

### JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 9:30 am**

Next 3 Panels:

11/07/2024  
12/12/2024  
01/09/2025

<i>Attorney Pet Filed Bar Date Month/Term</i>	<i>Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR</i>	<b>Matters Notes</b>	<i>Arrears Last Rcpt Last Rcpt Amt Pmt Method</i>	<b>Trustee Recommendation</b>
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* <b>PRO SE DEBTOR</b>  07/03/24 09/11/24 3/60  Krystle	<b>24-70157</b>  <b>SAN JUANA LUEVANO</b>  \$500.00 BMI-	<b>Dismissal</b>  <ol style="list-style-type: none"><li>1. Confirmation was denied #31 on 09/12/24, and Debtor has failed to file and notice a new plan for confirmation.</li><li>2. Debtor did not appear at the 09/10/24 341 Meeting of Creditors.</li><li>3. Debtor has failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.</li><li>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</li><li>5. Debtor has failed to file a wage deduction order or EFT certificate with the Court.</li><li>6. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.</li></ol> <p>Trustee's Amended Motion to Dismiss with Prejudice #35 filed 09/16/24. No response by Debtor.</p> <p>Objection to Confirmation filed 09/04/24 by FGMS Holding LLC at #24.</p> <p>Objection to Confirmation filed 09/04/24 by Santander Consumer USA at #26.</p>	no pymts received 01/01/00 \$0.00	<b>Trustee recommends dismissal with prejudice.</b>
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<b>BAKER</b>	<b>19-70243</b>	<b>Dismissal</b>	\$6,300.59 or 5.25 mth	<b>Trustee recommends dismissal.</b>
	<b>JOEL PENA</b>		<i>09/18/24</i>	
<i>04/01/19</i> <i>06/10/19</i> <i>66/84</i>	<b>MARIA E PENA</b>		\$1,200.00	
Tracey	\$1,199.53 <i>BMI-</i>	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.	<i>ePay</i>	
Debtors are in month 66 of an 84-month plan.				

<b>BAKER</b>	<b>20-70149</b>	<b>Dismissal</b>	\$5,571.74 or 2.09 mth	<b>Trustee recommends dismissal.</b>
	<b>FERNANDO SILVA</b>		<i>09/09/24</i>	
<i>04/20/20</i> <i>06/29/20</i> <i>54/60</i>	<b>ORALIA SILVA</b>		\$2,662.30	
Tracey	\$2,662.30 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #94 for non-payment. No response filed by Debtor.	<i>ePay</i>	

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BAKER	23-70041 <b>STEPHEN RODRIGUEZ</b>	<b>Dismissal</b>	\$3,100.00 or 2.07 mth <i>09/16/24</i> \$1,500.00 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
<i>03/06/23</i> <i>05/15/23</i> <i>19/60</i> Tracey	\$1,500.00 <i>BMI-BOTH</i>	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.		
GUERRA DAYS LAW GROUP PLLC	21-70057 <b>ADRIAN MARTINEZ</b>	<b>Dismissal</b>	\$1,590.00 or 2.00 mth <i>09/09/24</i> \$795.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<i>05/03/21</i> <i>07/12/21</i> <i>41/60</i> Tracey	\$795.00 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #56 for non-payment. No response filed by Debtor.		
GUERRERO	23-70103 <b>MARTHA E CANTU</b>	<b>Dismissal</b>	\$7,596.44 or 2.82 mth <i>09/17/24</i> \$1,990.00 <i>ePay</i>	<b>Trustee recommends dismissal.</b>
<i>05/31/23</i> <i>08/09/23</i> <i>17/48</i> Tracey	\$2,697.74 <i>AMI-ESF</i>	Post-Conf. Trustee's Motion to Dismiss was filed 06/07/24 at #48 for non-payment. Response to Trustee's Motion to Dismiss was filed 06/24/24 at #49. There are some months where only a partial payment was made and some where no payment was made at all.		

