

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 9:00 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
*PRO SE DEBTOR 11/04/24 01/13/25 2/0 Jennifer	24-20314 OLGA CANTU \$0.00 BMI-	Confirmation Dismissal	no pymts received 01/01/00 \$0.00	Trustee recommends dismissal with prejudice.
<p>1. Debtor did not appear at the 12/03/24 341 meeting of creditors.</p> <p>2. Debtor failed to file a Plan and Plan Summary.</p> <p>3. Debtor has failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Debtor has failed to file a wage deduction order or EFT certificate with the Court.</p> <p>6. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.</p> <p>7. Debtor failed to make a plan payment.</p> <p>8. Debtor failed to file proof of attendance at an approved credit counseling course before the petition date.</p> <p>Trustee's Amended Motion to Dismiss #19 with prejudice filed 12/03/24. No response filed by Debtor.</p>				

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*PRO SE DEBTOR	24-20334 OSCAR REYES	Confirmation	no pymts received	Trustee recommends dismissal with prejudice.
11/27/24 02/05/25 2/0 Jennifer	NANCY REYES \$0.00 BMI-	Dismissal	01/01/00 \$0.00	
<p>1. Debtor did not appear at the 01/07/25 341 meeting of creditors.</p> <p>2. Debtor failed to file a Plan and Plan Summary.</p> <p>3. Debtor has failed to file schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns, and pay advices.</p> <p>4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).</p> <p>5. Debtor has failed to file a wage deduction order or EFT certificate with the Court.</p> <p>6. Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Home Mortgage Payment Procedures.</p> <p>7. Debtor failed to make a plan payment.</p> <p>8. Debtor failed to file proof of attendance at an approved credit counseling course before the petition date.</p> <p>Trustee's Amended Motion to Dismiss with Prejudice #17 filed 01/07/25. No response filed by Debtors.</p>				

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ALLEN	24-20287	Confirmation	\$600.00 or 1.25 mth	Trustee does not recommend confirmation and recommends dismissal.
10/03/24 12/12/24 3/36 Jennifer	JOEL PANGLAO \$480.00 BMI-	Dismissal	01/07/25 \$280.00 ePay	
<p>Amended Schedules A/B/C and Plan filed 01/07/25 will be reviewed prior to the hearing.</p> <ol style="list-style-type: none"> 1. Plan #24 filed 12/16/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Trustee alleges Schedule C/C-1 is incomplete as it does not agree with amended Schedule B filed 12/16/24. 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 ending in 4442. 4. Debtor has failed to file an EFT order with the Court. 5. Debtor failed to provide a copy of his social security statement. 6. Debtor failed to provide statements for Paypal or Cash App for August and September 2024. 7. Debtor failed to provide bank statements for First Convenience Bank account ending 2786 for August and September 2024. 8. 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. 9. Debtor is delinquent 1.25 payments through January totaling \$600.00. <p>Plan Payments: 1 (Nov 2024) - 36 (Oct 2027) \$480.00.</p> <p>Trustee's Motion to Dismiss #20 filed 11/25/24. No response filed by Debtor.</p>				

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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			
OLIVA PC (C)	24-20229	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	SAMMY JASSO	Dismissal	12/30/24	
08/13/24 10/22/24 5/60 Bridget1	RITA S JASSO \$9,475.00 AMI-ESF		\$800.00 Wage Order	
<p>Plan #57 filed 12/17/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #15 filed on 08/27/24.</p> <p>Payments: 1 (Sep 2024)- 3 (Nov 2024) \$6,466.66. 4 (Dec 2024)- 4 (Dec 2024) \$9,545.00. 5 (Jan 2025)- 60 (Aug/2029) \$9,475.00.</p> <p>Trustee's Motion to Dismiss #31 filed 10/04/24. No response filed by Debtor(s).</p>				
OLIVA PC (C)	24-20315	Confirmation	\$1,000.00 or 1.00 mth	Trustee does not recommend confirmation.
	RITA C GOMEZ		12/19/24	
11/04/24 01/13/25 2/60 Jennifer	\$1,000.00 BMI-ESF		\$1,000.00 ePay	
<p>Plan Summary does not match Plan #12 filed 11/15/24.</p> <p>Plan Payments: 1 (Dec 2024) - 60 (Nov 2029) \$1,000.00.</p> <p>Trustee's Motion to Dismiss #29 filed 12/20/24 is set for 02/12/25. No response filed by Debtor.</p>				

