

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
ALLEN	24-20287 JOEL PANGLAO	Confirmation	\$400.00 or 0.83 mth 12/06/24 \$280.00 ePay	Trustee does not recommend confirmation.
10/03/24 12/12/24 2/36 Jennifer	\$480.00 BMI-	<ol style="list-style-type: none"> 1. Plan #10 filed 10/17/24 paragraph 16 provides for cure payments to be made by Debtor; however, the Plan does not provide for an amount to be cured. 2. Based on JD Power value (\$8,225.00), the Plan does not provide sufficient adequate protection of \$92.53 in months 1-6 to Gael Auto Sales. 3. Trustee alleges Schedule A/B is incomplete as it does not provide for all bank accounts pursuant to the First Convenience Bank statement for account end 4442. 4. Trustee alleges Schedules D-F are incomplete as they failed to list any account numbers. 5. Debtor has failed to file an EFT order with the Court. 6. Debtor failed to provide a copy of the Declaration for Electronic Filing. 7. Debtor failed to provide a copy of his social security statement. 8. Debtor failed to provide statements for Paypal or Cash App for August and September 2024. 9. Debtor failed to provide support for Walmart Money Card. 10. Debtor failed to provide bank statements for First Convenience Bank account ending 2786 for August and September 2024. 11. Debtor failed to provide proof to substantiate the amounts to be paid to Gael Auto Sales through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan. <p>Plan Payments: 1 (Nov 2024) - 36 (Oct 2027) \$480.00.</p> <p>Trustee's Motion to Dismiss #20 filed 11/25/24 is set for 01/15/25. No response filed by Debtor.</p>		

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OLIVA PC (C)	24-20229	Confirmation	Current	
	SAMMY JASSO	Dismissal		Trustee does not recommend confirmation and recommends dismissal.
08/13/24	RITA S JASSO		12/09/24	
10/22/24			\$800.00	
4/60	\$9,545.00		Wage Order	
Bridget1	AMI-ESF	<p>Plan #49 filed 11/19/24 works, paying 100% to the general unsecured creditors, but cannot be recommended as Internal Revenue Service claim #11 filed 09/17/24 reflects that the Heavy Vehicle taxes for tax period 07/01/24 have not been filed.</p> <p>Payments: 1 (Sep 2024)- 3 (Nov 2024) \$6,466.66. 4 (Dec 2024)- 60 (Aug 2029) \$9,545.00.</p> <p>Trustee's Motion to Dismiss #31 filed 10/04/24. No response filed by Debtor(s).</p>		

OLIVA PC (C)	24-20273	Confirmation	\$1,700.00 or 0.88 mth	
	ROSARIO N DURAN			Trustee recommends confirmation of Plan #39 filed 12/06/24.
09/26/24			11/18/24	
12/05/24			\$1,700.00	
3/60	\$1,925.00		ePay	
Krystle	BMI-BOTH	<p>Plan #39 filed 12/06/24 works, paying 4% to general unsecured creditors.</p> <p>Plan Payments: 1 (Oct 2024) - 2 (Nov 2024) \$1,700.00. 3 (Dec 2024) - 60 (Sep 2029) \$1,925.00.</p>		

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PAYNE & ASSOCIATES PLLC 08/16/22 10/25/22 28/60 Connie	22-20194 ANTHONY W DEEL DEBORAH V DEEL \$600.00 BMI-	Dismissal Modification	Current 12/10/24 \$600.00 ePay	Trustee does not recommend approval and recommends dismissal.
<p>Modified plan filed 10/25/24 at #58 to address a loss of income that requires a reduction in payments to the Trustee. The Mod cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtors failed to provide a copy of their 2023 tax return. 2. Debtors failed to provide the Trustee with verification of income. 3. Debtors 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. Debtors have failed to file amended Schedules I and J in compliance with BLR 3015-1(c)(3). 5. Mod fails to provide for the correct Remaining Claim to First Tech Federal Credit Union of \$735.78. 6. Mod fails to provide for the correct Remaining Claim to Navy Federal Credit Union of \$795.99. It should be \$795.99 vs. \$1,132.60. 7. The Mod Plan Summary fails to reflect the correct amount of filed unsecured claims of \$95,408.49. <p>Mod forgives: \$3,232.74</p> <p>Mod payments:</p> <p>26 (Oct 2024) - 60 (Aug 2027) \$600.00</p> <p>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.</p>				

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Pet Filed	Plan Pmt		Last Rcpt Amt	
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Month/Term	ESF/PPR			
PAYNE & ASSOCIATES PLLC 09/26/23 12/05/23 15/60 Connie	23-20272 JEAN D MORRIS \$740.00 AMI-	Modification	Current 11/05/24 \$740.00 Wage Order	Trustee does not recommend approval.
<p>Amended Modified plan #40 was filed 11/15/24 to surrender the 2014 Kia Forte. This modification cannot be recommended because:</p> <ol style="list-style-type: none"> Debtor failed to provide a copy of their 2023 tax return. The Mod fails to provide for Order #46 entered 11/25/24 allowing the Trustee to disburse funds to One Main Financial. <p>The Plan must remain at 100 percent due to the Form 122C disposable income requirement.</p> <p>Mod forgives: \$200.00</p> <p>Mod payments: 13 (Oct 2024) - 60 (Sep 2028) \$740.00</p>				

PAYNE & ASSOCIATES PLLC 08/28/24 11/06/24 4/60 Krystle	24-20244 IVY L MARTINEZ \$1,650.00 BMI-	Confirmation Dismissal	\$3,250.00 or 1.97 mth 10/22/24 \$1,700.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>Plan #34 filed 11/20/24 works paying 2% to general unsecured creditors but cannot be recommended because Debtor is delinquent 1.9 payments through November totaling \$3,250.00, with next payment due on December 27,2024. A wage order has been filed, but no payments have been received from the employer.</p> <p>Plan Payments: 1 (Sep 2024) - 4 (Dec 2024) \$1,650.00. 5 (Jan 2025) - 60 (Aug 2029) \$1,700.00.</p> <p>Trustee's Motion to Dismiss #28 filed 10/25/24.</p>				

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Month/Term	ESF/PPR			

No response by Debtor.

