

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 9:00 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> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA PC (C)	22-20282	Modification	Current	Trustee recommends approval of Modified Plan #44 filed 10/07/24.
11/29/22 02/07/23 24/52 Connie	CHERYL M CALLAHAN \$300.00 AMI-ESF	Amended Modified Plan filed 10/07/24 at #44. Mod filed to cure post-petition payment default. Mod forgives: \$2,311.00 Mod payments: 23 (Oct 2024) - 60 (Nov 2027) \$300.00 Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #38 for non-payment was withdrawn 10/15/24 at #48. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/04/24 at #41. There are several months where only a partial payment was made and some where no payment was made at all.	10/22/24 \$300.00 ePay	
OLIVA PC (C)	23-20242	Dismissal	\$9,447.50 or 2.30 mth 11/08/24 \$3,000.00 Wage Order	Trustee recommends dismissal.
08/25/23 11/03/23 15/60 Tracey	ARTHUR R GARCIA II JOANN R GARCIA \$4,100.00 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #63 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 11/12/24 at #64. There are several months where only a partial payment was made. Debtors are submitting sporadically via TFS. The wage order is for \$3,000.00 per month, which has been paying consistently. There is also an EFT Order for an additional \$1,100.00. The Trustee has not received an EFT payment since April 2024.		

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OLIVA PC (C)	24-20229	Confirmation	\$13,000.00 or	Trustee does not recommend confirmation and recommends dismissal.
	SAMMY JASSO	Dismissal	1.20 mth	
08/13/24	RITA S JASSO		11/13/24	
10/22/24	\$10,800.00		\$4,500.00	
3/60	AMI-ESF		ePay	
Bridget1		<p>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.</p> <p>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.</p> <p>3. Plan fails to fully provide for Armur Equipment Finance Inc claim #37 filed 10/22/24.</p> <p>4. Plan fails to fully provide for Armur Equipment Finance Inc claim #38 filed 10/22/24.</p> <p>5. Plan fails to fully provide for Financial Pacific Leasing Inc claim #22 filed 10/11/24.</p> <p>6. Plan fails to fully provide for A+ Federal Credit Union claim #13 filed 09/19/24.</p> <p>7. Plan fails to fully provide for North Mill Equipment Finance LLC claim #7 filed 09/05/24.</p> <p>8. Plan fails to fully provide for One Main Financial claim #12 filed 09/18/24.</p> <p>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.</p> <p>10. Trustee alleges Schedule B #13 is inaccurate as to the value of bank account ending in 5268 on the date of filing pursuant to statements provided.</p> <p>11. Debtors are delinquent 1.21 payments through November totaling \$13,000.00, with next payment due on 12/12/24. Payments: 1 (Sep 2024)- 60 (Aug 2029) \$10,800.00.</p> <p>Trustee's Motion to Dismiss #31 filed 10/04/24. No response filed by Debtor(s).</p>		

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PAYNE & ASSOCIATES PLLC 08/16/22 10/25/22 27/60 Tracey	22-20194 ANTHONY W DEEL DEBORAH V DEEL \$600.00 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #57 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all. Modified Plan #58 filed 10/25/24 is set for hearing on 12/18/24. A recent payment was received on 11/04/24.	Current 11/04/24 \$600.00 ePay	Trustee recommends continuance to 12/18/24.
PAYNE & ASSOCIATES PLLC 09/26/23 12/05/23 14/60 Tracey	23-20272 JEAN D MORRIS \$740.00 AMI-	Modification Modified plan #34 was filed 09/27/24 to surrender the 2014 Kia Forte. This modification cannot be recommended because: 1. Debtor failed to provide a copy of their 2023 tax return. 2. Debtor failed to provide verification of income. 3. Mod improperly characterizes IRS remaining claim as a post-confirmation claim. 4. Mod improperly reflects the residential lease in paragraph 13 instead of paragraph 16. 5. Mod Summary improperly reflects the incorrect amount of non-exempt assets. The Plan must remain at 100 percent due to the Form 122C disposable income requirement. Mod works at 100% GUC=\$30,084.43	Current 11/05/24 \$740.00 Wage Order	Trustee does not recommend approval.

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

Mod forgives: \$200.00

Mod payments: 13 (Oct 2024) - 60 (Sep 2028) \$740.00

PAYNE & ASSOCIATES PLLC 08/28/24 11/06/24 3/60 Krystle	24-20244 IVY L MARTINEZ \$1,650.00 <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <ol style="list-style-type: none"> 1. Plan #22 filed 10/10/24 fails to fully provide for the claim of Gateway Mortgage. 2. Plan fails to provide for the claim of Internal Revenue Service. 3. Debtor has failed to provide Trustee with proof of income for new employment from Interstate RV. 4. Debtor has failed to provide the Declaration for Electronic Filing. 5. Debtor has failed to provide all bank statements for Rally Credit #7455 and #5500 and CashApp Statements for March 2024 - Aug 2024. <p>Plan Payments: 1 (Sep/2024) - 60 (Aug 2029) \$1,650.00</p> <p>Trustee's Motion to Dismiss #28 filed 10/25/24 is set for 12/18/24. No response by Debtor.</p>	\$1,600.00 or 0.97 mth 10/22/24 \$1,700.00 ePay	Trustee does not recommend confirmation.
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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
RAUB 01/07/20 03/17/20 58/60 Tracey	20-20018 JOSE S MOLINA \$1,266.57 <i>BMI-</i>	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 10/22/24 at #75. There are several months where only a partial payment was made.	\$6,168.39 or 4.87 mth 08/01/24 \$725.26 Wage Order	Trustee recommends dismissal.
RAUB 08/09/21 10/18/21 39/60 Tracey	21-21197 JESSICA QUINONES \$850.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 06/11/24 at #71 for non-payment. Response filed 07/16/24 at #72. There are a couple of months where no payment was made at all.	\$2,550.00 or 3.00 mth 10/28/24 \$850.00 ePay	Trustee recommends dismissal.
RAUB 04/25/22 07/04/22 31/60 Connie	22-20101 DANIEL SAENZ \$1,780.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #86 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$5,828.30 or 3.27 mth 09/05/24 \$276.92 Wage Order	Trustee recommends dismissal.