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PAYNE & ASSOCIATES PLLC 08/16/22 10/25/22 29/60 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>Amended Modified plan filed 12/17/24 at #61 due to a change in the household income cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Creditors may not have received proper notice as no certificate of service is filed. 2. Debtors failed to itemize the social security income fully on Schedule I line 8e. 3. Debtors failed to fully disclose the VA disability amount on Schedule I line 8h. 4. Mod proposes a fixed payment amount to First Tech Federal Credit Union and Navy FCU that exceeds the remaining claim amount. 5. Debtor failed to provide documentation to support the income reflected on Schedule I. <p>Mod forgives: \$6,462.74</p> <p>Mod payments: 28 (Dec 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. Debtor</p>				

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PAYNE & ASSOCIATES PLLC 09/26/23 12/05/23 16/60 Connie	23-20272 JEAN D MORRIS \$740.00 AMI-	Modification	Current 12/12/24 \$740.00 <i>Wage Order</i>	Recommend approval of Modified Plan #48 filed 12/17/24 with M4 Order.
<p>Amended Modified plan filed 12/17/24 at #48 works at 100% to the general unsecured creditors. Mod filed as Debtor is surrendering the 2014 Kia Forte.</p> <p>The Plan must remain at 100 percent due to the Form 122C disposable income requirement.</p> <p>Mod payments: 13 (Oct 2024) - 60 (Sep 2028) \$740.00</p>				
PAYNE & ASSOCIATES PLLC 08/28/24 11/06/24 5/60 Krystle	24-20244 IVY L MARTINEZ \$1,725.00 BMI-	Confirmation Dismissal Obj Conf Gateway Mortgage	Current 12/24/24 \$1,569.24 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>Trustee alleges that Plan #40 filed 12/17/24 fails provide all of Debtor's disposable income into the plan.</p> <p>Plan Payments: 1 (Sep 2024) - 1 (Sep 2024) \$1,650.00. 2 (Oct 2024) - 4 (Dec 2024) \$500.00. 5 (Jan 2025) - 60 (Aug 2029) \$1,725.00.</p> <p>Trustee's Motion to Dismiss #28 filed 10/25/24. No response by Debtor.</p> <p>Objection to Confirmation filed 12/23/24 by Gateway Mortgage at #49.</p>				

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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 09/30/21 12/09/21 40/60 Tracey	21-21249 ELIZABETH BUITRON \$430.00 BMI-	Modification Trustee's Motion to Modify Plan filed 12/10/2024 at #97 to terminate Trustee's obligation to disburse funds to IRS: Trustee began disbursing payments to IRS on January 18, 2024, pursuant to the modified plan for the 2022 taxes. A proof of claim for 2022 taxes was not filed. The 2022 taxes were added through a post-confirmation modification, which was verified with a copy of Debtor's 2022 tax return. (See Docket Nos. 68,77,79, 93 & 95). On October 1, 2024, the Trustee received a letter from Department of the Treasury Internal Revenue Service stating that the Debtor has no outstanding tax liability and to cease further payments. Therefore, the Trustee filed this motion to reallocate distributions. Thereafter, Trustee's Office was informed by the IRS that the payments were returned because no money was owed for 2020 taxes. The Trustee's Office explained that the payments were for the 2022 return, not 2002 taxes. The IRS representative informed the Trustee that no return has been filed for 2021, 2022 or 2023 and therefore the IRS is unaware of what may be owed for any of those years. The Trustee's office has requested that the Debtor's attorney ensure that the 20222 tax return is filed with the IRS.	Current 01/06/25 \$198.46 Wage Order	Trustee to address the Court regarding this motion.
RAUB 06/07/22 08/16/22 31/60 Connie	22-20142 RAYMOND J BURGESS MARGARITA BURGESS \$5,400.00 AMI-	Dismissal Modification Modified Plan filed 11/19/24 at #86 to cure a post-petition payment default. The Modification cannot be recommended because: <ol style="list-style-type: none"> 1. Debtor failed to provide the Trustee with a copy of the 2023 tax return. 2. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee. 3. Mod fails to provide for the correct total of the ongoing mortgage payments for Navy Army Community Credit Union. 4. Mod fails to provide for the correct Remaining Claim for the Rule 3002.1(c) to Navy Army Community Credit Union of \$398.44. 	\$4,153.77 or 0.77 mth 12/30/24 \$2,492.31 Wage Order	Trustee does not recommend approval and recommends dismissal