RAUB	21-21197	Dismissal		
	JESSICA QUINONES			Trustee recommends dismissal.
08/09/21			\$3,400.00 or	
10/18/21			4.00 mth	
40/60			10/28/24	
	\$850.00		\$850.00	
Tracey	BMI-		ePay	
	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.			
	Motion to Convert Chapter 13 Case to Chapter 7 case filed 11/27/24 at #80.			

RAUB	22-20125	Dismissal	Current	Trustee does not recommend approval and recommends dismissal.
	DOROTEO R MUNGIA	Modification		
05/21/22			12/02/24	
07/30/22			\$300.00	
31/60			ePay	
	\$1,200.00			
Connie	BMI-			
	Amended Modified Plan was filed 11/06/24 at #59 to cure a post-petition payment default. The modification cannot be recommended because:			
	1. Mod is deficient to pay all secured and priority claims.			
	2. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.			
	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.			

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

Response filed 08/13/24 at #46.
There are several months where only a partial payment was made.

RAUB	22-20142	Dismissal	\$3,323.04 or	Trustee does not
	RAYMOND J BURGESS	Modification	0.62 mth	recommend
<i>06/07/22</i>	MARGARITA BURGESS		<i>11/19/24</i>	approval and
<i>08/16/22</i>			\$2,076.96	recommends
<i>30/60</i>	\$5,400.00		<i>Wage</i>	dismissal
Connie	AMI-		<i>Order</i>	

Modified Plan filed 11/19/24 at #86 to cure a post-petition payment default. The Modification cannot be recommended because:

1. Debtor failed to provide the Trustee with a copy of the 2023 tax return.
2. Debtor failed to provide the Trustee with verification of income.
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 Plan Summary fails to reflect the correct pre-modification payments made to Trustee.
5. Mod fails to provide for the correct total of the ongoing mortgage payments for Navy Army Community Credit Union.
6. Mod fails to provide for the correct Remaining Claim for the Rule 3002.1(c) to Navy Army Community Credit Union of \$398.44.
7. Mod fails to provide treatment within paragraph 9 of both vehicles.
8. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
9. Schedule J reflects an expense for rent or the mortgage payment but the home mortgage is being paid as an ongoing mortgage.

Mod forgives: \$9,670.01

Mod payments:
29 (Nov 2024) - 29 (Nov 2024) \$2,076.96

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<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
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<i>Month/Term</i>	<i>ESF/PPR</i>			

30 (Dec 2024) - 60 (Jun 2027) \$5,400.00

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.

RAUB	22-20237	Dismissal	\$1,020.00 or	Trustee does not
	MICHAEL A SALAZAR	Modification	0.16 mth	recommend
<i>09/29/22</i>	MELISSA A SALAZAR		<i>11/29/24</i>	approval and
<i>12/08/22</i>			\$1,000.00	recommends
<i>26/60</i>	\$6,250.00		<i>ePay</i>	dismissal.
Connie	AMI-BOTH			
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.				

RAUB	23-20253	Dismissal	\$7,500.00 or	Trustee
	SHERMAN LANE		3.33 mth	recommends
<i>09/01/23</i>			<i>10/17/24</i>	dismissal.
<i>11/10/23</i>			\$2,000.00	
<i>15/60</i>	\$2,250.00		<i>ePay</i>	
Tracey	BMI-			
Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at #74 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.				

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RAUB 02/05/24 04/15/24 10/60 Tracey	24-20036 AMELIA ARISMELENDEZ \$1,760.00 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at 63 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.	\$5,312.21 or 3.02 mth 11/14/24 \$400.00 ePay	Trustee recommends dismissal.
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RAUB 07/08/24 09/16/24 5/60 Bridget1	24-20192 VICTOR LARA III \$5,150.00 AMI-BOTH	Confirmation Dismissal Obj Conf Capital One Auto Finance Obj POC IRS	\$3,341.62 or 0.65 mth 12/10/24 \$1,084.61 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
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1. Plan #49 filed 11/18/24 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.
2. Debtor has failed to provide complete 2022 and 2023 tax returns.
3. Plan fails the liquidation requirement of \$2,332.85.
4. Plan Summary #49 and Schedule J #9 do not agree. The projected income, expenses and disposable income amounts are inconsistent.
5. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan.
6. Plan is misleading as it appears to pay a higher claim amount for Capital One Auto Finance in Paragraph 8B despite Trustee's obligation to pay the lower value amount.
7. Debtor has failed to provide statements for account ending in 7568 for 06/03/24 through 07/08/24.

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8. 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.

9. Debtor has failed to file an amended wage order for the increased variable payment.

10. Debtor has failed to provide statements for account ending in 7568 for 06/03/24 through 07/08/24.

Payments:

1 (Aug 2024)- 4 (Nov 2024) \$4,700.00.

5 (Dec 2024)- 60 (Jul 2029) \$5,150.00.

Trustee's Motion to Dismiss #36 filed 08/30/24.

Response #42 filed 10/22/24.

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

Debtor(s)' Objection to Internal Revenue Service claim filed 11/18/24 at #48.

RAUB 08/02/24 10/11/24 4/60 Jennifer	24-20219 MAURICIO MOLINA TIFFANY D MOLINA \$3,750.00 AMI-	Confirmation Dismissal Obj Conf Ally Bank	\$942.28 or 0.25 mth 12/06/24 \$842.31 ePay	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Plan #47 filed 11/17/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for Freedom Mortgage Corporation claim #27 filed 10/11/24. 3. Plan provides for direct payment for Rally Credit Union despite the cure amount listed on claim #10 filed 08/22/24. 4. Debtors failed to provide proof of payment for \$630.00 for the Chevrolet Silverado. 5. Debtor failed to provide copies of bank statements for Dayforce Wallet for July-August 2024. 6. Trustee alleges Debtors has failed to provide all disposable income into the plan. 				

