JUDGE EDUARDO V RODRIGUEZ
Yvonne V. Valdez, Trustee
November 16, 2026 2:00 pm

Next 3 Panels:
12/14/2026
01/12/2027
02/22/2027

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
BAKER & ASSOCIATES *11/06/23* 01/15/24 *36/60* Tracey	**23-10202** **FRANCISCO H CASTANEDA** **GRACIELA GOMEZ-CASTANEDA** $1,074.32 *BMI-ESF*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #71 was filed 10/13/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #71 was filed 11/04/26 at #72.	$3,187.76 or 2.97 mth *10/13/26* *$950.00* *ePay*	**Trustee recommends dismissal.**
LAW OFFICE OF GERRY LINAN *05/07/26* 07/16/26 *6/60* Leanne1	**26-10073** **MARIO CANALES** **EVA CANALES** $1,615.00 *BMI-*	**Confirmation** **Dismissal** **Obj Conf Rocket Mortgage LLC** **Obj Conf Rocket Mortgage LLC** 1. Plan #52 filed 10/30/26 provides for direct-pay treatment of the Rocket Mortgage claim with pre-petition arrears. 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. [Order Denying Debtor-Creditor agreement for direct pay of ongoing mortgage entered 9/22/26 #44.] 2. Plan does not provide for the notice of post-petition fee claim of Rocket Mortgage LLC in the amount of $600 for Proof of Claim and plan review. 3. Debtor(s) failed to file Schedule C-1. 4. Debtor(s) failed to file a wage deduction order or EFT order with the Court. 5. Based on JD Power value $40,283.00 as required by Order #5, the Plan does not provide sufficient adequate	$1,615.00 or 1.00 mth *10/16/26* *$900.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**

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protection of $453.18 to Americredit Financial Services DBA GM Financial. Additionally, the Plan fails to provide for adequate protection payments for months 1-5.

6. Plan and Plan summary do not agree.

7. Trustee alleges Fixed Fee Agreement is incorrectly addressed in Plan.

8. Trustee alleges Schedule F is inaccurate as fails to list amounts for unsecured creditors.

9. Official Form 122C is incomplete as it does not include the Current Monthly Breakdown.

10. Trustee alleges Schedule B is inaccurate as it fails to list all assets.

11. Trustee alleges Statement of Financial Affairs is inaccurate as if fails to list any business in the past 4 years.

12. Debtor(s) failed to provide proof to substantiate the debts to be paid to Hidalgo County District Attorney through the Plan. The bar date passed on 7/16/26 and the creditors did not file claims.

13. Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Non-Exempt Property totaling $141,000.00.

Plan payments:
1 (Jun 2026) - 5 (Oct 2026) $900.00.
6 (Nov 2026) - 60 (May 2031) $1,540.00.

Trustee's Motion to Dismiss #30 filed 07/07/26.
No Response filed by Debtor(s).

Objection to Confirmation filed 06/09/26 by Rocket Mortgage LLC at #16.

Objection to Confirmation filed 10/14/26 by Rocket Mortgage LLC at #47.

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LIMON LAW OFFICE *02/25/22* 05/06/22 *57/60* Tracey	**22-10022** **MARIA DEL ROSARIO VASQUEZ** $1,345.11 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #79 was filed 10/13/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #79 was filed 11/03/26 at #80.	$4,035.33 or 3.00 mth *08/19/26* *$1,345.11* *ePay*	**Trustee recommends dismissal.**
LIMON LAW OFFICE *01/27/23* 04/07/23 *46/60* Tracey	**23-10017** **ARMANDO G SANCHEZ II** $1,075.00 *AMI-ESF*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #73 was filed 10/13/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #73 was filed 11/03/26 at #74.	$1,375.00 or 1.28 mth *11/05/26* *$1,500.00* *ePay*	**Trustee recommends dismissal.**

