JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 9:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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** *07/17/25* 09/25/25 *16/60* Tracey	**25-20216** **MARIA M ROSS** $385.00 *AMI-*	**Dismissal** Post-Confirmation Chapter 13 Trustee's Motion to Dismiss #64 filed 09/28/2026 for non-payment. No response filed by Debtor(s).	$1,331.38 or 3.46 mth *07/31/26* *$88.85* *Wage Order*	**Trustee recommends dismissal.**

ALLMAND LAW FIRM PLLC *08/24/26* 11/02/26 *3/60* Leanne1	**26-20285** **RENE YANEZ JR** $1,139.00 *BMI-*	**Confirmation** **Dismissal** 1. Plan #2 filed 08/24/26 fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor(s)'s tax returns. 2. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Rocket Mortgage claim. 3. Trustee alleges Statement of Financial Affairs at #1 filed 08/24/26 is incorrect as it fails to list 2026 earnings. 4. Trustee alleges Schedule I is inaccurate as it fails to list Debtor's self-employment. 5. Trustee alleges Schedule I is inaccurate as it appears to list duplicate expenses on business budget. 6. Debtor(s) failed to provide business sworn testimony.	Current *11/02/26* *$1,139.00* *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

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

8. Trustee alleges Schedule B is inaccurate as if fails to include all business assets.

9. Paragraph 16 provide a cure to be paid direct but fails to list the amount of cure.

10. Plan improperly proposes various start and end dates for pro-rata claims.

Plan payments: 1 (Sep 2026) - 60 (Aug 2031) $1,139.00.

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

ALLMAND LAW FIRM PLLC *09/18/26* 11/27/26 *2/60* Leanne1	**26-20329** **GILBERT HUCHIN** **MELISSA J HUCHIN** $385.00 *BMI-*	**Confirmation**	$208.00 or 0.54 mth *10/30/26* *$177.00* *ePay*	**Trustee does not recommend confirmation.**

1. Plan #14 filed 10/05/26 fails to fully provide for Carvana LLC claim #11 filed 10/12/26.

2. Paragraph 16 is incomplete as it lists 2 creditors with cure installment payments, but no cure amount is listed.

3. Trustee alleges Schedule I is inaccurate per 341 testimony.

4. Debtor(s) failed to provide 60 days of bank statement for all accounts listed on Schedule B.

5. Debtor(s) failed to provide CC Medical Center 401k statement.

Plan payments: 1 (Oct 2026) - 60 (Sep 2031) $385.00.

Trustee's Motion to Dismiss #21 filed 10/27/26 is set for 12/16/26.
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
HOOMAN KHOSHNOOD LAW PC *08/31/26* 11/09/26 *3/60* Leanne1	**26-20305** **RUBEN C CAVAZOS JR** **MARIA C CAVAZOS** $5,850.00 *AMI-*	**Confirmation** 1. Plan #5 filed on 08/31/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #7 filed on 08/31/26. 2. Plan fails to fully provide for IRS claim #9 filed 10/09/26. 3. Plan fails to fully provide for Freedom Mortgage Corporation claim #15 filed 10/27/26. 4. Plan fails to provide for US Department of HUD claim #1 filed 09/03/26. 5. Plan Summary #5 fails to agree with Schedule C-1 #1 Total Non-Exempt Property amount. Plan payments: 1 (Sept 2026) - 45 (May 2030) $5,850.00. 46 (June 2030) - 60 (Augt 2031) $6,800.00. Trustee's Motion to Dismiss #25 filed 10/23/26 is set for 12/16/26. No response filed by Debtor(s).	Current *11/09/26* *$5,850.00* *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
LITTLEFIELD LAW FIRM *07/31/26* 10/09/26 *4/60* Bridget1	**26-20260** **JUAN F MAYEN JR** $900.00 *AMI-*	**Confirmation** **Dismissal** **Obj POC Randolph Brooks Fed CU** **Obj POC Luke and Hugo Isensee** 1. Trustee alleges Plan #26 filed 10/12/26 fails to provide all of Debtor(s)'s disposable income into the plan. 2. Trustee alleges Official Form 122C #23 is incorrect, thus the plan fails to meet the requirements of 1325(b). 3. Paragraph 16 fails to reflect the Amount of Cure for Juan Fernando Mayen, Sr. Further, FinPac is treated as assumed but remarks reflect "Rejected". Creditor filed secured claim #13 on 09/08/26. 4. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 5. Plan fails to fully provide for IRS amended claim #5 filed 10/20/26. 6. Plan fails to provide for Randolph Brooks FCU claim #12 filed 09/08/26. 7. Plan fails to provide for Nueces County Tax claim #11 filed 09/04/26. 8. Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate, Monthly Payment and Date Last Payment is Due is incorrect on Davie Jones's claim. 9. Plan Summary #26 does not match Plan #26. 10. Debtor(s) failed to provide proof to substantiate the debts to be paid to Sheffield Financial through the Plan. The bar date passed on 10/06/26 and the creditors did not file claims. Plan payments: 1 (Aug 2026) -27 (Oct 2028) $900.00. 28 (Nov 2028) -60 (Jul 2031) $1,150.00. Trustee's Motion to Dismiss #18 filed 09/08/26. Response #19 filed 09/10/26.	$207.72 or 0.23 mth *11/06/26* *$207.69* *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
		Debtor's Objection to Proof of Claim #3 filed by Randolph Brooks Federal Credit Union 10/18/26 at #29. Debtor's Objection to Proof of Claim #10 filed by Luke Isensee and Hugo Isensee 10/18/26 at #30.		
LITTLEFIELD LAW FIRM *08/30/26* 11/08/26 *2/60* Leanne1	**26-20300** **CRYSTAL A RIOJAS** $1,775.00 *BMI-*	**Confirmation** 1. Plan #21 filed 11/05/26 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Debtor(s) failed to provide CashApp statements for July and Aug 2026. 3. Debtor(s) failed to provide proof of $500.00 contribution from son. Plan payments: 1 (Sep 2026) - 2 (Oct 2026) $1,717.00. 3 (Nov 2026) - 60 (Aug 2031) $1,775.00. Trustee's Motion to Dismiss #19 filed 11/04/26 is set for 12/16/26. No response filed by Debtor(s).	$1,714.00 or 0.97 mth *10/13/26* *$1,720.00* *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
LITTLEFIELD LAW FIRM *08/30/26* 11/08/26 *2/60* Krystle	**26-20304** **ANGEL R MORENO** $3,973.00 *AMI-*	**Confirmation** Amended Plan #26 and Plan Summary #27 filed 11/11/26 will be reviewed prior to hearing 1. Plan #2 filed 08/30/26 fails to properly provide for Freedom Mortgage Corporation claim #4 filed 10/21/26. 2. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan. 3. Trustee alleges Schedule F is inaccurate and list several "unknown" values. 4. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 5. Plan Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims. Plan Payments: 1 (Sep 2026) - 60 (Aug 2031) $3,973.00. Trustee's Motion to Dismiss #21 filed 10/29/26 is set for 12/16/26. Debtor's Response #22 filed 10/30/26.	$3,052.61 or 0.77 mth *11/06/26* *$916.85* *Wage Order*	**Trustee does not recommend confirmation.**

