

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 9:00 am**

Next 3 Panels:  
11/20/2024  
12/18/2024  
01/15/2025

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
*PRO SE DEBTOR  08/05/24 10/14/24 2/0 Jennifer	24-20222  KEITH R GRANT  \$0.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>  1. Debtor failed to file a Plan or plan summary.  2. Debtor failed to provide schedules, pay advices, bank statements and tax returns.  3. Debtor did not appear at the 09/17/24 341 Meeting of Creditors.  4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).  5. Debtor has not made a plan payment.  6. Debtor failed to provide a wage deduction order or an EFT certificate with the Court.  7. Debtor failed to provide verification of identity or social security number.  Amended Trustee's Motion to Dismiss with Prejudice #20 filed 09/20/24. Debtor's response filed 09/24/24 at #22.	no pymts received 01/01/00 \$0.00	<b>Not recommend confirmation and recommend dismissal with prejudice.</b>
KISCH  08/03/24 10/12/24 2/60 Bridget1	24-20221  THOMAS SANTOS  MARIA N SANTOS  \$2,389.00 BMI-ESF	<b>Confirmation</b>  Plan #43 filed 09/25/24 works, paying 36.91% dividend to the general unsecured creditors.  Payments: 1 (Sep 2024)- 1 (Sep2024) \$2,363.00. 2 (Oct 2024)- 60 (Aug 2029) \$2,389.00.	Current  10/01/24 \$545.31 <i>Wage Order</i>	<b>Trustee recommends confirmation Plan #43 filed 09/25/24.</b>

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<i>Month/Term</i>	ESF/PPR			

Trustee's Motion to Dismiss #42 filed 09/19/24 was withdrawn 10/11/24 at #49.  
No response filed by Debtor(s).

<b>OLIVA PC (C)</b>	<b>23-20205</b>	<b>Dismissal</b>		
	<b>ROGELIO HERNANDEZ III</b>		\$6,185.52 or 3.22 mth	<b>Trustee recommends dismissal.</b>
07/25/23 10/03/23 15/36	\$1,918.21		09/24/24 \$432.69	
Tracey	BMI-ESF		Wage Order	
Post-Conf. Trustee's Motion to Dismiss was filed 07/09/24 at #58 for non-payment. Amended Response to Trustee's Motion to Dismiss was filed 10/08/24 at #70. There are some months where no payment was made and some where only a partial payment was made.				

<b>OLIVA PC (C)</b>	<b>24-20229</b>	<b>Confirmation</b>		
	<b>SAMMY JASSO</b>		\$16,300.00 or 1.51 mth	<b>Trustee does not recommend confirmation.</b>
08/13/24 10/22/24	<b>RITA S JASSO</b>		10/09/24 \$800.00	
2/60	\$10,800.00		Wage Order	
Bridget1	AMI-ESF			
1. Plan #12 filed 08/27/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #15 filed on 08/27/24.  2. Plan fails to provide for Internal Revenue Service claim #11 filed 09/17/24. Further, the claim reflects that the Heavy Vehicle taxes for tax period 07/01/24 have not been filed.  3. Plan Summary does not match the Plan.  4. Plan fails to provide for Financial Pacific Leasing Inc claim #8 filed 09/10/24. Further, the collateral for this claim does not appear to be disclosed in Debtors' schedules.  5. Plan fails to fully provide for Financial Pacific Leasing Inc claim #22 filed 10/11/24.				

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- 6. Plan fails to fully provide for A+ Federal Credit Union claim #13 filed 09/19/24.
  - 7. Plan fails to fully provide for North Mill Equipment Finance LLC claim #7 filed 09/05/24.
  - 8. Plan fails to fully provide for One Main Financial claim #12 filed 09/18/24.
  - 9. Trustee alleges Statement of Financial Affairs #14 filed 08/27/24 is inaccurate as it fails to reflect the gross income amounts pursuant to the provided tax returns.
  - 10. Debtors have failed to provide bank statements for account ending in 5268 for 08/01/24 through 08/13/24.
  - 11. Debtors have failed to provide bank statements for account ending in 3068 and 9268 for 07/25/24 through 08/13/24.
  - 12. Debtors have failed to provide proof to substantiate the amounts to be paid to Armur Finance Inc for the 2012 Epak trailer through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.
  - 13. Debtors are delinquent 1.51 payments through October totaling \$16,300.00.
- Trustee's Motion to Dismiss #31 filed 10/04/24 is set for 11/20/24.  
No response filed by Debtor(s).

<b>RAUB</b>  01/07/20 03/17/20 57/60  Tracey	<b>20-20018</b>  <b>JOSE S MOLINA</b>  \$1,266.57 BMI-	<b>Dismissal</b>          Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #73 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$4,901.82 or 3.87 mth 08/01/24 \$725.26  Wage Order	<b>Trustee recommends dismissal.</b>
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	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
<b>RAUB</b>	<b>20-20257</b>	<b>Dismissal</b>	\$5,501.51 or 2.24 mth	<b>Trustee recommends dismissal.</b>
	<b>HECTOR MORENO JR</b>		10/11/24	
07/24/20 10/02/20 51/60 Tracey	<b>MONICA MORENO</b> \$2,458.01 BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 09/23/24 at #92 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$392.31 Wage Order	

<b>RAUB</b>	<b>22-20125</b>	<b>Dismissal</b>	Current	<b>Trustee does not recommend approval and recommends dismissal.</b>
	<b>DOROTEO R MUNGIA</b>	<b>Modification</b>	10/08/24	
05/21/22 07/30/22 29/60 Connie	\$900.00 BMI-	Mod filed 09/13/24 at #50. Mod filed to cure a post-petition payment default. The modification cannot be recommended because:	\$288.47 ePay	
		<ol style="list-style-type: none"> <li>1. Creditors have not received proper notice as no certificate of service was filed.</li> <li>2. Debtor failed to provide a copy of the 2023 tax return.</li> <li>3. Debtor failed to provide verification of income.</li> <li>4. Debtor failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).</li> <li>5. Mod fails to provide for the correct Remaining Claim to Navy Army CCU of \$15,819.93.</li> <li>6. Mod fails to provide for the correct Remaining Claim to Navy Army CCU of \$7,579.60.</li> <li>7. Mod fails to provide for the correct Remaining Claim to Nissan on 2018 Altima of \$9,092.03.</li> </ol>		

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Month/Term	ESF/PPR			

Mod forgives: \$4,022.25

Mod payments:

29 (Oct 2024) - 60 (May 2027) \$900.00

Post-Conf. Trustee's Motion to Dismiss was filed 07/09/24 at #45 for non-payment.  
Response filed 08/13/24 at #46.  
There are several months where only a partial payment was made.

