

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 9:30 am

Next 3 Panels:
 12/12/2024
 01/09/2025
 02/06/2025

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
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BAKER 04/25/19 07/04/19 66/84 Tracey	19-70139 SYLVIA G ROCHA \$2,575.00 AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 10/03/24 at #140 for non-payment. No response filed by Debtor. Debtor is not submitting the correct plan payment as per the Last Amended Wage Order #118 filed 03/24/2021. Debtor is in month 67 of an 84-month plan.	\$7,315.00 or 2.84 mth 10/21/24 \$1,315.00 Wage Order	Trustee recommends dismissal.
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BAKER 04/01/19 06/10/19 66/84 Tracey	19-70243 JOEL PENA MARIA E PENA \$1,199.53 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all. Debtors are in month 67 of an 84-month plan. Debtors to appear at re-set hearing to provide testimony about curing the arrears.	\$4,900.59 or 4.09 mth 10/17/24 \$1,400.00 ePay	Trustee recommends dismissal.
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BAKER 08/28/19 11/06/19 62/60 Tracey	19-70336 NORMA LINDA ZUNIGA \$0.00 <i>BMI-BOTH</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 10/08/24 at #129 for non-payment. The base balance came due in August. No response filed by Debtor.	\$3,663.84 or 0.00 mth 10/09/24 \$1,363.34 Wage Order	Trustee recommends dismissal.
BAKER 03/06/23 05/15/23 19/60 Tracey	23-70041 STEPHEN RODRIGUEZ \$1,500.00 <i>BMI-BOTH</i>	Dismissal Post-Conf Trustee's Motion to Dismiss was filed 06/07/24 at #93 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/10/24 at #94. There are several months where no payment was made at all.	\$1,900.00 or 1.27 mth 10/15/24 \$2,000.00 Wage Order	Trustee recommends dismissal.
KISCH 02/05/24 04/15/24 8/60 Tracey	24-70032 DELFINO RIVAS JR \$1,885.00 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 08/08/24 at #72 for non-payment. No response filed by Debtor. There are several months where no payment was made.	\$4,625.38 or 2.45 mth 10/25/24 \$461.54 Wage Order	Trustee recommends dismissal.

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Debtor ordered to appear at reset hearing on 10/10/24 to provide testimony regarding his failure to make plan payments.
 This hearing was continued by request of Debtor's Counsel prior to the hearing to 11/07/24.

MAZER	24-70187	Confirmation	\$495.00 or	Trustee does not recommend confirmation and recommends dismissal.
	FRANCISCA ORTIZ	Dismissal	0.83 mth	
06/25/24 09/03/24 4/60 Bridget1	\$600.00 <i>BMI-PPR</i>	Obj Conf PlainsCapital Bank	10/15/24 \$990.00 <i>ePay</i>	
	<ol style="list-style-type: none"> 1. Plan #79 filed 10/25/24 fails to fully provide for Hidalgo County claim #3 filed 07/11/24. 2. Plan fails to fully provide for the Cenlar/Plains Capital Bank claim. 3. Plan fails to fully provide for Conn's Appliances claim #4 filed 08/06/24. 4. Debtor has failed to file Schedule C-1 Summary for Schedule C. 			
	Payments: 1 (July 2024) \$225.00. 2 (Aug 2024)- 3 (Sept 2024) \$330.00. 4 (Oct 2024)-60 (June 2029) \$600.00.			
	Trustee's Motion to Dismiss #44 filed 09/13/24. Response #46 filed 09/16/24.			
	Objection to Confirmation filed 10/23/24 by PlainsCapital Bank at #77.			
	Debtor's Response to Motion of Plans Capital Bank to Confirm Termination or Absence of the Automatic Stay as to 1614 Cyndy Ave. Mission, TX 78574 #45 filed 09/16/24.			