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 9:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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
MARCOS D OLIVA PC *03/24/20* 06/02/20 *80/84* Tracey	**20-20150** **DERICK W BALL** **ELLEN J BALL** $1,675.00 *AMI-ESF*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #105 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #105 was filed 10/23/26 at #106.	$4,856.02 or 2.90 mth *11/02/26* *$200.00* *ePay*	**Trustee recommends dismissal.**
MARCOS D OLIVA PC *06/27/23* 09/05/23 *41/60* Tracey	**23-20172** **ROBERT ZUNIGA** **MONICA ZUNIGA** $3,052.60 *BMI-ESF*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #83 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #83 was filed 10/19/26 at #84.	$8,010.93 or 2.62 mth *10/30/26* *$531.26* *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
PAYNE & ASSOCIATES PLLC *05/26/23* 08/04/23 *42/60* Tracey	**23-20134** **ROXANNE L TOBIAS** **YSA R TOBIAS III** $500.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #62 was filed 09/28/26 for non-payment. No response filed by Debtor.	$1,504.79 or 3.01 mth *09/23/26* *$260.00* *ePay*	**Trustee recommends dismissal.**
RAUB LAW FIRM *09/30/24* 12/09/24 *26/60* Tracey	**24-20282** **EGLANTINA ODOM** $2,783.56 *AMI-PPR*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #87 was filed 09/28/26 for non-payment. No response filed by Debtor.	$11,582.26 or 4.16 mth *08/10/26* *$603.99* *ePay*	**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
RAUB LAW FIRM *09/19/25* 11/28/25 *14/60* Tracey	**25-20277** **PRISCILLA RIOS** $3,757.56 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #63 was filed 09/28/26 for non-payment. No response filed by Debtor.	$9,784.04 or 2.60 mth *11/10/26* *$870.00* *ePay*	**Trustee recommends dismissal.**
RAUB LAW FIRM *02/25/26* 05/06/26 *9/60* Tracey	**26-20055** **MISTY J PENA** $950.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #46 filed 09/29/26 for non-payment. No response filed by Debtor.	$3,871.00 or 4.07 mth *06/29/26* *$876.00* *ePay*	**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
RAUB LAW FIRM *05/05/26* 07/14/26 *6/60* Leanne1	**26-20144** **PHOU VANNAPHA** **ELIZABETH VANNAPHA** $3,750.00 *BMI-*	**Confirmation** **Dismissal** 1. Plan #41 filed 09/14/26 fails to fully provide for IRS claim #13 filed 06/03/26. The claim shows unfiled tax returns for the years 2024/2025 and reflects a priority claim amount of $27,927.54. Trustee has received an unsigned copy of Mr. Vannapha's 2024 return and unsigned copies of Mr. and Mrs. Vannapha's 2025 return. 2. Plan provides for bifurcated treatment of the 21st Mortgage claim. 3. Debtor(s) failed to file an amended wage deduction order with the Court. 4. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 5. Debtor(s) failed to provide 60 days Prosperity Bank statements. 6. Plan fails to provide sufficient funds for payment in full of all secured and priority claims. 7. Debtors are delinquent 3.08 payments through November totaling $11,550.00. Plan payments: 1 (Jun 2026) - 4 (Sep 2026) $2,025.00. 5 (Oct 2026) - 60 (May 2031) $3,750.00. Trustee's Amended Motion to Dismiss #31 filed 07/09/26. Debtor(s) response filed 09/14/26 at #43. Objection to Confirmation filed 08/12/26 by The Attorney General of Texas at #37 was withdrawn at #44 filed 09/15/26.	$11,550.00 or 3.08 mth *07/09/26* *$1,350.00* *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
RAUB LAW FIRM *06/02/26* 08/11/26 *5/60* Leanne1	**26-20182** **JESSE J HASTEY** $2,150.00 *BMI-*	**Confirmation** **Dismissal** Plan #24 filed 08/11/26 does not provide for the notice of post-petition fee claim of Rocket Mortgage LLC in the amount of $600.00 for Proof of Claim and Plan review fees. Plan payments: 1 (Jul 2026) - 60 (Jun 2031) $2,150.00. Trustee's Motion to Dismiss #23 filed 07/29/26. No response filed by Debtor(s).	$1,323.15 or 0.62 mth *11/04/26* *$496.15* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**
RAUB LAW FIRM *07/01/26* 09/09/26 *4/60* Krystle	**26-20213** **DAVID CARDOSHINKSY** $1,400.00 *AMI-PPR*	**Confirmation** **Dismissal** **Obj Conf NRH LLC** 1. Plan Summary #24 filed 09/16/26 does not match the Plan. 2. Plan does not fully provide for NRHI LLC claim #14 filed 10/9/26. 3. Plan fails to provide the property address in the description for the ad valorem tax reserve in Paragraph 21. 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 Bank statements. Plan Payments: 1 (Aug 2026) - 60 (Jul 2031) $1,400.00. Trustee's Motion to Dismiss #23 filed 09/15/26.	$1,400.00 or 1.00 mth *10/27/26* *$700.00* *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
		No response by Debtor. Objection to Confirmation by NRH LLC at #28 filed 10/07/26.		
RAUB LAW FIRM *07/01/26* 09/09/26 *4/60* Bridget1	**26-20215** **CHARLES H FOSTER** $3,800.00 *AMI-*	**Confirmation** **Dismissal** 1. Plan #14 filed 08/17/26 fails the liquidation requirement of $22,404.00. 2. Trustee alleges that Plan #14 filed 08/17/26 fails to provide all of Debtor(s)'s disposable income into the plan. 3. Plan fails to fully provide for Carrington Mortgage Services LLC claim #9 filed 08/26/26. 4. Plan fails to fully provide for PenFed Credit Union claim #13 filed 09/08/26. 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 Schedule I #15 is incomplete as it fails to disclose the length of employment for Debtor and the non-filing spouse. 7. Trustee alleges Official Form 122C #15 filed 08/17/26 is incomplete as fails to disclose all income. 8. Debtor is delinquent 2.5 payments through November totaling $9,500.00. 9. Debtor(s) failed to file a wage deduction order or EFT certificate with the Court. 10. Trustee alleges Schedules B/C are inaccurate as there are duplicated assets and exemptions. 11. Debtor(s) failed to file Schedule C-1 Summary. 12. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J. 13. Trustee alleges the Statement of Financial Affairs is incomplete as it fails to disclose correct dates and amounts paid	$9,500.00 or 2.50 mth *10/20/26* *$1,900.00* *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

to Raub Law Firm, all payments to family members pursuant to 341 testimony and all lawsuits.