<b>RAUB</b>	<b>22-20237</b>	<b>Dismissal</b>	<b>\$4,050.00 or</b>	<b>Trustee does not</b>
	<b>MICHAEL A SALAZAR</b>		<b>0.65 mth</b>	<b>recommend</b>
		<b>Modification</b>	<b>10/03/24</b>	<b>approval and</b>
	<b>MELISSA A SALAZAR</b>		<b>\$1,500.00</b>	<b>recommends</b>
	\$6,250.00		<b>ePay</b>	<b>dismissal.</b>
	AMI-BOTH			

Modified plan filed 09/16/24 at #119 to cure post-petition payment default. The modification cannot be recommended because:

1. Debtor failed to provide a copy of the 2023 tax return.
2. Mod fails to provide for the correct post-confirmation claim to Carrington Mortgage for the Rule 3002.1(c) claims.
3. Mod fails to provide for the correct Remaining Claim on the Cure Claim to Carrington Mortgage.
4. Mod fails to provide for the correct Remaining Claim on the Monthly Mortgage Payment to Carrington Mortgage
5. Mod fails to provide for the correct secured Remaining Claim to the Internal Revenue Service.

Mod forgives: \$17,119.00

Mod payments:

23 (Aug 2024) - 60 (Sep 2027) \$6,250.00

Post-Conf. Trustee's Motion to Dismiss was filed 07/09/24 at #113 for non-payment.  
Response to Trustee's Motion to Dismiss was filed 08/13/24 at #115.  
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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>			

<b>RAUB</b>	<b>23-20228</b>	<b>Modification</b>	Current	<b>Trustee does not recommend approval.</b>
	<b>JESSE G LOPEZ JR</b>		10/10/24	
08/08/23	<b>THELMA M LOPEZ</b>		\$400.00	
10/17/23			ePay	
14/60	\$400.00			
Connie	BMI-			
Modified plan filed 09/16/24 at #58 to surrender collateral to Ally Financial. The Modification cannot be recommended because:				
1. Mod fails to provide for the correct Remaining Claim to Timothy Raub.				
2. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.				
Mod payments:				
11 (Jul 2024) - 60 (Aug 2028) \$400.00				

<b>RAUB</b>	<b>23-20264</b>	<b>Confirmation</b>	\$790.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>RAUL E MALDONADO SR</b>	<b>Dismissal</b>	0.83 mth	
09/11/23			10/11/24	
11/20/23			\$950.00	
13/60	\$950.00		ePay	
Bridget1	BMI-PPR			
1. Plan #84 filed 08/13/24 and Schedule J #85 do not match. The projected income, expenses and disposable income amounts do not agree.				
2. Lacks claim is listed in Paragraph 9B of Plan and Summary with no information provided.				
3. Debtor has failed to provide a complete 2023 tax return.				
4. Debtor has failed to provide Trustee with proof of income for the Daughter's contribution.				
Payments:				
1 (Oct 2023)- 7 (Apr 2024) \$800.00.				

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8 (May 2024)- 11 (Aug 2024) \$885.00.  
12 (Sep 2024)- 60 (Sep 2028) \$950.00.

Trustee's Motion to Dismiss #89 was filed 09/06/24.  
Response #90 filed 09/16/24.

Objection to Confirmation of the Amended Plan filed 02/12/24 by Credit Acceptance Corporation at #49 was withdrawn 04/09/24 at #61.

<b>RAUB</b>	<b>23-20302</b>	<b>Confirmation</b>	Current	<b>Recommend</b>
	<b>GABRIEL SEGURA</b>			<b>Confirmation of</b>
<i>10/23/23</i>			<i>09/17/24</i>	<b>Plan #72 filed</b>
<i>01/01/24</i>			<i>\$636.00</i>	<b>09/13/24 w/C4</b>
<i>12/50</i>	\$2,756.00		<i>Wage</i>	<b>Order.</b>
Bridget1	AMI-ESF		<i>Order</i>	
Plan #72 filed 09/13/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$65,025.12. Trustee requests a C4 Confirmation Order.				
Payments:				
1 (Nov 2023)- 5 (Mar 2024) \$1,188.80.				
6 (Apr 2024)- 50 (Dec 2027) \$2,756.00.				
Trustee's Motion to Dismiss #26 filed 12/15/23 was withdrawn 10/11/24 at #78. Response #73 filed 09/16/24.				
Objection to Proof of Claim filed 05/12/24 at #53 deemed moot per the 06/12/24 Courtroom Minutes.				

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<b>RAUB</b>	<b>23-20330</b>	<b>Dismissal</b>		
	<b>BRANDON W MCNATT</b>		\$10,616.19 or 3.93 mth	<b>Trustee recommends dismissal.</b>
11/06/23 01/15/24	<b>TAMARA E MCNATT</b>		06/03/24 \$4,433.81	
11/60	\$2,700.00		Check	
Tracey	BMI-	Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #72 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made.		
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<b>RAUB</b>	<b>24-20147</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>MARIA GARCIA</b>	<b>Dismissal</b>	10/04/24	
05/30/24 08/08/24 5/60	\$1,725.00	<b>Obj Conf Santander Consumer USA</b>	\$1,725.00 ePay	
Krystle	BMI-BOTH	Plan #31 filed 09/16/24 works paying 11% to general unsecured creditors, but cannot be recommended because Trustee alleges Schedule H is inaccurate as it fails to disclose the co-debtor.  Plan Payments: 1 (Jun 2024) - 60 (May 2029) \$1,725.00.  Trustee's Motion to Dismiss #22 filed 07/22/24. Response by Debtor #32 filed 09/16/24.		
		Objection to Confirmation filed 09/17/24 by Santander Consumer USA, Inc. at #33.		



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<b>RAUB</b>	<b>24-20189</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommend dismissal.</b>
	<b>MARIA CHAPA</b>	<b>Dismissal</b>	10/08/24 \$1,700.00 Wage Order	
07/01/24 09/09/24 3/60 Jennifer	\$3,250.00 BMI-	<p>1. Trustee alleges that Plan #31 filed 09/17/24 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Trustee alleges Schedule H is inaccurate as it fails to disclose the co-debtor.</p> <p>Plan payments: 1 (Aug 2024)- 2 (Sep 2024) \$3,400.00. 3 (Oct 2024) - 60 (Jul 2029) \$3,250.00.</p> <p>Trustee's Motion to Dismiss filed 08/23/24 at #26. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 07/16/24 by Idaho Housing &amp; Finance Association at #20 was withdrawn 09/19/24 at #35.</p>		

<b>RAUB</b>	<b>24-20190</b>	<b>Confirmation</b>	\$3,820.82 or 2.07 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>NELSON E DOWNEN</b>	<b>Dismissal</b>	10/08/24 \$426.92 Wage Order	
07/01/24 09/09/24 3/60 Bridget1	<b>HEATHER H DOWNEN</b> \$1,850.00 AMI-	<p>1. Plan #25 filed 09/16/24 fails to fully provide for Rally Credit Union claim #3 filed 09/09/24.</p> <p>2. Debtors have failed to provide bank statements for Rally Credit Union account ending in #2203 for 06/19/24 through 07/01/24.</p> <p>3. Debtors have failed to provide proof to substantiate the amounts to be paid to Lofi Motors through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>4. Debtors are 2 payments delinquent through October totaling \$3,820.82.</p>		

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Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,850.00.