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PAYNE & ASSOCIATES PLLC 08/31/24 11/09/24 2/60 Bridget1	24-70206 YABET GARCIA \$1,415.00 BMI-PPR	Confirmation	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>1. Plan #2 filed 08/31/24 fails to fully provide for Hidalgo County claim #3 filed 09/11/24.</p> <p>2. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.</p> <p>3. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan.</p> <p>4. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.</p> <p>5. Debtor has failed to provide County Appraisal documentation for the valuation of the real property.</p> <p>6. Debtor has failed to provide bank statements for account ending in 2750 for 06/02/24-08/31/24.</p> <p>7. Debtor has failed to provide the Declaration of Electronic filing with the full social security number to the Trustee.</p> <p>8. Debtor has failed to make any payments to the Trustee and owes \$2,830.00 through October.</p> <p>Payments: 1 (Sep 2024)- 60 (Aug 2029) \$1,415.00.</p> <p>Trustee's Motion to Dismiss #20 filed 10/11/24 is set for 12/12/24. No response filed by Debtor(s).</p>				

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PEREZ 03/03/23 05/12/23 19/60 Tracey	23-70038 RAUL CASTILLO \$1,046.07 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #104 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/27/24 at #107. Mr. Perez to check on possible appointment of a representative for Debtor.	\$3,744.04 or 3.58 mth 07/19/24 \$530.00 <i>Money Order</i>	Trustee recommends dismissal.
SALINAS 07/02/21 09/10/21 39/60 Tracey	21-70082 ELIZABETH ALANIZ \$710.00 <i>BMI-BOTH</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 08/08/24 at #109 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$795.47 or 1.12 mth 10/28/24 \$327.69 <i>Wage Order</i>	Trustee recommends dismissal.
SOLANA 08/30/23 11/08/23 13/60 Tracey	23-70171 MARICELA T PENA \$2,620.00 <i>BMI-PPR</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 10/03/24 at #45 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/08/24 at #48. There are a couple of months no payment was made and one partial payment was made.	\$5,240.00 or 2.00 mth 10/15/24 \$2,620.00 <i>ePay</i>	Trustee recommends dismissal.

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SOLANA 09/26/23 12/05/23 13/60 Tracey	23-70190 BRENDA CALDERON \$2,050.00 BMI-BOTH	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 10/03/24 at #57 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/08/24 at #58. There are several months where no payment was made at all.	\$4,100.00 or 2.00 mth 10/09/24 \$2,050.00 ePay	Trustee recommends dismissal.
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VELASCO BONILLA II 12/10/20 02/18/21 46/60 Tracey	20-70328 BALDOMERO J GONZALEZ \$1,774.58 BMI-ESF	Dismissal Post Conf. Trustee's Motion to Dismiss filed 10/03/24 #93 for non-payment. Response to Trustee's Motion to Dismiss was filed 10/28/24 at #97. There are several months where only a partial payment was made and where no payment was made at all.	\$3,570.03 or 2.01 mth 10/23/24 \$1,800.00 ePay	Trustee recommends dismissal.
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OLIVA 01/07/21 03/18/21 45/60 Connie	21-70003 MELISSA A GARZA \$300.00 BMI-ESF	Dismissal Post-Conf Trustee's Motion to Dismiss was filed 10/03/24 at #83 for non-payment. No response filed by Debtor. There are a few months no payment was made.	\$900.00 or 3.00 mth 07/31/24 \$300.00 ePay	Trustee recommends dismissal.
OLIVA 04/08/22 06/17/22 30/60 Tracey	22-70051 MARIA D ALVARADO \$550.00 BMI-BOTH	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 10/03/24 at #60 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/24/24 at #61. There are some months where no payment was made at all.	\$1,150.00 or 2.09 mth 10/17/24 \$500.00	Trustee recommends dismissal.
OLIVA 10/03/22 12/12/22 24/60 Tracey	22-70157 MARIBEL GARCIA \$1,754.24 BMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 10/03/24 at #65 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/23/24 at #66. There are several months where only a partial payment was made.	\$2,681.05 or 1.53 mth 10/21/24 \$796.15 Wage Order	Trustee recommends dismissal.