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

8. 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) - 3 (Nov2024) \$3,650.00.

4 (Dec 2024)- 60 (Aug 2029) \$3,750.00.

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 was withdrawn 11/22/24 at #50.

RAUB	24-20224	Confirmation	\$3,300.00 or	Trustee does not
	MICHAEL A KOHL		1.00 mth	recommend
		Dismissal	11/13/24	confirmation and
08/06/24	CLAUDIA KOHL		\$1,650.00	recommends
10/15/24			Wage	dismissal.
4/60	\$3,300.00		Order	
Bridget1	AMI-			

1. Trustee alleges that Plan #42 filed 11/18/24 fails provide all of Debtor's disposable income into the plan.

2. Trustee alleges Debtor's Official Form 122C #21 is incorrect, thus the plan fails to meet the requirements of 1325(b).

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

4. Trustee alleges Schedule B #36 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.

5. Debtor has failed to provide documentation for the retirement account.

Payments: 1 (Sep 2024)- 60 (Aug 2029) \$3,300.00.

Trustee's Motion to Dismiss #34 filed 09/27/24.

Response #37 filed 10/22/24.

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RAUB	24-20250	Dismissal		
	NORMA J BENAVIDES			
09/03/24 11/12/24 3/0 Bridget1	\$1,850.00 BMI-	<ol style="list-style-type: none"> 1. Confirmation was denied on 11/20/24, and Debtor has failed to file and notice a new plan for confirmation. 2. Debtor has failed to provide a copy of the 2022 tax return. 3. Debtor has failed to make a Plan payment. Debtor is delinquent 3 payments through December totaling \$5,550.00. 4. Debtor has failed to file an EFT order with the Court. <p>Payments: 1 (Oct 2024)- 60 (Sep2029) \$1,850.00.</p> <p>Trustee's Motion to Dismiss #24 filed 10/28/24. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 10/03/24 by Rally Credit Union at #22.</p>	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal.

RAUB	24-20281	Confirmation		
	BELINDA G GARCIA	Dismissal		
09/30/24 12/09/24 3/60 Bridget1	\$3,700.00 BMI-ESF	<ol style="list-style-type: none"> 1. Plan #9 filed 10/11/24 fails to fully provide for Jim Wells County Appraisal District claim #3 filed 10/16/24. 2. Debtor has failed to file an EFT order with court for the plan payment amount not covered by the wage order. 3. Debtor has failed to provide verification of all income. 	Current 12/04/24 \$1,120.00 ePay	Trustee does not recommend confirmation and recommends dismissal.

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4. Debtor failed to provide proof to substantiate the amounts to be paid to Guadalupe Garcia and Comptroller of Public Accounts through the Plan. Creditors have not filed a claim and Trustee must disburse according to plan.

Payments: 1 (Oct 2024)- 60 (Sep 2029) \$3,700.00.

Trustee's Motion to Dismiss #30 filed 11/18/24.
No response filed by Debtor(s).

RAUB	24-20282	Confirmation	\$2,300.00 or	Trustee does not
	EGLANTINA ODOM	Dismissal	1.05 mth	recommend
<i>09/30/24</i>			<i>11/13/24</i>	confirmation and
<i>12/09/24</i>			\$2,100.00	recommends
<i>3/60</i>	\$2,200.00		<i>ePay</i>	dismissal.
Jennifer	AMI-ESF			

1. Plan #11 filed 10/11/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #10 filed on 10/11/24. The requirement is \$55,542.00.

2. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor's tax returns.

3. IRS claim #14 filed 10/30/24 reflects Debtor has not filed tax returns for the years 2022 and 2023. Trustee has received signed copies of the 2022 and 2023 tax returns on 11/11/24. Plan fails to provide treatment for the IRS.

4. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

5. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations.

6. Debtor failed to provide statements for Chemcel Federal Credit Union, Cash App and Venmo for July through September 2024.

7. Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.

8. Plan fails to provide for PNC Bank claim #6 filed 12/09/24.

Plan Payments: 1 (Oct 2024)- 60 (Sep 2029) \$2,200.00.

Trustee's Motion to Dismiss #33 filed 11/15/24.

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No response filed by debtor.

RAUB	24-20285	Confirmation		
	EUGENE J WILLIAMS		\$750.00 or	Trustee does not
	HARRIET P WILLIAMS		1.00 mth	recommend
10/02/24			11/04/24	confirmation.
12/11/24			\$750.00	
2/60	\$750.00		ePay	
Bridget1	AMI-ESF			
		1. Plan #12 filed 10/10/24 fails to provide for PHH Mortgage Corporation claim #28 filed 12/03/24.		
		2. Trustee alleges Debtors' Official Form 122C #1 is incorrect, thus the plan fails to meet the requirements of 1325(b).		
		3. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.		
		4. Debtors are not contributing all disposable income as the direct monthly payment of \$250.00 will terminate in June 2026 without a corresponding step-up in payments.		
		5. Debtors have failed to provide proof to substantiate the direct monthly payment listed on Schedule J #11 filed 10/10/24 and Paragraph 9C.		
		6. Debtors have failed to provide bank statements for accounts ending in 5208, 7035 and 1291 for 07/04/24 through 10/02/24.		
		7. Debtors failed to attend the 11/19/24 341 meeting. Mrs. Williams appeared via Zoom on 12/03/24; However, Mr. Williams was unable to attend and meeting has been continued to 12/17/24 to allow for his appearance.		
		Payments: 1 (Nov 2024)- 60 (Oct 2029) \$750.00.		
		Trustee's Amended Motion to Dismiss #33 filed 12/09/24 is set for 01/15/25.		
		No response filed by Debtor(s).		