Trustee's Motion to Dismiss #23 filed 09/11/24.  
No Response filed by Debtors.

<b>RAUB</b>  07/08/24 09/16/24 3/60 Bridget1	<b>24-20192</b>  <b>VICTOR LARA III</b>  \$4,700.00 AMI-ESF	<p style="text-align: center;"><b>Confirmation</b></p> <p style="text-align: center;"><b>Dismissal</b></p> <ol style="list-style-type: none"> <li>1. Plan #10 filed 07/19/24 fails to fully provide for New Rez LLC dba Shellpoint Mortgage Servicing claim #12 filed 09/16/24.</li> <li>2. Plan fails to provide for Jefferson Capital Systems LLC claim #11 filed 09/12/24.</li> <li>3. Plan fails to fully provide for Capital One Auto Finance claim #7 filed 08/08/24.</li> <li>4. Plan fails to full provide for the Internal Revenue Service claim #8 filed 08/26/24. Further, the proof of claim reflects that the 2022 and 2023 returns have not been filed.</li> <li>5. Debtor has failed to provide complete 2022 and 2023 tax returns.</li> <li>6. Plan fails to establish a federal income tax reserve.</li> <li>7. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li> <li>8. Debtor has failed to provide statements for account ending in 7568 for 06/03/24 through 07/08/24.</li> <li>9. Debtor has failed to provide Trustee with proof of income for the family contributions.</li> <li>10. Trustee alleges Schedule H #9 is incomplete as it fails to provide the information for the separated spouse/co-debtor for the Capital One Auto Finance debt.</li> <li>11. Trustee alleges the Plan fails provide all of Debtor's disposable income into the plan.</li> </ol>	\$5,423.11 or 1.15 mth 10/08/24 \$1,084.61 Wage Order	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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12. Debtor is delinquent 1.15 payments through October, totaling \$5,423.11.

Payments: 1 (Aug 2024)- 60 (Jul 2029) \$4,700.00.

Trustee's Motion to Dismiss #36 filed 08/30/24.  
No response filed by Debtor(s).

Objection to Confirmation filed 08/13/24 by Capital One Auto Finance at #33.

<b>RAUB</b>	<b>24-20219</b>	<b>Confirmation</b>	\$280.76 or 0.08 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>MAURICIO MOLINA</b>	<b>Dismissal</b>	10/07/24	
08/02/24 10/11/24 2/60 Jennifer	<b>TIFFANY D MOLINA</b>	<b>Obj Conf Ally Bank</b>	\$842.31	
	\$3,650.00 AMI-	<b>Obj Conf Freedom Mortgage Co.</b>	Wage Order	
		<ol style="list-style-type: none"> <li>1. Plan #22 filed 08/19/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</li> <li>2. Plan fails to provide for US Department of HUD claim #28 filed 9/13/24.</li> <li>3. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on Ally Bank claim. In addition, the Plan provides for direct payment for this debt despite the arrears listed on claim #10 filed 08/22/24.</li> <li>4. Debtors failed to provide proof of payment for \$630.00 for the Chevrolet Silverado.</li> <li>5. Debtor failed to provide copies of bank statement for Dayforce Wallet for June through August 2024.</li> <li>6. Trustee alleges Debtors has failed to provide all disposable income.</li> <li>7. Debtor failed to provide support for retirement loan.</li> <li>8. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</li> <li>9. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</li> <li>10. Plan fails to fully provide for Freedom Mortgage Corporation claim #27 filed 10/11/24.</li> </ol>		
		Plan Payments:1 (Sep 2023) - 60 (Aug 2028) \$3,650.00.		

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Trustee's Motion to Dismiss filed 09/20/24 at #38.  
No Response filed by Debtor.

Objection to Confirmation filed 09/18/24 by Ally Bank at #36.

Objection to Confirmation filed 10/08/24 by Freedom Mortgage Corporation at #39.

<b>RAUB</b>	<b>24-20224</b>	<b>Confirmation</b>	Current	<b>Trustee does not</b>
	<b>MICHAEL A KOHL</b>	<b>Dismissal</b>		<b>recommend</b>
<i>08/06/24</i>	<b>CLAUDIA KOHL</b>		<i>10/08/24</i>	<b>confirmation and</b>
<i>10/15/24</i>			<b>\$1,650.00</b>	<b>recommends</b>
<i>2/60</i>	\$3,300.00		<i>ePay</i>	<b>dismissal.</b>
Bridget1	AMI-			
		<ol style="list-style-type: none"> <li>1. Plan #22 filed 08/20/24 improperly provides for claim of Navy Federal Credit Union in Paragraph 8C, instead of 9C.</li> <li>2. Plan fails to fully provide for LoanCare, LLC claim #23 filed 10/14/24.</li> <li>3. Trustee alleges Schedule B #21 is incomplete as it fails to fails to specify what type of firearm Debtor owns and fails to disclose the retirement account pursuant to the payroll deductions on Debtor's pay stubs and Schedule I.</li> <li>4. Debtor has failed to provide documentation for the retirement account.</li> <li>5. Trustee alleges the plan fails provide all of Debtors' disposable income into the plan.</li> <li>6. Trustee alleges that Schedule C-1 is inaccurate as it reflects the Honda Passport EX-L as surrendered but it does not appear to be encumbered and not disclosed in paragraph 7.</li> <li>7. Schedule F fails to provide a complete address for Medstar Mobile Healthcare at 4.29-4.33.</li> <li>8. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.</li> </ol>		
		Payments: 1 (Sep 2024)- 60 (Aug 2029) \$3,300.00.		
		Trustee's Motion to Dismiss #34 filed 09/27/24. No response filed by Debtor(s).		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 9:00 am**

Next 3 Panels:  
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Attorney	Case # Debtor(s)	Matters	Arrears Last Rcpt	Trustee
<i>Pet Filed</i>	<i>Plan Pmt</i>	Notes	Last Rcpt Amt	Recommendation
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

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	Case #	Matters	Arrears	Trustee
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>GONZALEZ (JOEL)</b>  08/29/18 11/07/18 74/76  Tracey	<b>18-20380</b>  <b>RICHARD A VILLEGAS</b>  <b>TIFFANY N VILLEGAS</b>  \$618.78 BMI-	<b>Dismissal</b>	\$1,057.06 or 1.71 mth 09/18/24 \$650.00 ePay	<b>Trustee recommends dismissal.</b>
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Post-Conf. Trustee's Motion to Dismiss was filed 07/09/24 at #123 for non-payment.  
Response to Trustee's Motion to Dismiss was filed 07/22/24 at #124.  
There are several months where only a partial payment was made.

Debtors are in month 74 of a 76-month plan.