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OLIVA	23-70090	Modification	\$127.92 or 0.05 mth 10/22/24 \$2,237.08 ePay	Recommend approval of Modified Plan #82 filed 10/23/24 with M4A Order.
05/09/23 07/18/23 17/60 Connie	ARNULFO BECHO MARIA DE LOS ANGELES BECHO \$2,365.00 AMI-ESF			
Amended Modified plan filed 10/23/24 at #82. Mod filed as the plan was running deficient and no longer paying 100% as per the confirmed plan. Upon approval, Trustee requests an M4A Order due to disposable income requirement.				
Mod forgives: \$2.66				
Mod payments: 17 (Oct 2024) - 60 (May 2028) \$2,365.00				

OLIVA	23-70204	Confirmation Dismissal	\$800.00 or 0.24 mth 10/15/24 \$2,000.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
10/02/23 12/11/23 12/60 Bridget1	CHRISTOPHER TORRES DIANA D TORRES \$3,400.00 AMI-ESF	Obj Conf US Bank Trust Ntl Assoc		
<ol style="list-style-type: none"> Plan #120 filed 10/09/24 fails to fully provide for International Bank of Commerce claim #24 filed 11/20/23. Plan fails to fully provide for NewRez, LLC dba Shellpoint Mortgage Servicing claim #28 filed 12/11/23. Debtors have failed to provide a current listing or contract for the sale of home in the Non-Standard Provisions. Debtors have not provided a valuation of the property located in Mexico or the taxes required for this property. Trustee alleges Schedule B or Statement of Financial Affairs is incomplete as an account ending in 7313 has not been disclosed pursuant to bank statement activity for the IBC bank account. Plan reflects Lacks Valley claims #9 and #10 filed 10/25/23 in paragraph 9B, but Order Granting Motion to Avoid Liens #91 was signed 05/22/24. Trustee is requesting clarification of treatment of both claims. 				

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Payments:
 1 (Nov 2023)- 12 (Oct 2024) \$3,400.00.
 13 (Nov 2024)- 60 (Oct 2028) \$2,000.00.

Objection to Confirmation filed 12/05/23 by US Bank Trust National Association at #39.

Trustee's Amended Motion to Dismiss filed #118 filed 10/01/24.
 No Response filed by Debtor.

OLIVA	24-70082	Dismissal	\$1,875.00 or 3.13 mth 08/09/24 \$575.00 ePay	Trustee recommends dismissal.
03/27/24 06/05/24 7/60 Tracey	JOSE A HINOJOSA \$600.00 BMI-BOTH			
	Post-Conf. Trustee's Motion to Dismiss filed 10/03/24 at #38 for non-payment. No response filed by Debtor. There are a several months where only a partial payment was made and some where no payment was made at all.			

OLIVA	24-70084	Confirmation	\$5,904.16 or 0.91 mth 10/21/24 \$595.84 Check	Trustee does not recommend confirmation and recommends dismissal.
03/28/24 06/06/24 7/60 Bridget1	EFRAIN CORTINA JR CLAUDIA C CORTINA \$6,500.00 AMI-BOTH	Dismissal Obj Conf JPMorgan Chase Bank NA Obj Conf Wells Fargo Bank NA		
	1. Plan #47 filed 10/09/24 fails to provide for City of McAllen Tax Office claim #9 filed 04/22/24. 2. Plan fails to fully provide for Hidalgo County claim #10 filed 04/22/24. 3. Plan proposes to overprovide for treatment of Synchrony Bank claim #11 filed 06/03/24 in Paragraph 9A at the expense of general unsecured creditors. 4. Trustee alleges Schedule I #1 is incomplete pursuant to 341 testimony and The Statement of Financial Affairs.			

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5. Debtors have failed to provide Monthly Operating Reports for March 2024 to present for both businesses listed on Schedule I.

6. Debtors have failed to provide Trustee with proof of income for the son.

Plan payments:

- 1 (Apr 2024) - 7 (Oct 2024) \$6,500.00.
- 8 (Nov 2024)- 60 (Mar 2029) \$7,000.00.

Trustee's Amended Motion to Dismiss #44 filed 10/02/24.
 No Response filed by Debtor.

Objection to Confirmation filed 05/08/24 by JPMorgan Chase Bank NA at #25.

Objection to Confirmation filed 10/21/24 by Wells Fargo Bank, N.A. at #53.