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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) 10/31/18 01/09/19 74/84 Tracey	18-20489 MICHAEL Q MUELLER RACHAL M RESIO-MUELLER \$2,327.23 AMI-	Dismissal	\$7,375.79 or 3.17 mth 11/13/24 \$750.00 ePay	Trustee recommends dismissal.
<p style="text-align: center;">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.</p> <p style="text-align: center;">Debtors are in month 74 of an 84-month plan.</p>				

GONZALEZ (JOEL) 02/05/20 04/15/20 58/60 Connie	20-20071 RICHARD D JENNINGS LINDA K JENNINGS \$500.00 AMI-	Dismissal Modification	\$598.24 or 1.20 mth 11/25/24 \$322.61 Wage Order	Trustee does not recommend approval and recommends dismissal.
<p>Modified Plan filed 11/18/24 at #79 due to sale of Debtors' home and to remove it from the Plan. This Mod cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtors failed to file a Change of Address. 2. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee. 3. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors. 4. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to priority creditors. 5. Mod Plan Summary fails to reflect the correct the amount of non-exempt property. <p>Mod forgives: \$10,795.42</p> <p>Mod payments: 57 (Nov 2024) - 60 (Feb 2025) \$500.00</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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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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.

GONZALEZ (JOEL)	20-20327	Dismissal		
	MATTHEW N PAVLICEK		\$7,245.00 or 2.23 mth	Trustee recommends dismissal.
10/06/20	MEGAN E PAVLICEK		12/06/24	
12/15/20			\$750.00	
50/60	\$3,250.00		ePay	
Tracey	BMI-			
		Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at #129 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 11/22/24 at #130. There are several months where only a partial payment was made.		

GONZALEZ (JOEL)	22-20003	Modification		
	RALPH M CAREY		\$458.26 or 0.21 mth	Trustee does not recommend approval.
01/14/22			12/02/24	
03/25/22			\$870.87	
35/60	\$2,200.00		Wage Order	
Tracey	BMI-			
		Amended Modified Plan filed 11/14/24 at #63 to surrender a vehicle and shorten the plan length cannot be recommended because Mod fails to provide for the correct ongoing monthly mortgage payment for PennyMac Loan Services.		
		Mod forgives: \$713.14		
		Mod payments:		
		34 (Nov 2024) - 39 (Apr 2025) \$2,200.00		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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) 02/08/22 04/19/22 34/60 Tracey	22-20022 ALONZO CARBAJAL \$1,050.00 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at #50 for non-payment. No response filed by Debtor. There are several months no payment was made at all.	 \$3,650.00 or 3.48 mth 08/30/24 \$1,050.00 <i>ePay</i>	 Trustee recommends dismissal.
GONZALEZ (JOEL) 09/28/22 12/07/22 27/60 Tracey	22-20236 DENNIS L DISBROW DOLORES G DISBROW \$1,875.00 <i>BMI-</i>	Modification Amended Modified plan filed 11/18/24 at #65 works at 13.155% to the general unsecured creditors. Mod filed to address a loss in income that requires a reduction in payments to the Trustee. Mod forgives: \$8,960.06 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 was withdrawn 12/10/24 at #75. Response to Post-Conf. Trustee's Motion to Dismiss was filed 10/02/24 at #53.	 Current 12/09/24 \$1,976.20 <i>ePay</i>	 Trustee recommends approval of Modified Plan #65 filed 11/18/24.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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>10/04/22</i> <i>12/13/22</i> <i>26/60</i> Tracey	22-20245 MANUEL G GONZALEZ AZENETH CAMACHO \$1,771.92 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 11/14/24 at #74 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 12/06/24 at #75. There are a few months where no payment was made at all.	 \$4,467.76 or 2.52 mth <i>11/15/24</i> \$1,800.00 <i>ePay</i>	 Trustee recommends dismissal.
GONZALEZ (JOEL) <i>06/14/23</i> <i>08/23/23</i> <i>18/59</i> Tracey	23-20159 DIEGO F OSORNIA ELIZABETH M OSORNIA \$3,654.44 <i>AMI-</i>	Dismissal 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. Court ordered that Debtors must file a proposed modification no later than 11/15/24. No modification has been filed.	 \$7,698.88 or 2.11 mth <i>11/19/24</i> \$1,200.00 <i>Wage Order</i>	 Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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)	23-20327 NICHOLAS J LEPF	Dismissal	\$4,325.00 or 4.33 mth <i>09/23/24</i> \$2,000.00 <i>ePay</i>	Trustee recommends dismissal.
<i>11/06/23</i> <i>01/15/24</i> <i>13/60</i> Tracey	\$1,000.00 <i>BMI-PPR</i>	Post-Conf. Trustee's Motion to Dismiss was filed 08/13/24 at #67 for non-payment. Response to Trustee's Motion to Dismiss was filed 08/16/24 at #68. There are some months where only a partial payment was made and some where no payment was made at all.		
GONZALEZ (JOEL)	24-20031 YVETTE P SOLIS	Dismissal	\$3,884.61 or 2.29 mth <i>11/25/24</i> \$782.31 <i>Wage Order</i>	Trustee recommends dismissal.
<i>02/01/24</i> <i>04/11/24</i> <i>10/60</i> Tracey	\$1,695.00 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at 50 for non-payment. Response to Post Conf. Trustee's Motion to Dismiss filed 12/02/24 at #51. There are several months where only a partial payment was made and some where no payment was made at all.		
GONZALEZ (JOEL)	24-20100 NANCY P HESTER	Dismissal	\$900.00 or 3.00 mth <i>09/17/24</i> \$300.00 <i>ePay</i>	Trustee recommends dismissal.
<i>04/08/24</i> <i>06/17/24</i> <i>8/36</i> Tracey	\$300.00 <i>BMI-</i>	Post-Conf. Trustee's Motion to Dismiss was filed 11/14/24 at #39 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 12/06/24 at #40. There are some months where no payment was made at all.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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)	24-20151 SARAH G OLIVAREZ	Confirmation	\$161.09 or 0.06 mth 12/04/24 \$1,000.00 ePay	Recommend confirmation of Plan #70 filed 12/02/24 with C4 Order.
05/31/24 08/09/24 7/54 Bridget1	\$2,800.00 AMI-	Plan #70 filed 12/02/24 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$9,638.09. Trustee requests a C4 Confirmation Order. Payments: 1 (Jun 2024)- 5 (Oct 2024) \$2,625.00. 6 (Nov 2024) - 54 (NOV 2028) \$2,800.00. Trustee's Amended Motion to Dismiss #59 filed 11/14/24 was withdrawn 12/10/24 at #72. Response #29 filed 08/16/24.		