<b>GONZALEZ (JOEL)</b>  10/31/18 01/09/19 72/84  Tracey	<b>18-20489</b>  <b>MICHAEL Q MUELLER</b>  <b>RACHAL M RESIO-MUELLER</b> \$2,327.23 AMI-	<b>Dismissal</b>	\$7,621.33 or 3.27 mth 10/15/24 \$750.00 ePay	<b>Trustee recommends dismissal.</b>
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Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #143 for non-payment.  
Response to Trustee's Motion to Dismiss was filed 09/20/24 at # 144.  
There are several months where only a partial payment was made.

Debtors are in month 72 of an 84-month plan.



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

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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
GONZALEZ (JOEL)  02/24/20 05/04/20 56/60  Tracey	20-20093  JESSE R CAUDILLO  DOLORES A CAUDILLO  \$1,500.00 AMI-ESF	Dismissal	\$5,294.81 or 3.53 mth 08/21/24 \$700.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #73 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/11/24 at #58. There are several months where only a partial payment was made.				
GONZALEZ (JOEL)  09/30/20 12/09/20 49/60  Tracey	20-20309  CHARLESTON E BESS  CYNTHIA NELL BESS  \$1,000.00 AMI-	Dismissal	\$2,910.00 or 2.91 mth 09/24/24 \$466.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #99 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/04/24 at #100. There are a few months where only a partial payment was made.				
GONZALEZ (JOEL)  12/31/20 03/11/21 46/60  Tracey	20-20415  BENITO J SAENZ    \$225.00 BMI-ESF	Dismissal	\$450.00 or 2.00 mth 09/23/24 \$225.00 ePay	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #51 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/07/24 at #52. There are several months where no payment was made and some where only a partial payment was made.				



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

Next 3 Panels:  
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	Case #	Matters	Arrears	Trustee
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>GONZALEZ (JOEL)</b>	22-20076	<b>Dismissal</b>		
	DAVID M DUENES JR		\$9,991.12 or	<b>Trustee recommends dismissal.</b>
04/01/22	DELILAH N BENAVIDEZ		2.40 mth	
06/10/22			10/10/24	
30/60	\$4,155.83		\$500.00	
Tracey	AMI-ESF		ePay	
Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #131 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/11/24 at #132. There are several months where only a partial payment was made.				

<b>GONZALEZ (JOEL)</b>	22-20221	<b>Dismissal</b>		
	GLADYS A ORDONEZ		\$312.98 or	<b>Trustee recommends dismissal.</b>
09/13/22			1.56 mth	
11/22/22			09/23/24	
25/36	\$200.00		\$700.00	
Tracey	BMI-		ePay	
Post-Conf. Trustee's Motion to Dismiss was filed 08/13/24 at #33 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/15/24 at #34. There are several months where no payment was made.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

Next 3 Panels:  
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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
GONZALEZ (JOEL)  09/16/22 11/25/22 25/60  Tracey	22-20223  <b>LAZARO M FERNANDEZ</b>  \$250.00 AMI-	<b>Dismissal</b>      Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #73 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/11/24 at #74. There are a few months where no payment was made.	\$500.00 or 2.00 mth 09/20/24 \$250.00 ePay	<b>Trustee recommends dismissal.</b>
GONZALEZ (JOEL)  09/28/22 12/07/22 25/60  Tracey	22-20236  <b>DENNIS L DISBROW</b>  <b>DOLORES G DISBROW</b> \$1,875.00 BMI-	<b>Dismissal</b>      Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #51 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/02/24 at #53.  A modified plan was filed 10/03/24 at #55 and set for hearing on 11/20/24. Trustee requests a continuance of her motion to dismiss to this date as well.	Current  10/11/24 \$1,875.00 ePay	<b>Trustee recommends continuance to 11/20/24 due to Modification.</b>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

Next 3 Panels:  
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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
GONZALEZ (JOEL)  01/06/23 03/17/23 21/60  Connie	23-20004  ISAIAS LUNA JR  LESLIE A GARCIA  \$3,300.00 <i>BMI-PPR</i>	<b>Dismissal</b>  <b>Modification</b>	\$4,775.00 or 1.45 mth <i>10/10/24</i> \$825.00 <i>ePay</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
<p>Amended Modified Plan filed 10/09/24 at #70 to cure a post-petition payment default cannot be recommended because the first payment due has not yet posted.</p> <p>Mod forgives: \$9,078.72</p> <p>Mod payments: 20 (Sep 2024) - 60 (Jan 2028) \$3,300.00</p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 08/13/24 at #61 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/16/24 at #62. There are a few months where no payment was made at all.</p>				

GONZALEZ (JOEL)  03/29/23 06/07/23 19/36  Connie	23-20075  AMANDA C BENAVIDES    \$500.00 <i>BMI-</i>	<b>Dismissal</b>  <b>Modification</b>	\$500.00 or 1.00 mth <i>06/07/24</i> \$2,287.99 <i>ePay</i>	<b>Trustee does not recommend approval and recommends dismissal.</b>
<p>Modified plan filed 09/23/24 #59 to address a loss in income that requires a reduction in payments to the Trustee. The Modification cannot be recommended because:</p> <ol style="list-style-type: none"> <li>1. Debtor failed to provide a copy of the 2023 tax return.</li> <li>2. Debtor failed to provide proof of current income.</li> <li>3. The first full Mod payment was due September 28, 2024, but has not posted.</li> <li>4. The Mod does not provide for the additional payment to Rocket Mortgage of \$116.50 per month per the Agreed Order entered 08/06/24 at #56.</li> </ol>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

Next 3 Panels:  
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	Recommendation
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Mod forgives: \$6,832.01

Mod payments:

18 (Sep 2024) - 36 (Mar 2026) \$500.00

Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #58 for non-payment.  
No response filed by Debtor.

<b>GONZALEZ (JOEL)</b>	23-20141	<b>Dismissal</b>	\$1,060.00 or 0.52 mth	<b>Trustee does not recommend approval and dismissal.</b>
	<b>MARK D RASMUSSEN</b>	<b>Modification</b>	09/16/24 \$3,000.00	
06/01/23 08/10/23 16/58 Connie	<b>ELIZABETH S RASMUSSEN</b> \$2,030.00 AMI-		Wage Order	

Modified plan filed 0918/24 at #48 cannot be recommended because:

1. Debtor failed to provide proof of current income.
2. Mod improperly characterizes Texas Specialty Homes claim as a Monthly Contract Payment rather than a total debt claim.
3. Mod fails to provide for the correct Remaining Claim to Texas Specialty Homes of \$295,321.84.
4. Mod lists a special provision in paragraph 27 regarding the sale of Debtor's home.
5. Mod Plan Summary fails to reflect the correct amount of non-exempt property.
6. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
7. There is no basis stated in paragraph 3 for filing the Mod.