OLIVA	24-70124	Confirmation	\$210.00 or 0.24 mth	Trustee does not recommend confirmation and recommends dismissal.
<i>05/29/24</i> <i>08/07/24</i> <i>5/60</i> Krystle	MELISSA RODRIGUEZ	Dismissal	<i>10/22/24</i> \$440.00 <i>Wage Order</i>	
	\$880.00 <i>BMI-ESF</i>	Plan #45 filed 09/19/24 cannot be recommend because Trustee alleges Schedule I is inaccurate it includes income and employment information for Call Center Representative; however, the Trustee's Office has received correspondence from this employer that Debtor is no longer employed with this company as of 09/04/24.		
		Plan Payments: 1 (Jun 2024) - 2 (Jul 2024) \$882.50. 3 (Aug/2024) - 5 (Oct/2024) \$880.00. 6 (Nov/2024) - 60 (May/2029) \$895.00.		
		Trustee's Motion to Dismiss #26 filed 07/24/24. No response by Debtor.		

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OLIVA	24-70125	Confirmation	\$5,200.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JHAYRO A GARZA	Dismissal	1.91 mth	
05/29/24 08/07/24 5/60 Jennifer	AMY D REYES \$2,725.00 AMI-ESF		09/19/24 \$4,650.00 ePay	
<p>1. Plan #67 filed 10/09/24 cannot be recommended as Debtors have failed to provide sufficient support for Mrs. Reyes business income for May through Sept. 2024.</p> <p>2. Debtor is delinquent 2 payments through October totaling \$5,200.00.</p> <p>Plan Payments: 1 (Jun 2024) - 3 (Aug 2029) \$2,325.00. 4 (Sep 2024) - 4 (Sep 2024) \$2,475.00. 5 (Oct 2024) - 60 (May 2029) \$2,725.00.</p> <p>Trustee's Motion to Dismiss filed 07/23/24 at #41. No Response filed by Debtor.</p>				
<p>Objection to Confirmation filed 07/03/24 by U.S. Bank National Association at #37 was withdrawn 08/13/24 at #47.</p>				

OLIVA	24-70135	Confirmation	\$863.48 or	Trustee does not recommend confirmation and recommends dismissal.
	CRUZ F MARTINEZ	Dismissal	0.08 mth	
06/04/24 08/13/24 4/60 Bridget1	\$11,325.00 AMI-BOTH	Obj Conf Maxie Pace Elkins Obj Conf Tax Lien SPV LLC	10/25/24 \$2,307.69 Wage Order	
<p>1. Plan #59 filed 10/09/24 fails to fully provide for Lone Star National Bank.</p> <p>2. Plan fails to fully provide for the City of McAllen Tax Office claim #10 filed 07/26/23.</p> <p>3. Plan fails to fully provide for Hidalgo County Tax Assessor claim #9 filed 07/26/24.</p> <p>4. Paragraph 8C of the Plan is incomplete as the interest rate and Date Last Payment is Due is not disclosed for the Weststar Mortgage Corp claim and the contract interest rates and monthly payments are incorrect for the Alberto and</p>				

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Estela Garza and the Eduardo Castillo claims pursuant to the documentation provided.

5. Debtor has failed to provide proof to substantiate the direct monthly payments listed in the business budget #48 filed 09/19/24 and Paragraph 8C.

6. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.

7. Plan provides for payment of a total debt claim of Maxine Pace Elkins on real property located at 106 E Campeche St Unit 3b, S Padre Island, Texas, but Debtor has failed to include an ad valorem tax reserve as required by Paragraph 21(D).

Plan Payments:

- 1 (Jul 2024)- 3 (Sep 2024) \$10,000.00.
- 4 (Oct 2024)- 60 (Jun 2029) \$11,325.00.

Trustee's Motion to Dismiss filed 07/25/24 at #32.
 No Response filed by Debtor.

Objection to Confirmation filed 07/26/24 by Maxie Pace Elkins at #34.

Objection to Confirmation filed 10/03/24 by Tax Lien SPV, LLC at #56.

OLIVA	24-70158	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	GABRIEL E GARZA	Dismissal	10/07/24	
07/03/24 09/11/24 3/60 Krystle	GINA R GARZA		\$3,175.00 ePay	

Amended Plan #51 filed 10/30/24 will be reviewed prior to the hearing.

Trustee does not recommend Plan #41 filed 10/07/24. The plan proposes to pay LVNV Funding in paragraph 8B for a judgment lien that could be avoided under paragraph 13 to the detriment of the unsecured creditors.