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**MAZER**

**24-70187**

**Confirmation**

no pymts  
received  
01/01/00  
\$0.00

**Trustee does not  
recommend  
confirmation.**

**FRANCISCA ORTIZ**

**Obj Conf PlainsCapital Bank**

06/25/24  
09/03/24  
4/60  
Bridget1

\$330.00  
BMI-

1. Plan #38 filed 09/03/24 fails to provide for Hidalgo County claim #3 filed 07/11/24.
2. Plan fails to fully provide for Conn's Appliances claim #4 filed 08/06/24.
3. Plan fails to fully provide for the Cenlar/Plains Capital Bank claim.
4. Debtor has failed to include an ad valorem tax reserve as required by Paragraph 23(D).
5. Plan fails to disclose the beginning and ending months in paragraph 4.
6. Debtor has failed to file a Plan Summary.
7. Trustee alleges the Petition #1 filed 08/14/24 is incorrect as it reflects an incorrect address for Debtor's homestead.
8. Trustee alleges Schedule B #4 is incomplete as it fails to disclose all bank accounts pursuant to bank statements provided, the bank account numbers, and a breakdown of the household goods and electronics.
9. Debtor has failed to file Schedule C-1 Summary for Schedule C.
10. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
11. 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.
12. Plan #38 and Schedule J #11 do not match. The projected income, expenses and disposable income amounts do not match.
13. Debtor has failed to file an EFT certificate with the Court.

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14. Debtor has not tendered any payments in this case. Debtor is delinquent 3 payments through September totaling \$885.00.

Payments:

- 1 (July 2024) \$225.00.
- 2 (Aug 2024) - 60 (June 2029) \$330.00.

Trustee's Motion to Dismiss #44 filed 09/13/24 is set for hearing on 11/07/24.  
 Response #46 filed 09/16/24.

Objection to Confirmation filed 09/09/24 by PlainsCapital Bank at #41.

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.

<b>PAYNE &amp; ASSOCIATES PLLC</b> 07/01/24 09/09/24 3/36 Bridget1	<b>24-70156</b> <b>JESUS MARTINEZ</b>  \$1,830.00 BMI-	<b>Dismissal</b>	no pymts received 01/01/00 \$0.00	<b>Trustee recommends dismissal.</b>
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1. Confirmation was denied on 09/12/24, and Debtor has failed to file and notice a new plan for confirmation.
2. Trustee alleges Statement of Financial Affairs #13 filed 07/25/24 is incomplete as it fails to disclose the JM & G Investments LLC pursuant to the Real Estate Lien Note included in claim #6 and 341 testimony.
3. Debtor has failed to establish an ad valorem tax reserve.
4. Debtor has failed to provide 90 days of statements for accounts ending in 7023, 0879 and 6037.
5. Debtor has failed to make a Plan payment. Debtor is delinquent \$5,490.00 or 3 months.

Payments:

- 1 (Jul 2024)- 35 (May 2027) \$1,830.00.
- 36 (Jun 2027) \$158,000.00.

Trustee's Amended Motion to Dismiss #48 filed 10/01/24.

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No response filed by Debtor(s).

Objection to Confirmation filed 08/05/24 by Lone Star National Bank at #23.

<b>PEREZ</b>	<b>23-70038</b>	<b>Dismissal</b>	\$3,744.04 or 3.58 mth 07/19/24 \$530.00 <i>Money Order</i>	<b>Trustee recommends dismissal.</b>
03/03/23 05/12/23 19/60 Tracey	<b>RAUL CASTILLO</b>  \$1,046.07 <i>BMI-</i>			
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.				

<b>SALINAS</b>	<b>21-70082</b>	<b>Dismissal</b>	\$1,450.85 or 2.04 mth 10/01/24 \$327.69 <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>
07/02/21 09/10/21 39/60 Tracey	<b>ELIZABETH ALANIZ</b>  \$710.00 <i>BMI-BOTH</i>			
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.				