Mod forgives: \$715,500.00

Mod payments:

**JUDGE MARVIN ISGUR**  
**Yvonne V. Valdez, Trustee**  
**October 23, 2024 10:00 am**

Next 3 Panels:  
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<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>			

15 (Sep 2024) - 26 (Aug 2025) \$2,030.00  
27 (Sep 2025) -27 (Sep 2025) \$735,000.00  
28 (Oct 2025) - 60 (Jun 2028) \$2,030.00

Post-Conf. Trustee's Motion to Dismiss was filed 08/13/24 at #46 for non-payment.  
Response to Trustee's Motion to Dismiss was filed 08/15/24 at #47.  
Debtors did not make the lump sum payment of \$ 725,000.00 that came due in July (month 13).

<b>GONZALEZ (JOEL)</b>	23-20159	<b>Dismissal</b>	\$11,299.44 or 3.09 mth	<b>Trustee recommends dismissal.</b>
	<b>DIEGO F OSORNIA</b>		10/15/24	
06/14/23	<b>ELIZABETH M OSORNIA</b>		\$1,200.00	
08/23/23			<i>Wage Order</i>	
16/59	\$3,654.44			
Tracey	AMI-			
<p>Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #47 for non-payment.  Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/07/24 at #50.  There are several months where only a partial payment was made.</p>				

<b>GONZALEZ (JOEL)</b>	23-20341	<b>Modification</b>	Current	<b>Trustee recommends approval of Modified Plan #69 filed 09/17/24.</b>
	<b>JAVIER R ROCHA</b>		10/08/24	
11/17/23	<b>AMANDA R ANAYA</b>		\$715.38	
01/26/24			<i>Wage Order</i>	
11/60	\$3,100.00			
Connie	AMI-			
<p>Amended Modified plan filed 09/17/24 at #69 works at 3.120% to the general unsecured creditors. Mod filed to address that Debtor is no longer committing income from tax refunds to the budget as they no longer have a dependent.</p> <p>Mod forgives: \$7,484.23</p> <p>Mod payments:  8 (Jul 2024) - 8 (Jul 2024) \$2,650.00  9 (Aug 2024) - 60 (Nov 2028) \$3,100.00</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

Next 3 Panels:  
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
Pet Filed	Plan Pmt		Last Rcpt Amt	
Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			

Post-Conf. Trustee's Motion to Dismiss was filed 06/11/24 at #45 for non-payment was withdrawn 09/30/24 at #74.  
Response to Trustee's Motion to Dismiss was filed 06/18/24 at #46.  
There are several months where only a partial payment was made including the lump sum payment.

<b>GONZALEZ (JOEL)</b>	24-20069 <b>REYNALDO BOCANEGRA</b>	<b>Confirmation</b>	\$2,235.00 or 0.87 mth 10/07/24 \$2,500.00 ePay	<b>Trustee does not recommend confirmation.</b>
03/13/24 05/22/24 7/58 Jennifer	<b>PATRICIA A BOCANEGRA</b> \$2,575.00 BMI-PPR			
Plan #54 filed 10/01/24 cannot be recommended as it now provides for S31 Tax Funding and creditor has not had sufficient notice.				
Plan payments: 1 (Apr/2024) 4 (Jul/2024) \$2,500.00. 5 (Aug/2024) 58 (Jan/2029) \$2,575.00.				
Trustee's Motion to Dismiss filed 05/07/24 at #28 was withdrawn 06/11/24 at #39. Debtor's Response to Trustee's Motion to Dismiss filed 05/22/24 at #29.				
Objection to Confirmation filed 08/05/24 by US Bank Trust NA at #50.				

<b>GONZALEZ (JOEL)</b>	24-20083 <b>LINDA K COX</b>	<b>Modification</b>	Current 10/15/24 \$946.15 Online Bill Pay	<b>Trustee does not recommend approval.</b>
03/28/24 06/06/24 7/60 Connie		<b>Obj MOD Santander Consumer USA</b>		
Modified plan filed 09/23/24 at #44 cannot be recommended because:				
1. Debtor failed to provide proof of current income.				
2. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
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3. Mod fails to provide for the correct ongoing monthly mortgage payment balance for Idaho Housing & Finance Association.

4. The Mod needs to be amended to correct the balance of the ongoing mortgage claim, which should be \$81,071.90 rather than the \$81,035.90 amount stated in the plan.

5. The Mod fails to provide a reason for needing to modify in paragraph 3.

Mod forgives: \$788.50

Mod payments:

6 (Sep 2024) - 60 (Mar 2024) \$2,8100

Objection to Modification filed 10/03/24 by Santander Consumer USA, Inc. at #49.

<b>GONZALEZ (JOEL)</b>	24-20088	<b>Dismissal</b>	\$12,560.00 or 3.93 mth	<b>Trustee recommends dismissal.</b>
	<b>CRAIG D MALDONADO</b>		06/21/24	
03/29/24			\$1,410.00	
06/07/24			<i>Wage Order</i>	
7/55	\$3,200.00			
Tracey	BMI-			
Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #42 for non-payment. No response filed by Debtor. There are several months where no payment was made.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

Next 3 Panels:  
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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
<b>GONZALEZ (JOEL)</b>  <i>05/06/24</i> <i>07/15/24</i> 5/58  Krystle	<b>24-20132</b> <b>VANESSA VILLARREAL</b>  \$3,175.00 <i>AMI-</i>	<b>Confirmation</b>  <p>Plan #24 filed 07/15/24 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$382,086.00. Trustee requests a C4 Confirmation Order.</p> <p>Plan Payments:1 (Jun 2024) - 58 (Mar 2029) \$3,175.00.</p> <p>Trustee's Motion to Dismiss filed 06/24/24 at #21 was withdrawn 08/07/24 at #32. No Response filed by Debtor.</p>	\$500.00 or 0.16 mth <i>10/08/24</i> \$3,175.00 <i>ePay</i>	<b>Recommend confirmation of Plan #24 filed 07/15/24 with C4 Order.</b>
<b>GONZALEZ (JOEL)</b>  <i>05/31/24</i> <i>08/09/24</i> 5/60  Bridget1	<b>24-20151</b> <b>SARAH G OLIVAREZ</b>  \$3,070.00 <i>AMI-</i>	<b>Confirmation</b>  <b>Dismissal</b>	\$5,726.09 or 1.87 mth <i>09/23/24</i> \$309.39 <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
		<p>1. Plan #35 filed 10/1/24 fails to fully provide for Internal Revenue Service claim #5 filed 06/27/24. Further, claim reflects the 2022 and 2023 returns have not been filed. Trustee has a signed copy of the 2022 and an unsigned/undated copy of the 2023 return.</p> <p>2. Plan fails to meet the requirement of \$9,808.80 of Debtor's Official Form 122C #27 filed 08/12/24.</p> <p>3. Debtor failed to provide recent pay stubs.</p> <p>4 Debtor is delinquent 1.87 payments through September, totaling \$5,726.09.</p> <p>Payments:            1 (Jun 2024)- 4 (Sep 2024) \$2,625.00.            5 (Oct 2024) - 60 (May 2029) \$3,070.00.</p> <p>Trustee's Motion to Dismiss #20 filed 07/12/24.</p>		



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

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

Response #29 filed 08/16/24.