Plan Payments:

- 1 (Aug 2024) - 3 (Oct 2024) \$2,700.00.
- 4 (Nov 2024) - 60 (Jul 2029) \$3410.00.

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Trustee's Motion to Dismiss #29 filed 8/23/24.
 No response by Debtor.

OLIVA	24-70162	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
<i>07/10/24</i> <i>09/18/24</i> <i>3/60</i> Jennifer	ROSA M BARRERA \$1,950.00 <i>BMI-ESF</i>	Dismissal Obj Conf Texas Regional Bank	<i>10/21/24</i> \$692.31 <i>Wage Order</i>	
<p>1. Plan #46 filed 10/09/24 fails to provide for Texas Comptroller of Public AC claim #40 filed 10/28/24.</p> <p>2. Plan fails to provide for all secured claims on Schedule D.</p> <p>3. Trustee alleges the Statement of Financial Affairs is incomplete as it fails to provide for Debtor's 2023 income.</p> <p>4. Debtor failed to provide support for family contribution.</p> <p>5. Debtor failed to provide a copy of the County Appraisal District valuation.</p> <p>6. Trustee alleges Scheduled J is incomplete as it does not specify how debtor will make the increased Plan payment starting in November.</p> <p>Plan payments: 1 (Aug 2024) - 3 (Oct 2024) \$1,950.00. 4 (Nov 2024) - 60 (Jul 2029) \$2,050.00.</p> <p>Trustee's Motion to Dismiss filed 08/29/24 at #36 set for 10/10/24. Response filed by Texas Federal Bank 09/19/24 at # 39.</p> <p>Objection to Confirmation filed 10/03/24 by Texas Regional Bank at #44.</p>				

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OLIVA	24-70168 ROLANDO BAZALDUA	Confirmation	\$109.56 or 0.23 mth	Trustee does not recommend confirmation and recommends dismissal.
07/16/24 09/24/24 3/60 Bridget1	\$475.00 <i>BMI-ESF</i>	Dismissal	10/29/24 \$109.62 <i>Wage Order</i>	
<p>Amended Plan #27 filed 10/30/24 will be reviewed prior to the hearing.</p> <p>Plan #22 filed 10/03/24 fails to provide for the Texas Comptroller of Public Accounts claim #10 filed 10/22/24.</p> <p>Payments: 1 (Aug 2024)- 60 (Jul 2029) \$475.00.</p> <p>Trustee's Motion to Dismiss #21 filed 09/06/24. No response filed by Debtor(s).</p>				
OLIVA	24-70171 JOSUE A NUNEZ	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
07/18/24 09/26/24 3/60 Bridget1	ROSANNE NUNEZ \$5,200.00 <i>AMI-ESF</i>	Dismissal	10/28/24 \$5,200.00 <i>ePay</i>	
<p>1. Plan #36 filed 10/09/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #15 filed on 7/26/24. The requirement is \$460,186.80.</p> <p>2. IRS claim #32 filed 8/22/24 reflects Debtor has not filed a tax return for the years 2022 and 2023. Trustee has received a signed copy of the 2022 and 2023 tax returns on 08/07/24. Plan fails to provide for the IRS claim. Debtors' 2022 and 2023 returns reflect tax refunds.</p> <p>3. Plan fails to provide for Texas Comptroller claim #13 filed 09/05/24.</p> <p>4. Plan fails to fully provide for the Freedom Mortgage Corporation claim #17 filed 9/19/24.</p> <p>5. Trustee alleges Schedule B is incomplete as it does not provide for all bank accounts pursuant to the bank statements.</p> <p>6. Debtors failed to provide Life insurance documents.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 10:00 am

Next 3 Panels:
 12/12/2024
 01/09/2025
 02/06/2025

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
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7. Trustee alleges Schedule J is incomplete as it does not disclose debtor life insurance expense pursuant to Debtors' 341 testimony.

8. Schedule F is incomplete as it notes a debt under unknown creditor name.

Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$5,200.00.

Trustee's Motion to Dismiss #33 filed 09/06/24.
 No response filed by Debtor(s).

Objection to Confirmation filed 09/30/24 by U.S. Bank National Association at #35 was withdrawn 10/14/24 at #41.