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Month/Term	ESF/PPR			

5. Mod fails to provide treatment within paragraph 9 of both vehicles.
6. Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors.
7. 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
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	\$7,270.00 or	Trustee does not
	MICHAEL A SALAZAR	Modification	1.11 mth	recommend
09/29/22	MELISSA A SALAZAR		11/29/24	approval and
12/08/22			\$1,000.00	recommends
27/60	\$6,525.00		ePay	dismissal.
Connie	AMI-BOTH			

Amended Modified plan filed 12/17/24 at #143 to cure post-petition payment default. The modification cannot be recommended because:

1. Creditors have not received proper notice as no certificate of service was filed.
2. Mod does not state in the reason for the Modification that they are adding a post-petition IRS tax liability.
3. The last payment posted from the Debtors was on 11/29/24.

Mod forgives: \$17,119.00

Mod payments:

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

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

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	23-20120	Dismissal		
	STEVE T LYONS		\$4,500.00 or 3.00 mth	Trustee recommends dismissal.
05/02/23	TAMMY L LYONS		11/12/24	
07/11/23			\$1,500.00	
20/60	\$1,500.00		ePay	
Tracey	BMI-	Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #105 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made and some where only a partial payment was made.		

RAUB	24-20013	Dismissal		
	CYNTHIA MCMAHON		\$1,307.68 or 1.31 mth	Trustee recommends dismissal.
01/12/24			01/02/25	
07/22/24			\$461.54	
8/60	\$1,000.00		Wage Order	
Tracey	AMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #56 for non-payment. No response filed by Debtor. There are some months where only a partial payment was made and one month where no payment was made.		

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RAUB	24-20036 AMELIA ARISMELENDEZ	Dismissal Modification	\$1,311.52 or 0.70 mth 12/16/24 \$400.00 ePay	Trustee does not recommend approval and recommends dismissal.
02/05/24 04/15/24 11/60 Connie	\$1,875.00 BMI-	<p>Modified plan filed 12/17/24 at #64 to cure a post-petition payment default cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Creditors have not received proper notice as no certificate of service was filed. 2. Debtor failed to provide proof of current 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 reflect the correct balance of M&T Bank. <p>Mod forgives: \$3,552.21</p> <p>Mod payments: 10 (Dec 2024) - 10 (Dec 2024) \$775.00 11 (Jan 2025) - 60 (Feb 2029) \$1,875.00</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at 63 for non-payment. Response to Trustee's Motion to Dismiss filed 12/17/24 at #65. There are several months where only a partial payment was made.</p>		

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RAUB 02/08/24 04/18/24 11/60 Tracey	24-20040 BRIAN C HILL ERICA M HILL \$1,500.00 AMI-	Dismissal	\$3,023.66 or 2.02 mth 12/06/24 \$692.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #48 for non-payment. No response filed by Debtor. There are some months where only a partial payment was made and one month where no payment was made.</p>				