GONZALEZ (JOEL)	24-20228 JAVIER MENDOZA	Confirmation Dismissal	\$3,173.44 or 0.50 mth 12/10/24 \$1,973.08 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
08/09/24 10/18/24 4/59 Krystle	STACEY C MENDOZA \$6,315.00 AMI-	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. 3. Plan does not provide for the notice of post-petition fee claim of Rally Credit Union in the amount of \$1,250.00 for attorney's fees and Proof of Claim fees. Plan Payments: 1 (Sep 2024) - 59 (Jul 2029) \$6,315.00. Trustee's Motion to Dismiss #29 filed 09/30/24.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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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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.

GONZALEZ (JOEL)	24-20232 ROBERT L HUFFMAN	Confirmation	\$1,384.60 or 1.15 mth 11/27/24 \$553.85 Wage Order	Trustee recommends confirmation of Plan #52 filed 11/19/24.
08/14/24 10/23/24 4/60 Jennifer	\$1,200.00 BMI-	Plan #52 filed 11/19/24 works, paying 8% to general unsecured creditors. Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,200.00. Trustee's Amended Motion to Dismiss #46 filed 10/25/24 was withdrawn 12/11/24 Debtor's response filed 10/23/24 at #44.		
Objection to Confirmation filed 09/19/24 by Santander Consumer USA, Inc. at #32 was withdrawn 10/22/24 at #41.				

GONZALEZ (JOEL)	24-20246 GLORIA G KLING	Confirmation	Current 11/29/24 \$410.50 ePay	Trustee recommends confirmation of Plan #29 filed 12/03/24.
08/29/24 11/07/24 4/60 Krystle	\$410.00 BMI-PPR	Plan #29 filed 12/03/24 works paying 48% to general unsecured creditors. Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$410.00. Trustee's Motion to Dismiss #25 filed 11/12/24 was withdrawn 12/11/24. Response by Debtor #30 filed 12/06/24.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 08/29/24 11/07/24 4/60 Bridget1	24-20247 JENNIFER J JONES \$4,225.00 AMI-	Confirmation Dismissal 1. Trustee alleges that Plan #22 filed 11/13/24 fails to provide all of Debtor's disposable income into the plan. 2. Trustee alleges Debtor's Official Form 122C #21 filed is incorrect, thus the plan fails to meet the requirements of 1325(b). Payments: 1 (Sep 2024)- 3 (Nov 2024) \$2,995.00. 4 (Dec 2024)- 60 (Aug 2029) \$4,225.00. Trustee's Motion to Dismiss #17 filed 10/11/24. Response #18 filed 10/29/24.	\$460.76 or 0.11 mth 11/27/24 \$1,382.31 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 08/30/24 11/08/24 4/48 Jennifer	24-20248 HILDA RAMOS \$1,060.00 BMI-	Confirmation Dismissal Plan #26 filed on 11/18/24 works, paying 5.27% to the general unsecured creditors, but cannot be recommended until payments are brought current. Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,060.00. Trustee's Amended Motion to Dismiss #31 filed 12/09/24. Response filed 10/29/24 at #21.	\$2,120.00 or 2.00 mth 10/09/24 \$1,000.00 Money Order	Trustee does not recommend confirmation and recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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)	24-20254 MARK L ZANS	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
09/10/24 11/19/24 3/60 Bridget1	LAURA M ZANS \$250.00 AMI-	Dismissal	12/06/24 \$623.08 Wage Order	
<p>1. Trustee alleges Plan #43 filed 11/19/24 fails to provide all of Debtor's disposable income into the plan.</p> <p>2. Trustee alleges Schedule G is incomplete as it fails to disclose all leases.</p> <p>Payments: 1 (Oct 2024)- 1 (Oct 2024) \$2,450.00. 2 (Nov 2024)- 27 (Dec 2026) \$250.00. 28 (Jan 2027)- 60 (Sep 2029) \$450.00.</p> <p>Trustee's Motion to Dismiss #27 filed 11/05/24. Response #53 filed 12/06/24.</p> <hr/> <p>Objection to Confirmation filed 10/16/24 by JPMorgan Chase Bank, N.A. at #25 was withdrawn 11/19/24 at #45.</p>				

GONZALEZ (JOEL)	24-20255 EDDIE L DUDLEY	Confirmation	\$4,000.00 or 1.18 mth	Trustee does not recommend confirmation and recommends dismissal.
09/13/24 11/22/24 3/60 Jennifer	\$3,400.00 BMI-	Dismissal Obj Conf Wintrust Mortgage	11/19/24 \$4,000.00 ePay	
<p>1. Plan #33 filed 12/05/24 does not provide for the notice of post-petition fee claim of Wintrust Mortgage in the amount of \$250.00 for Plan review.</p> <p>2. Plan improperly proposes various start and end dates for pro-rata claims.</p> <p>Plan Payments: 1 (Oct 2024) - 2 (Nov 2024) \$4,000.00. 3 (Dec 2024) - 60 (Sept 2029) \$3,400.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 10:00 am

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Trustee's Amended Motion to Dismiss #30 filed 12/03/24.
Debtor's response filed 12/06/24 at #36.