OLIVA	24-70175	Confirmation	\$1,850.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	RICARDO S MUNOZ		<i>10/21/24</i> \$300.00 <i>Wage Order</i>	
<i>07/24/24</i> <i>10/02/24</i> <i>3/60</i>	AMELIA MUNOZ			
Bridget1	\$1,850.00 <i>BMI-ESF</i>			
	Plan #50 filed 10/09/24 cannot be recommended because Plan has an adverse effect on Republic Finance and proper notice has not been given.			
	Payments: 1 (Aug 2024)- 2 (Sep 2024) \$1,800.00. 3 (Oct 2024)- 60 (Jul 2029) \$1,850.00.			
	Trustee's Motion to Dismiss #41 filed 09/13/24 withdrawn 10/30/24 at #53. No response filed by Debtor(s).			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 10:00 am

Next 3 Panels:
 12/12/2024
 01/09/2025
 02/06/2025

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
OLIVA 07/29/24 10/07/24 3/60 Krystle	24-70177 LUIS H ESPINOSA DOLORES P ESPINOSA \$1,050.00 <i>BMI-ESF</i>	Confirmation Plan #36 filed 09/24/24 works, paying 2.7% to general unsecured creditors. Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,050.00. Trustee's Motion to Dismiss #34 filed 09/16/24 was withdrawn 10/30/24 at #40. Debtor response #37 filed 09/24/24.	\$323.07 or 0.31 mth 10/25/24 \$242.31 <i>Wage Order</i>	Trustee recommends confirmation of Plan #36 filed 09/24/24.
OLIVA 08/01/24 10/10/24 2/60 Bridget1	24-70182 ROSENDO MORIN \$800.00 <i>BMI-ESF</i>	Confirmation Plan #37 filed 10/16/24 works, paying 4.4% to the general unsecured creditors, but has an adverse effect on Tower Loan of McAllen and proper notice has not been given. Plan Payments:1 (Sep 2024) - 60 (Aug 2029) \$800.00. Trustee's Motion to Dismiss #29 filed 09/19/24 was withdrawn 10/30/24 at #41. No response filed by Debtor. Objection to Confirmation filed 09/18/24 by Capital One Auto Finance at #27 was withdrawn 10/23/24 at #40.	\$123.08 or 0.15 mth 10/16/24 \$369.23 <i>Wage Order</i>	Trustee does not recommend confirmation.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 10:00 am

Next 3 Panels:
 12/12/2024
 01/09/2025
 02/06/2025

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
OLIVA	24-70189 MANUEL R VELASQUEZ	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
<i>08/08/24</i> <i>10/17/24</i> <i>2/60</i> Krystle	\$1,315.00 <i>BMI-BOTH</i>	Dismissal Amended Plan #24 filed 10/30/24 will be reviewed prior to the hearing. 1. Plan #23 filed 10/25/24 does not provide for Hidalgo County Tax. 2. Debtor failed to provide proof to substantiate the amounts to be paid to Texas Credit Corporation through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. 3. Debtor has not provided Bank statements for IBC account #4346 for months May 2024 - August 2024. 4. Debtor is delinquent 2 payments through 10/30/24 totaling \$2,630.00. No payments have been tendered in this case. Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,315.00. Trustee's Motion to Dismiss #24 filed 09/30/24. No response by Debtor.	<i>01/01/00</i> \$0.00	

OLIVA	24-70191 ANA L CASTRO	Confirmation	\$200.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
<i>08/13/24</i> <i>10/22/24</i> <i>2/36</i> Jennifer	\$200.00 <i>BMI-ESF</i>	Dismissal Plan #26 filed 10/22/24 cannot be recommended because: 1. Debtor has failed to provide a copy of Chase bank account 8705 and 8717 August statements. 2. Debtor failed to provide a copy of a recent pay stub. Plan payments: 1 (Sep 2024) - 36 (Aug 2027) \$200.00.	<i>10/01/24</i> \$200.00 <i>Wage Order</i>	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 10:00 am

Next 3 Panels:
 12/12/2024
 01/09/2025
 02/06/2025

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
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Trustee's Motion to Dismiss #23 filed 10/04/24.
 No response filed by Debtor.