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SOLANA	24-70094	Confirmation	\$1,400.00 or 0.58 mth	Trustee recommends confirmation of Plan #35 filed 08/22/24.
04/17/24 06/26/24 6/60 Krystle	SALVADOR SANDOVAL JR  NORMA R SANDOVAL \$2,400.00 BMI-PPR	Plan #35 filed 08/22/24 works, paying 7.90% to general unsecured creditors.  1 (May 2024) - 4 (Aug 2024) \$1,800.00. 5 (Sep 2024) - 60 (Apr 2029) \$2,400.00.  Trustee's Motion to Dismiss filed 07/02/24 at #23 was withdrawn 10/01/24. Debtors' Response filed 07/11/24 at #27.  Objection to Confirmation filed 07/02/24 by US Bank Trust Company National Association at #24 was withdrawn 08/28/24 at #43.	09/30/24 \$500.00 Wage Order	

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OLIVA  12/20/19 02/28/20 58/60 Tracey	<b>19-70491</b>  <b>IRMA R HERNANDEZ</b>  \$700.00 <i>BMI-</i>	<b>Dismissal</b>  Post-Conf. Trustee's amended Motion to Dismiss #65 was filed 9/16/24. The confirmed plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is deficient due to administrative expenses and accrued interest. No Response filed by Debtor.	Current  09/30/24 \$161.54  Wage Order	<b>Trustee recommends dismissal.</b>
OLIVA  06/01/20 08/10/20 52/60 Tracey	<b>20-70181</b>  <b>MARCOS G PEREZ</b>  \$1,775.00 <i>BMI-PPR</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #56 for non-payment. Response filed 09/30/24 at #57.	\$4,437.50 or 2.50 mth 09/13/24 \$1,775.00  ePay	<b>Trustee recommends dismissal.</b>
OLIVA  11/03/20 01/12/21 47/60 Connie	<b>20-70310</b>  <b>EFREN Y MONARREZ</b>  <b>BLANCA E MONARREZ</b>  \$13,700.00 <i>BMI-PPR</i>	<b>Modification</b>  Amended Modification #148 filed 09/03/24 works at 100% to general unsecured claims. Mod filed to pay off the bankruptcy. Trustee requests M4A Order due to non-exempt property.  Mod payments:	\$1,280.00 or 0.09 mth 09/11/24 \$2,125.22  ePay	<b>Recommend approval of Modified Plan #148 filed 09/03/24 with M4A Order.</b>



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45 (Aug 2024) - 45 (Aug 2024) \$13,700.00

<p><b>OLIVA</b></p> <p>05/31/22 08/09/22 29/60 Tracey</p>	<p><b>22-70073</b> <b>HOMERO ESTRADA</b></p> <p>\$350.00 BMI-ESF</p>	<p><b>Dismissal</b></p> <p>Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #122 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/11/24 at #124.</p>	<p>\$1,051.43 or 3.00 mth 09/10/24 \$100.00 ePay</p>	<p><b>Trustee recommends dismissal.</b></p>
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<p><b>OLIVA</b></p> <p>10/02/23 12/11/23 12/60 Bridget1</p>	<p><b>23-70204</b> <b>CHRISTOPHER TORRES</b> <b>DIANA D TORRES</b></p> <p>\$2,000.00 AMI-ESF</p>	<p><b>Dismissal</b></p> <p>1. Confirmation was denied on 09/12/24, and Debtor has failed to file and notice a new plan for confirmation. 2. 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. 3. Debtors have not provided a valuation of the property located in Mexico or the taxes required for this property. 4. Debtors have failed to provide a current listing or contract for the sell of home in the Non-standard Provisions. 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.</p>	<p>Current 09/13/24 \$2,000.00 ePay</p>	<p><b>Trustee recommends dismissal.</b></p>
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OLIVA  11/13/23 01/22/24 11/60 Connie	23-70235  <b>LAURA T DELGADO</b>  \$800.00 <i>BMI-ESF</i>	<b>Modification</b>  Amended Modified plan filed 09/03/24 at #55 works at 1.943% to the general unsecured creditors. Mod filed to cure a post-petition payment default.  Mod works at 1.943%% GUC=\$969.48  Mod forgives:\$2,481.50  Mod payments: 10 (Sep 2024) - 60 (Nov 2028) \$800.00  Post-Conf. Trustee's Motion to Dismiss was filed 08/08/24 at #47 for non-payment was withdrawn 10/02/24 at #58. Response to Trustee's Motion to Dismiss was filed 08/21/24 at #50. There are several months where no payment was made.	Current  10/01/24 \$640.00  <i>Wage Order</i>	<b>Recommend approval of Modified Plan #55 filed 09/03/24.</b>
OLIVA  02/28/24 05/08/24 8/60 Tracey	24-70051  <b>JAVIER S REGALADO</b>  <b>REYNA A SALAS</b>  \$2,900.00 <i>BMI-ESF</i>	<b>Dismissal</b>  Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #56 for non-payment. No response filed by Debtor.	\$8,800.02 or 3.03 mth 09/24/24 \$138.46  <i>Wage Order</i>	<b>Trustee recommends dismissal.</b>