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LIMON LAW OFFICE *05/01/24* 07/10/24 *30/60* Connie	**24-10077** **HILDA RODRIGUEZ** $685.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #26 was filed 10/13/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #26 was filed 11/03/26 at #27.	$2,609.00 or 3.81 mth *09/10/26* *$619.00* *ePay*	**Trustee recommends dismissal.**
LIMON LAW OFFICE *08/30/24* 11/08/24 *27/60* Tracey	**24-10145** **MARIA R GARCIA** $420.00 *BMI-*	**Dismissal** Post-Conf. Trustee's Motion to Dismiss #44 was filed 09/23/26 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss #44 was filed 10/12/26 at #45.	$1,260.00 or 3.00 mth *10/27/26* *$420.00* *Wage Order*	**Trustee 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
LIMON LAW OFFICE *09/09/26* 11/18/26 *2/60* Bridget1	**26-10175** **BEATRIZ M PENA** $1,400.00 *BMI-*	**Confirmation** Amended Plan #22 and Statement of Financial Affairs filed 11/06/26 will be reviewed prior to the hearing. 1. Debtor was unable to attend the 10/27/26 341. Meeting of Creditors rescheduled for 11/10/26. 2. Plan #2 filed 09/09/26 fails to fully provide for Freedom Mortgage Corporation claim #6 filed 10/30/26. 3. Trustee alleges Schedule B #1 filed 09/09/26 is incomplete as it fails to disclose all bank accounts pursuant to bank statements provided. Plan payments: 1 (Oct 2026) -60 (Sep 2031) $1,400.00. Trustee's Motion to Dismiss #19 filed 10/27/26 is set for 12/14/26. No response filed by Debtor(s).	$1,400.00 or 1.00 mth *10/13/26* *$1,400.00* *ePay*	**Trustee does not recommend confirmation.**
LIMON LAW OFFICE *09/14/26* 11/23/26 *2/60* Krystle	**26-10178** **LUIS H RIVERA** $805.00 *BMI-*	**Confirmation** **Obj Conf Capital One Auto Finance** Plan #18 filed 10/27/26 works, paying 5.25% to general unsecured creditors. Plan Payments: 1 (Oct 2026) - 1 (Oct 2026) $770.00. 2 (Nov 2026) - 60 (Sep 2031) $805.00. Objection to Confirmation by Capital One Auto Finance at #16 filed 10/06/26.	Current *11/03/26* *$455.00* *ePay*	**Trustee recommends confirmation of Plan #18 filed 10/27/26 pending resolution of Objection.**

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MARCOS D OLIVA PC *09/12/22* 11/21/22 *50/60* Tracey	**22-10133** **GLAFIRA ECHAVARRIA** $1,175.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #36 was filed 10/13/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #36 was filed 10/27/26 at #37.	$1,175.42 or 1.00 mth *11/04/26* *$293.75* *Wage Order*	**Trustee recommends dismissal.**
MARCOS D OLIVA PC *03/28/25* 06/06/25 *20/36* Connie	**25-10054** **RAMON GARCIA JR** **KAREN L GARCIA** $3,000.00 *BMI-PPR*	**Dismissal** **Modification** Amended Modified Plan #68 filed 10/21/26. Mod filed to cure delinquency, extend the plan term from 36 to 60 months and add the 2025 taxes owed to the IRS in the amount of $16,150.70. 1. Modification provides for $16,150.70 for 2025 as direct pay, but it is not included in Schedule J, therefore the plan is not feasible. 2. Modification fails to establish a sufficient federal income tax reserve for the liability that will come due. Modification forgives: $11,419.54. Payments: 19 (Oct 2026)- 60 (Mar 2030) $ 3,000.00.	Current *10/30/26* *$1,100.00* *ePay*	**Trustee does not recommend approval and recommends dismissal, and requests evidentiary hearing.**

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		Post-Confirmation Trustee's Motion to Dismiss #64 was filed 09/23/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #64 was filed 09/29/26 at #66.		
MARCOS D OLIVA PC *11/03/25* 01/12/26 *12/60* Tracey	**25-10204** **ROBERT CHAPA III** $3,255.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #54 was filed 09/23/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #54 filed 10/14/26 at #55.	$16,218.51 or 4.98 mth *07/14/26* *$8,300.00* *ePay*	**Trustee recommends dismissal.**
MARCOS D OLIVA PC *05/04/26* 07/13/26 *6/60* Bridget1	**26-10072** **MARIA G MEDRANO** $2,125.00 *BMI-*	**Confirmation** **Dismissal** 1. Plan #85 filed 10/19/26 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Trustee alleges the Plan fails to provide all of Debtor(s)'s disposable income into the plan. Plan payments: 1 (Jun 2026)- 4(Sept 2026) $2,075.00. 5(Oct 2026) - 60(May 2031) $2,125.00. Trustee's Motion to Dismiss #56 filed 07/21/26. Response #84 filed 10/16/26.	$2,125.00 or 1.00 mth *10/30/26* *$2,125.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**