Objection to Confirmation filed 11/13/24 by Wintrust Mortgage at #23.

GONZALEZ (JOEL)	24-20256 DIANA D MEDINA	Confirmation	\$2,511.28 or 1.26 mth	Trustee does not recommend confirmation and recommends dismissal.
09/13/24 11/22/24 3/60 Krystle	\$2,000.00 BMI-PPR	Dismissal	11/19/24 \$473.75 Wage Order	
<p>1. Plan #40 filed 12/06/24 fails to provide for treatment of the mortgage gap payment due to Servbank for Sept 2024.</p> <p>2. Debtor is delinquent 1.26 payments through November totaling \$2,511.28, with next payment due on December 13,2024.</p> <p>Plan Payments: 1 (Oct 2024) - 2 (Nov 2024) \$2,280.00. 3 (Dec 2024) - 60 (Sept 2029) \$2,000.00.</p> <p>Trustee's Motion to Dismiss #22 filed 11/05/24. Debtor's response at #37 filed 12/06/24.</p>				

GONZALEZ (JOEL)	24-20258 BRANDON L KINSEL	Confirmation	Current	Recommend confirmation of Plan #46 filed 12/05/24 with C4 Order.
09/15/24 11/24/24 3/60 Bridget1	MORGAN A KINSEL \$3,425.00 AMI-		12/09/24 \$656.00 Wage Order	
<p>Plan #46 filed 12/05/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$146,943.60. Trustee requests a C4 Confirmation Order.</p> <p>Plan payments: 1 (Oct 2024)- 2 (Nov 2024) \$3,285.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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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3 (Dec 2024)- 60 (Sep 2029) \$3,425.00.

Trustee's Motion to Dismiss #34 filed 11/05/24 was withdrawn 12/11/24 at #53.
Response #49 filed 12/06/24.

GONZALEZ (JOEL)	24-20259 ELSA A DE LEON	Confirmation Dismissal	\$666.16 or 0.58 mth <i>12/06/24</i> <i>\$408.46</i> <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>09/16/24</i> <i>11/25/24</i> <i>3/58</i> Jennifer	\$1,150.00 <i>AMI-</i>			

Amended Plan #32 filed 12/10/24 and Schedule I/J #31 will be reviewed prior to the hearing.

Plan #23 filed 11/19/24 cannot be recommended because:

1. Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of \$1,100.00, which is less than the plan payment of \$1,150.00.
2. Plan fails to establish a sufficient federal income tax reserve for the liability that will come due.
3. Trustee alleges Schedule B is incomplete as it does provide all bank accounts.

Plan Payments:1 (Oct 2024)- 58 (Jul 2029) \$1,150.00.

Trustee's Motion to Dismiss #20 filed 11/13/24.
Debtor's response filed 12/06/24 at #30.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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) 09/16/24 11/25/24 3/60 Krystle	24-20261 ALAN R HARWELL \$1,890.00 <i>AMI-PPR</i>	Confirmation Dismissal Obj Conf Home Tax Solutions LLC	Current 12/06/24 \$1,890.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan Summary #29 filed 12/06/24 does not match the Plan.</p> <p>2. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor's 2023 tax returns.</p> <p>3. Plan fails to provide the interest rate for Nueces County Tax Claim #6.</p> <p>Plan Payments: 1 (Oct 2024) - 3 (Dec 2024) \$1,890.00.00 4 (Jan 2025) - 60 (Sep 2029) \$2,825.00.00</p> <p>Trustee's Motion Dismiss 24 filed 11/05/24. Debtor response #28 filed 12/06/24.</p> <p>Objection to Confirmation filed 11/12/24 by Sombrero Property Tax Fund I, LLC at #25 was withdrawn 12/10/24 at 35.</p> <p>Objection to Confirmation filed 12/09/24 by Home Tax Solutions, LLC at #34.</p>				

GONZALEZ (JOEL) 09/20/24 11/29/24 3/60 Jennifer	24-20267 EVA D WOOLDRIDGE \$350.00 <i>BMI-PPR</i>	Confirmation Dismissal	\$53.84 or 0.15 mth 12/06/24 \$161.54 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>Amended Plan #24 and Schedules I/J #23 filed 12/10/24 will be reviewed prior to the hearing.</p> <p>1. Plan #2 filed on 9/20/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for Preferred Credit Inc. claim #9 filed 11/06/24.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 10:00 am

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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	Last Rcpt	Recommendation
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3. Paragraph 9C of the Plan provides for JS C Federal Credit Union DBA Wellby claim #7 filed 11/05/24; however, the claim includes arrears.

4. Paragraph 8C of the Plan provides for San Patricio Co Tax Assessor claim#3 filed 10/8/24; however, the claim includes tax arrearage for 2023 tax year.

5. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed. In addition, Debtor has failed to update the income pursuant to the Debtor's 341 testimony.

6. Debtors have failed to provide a recent pay stub.

7. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.

Plan Payments: 1 (Oct 2024)- 60 (Sep 2029) \$350.00.

Trustee's Motion to Dismiss #21 filed 11/08/24.
Debtor's response filed 12/05/24 at #22.