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OLIVA	24-70084	Confirmation	\$6,500.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	EFRAIN CORTINA JR	Dismissal	1.00 mth	
03/28/24 06/06/24 7/60 Bridget1	CLAUDIA C CORTINA \$6,500.00 AMI-BOTH	Obj Conf JPMorgan Chase Bank NA	09/05/24 \$6,500.00 ePay	
<p>1. Plan #43 filed 09/18/24 fails to provide for City of McAllen Tax Office claim #9 filed 04/22/24.</p> <p>2. Plan fails to fully provide for Hidalgo County claim #10 filed 04/22/24.</p> <p>3. Plan Summary does not match the Plan.</p> <p>4. Plan proposes to overprovide for treatment of Synchrony Bank claim #11 filed 06/03/24 in Paragraph 9 at the expense of general unsecured creditors.</p> <p>5. Trustee alleges Schedule I #1 is incomplete pursuant to 341 testimony and The Statement of Financial Affairs.</p> <p>6. Debtors have failed to provide Monthly Operating Reports for March 2024 to present for both businesses listed on Schedule I.</p> <p>7. Trustee alleges Debtor's Official Form 122C #5 is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>8. Trustee alleges that the plan fails provide all of Debtor's disposable income into the plan.</p> <p>9. Debtors are delinquent 1 payment through September totaling \$6,500.00.</p> <p>Plan payment:1 (Apr 2024) - 60 (Mar 2029) \$6,500.00.</p> <p>Trustee's Amended Motion to Dismiss #44 filed 10/02/24.                      No Response filed by Debtor.</p> <p>Objection to Confirmation filed 05/08/24 by JPMorgan Chase Bank NA at #25.</p>				

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<p><b>OLIVA</b></p> <p>05/29/24 08/07/24 5/60 Krystle</p>	<p><b>24-70124</b></p> <p><b>MELISSA RODRIGUEZ</b></p> <p>\$880.00 BMI-ESF</p>	<p><b>Confirmation</b></p> <p><b>Dismissal</b></p> <p>Plan #45 filed 09/19/24 cannot be recommend because:</p> <p>1. Debtor is delinquent 1.38 payments through 10/01/24 totaling \$1,210.00.</p> <p>2. Trustee alleges Schedule I is inaccurate it includes income and employment information for Call Center Repetitive; 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.</p> <p>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.</p> <p>Trustee's Motion to Dismiss #26 filed 07/24/24.                      No response by Debtor.</p>	<p>\$1,210.00 or 1.38 mth 10/01/24 \$250.00 ePay</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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<p><b>OLIVA</b></p> <p>05/29/24 08/07/24 5/60 Leanne1</p>	<p><b>24-70125</b></p> <p><b>JHAYRO A GARZA</b></p> <p><b>AMY D REYES</b></p> <p>\$2,625.00 BMI-ESF</p>	<p><b>Confirmation</b></p> <p><b>Dismissal</b></p> <p>Amended Plan #61 and amended Schedule J #60 will be reviewed prior to the hearing.</p> <p>1. Plan #52 filed 09/11/24 cannot be recommended because Plan fails to fully provide for New Rez LLC claim for Mortgage.</p> <p>2. Plan does not provide for the notice of post-petition fee claim of NewRez LLC claim #14 filed 09/11/24 in the amount of \$1,750.00.</p>	<p>\$2,475.00 or 0.94 mth 09/19/24 \$4,650.00 ePay</p>	<p><b>Trustee does not recommend confirmation and recommends dismissal.</b></p>
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3. Plan does not fully provide for Texas Comptroller of Public Accounts claim #10 filed 07/22/24.