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MARCOS D OLIVA PC *06/29/26* 09/07/26 *5/60* Krystle	**26-10112** **CELISSA M GARZA** $1,850.00 *BMI-ESF*	**Confirmation** Plan #51 filed 10/16/26 works paying 12.28% to general unsecured creditors. Plan Payments: 1 (Jul 2026) - 60 (Jun 2031) $1,850.00. Trustee's Motion to Dismiss #33 filed 08/04/26 was withdrawn 11/09/26 at #57. Debtor's response #52 filed 10/16/26.	$853.88 or 0.46 mth *10/30/26* *$426.92* *Wage Order*	**Trustee recommends confirmation of Plan #51 filed 10/16/26.**
MARCOS D OLIVA PC *07/17/26* 09/25/26 *4/60* Leanne1	**26-10130** **ADRIAN O ROSALES** **HISABEL C ROSALES** $3,100.00 *AMI-*	**Confirmation** **Dismissal** Plan #39 filed 10/16/26 cannot be recommended as Official Form 122C-2 is incorrect. Plan payments: 1 (Aug 2026) - 3 (Oct 2026) $2,050.00. 3 (Nov 2026) - 60 (Jul 2031) $3,100.00. Trustee's Motion to Dismiss #25 filed 09/02/26. Debtor(s)'s response #42 filed 10/19/26.	Current *11/02/26* *$1,200.00* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

JUDGE EDUARDO V RODRIGUEZ
Yvonne V. Valdez, Trustee
November 16, 2026 2:00 pm

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MARCOS D OLIVA PC *07/31/26* 10/09/26 *3/36* Krystle	**26-10141** **DEMETRIO NAVARRO** **ELISA NAVARRO** $600.00 *BMI-PPR*	**Confirmation** Plan #38 filed 10/26/26 works, paying 1.55% to general unsecured creditors. Plan Payments: 1 (Aug 2026) - 2 (Sep 2026) $925.00. 3 (Oct 2026) - 36 (Jul 2029) $600.00. Trustee's Amended Motion to Dismiss #28 filed 09/29/26 was withdrawn 11/09/26 at #43. Debtor's response #35 filed 10/19/26.	$600.00 or 1.00 mth *10/05/26* *$925.00* *ePay*	**Recommend confirmation of Plan #38 filed 10/26/26.**
MARCOS D OLIVA PC *08/03/26* 10/12/26 *3/60* Leanne1	**26-10143** **RENE CHAVEZ SR** $3,200.00 *BMI-PPR*	**Confirmation** **Dismissal** **Obj Conf Johnson & Starr** **Obj Conf Roland Gonzalez** 1. Plan #32 filed 10/19/26 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 totaling $263,689.41. 2. Plan #32 filed 10/19/26 fails to provide for Rolando Gonzalez claim #7 filed 10/09/26. 3. Plan fails to fully provide for Cameron County claim #4 filed 10/15/26. 4. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims. Plan payments: 1 (Sep 2026) - 3 (Nov 2026) $3,200.00. 4 (Dec 2026) - 60 (Aug 2031) $4,950.00.	$7,000.00 or 2.19 mth *10/09/26* *$2,600.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**

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Trustee's Motion to Dismiss #27 filed 9/25/26.
Debtor(s)'s response #34 filed 10/19/26.

Objection to Confirmation filed 10/09/26 by Johnson & Starr at #29.

Objection to Confirmation filed 10/12/26 by Roland Gonzalez at #30.