RAUB 07/08/24 09/16/24 6/60 Bridget1	24-20192 VICTOR LARA III \$5,250.00 AMI-BOTH	Confirmation Dismissal Obj POC IRS	\$3,803.18 or 0.72 mth 01/07/25 \$1,084.61 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Plan #55 filed 12/11/24 fails to fully provide for the amended Internal Revenue Service claim #8 filed 12/18/24. 2. Debtor has failed to provide complete 2022 and 2023 tax returns. 3. Plan fails the liquidation requirement of \$2,332.85. 4. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan. 5. Debtor has failed to file an amended wage order for the increased variable payment. <p>Payments: 1 (Aug 2024)- 5 (Dec 2024) \$4,700.00. 6 (Jan 2025)- 60 (Jul 2029) \$5,250.00.</p> <p>Trustee's Motion to Dismiss #36 filed 08/30/24. Response #42 filed 10/22/24.</p> <p>Objection to Confirmation filed 08/13/24 by Capital One Auto Finance at #33 was withdrawn 12/17/24 at #60.</p>				

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

RAUB	24-20219	Confirmation	\$3,137.66 or	Trustee does not
	MAURICIO MOLINA	Dismissal	0.79 mth	recommend
	TIFFANY D MOLINA		12/30/24	confirmation and
08/02/24			\$842.31	recommends
10/11/24			Wage	dismissal.
5/60	\$3,980.00		Order	
Jennifer	AMI-			

1. Plan #53 filed 12/17/24 provides for direct payment for Rally Credit Union despite the cure amount listed on claim #10 filed 08/22/24.

2. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Rally Credit Union claim.

3. Debtor failed to provide copies of bank statements for Dayforce Wallet for July-August 2024.

4. Trustee alleges Debtors has failed to provide all disposable income into the plan.

5. Debtor failed to file amended wage orders.

Plan Payments:

1 (Sep 2024) - 4 (Dec 2024) \$3,650.00.

5 (Jan 2025) - 60 (Aug 2029) \$3,980.00.

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.

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RAUB	24-20224	Confirmation	\$3,300.00 or	Trustee does not recommend confirmation and recommends dismissal.
08/06/24 10/15/24 5/60 Bridget1	MICHAEL A KOHL CLAUDIA KOHL \$3,300.00 AMI-	Dismissal	1.00 mth 12/12/24 \$1,650.00 ePay	
<p>1. Trustee alleges that Plan #47 filed 12/16/24 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Trustee alleges Debtor's Official Form 122C #21 is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>3. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #54 filed 01/07/25.</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>				
RAUB	24-20281	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
09/30/24 12/09/24 4/60 Bridget1	BELINDA G GARCIA \$3,700.00 BMI-ESF	Dismissal	01/03/25 \$2,600.00 ePay	
<p>1. Plan #9 filed 10/11/24 fails to fully provide for Jim Wells County Appraisal District claim #3 filed 10/16/24.</p> <p>2. Debtor has failed to provide verification of all income.</p> <p>3. 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.</p> <p>4. Debtor has failed to provide proof to substantiate the 3002 amounts to be paid to Ovation Services LLC through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>5. Trustee alleges Schedule B and Statement of Financial Affairs #8 filed 10/11/24 are incomplete pursuant to 341 testimony.</p>				

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

Trustee's Amended Motion to Dismiss #33 filed 12/13/24.
No response filed by Debtor(s).

RAUB	24-20282	Confirmation	\$2,469.24 or	Trustee does not
	EGLANTINA ODOM	Dismissal	1.12 mth	recommend
09/30/24 12/09/24 4/60 Jennifer	\$2,200.00 AMI-ESF		01/06/25 \$1,015.38 Wage Order	confirmation and recommends dismissal.
	<ol style="list-style-type: none"> 1. Plan #34 filed 12/17/24 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. Debtor failed to provide Trustee with the signed Debtor's Certification Regarding Domestic Support Obligations. 5. Debtor failed to provide statements for Chemcel Federal Credit Union and Cash App for September and Venmo account July through September 2024. 6. Plan fails to provide for PNC Bank claim #6 filed 12/09/24. 7. Trustee alleges Schedule J is incomplete as it does not disclose all expenses per the Cash App Statements. 8. Debtor is delinquent 1.12 payments through December totaling \$2,469.24. 			
	<p>Plan Payments: 1 (Oct 2024)- 60 (Sep 2029) \$2,200.00.</p> <p>Trustee's Motion to Dismiss #33 filed 11/15/24. Debtor's response #35 filed 12/17/24.</p>			

