeting was reset to 11/05/26. The meeting was then reset to 11/24/26 due to BNC noticing issues. 2. Plan #22 filed 10/16/26 fails to provide for treatment of the mortgage gap payment due to Vanderbilt Mortgage and Finance for August and September 2026. 3. Plan improperly provides for cure and maintain payments on Debtor's principal residence under 8B rather than 8A. 4. Debtor failed to provide Lone Star National Bank statements for July and August 2026. 5. Trustee alleges Schedule B is inaccurate as it shows Loan Star National Bank as an unknown value. 6. Debtor failed to provide a copy of her non-filing spouse's pay stubs. 7. Debtor failed to provide a copy of the 2025 tax return. 8. Debtor is delinquent $3,500.00 or 1.56 months. 9. Debtor(s) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan. 10. Plan fails to fully provide for Vanderbilt Mortgage and Finance amended claim #1 filed 10/29/26. Plan payments: 1 (Oct 2026) - 60(Sep 2031) $2,250.00.	$3,500.00 or 1.56 mth *10/29/26* *$1,000.00* *ePay*	**Trustee does not recommend confirmation.**

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
BAKER & ASSOCIATES	**26-70279** **JORGE J PEREZ**	**Confirmation**	no pymts received *01/01/00* *$0.00*	**Trustee does not recommend confirmation.**
09/01/26 11/10/26 *2/60* Krystle	$19,500.00 *AMI-*			

Debtor did appear at the 10/20/26 341 Meeting of Creditors; however, the meeting was reset to 11/24/26.

1. Trustee alleges the Plan #22 filed 10/16/26 is not feasible, as the plan summary reflects disposable income of $16,537.00, which is less than the plan payment of $19,500.00.

2. IRS claim #1 filed 10/14/26 reflects Debtor(s) failed to file tax returns for the years 2022, 2024 and 2025. Trustee has not received a signed copy of 2024 or 2025. Plan does not fully provide for IRS claim.

3. Plan fails to establish a sufficient HOA tax reserve for the liability that will come due.

4. Plan Summary - Line 15 fails to disclose the reason for the 100%

5. Plan provides for $6,500.00 in attorney's fees. Debtor has failed to provide Fixed Fee Agreement.

6. Statement of Financial Affairs #18 filed 10/16/26 fails to disclose Debtor’s/Joint Debtor’s business interests.

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

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

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

10. Debtor failed to provide the Trustee with Sworn Business Statement.

11. Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of $16,537.00, which is less than the plan payment of $19,500.00. No payments have been received in this case.

12. Debtor is delinquent 2 payments through 11/02/26 totaling $39,000.00. Trustee has not received any payments in this case.
Plan Payments: 1 (Oct/2026) - 60 (Sep/2031) $19,500.00.

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
		Trustee's Motion to Dismiss #23 filed 10/21/26 is set for 12/07/26. No Response filed by Debtor(s).		
ENRIQUE J SOLANA *07/24/26* 10/02/26 *4/60* Krystle	**26-70224** **JORGE MANCINAS** **ROGELIO A REYNA** $2,250.00 *BMI-*	**Confirmation** **Dismissal** 1. Plan #34 filed 10/28/26 has an adverse effect on Quantum Group LLC (claims 8 and 9) and proper notice has not been given. 2. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Rent-A-Center through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 3. Debtor(s) propose to pay CarMax Motors LLC directly for a claim with an excessive contractual interest rate of 24.26% at the expense of general unsecured creditors. 4. Trustee alleges Schedule C-1 #33 filed 10/28/26 is inaccurate as it fails to disclose the Gross Property Values and Total Encumbrances for the Real property, Motor vehicles and the Machinery, fixtures and equipment. Therefore, the totals are incorrect. Plan Payments: 1 (Aug 2026) - 60 (Jul 2031) $2,200.00. Trustee's Motion to Dismiss #26 filed 09/02/26. Debtor's response #27 filed 09/02/26.	$926.03 or 0.41 mth *10/30/26* *$273.15* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
PAYNE & ASSOCIATES PLLC *07/31/26* 10/09/26 *4/60* Leanne1	**26-70238** **ANGELICA DOMINGUEZ** $3,125.00 *BMI-PPR*	**Confirmation** **Dismissal** **Obj Conf Servbank NA**	$2,435.00 or 0.78 mth *10/05/26* *$3,000.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan #41 filed 10/22/26 fails to provide sufficient funds for payment in full of all secured and priority claims.

2. IRS claim #3 filed 08/24/26 reflects Debtor(s) failed to file a tax return for the year 2025. Trustee has received an unsigned copy of the 2025 tax return on 09/01/26. Plan fails to fully provide for IRS claim.

