

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee
October 2, 2024 10:30 am

Next 3 Panels:
 11/07/2024
 12/04/2024
 01/09/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
BARTO	22-50079 AMPARO M RAMIREZ	Modification	Current	Recommend approval of Modified Plan #84 filed 09/24/24.
10/31/22 01/09/23 23/60 Tracey	\$1,375.00 BMI-	Amended Modified plan filed 09/24/24 at #84 works at 100% to the secured and priority creditors. No unsecured claims were filed in the case. Mod forgives: \$3,833.24 Mod payments: 23 (Sep 2024) - 60 (Oct 2027) \$1,375.00 Post-Conf. Trustee's Motion to Dismiss was filed 08/06/24 at #76 for non-payment was withdrawn 09/25/24 at #85. No Response filed by Debtor. There are several months where only a partial payment was made.	09/04/24 \$500.00 ePay	

BARTO	24-50080 JORGE RODRIGUEZ	Confirmation Dismissal Obj Conf Propel Financial Service	Current	Trustee does not recommend confirmation and recommends dismissal.
06/30/24 09/08/24 2/60 Bridget1	\$2,500.00 BMI-PPR	1. Plan #21 filed 09/05/24 fails to provide for Propel Financial Service claim #18 filed 09/09/24. 2. Trustee alleges Schedule A/B is inaccurate as it fails to reflect a personal Bank of America checking account. 3. Debtor failed to provide proof to substantiate the amounts to be paid to both Webb County claims through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. 4. Schedule H is incomplete as it does not provide for codebtor's name and address. 5. Plan provides for two property tax reserves; however, the Plan does not specify the monthly payment amount for each	09/12/24 \$2,500.00 Wage Order	

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property.

6. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.

7. Trustee alleges schedule I under-provides for income pursuant to the Monthly Operation Reports.

8. Debtor failed to provide July and August Monthly Operation Reports.

Plan Payments:

1 (Aug 2024) - 2 (Sep 2024) \$2,500.00.

3 (Oct 2024) - 60 (Jul 2029) \$3,050.00.

Trustee's motion to dismiss filed 09/03/24 at #20.

No Response filed by Debtor.

Objection to Confirmation filed 09/24/24 by Propel Financial Services at #26.

**GEORGE
 RUSSELL
 MEURER**
 07/02/24
 09/10/24
 2/60

**24-50083
 FRANCISCO REYES III**

CLAUDIA E REYES

\$3,648.00
 AMI-ESF

Bridget1

Confirmation

Obj Conf Capital One Auto Finance

**Obj Conf Santander Consumer
 USA**

\$2,244.90 or
 0.62 mth
 09/20/24
 \$841.85
 Wage
 Order

**Trustee does not
 recommend
 confirmation.**

1. Plan #13 filed 07/16/24 fails to fully provide for Capital One claim #7 filed 08/01/24.

2. Plan fails to provide for Santander claim #4 filed 08/01/24.

3. Plan fails to provide \$31,629.00 to the general unsecured creditors as required by Debtor's Official Form 122-C #12 filed on 07/16/24.

4. Plan proposes to provide for treatment of Capital One's claim #6 filed 07/30/24 in Paragraph 9B despite the 2022 Chevrolet Malibu having been purchased within 910 days of the petition date.

5. Plan fails to agree with the Freedom Mortgage claim #10 filed 09/03/24.

Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$3,648.00.

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Trustee's Motion to Dismiss #31 filed 09/20/24 is set for hearing on 11/07/24.
 No response filed by Debtors.

Objection to Confirmation filed 08/01/24 by Capital One Auto Finance at #26.

Objection to Confirmation filed 08/13/24 by Santander Consumer USA, Inc. at #28.

OLIVA PC (L)	24-50071	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ODON GOMEZ	Dismissal	09/24/24	
06/03/24 08/12/24 3/60 Bridget1	ROSALBA GOMEZ \$1,500.00 AMI-ESF		\$750.00 Wage Order	
		<ol style="list-style-type: none"> Plan #40 filed 08/07/24 fails to provide payment in full of all secured and priority creditors. Plan fails to provide for Rio Grande City Grulla ISD claim #6 filed 07/22/24. Plan fails to provide for Starr County claim #7 filed 07/22/24. Plan proposes to transfer property listed under paragraph 12. However, Debtors have not filed a certificate of service as required by paragraph 12-l. Plan start date is incorrect as it reflects Plan payments begin 08/03/24 when petition was filed in 06/03/24. Trustee alleges Debtors' Monthly Operating Reports are incomplete. Debtor failed to provide proof to substantiate the amounts to be paid to Zapata National Bank through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. <p>Plan must maintain a 100 percent distribution to general unsecured creditors due to disposable income on Official Form 122C. If confirmed, Trustee requests a C4 Order.</p> <p>Plan Payments: 1 (July 2024) - 60 (June 2029) \$1,500.00.</p> <p>Trustee's Motion to Dismiss #31 filed 07/24/24. Debtor's Response filed 08/07/24 at #41.</p>		

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<p>OLIVA PC (L) 24-50081</p> <p>SYLVIA FUENTES</p> <p>07/01/24 09/09/24 2/60 Leanne1</p>	<p>\$1,170.00 <i>BMI-BOTH</i></p>	<p>Confirmation</p> <p>Dismissal</p> <p>Obj Conf Mack Brooks LLC</p>	<p>Current</p> <p>09/24/24 \$540.00 <i>Wage Order</i></p>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
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Plan #27 filed 09/16/24 cannot be recommended because Debtor failed to provide proof to substantiate the amounts to be paid to Webb County through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.