GONZALEZ (JOEL)	24-20270	Confirmation		
	JONATHAN A DAVIS		\$346.14 or 0.12 mth	Recommend confirmation of Plan #26 filed 12/09/24 with C4 Order.
09/25/24 12/04/24	ELIZABETH V DAVIS		11/27/24	
3/48	\$3,000.00		\$1,384.62	
Bridget1	AMI-		Wage Order	
Plan #26 filed 12/09/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$154,361.40. Trustee requests a C4 Confirmation Order.				
Trustee's Motion to Dismiss #23 filed 11/12/24 was withdrawn 12/11/24 at #28. Response #24 filed 12/06/24				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 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) 09/26/24 12/05/24 3/60 Jennifer	24-20272 CLINTON B ASH ANNA M RODRIGUEZ \$325.00 AMI-	Confirmation Dismissal	Current 12/06/24 \$37.50 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #2 filed 12/10/24 fails to provide \$17,016.00 to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed on 09/26/24.</p> <p>2. Plan fails to provide a monthly payment for month 43.</p> <p>3. Trustee alleges that Plan fails provide all of Debtor's disposable income into the plan.</p> <p>4. IRS claim #7 filed 10/10/24 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$4,173.66. Trustee has received a copy of this return. Plan fails to fully provide for this claim.</p> <p>5. Debtor is proposing to pay One Main directly for a claim with an excessive contractual interest rate of 28.77% at the expense of general unsecured creditors. In addition, the claim includes arrears of \$129.86.</p> <p>6. Trustee alleges Schedule C1 is incorrect as it exempts more than the value of for retirement and pension accounts.</p> <p>7. Trustee alleges Schedule J is inaccurate as it does not disclose all expenses pursuant to the bank statements.</p> <p>8. Trustee alleges Schedule B is incomplete as it does not disclosure all bank accounts pursuant to the bank statements.</p> <p>9. Trustee alleges Schedule G is incomplete as it does not address all leases.</p> <p>Plan Payments: 1 (Oct 2024) - 42 (Mar 2028) \$325.00. 44 (May 2028) - 60 (Sep 2029) \$800.00.</p> <p>Trustee's Motion to Dismiss #26 filed 11/08/24. Debtors' response filed 11/12/24 at #27.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 10:00 am

Next 3 Panels:
01/15/2025
02/12/2025
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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>09/30/24</i> <i>12/09/24</i> <i>2/60</i> Jennifer	24-20280 MELONY CAMACHO \$1,350.00 <i>BMI-</i>	Confirmation 1. Plan #2 filed 09/30/24 fails to fully provide for 21st Mortgage Corporation claim #4 filed 10/22/24. 2. Notice of Mortgage Payment Change #20 was filed 10/23/24 effective 11/15/24 for \$809.73. Debtor's Plan fails to provide for this change. 3. Trustee alleges Schedule I is incorrect as it does not provide for Debtor's second job pursuant to her 341 testimony. 4. Debtor has failed to provide a copy of pay stub for new employment. 5. Debtor is delinquent 1.2 payments through December totaling \$1,625.00. Plan Payments:1 (Oct 2024) - 60 (Sep 2029) \$1,350.00. Trustee's Motion to Dismiss #24 filed 11/25/24 is set for 01/15/25. No response filed by debtor.	\$1,625.00 or 1.20 mth <i>11/19/24</i> \$675.00 <i>Wage Order</i>	Trustee does not recommend confirmation.

GONZALEZ (JOEL) <i>10/04/24</i> <i>12/13/24</i> <i>2/0</i> Krystle	24-20289 DAVID L MCGEE \$1,355.00 <i>BMI-</i>	Confirmation 1. Plan #2 filed on 10/04/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to provide treatment for US Department of HUD Claim #3 filed 10/31/24. 3. Plan proposes to provide for treatment of Rally Credit Union's claim in Paragraph 9B despite the 2014 Ford F250 having been purchased within 910 days of the petition date.	\$1,355.00 or 1.00 mth <i>11/12/24</i> \$1,355.00 <i>ePay</i>	Trustee does not recommend confirmation.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 10:00 am

Next 3 Panels:
01/15/2025
02/12/2025
03/19/2025

	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			

Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$1,355.00.

Trustee Motion to Dismiss #20 filed 11/27/24 is set for 01/15/25.
No response by Debtor.

GONZALEZ (JOEL)	24-20290 THOMAS S O'NEAL JR	Confirmation	Current	Trustee does not recommend confirmation.
10/08/24			12/10/24	
12/17/24			\$425.00	
2/60	\$425.00		Wage Order	
Bridget1	BMI-			
<ol style="list-style-type: none"> 1. Plan #2 filed 10/08/24 fails to fully provide for Internal Revenue Service claim #15 filed 11/19/24. 2. Plan Summary #2 does not match Plan #2. 3. Paragraph 9C of the Plan is incomplete as the collateral has not been provided on Lincoln Automotive Finance's claim. 4. Trustee alleges Schedule C#1 is inaccurate as Debtor is exempting the full value for the 2021 Ford F-150 despite the vehicle being encumbered. 5. Trustee alleges Debtor's Official Form 122C #1 is incomplete as the VA Disability income has not been included for disclosure purposes. 6. Debtor has failed to provide bank statements for account ending in 4800 for 07/10/24 through 08/25/24. 7. Debtor has failed to provide bank statements for account ending in 0903 for 07/10/24 through 08/31/24 and 10/01/24 through 10/08/24. 				
Payments: 1 (Nov 2024)- 60 (Oct 2029) \$425.00.				
Trustee's Motion to Dismiss #20 filed 11/27/24 is set for 01/15/25. No Response filed by Debtor.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 10:00 am

Next 3 Panels:
01/15/2025
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03/19/2025

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
GONZALEZ (JOEL) 10/08/24 12/17/24 2/60 Jennifer	24-20291 OSCAR REYES \$425.00 AMI-	Confirmation Plan #2 filed 10/08/24 cannot be recommended because: 1. Trustee alleges Schedule I is inaccurate as it overstates Debtor's income and payroll expenses. 2. Trustee alleges Schedule J is inaccurate as it understates expenses pursuant to the bank statements. 3. Trustee alleges Schedule A/B is incomplete as it does not provide for Debtor's Cash App account. 4. Trustee alleges the Statement of Affairs is incomplete as it does not specify the amount of the Pension. 5. Debtor failed to provide support for college expenses. Plan Payment: 1 (Nov 2024) 60 (Oct 2029) \$425.00. Trustee's Motion to Dismiss #21 filed 11/27/24 is set for 01/15/25. No Response filed by Debtor.	\$420.00 or 0.99 mth 11/21/24 \$430.00 ePay	Trustee does not recommend confirmation.