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Month/Term	ESF/PPR			

RAUB 05/21/22 07/30/22 30/60 Connie	22-20125 DOROTEO R MUNGIA \$1,200.00 BMI-	Dismissal Modification Amended Modified Plan was filed 11/06/24 at #59 to cure a post-petition payment default. The modification cannot be recommended because: <ol style="list-style-type: none"> 1. Debtor failed to provide a copy of the 2023 tax return. 2. Mod is deficient to pay all secured and priority claims. 3. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors. 4. Creditors have not received proper notice as no certificate of service was filed. Mod forgives: \$4,022.25 Mod payments: 29 (Oct 2024) - 29 (Oct 2024) \$900.00 30 (Nov 2024) - 60 (May 2027) \$1,200.00 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.	Current 10/23/24 \$300.00 ePay	Trustee does not recommend approval and recommends dismissal.
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RAUB	22-20142 RAYMOND J BURGESS	Dismissal	\$12,993.12 or 2.41 mth <i>11/04/24</i>	Trustee recommends dismissal.
<i>06/07/22</i> <i>08/16/22</i> <i>29/60</i> Tracey	MARGARITA BURGESS \$5,400.07 <i>AMI-</i>	Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #85 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$2,076.96 <i>Wage Order</i>	
RAUB	22-20237 MICHAEL A SALAZAR	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
<i>09/29/22</i> <i>12/08/22</i> <i>25/60</i> Connie	MELISSA A SALAZAR \$6,250.00 <i>AMI-BOTH</i>	Modification	<i>11/07/24</i> \$1,760.00 <i>ePay</i>	
		Amended Modified plan filed 10/21/24 at #129 to cure post-petition payment default. The modification cannot be recommended because Debtor failed to provide a copy of the 2023 tax return. 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. There are several months where only a partial payment was made.		

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RAUB	23-20120	Modification	\$1,500.00 or 1.00 mth	Trustee does not recommend approval.
<i>05/02/23</i> <i>07/11/23</i> <i>18/60</i> Tracey	STEVE T LYONS TAMMY L LYONS \$1,500.00 BMI-	Modified Plan filed 10/16/24 at #96 to provide for payment to Vanderbilt Mortgage through the plan cannot be recommended because:	<i>11/12/24</i> \$1,500.00 <i>ePay</i>	
		<ol style="list-style-type: none"> 1. Debtor failed to provide proof of current income. 2. Debtor failed to provide a copy to the 2023 tax return. 3. 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). 4. Mod Summary fails to reflect the correct amount of non-exempt property. 5. Mod Summary fails to reflect the correct amount of filed unsecured claims. <p>Mod works at 34.999%, GUC=\$12,508.02</p> <p>Mod payments:</p> <p>17 (Oct 2024) - 60 (May 2028) \$1,500.00</p>		

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RAUB	23-20228 JESSE G LOPEZ JR	Modification	Current	Trustee does not recommend approval.
08/08/23 10/17/23 15/60 Connie	THELMA M LOPEZ \$400.00 BMI-	Amended Modified plan was filed 10/22/24 at #65 to surrender collateral to Ally Financial. The Modification cannot be recommended because: 1. Mod Plan Summary fails to reflect the correct amount of post-modification distributions to priority creditors. 2. Creditors have not received proper notice as no certificate of service was filed. Mod payments: 11 (Jul 2024) - 60 (Aug 2028) \$400.00	11/12/24 \$400.00 ePay	
RAUB	23-20354 JAMES H PFISTER	Confirmation	\$1,700.00 or 0.37 mth 11/13/24 \$3,850.00 ePay	Recommend confirmation of Plan #64 filed 10/28/24 with C4 Order.
12/04/23 02/12/24 11/60 Bridget1	\$4,550.00 AMI-ESF	Plan #64 filed 10/28/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$90,090.00. Trustee requests a C4 Confirmation Order. Payments: 1 (Jan 2024)- 10 (Oct 2024) \$3,950.00. 11 (Nov 2024)- 60 (Dec 2028) \$4,550.00. Trustee's Motion to Dismiss #26 filed 01/23/24 was withdrawn 11/14/24 at #67. Response #32 filed 03/20/24. Objection to IRS proof of claim filed 05/11/24 at #46 was withdrawn on the record at the 08/14/24 hearing.		

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RAUB	24-20190	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	NELSON E DOWNEN	Dismissal	11/13/24	
07/01/24 09/09/24 4/60 Bridget1	HEATHER H DOWNEN \$802.48 AMI-	<p>1. Plan Summary #30 and Schedule J #1 do not agree. The projected income, expenses and disposable income amounts are inconsistent.</p> <p>2. Debtors have failed to file an amended wage order for the increased payments. Further, the receipts from the wage order have been inconsistent.</p> <p>Plan Payments: 1 (Aug 2024)- 4 (Nov 2024) \$802.48. 5 (Dec 2024)- 60 (Jul 2029) \$1,950.00.</p> <p>Trustee's Motion to Dismiss #23 filed 09/11/24. No Response filed by Debtors.</p>	\$200.00 ePay	

RAUB	24-20192	Confirmation	\$4,700.06 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	VICTOR LARA III	Dismissal	11/12/24	
07/08/24 09/16/24 4/60 Bridget1	\$4,700.00 AMI-BOTH	Obj Conf Capital One Auto Finance	\$1,084.61 Wage Order	
		<p>1. Plan #41 filed 10/22/24 fails to fully provide for New Rez LLC dba Shellpoint Mortgage Servicing claim #12 filed 09/16/24.</p> <p>2. Plan fails to provide for Jefferson Capital Systems LLC claim #11 filed 09/12/24.</p> <p>3. Plan fails liquidation requirement of \$2,332.85.</p> <p>4. Plan fails to fully 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.</p>		

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5. Debtor has failed to provide complete 2022 and 2023 tax returns.
 6. Plan fails to establish a sufficient federal income tax reserve.
 7. Schedule J #1 is inaccurate as Debtors are not including the reserve amounts in the budget calculation.
 8. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).
 9. Debtor has failed to provide statements for account ending in 7568 for 06/03/24 through 07/08/24.
 10. Debtor has failed to provide Trustee with proof of income for the family contributions.
 11. 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.
 12. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan.
 13. Debtor is delinquent 1 payment through November, totaling \$4,700.06.
- Payments: 1 (Aug 2024)- 60 (Jul 2029) \$4,700.00.
- Trustee's Motion to Dismiss #36 filed 08/30/24.
Response #42 filed 10/22/24.
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- Objection to Confirmation filed 08/13/24 by Capital One Auto Finance at #33.