Plan payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,170.00.

Trustee's Motion to Dismiss filed 08/23/24 at #24.
Debtor's Response to Trustee's Motion to Dismiss filed 09/16/24 at #28.

Objection to Confirmation filed 09/24/24 by Mack Brooks, LLC at #29.

<p>OLIVA PC (L) 24-50086</p> <p>LEOPOLDO F RODRIGUEZ JR</p> <p>07/18/24 09/26/24 2/36 Leanne1</p>	<p>\$595.00 <i>BMI-ESF</i></p>	<p>Confirmation</p>	<p>Current</p> <p>09/16/24 \$595.00 <i>ePay</i></p>	<p>Trustee recommends confirmation of Plan #24 filed 09/02/24.</p>
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Plan #24 filed 09/02/24 works paying 2.10% to general unsecured creditors.

Plan payments: 1 (Aug 2024) - 36 (Jul 2027) \$595.00.

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OLIVA PC (L)	24-50087	Confirmation	\$672.00 or 0.60 mth 09/05/24 \$529.00 ePay	Trustee does not recommend confirmation.
	RUBEN JAURIGUI			
07/24/24 10/02/24 2/60 Leanne1	MARIA E JAURIGUI \$1,125.00 BMI-ESF	<ol style="list-style-type: none"> Plan #2 filed 07/24/24 does not fully provide for Pentagon Federal Credit Union claim #14 filed 09/23/24. Plan does not provide for Daniel Jewelers claim #11 filed 09/06/24. Plan does not provide for Republic Finance claim #5 filed 07/30/24. <p>Plan payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,125.00.</p> <p>Trustee's Motion to Dismiss filed 09/13/24 at #25 set for 11/07/24. No Response filed by Debtor.</p>		

OLIVA PC (L)	24-50089	Confirmation	Current 09/13/24 \$1,400.00 ePay	Trustee does not recommend confirmation.
	JOSE A VERDIGUEL III			
07/29/24 10/07/24 2/60 Krystle	ASHLEY N RAMIREZ \$2,800.00 BMI-ESF	<ol style="list-style-type: none"> Trustee alleges that Plan #2 filed 07/29/27 fails provide all of Debtor's disposable income into the plan. Plan #2 filed 07/29/24 fails to provide for the secured claim of Zapata County Claim #6. Plan proposes to overprovide for treatment of Santander claim #5 filed 08/19/24 in Paragraph 9A at the expense of general unsecured creditors. <p>Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$2,800.00.</p> <p>Trustee's Motion to Dismiss #35 field 09/20/24 is set for 11/07/24. No response by Debtor.</p>		

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

VASQUEZ LAW FIRM 12/04/23 02/12/24 9/60 Tracey	23-50109 LIZETTE G HINOJOSA \$1,595.00 BMI-ESF	<p style="text-align: center;">Modification</p> <p>Amended Modified plan filed 09/11/24 at #37 works at 100% to the general unsecured creditors. Plan must remain at 100% due to non-exempt assets. Trustee requests an M4 Order.</p> <p>Mod forgives:\$3,740.00</p> <p>Mod payments: 9 (Sep 2024) - 60 (Dec 2028) \$1,595.00</p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 08/06/24 at #30 for non-payment was withdrawn on 09/24/24 at #45. Response to Trustee's Motion to Dismiss was filed 08/27/24 at #31. There are several months where only a partial payment was made.</p>	\$196.50 or 0.12 mth 09/20/24 \$172.50 Wage Order	<p>Recommend approval of Modified Plan #37 filed 09/11/24 with M4 order.</p>
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WAJDA & ASSOCIATES P C 04/04/22 06/13/22 29/60 Tracey	22-50020 HECTOR M AYALA JENNIFER N AYALA \$2,550.00 BMI-	<p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Modification</p> <p>Modified plan filed 08/30/24 at #119 to cure a post-petition payment default. The modification cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtors failed to provide a copy of their filed 2023 tax return. 2. Mod fails to provide for the correct Post-Petition Claim to Carrington Mortgage of \$4,830.96. 3. Mod fails to provide for the correct remaining claim to Conn's of \$1,367.28. 	\$2,550.00 or 1.00 mth 08/19/24 \$1,006.18 ePay	<p>Trustee does not recommend approval and recommends dismissal.</p>
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4. Mod proposes to provide for treatment of Conn's claim in Paragraph #9 B despite the collateral having been purchased within 1 year of the petition date.

5. Mod fails to indicate in Paragraph 21 that Debtors do not invoke this provision.

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

7. Mod Plan Summary fails to reflect the correct amount of filed unsecured claims.

8. Mod Summary fails to reflect the correct amount of non-exempt assets.

9. The first full mod payment due September 4, 2024 has not posted.

Mod works at 4.407% GUC=\$1,112.94

Mod forgives: \$6,770.02

Mod payments:

29 (Sept 2024) - 60 (April 2027) \$2,550.00

Post-Conf. Trustee's Motion to Dismiss was filed 08/06/24 at #111 for non-payment.

Response to Trustee's Motion to Dismiss was filed 08/27/24 at #116.

There are a few months where no payment was made at all.