OLIVA	24-70193	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
<i>08/22/24</i> <i>10/31/24</i> <i>2/60</i> Bridget1	JAMES ARANDA BEATRICE ARANDA \$500.00 <i>BMI-ESF</i>	Dismissal Obj Conf Nationstar Mortgage LLC	<i>10/23/24</i> <i>\$500.00</i> <i>ePay</i>	
<ol style="list-style-type: none"> 1. Plan #15 filed 09/05/24 fails to meet the liquidation requirement of \$19,887.00 to general unsecured creditors. 2. Plan fails to provide for Greater South Texas Bank claim #9 filed 10/28/24. 3. Plan fails to provide for Texas Comptroller claim #5 filed 10/10/24. 4. Plan is not paying in all disposable income. 5. Paragraph 8C and 9C of the Plan are incomplete as the Date Last Payment is Due has not been provided on Mc/United Wholesale M (Nationstar), Wells Fargo Deler Services and GM Financial claims. 6. Paragraph 8C and 9C of the Plan are inaccurate as the Contract Interest Rate is incorrect on Mc/United Wholesales M (Nationstar) and Wells Fargo Services claims. 7. Trustee alleges the Monthly Operating Reports are inaccurate as they depict Debtor's average income rather than actual monthly income. 8. Trustee alleges the Statement of Financial Affairs in inaccurate as it fails to provide for the 2023 income or the gross incomes pursuant to the 2022 tax returns. 9. Debtor failed to provide August and September Monthly Operating Reports for both Debtors' businesses. 10. Debtors failed to provide Sworn Testimonies for businesses. <p>Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$500.00.</p>				

Trustee's Motion to Dismiss #42 filed 10/04/24.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 10:00 am

Next 3 Panels:
 12/12/2024
 01/09/2025
 02/06/2025

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
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No response filed by Debtor(s).

Objection to Confirmation filed 09/26/24 by Nationstar Mortgage LLC at #39.

OLIVA	24-70197	Confirmation	\$1,825.00 or 1.00 mth 09/30/24 \$1,825.00 Wage Order	Trustee does not recommend confirmation.
08/28/24 11/06/24 2/60 Krystle	ANA E CARDENAS \$1,825.00 AMI-ESF	Amended Schedules A/B and C will be reviewed prior to the hearing. 1. Plan #29 filed 10/24/24 cannot be recommended because Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate. 2. Debtor failed to provide a statement for the 403B plan. Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,825.00. Trustee's Motion to Dismiss #27 filed 10/11/24 is set for 12/12/24. No response by Debtor.		

OLIVA	24-70207	Confirmation	Current 10/15/24 \$750.00 Wage Order	Trustee does not recommend confirmation.
09/02/24 11/11/24 1/60 Krystle	MICHAEL R ADAME BLANCA ADAME \$750.00 BMI-ESF	1. Plan #17 filed on 09/09/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for Title Max claim #1 filed 09/04/24. 3. Plan fails to fully provide for IRS claim #6 filed 10/03/24.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 10:00 am

Next 3 Panels:
 12/12/2024
 01/09/2025
 02/06/2025

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
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4. Debtor failed to provide copies of Mr. Adame's Cash App and ERS retirement statement.

5. Debtor failed to provide verification of son's contribution.

6. Trustee alleges Schedule I is inaccurate as it does not provide for Debtor's increased income pursuant to Mr. Adame's 341 testimony.

Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$750.00.

Trustee's Motion to Dismiss #30 filed 10/25/24 is set for 12/12/24.
 No response by debtor.

OLIVA	24-70209	Confirmation	Current	Trustee does not recommend confirmation.
	MARCOS ORTIZ		10/08/24	
09/04/24 11/13/24 1/36 Bridget1	SILVIA ORTIZ \$400.00 <i>BMI-ESF</i>		\$400.00 ePay	
		1. Plan #2 filed 09/04/24 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. Plan fails to provide for Hidalgo County claim #5 filed 9/27/24.		
		3. Plan fails to provide for Quantum3 Group claim #16 filed 10/10/24.		
		4. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose bank accounts closed within 1 year of filing.		
		5. Debtors have failed to provide Trustee with proof of income for family contributions.		
		6. Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate is incorrect and it fails to provide the date last payment is due for Hyundai Motor Finance claim.		
		7. Paragraph 9C of the Plan is inaccurate as the date last payment is due is incorrect for Ford Motor Credit. Additionally, the Plan provides direct payment for this debtor when the claim filed 10/8/24 at #11 reflects the debt is in default.		
		Plan Payments: 1 (Oct 2024) - 36 (Sep 2027) \$400.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
November 7, 2024 10:00 am

Next 3 Panels:
 12/12/2024
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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
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Trustee's Motion to Dismiss #25 filed 10/28/24 is set for 12/12/24.
 No response filed by Debtor(s).