Plan payments: 1 (Aug 2026) -60 (Jul 2031) $3,800.00.

Trustee's Motion to Dismiss #27 filed 10/30/26.
No response filed by Debtor(s).

RAUB LAW FIRM

07/15/26
09/23/26
4/60

Leanne1

26-20234
KATHARIN K WALKER

$575.00
AMI-

Confirmation

Dismissal

Obj Conf US Bank National Assoc.

Obj Conf Santander Consumer USA
Obj Conf US Bank National Assoc.

$575.00 or 1.00 mth
10/15/26
$575.00
Wage Order

Trustee does not recommend confirmation and recommends dismissal.

1. Plan #27 filed 10/13/26 lists a special provision in Paragraph #27.

2. Plan fails to increase interest rate for Santander Consumer Inc claim.

3. Debtor(s) failed to provide proof of insurance for 2022 Ram 1500 Big Horn.

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 US Bank Home Mortgage claim.

5. Debtor(s) failed to provide 60 days of bank statements for Bancorp #9240, Wells Fargo #4267, and Wells Fargo #1465.

Plan payments: 1 (Aug 2026) - 60 (Jul 2031) $575.00.

Trustee's Motion to Dismiss #24 filed 09/01/26.
No Response filed by Debtor(s).

Objection to Confirmation filed by US Bank National Association on 07/31/26 at #14.

Amended Objection to Confirmation filed by Santander Consumer USA Inc. DBA Chrysler Capital on 08/12/26 at #20.

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 US Bank National Association on 10/06/26 at #26.

RAUB LAW FIRM

26-20262
MAHEEAH J CHRISTOPHER

Dismissal

no pymts received
01/01/00
$0.00

Trustee recommends dismissal.

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

$2,450.00
BMl-

Krystle

1. Confirmation was denied on 10/14/26, and Debtor(s) failed to file and notice a new plan for confirmation.

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

3. Trustee alleges Schedule I is inaccurate as it does not list the length of employment.

4. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.

5. Debtor inaccurately list direct monthly payment on Schedule J for the on-going mortgage.

6. Debtor failed to provide Trustee with bank statements.

7. Debtor is delinquent 2 payments as of October totaling $4,900.00. Trustee has failed to make a Plan payment.

Plan Payments: 1 (Sep 2026) - 60 (Aug 2031) $2,450.00.

Trustee's Motion to Dismiss #19 filed 09/28/26.
No response by Debtor.

