

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee  
**November 7, 2024 10:30 am**

Next 3 Panels:

12/04/2024

01/16/2025

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
BARTO  02/28/23 05/09/23 20/60 Tracey	23-50016  JEREMY BENDER  \$1,230.00 AMI-	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss filed 10/04/24 at #49 for non-payment. No response filed by Debtor. There are several months where no payment was made at all.  Modified Plan #50 filed 10/30/24 is set for hearing 12/04/24. The first payment due under the modification is \$501.33, which is due 11/28/24, but the last payment received was on 08/19/24.	\$3,690.00 or 3.00 mth 08/19/24 \$230.00 Money Order	<b>Trustee recommends dismissal.</b>

BARTO  08/05/24 10/14/24 2/60 Bridget1	24-50094  MARIA C CARRIZALES  \$1,685.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>  1. Plan #2 filed 08/05/24 fails to fully provide for 3M and S, LLC, a Texas Limited Liability Co. claim #14 filed 10/15/24. 2. Plan fails to fully provide for City of Laredo Tax claim #1 filed 08/06/24. 3. Plan fails to include an ad valorem reserve as required by Paragraph 21(D). 4. Paragraph 8C of the Plan is inaccurate as the Contract Interest Rate is incorrect on Thunderbird Auto Finance claim, the Date Last Payment is due is not provided and the documents provided reflect the creditor as Sames Motor Company Inc. 5. Paragraph 14 reflects the address for the real property as the Creditor and Treatment and Reason for Special Classification. 6. Debtor has failed to provide the August statement for the Venmo account. 7. Trustee alleges Scheduled B #1 filed 08/05/24 is inaccurate as some assets are disclosed at \$0 or omitted pursuant to	\$388.79 or 0.23 mth 10/22/24 \$648.14 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
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Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

341 testimony and several bank accounts and Debtor's life insurance is not disclosed pursuant to Debtor's pay stubs provided.

Payments: 1 (Sep 2024)- 60 (Aug 2029) \$1,685.00.

Trustee's Motion to Dismiss #21 filed 09/27/24.  
No response filed by Debtor(s).

<b>BARTO</b>	<b>24-50095</b>	<b>Confirmation</b>	no pymts received	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>MELISSA A NEIRA</b>	<b>Dismissal</b>	01/01/00	
08/05/24			\$0.00	
10/14/24				
2/58	\$445.00			
Krystle	BMI-PPR			

1. Plan #13 filed 08/19/24 does not provide for US Department of HUD claim #1 filed 08/07/24.
2. Plan does not provide for Kazan Meurer and Perez claim #12 file 09/10/24.
3. Paragraph 9C of the Plan is incomplete as the Contract Interest Rate and Date Last Payment is Due has not been provided on Santander's claim.
4. Plan does not fully provide for Webb County Claim #15 filed 10/01/24.
5. Plan improperly provides for claim of Midfirst bank Claim #8 in Paragraph 8C, instead of 8A.
6. Debtor did not appear at the 10/08/24 341 Meeting of Creditors.
7. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.
8. Debtor is delinquent 2 payments through 10/29/24 totaling \$890.00. No payments have been tendered in this case.

Plan Payments: 1 (Sep 2024) - 58 (Jun 2029) \$445.00.

Amended Trustee's Motion to Dismiss #35 filed 10/25/24.  
No response by Debtor.

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BARTO  08/30/24 11/08/24 1/60 Bridget1	24-50104 <b>SANDRA GAMEZ</b>  \$2,800.00 BMI-ESF	<b>Confirmation</b>  Plan #33 filed 10/29/24 will be reviewed prior to the hearing.  1. Plan #2 filed 08/30/24 improperly provides for claim of Laredo Federal Credit Union in Paragraph 8B, instead of 8A.  2. Debtor failed to provide proof to substantiate the amounts to be paid to Laredo Federal Credit Union through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.  Payments: 1 (Sep 2024)- 60 (Aug 2029) \$2,800.00.  Trustee's Amended Motion to Dismiss #32 filed 10/29/24. No response filed by Debtor(s).	\$2,800.00 or 1.00 mth <i>10/09/24</i> \$2,800.00 <i>ePay</i>	<b>Trustee does not recommend confirmation.</b>
MEURER  08/17/23 10/26/23 14/60 Tracey	23-50073 <b>FELIX RODRIGUEZ JR</b>  \$2,494.42 BMI-ESF	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss filed 10/04/24 at #51 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/21/24 at #52. There are several months where only a partial payment was made.  Modified Plan filed 10/29/24 at #53 is set for hearing on 12/04/24. The first payment due under the modification is \$2,715.00, which is due on 11/16/24. The last payment was received on 10/24/24.	\$5,629.88 or 2.26 mth <i>10/24/24</i> \$563.81 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>