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RAUB	24-20219	Confirmation	\$561.52 or 0.15 mth	Trustee does not recommend confirmation and recommends dismissal.
	MAURICIO MOLINA	Dismissal	11/12/24	
08/02/24 10/11/24 3/60 Jennifer	TIFFANY D MOLINA \$3,650.00 AMI-	Obj Conf Ally Bank Obj Conf Freedom Mortgage Co.	\$842.31 <i>Wage Order</i>	
<p>1. Plan #22 filed 08/19/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for US Department of HUD claim #28 filed 9/13/24.</p> <p>3. Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided for the 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.</p> <p>4. Debtors failed to provide proof of payment for \$630.00 for the Chevrolet Silverado.</p> <p>5. Debtor failed to provide copies of bank statements for Dayforce Wallet for June through August 2024.</p> <p>6. Trustee alleges Debtors has failed to provide all disposable income into the plan.</p> <p>7. Debtor failed to provide support for the retirement loan.</p> <p>8. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>9. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.</p> <p>10. Plan fails to fully provide for Freedom Mortgage Corporation claim #27 filed 10/11/24.</p> <p>11. Plan does not provide for the notice of post-petition fee claim of Freedom Mortgage Corporation in the amount of \$200.00 for plan review.</p> <p>Plan Payments:1 (Sep 2023) - 60 (Aug 2028) \$3,650.00.</p> <p>Trustee's Motion to Dismiss filed 09/20/24 at #38. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 09/18/24 by Ally Bank at #36.</p>				

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

	Case #	Matters	Arrears	Trustee
RAUB	24-20224	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MICHAEL A KOHL	Dismissal	11/13/24	
08/06/24	CLAUDIA KOHL		\$1,650.00	
10/15/24			Wage Order	
3/60	\$3,300.00			
Bridget1	AMI-			
<p>1. Plan #35 filed 10/20/24 improperly provides for claim of Navy Federal Credit Union in Paragraph 8C, instead of 9C.</p> <p>2. Plan fails to fully provide for LoanCare, LLC claim #23 filed 10/14/24.</p> <p>3. Trustee alleges Schedule B #36 is incomplete as it 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.</p> <p>4. Debtor has failed to provide documentation for the retirement account.</p> <p>5. Trustee alleges Debtor's Official Form 122C #21 is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>6. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.</p> <p>Payments: 1 (Sep 2024)- 60 (Aug 2029) \$3,300.00.</p> <p>Trustee's Motion to Dismiss #34 filed 09/27/24. Response #37 filed 10/22/24.</p>				

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RAUB 09/03/24 11/12/24 2/0 Bridget1	24-20250 NORMA J BENAVIDES \$1,850.00 BMI-	Confirmation Obj Conf Rally Credit Union	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>1. Plan #17 filed 09/25/24 fails to provide for the Internal Revenue Service claim #9 filed 10/03/24. Further, the proof of claim reflects that the 2022 and 2023 returns have not been filed. Trustee has received a copy of the 2023 tax return signed and dated 02/18/24 which reflects a liability of \$1,133.00.</p> <p>2. Debtor has failed to provide a copy of the 2022 tax return.</p> <p>3. Plan fails to fully provide for Rally Credit Union FKA Navy Army Community Credit Union claim #21 filed 11/12/24.</p> <p>4. Plan proposes to overprovide for treatment of One Main Financial Inc claim #15 filed 10/09/24 in Paragraph 9A at the expense of general unsecured creditors.</p> <p>5. Debtor has failed to make a Plan payment. Debtor is delinquent 2 payments through November totaling \$3,700.00.</p> <p>Payments: 1 (Oct 2024)- 60 (Sep2029) \$1,850.00.</p> <p>Trustee's Motion to Dismiss #24 filed 10/28/24 is set for 12/18/224. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 10/03/24 by Rally Credit Union at #22.</p>				