Objection to Confirmation #15 filed 09/02/26 by Idaho Housing & Finance Association.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 9:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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
RAUB LAW FIRM *08/17/26* 10/26/26 *3/60* Leanne1	**26-20280** **NELDA GONZALEZ** $2,875.00 *AMI-*	**Confirmation** **Dismissal** 1. Plan #2 filed 08/17/26 Summary - Line 15 fails to disclose the reason for the 100% Forecast on General Unsecured Claims. 2. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on Consumer Profile Service's claim. 3. Plan fails to fully provide for Gulf Coast FCU claim #6 filed 10/26/26. 4. Debtor(s) failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 5. Debtor(s) failed to provide 60 days of bank statements for CashApp, NBKC #5328, and Wells Fargo #5177. 6. Trustee alleges Official Form 122C #1 filed 08/17/26 is incorrect. 7. Trustee alleges Schedule I as it fails to list all disposable income. Plan payments: 1 (Sep 2026) - 60 (Aug 2031) $2,875.00. Trustee's Motion to Dismiss #21 filed 10/07/26. No response filed by Debtor(s).	Current *11/02/26* *$1,326.92* *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
STEVEN E WALLACE PL *08/28/26* 11/06/26 *3/60* Bridget1	**26-20297** **BONNIE M GARCIA** $1,687.18 *BMI-*	**Confirmation** 1. Plan Summary #19 filed 09/21/26 does not match the Plan #19. 2. Plan Summary #19 fails to disclose the Total Non-Exempt Property amount of $123.10. Further, item 15 indicates 100% forecast for all reasons given, but 100% plan not required. 3. Paragraph 21 indicates provision not invoked, but all boxes checked for reserves. 4. Trustee alleges Schedule I #28 filed 09/21/26 is inaccurate as it fails to disclose the amortized tax refunds, the daughter's disability and to reflect Debtor is no longer employed pursuant to 341 testimony. 5. Plan Summary #19 and Schedule J #29 do not agree. The projected income, expenses and disposable income amounts are inconsistent. 6. Debtor(s) failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Official Form 122C. 7. Debtor(s) failed to file Schedule C-1 Summary. 8. Trustee alleges Schedule H #27 is inaccurate as it reflects that Debtor(s) have not lived in a community property state in the last 8 years contrary to the Statement of Financial Affairs. 9. Plan fails to include the beginning and ending months/years. 10. Debtor is delinquent 1.21 payments totaling $2,044.36 through October. Plan payments: 1 (Sept 2026) 60 (Aug 2031) $1,687.18. Trustee's Motion to Dismiss #37 filed 11/04/26 is set for 12/16/26. No response filed by Debtor(s).	$2,044.36 or 1.21 mth *10/08/26* *$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
LAW OFFICE OF JOEL GONZALEZ PLLC *11/23/21* 02/01/22 *60/60* Tracey	**21-21293** **BETTY M SUSTAITA** $320.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #43 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #43 was filed 10/16/26 at #44.	$1,320.00 or 4.13 mth *09/25/26* *$220.00* *ePay*	**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
LAW OFFICE OF JOEL GONZALEZ PLLC *12/08/21* 02/16/22 *59/60* Tracey	**21-21303** **AGUSTINE NIETO III** **NORMA A NIETO** $2,038.01 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #65 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #65 filed 10/13/26 at #68. Debtors are in month 57 of a 60-month plan.	$5,783.07 or 2.84 mth *11/10/26* *$509.50* *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
LAW OFFICE OF JOEL GONZALEZ PLLC *04/28/23* 07/07/23 *43/57* Tracey	**23-20116** **LUZ O GARZA** **TERESA A GARZA** $1,370.73 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #62 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #62 was filed 10/16/26 at #63.	$6,795.90 or 4.96 mth *06/12/26* *$632.65* *Wage Order*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *08/08/23* 10/17/23 *39/60* Tracey	**23-20227** **ANDREW MORALES JR** $231.26 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #57 was filed 09/28/26 for non-payment. No response filed by Debtor.	$827.57 or 3.58 mth *10/22/26* *$240.00* *ePay*	**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
LAW OFFICE OF JOEL GONZALEZ PLLC *08/23/23* 11/01/23 *39/55* Tracey	**23-20240** **NICHOLAS DELEON** **STEPHANIE GONZALES** $3,475.18 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #60 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #60 filed 10/13/26 at #61.	$4,727.11 or 1.36 mth *11/10/26* *$1,737.59* *Wage Order*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *01/12/24* 03/22/24 *34/60* Tracey	**24-20010** **DAVID LIVAS** **JULIA S LIVAS** $1,335.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #49 filed 09/28/2026 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #49 filed 10/13/26 at #50.	$2,670.00 or 2.00 mth *10/13/26* *$1,335.00* *ePay*	**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
LAW OFFICE OF JOEL GONZALEZ PLLC *04/16/24* 06/25/24 *31/60* Tracey	**24-20109** **RAMON NORIEGA** **ELIZA M NORIEGA** $415.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #59 filed 09/28/2026 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #59 was filed 10/08/26 at #60.	$1,014.58 or 2.44 mth *11/06/26* *$95.00* *Wage Order*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *05/31/24* 08/09/24 *30/54* Tracey	**24-20151** **SARAH G OLIVAREZ** $2,938.20 *AMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #84 filed 09/28/2026 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #84 filed 10/13/26 at #86.	$11,205.50 or 3.81 mth *10/26/26* *$1,500.00* *ePay*	**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
LAW OFFICE OF JOEL GONZALEZ PLLC *06/17/24* 08/26/24 *29/60* Tracey	**24-20167** **ISRAEL VILLARREAL** $4,243.84 *AMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #45 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #45 was filed 10/16/26 at #46.	$17,221.31 or 4.06 mth *09/08/26* *$1,000.00* *ePay*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *06/28/24* 09/06/24 *29/60* Connie	**24-20179** **CHRISTOPHER J WILLIAMS** **AMY L WILLIAMS** $200.00 *AMI-ESF*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #85 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #85 was filed 10/16/26 at #86.	Current *11/04/26* *$167.31* *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
LAW OFFICE OF JOEL GONZALEZ PLLC *07/25/24* 10/03/24 *28/36* Tracey	**24-20203** **DAVID HERRERA** **MARIA C GARCIA** $450.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #42 filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #42 was filed 10/16/26 at #43.	$549.20 or 1.22 mth *11/02/26* *$207.69* *Wage Order*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *08/14/24* 10/23/24 *27/60* Tracey	**24-20232** **ROBERT L HUFFMAN** $1,200.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #71 filed 09/29/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #71 filed 10/06/26 at #72.	$4,864.93 or 4.05 mth *10/30/26* *$553.85* *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
LAW OFFICE OF JOEL GONZALEZ PLLC *02/19/25* 04/30/25 *21/60* Tracey	**25-20038** **MISTY A MEJORADO** $4,769.91 *AMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #83 filed 09/28/2026 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #83 filed 10/09/26 at #84.	$18,603.70 or 3.90 mth *09/28/26* *$1,500.00* *ePay*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *02/20/25* 05/01/25 *21/60* Tracey	**25-20042** **RAYMOND J POKORNY** $330.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #34 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #34 filed 10/05/26 at #35.	$648.04 or 1.96 mth *10/27/26* *$332.99* *Online Bill Pay*	**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
LAW OFFICE OF JOEL GONZALEZ PLLC *03/27/25* 06/05/25 *20/60* Tracey	**25-20081** **CLINTON D BLANCHARD** $650.00 *BMI-ESF*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #55 was filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #55 filed 10/02/26 at #56.	$650.00 or 1.00 mth *11/09/26* *$1,900.00* *ePay*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *05/22/25* 07/31/25 *18/60* Tracey	**25-20152** **SONIA SALGADO** $475.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #37 filed 09/28/2026 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #37 filed 10/02/26 at #38.	$712.50 or 1.50 mth *10/28/26* *$475.00* *ePay*	**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
LAW OFFICE OF JOEL GONZALEZ PLLC *06/26/25* 09/04/25 *17/60* Connie	**25-20195** **ROBERT GOMEZ JR** **CORINA P GOMEZ** $2,275.00 *AMI-*	**Modification** Amended Modified Plan #76 filed 11/02/26 to cure a post-petition payment default works at 64.437% but cannot be recommended because the modified Plan fails the means test requirement. Mod forgives: $5,169.02 Mod payments: 16 (Oct 2026) - 60 (Jun 2030) $2,275.00 Post-Confirmation Trustee's Motion to Dismiss #66 was filed 08/12/2026 for non-payment was withdrawn 11/12/26 at #77. Response to Post-Confirmation Trustee's Motion to Dismiss #66 was filed 08/14/26 at #67.	Current *11/05/26* *$594.23* *Wage Order*	**Trustee does not recommend approval and recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *11/26/25* 02/04/26 *12/53* Tracey	**25-20357** **SENAIDA HERNANDEZ** $1,265.00 *BMI-PPR*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #59 filed 09/28/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #59 was filed 10/16/26 at #60.	$3,795.00 or 3.00 mth *08/12/26* *$1,265.00* *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
LAW OFFICE OF JOEL GONZALEZ PLLC *03/19/26* 05/28/26 *8/60* Leanne1	**26-20090** **JOHN P SHELTON** **KIMBERLY D SHELTON** $1,835.00 *BMI-*	**Confirmation** Plan #58 filed 09/28/26 works, paying 11.58% to general unsecured claims. Plan payments: 1 (Apr 2026) - 2 (May 2026) $1,500.00. 3 (Jun 2026) - 6 (Sep 2026) $1,650.00. 7 (Oct 2026) - 60 (Mar 2031) $1,835.00. Objection to Confirmation filed at #54 by 21st Mortgage Corporation 06/17/26 was withdrawn 09/28/26 at #62.	Current *11/09/26* *$1,100.00* *Wage Order*	**Trustee recommend confirm of Plan #58 filed 9/28/26.**
LAW OFFICE OF JOEL GONZALEZ PLLC *07/06/26* 09/14/26 *4/52* Leanne1	**26-20220** **RAUL J HERNANDEZ II** $4,150.00 *BMI-*	**Confirmation** **Dismissal** 1. Plan #31 filed 09/14/26 fails to fully provide for the IRS claim #4 filed 09/30/26. 2. Debtor is delinquent 2.61 payments through November totaling $10,838.87. 3. Debtor has not filed an Amended Schedule J to reflect his current income. 4. Based on Debtor's payment history, the Plan is not feasible. 5. Debtor has not filed a certificate of service that the Plan has been noticed. Plan payments: 1 (Aug 2026) - 52 (Nov 2030) $4,150.00. Trustee’s Motion to Dismiss #33 filed 09/18/26.	$10,838.87 or 2.61 mth *10/30/26* *$495.99* *Wage Order*	**Trustee does not recommend confirmation and recommend 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