OLIVA	24-70210	Confirmation	\$307.69 or 0.77 mth 10/28/24 \$92.31 Wage Order	Trustee does not recommend confirmation.
09/09/24 11/18/24 1/60 Jennifer	DEBORAH M SUAREZ \$400.00 BMI-ESF	<ol style="list-style-type: none"> Debtor did not appear at the 10/22/24 341 Meeting of Creditors. The meeting is reset for 11/05/24 at 10:00 a.m. Plan #12 filed 09/23/24 fails to provide for all disposable income. Paragraph 8C of the Plan is incomplete as the Monthly Payment or Date Last Payment is Due have not been provided on the Plains Capital Bank claim. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose 2022 and 2023 income. Debtor failed to provide spouse's pay stubs or tax returns. Debtor failed to provide a copy of the county appraisal district valuation for real property. Schedule D is incomplete as it does not address Plains Capital debt provided on the Plan. Trustee alleges Schedule H is incomplete as it does not address co-debtor as provided on the Santander claim #5 filed 10/8/24. Trustee alleges Official Form 122C is incomplete as it fails to provide for spouse's income. <p>Plan payments: 1 (Oct 2024)- 60 (Sep 2029) \$400.00.</p> <p>Trustee's Motion to Dismiss #28 filed 10/25/24 is set for 12/12/24. No response filed by Debtor.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 7, 2024 9:00 am

Next 3 Panels:
12/12/2024
01/09/2025
02/06/2025

	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
OLIVA	21-70076	Modification	Current	Recommend approval of Modified Plan #141 filed 10/04/24.
	ROBERT LUGO		10/29/24	
06/15/21 08/24/21 40/60 Connie	CELINDA LUGO \$3,000.00 BMI-PPR	Amended Modified plan filed 10/04/24 at #141. Mod filed to cure a post-petition payment default. Mod forgives: \$7,247.95 Mod payments: 40 (Oct 2024) - 60 (Jun 2026) \$3,000.00	\$1,300.00 Wage Order	
OLIVA	24-70186	Confirmation	\$373.08 or 0.08 mth	Trustee does not recommend confirmation.
	MICHELLE A GARZA	Obj Conf Exeter Finance LLC	10/28/24	
08/08/24 10/17/24 2/60 Jennifer	\$4,850.00 AMI-ESF		\$2,238.46 Wage Order	
		<ol style="list-style-type: none"> 1. Plan #18 filed 08/22/24 must remain 100% due to Official Form 122C requirement of \$102,862.80. In addition, it must remain at 100% because debtor is not paying all disable income into the Plan. 2. Plan fails to fully Provide for Nationstar Mortgage claim #13 filed 10/07/24. 3. Plan fails to provide interest rate on all unsecured debts. 4. Plan fails to specify which student loan claims are deferred. 5. Trustee alleges Schedule B is inaccurate as it does not disclose all bank accounts or disclose the correct balance at the time of filing for Frost account pursuant to the bank statement. Additionally, Schedule B does not disclose the current balance of the 401k balance pursuant to the statement. 6. Trustee alleges that the Statement of Financial Affairs is incorrect as it provides the incorrect gross income for 2022 pursuant to the 2022 tax return. 7. Debtor failed to provide proof to substantiate the amounts to be paid to Lacks and LFD Home Furnishings through the 		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 7, 2024 9:00 am

Next 3 Panels:
12/12/2024
01/09/2025
02/06/2025

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

Plan. Creditor has not filed a claim, and Trustee must disburse according to plan.

8. Debtor failed to provide a copy of the bank statement for Rally Federal Credit Union for August 2024.

Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$4,850.00.

Objection to Confirmation filed 08/30/24 by Exeter Finance LLC at #37.

Trustee's Motion to Dismiss #50 filed 10/28/24 is set for 12/12/24.

No Response filed by Debtor.