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RAUB	24-20251 MICHAEL A CASAREZ	Confirmation	no pymts received <i>01/01/00</i> \$0.00	Trustee does not recommend confirmation.
09/03/24 11/12/24 2/60 Jennifer	\$1,800.00 <i>BMI-</i>	<ol style="list-style-type: none"> 1. Plan #11 filed 09/25/24 fails to fully provide for Vanderbilt Mortgage and Finance claim #1 filed 09/30/24. 2. Notice of Mortgage Payment Change #22 filed 09/30/24 effective 11/01/24 for \$1,197.60 and Notice of Mortgage Payment Change #28 filed 10/31/24 effective 12/01/24 for \$1,205.10 are not provided for in plan. 3. Plan fails to provide for McMullen County claim #2 filed 10/03/24. 4. Trustee alleges Debtor filed in the incorrect venue. Debtor resides in McMullen County, which is in the Laredo Division. 5. Trustee alleges Schedule I is inaccurate as it does not disclose income for either Debtor's spouse or Debtor's new employment pursuant to the 341 testimony. 6. Debtor failed to provide copies of Stride Bank statements for June through September 2024. 7. Debtor failed to provide a copy of Debtor's pay stub from his new employment. 8. Debtor has failed to file an amended wage deduction order with the Court. 9. Debtor has not made a Plan payment and owes \$3,600.00 through November. 10. Plan fails to provide for September 2024 mortgage payment. <p>Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$1,800.00.</p> <p>Trustee's Motion to Dismiss #27 filed 10/25/24 is set for 12/18/24. No Response filed by Debtor.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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) 08/05/19 10/14/19 63/60 Tracey	19-20375 EDDIE DAVIS \$0.00 <i>BMI-</i>	Dismissal Post Conf. Trustee's Amended Motion to Dismiss filed 10/10/24 at #58 for non-payment. No response filed by Debtor Response to Post Conf. Trustee's Amended Motion to Dismiss filed 10/31/24 at #59 by secured creditor, Nevada Assets, LLC f/k/a J&J Trust. Debtor is in month 63 of a 60-month plan.	\$334.64 or 0.00 mth 11/13/24 \$560.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 09/20/19 11/29/19 62/60 Tracey	19-20454 MARIA M SERRANO \$0.00 <i>BMI-PPR</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #79 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/26/24 at #80. There are a few months where no payment was made. Debtor is in month 62 of a 60-month plan.	\$450.00 or 0.00 mth 11/12/24 \$500.00 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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			
GONZALEZ (JOEL)	20-20030	Modification	Current	Trustee recommends approval of Modification #66 filed 10/01/24.
	REYNALDO ROVIRA		11/01/24	
01/20/20	ELIZABETH A ROVIRA		\$1,315.93	
03/30/20			Wage Order	
58/60	\$2,851.17			
Lorraine	BMI-ESF	Trustee's Motion to Modify was filed 10/01/2024 at #66 to distribute the non-exempt funds to allowed unsecured claims. No response filed by Debtors.		
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GONZALEZ (JOEL)	20-20071	Dismissal	\$15,566.27 or 3.21 mth	Trustee recommends dismissal.
	RICHARD D JENNINGS		11/08/24	
02/05/20	LINDA K JENNINGS		\$79.15	
04/15/20			Wage Order	
57/60	\$4,850.00			
Tracey	AMI-	Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #77 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/28/24 at #78. There are several months where only a partial payment was made.		
<hr/>				
GONZALEZ (JOEL)	20-20309	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
	CHARLESTON E BESS	Modification	11/13/24	
09/30/20	CYNTHIA NELL BESS		\$200.00	
12/09/20			ePay	
50/60	\$650.00			
Connie	AMI-	Modified Plan filed 10/18/24 at #101 to cure a post-petition payment default cannot be recommended because Debtor failed to provide a copy of their 2023 tax return. Mod forgives \$2,910.00		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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			

Mod payments:

49 (Oct 2024) - 60 (Sep 2025) \$650.00

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)	21-21234	Dismissal		
	FELIPE A HERNANDEZ JR		\$2,031.61 or 0.83 mth	Trustee recommends dismissal.
09/17/21	NINFA A PENA		11/13/24	
11/26/21			\$282.27	
38/60	\$2,446.31		Wage	
Tracey	BMI-ESF		Order	
Post-Conf. Trustee's Motion to Dismiss was filed 10/17/24 at #99 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 11/13/24 at #100. There are several months where only a partial payment was made and a few where no payment was made at all.				

GONZALEZ (JOEL)	22-20073	Dismissal		
	BOB B BENTANCOURT		\$8,254.70 or 3.48 mth	Trustee recommends dismissal.
03/31/22			07/19/24	
06/09/22			\$1,095.85	
32/36	\$2,374.32		Wage	
Tracey	BMI-ESF		Order	
Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #44 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/28/24 at #45. There are several months where only a partial payment was made and some where no payment was made at all.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 06/03/22 08/12/22 29/60 Tracey	22-20140 RICHARD G GARCIA JR ROXANNE R GARCIA \$4,850.00 AMI-ESF	Dismissal	\$16,703.09 or 3.44 mth 08/28/24 \$141.61 Wage Order	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #107 for non-payment. Debtors' Voluntary Motion to Dismiss filed 11/04/24 at #108. There are several months where only a partial payment was made and some where no payment was made at all.				

GONZALEZ (JOEL) 09/28/22 12/07/22 26/60 Tracey	22-20236 DENNIS L DISBROW DOLORES G DISBROW \$1,875.00 BMI-	Dismissal Modification	Current 11/08/24 \$1,875.00 ePay	Trustee does not recommend approval and recommends dismissal.
Modified plan was filed 10/03/24 at #55 to address a loss of income that requires a reduction in payments to the Trustee. This modification cannot be recommended because: <ol style="list-style-type: none"> 1. Debtor failed to provide a copy of their 2023 tax return. 2. Debtor failed to provide verification of income. 3. Mod fails to reflect the correct amount of the post-petition mortgage arrearage claim. 4. Mod Summary fails to reflect the correct amount of non-exempt assets. It should be \$0.00 (per Doc 1 filed 09/28/22) vs. \$117,317.03. 5. Mod Summary fails to reflect the correct the amount of filed unsecured claims. 6. Mod Summary fails to reflect the correct post-modification distribution amount to priority claims. Mod forgives: \$8,960.06				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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			

Mod payments: 25 (Oct 2024) - 60 (Sep 2027) \$1,875.00

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.

GONZALEZ (JOEL)	22-20279 NOE GARCIA	Dismissal	\$4,363.97 or 2.58 mth 10/22/24 \$400.00 <i>Money Order</i>	Trustee recommends dismissal.
11/22/22 01/31/23 24/60 Tracey	\$1,690.00 <i>BMI-PPR</i>	Post-Conf. Trustee's Motion to Dismiss filed 10/19/24 at #50 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/28/24 at #51. There are several months where only a partial payment was made.		

GONZALEZ (JOEL)	23-20004 ISAIAS LUNA JR LESLIE A GARCIA	Modification	\$3,300.00 or 1.00 mth 11/07/24 \$3,300.00 <i>ePay</i>	Trustee recommends approval of Modified Plan #70 filed 10/09/24.
01/06/23 03/17/23 22/60 Connie	\$3,300.00 <i>BMI-PPR</i>	Amended Modified Plan filed 10/09/24 at #70 to cure a post-petition payment works at 5.856%. Mod forgives: \$9,078.72 Mod payments: 20 (Sep 2024) - 60 (Jan 2028) \$3,300.00 Post-Conf. Trustee's Motion to Dismiss was filed 08/13/24 at #61 for non-payment was withdrawn 11/14/24 at #77. 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.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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) 03/29/23 06/07/23 20/36 Connie	23-20075 AMANDA C BENAVIDES \$500.00 <i>BMI-</i>	Modification Amended Modified plan filed 10/21/24 #65 works at 34.494% to the general unsecured claims. Mod filed to cure a post-petition payment default. 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 was withdrawn 11/12/24 at #71. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/28/24 at #70.	\$500.00 or 1.00 mth 10/30/24 \$500.00 ePay	Trustee recommends approval of Modified Plan #65 filed 10/21/24.