Debtor(s)'s response #35 filed 10/01/26.

LAW OFFICE OF JOEL GONZALEZ PLLC

07/17/26
09/25/26
4/60

Leanne1

26-20236

ANDREW D DUGGINS

KATHARYN A DUGGINS

$1,865.00
AMI-

Confirmation

Current

11/06/26
$215.19
Wage Order

Trustee recommends confirmation of Plan #36 filed 10/14/26.

Plan #36 filed 10/14/26 works, paying 81.43% to general unsecured creditors.

Plan payments:
1 (Aug 2026) -28 (Nov 2028) $1,865.00.
29 (Dec 2028) -60 (Jul 2031) $2,044.00.

Trustee's Motion to Dismiss #31 filed 10/07/26 was withdrawn 11/18/26 at #39.
Debtor(s) response filed 10/13/26 at #33.

LAW OFFICE OF JOEL GONZALEZ PLLC

07/28/26
10/06/26
4/60

Bridget1

26-20249

BRETT C KELLER

ROBERTA L KELLER

$600.00
BMI-

Confirmation

Dismissal

Current

11/05/26
$276.92
Wage Order

Trustee does not recommend confirmation and recommends dismissal.

Plan includes a non-standard provision.

Plan #35 filed 10/26/26 cannot be recommended because the Trustee alleges Schedule C-1 Summary #28 is inaccurate as it reflects Debtor(s) are exempting an amount greater than the equity for the real property which reflects a negative non-exempt amount. Therefore, the summary/math is incorrect.

Plan payments: 1 (Aug 2026) -60 (Jul 2031) $600.00.

Trustee's Motion to Dismiss #26 filed 10/05/26.
Response #33 filed 10/20/26.

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
LAW OFFICE OF JOEL GONZALEZ PLLC *07/29/26* 10/07/26 *4/45* Leanne1	**26-20256** **MIRVETTE B SILVA** $200.00 *BMI-*	**Confirmation** **Dismissal** Plan #25 filed 11/10/26 cannot be recommended because: 1. Schedule I fails to provide all disposable income pursuant bank statements and 341 testimony. 2. Trustee alleges Schedule A/B is incomplete as it does not list all bank statement pursuant the USAA statement account ending #1292. Plan payments:1 (Aug 20260) - 45 (Nov 2029) $200.00. Trustee's Motion to Dismiss #21 filed 10/06/26. Debtor(s) response filed 10/13/26 at #22.	Current *10/19/26* *$200.00* *ePay*	**Trustee does not recommend confirmation and recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *07/31/26* 10/09/26 *4/60* Leanne1	**26-20259** **ERIC J HERRERA** $2,347.00 *BMI-*	**Confirmation** **Dismissal** Plan #46 filed 10/14/26 works, paying 20.36% to general unsecured creditors but the Plan cannot be recommended because the Trustee alleges that Debtor failed to list all income and expense pursuant the bank statements. Plan Payments: 1(Sept 2026) $2,225.00. 2 (Oct 2026) - 60 (Aug 2031) $2,347.00. Trustee's Motion to Dismiss #43 filed 10/06/26. Debtor(s) response filed 10/13/26 at #44.	$1,802.86 or 0.77 mth *10/30/26* *$1,066.15* *Wage Order*	**Trustee does not recommend confirmation and recommend 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
LAW OFFICE OF JOEL GONZALEZ PLLC *08/04/26* 10/13/26 *3/38* Krystle	**26-20265** **DANIEL HUITRON** $600.00 *BMI-*	**Confirmation** **Dismissal** 1. Plan #26 filed 10/08/26 fails to fully provide for IRS claim #3 filed 10/13/26. 2. Debtor(s) failed to list the direct monthly payment on Schedule J. Plan Payments: 1 (Sep 2026) - 38 (Oct 2029) $600.00. Trustee's Motion to Dismiss #22 filed 09/25/26. Debtor's response #24 filed 09/29/26.	$646.16 or 1.08 mth *11/05/26* *$138.46* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *08/06/26* 10/15/26 *3/60* Krystle	**26-20269** **RAUL L FLORES** **DORIS FLORES** $1,600.00 *BMI-*	**Confirmation** **Obj Conf NewRez LLC** Plan #30 filed 10/22/36 works paying 1.20% to general unsecured creditors. Plan Payments: 1 (Sep/2026) - 1 (Sep/2026) $1,950.00. 2 (Oct/2026) - 60 (Aug/2031) $1,600.00. Trustee's Motion to Dismiss #24 filed 09/25/26 was withdrawn 11/12/26 at #34. Debtor's response #25 filed 09/29/26. Objection to Confirmation #18 filed 08/28/26 by NewRez LLC.	$1,250.00 or 0.78 mth *10/22/26* *$1,950.00* *ePay*	**Trustee recommends confirmation of Plan #30 filed 10/22/26 pending resolution of NewRez objection.**