<b>GONZALEZ (JOEL)</b>	24-20157 <b>JAMES RIOS</b>	<b>Confirmation</b>	\$3,975.00 or 1.85 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
06/05/24 08/14/24 4/60 Bridget1	\$2,145.00 AMI-	<b>Dismissal</b>	10/07/24 \$900.00 ePay	
<p>Plan #52 filed 10/15/24 cannot be recommended because Debtor is delinquent 1.85 payments through October, totaling \$3,975.00.</p> <p>Plan Payment: 1 (Jul 2024)- 3 (Sep 2024) \$2,110.00. 4 (Oct 2024) - 60 (Jun 2029) \$2,145.00.</p> <p>Trustee's Motion to Dismiss #29 filed 07/26/24. Response #34 filed 08/16/24.</p>				

Objection to Confirmation filed 07/17/24 by Ally Bank at #27 was withdrawn 08/16/24 at #33.

<b>GONZALEZ (JOEL)</b>	24-20203 <b>DAVID HERRERA</b>	<b>Confirmation</b>	Current	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
07/25/24 10/03/24 3/36 Krystle	<b>MARIA C GARCIA</b> \$450.00 BMI-	<b>Dismissal</b>	10/09/24 \$132.69 Wage Order	
<p>1. Plan #26 filed 09/30/24 fails to fully provide for Title Max claim #5 filed 10/2/24.</p> <p>2. Trustee alleges Schedule J is inaccurate as it fails to disclose or provide for Debtor's Domestic Support Obligation.</p> <p>Plan Payments: 1 (Aug 2024) - 36 (Jul 2027) \$450.00.</p> <p>Trustee's Motion to Dismiss #24 filed 09/16/24. Debtor response #30 filed 10/07/24.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
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<b>GONZALEZ (JOEL)</b>  07/26/24 10/04/24 3/60  Bridget1	<b>24-20205</b>  <b>ANGEL P VENTURA CERINO</b>  \$3,150.00 AMI-	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Wells Fargo Bank NA</b>	\$1,211.56 or 0.38 mth 10/11/24 \$726.92  <i>Wage Order</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<ol style="list-style-type: none"> <li>1. Plan #2 filed 07/26/24 fails to provide for the Select Portfolio Servicing Inc claim #8 filed 09/26/24 for real property that is not disclosed on Schedule A/B.</li> <li>2. IRS claim #22 filed 09/04/24 shows unfiled tax returns for the years 2021-2023 and reflects a priority claim amount of \$30,965.54. Trustee has received a signed copies of the 2022-2023 returns on 09/04/24 and the 2021 return on 9/5/24. Plan fails to provide any treatment for the IRS. These returns indicate the Debtor will receive refunds for these years.</li> <li>3. Plan fails to provide for Wells Fargo claim #8 filed 09/26/24.</li> <li>4. Plan fails to fully provide for Microf LLC claim #9 filed 10/04/24.</li> <li>5. Plan fails to fully provide for Coastlife Credit Union claim #3 filed 08/12/24.</li> <li>6. Plan fails to fully provide for Consumer Portfolio Services claim #2 filed 08/07/24.</li> <li>7. Trustee alleges Schedule B is incomplete as it does not address the anticipated tax refund for 2021 pursuant to the tax return.</li> <li>8. Trustee alleges that the Plan fails to provide for all of Debtor's disposable income into the plan.</li> <li>9. Trustee alleges Official Form 122C is incorrect as it does not address all income. Debtor's fiancee provides payment for Volkswagen of \$575 per the budget.</li> <li>10. Trustee alleges Schedule C is incorrect as the debtor is exempting equity in three vehicles when there is only one person in the household.</li> <li>11. Trustee alleges Schedule B is inaccurate as it provides for electronics under line 6 rather than line 7.</li> </ol> <p>Plan Payments:1 (Aug 2024)- 60 (Jul 2029) \$3,150.00.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

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

Trustee's Motion to Dismiss #23 filed 09/13/24.  
Response filed 10/7/24 at #25.

Objection to Confirmation filed 09/25/24 at #24 by Wells Fargo Bank, N.A.

<b>GONZALEZ (JOEL)</b>	24-20206 <b>JUDITH A MAYBERRY</b>	<b>Confirmation</b>	Current	
07/29/24 10/07/24 3/60 Jennifer	\$395.00 BMI-		10/07/24 \$395.00 ePay	<b>Recommend confirmation of Plan #24 filed 10/14/24 with C4 Order.</b>
Plan #24 filed 10/14/24 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$44,873.51. Trustee requests a C4 Confirmation Order.				
Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$395.00 was withdrawn 10/16/24 at #27.				
Trustee's Motion to Dismiss filed 09/13/24 at #21. Response filed 10/07/24 at #23.				

<b>GONZALEZ (JOEL)</b>	24-20208 <b>JAMES S TRAFTON</b>  <b>JESUSITA N TRAFTON</b>	<b>Confirmation</b>  <b>Obj Conf FNA 2019 1 LLC</b>	Current	
07/30/24 10/08/24 3/60 Krystle	\$1,250.00 BMI-PPR		10/07/24 \$750.00 ePay	<b>Recommend confirmation of Plan #33 if objection resolved.</b>
Plan #33 filed 10/15/24 works, paying 15% to general unsecured creditors.				
Plan Payments: 1 (Aug2024) - 2 (Sep/2024) \$750.00. 3 (Oct2024) - 60 (Jul/2029) \$1,250.00.				
Trustee's Motion to Dismiss #23 filed 09/16/24 was withdrawn 10/10/24 at #30. Debtor response #24 filed 10/03/24.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

Next 3 Panels:  
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<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>			

Objection to Confirmation filed 10/15/24 by FNA 2019-1, LLC at #32.

<b>GONZALEZ (JOEL)</b>	24-20213	<b>Confirmation</b>	Current	
	<b>CHRISTOPHER A GARCIA</b>	<b>Obj Conf Ally Bank</b>		<b>Recommend confirmation of Plan #27 if objection resolved.</b>
07/31/24	<b>BEATRIZ GARCIA</b>		10/07/24	
10/09/24			\$4,375.00	
3/57	\$4,375.00		ePay	
Jennifer	BMI-			
Plan #27 filed 10/10/24 works, paying 9% to general unsecured creditors.				
Plan payments: 1 (Aug 2024) - 57 (Apr 2029) \$4,375.00.				
Trustee's Motion to Dismiss filed 09/20/24 at #24 set for 10/23/24 was withdrawn 10/15/24 at #30.				
Response filed 10/11/24 at #28.				
Objection to Confirmation filed 09/09/24 by Ally Bank at #22.				

