

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee

June 13, 2024 10:30 am

Next 3 Panels:

07/02/2024

08/01/2024

09/11/2024

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
*PRO SE DEBTOR 02/05/24 04/15/24 4/0 Bridget1	24-50014 ANA L CAVAZOS \$900.00 BMI-	Confirmation Dismissal	\$1,800.00 or 2.00 mth 05/06/24 \$900.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Debtor appeared at the 03/12/24 meeting of creditors; however. the meeting was continued because we are still missing required documents. Debtor did not appear at the 03/26/24 or the 04/16/24 341 Meetings.</p> <p>2. Debtor failed to file a Plan and Plan Summary.</p> <p>3. Debtor has failed to file a Statement of Financial Affairs.</p> <p>4. Debtor failed to file a wage deduction order or EFT certificate with the Court.</p> <p>5. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.</p> <p>6. Debtor has failed to provide Trustee with documents requested, as required by 11 U.S.C. § 521(a)(3) and § 521(a)(4).</p> <p>7. Debtor is delinquent 1 payment totaling \$900.00 through April.</p> <p>Trustee's Amended Motion to Dismiss #28 filed 04/23/24. No Response filed by Debtor.</p>				

BARTO 01/31/23 04/11/23 17/60 Tracey	23-50007 RODRIGO J GARZA KARLA G GARZA \$1,950.00 BMI-	Dismissal	\$7,514.99 or 3.85 mth 05/28/24 \$207.69 Wage Order	Trustee recommends dismissal.
<p>Post-Confirmation Trustee's Motion to Dismiss was filed 05/07/24 at #76 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.</p>				

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<p>BARTO</p> <p>11/27/23 02/05/24 7/60 Joseph</p>	<p>23-50105</p> <p>MARCO A SANTOS</p> <p>\$3,300.00 <i>AMI-PPR</i></p>	<p>Confirmation</p> <p>Plan #42 filed 05/02/24 works, paying 3.55% to general unsecured creditors.</p> <p>Plan Payments: 1 (Dec 2023) - 4 (Mar 2024) \$2800.00. 5 (Apr 2024) - 45 (Aug 2027) \$3300.00. 46 (Sep 2027) - 60 (Nov 2028) \$3550.00.</p> <p>Trustee's Motion to Dismiss #21 filed 01/24/24 was withdrawn 06/06/24 at #48. No response filed by debtor.</p> <p>Objection to Confirmation filed 01/25/24 by Capital One Auto Finance at #22 was withdrawn 02/26/24 at #26.</p>	<p>\$550.00 or 0.17 mth 05/30/24 \$2,875.00 ePay</p>	<p>Trustee recommends confirmation of Plan #42 filed 05/02/24.</p>
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<p>BARTO</p> <p>01/03/24 03/13/24 5/60 Tracey</p>	<p>24-50001</p> <p>MARTIN L HIGGINS</p> <p>LAURA A HIGGINS</p> <p>\$2,890.51 <i>BMI-PPR</i></p>	<p>Dismissal</p> <p>Trustee's Amended Motion to Dismiss #45 filed 06/06/24. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is now deficient due Republic Finance claim #2.</p> <p>Response to Trustee's Motion to Dismiss was filed 06/04/24 at #44.</p>	<p>\$2,685.85 or 0.93 mth 05/28/24 \$351.92 Wage Order</p>	<p>Trustee recommends dismissal.</p>
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BARTO	24-50013 FERNANDO PACHO	Confirmation Dismissal	\$875.00 or 1.00 mth 04/11/24 \$875.00 ePay	Trustee does not recommend confirmation and recommend dismissal.
02/05/24 04/15/24 4/60 Krystle	\$875.00 BMI-PPR	<ol style="list-style-type: none"> Plan #24 filed 3/26/24 fails to fully provide for Kazen Meurer and Perez claim #6 filed 04/03/24. Debtor has not provided proof to substantiate the debt owed to Webb County for court cost. Plan fails to fully provide for Laredo ISD claim #5 filed 04/03/24. <p>Plan Payments:1 (Mar 2024) - 60 (Feb 2029) \$875.00.</p> <p>Trustee's Motion to Dismiss #23 filed 3/19/24. No response by Debtor.</p>		
BARTO	24-50029 MAYRA E CARRILLO	Confirmation Dismissal	\$3,657.32 or 2.03 mth 06/03/24 \$140.18 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
03/04/24 05/13/24 3/60 Joseph	\$1,800.00 BMI-	<ol style="list-style-type: none"> Debtor did not appear at the 04/23/24, 05/07/24 or the 5/28/24 341 Meeting of Creditors. The meeting is reset for 06/18/24. Plan #9 filed 03/15/24 fails to provide payment in full of all secured and priority claims. Plan fails to accurately provide for Falcon International Bank amended claim #3 pre-petition arrears and monthly mortgage payment. Plan fails to provide for Santander secured claim #1 filed 03/25/24. IRS claim #4 filed 04/24/24 reflects Debtor has not filed a tax return for the years 2020 and 2021. Trustee has not received a copy of these returns. 		