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 10:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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
LAW OFFICE OF JOEL GONZALEZ PLLC *08/07/26* 10/16/26 *3/45* Leanne1	**26-20272** **ELSA DE LEON** $1,600.00 *BMI-*	**Confirmation** Plan #31 filed 10/13/26 works, paying 51.49% to general unsecured creditors. Plan payments: 1 (Sep 2026) - 7 (Mar 2027) $1,600.00. 8 (Apr 2027) $5,600.00. 9 (Mar 2027) - 19 (Mar 2028) $1,600.00. 20 (Apr 2028) $2,600.00. 21 (May 2028) - 31 (Mar 2029) $1,600.00. 32 (Apr 2029) $2,600.00. 33 (May 2029) - 45 (Apr 2030) $1,600.00. Trustee's Motion to Dismiss #24 filed 09/25/26 was withdrawn 11/12/26 at #36. Debtor(s)'s response #25 filed 09/29/26.	Current *11/05/26* *$498.46* *Wage Order*	**Trustee recommends confirmation of Plan #31 filed 10/13/26.**
LAW OFFICE OF JOEL GONZALEZ PLLC *08/18/26* 10/27/26 *3/60* Krystle	**26-20282** **ELIAS BAZAN** **SHEA A BAZAN** $1,550.00 *BMI-*	**Confirmation** **Dismissal** Plan #34 filed 11/09/26 is not feasible as it provides only $64.86 to general unsecured creditors and Plan includes interest-bearing secured claims. Plan Payments: 1 (Sep 2026) - 1 (Sep 2026) $1,575.00. 2 (Oct 2026) - 60 (Aug 2031) $1,525.00. Trustee's Motion to Dismiss #24 filed 10/7/26. Debtor's response #30 filed 10/14/26.	$247.70 or 0.16 mth *11/06/26* *$351.92* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 10:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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
LAW OFFICE OF JOEL GONZALEZ PLLC *08/26/26* 11/04/26 *3/60* Bridget1	**26-20288** **JOSHUA SHOCKLEY** $1,500.00 *AMI-PPR*	**Confirmation** Plan includes a Non-standard Provision. Plan #20 filed 10/27/26 works paying 26.14% to the general unsecured creditors. Trustee's Motion to Dismiss #26 filed 11/04/26 was withdrawn 11/18/26 at #27 No response filed by Debtor(s).	Current *10/27/26* *$1,500.00* *ePay*	**Trustee recommends confirmation Plan #20 filed 10/27/26.**
LAW OFFICE OF JOEL GONZALEZ PLLC *08/27/26* 11/05/26 *3/58* Krystle	**26-20290** **JOEL N PEREZ JR** $2,300.00 *AMI-*	**Confirmation** 1. Plan #2 filed 08/27/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #1 filed on 08/27/26. 2. Plan improperly provides for Capital One Auto in paragraph #9A as the debt is a non-purchase security interest. 3. Plan overprovides for GM Finance (AmeriCredit Finance Services) claim #2 filed 9/16/26 at the expense of the unsecured creditors. 4. Plan does not provide for the notice of post-petition fee claim of PNC Mortgage in the amount of $1,225.00 for Proof of Claim fees. Plan Payments: 1 (Sep 2026) - 58 (Jun 2031) $2,300.00.	Current *11/06/26* *$1,150.00* *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

Debtor's Emergency Voluntary Motion to Dismiss #27 filed 11/02/26.

LAW OFFICE OF JOEL GONZALEZ PLLC

09/01/26
11/10/26
2/36

Bridget1

26-20308

RUBEN MORENO

GLADYS H MORENO

$235.00
BMI-

Confirmation

Current

10/28/26
$117.50
ePay

Trustee recommends confirmation Plan #2 filed 09/01/26.

Plan #2 filed 09/01/26 works, paying 2.46% to the general unsecured creditors.

Plan payments: 1 (Oct 2026) -36 (Sep 2029) $235.00.

Trustee's Motion to Dismiss #21 filed 10/23/26 is set for 12/16/26 was withdrawn 11/12/26 at #25.
Response #24 filed 10/30/26.

LAW OFFICE OF JOEL GONZALEZ PLLC

09/02/26
11/11/26
2/60

Leanne1

26-20310

LUIS F GALVAN-CONTRERAS
DAISY GALVAN

$5,800.00
AMI-

Confirmation

$4,350.00 or 0.75 mth

11/06/26
$1,450.00
ePay

Trustee does not recommend confirmation.

Plan #34 filed 10/28/26 cannot be recommended as the Plan provides for attorney's fees greater than the balance due in the Fixed Fee Agreement #7.

Plan Payments:1 (Oct 2026) - 60 (Sep 2031) $5,800.00.

Trustee’s Motion to Dismiss #31 filed 10/23/26 is set for 12/16/26.
Debtor's response #36 filed 10/30/26.

Amended Objection to Confirmation filed by CMG Mortgage on 09/10/26 at #29 was withdrawn 10/30/26.

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
LAW OFFICE OF JOEL GONZALEZ PLLC *09/02/26* 11/11/26 *2/60* Krystle	**26-20311** **LISA SILVAS** **BELINDA SILVAS** $535.00 *BMI-*	**Confirmation** Plan #26 filed 10/29/26 works paying 3.61% to general unsecured creditors. Plan Payments: 1 (Oct/2026) - 60 (Sep/2031) $535.00. Trustee's Motion to Dismiss #25 filed 10/23/26 is set for 12/16/26 was withdrawn 11/12/26 at #28 Debtor's response #27 filed 10/30/26.	Current *11/05/26* *$246.92* *ePay*	**Trustee recommends confirmation of Plan #26 filed 10/29/26.**
LAW OFFICE OF JOEL GONZALEZ PLLC *09/02/26* 11/11/26 *2/60* Bridget1	**26-20312** **BONIFACIO G GUTIERREZ** $635.00 *AMI-*	**Confirmation** Plan #2 filed 09/02/26 works at 100% to all creditors. Plan must remain 100% per Debtor(s)'s Official Form 122C requirement of $89,218.20. Trustee requests a C4 Confirmation Order. Plan payments: 1 (Oct 2026) - 60 (Sep 2031) $635.00. Trustee's Motion to Dismiss #23 filed 10/23/26. Response #24 filed 10/30/26.	$390.76 or 0.62 mth *11/02/26* *$293.08* *Wage Order*	**Recommend confirmation Plan #2 filed 09/02/26 with C4 Order.**