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) \$2,625.00.

Trustee's Motion to Dismiss filed 07/23/24 at #41.  
 No Response filed by Debtor.

Objection to Confirmation filed 07/03/24 by U.S. Bank National Association at #37 was withdrawn 08/13/24 at #47.

<b>OLIVA</b>	<b>24-70135</b>	<b>Confirmation</b>	\$8,000.00 or	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
	<b>CRUZ F MARTINEZ</b>	<b>Dismissal</b>	0.71 mth	
06/04/24 08/13/24 4/60	\$11,325.00	<b>Obj Conf Maxie Pace Elkins</b>	09/19/24	
Bridget1	AMI-BOTH		\$9,500.00	
			ePay	
		1. Plan #49 filed 09/19/24 fails to fully provide for Cameron County claim #8 filed 07/26/24.		
		2. Plan fails to fully provide for the City of McAllen Tax Office claim #10 filed 07/26/23.		
		3. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 10.		
		4. Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Tax Lien Loan SPV LLC claim and the interest rate and Date Last Payment is Due is incorrect for the Weststar Mortgage Corp claim.		
		5. Debtor has failed to provide proof to substantiate the amounts to be paid to Heidi Hallet through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		
		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.		
		Plan Payments:		
		1 (Jul 2024)- 3 (Sep 2024) \$10,000.00.		
		4 (Oct 2024)- 60 (Jun 2029) \$11,325.00.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

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 filed 07/25/24 at #32.  
 No Response filed by Debtor.

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

<b>OLIVA</b>	<b>24-70142</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #34 filed 09/26/24.</b>
06/11/24 08/20/24 4/60 Leanne1	<b>SHANNON C GUZMAN</b>  \$1,350.00 BMI-ESF	Plan #34 filed 09/26/24 works paying 63.81% to general unsecured creditors.  Special Provision included in paragraph 27 of plan to treat the ongoing mortgage payments for months 1-3.  Plan payments: 1 (Jul 2024) - 3 (Sep 2024) \$1,000.00. 4 (Oct 2024) - 60 (Jun 2029) \$1,350.00.	09/25/24 \$1,800.00 Wage Order	
		Trustee's Motion to Dismiss filed 08/02/24 at #27 was withdrawn 10/02/24 at #36. No Response filed by Debtor.		

<b>OLIVA</b>	<b>24-70158</b>	<b>Confirmation</b>	\$1,750.00 or 0.65 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
07/03/24 09/11/24 3/60 Krystle	<b>GABRIEL E GARZA</b>  <b>GINA R GARZA</b>  \$2,700.00 BMI-ESF	<b>Dismissal</b>  1. Plan #36 filed 09/27/24 fails to fully provide for the claim of Resurgent Capital Claim #23. 2. Debtor failed to provide monthly statements for CashApp for Feb 2024 to June 2024. 3. Debtor has failed to file an amended wage deduction order or EFT order with the Court.	10/01/24 \$3,175.00 Wage Order	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

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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Plan Payments:  
 1 (Aug 2024) - 3 (Oct 2024) \$2,700.00.  
 4 (Nov 2024) - 60 (Jul 2029) \$3,325.00.