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6. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the Plan.
7. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
8. Debtor has failed to file a Schedule C-1 Summary.
9. Debtor has failed to provide verification of monthly food stamps benefit.
10. Debtor is 2.03 months delinquent, totaling \$3,657.32.

Plan Payment:1 (Mar 2024) - 60 (Feb 2029) \$1,800.00.

Trustee's Motion to Dismiss #30 filed 04/25/24.
No response filed by Debtor.

BARTO	24-50030	Confirmation	\$2,500.00 or 1.04 mth 06/04/24 \$300.00 Money Order	Trustee does not recommend confirmation.
03/04/24 05/13/24 3/60 Krystle	MARTIN TORRES MARYANN TORRES \$2,400.00 BMI-	<ol style="list-style-type: none"> 1. Debtors did not appear at the 04/23/24 341 meeting of creditors. The meeting is reset to 06/11/24. 2. Plan #9 filed 03/13/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 3. Plan fails to fully provide for IRS claim #15 filed 04/17/24. 4. Plan fails to provide for TitleMax claim #13 filed 03/27/24. 5. Plan fails to fully provide for Nationstar Mortgage claim #18 filed 05/22/24. 6. Based on JD Power value (\$9,650.00) as required by Order #29, the Plan does not provide sufficient adequate protection of \$108.56 to Speedy Rapid Cash. 7. Based on JD Power value (\$6,675.00) as required by Order #29, the Plan does not provide sufficient adequate protection of \$75.09 to Vin Title. 		

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8. Debtor failed to provide proof to substantiate the amounts to be paid to Millennium Loan, Quality Imports, and Vin Title through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.

9. Plan fails to provide for Notice of Post-petition Mortgage Fees, Expenses and Changes to Deutsche Bank National Trust Company for \$500.00 for a plan review.

Plan Payments: 1 (Apr 2024)- 60 (Mar 2029) \$2,400.00.

Objection to Confirmation filed 03/20/24 by Deutsche Bank National Trust Company at #23.

Trustee's Motion to Dismiss #42 filed 06/04/24 is set for 07/02/24.

No response filed by Debtors.

BARTO	24-50033	Confirmation	Current	Trustee does not recommend confirmation and recommend dismissal.
	JOSE A SALAZAR	Dismissal	05/20/24	
03/13/24 05/22/24 3/60 Leanne1	FLORINDA SALAZAR \$650.00 BMI-		\$650.00 ePay	
		1. Plan #2 filed 03/13/24 provides for Security Service Federal Credit Union as direct; however, claim #1 filed 04/12/24 includes default amount.		
		2. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.		
		3. Paragraph 9C of the Plan is incomplete/incorrect as the Date Last Payment is Due, monthly payment amount and interest rate for Security Service Federal Credit Union claim.		
		4. Paragraph 8C of the Plan is incomplete/incorrect as the Date Last Payment is Due, monthly payment amount and interest rate for Planet Home Lending LLC claim.		
		5. Debtor failed to provide a PNC bank statement for February 2024.		
		6. Trustee alleges Scheduled B is incomplete as it does provide for Debtor's Cash App pursuant to the bank statements.		
		7. Debtor failed to provide a copy of March's monthly operation report.		