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
LAW OFFICE OF JOEL GONZALEZ PLLC *09/03/26* 11/12/26 *2/60* Krystle	**26-20314** **JOSE E TAPIA** **BETTY K TAPIA** $2,475.00 *BMI-*	**Confirmation** Amended Plan #27 filed 11/02/26 adds detremental treatment of Conns, and creditor has not had sufficient notice. Plan Payments: 1 (Oct 2026) - 1 (Oct 2026) $2,425.00. 2 (Nov 2026) - 60 (Sep 2031) $2,475.00. Trustee's Motion to Dismiss #25 filed 10/23/26 is set for 12/16/26. Debtor's response #26 filed 10/30/26.	$2,661.54 or 1.08 mth *11/05/26* *$323.08* *Wage Order*	**Trustee does not recommend confirmation.**
LAW OFFICE OF JOEL GONZALEZ PLLC *09/14/26* 11/23/26 *2/59* Bridget1	**26-20323** **RUSSELL D KRIEWALD** $1,600.00 *AMI-*	**Confirmation** Plan #2 filed 09/14/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #1 filed on 09/14/26. Plan Payments: 1 (Oct 2026) - 59 (Aug 2031) $1,600.00 with yearly additional variable of $10,000.00 every April.	Current *10/20/26* *$1,600.00* *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
LAW OFFICE OF JOEL GONZALEZ PLLC *09/16/26* 11/25/26 *2/60* Krystle	**26-20324** **JAVIER L ESCAMILLA** $2,000.00 *BMI-*	**Confirmation** 1. Plan #15 filed on 09/23/26 fails to provide sufficient funds for payment in full of all secured and priority claims 2. Plan does not fully provide for Ally Bank claim #1 filed 09/29/26. 3. IRS claim #6 filed 10/14/26 reflects Debtor(s) failed to file a tax return for the years 2023 and 2024. Trustee has received a signed copy of the 2024 tax return on 10/22/26. The plan does not fully provide for the claim. Plan Payments: 1 (Oct 2026) - 60 (Sep 2031) $2,000.00. Trustee's Motion to Dismiss #33 filed 10/29/26 is set for 12/16/26. Debtor's Response #34 filed 10/30/26. Objection to Confirmation by Ally Bank #35 filed 11/09/26.	Current *11/04/26* *$923.08* *Wage Order*	**Trustee does not recommend confirmation.**

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 11:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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
ALLMAND LAW FIRM PLLC *05/31/26* 08/09/26 *5/60* Bridget1	**26-60055** **CHRISTOPHER L GRIMES** $1,000.00 *AMI-*	**Confirmation** **Dismissal**	$6.50 or 0.01 mth *11/03/26* *$283.85* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

1. Plan Summary #47 filed 11/03/26 fails to agree with the Total Non-Exempt Property amount per Schedule C-1 #40 filed 10/12/26.

2. Debtor's Official Form 122C #13 filed 09/10/26 contains errors.

3. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J.

Plan payments:
1 (Jun 2026) -4 (Sep 2026) $615.00.
5 (Oct 2026) -6 (Nov 2026) $1,000.00.
7 (Dec 2026) -56 (Jan 2031) $1,650.00.
57 (Deb 2031) - 60 (May 2031) $2,050.00.

Trustee’s Motion to Dismiss #22 filed 07/07/26.
Response #27 filed 08/06/26.

Objection to Confirmation filed by PNC Bank NA 07/06/2 at #21 was withdrawn 07/27/26 at #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
CIMENT LAW FIRM PLLC *09/18/26* 11/27/26 *2/60* Leanne1	**26-60088** **FRANKLIN W POSPISIL** **JENNIFER M POSPISIL** $800.00 *AMI-*	**Confirmation** Plan #2 filed 09/18/26 cannot be recommended because: 1. Paragraph 9C and Scheduled J provide for direct payment for TDECU; however, claim #6 filed 10/28/26 was filed as general unsecured claim. 2. Trustee alleges that Plan fails to provide all of Debtor(s)'s disposable income into the plan. Plan Payments: 1 (Oct 2026) - 60 (Sep 2031) $800.00. Trustee's Motion to Dismiss #24 filed 10/30/26 is set for 12/16/26. No response filed by Debtor(s).	Current *10/20/26* *$800.00* *Wage Order*	**Trustee does not recommend confirmation.**
GUZMAN *05/08/26* 07/17/26 *6/60* Connie	**26-60045** **DAVID STANLEY** **NICOLE M STANLEY** $885.00 *BMI-*	**Modification** Modified Plan #39 filed 09/17/26 works at 0.966% but cannot be recommended because: 1. Plan Mod references a trial modification, but not a final note modification. Plan par 8 D is blank. The trial mortgage payment is listed in Plan par 8 A as a conduit payment and is included as a direct payment in Schedule J. 2. Mod fails to provide for the correct Remaining Claim of the original attorney fee to Guzman Law Firm of $3,329.62. 3. Mod fails to provide for the correct Remaining Claim of Capital One of $11,166.46. 4. Mod is not feasible as the plan provides for an increased future payment; however, neither the plan nor the budget disclose the source of income.	Current *10/30/26* *$900.00* *ePay*	**Trustee does not recommend approval of the modification.**

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

5. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.

6. Mod Plan Summary fails to reflect the correct amount of pre-modification and post-modification distributions to priority creditors.

Mod payments:
4 (Sep 2026) - 7 (Dec 2026) $885.00
8 (Jan 2027) - 31 (Dec 2028) $3,120.00
32 (Jan 2029) - 60 (May 2031) $3,386.00

JLS LAW PLLC

26-60059
LINDA L VILLAREAL

Confirmation
Dismissal
Obj Conf Capital One Auto Finance

$2,133.01 or 1.17 mth
10/22/26
$1,700.00
ePay

Trustee does not recommend confirmation and recommends dismissal.

07/06/26
09/14/26
4/60

Leanne1

$1,825.00
BMI-

1. Plan #32 filed 10/14/26 fails to fully provide for IRS claim #6 filed 08/07/26.

2. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on Victoria County and DHG Properties Milann LLC.

3. Plan summary and plan do not agree.

4. Plan fails to fully provide for Ford Motor Credit Corp claim #1 filed 07/09/26.

5. Based on JD Power value ($27,750.00) as required by Order #4, the Plan does not provide sufficient adequate protection of $312.19 to Capital One Auto Finance.

6. Plan summary fails to provide for unsecured claims.

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

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

9. Trustee alleges Schedule I is inaccurate as it provides non-filing spouse employment information; however, he is now

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

unemployed pursuant debtor's 341 testimony.

Plan payments:
1 (Aug 2026) - 2 (Sep 2026) $1,795.00.
3 (Oct 2026) - 60 (Jul 2031) $1,825.00.

Trustee's Amended Motion to Dismiss #24 filed 10/01/26.
Debtor(s) response filed 10/08/26 at #25.

Objection to Confirmation filed 08/27/26 by Capital One Auto Finance at #17.
Debtor(s) response filed 10/08/26 at #27.