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

OLIVA  07/03/24 09/11/24 3/60 Krystle	24-70159	Confirmation	\$188.48 or	Trustee does not recommend confirmation and recommends dismissal.
	FELIPE RODEA MONARREZ CECILIA MORADO	Dismissal	0.15 mth	
	\$1,225.00 BMI-ESF		09/30/24 \$282.69 Wage Order	
Plan #32 filed 09/10/24 cannot be recommended because Trustee alleges the plan is not feasible, as the plan summary and Schedule J reflect disposable income of \$1033.58, which is less than the plan payment of \$1225.00.				
Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,225.00.				
Trustee's Motion to Dismiss #27 filed 08/23/24. Debtor Response #31 filed 09/09/24.				
AMENDED PLAN #37 FILED 10/02/24 TO BE REVIEWED BEFORE HEARING				

OLIVA  07/10/24 09/18/24 3/60 Leanne1	24-70162	Confirmation	\$559.85 or	Trustee does not recommend confirmation and recommends dismissal.
	ROSA M BARRERA	Dismissal	0.29 mth	
	\$1,950.00 BMI-ESF		09/20/24 \$692.31 Wage Order	
1. Plan #32 filed 08/07/24 fails to provide sufficient funds for payment in full of all secured and priority claims.				
2. Plan fails to fully provide for Automart claim #9 filed 08/27/24. Additionally, the Plan does not agree with CS Auto Mart claim filed concerning the year of the 2015 Hyundai Santa Fe.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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3. Plan fails to fully provide for Texas Regional Bank claim #12 filed 09/18/24.
4. Plan fails to provide for treatment of the mortgage gap payment due to Texas Regional Bank for 07/2024.
5. Plan fails to provide for all secured claims on Schedule D.
6. Trustee alleges Schedule B is incomplete as it does not disclose all bank accounts including the CashApp pursuant to Debtor's June bank statement.
7. Trustee alleges Schedule J is incomplete as it does not list debtor dependents pursuant to 341 testimony.
8. Trustee alleges the Statement of Financial Affair is incomplete as it fails to provide for Debtor's 2023 income.
9. Debtor failed to provide Cash App statements for May through July 2024.
10. Debtor failed to provide support for family contribution.
11. Debtor has failed to provide legible pay stubs.
12. Debtor failed to provide a copy of the County Appraisal District valuation.
13. Debtor failed to provide bank statements for May and July 2024 for the Capital One accounts.

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

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.



JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	<b>24-70163</b> <b>EDGAR G MARRUFO</b>	<b>Confirmation</b>  <b>Obj Conf Santander Consumer USA</b>	Current  <i>09/09/24</i> \$1,225.00 <i>Wage Order</i>	<b>Recommend confirmation of Plan #33 filed 9/30/24 if Objection is</b>
<i>07/11/24</i> <i>09/19/24</i> <i>3/60</i> Bridget1	\$1,225.00 <i>BMI-ESF</i>	Plan #33 filed 09/30/24 works, paying 5.61% to general unsecured creditors.  Plan Payments: 1 (Aug 2024) - 3 (Oct 2024) \$1,225.00. 4 (Nov 2024) - 60 (Jul 2029) \$1,325.00.  Trustee's Motion to Dismiss #12 filed 08/30/24 was withdrawn 10/03/24 at #38. No response filed by Debtor(s).  Objection to Confirmation filed 10/01/24 by Santander Consumer USA, Inc. at #35.		
OLIVA	<b>24-70164</b> <b>NOELIA G FARIAS</b>	<b>Confirmation</b>  <b>Dismissal</b>	Current  <i>09/18/24</i> \$1,125.00 <i>ePay</i>	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
<i>07/11/24</i> <i>09/19/24</i> <i>3/60</i> Leanne1	\$1,125.00 <i>BMI-BOTH</i>	Plan #33 filed 09/20/24 cannot be recommended because Debtor has failed to provide Highway District 21 Credit Union statement for July 2024.  Plan payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,125.00  Trustee's Motion to Dismiss filed 09/04/24 at #26. No Response filed by Debtor.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	<b>24-70168</b> <b>ROLANDO BAZALDUA</b>	<b>Confirmation</b>	\$73.04 or 0.15 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
07/16/24 09/24/24 3/60 Bridget1	\$475.00 BMI-ESF	<b>Dismissal</b>	09/30/24 \$109.62 Wage Order	
Plan #2 filed 07/16/24 fails to fully provide for Republic Finance claim #3 filed 08/27/24.				
Payments: 1 (Aug 2024)- 60 (Jul 2029) \$475.00.				
Trustee's Motion to Dismiss #21 filed 09/06/24. No response filed by Debtor(s).				
OLIVA	<b>24-70169</b> <b>LUIS GONZALEZ JR</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #11 filed 07/29/24.</b>
07/17/24 09/25/24 3/36 Krystle	\$700.00 BMI-ESF		09/30/24 \$323.08 Wage Order	
Plan #11 filed 07/29/24 works paying 11% to general unsecured creditors.				
Plan Payments: 1 (Aug 2024) - 36 (Jul 2027) \$700.00.				
Trustee's Motion to Dismiss #27 filed 9/6/24 was withdrawn 10/02/24. Debtor response #29 filed 09/20/24.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70171	Confirmation	\$5,200.00 or 1.00 mth	<b>Trustee does not recommend confirmation and recommends dismissal.</b>
07/18/24 09/26/24 3/60 Bridget1	JOSUE A NUNEZ  ROSANNE NUNEZ \$5,200.00 AMI-ESF	Dismissal  Obj Conf US Bank National Associa	08/27/24 \$5,200.00 ePay	
<p>1. Plan #13 filed 7/26/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #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. Plan summary and Plan do not agree.</p> <p>6. Trustee alleges Schedule B is incomplete as it does not provide for all bank accounts pursuant to the bank statements.</p> <p>7. Debtors failed to provide Life insurance documents.</p> <p>8. Trustee alleges Schedule J is incomplete as it does not disclose debtor life insurance expense pursuant to Debtors' 341 testimony.</p> <p>9. Schedule F is incomplete as it notes a debt under unknown creditor name.</p> <p>Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$5,200.00.</p> <p>Trustee's Motion to Dismiss #33 filed 09/06/24.                      No response filed by Debtor(s).</p> <hr/> <p>Objection to Confirmation filed 09/30/24 by U.S. Bank National Association at #35.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

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
OLIVA	<b>24-70172</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #39 filed 9/23/24.</b>
07/18/24 09/26/24 3/60 Leanne1	<b>JESUS CARR JR</b>  <b>ANYSSA CARR</b> \$1,465.00 BMI-BOTH	Plan #29 filed 09/23/24 works, paying 15% to general unsecured creditors.  Plan Payments: 1 (Aug 2024)- 2 (Sep 2024) \$1,600.00. 3 (Oct 2024) - 60 (Jul 2029) \$1,465.00.  Trustee's Motion to Dismiss #34 filed 09/05/24 was withdrawn 10/02/24 at #44. Response filed 9/23/24 at #40.	09/30/24 \$1,000.00 Wage Order	
OLIVA	<b>24-70173</b>	<b>Confirmation</b>	Current	<b>Trustee recommends confirmation of Plan #2 filed 7/18/24.</b>
07/18/24 09/26/24 3/36 Leanne1	<b>MAURICIO FUENTES</b>  \$200.00 BMI-ESF	Plan #2 filed 7/18/24 works, paying 27% to general unsecured creditors.  Plan payments: 1 (Aug 2024) - 36 (Jul 2027) \$200.00.  Trustee's Motion to Dismiss filed 09/06/24 at #24 was withdrawn 10/02/24 at #26. No Response filed by Debtor.	09/12/24 \$200.00 ePay	