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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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MEURER	24-50083	Confirmation	\$1,683.65 or 0.46 mth	<b>Trustee does not recommend confirmation and dismissal.</b>
07/02/24 09/10/24 3/60 Bridget1	FRANCISCO REYES III  CLAUDIA E REYES \$3,648.00 AMI-ESF	Dismissal  Obj Conf Capital One Auto Finance  Obj Conf Santander Consumer USA Amended Plan #37 filed 10/30/24 will be reviewed prior to the hearing.	10/25/24 \$841.85 Wage Order	
		<ol style="list-style-type: none"> <li>1. Plan #13 filed 07/16/24 fails to fully provide for Capital One claim #5 filed 08/01/24.</li> <li>2. Plan fails to provide for Santander claim #4 filed 08/01/24. Further, this collateral is not disclosed on Schedule B #11 filed 07/16/24.</li> <li>3. Schedule H #11 fails to disclose the co-debtor for the Santander claim #4.</li> <li>4. Plan fails to provide \$31,629.00 to the general unsecured creditors as required by Debtor's Official Form 122C #12 filed on 07/16/24.</li> <li>5. Plan proposes to provide for treatment of Capital One's claim #3 filed 07/30/24 in paragraph 9B despite the 2022 Chevrolet Malibu having been purchased within 910 days of the petition date. Further, plan does not fully provide for this claim.</li> <li>6. Plan fails to agree with the Freedom Mortgage claim #10 filed 09/03/24.</li> <li>7. Plan fails to provide for the Notice of Post-Petition Mortgage Fees, Expenses and Charges #35 filed 10/2/24.</li> <li>8. Plan summary #13 is misleading as it reflects a 42% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$22,569.41, when the total amount of timely filed general unsecured claims is \$34,728.91 .</li> </ol> <p>Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$3,648.00.</p> <p>Trustee's Motion to Dismiss #31 filed 09/20/24. Response #32 filed 09/27/24.</p> <p>Objection to Confirmation filed 08/01/24 by Capital One Auto Finance at #26.</p>		

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

<b>OLIVA PC (L)</b>	<b>24-50071</b>	<b>Confirmation</b>	\$1,546.20 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>ODON GOMEZ</b>	<b>Dismissal</b>	1.03 mth	
<i>06/03/24</i> <i>08/12/24</i> <i>4/60</i> Bridget1	<b>ROSALBA GOMEZ</b> \$1,500.00 AMI-BOTH		<i>10/25/24</i> \$346.15 Wage Order	
<p>1. Plan #57 filed 10/04/24 proposes to begin payments later than the 30 days set forth in 1326(a)(1).</p> <p>2. 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> <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>				

<b>OLIVA PC (L)</b>	<b>24-50087</b>	<b>Confirmation</b>	\$1,234.50 or	<b>Trustee recommends confirmation of Plan #29 filed 10/01/24.</b>
	<b>RUBEN JAURIGUI</b>		1.10 mth	
<i>07/24/24</i> <i>10/02/24</i> <i>3/60</i> Jennifer	<b>MARIA E JAURIGUI</b> \$1,125.00 BMI-ESF		<i>10/15/24</i> \$562.50 Wage Order	
<p>Plan #29 filed 10/1/24 works, paying 1.32% to general unsecured creditors.</p> <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 was withdrawn 10/28/24 at #32. Response #31 filed 10/09/24.</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			
<b>OLIVA PC (L)</b>	<b>24-50089</b>	<b>Confirmation</b>	\$1,507.69 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>JOSE A VERDIGUEL III</b>	<b>Dismissal</b>	0.54 mth	
07/29/24	<b>ASHLEY N RAMIREZ</b>		10/25/24	
10/07/24			\$1,400.00	
3/60	\$2,800.00		ePay	
Krystle	BMI-ESF			
		<p>1. Trustee alleges that Plan #2 filed 07/29/24 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Plan fails to provide for the secured claim of Zapata County Claim #6.</p> <p>3. 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> <p>Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$2,800.00.</p> <p>Trustee's Motion to Dismiss #35 filed 09/20/24. Debtor's response #31 filed 10/10/24.</p>		
<b>OLIVA PC (L)</b>	<b>24-50097</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RALCIDA G NAVARRO</b>	<b>Dismissal</b>	10/15/24	
08/13/24		<b>Obj Conf Cenlar FSB</b>	\$300.00	
10/22/24			ePay	
2/36	\$300.00			
Krystle	BMI-ESF			
		<p>1. Plan #2 filed 08/14/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan improperly provides for claim of Cenlar in Paragraph 8C, instead of 8A, even though it includes installment payments as part of the prepetition arrears.</p> <p>3. Plan does not provide for US Department of HUD for claim #1 filed 08/15/24.</p> <p>4. Trustee alleges Schedule B is inaccurate as it fails to disclose assets listed in Republic Finance claim #3 filed 08/27/24.</p>		

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<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Plan Payments: 1 (Sep 2024) - 36 (Aug 2027) \$300.00.

Trustee's Motion to Dismiss #26 filed 10/07/24.  
No response by Debtor.

Objection to Confirmation filed 09/20/24 by Cenlar FSB at #24.

<b>WAJDA &amp; ASSOCIATES P C</b>	22-50020	<b>Dismissal</b>	\$2,550.00 or	<b>Trustee does not</b>
	HECTOR M AYALA	<b>Modification</b>	1.00 mth	<b>recommend</b>
04/04/22			10/01/24	<b>approval and</b>
06/13/22	JENNIFER N AYALA		\$1,550.00	<b>recommends</b>
30/60	\$2,550.00		ePay	<b>dismissal.</b>
Tracey	BMI-			

Amended Modified plan filed 10/24/24 at #129 to cure a post-petition payment default. The modification cannot be recommended because:

1. Debtors failed to reflect the amortized tax refund in Schedule I.
2. Mod Plan Summary fails to reflect the correct amount of filed unsecured claims.
3. Mod Summary fails to reflect the correct amount of non-exempt assets.
4. The mod payment due October 4, 2024 has not posted.

Mod forgives: \$6,770.02

Mod payments:  
29 (Sept 2024) - 30 (Oct 2024) \$2,550.00  
31 (Nov 2024) - 61 (April 2027) \$2,730.00

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.