GONZALEZ (JOEL) 06/01/23 08/10/23 17/58 Connie	23-20141 MARK D RASMUSSEN ELIZABETH S RASMUSSEN \$3,300.00 <i>AMI-PPR</i>	Dismissal Modification	\$5,840.00 or 1.77 mth 11/07/24 \$1,060.00 <i>Wage Order</i>	Trustee does not recommend approval and recommends dismissal.
Amended Modified plan filed 11/12/24 at #61 to cure a post-petition default cannot be recommended because:				
<ol style="list-style-type: none"> 1. Mod Plan Summary fails to reflect the correct amount of post-modification distributions to priority creditors. 2. Mod Summary fails to reflect the correct amount of non-exempt property. 3. Mod payments are almost 2 months delinquent. 4. The non-standard provision in Paragraph 27 regarding the sale of the homestead, reflected in the previous mod filings, has now been removed. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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			

Mod forgives: \$715,500.00

Mod payments:

15 (Sep 2024) - 19 (Jan 2025) \$3,300.00
 20 (Feb 2025) - 21 (Mar 2025) \$6,000.00
 22 (Apr 2025) - 22 (Apr 2025) \$735,000.00
 23 (May 2025) -53 (Nov 2027) \$1,300.00

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).

GONZALEZ (JOEL)	23-20147 REBECCA A SCARBROUGH	Dismissal	\$10,529.65 or 1.65 mth 11/08/24 \$1,990.00 ePay	Trustee recommends dismissal.
06/05/23 08/14/23 17/60 Tracey	\$6,376.26 AMI-			
<p>Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #51 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/28/24 at #52. There are several months where only a partial payment was made and some where no payment was made at all.</p>				

GONZALEZ (JOEL)	23-20158 MANUEL GARCIA JR	Dismissal	\$4,362.81 or 3.00 mth 08/27/24 \$1,591.35 ePay	Trustee recommends dismissal.
06/14/23 08/23/23 17/60 Tracey1	MARIA D GARCIA \$1,454.27 BMI-			
<p>Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #60 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made and some where no payment was made at all.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

GONZALEZ (JOEL)	23-20237 JERRY D LEAL	Dismissal	\$3,011.73 or 1.81 mth 11/13/24 \$500.00 ePay	Trustee recommends dismissal.
08/16/23 10/25/23 15/60	NADIA FONSECA \$1,660.00 AMI-PPR			
Tracey	Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #79 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.			

GONZALEZ (JOEL)	23-20254 VALENTIN T FALCON JR	Dismissal	\$5,652.40 or 2.26 mth 10/17/24 \$1,312.50 ePay	Trustee recommends dismissal.
09/01/23 11/10/23 14/60	\$2,506.20 BMI-			
Tracey	Post-Conf. Trustee's Motion to Dismiss was filed 08/13/24 at #43 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/15/24 at #44. There are several months where only a partial payment was made.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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) <i>03/28/24</i> <i>06/06/24</i> <i>8/60</i> Connie	24-20083 LINDA K COX \$2,810.00 <i>BMI-</i>	Modification Obj MOD Santander Consumer USA	\$1,484.63 or 0.53 mth <i>11/06/24</i> \$1,296.92 <i>Online Bill Pay</i>	Trustee does not recommend approval.
Amended Modified plan filed 10/22/24 at #50 cannot be recommended because:				
<ol style="list-style-type: none"> 1. Mod is deficient to pay all secured and priority claims. 2. Creditors have not received proper notice as no certificate of service was filed. 				
Mod payments: 6 (Sep 2024) - 60 (Mar 2024) \$2,8100				
Objection to Modification filed 10/03/24 by Santander Consumer USA, Inc. at #49.				
GONZALEZ (JOEL) <i>05/16/24</i> <i>07/25/24</i> <i>6/40</i> Tracey	24-20140 BENJAMIN L RAMIREZ \$600.00 <i>BMI-</i>	Dismissal	\$1,107.70 or 1.85 mth <i>11/01/24</i> \$138.46 <i>ePay</i>	Trustee recommends dismissal.
Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #44 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/29/24 at #45. There are several months where only a partial payment was made.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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) 05/31/24 08/09/24 6/60 Bridget1	24-20151 SARAH G OLIVAREZ \$2,800.00 AMI-	Confirmation Dismissal	\$4,361.09 or 1.56 mth 11/08/24 \$500.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Trustee alleges that Plan #58 filed 11/13/24 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Debtor failed to provide recent pay stubs.</p> <p>3. Debtor is delinquent 1.56 payments through October totaling \$4,361.09, with next payment due on 11/28/2014. Further, it appears the last receipt from the wage order was received 09/23/924.</p> <p>Payments: 1 (Jun 2024)- 5 (Oct 2024) \$2,625.00. 6 (Nov 2024) - 60 (May 2029) \$2,800.00.</p> <p>Trustee's Amended Motion to Dismiss #59 filed 11/14/24. Response #29 filed 08/16/24.</p>				

GONZALEZ (JOEL) 06/05/24 08/14/24 5/60 Bridget1	24-20157 JAMES RIOS \$2,145.00 AMI-	Confirmation Dismissal	\$3,370.00 or 1.57 mth 10/31/24 \$250.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #52 filed 10/15/24 cannot be recommended because Debtor is delinquent 1.57 payments through November, totaling \$3,370.00.</p> <p>Matter continued to 11/20/24 to determine feasibility.</p> <p>Plan Payment: 1 (Jul 2024)- 3 (Sep 2024) \$2,110.00. 4 (Oct 2024) - 60 (Jun 2029) \$2,145.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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			

Trustee's Motion to Dismiss #29 filed 07/26/24.
Response #34 filed 08/16/24.