3. Plan does not provide for the notice of post-petition fee claim of Servbank NA #38 in the amount of $900.00 for attorney's fees, Proof of Claim fees and Plan review.

4. Schedule J is inaccurate as Debtor(s) failed to include the reserve amounts in the budget calculation.

5. Trustee alleges Statement of Financial Affairs #16 filed 09/01/26 is inaccurate as it fails to list the dates of operation for Saint Transportation.

6. Trustee alleges that the plan is not feasible. Debtor(s) failed to be current in the 3 months that plan payments have come due.

Plan payments:
1 (Aug 2026) - 2 (Sept 2026) $2,310.00.
2 (Oct 2026) - 60 (Jul 2031) $3,125.00.

Trustee's Motion to Dismiss #22 filed 09/08/26.
No Response filed by Debtor(s).

Objection to Confirmation filed 09/21/26 by Servbank NA for The Bank of New York Mellon Trust Company NA Trustee at #30.

Objection to Confirmation filed 09/21/26 by Servbank NA at #31 was withdrawn 10/23/26 at #42.

JUDGE EDUARDO V RODRIGUEZ
Yvonne V. Valdez, Trustee
November 9, 2026 2:00 pm

Next 3 Panels:
12/07/2026
01/11/2027
02/08/2027

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
WAJDA & ASSOCIATES *05/07/26* 07/16/26 *6/60* Krystle	**26-70132** **ROBERT SALAZAR** **PATRICIA MORALES** $2,380.00 *AMI-*	**Confirmation** **Dismissal** **Obj Conf Rocket Mortgage LLC** **Obj Conf Los Venados Property**	Current *10/23/26* *$641.54* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Amended Plan #62 filed 10/02/26 does agree with agreed order #60 filed 10/01/26.

2. Trustee alleges Schedule F is incomplete as it fails to list all the creditor addresses.

3. Plan fails to provide adequate protection payments to Lendmark Financial, Roadrunner, and Kubota for vehicles.

4. Plan fails to establish a sufficient ad valorem reserve for the liability that will come due.

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

6. Debtor(s) failed to file the corresponding Schedule C-1 Summary for the amended Schedule C #51 filed 09/11/26.

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

8. Plan fails to provide for Notice of Post-Petition Fees, Expenses and Charges #65 for attorney's fees or #70 for attorney's fees and poof of claim review.

Plan Payments:
1 (June 2026) - 52 (Sept 2030) $1,390.00.
53 (Oct 2030) - 60 (May 2031) $2,250.00.

Trustee's Motion to Dismiss #49 filed 08/26/26.
No Response filed by Debtor(s).

Objection to Confirmation #23 filed 06/02/26 by Rocket Mortgage LLC.

Objection to Confirmation #58 filed 09/17/26 by Los Venados Property Owners Association.

Number of Cases at This Time: 13

Attorney / *Pet Filed* / Bar Date / *Month/Term*	Case # / Debtor(s) / *Plan Pmt* / *AMI/BMI-ESF/PPR*	**Matters** / Notes	Arrears / *Last Rcpt* / Last Rcpt Amt / *Pmt Method*	Trustee Recommendation
MARCOS D OLIVA PC *04/22/24* 07/01/24 *31/60* Connie	**24-70097** **PRAXEDIS RODRIGUEZ JR** **ZAIDA B RODRIGUEZ** $5,700.00 *BMI-BOTH*	**Modification** Amended Modified Plan #124 filed 10/28/26 to cure a post-petition payment default works at 60.970%. Mod forgives: $8,875.00 Mod payments: 30 (Oct 2026) - 60 (Apr 2029) $5,700.00 Post-Confirmation Trustee's Motion to Dismiss #110 was filed 09/02/26 for non-payment was withdrawn 11/02/26 at #125. Response to Post-Confirmation Trustee's Motion to Dismiss #110 was filed 09/02/26 at #111.	$4,915.38 or 0.86 mth *10/26/26* *$784.62* *Wage Order*	**Trustee recommends approval of Modified Plan #124 filed 10/28/26.**
MARCOS D OLIVA PC *05/29/26* 08/07/26 *6/60* Bridget1	**26-70155** **RUBEN GUAJARDO JR** **ANGELICA G GUAJARDO** $4,710.00 *AMI-PPR*	**Confirmation** **Dismissal** Amended Plan #73 filed 10/30/26 will be reviewed prior to the hearing. Plan includes a Non-standard Provision. Plan #71 filed 10/14/26 overprovides for American Loan Servicing amended claim #1 filed 09/22/26. Mortgage payment for June 2026 is included in the pre-petition arrears and as an ongoing payment in 8A of Plan. Payments: 1 (Jun 2026) -3 (Aug 2026) $4,250.00. 4 (Sept 2026) -4 (Sept 2026) $4,400.00. 5 (Oct 2026) -60 (May 2031) $4,710.00. Trustee’s Motion to Dismiss #31 filed 07/07/26.	$4,560.00 or 0.97 mth *10/06/26* *$4,400.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation

No Response filed by Debtor(s).