MARCOS D OLIVA PC

08/03/26
10/12/26
3/60

Bridget1

26-10145
MARICELA M PEREZ

$2,450.00
AMI-PPR

Confirmation

Plan #42 filed 10/16/26 works at 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of $49,803.60. Trustee requests a C4 100% Order.

Plan payments:
1 (Sep 2026) - 2(Oct 2026) $1,650.00.
3 (Nov 2026) - 60(Aug 2031) $2,450.00.

Trustee's Motion to Dismiss #39 filed 09/25/26 was withdrawn 11/09/26 at #50.
No response filed by Debtor.

$2,450.00 or 1.00 mth
09/28/26
$1,650.00
ePay

Recommend Confirmation Plan #42 filed 10/16/26 with C4 100% Order.

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MARCOS D OLIVA PC *08/03/26* 10/12/26 *3/60* Krystle	**26-10146** **RODNEY R RODRIGUEZ** $2,900.00 *BMI-*	**Confirmation** **Dismissal** Plan #45 filed 10/21/26 cannot be recommended because Trustee alleges that the budget is not feasible because Schedule J is inaccurate as it fails to list two direct payments to Rent-a-Center under installment payments. Plan Payments: 1 (Sep 2026) - 2 (Oct 2026) $2,750.00. 3 (Nov 2026) - 60 (Aug 2031) $2,900.00. Trustee's Motion to Dismiss #34 filed 09/28/26. Debtor's response #39 filed 10/13/26.	$1,842.31 or 0.64 mth *11/02/26* *$1,269.23* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**
MARCOS D OLIVA PC *08/18/26* 10/27/26 *3/60* Bridget1	**26-10152** **ERNESTO GUAJARDO JR** **RICHARD L SIERRA** $2,225.00 *AMI-*	**Confirmation** Plan #31 filed 10/16/26 works at 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of $156,792.60. Trustee requests a C4 Confirmation Order. Plan payments: 1 (Sep 2026) -21 (May 2028) $2,225.00. 22 (Jun 2028) -60 (Aug 2031) $3,200.00. Trustee's Motion to Dismiss #27 filed 09/29/26 was withdrawn 11/09/26 at #38. Response #35 filed 10/19/26.	Current *10/13/26* *$2,225.00* *Wage Order*	**Recommend Confirmation Plan #31 filed 10/16/26 with C4 100% Order.**

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MARCOS D OLIVA PC *08/31/26* 11/09/26 *3/60* Leanne1	**26-10165** **JOSE LOPEZ JR** **VELMA G LOPEZ** $2,400.00 *BMI-*	**Confirmation** Plan #36 filed 10/29/26 cannot be recommended because Trustee alleges Schedule I is inaccurate as it fails to provide the correct length of employment and employer for Velma Lopez pursuant the 341 testimony. Additionally, Schedule I does not include the correct amount of Jose Lopez' correct 1099 income pursuant the 341 testimony. Plan payments: 1 (Sep 2026) - 1 (Sep 2026) $2,400.00. 2 (Oct 2026) - 60 (Aug 2031) $2,225.00.	$1,499.17 or 0.62 mth *11/04/26* *$138.00* *ePay*	**Trustee does not recommend confirmation.**
MARCOS D OLIVA PC *09/01/26* 11/10/26 *2/60* Bridget1	**26-10169** **CANDID M MONTIEL** $550.00 *BMI-*	**Confirmation** Amended Plan #29 filed 11/06/26 will be reviewed prior to the hearing. 1. Plan #13 filed 09/15/26 fails to fully provide for IRS claim #2 filed 09/25/26. 2. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I. 3. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Rio Grand Valley Credit Union through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. 4. Debtor(s) failed to provide bank statements for Wells Fargo account ending in 7904 July and August statements. 5. Debtor(s) failed to provide bank statements Wells Fargo account ending in 9480 June through August.	$800.00 or 1.45 mth *11/03/26* *$150.00* *ePay*	**Trustee does not recommend confirmation.**

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6. Debtor(s) failed to provide bank statements Rio Grande Valley FCU (no account provided) statements June through August.

7. Trustee alleges the Statement of Financial Affairs #15 filed 09/15/26 is incomplete as it fails to disclose an account number for the Ria Grande Valley FCU account and the day both accounts were closed.