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

GONZALEZ (JOEL)	24-20218 WILLIAM S KANGAS	Confirmation	\$1,765.00 or 0.99 mth 10/01/24 \$1,780.00 ePay	Trustee recommends confirmation of Plan #37 filed 10/22/24.
08/01/24 10/10/24 4/60 Krystle	CHERI H KANGAS \$1,775.00 BMI-PPR	Plan #37 filed 10/22/24 works, paying 11% to general unsecured creditors. Plan Payments: 1(Aug 2024) - 60 (Jul 2029) \$1,775.00. Trustee's Motion to Dismiss #28 filed 09/20/24 was withdrawn 11/13/24. Debtors response #29 filed 10/11/24.		

GONZALEZ (JOEL)	24-20223 DAVID A DUNN	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
08/05/24 10/14/24 3/60 Jennifer	SANDRA VALDEZ \$2,020.00 BMI-	1. Plan #29 filed 10/22/24 fails to provide for TitleMax of Texas claim #5 filed 08/12/24. 2. 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. 3. Debtor failed to provide a copy of their social security statement. 4. Debtor has failed to make a Plan payment and is due \$6,060.00 through November.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$2,020.00.

Trustee's Amended Motion to Dismiss #34 filed 10/25/24.
Response to Motion to Dismiss filed 10/29/24 at #37.

Objection to Confirmation filed 10/16/24 by The Bank of New York Mellon Trust Company, N.A. at #27 was withdrawn 10/30/24 at #38.

GONZALEZ (JOEL)	24-20228	Confirmation	\$1,804.60 or	Trustee does not
	JAVIER MENDOZA	Dismissal	0.29 mth	recommend
08/09/24			11/13/24	confirmation and
10/18/24	STACEY C MENDOZA		\$1,973.08	recommends
3/59	\$6,315.00		<i>Wage</i>	dismissal.
Krystle	AMI-		<i>Order</i>	

1. Plan #39 filed 11/06/24 cannot be recommended because IRS claim #8 filed 09/10/24 shows unfiled tax returns for the years 2022 and 2023. This claim reflects a priority claim amount of \$16,944.90.

2. Per the claim, Debtor owes the IRS for the last 3 years, but no provision for future tax reserves has been established.

Plan Payments: 1 (Sep 2024) - 59 (Jul 2029) \$6,315.00.

Trustee's Motion to Dismiss #29 filed 09/30/24.
Debtor response #36 filed 10/29/24.

Objection to Confirmation filed 10/07/24 by Santander Consumer USA, Inc. at #32 was withdrawn 11/07/24 at #43.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 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) 08/14/24 10/23/24 3/60 Jennifer	24-20232 ROBERT L HUFFMAN \$1,200.00 BMI-	Confirmation Dismissal	\$1,938.45 or 1.62 mth 11/13/24 \$553.85 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #35 filed 09/19/24 provides for Navy Federal Credit Union as direct in paragraph 8C despite the claim including a default amount of \$27,020.68. Debtor has filed a Motion to Approve Mortgage Loan Modification on 10/29/24 a #48, yet this is not disclosed in paragraph 8D.</p> <p>2. Debtor failed to provide bank statements for Rally Credit Union accounts ending 0186 and 0100 for June through August 2024.</p> <p>3. Debtor is delinquent 1.68 payment through November totaling \$1,938.45.</p> <p>Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,200.00.</p> <p>Trustee's Amended Motion to Dismiss #46 filed 10/25/24. Debtor's response filed 10/23/24 at #44.</p> <p>Objection to Confirmation filed 09/19/24 by Santander Consumer USA, Inc. at #32 was withdrawn 10/22/24 at #41.</p>				

GONZALEZ (JOEL) 08/20/24 10/29/24 3/58 Krystle	24-20236 RENE J SANDOVAL ANDREA L SANDOVAL \$3,300.00 AMI-	Confirmation Dismissal Obj Conf Rally Credit Union	\$1,319.91 or 0.40 mth 11/05/24 \$711.92 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #33 filed 11/05/24 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. Rally Credit Union filed a mortgage POC on 10/29/24 reflecting pre-petition arrears in the amount of \$6,712.20 which consists of pre-petition fees and escrow shortage.</p> <p>Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$3,300.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 10:00 am

Next 3 Panels:
12/18/2024
01/15/2025
02/12/2025

	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>			

Trustee's Motion to Dismiss #27 filed 10/07/24.
Debtor response #31 filed 10/29/24.

Objection to Confirmation filed 09/23/24 by Rally Credit Union at #25.

GONZALEZ (JOEL)	24-20246 GLORIA G KLING	Confirmation	Current	Trustee does not recommend confirmation.
08/29/24 11/07/24 3/60 Krystle	\$410.00 BMI-PPR		10/28/24 \$410.50 ePay	
<p>1. Plan #23 filed 10/08/24 fails to fully provide for the claim of PHH Mortgage.</p> <p>2. Plan incorrectly provides for Gulf Coast Federal Credit Union for the 2017 Ford Edge in paragraph 8C, instead of 9C.</p> <p>Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$410.00.</p> <p>Trustee's Motion to Dismiss #25 filed 11/12/24 is set for 12/18/24. No response by Debtor.</p>				

GONZALEZ (JOEL)	24-20247 JENNIFER J JONES	Confirmation Dismissal	Current	Trustee does not recommend confirmation and recommends dismissal.
08/29/24 11/07/24 3/60 Bridget1	\$2,995.00 BMI-		11/12/24 \$1,382.31 Wage Order	
<p>Amended Plan#22 filed 11/13/24 and items uploaded 11/13/24 will be reviewed prior to the hearing.</p> <p>1. Plan #2 filed 08/29/24 fails to fully provide for CarMax Auto Finance claim #1 filed 09/03/24.</p> <p>2. Plan fails to fully provide for Nebraska Furniture Mart claim #43 filed 11/07/24.</p> <p>3. Plan fails to fully provide for Systems & Services Technologies Inc claim #38 filed 11/04/24.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 10:00 am

Next 3 Panels:
12/18/2024
01/15/2025
02/12/2025

	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			

4. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).