GONZALEZ (JOEL) 10/08/24 12/17/24 2/52 Krystle	24-20292 RICARDO SALDANA JR MICHELLE BUENO \$600.00 BMI-	Confirmation 1. Plan #14 filed 10/21/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan fails to fully provide for the claim of Nueces County Tax Claim #6 filed 10/29/24. 3. Plan Summary and Schedule J #15 do not agree. The projected income, expenses and disposable income amounts are inconsistent.	\$323.08 or 0.54 mth 12/10/24 \$138.46 Wage Order	Trustee does not recommend confirmation.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 10:00 am

Next 3 Panels:
01/15/2025
02/12/2025
03/19/2025

	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>			

4. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.
5. Trustee alleges Schedule A/B and C are inaccurate as it under-provides for the value of the Burial Plot.

Plan Payments: 1 (Nov 2024) - 52 (Feb 2029) \$600.00

Trustee's Motion to Dismiss #29 filed 11/27/24 is set for 01/15/25.
No response by Debtor.

GONZALEZ (JOEL)	24-20293	Confirmation	\$1,246.14 or 0.62 mth	Trustee does not recommend confirmation.
	JACOB R GARCIA		11/27/24	
10/11/24	LIANA V GARCIA		\$934.62	
12/20/24			<i>Wage Order</i>	
2/60	\$2,025.00			
Bridget1	AMI-			

1. Plan #2 filed 10/11/24 fails to provide \$77,338.00 to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed on 10/11/24.
2. Plan fails to fully provide for IRS claim #3 filed 11/14/24.
3. Plan fails to provide for Lacks claim #1 filed 10/29/24.
4. Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of \$1,826.73, which is less than the plan payment of \$2,025.00.
5. Trustee alleges Debtors are not paying all disposable income into the Plan.
6. Debtors have failed to provide verification of the \$285.35 life insurance expense.
7. Debtors failed to provide proof to substantiate the amounts to be paid to First State Bank of San Diego and PNC Bank National Association through the Plan. Creditors have not filed claims, and Trustee must disburse according to plan.

Plan Payments: 1 (Nov 2024)- 60 (Oct 2029) \$2,025.00.

Trustee's Motion to Dismiss #26 filed 11/27/24 is set for 01/15/25.
No response filed by Debtors.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 10:00 am

Next 3 Panels:
01/15/2025
02/12/2025
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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)	24-20294	Confirmation		
	TIERRA K LLAMAS		\$250.00 or 1.00 mth	Trustee does not recommend confirmation.
10/11/24			11/25/24	
12/20/24			\$250.00	
2/60	\$250.00		ePay	
Jennifer	BMI-			
<p>1. Plan #2 filed on 10/11/24 fails to provide sufficient funds for payment in full of all secured and priority claims.</p> <p>2. Plan fails to provide for IRS claim #4 filed 11/14/24.</p> <p>3. Plan fails to fully provide for Titlemax of Texas Inc claim #1 filed 10/18/24.</p> <p>4. Debtor failed to file Schedule C-1.</p> <p>Plan Payments:1 (Nov 2024)- 60 (Oct 2029) \$250.00.</p> <p>Trustee's Motion to Dismiss #20 filed 11/27/24 is set for 01/15/25. No response file by Debtor.</p>				

GONZALEZ (JOEL)	24-20295	Confirmation		
	VICTORIA Y RIVAS		\$280.00 or 1.00 mth	Trustee recommends confirmation of Plan #2 filed 10/11/24.
10/11/24			11/22/24	
12/20/24			\$280.00	
2/36	\$280.00		ePay	
Krystle	BMI-			
<p>Plan #2 filed 10/11/24 works, paying 8.36% to general unsecured creditors.</p> <p>Plan Payments: 1 (Nov 2024) - 36 (Oct 2027) \$280.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 11:00 am

Next 3 Panels:
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02/12/2025
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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) 09/24/24 12/03/24 3/52 Krystle	24-60050 GEORGE MAHAN JR ANGELINA C MAHAN \$850.00 BMI-ESF	Confirmation Dismissal	Current 12/06/24 \$392.31 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #14 filed 10/04/24 fails to fully provide for TitleMax claim #1 filed 10/02/24.</p> <p>2. Paragraph 16 provides for Cure payment to be made directly; however, the paragraph does not provide for an amount of cure.</p> <p>3. Debtor provides preferential treatment for several unsecured debts repaid within the last year according to the Statement of Financial Affairs. This repayment unfairly discriminates against other general unsecured creditors.</p> <p>4. Trustee alleges Schedule C1 is incorrect as the total amount exempt for the vehicles exceeds the equity in the vehicles.</p> <p>5. Debtors failed to provide recent pay stubs for Mr. and Mrs. Mahan.</p> <p>6. Debtor failed to provide proof to substantiate the amounts to be paid to Cal-Com FCU through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>7. Debtor failed to provide Cash App statements for July- September 2024.</p> <p>Plan Payments: 1 (Oct 2024) - 52 (Jan 2029) \$850.00.</p> <p>Trustee's Motion to Dismiss #38 filed 11/08/24. Debtor's response filed 12/06/24 at #40.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
December 18, 2024 11:00 am

Next 3 Panels:
01/15/2025
02/12/2025
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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>			
VASQUEZ	24-60011	Dismissal	\$10,840.00 or	Trustee recommends dismissal.
LAW GROUP	ERVIN A HUGHES III		2.91 mth	
PLLC	YENTAMY K HUGHES		11/25/24	
04/11/24			\$3,720.00	
06/20/24			ePay	
8/60	\$3,720.00			
Tracey	BMI-	Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at #45 for non-payment. Response to Post Conf. Trustee's Motion to Dismiss filed 11/26/24 at #46. There are a few months where no payment was made at all.		