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

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
OLIVA  07/23/24 10/01/24 3/36 Krystle	<b>24-70174</b> <b>CHARLES D TRIPP</b>  \$225.00 BMI-ESF	<b>Confirmation</b>  Plan #27 filed 09/26/24 works paying 3.62% to general unsecured creditors.  Plan Payments: 1 (Aug 2024) - 36 (Jul 2027) \$225.00.	Current  09/27/24 \$225.00 ePay	<b>Trustee recommends confirmation of Plan #27 filed 09/26/24.</b>
OLIVA  07/24/24 10/02/24 3/60 Bridget1	<b>24-70175</b> <b>RICARDO S MUNOZ</b>  <b>AMELIA MUNOZ</b> \$1,850.00 BMI-ESF	<b>Confirmation</b>  1. Plan #44 filed 10/01/24 fails to fully provide for Hermanos Loan Co claim #10.  2. Debtors are delinquent 1 payment through September totaling \$1,800.00.  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. No response filed by Debtor(s).	\$1,800.00 or 0.97 mth 09/06/24 \$1,200.00 ePay	<b>Trustee does not recommend confirmation and recommends dismissal.</b>

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee  
**October 10, 2024 10:00 am**

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA  07/29/24 10/07/24 3/60 Krystle	24-70177 <b>LUIS H ESPINOSA</b>  <b>DOLORES P ESPINOSA</b> \$1,050.00 BMI-ESF	<b>Confirmation</b>   Trustee alleges that Plan #36 filed 09/24/24 fails provide all of Debtor's disposable income into the plan.  Plan Payments: 1 (Aug 2024) - 60 (Jul 2029) \$1,050.00.  Trustee's Motion to Dismiss #34 filed 09/16/24 is set for 11/07/24. Debtor response #37 filed 09/24/24.	\$565.38 or 0.54 mth 09/27/24 \$242.31 Wage Order	<b>Trustee does not recommend confirmation.</b>
OLIVA  08/01/24 10/10/24 2/60 Bridget1	24-70182 <b>ROSENDO MORIN</b>  \$800.00 BMI-ESF	<b>Confirmation</b>  <b>Obj Conf Capital One Auto Finance</b>  1. Plan #13 filed 08/15/24 does not fully provide for Capital One Auto Finance claim #9 filed 09/05/24. 2. Plan does not provide for Tower Loan claim #14 filed 09/20/24 3. Debtor has failed to provide documentation for 401K value and loan, Life Insurance, and lease agreements. 4. Debtor has failed to provide proof of income for son's contribution for 2014 Silverado.  Plan Payments:1 (Sep 2024) - 60 (Aug 2029) \$800.00.  Trustee's Motion to Dismiss #29 filed 09/19/24. No response filed by Debtor.  Objection to Confirmation filed 09/18/24 by Capital One Auto Finance at #27.	\$492.31 or 0.62 mth 09/30/24 \$369.23 Wage Order	<b>Trustee does not recommend confirmation.</b>

JUDGE EDUARDO V RODRIGUEZ

JUDGE MARVIN ISGUR  
Yvonne V. Valdez, Trustee  
**October 10, 2024 9:00 am**

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

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	<b>Matters</b> Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	<b>21-70076</b>	<b>Dismissal</b>	\$7,247.95 or 2.59 mth	<b>Trustee recommends dismissal.</b>
<i>06/15/21</i> <i>08/24/21</i> <i>40/60</i> Tracey	<b>ROBERT LUGO</b>  <b>CELINDA LUGO</b> \$2,800.00 <i>BMI-PPR</i>		<i>09/30/24</i> \$1,300.00 <i>Wage</i> <i>Order</i>	
Post-Conf. Trustee's Motion to Dismiss was filed 09/06/24 at #135 for non-payment. No response filed by Debtor.				