5. Debtor has failed to provide a copy of the Divorce Decree.

6. Trustee alleges that Schedule H #1 is incomplete as the co-Debtor for the Systems & Services Technologies Inc debt for the RV has not been disclosed. Further, Schedule H reflects that the former spouse has not lived with the Debtor within the last 8 years, but the contract for this debt was signed 07/21/22.

7. Trustee alleges Schedule B #1 is incomplete as the PayPal account has not been disclosed pursuant to the bank statement activity for the Wells Fargo and statements provided to the Trustee.

Payments: 1 (Sep 2024)- 60 (Aug 2029) \$2,995.00.

Trustee's Motion to Dismiss #17 filed 10/11/24.
Response #18 filed 10/29/24.

GONZALEZ (JOEL)	24-20248	Confirmation	\$1,060.00 or	Trustee does not
	HILDA RAMOS	Dismissal	1.00 mth	recommend
08/30/24			10/09/24	confirmation and
11/08/24			\$1,000.00	recommends
3/60			<i>Money</i>	dismissal.
Jennifer	\$1,060.00		<i>Order</i>	
	BMI-			
		Plan #15 filed on 9/13/24 fails to provide sufficient funds for payment in full of all secured and priority claims.		
		Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,060.00.		
		Trustee's Motion to Dismiss #20 filed 10/11/24.		
		Response filed 10/29/24 at #21.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 10:00 am

Next 3 Panels:
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01/15/2025
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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) <i>09/10/24</i> <i>11/19/24</i> <i>2/60</i> Bridget1	24-20254 MARK L ZANS LAURA M ZANS \$2,700.00 <i>AMI-</i>	Confirmation Obj Conf JPMorgan Chase Bank NA	Current <i>11/13/24</i> <i>\$623.08</i> <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation.
<p>1. Plan #2 filed 09/10/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed on 09/10/24.</p> <p>2. Plan fails to provide for JPMorgan Chase Bank claim #29 filed 11/08/24.</p> <p>3. Plan fails to fully provide for the Internal Revenue Service claim #19 filed 10/16/24. Further the proof of claim reflects that the 2022 and 2023 tax returns not filed. Trustee has a signed and dated copy 11/10/24 of the 2022 tax return signed only by Mrs. Zans and a signed and dated copy 11/10/24 by both Debtors of the 2023 tax return.</p> <p>4. Trustee alleges Statement of Financial Affairs #1 is incorrect as the Gross winnings for 2023 pursuant to the tax return is \$44,891.00.</p> <p>5. Paragraph 9C of the Plan is inaccurate as the Contract Interest Rates are incorrect on the Toyota Financial Services and the Chase Auto claims as well as the Date Last Payment Due for the Toyota Financial Services.</p> <p>Payments: 1 (Oct 2024)- 60 (Sep 2029) \$2,700.00.</p> <p>Trustee's Motion to Dismiss #27 filed 11/05/24 is set for hearing on 12/18/24. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 10/16/24 by JPMorgan Chase Bank, N.A. at #25.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 10:00 am

Next 3 Panels:
12/18/2024
01/15/2025
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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
GONZALEZ (JOEL) 09/13/24 11/22/24 2/60 Jennifer	24-20255 EDDIE L DUDLEY \$4,000.00 BMI-	Confirmation Obj Conf Wintrust Mortgage	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.
<p>1. Mr. Dudley had technical difficulties at the 10/29/24 341 meeting of creditors; thus, the meeting was not held. The meeting has been reset to 11/19/24.</p> <p>2. Debtor has not made a Plan payment.</p> <p>3. DSO affidavit is incomplete as it does not provide recipient's address.</p> <p>Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$4,000.00.</p> <p>Trustee's Motion to Dismiss #22 filed 11/04/24 is set for 12/18/24. No response filed by debtor.</p> <p>Objection to Confirmation filed 11/13/24 by Wintrust Mortgage at #23.</p>				

GONZALEZ (JOEL) 09/13/24 11/22/24 2/60 Krystle	24-20256 DIANA D MEDINA \$2,280.00 BMI-PPR	Confirmation	\$2,985.03 or 1.31 mth 11/05/24 \$1,574.97 Wage Order	Trustee does not recommend confirmation.
<p>1. Plan #16 filed on 10/03/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.</p> <p>2. Plan Summary #16 filed 10/03/24 does not match the Plan.</p> <p>3. Plan provides for \$4,200.00 in attorney's fees. Fixed fee agreement #5 filed 09/13/24 shows \$4,500.00.</p> <p>4. Trustee alleges Schedule F is incomplete as it fails to list an address for Century FI.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 10:00 am

Next 3 Panels:
12/18/2024
01/15/2025
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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>			

Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$2,280.00.

Trustee's Motion to Dismiss #22 filed 11/05/24 is set for 12/18/24.
No response by Debtor.

GONZALEZ (JOEL)	24-20258	Confirmation	Current	Trustee does not recommend confirmation.
	BRANDON L KINSEL		11/08/24	
09/15/24	MORGAN A KINSEL		\$656.00	
11/24/24			<i>Wage Order</i>	
2/60	\$3,285.00			
Bridget1	BMI-			
<p>1. Plan #39 filed 11/08/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #38 filed on 11/08/24. The requirement is \$146,943.60.</p> <p>2. Debtor failed to provide July thru Sept 2024 bank statements for 1st Community Bank (accounts ending in 9015, 2884 and 4511), RBFCU (accounts ending in 1622 and 1094), and Rally Credit Union account ending in 18433.</p> <p>3. Debtor has failed to provide proof to substantiate the debt to be paid to Exeter Finance through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the plan.</p> <p>4. Debtor has failed to provide proof to substantiate the direct monthly payment to Roadrunner Account Services listed on Schedule J and Paragraph 9C.</p> <p>Plan payments: 1 (Oct/2024) 2 (Nov/2024) \$3,285.00. 3 (Dec/2024) 60 (Sep/2029) \$3,350.00.</p> <p>Trustee's Motion to Dismiss #34 filed 11/05/24 is set for 12/18/24. No response filed by Debtor(s).</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 10:00 am

Next 3 Panels:
12/18/2024
01/15/2025
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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) 09/16/24 11/25/24 2/60 Jennifer	24-20259 ELSA A DE LEON \$885.00 AMI-	Confirmation 1. Debtor did not appear at the 10/29/24 341 meeting of creditors. The meeting has been reset to 11/19/24. 2. Plan #2 filed 09/17/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1. 3. Plan fails to establish a sufficient federal income tax reserve for the liability that will come due. 4. Trustee alleges Schedule B is incomplete as it does provide all bank accounts. 5. Trustee alleges Schedule I is inaccurate as it the income is understated pursuant to the pay stubs. Plan Payments:1 (Oct 2024) - 60 (Sep 2029) \$885.00. Trustee's Motion to Dismiss #20 filed 11/13/24 is set for 12/18/24. No response filed by debtor.	Current 11/12/24 \$408.46 Wage Order	Trustee does not recommend confirmation.