8. Trustee alleges the Schedule I #14 filed 09/15/26 is inaccurate as it fails to correctly list Debtor's net income. Additionally, Schedule J #14 is inaccurate as it includes rent from mother after she moves out of Debtor's home.

9. Debtor is delinquent 1.45 payments through November totaling $800.00. There have been no receipts from the wage order signed 09/18/26.

Trustee's Motion to Dismiss #27 filed 11/04/26 is set for 12/14/26.
No response filed by Debtor(s).

MARCOS D OLIVA PC *09/03/26* 11/12/26 *2/60* Krystle	**26-10170** **MARTIN A DE LA GARZA** **MARGARET F DE LA GARZA** $1,335.00 *BMI-*	**Confirmation**	Current *10/27/26* *$1,335.00* *Wage Order*	**Trustee does not recommend confirmation.**

Plan #38 filed 10/20/26 cannot be recommended because Debtor(s) failed to provide a complete address for Shell Point Mortgage, thus the creditor has not been properly noticed.

Plan Payments: 1 (Oct 2026) - 60 (Sep 2031) $1,335.00.

Trustee's Motion to Dismiss #30 filed 11/09/26 is set for 12/14/26.

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
MARCOS D OLIVA PC *09/15/26* 11/24/26 *2/36* Leanne1	**26-10181** **JOSE H RESENDEZ JR** **LYDIA RESENDEZ** $3,200.00 *BMl-*	**Confirmation** Plan #31 filed 11/06/26 cannot be recommended because: 1. Debtor(s) failed to provide proof to substantiate the amounts to be paid to RTO National through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. 2. Debtor(s) failed to provide proof to substantiate the amounts to be paid to Conn Appliances Inc through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. Plan payments: 1 (Oct 2026) - 1 (Oct 2026) $3,300.00. 2 (Nov 2026) - 36 (Sep 2029) $3,200.00. Trustee's Motion to Dismiss #29 filed 10/30/26 is set for 12/14/26. Debtor(s)'s response #33 filed 11/06/26.	Current *10/27/26* *$876.92* *Wage Order*	**Trustee does not recommend confirmation.**

JUDGE EDUARDO V RODRIGUEZ
Yvonne V. Valdez, Trustee
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02/22/2027

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MARCOS D OLIVA PC *09/17/26* 11/26/26 *2/60* Bridget1	**26-10183** **IRINEO GARZA** $675.00 *BMl-*	**Confirmation** Amended Plan and Schedules D/E/F filed 11/05/26 will be reviewed prior to the hearing. Plan #9 filed 10/01/26 works, paying 2.79% to the general unsecured creditors, but cannot be recommended because: 1.Debtor(s) failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. 2. Debtor(s) failed to file an EFT order with court. Plan payments: 1 (Oct 2026) -60 (Sep 2031) $675.00. Trustee's Motion to Dismiss #22 filed 10/30/26 is set for 12/14/26. No response filed by Debtor(s).	Current *10/30/26* *$675.00* *ePay*	**Trustee does not recommend confirmation.**
MARCOS D OLIVA PC *09/18/26* 11/27/26 *2/60* Krystle	**26-10185** **DIANA M HERNANDEZ** $635.00 *BMl-*	**Confirmation** Plan #25 filed 10/27/26 proposes to overprovide for treatment of Republic Finance claim in Paragraph 9A at the expense of general unsecured creditors. Proof of Claim has not been filed. Plan Payments: 1 (Oct 2026) - 60 (Sept 2031) $635.00. Trustee's Motion to Dismiss #27 filed 10/27/26 is set for 12/14/26. No response filed by Debtor.	$48.84 or 0.08 mth *10/26/26* *$293.08* *ePay*	**Trustee does not recommend confirmation**

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WAJDA & ASSOCIATES *12/21/23* 02/29/24 *35/60* Tracey	**23-10229** **ESMERALDA H LUNA** $485.00 *BMI-PPR*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #78 was filed 09/23/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #78 filed 10/13/26 at #79.	$3,637.50 or 7.50 mth *07/20/26* *$4,241.88* *Check*	**Trustee recommends dismissal.**

Number of Cases at This Time: 26