KEELING GUTIERREZ

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

Bridget1

26-60072

JENNIFER A JONES

$2,310.00
BMI-PPR

Confirmation

Dismissal

Obj clm BK/HSH

$740.75 or 0.32 mth
10/30/26
$960.00
Wage Order

Trustee does not recommend confirmation and recommends dismissal.

1. Trustee alleges Plan #40 filed 10/13/26 fails to provide all of Debtor(s)'s disposable income into the plan.

2. Trustee alleges Official Form 122C #43 filed 10/13/26 is incorrect, thus the plan fails to meet the requirements of 1325(b).

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

4. Paragraph 16 fails to list the Amount of Cure.

Plan payments:
1 (Sep 2026) -2 (Oct 2026) $1,980.00.
3 (Nov 2026) - 60 (Aug 2031) $2,310.00.

Trustee's Motion to Dismiss #29 filed 09/28/26.
Response #30 filed 10/06/26.

Objection to confirmation filed by BK/HSH 10/07/26 at #38 was withdrawn 10/13/26 at #45.

Debtor's Objection to claim filed by BK/HSH 10/27/26 at #49.

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
LAW OFFICE OF JOEL GONZALEZ PLLC *01/22/25* 04/02/25 *22/60* Tracey	**25-60023** **VINCENT R WILLIS** **CRISTAL J WILLIS** $1,200.00 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #42 was filed 07/09/26 for non-payment. Amended Response to Post-Confirmation Trustee's Motion to Dismiss #42 was filed 09/30/26 at #49.	$1,946.73 or 1.62 mth *11/09/26* *$1,500.00* *ePay*	**Trustee recommends dismissal.**
LAW OFFICE OF JOEL GONZALEZ PLLC *06/26/25* 09/04/25 *17/60* Tracey	**25-60058** **ALFRED GARCIA JR** **ELIZABETH GARCIA** $3,599.32 *BMI-*	**Dismissal** Post-Confirmation Trustee's Motion to Dismiss #88 was filed 09/24/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #88 filed 10/13/26 at #89.	$17,337.28 or 4.82 mth *10/05/26* *$1,000.00* *ePay*	**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
RAUB LAW FIRM *06/01/26* 08/10/26 *6/60* Krystle	**26-60056** **JUDY A OLVERA** $3,050.00 *BMI-*	**Confirmation** **Dismissal** 1. Plan #28 filed 09/16/26 cannot be recommended Paragraph 9C of the Plan is inaccurate as the Date Last Payment is blank on Coastal Bend Federal Credit Union's claim. 2. Debtor(s) failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C. 3. Debtor(s) failed to provide proof to substantiate the family contribution. Plan Payment: 1 (Jun 2026) - 4 (Sep 2026) $2,950.00. 5 (Oct 2026) -60 (May 2031) $3,050.00. Trustee's Motion to Dismiss #24 filed 07/29/26. No response filed by Debtor(s).	$2,596.14 or 0.85 mth *10/30/26* *$1,361.54* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**
RAUB LAW FIRM *07/07/26* 09/15/26 *4/60* Leanne1	**26-60062** **JOHNNY O BURKE** $2,500.00 *AMI-*	**Confirmation** **Dismissal** 1. Plan #29 filed on 10/13/26 provide 100% dividend to general unsecured creditors as required by Debtor(s) Official Form 122C #15 filed on 8/15/26 ($120,435.00) Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Non-Exempt Property $69,329.00. 2. Plan does not provide for the notice of post-petition fee claim of Freedom Mortgage in the amount of $400.00 for Proof of Claim and Plan review fees. 3. Notice of Mortgage Payment Change #33 was filed 10/29/26 effective 12/1/26 for $1,782.31. Plan fails to provide for this change.	$8,592.30 or 3.44 mth *11/02/26* *$553.85* *Wage Order*	**Trustee does not recommend confirmation and recommends dismissal.**

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

4. Debtor(s) failed to provide all disposable income.

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

6. Debtors are delinquent 3.54 payments through November totaling $8,492.30.

7. Debtor(s) failed to provide Prosperity Bank #6143 and Wells Fargo #3914 bank statements.

Plan payments:
1 (Aug 2026) -3 (Ocr 2026) $2,400.00.
4 (Nov 2026) - 60 (Jul 2031) $2,500.00.

Trustee's Amended Motion to Dismiss #34 filed 010/30/26.
No response filed by Debtor.

VASQUEZ LAW GROUP PLLC *04/11/24* 06/20/24 *31/60* Tracey	**24-60011** **ERVIN A HUGHES III** **YENTAMY K HUGHES** $3,720.00 *BMl-*	**Dismissal**	$13,873.99 or 3.73 mth *10/02/26* *$1,000.00* *ePay*	**Trustee recommends dismissal.**

Post-Confirmation Trustee's Motion to Dismiss #67 was filed 10/14/26 for non-payment.
No response filed by Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 11:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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
VASQUEZ LAW GROUP PLLC *09/17/26* 11/26/26 *2/60* Bridget1	**26-60087** **CHRISTOPHER R SERRANO** $1,160.00 *AMI-*	**Confirmation** 1. Plan #20 filed 10/27/26 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor(s)'s Official Form 122-C #19 filed on 10/27/26. 2. Trustee alleges Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). 3. Trustee alleges Schedule I/J #22 filed 10/27/26 is incomplete as it fails to disclose an increase or decrease pursuant to 341 testimony. 4. Trustee alleges Schedule C-1 #17 filed 10/23/26 is inaccurate as it fails to disclose the Gross Property Value and Total Encumbrances for the 2020 Ford F150. Therefore, the totals are incorrect. Plan payments: 1 (Oct 2026) - 2 (Nov 2026) $1,160.00. 3 (Dec 2026) - 60 (Sep 2031) $1,330.00. Trustee's Motion to Dismiss #24 filed 10/30/26 is set for 12/16/26. No response filed by Debtor(s).	Current *10/30/26* *$535.38* *Wage Order*	**Trustee does not recommend confirmation.**

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 18, 2026 11:00 am

Next 3 Panels:
12/16/2026
01/13/2027
02/10/2027

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
VENABLE	**25-60094**	**Dismissal**	$3,353.90 or 2.73 mth	**Trustee recommends dismissal.**
	COREY A TUCKER		*10/23/26*	
			$550.00	
10/04/25			*ePay*	
12/13/25	$1,230.00			
13/44	*BMI-BOTH*			
Tracey		Post-Confirmation Trustee's Motion to Dismiss #67 was filed 10/14/26 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss #67 was filed 11/02/26 at #68.		

Number of Cases at This Time: 12