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8. Trustee alleges Schedule I and J are incorrect as they provide for the tolls expense on the business budget and separate expense on Schedule J.

9. Debtors provided monthly operation reports July through January; however, the bank statements and tax returns do not support the projected income.

10. Trustee alleges Schedule B is incorrect as it does not reflect the correct bank balance at the time of filing.

Plan payments: 1 (Apr 2024) - 60 (Mar 2029) \$650.00.

Trustee's Motion to Dismiss filed 05/07/24 at #24.

No Response filed by Debtor.

BARTO

24-50035

Confirmation

Current

Trustee does not

JOSE J DELGADILLO

Dismissal

06/04/24

recommend

03/22/24

05/31/24

3/60

\$2,100.00

\$2,100.00

confirmation and

AMI-PPR

ePay

recommends

Leanne1

1. Plan #2 filed 03/22/24 cannot be recommended because Trustee alleges Debtors' Schedule I is inaccurate per 341 testimony.

2. Statement of Financial Affairs is incomplete as it does not disclose Debtor's business Delgadillo Trucking.

3. Debtor's Sworn Business Affidavit is incomplete.

4. Debtor has failed to provide adequate proof to substantiate the debt to be paid to Discount Texas Car and International Bank of Commerce through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.

Plan Payment: 1 (Apr 2024) - 60 (Mar 2029) \$2,100.00.

Trustee's Motion to Dismiss filed 05/10/24 at #21.

No Response filed by Debtor.

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MEURER 07/12/23 09/20/23 11/52 Tracey	23-50064 JOSE L FELIX \$924.00 AMI-ESF	Dismissal Post-Confirmation Trustee's Motion to Dismiss was filed 05/07/24 at #40 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all.	\$2,585.96 or 2.80 mth 06/03/24 \$213.23 Wage Order	Trustee recommends dismissal.
OLIVA PC (L) 03/26/24 06/04/24 3/60 Leanne1	24-50037 LINDA F CHAVEZ \$885.00 BMI-ESF	Confirmation Plan #24 filed 06/05/24 works paying 8.56% to general unsecured creditors. Plan payments: 1 (Apr 2024) - 60 (Mar 2029) \$885.00.	\$68.08 or 0.08 mth 05/28/24 \$204.23 Wage Order	Trustee recommends confirmation of Plan #24 filed 06/05/24.
OLIVA PC (L) 03/28/24 06/06/24 3/60 Joseph	24-50041 MARIA E JARERO \$1,775.00 BMI-ESF	Confirmation Dismissal 1. Plan #2 filed 03/28/24 fails to provide payment in full to all secured and priority creditors. 2. Plan fails to fully provide for Nationstar Mortgage claim #3 for mortgage arrears as well as monthly mortgage payment.	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.

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3. Debtor failed to substantiate the family contribution.

Plan Payment:1 (Apr 2024) - 60 (Mar 2029) \$1,775.00.

Trustee's Motion to Dismiss #32 filed 05/10/24.

Debtor's Response #36 filed 05/31/24.

VASQUEZ LAW FIRM	22-50021 SENOBIO TORRES	Dismissal	\$19,563.04 or 3.89 mth <i>04/23/24</i> \$5,500.00 <i>ePay</i>	Trustee recommends dismissal.
<i>04/05/22</i> <i>06/14/22</i> <i>26/60</i>	\$5,029.10 <i>BMI-ESF</i>			
Tracey	Post-Confirmation Trustee's Motion to Dismiss was filed 05/07/24 at #64 for non-payment. Response to Trustee's Motion to Dismiss was filed 05/20/24 at #65. There are several months where no payment was made.			

VASQUEZ LAW FIRM	23-50009 AMADA ESTRADA	Dismissal	\$739.00 or 0.77 mth <i>05/23/24</i> \$500.00 <i>ePay</i>	Trustee recommends dismissal.
<i>02/06/23</i> <i>04/17/23</i> <i>16/60</i>	\$963.20 <i>BMI-BOTH</i>			
Tracey	Post-Confirmation Trustee's Motion to Dismiss was filed 05/07/24 at #74 for non-payment. Response to Trustee's Motion to Dismiss was filed 05/20/24 at #75. There are several months where no payment was made at all.			