Debtor's Objection to claim filed by American Loan Servicing and Motion for Audit and Re-calculation filed 08/03/26 at #40 was withdrawn 09/24/26 at #57.
American Loan Servicing filed a response to Debtor's Objection to claim on 08/20/26 at #50.

MARCOS D OLIVA PC

07/02/26
09/10/26
4/60

Bridget1

26-70200
ANDRES SANCHEZ

$3,700.00
AMI-

Confirmation

$3,684.62 or 1.00 mth
10/26/26
$969.23
Wage Order

Trustee recommends confirmation Plan #44 filed 10/01/26.

Plan #44 filed 10/01/26 works, paying 53.27% to the general unsecured creditors.

Plan payments:
1 (Aug 2026) -2 (Sep 2026) $2,100.00.
3 (Oct 2026) - 21 (Apr 2028) $3,700.00.
22 (May 2028) -60 (July 2031) $4,170.00.

Trustee's Motion to Dismiss #24 filed 08/18/26 was withdrawn 11/02/26 at #51.
No Response filed by Debtor(s).

Objection to confirmation filed by Lakeview Loan Servicing LLC 09/09/26 at #26 was withdrawn 09/16/26 a t#33.

Attorney / *Pet Filed* / Bar Date / *Month/Term*	Case # / Debtor(s) / *Plan Pmt* / *AMI/BMI-* / *ESF/PPR*	**Matters** / Notes	Arrears / *Last Rcpt* / Last Rcpt Amt / *Pmt Method*	Trustee Recommendation
MARCOS D OLIVA PC *07/07/26* 09/15/26 *4/60* Krystle	**26-70207** **DANIEL CANTU** **RACHEL CANTU** $1,775.00 *BMI-*	**Confirmation** **Dismissal** Plan #36 filed 10/01/26 cannot be recommended because: 1. Debtor(s) failed to provide proof of income from son. 2. Debtors are behind 1.61 payments through October, totaling $2,867.31. Plan Payment: 1 (Aug 2026) - 60 (Jul 2031) $1,775.00. Trustee's Motion to Dismiss #29 filed 08/25/26. No Response filed by Debtor(s).	$2,867.31 or 1.62 mth *10/19/26* *$819.23* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**
MARCOS D OLIVA PC *08/11/26* 10/20/26 *3/60* Krystle	**26-70252** **MONICA C EPLING** $350.00 *AMI-*	**Confirmation** Plan #34 filed 09/24/26 works paying 17.63% to general unsecured creditors. Plan Payments: 1 (Sep 2026) - 1 (Sep 2026) $200.00. 2 (Oct 2026) - 60 (Aug 2031) $350.00. Trustee's Motion to Dismiss #39 filed 09/29/26 was withdrawn 11/02/26 at #51. No Response filed by Debtor(s).	$26.92 or 0.08 mth *10/30/26* *$161.54* *Wage Order*	**Trustee recommends confirmation of Plan #34 filed 09/24/26.**

Attorney / *Pet Filed* / Bar Date / *Month/Term*	Case # / Debtor(s) / *Plan Pmt* / *AMI/BMI-ESF/PPR*	**Matters** / Notes	Arrears / *Last Rcpt* / Last Rcpt Amt / *Pmt Method*	Trustee Recommendation
MARCOS D OLIVA PC *08/17/26* 10/26/26 *3/60* Leanne1	**26-70255** **ALMA VILLARREAL** $3,880.00 *AMI-PPR*	**Confirmation** **Dismissal** **Obj Conf Santander Consumer USA** 1. Plan #39 filed 10/27/26 fails to provide for treatment of the mortgage gap payment due to Cenlar FSB for 08/2026. 2. Trustee alleges Schedule B is incorrect as it fails to provide a value for asset listed on the Covington Credit claim. Plan payments: 1 (Sep 2026) - 60 (Aug 2031) $3,880.00. Trustee's Motion to Dismiss #32 filed 09/29/26. No Response filed by Debtor(s). Amended Objection to Confirmation filed 10/21/26 by Santander Consumer USA Inc. dba Chrysler Capital at #41.	$2,387.69 or 0.62 mth *10/20/26* *$1,790.77* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**
MARCOS D OLIVA PC *08/26/26* 11/04/26 *3/60* Krystle	**26-70261** **JOANA JIMENEZ** $830.00 *AMI-*	**Confirmation** Plan #22 filed 10/26/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122C #23 filed on 10/27/26. Plan Payments: 1 (Sep/2026) - 60 (Aug/2031) $830.00.	$830.00 or 1.00 mth *10/05/26* *$830.00* *Wage Order*	**Trustee does not recommend confirmation.**