<b>GONZALEZ (JOEL)</b>	24-20217	<b>Confirmation</b>	Current	
	<b>JESSICA A DOMINGUEZ</b>			<b>Trustee recommends confirmation Plan #25 filed 10/14/24.</b>
08/01/24			10/03/24	
10/10/24			\$575.00	
3/60	\$900.00		ePay	
Bridget1	BMI-			
Plan #25 filed 10/14/24 works paying 8.54% dividend to the general unsecured creditors.				
Payments: 1 (Aug 2024) - 60 (July 2029) \$900 with lump payments of \$4,000 for May 2025, 2026, 2027, 2028 and 2029.				
Trustee's Motion to Dismiss #22 filed 09/19/24 was withdrawn 10/16/24 at #27.				
Response #23 filed 10/07/24.				
Objection to Confirmation filed 08/05/24 by Nationstar Mortgage LLC at #12 was withdrawn 10/15/24 at #26.				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

Next 3 Panels:  
11/20/2024  
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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
GONZALEZ (JOEL)  08/01/24 10/10/24 2/60  Krystle	24-20218  WILLIAM S KANGAS  CHERI H KANGAS  \$1,780.00 BMI-PPR	Confirmation  Dismissal	Current  10/01/24 \$1,780.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>Amended Plan #30 filed 10/15/24 will be reviewed before the hearing.</p> <p>1. Plan #24 filed 09/07/24 improperly provides for claim of US Small Business Claim #15 in Paragraph 8A, instead of 8B.</p> <p>2. Plan fails to provide for treatment of the mortgage gap payment due to US Small Business for August 2024.</p> <p>Plan Payments: 1(Aug 2024) - 60 (Jul 2029) \$1,780.00.</p> <p>Trustee's Motion to Dismiss #28 filed 09/20/24. Debtors response #29 filed 10/11/24.</p>				
GONZALEZ (JOEL)  08/02/24 10/11/24 2/60  Bridget1	24-20220  DANIELLE R PENA    \$590.00 BMI-	Confirmation  Dismissal	\$363.07 or 0.62 mth 10/08/24 \$272.31 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #2 filed 08/02/24 fails to fully provide for American Credit Acceptance claim #2 filed 08/07/24.</p> <p>Payments: 1 (Sept 2024) - 60 (Aug 2029) \$590 with lump payments of \$2,000 April 2025, 2026, 2027, 2028 and 2029.</p> <p>Trustee's Motion to Dismiss #24 filed 09/19/24. Response #25 filed 10/07/24.</p>				

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

Next 3 Panels:  
11/20/2024  
12/18/2024  
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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
<b>GONZALEZ (JOEL)</b>  <i>08/05/24</i> <i>10/14/24</i> <i>2/60</i>  Jennifer	<b>24-20223</b>  <b>DAVID A DUNN</b>  <b>SANDRA VALDEZ</b>  \$2,020.00 <i>BMI-</i>	<b>Confirmation</b>  1. Debtors' attorney was unavailable for the 341 Meeting of Creditors set on 09/24/24. The meeting was reset to 10/01/24; however, the debtor did not appear at this meeting, and it has been reset to 10/22/24.  2. Plan #13 filed 10/11/24 fails to provide for TitleMax of Texas claim #5 filed 08/12/24.  3. Plan fails to provide for Integrity Texas Funding LP claim #7 filed 09/04/24.  4. Debtor failed to provide bank statement for ABNB Federal CU account ending 5581 for August. Debtor failed to provide bank statements for Chemcel FCU, Gulf Coast FUC end 04859, Security Service FCU account ending 1071, Rudolf Brooks FCU account ending 0241, Cash App and Venmo account for June through filing date.  5. Debtor failed to provide a copy of their social security statement.  6. Debtor has failed to file an EFT order with the Court.  7. Debtor has failed to make a Plan payment and is due \$4,040.00 for September and October.  Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$2,020.00.  Trustee's Motion to Dismiss #24 with prejudice filed 10/04/24 is set for 11/20/24. No response filed by Debtors.	no pymts received  <i>01/01/00</i> <i>\$0.00</i>	<b>Trustee does not            recommend            confirmation.</b>



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

Next 3 Panels:  
11/20/2024  
12/18/2024  
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<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>			

7. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.

Plan Payments: 1 (Sep 2024) - 58 (Jun 2029) \$5,275.00.

Trustee's Motion to Dismiss #29 filed 09/30/24 is set for 11/20/24.  
No response by Debtor.

Objection to Confirmation filed 10/07/24 by Santander Consumer USA, Inc. at #32.

<b>GONZALEZ (JOEL)</b>	24-20231	<b>Confirmation</b>	\$1,575.00 or 0.81 mth	<b>Trustee does not recommend confirmation.</b>
	<b>JUAN BELTRAN JR</b>		<i>10/15/24</i>	
<i>08/14/24</i>	<b>JOANN M TREVINO</b>		\$450.00	
<i>10/23/24</i>			<i>Wage Order</i>	
<i>2/60</i>	\$1,950.00			
Jennifer	AMI-			

1. Plan #2 filed 08/14/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 8/14/24. The requirement is \$112,628.40.

2. Plan fails to fully provide for Nueces County claim #3 filed 08/23/24.

3. Plan fails to provide for IRS claim #4 filed 09/24/24.

4. Plan fails to include an ad valorem reserve as required by Paragraph 21(D).

5. Debtor has failed to provide support for the payroll expense \$270.96 allotment.

Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,950.00.

Trustee's Motion to Dismiss #26 filed 10/04/24 is set for 11/20/24.  
No response filed by Debtors.



JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 10:00 am

Next 3 Panels:  
11/20/2024  
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	Case #	Matters	Arrears	Trustee
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>GONZALEZ (JOEL)</b>	24-20232	<b>Confirmation</b>		
	<b>ROBERT L HUFFMAN</b>	<b>Obj Conf Santander Consumer USA</b>		
08/14/24			no pymts received	<b>Trustee does not recommend confirmation.</b>
10/23/24			01/01/00	
2/60	\$1,200.00		\$0.00	
Jennifer	BMI-			

Plan #35 filed 09/19/24 cannot be recommended because:

1. Debtor did not appear at the 10/01/24 341 meeting. The meeting is reset to 10/22/24.
2. Debtor failed to provide bank statements for Rally Credit Union accounts ending 0186 and 0100 for June through August 2024.
3. Debtor failed to provide a complete copy of the 2023 tax return.
4. Trustee alleges Schedule A is inaccurate as it underprovides for the value of the homestead according to the county appraisal district.
5. Debtor has failed to make a Plan payment and is due \$2,400.00 for September and October.

Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,200.00.

Trustee's Motion to Dismiss with prejudice #40 filed 10/04/24 is set for 11/20/24.  
No response filed by Debtor.