GONZALEZ (JOEL) 09/16/24 11/25/24 2/60 Krystle	24-20261 ALAN R HARWELL \$1,890.00 AMI-	Confirmation Obj Conf Sombrero Property Tax	Current 11/05/24 \$1,890.00 Wage Order	Trustee does not recommend confirmation.
<p>1. Plan #9 filed 09/30/24 fails to fully provide for the claim of Regional Acceptance Corporation.</p> <p>2. Plan fails to fully provide for the claim of Nueces County Tax Office.</p> <p>3. Plan fails to fully provide for the claim of Internal Revenue Service.</p> <p>4. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor's 2023 tax</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 10:00 am

Next 3 Panels:
12/18/2024
01/15/2025
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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>	

returns.

5. Debtor failed to provide Americo Financial Statement.

Plan Payments: 1 (Oct 2024) 60 (Sep2029) \$1,890.00.

Trustee's Motion Dismiss 24 filed 11/05/24 is set for 12/18/24.

No response by Debtor.

Objection to Confirmation filed 11/12/24 by Sombrero Property Tax Fund I, LLC at #25.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 11:00 am

Next 3 Panels:
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> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
*PRO SE DEBTOR 07/17/24 09/25/24 4/0 Bridget1	24-60041 ERICA N REEVES \$283.00 BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #41 filed 09/30/24 fails to provide adequate protection payments to Ally Bank per the claim created by the initial order at docket #7.</p> <p>2. Plan does not comply with BLR 3015-1(a).</p> <p>3. Plan proposes to begin payments later than the 30 days set forth in 1326(a)(1).</p> <p>4. Plan fails to fully provide for Ally Bank claim #3 filed 09/09/24.</p> <p>5. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.</p> <p>6. Debtor has failed to provide a complete 2023 tax return.</p> <p>7. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.</p> <p>8. Trustee alleges that Debtor's Official Form 122C-1 #43 filed 09/30/24 is inaccurate.</p> <p>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.</p> <p>10. Trustee alleges Schedule B #21 filed 08/16/24 is incomplete pursuant to bank statements provided.</p> <p>11. Debtor has failed to file a Schedule C-1 Summary and a complete Schedule C.</p> <p>12. Trustee alleges that Schedule H #21 filed 08/16/24 is incomplete as part 2 of the form has not been completed.</p> <p>13. Debtor has failed to file a complete Statement of Financial affairs. Form #22 filed 08/16/24 only includes parts 1 through 5.</p> <p>14. Plan #41 and Schedule J #21 do not agree. The projected income, expenses and disposable income amounts are inconsistent.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 11:00 am

Next 3 Panels:
12/18/2024
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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			

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).

ALLEN	24-60042	Confirmation	\$521.39 or	Trustee does not
	DORTHY A GUTIERREZ	Dismissal	1.68 mth	recommend
07/26/24			11/04/24	confirmation and
10/04/24			\$143.52	recommend
4/36			Wage	dismissal.
Jennifer	\$310.00		Order	
	BMI-			
	Amended Plan #31 and Schedules G,I and J #32 filed 11/13/24 will be reviewed prior to the hearing.			
	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.			
	7. Debtor is delinquent 1.68 payments through October totaling \$521.39.			
	Plan Payments: Aug 2024 - Aug 2027 \$310.00.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 11:00 am

Next 3 Panels:
12/18/2024
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02/12/2025

	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			

Trustee's Motion to Dismiss filed 09/13/24.
Response filed 10/07/24 at #26.

GONZALEZ (JOEL)	23-60016	Dismissal	\$2,620.00 or 2.50 mth 11/04/24 \$1,500.00 ePay	Trustee recommends dismissal.
	JAMES ANDERSON			
02/24/23 05/05/23 21/58 Tracey	\$1,050.00 AMI-			
<p>Post-Conf. Trustee's Motion to Dismiss was filed 04/09/24 at #62 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 11/13/24 at #69. There are several months where only a partial payment was made and some where no payment was made at all.</p>				

KISCH	24-60047	Confirmation	\$890.00 or 1.00 mth 10/07/24 \$890.00 ePay	Trustee recommends confirmation of Plan #23 filed 11/08/24.
	SHERIN H BRUCE			
08/30/24 11/08/24 3/60 Jennifer	\$890.00 BMI-ESF			
<p>Plan #23 filed 11/08/24 works, paying 100% to general unsecured creditors.</p> <p>Plan payments: 1 (Sept 2024) - 9 (May 2024) \$890.00. 10 (Jun 2005) - 60 (Aug 2029) \$1,055.00.</p> <p>Trustee's Motion to Dismiss #22 filed 10/11/24 withdrawn 11/13/24 at #26. No response filed by Debtor.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
November 20, 2024 11:00 am

Next 3 Panels:
12/18/2024
01/15/2025
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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
VASQUEZ LAW GROUP PLLC <i>06/08/24</i> <i>08/17/24</i> <i>5/60</i> Bridget1	24-60033 RICHARD W STASTNY CARRIE A STASTNY \$1,990.00 <i>BMI-</i>	Confirmation Dismissal	\$1,836.93 or 0.92 mth <i>11/12/24</i> \$459.23 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
Plan #49 filed 11/11/24 fails to fully provide for all secured and priority creditors. Plan Payments: 1 (Jul 2024) - 60 (June 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 was withdrawn 10/23/24 at #46.				