Attorney / *Pet Filed* / Bar Date / *Month/Term*	Case # / Debtor(s) / *Plan Pmt* / *AMI/BMI-ESF/PPR*	**Matters** / Notes	Arrears / *Last Rcpt* / Last Rcpt Amt / *Pmt Method*	Trustee Recommendation
MARCOS D OLIVA PC *08/31/26* 11/09/26 *3/60* Leanne1	**26-70272** **TANIA D CANO** $1,600.00 *BMI-*	**Confirmation** Plan #12 filed 09/16/26 cannot be recommended because: 1. Trustee alleges Schedule D is incorrect as it fails to include El Burgeno Auto Sales. 2. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Lacks Valley Stores through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. Plan payments: 1 (Sep 2026) - 60 (Aug 2031) $1,600.00.	$1,600.00 or 1.00 mth *10/06/26* *$1,600.00* *ePay*	**Trustee does not recommend confirmation.**
MARCOS D OLIVA PC *09/01/26* 11/10/26 *3/60* Krystle	**26-70282** **LUC F DELORME** **HILDA R DELORME** $850.00 *BMI-PPR*	**Confirmation** **Obj Conf TD Bank NA** **Obj Conf TD Auto Finance LLC** 1. Plan 2 filed 09/01/26 fails to fully provide for IRS claim #16 filed 10/15/26. 2. Plan fails to provide for Hidalgo County Tax Assessor claim #6 filed 09/18/26. 3. Plan fails to fully provide for Jefferson Capital Systems LLC claim #11 filed 10/01/26. 4. Debtor(s) failed to provide verification of the family contribution of $600.00. 5. Debtor(s) failed to file an EFT order with the court. Plan payments: 1 (Sep 2026) -60 (Aug 2031) $850.00. Objection to Confirmation filed by TD Bank NA on 09/04/26 at #14.	$850.00 or 1.00 mth *10/16/26* *$850.00* *ePay*	**Trustee does not recommend confirmation.**

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMl/BMl-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation

Objection to Confirmation filed by TD Auto Finance LLC on 09/15/26 at #22.

MARCOS D OLIVA PC

09/03/26
11/12/26
2/60

Bridget1

26-70284
RENE R CAVAZOS
IDALIA CAVAZOS

$1,725.00
BMl-

Confirmation

Obj Conf Rocket Mortgage LLC

Current

10/13/26
$1,725.00
ePay

Trustee does not recommend confirmation.

1. Plan #40 filed 10/27/26 fails to fully provide for Rocket Mortgage claim #3 filed 09/24/26.

2. Plan overprovides for Service Finance Co claim #12 filed 10/23/26.

Plan payments: 1 (Oct 2026) -60 (Sep 2031) $1,725.00.

Objection to confirmation filed by Rocket Mortgage LLC 10/08/26 at #34.

MARCOS D OLIVA PC

09/04/26
11/13/26
2/36

Leanne1

26-70286
LAURA L WHEELER

$175.00
BMl-

Confirmation

$87.50 or 0.50 mth

10/27/26
$87.50
ePay

Trustee recommends confirmation of Plan #22 filed 10/30/26.

Plan #22 filed 10/30/26 works, paying 2.96% to general unsecured creditors.

Plan payments: 1 (Oct 2026) - 36 (Sep 2029) $175.00.

Attorney *Pet Filed* Bar Date *Month/Term*	Case # Debtor(s) *Plan Pmt* *AMI/BMI-* *ESF/PPR*	**Matters** Notes	Arrears *Last Rcpt* Last Rcpt Amt *Pmt Method*	Trustee Recommendation
VASQUEZ LAW GROUP PLLC *08/21/26* 10/30/26 *3/36* Leanne1	**26-70260** **THOMAS E DIAZ** **LISA M DIAZ** $1,060.00 *BMI-*	**Confirmation** **Obj Toyota Motor Credit Corp**	Current *10/28/26* *$115.38* *Wage Order*	**Trustee does not recommend confirmation.**

Plan #28 filed 29/29/26 cannot be recommended because based on JD Power value ($29,823.00) as required by Order #13, the Plan does not provide sufficient adequate protection of $335.51 to Toyota Motor Credit.

Plan payments:
1 (Sep 2026)- 2(Oct 2026) $250.00.
3 (Nov 2026) - 36(Aug 2029) $1,060.00.

Objection to Confirmation filed by Toyota Credit Motor Corp on 10/23/26 at #35.

Number of Cases at This Time: 12