Objection to Confirmation filed 09/19/24 by Santander Consumer USA, Inc. at #32.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 10:00 am**

Next 3 Panels:  
11/20/2024  
12/18/2024  
01/15/2025

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
<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>			
<b>GONZALEZ (JOEL)</b>	<b>24-20236</b>	<b>Confirmation</b>	\$177.99 or	<b>Trustee does not recommend confirmation.</b>
	<b>RENE J SANDOVAL</b>	<b>Obj Conf Rally Credit Union</b>	0.06 mth	
<i>08/20/24</i>	<b>ANDREA L SANDOVAL</b>		<i>10/08/24</i>	
<i>10/29/24</i>			<i>\$711.92</i>	
<i>2/60</i>	\$3,085.00		<i>Wage Order</i>	
Krystle	AMI-	<p>1. Plan #2 filed 08/21/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed on 08/20/24.</p> <p>2. Plan Summary does not match Plan #2.</p> <p>3. Plan fails to provide any interest rate on US Bank National Association for 2020 Chevrolet Silverado in Plan Summary. Creditor is not listed in Plan at all.</p> <p>4. Plan fails to provide for Kleberg County Tax Claim #3 filed 08/30/24.</p> <p>Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$3,085.00</p> <p>Trustee's Motion to Dismiss #27 filed 10/07/24 is set for 11/20/24. No response by Debtor.</p> <p>Objection to Confirmation filed 09/23/24 by Rally Credit Union at #25.</p>		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 11:00 am

Next 3 Panels:  
11/20/2024  
12/18/2024  
01/15/2025

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
<p><b>*PRO SE DEBTOR</b></p> <p>07/17/24 09/25/24 3/0 Bridget1</p>	<p><b>24-60041</b></p> <p><b>ERICA N REEVES</b></p> <p>\$283.00 BMI-</p>	<p><b>Confirmation</b></p> <p><b>Dismissal</b></p> <p>Items uploaded or filed 10/15/24 will be reviewed prior to the 10/23/24 hearing.</p> <ol style="list-style-type: none"> <li>1. Debtor failed to appear at the 341 Meeting of Creditors held 08/27/24 or 09/24/24. Debtor did appear at the 10/01/24 Meeting of Creditors; however, the meeting was not held due to Debtor's failure to file a Plan and provide ID verification.</li> <li>2. Plan #41 filed 09/30/24 does not comply with BLR 3015-1(a).</li> <li>3. Plan proposes to begin payments later than the 30 days set forth in 1326(a)(1).</li> <li>4. Plan fails to fully provide for Ally Bank claim #3 filed 09/09/24.</li> <li>5. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</li> <li>6. Debtor has failed to provide a complete 2023 tax return.</li> <li>7. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.</li> <li>8. Trustee alleges that Debtor's Official Form 122C-1 #43 filed 09/30/24 is inaccurate.</li> <li>9. 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.</li> <li>10. Trustee alleges Schedule B #21 filed 08/16/24 is incomplete pursuant to bank statements provided.</li> <li>11. Debtor has failed to file a Schedule C-1 Summary and a complete Schedule C.</li> <li>12. Trustee alleges that Schedule H #21 filed 08/16/24 is incomplete as part 2 of the form has not been completed.</li> <li>13. Debtor has failed to file a complete Statement of Financial affairs. Form #22 filed 08/16/24 only includes parts 1 through 5.</li> </ol>	<p>no pymts received</p> <p>01/01/00 \$0.00</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 23, 2024 11:00 am**

Next 3 Panels:  
11/20/2024  
12/18/2024  
01/15/2025

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

14. Plan #41 and Schedule J #21 do not agree. The projected income, expenses and disposable income amounts are inconsistent.

15. Debtor has failed to file a wage order with the court.

16. Debtor has failed to make a Plan payment.

17. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.

Plan payments: 2 (Sept 2024) - 61 (Aug 2029) \$283.00.

Trustee's Amended Motion to Dismiss #45 filed 10/15/24.

No response filed by Debtor(s).

<b>ALLEN</b>	<b>24-60042</b>	<b>Confirmation</b>	\$354.91 or	<b>Trustee does not</b>
	<b>DORTHY A GUTIERREZ</b>	<b>Dismissal</b>	1.14 mth	<b>recommend</b>
07/26/24			09/24/24	<b>confirmation and</b>
10/04/24			\$121.57	<b>recommend</b>
3/36			Wage	<b>dismissal.</b>
Jennifer	\$310.00		Order	
	BMI-			
		1. Plan #13 filed 08/09/24 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		2. Debtor failed to provide statements for CashApp, Venmo and Apple pay for June and July 2024.		
		3. Debtor failed to provide proof of spouse's income.		
		4. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages or payroll expenses listed.		
		5. Trustee alleges Schedule G is incorrect as it notes the address for leasing agreement as same as debtor's.		
		6. Trustee alleges the Statement of Financial Affairs is incomplete as it does not disclose the business pursuant to Debtor's tax return.		
		Plan Payments: Aug 2024 - Aug 2027 \$310.00.		
		Trustee's Motion to Dismiss filed 09/13/24.		
		Response filed 10/07/24 at #26.		

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 11:00 am

Next 3 Panels:  
11/20/2024  
12/18/2024  
01/15/2025

	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<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>			

<b>VASQUEZ LAW GROUP PLLC</b> 06/08/24 08/17/24 4/60 Bridget1	<b>24-60033</b> <b>RICHARD W STASTNY</b>  <b>CARRIE A STASTNY</b> \$1,990.00 BMI-	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Prosperity Bank</b>	\$2,143.08 or 1.08 mth 10/07/24 \$459.23 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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Amended Plan #41 filed 10/15/24 to be reviewed prior to the hearing.

1. Plan #36 filed on 09/11/24 cannot be recommended because the Plan fails to provide for treatment of the mortgage gap payment due to Prosperity Bank for June 2024.

Plan Payments: 1 (Jul 2024) - 60 (July 2029) \$1,990.00.

Trustee's Motion to Dismiss #24 filed 07/25/24.  
No response filed by Debtors.

Objection to Confirmation filed 08/07/24 by Prosperity Bank at #25.

<b>VASQUEZ LAW GROUP PLLC</b> 06/22/24 08/31/24 4/60 Bridget1	<b>24-60038</b> <b>RUBEN L GONZALES</b>  <b>MARY E GONZALES</b> \$1,500.00 AMI-	<b>Confirmation</b>  <b>Dismissal</b>  <b>Obj Conf Regional Acceptance Corp</b>	\$757.69 or 0.51 mth 10/01/24 \$692.31 Wage Order	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
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Amended Schedule C #45 filed 10/15/24 to be reviewed prior to the hearing.

1. Trustee alleges that Plan #34 filed 09/10/24 fails provide all of Debtor's disposable income into the plan.

2. Debtors have failed to file Schedule C-1 Summary for the Amended Schedule C #40 filed 09/17/24.

Plan Payments: 1 (Jul 2024) - 60 (Jun 2029) \$1,500.00.

Trustee's Motion to Dismiss #26 filed 08/13/24.

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
October 23, 2024 11:00 am

Next 3 Panels:  
11/20/2024  
12/18/2024  
01/15/2025

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>	

No response filed by Debtor(s).

Objection to Confirmation filed 08/01/24 by Regional Acceptance Corporation at #24.

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