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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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
RAUB 10/31/24 01/09/25 3/60 Bridget1	24-20313 ROGELIO A GARZA CHRISTINE N AVILEZ \$4,050.00 <i>BMI-</i>	Confirmation Dismissal	\$2,492.28 or 0.62 mth <i>01/02/25</i> \$934.62 <i>Wage</i> <i>Order</i>	Trustee does not recommend and recommends dismissal.
<p>1. Plan #2 filed 10/31/24 fails to fully provide for 21st Mortgage claim #9 filed 11/27/24.</p> <p>2. Plan fails to fully provide for IRS claim #7 filed 11/26/24.</p> <p>3. Trustee alleges Schedule A/B and C are inaccurate as they provide for an unknown bank account balance. Additionally, Schedule C is inaccurate as it provides for the life insurance exemption twice using two different exemption codes.</p> <p>4. Trustee alleges Schedule C is incomplete as it does not list all bank accounts pursuant to the 1st Convenience Bank statement.</p> <p>Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$4,050.00.</p> <p>Trustee's Motion to Dismiss #25 filed 12/17/24. No response filed by Debtor(s).</p>				
RAUB 11/05/24 01/14/25 2/60 Jennifer	24-20320 MICHAEL R CANTU AMANDA CANTU \$1,725.00 <i>BMI-PPR</i>	Confirmation Dismissal	\$2,350.00 or 1.36 mth <i>01/02/25</i> \$700.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Trustee alleges that Plan #19 filed 12/04/24 fails to provide all of Debtor's disposable income into the plan.</p> <p>2. Plan does not fully provide for Nueces County Tax claim #3 filed 12/10/24.</p> <p>3. Trustee alleges unfair discrimination to unsecured claims as the Henry Franco secured claim does not include a valid deed, therefor, the debt should be general unsecured.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 9:00 am

Next 3 Panels:
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03/19/2025
04/09/2025

	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 Schedule I is inaccurate it provides for Mrs. Cantu's employment information when she testified at Meeting of Creditors that she is no longer employed.

5. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).

6. 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.

7. Debtors fails to provide copies of Bank of America bank statements for September through November 2024.

8. Debtor failed to provide proof of child support obligations.

9. Debtor is delinquent 1.36 payments through January totaling \$2,350.00.

Plan Payments: 1 (Dec 2024) - 60 (Nov 2029) \$1,725.00.

Trustee's Motion to Dismiss #31 filed 12/13/24.

No response filed by Debtors.

RAUB	24-20321	Confirmation	no pymts received	Trustee does not
	MICHAEL CASAS	Dismissal	01/01/00	recommend
11/05/24			\$0.00	confirmation and
01/14/25				recommends
2/60	\$1,950.00			dismissal.
Krystle	AMI-			

1. Debtor appeared at the 12/31/24 Meeting of Creditors, but the meeting was continued to 01/28/25 for tax returns and accounts receivable. The Profit and Loss statements were received at 11:45 AM on 12/31/24.

2. Plan #21 filed on 12/10/24 fails to provide sufficient funds for payment in full of all secured and priority claims.

3. IRS claim #8 filed 11/27/24 shows an unfiled tax return for the years 2018, 2021-2023 and reflects a priority claim amount of \$7,516.29. Trustee has not received a copy of these returns. Plan fails to provide any treatment for the IRS.

4. Plan fails to fully provide for Colonial Savings claim #10 filed 12/16/24.

5. Plan fails to provide for US Department of HUD claim #1 filed 11/07/24.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 9:00 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
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6. Plan fails to provide for all claims listed on Schedule F.
 7. Trustee alleges Schedule B is incomplete as it does not provide for accounts receivable as of the petition date.
 8. Debtor failed to file an EFT order with court.
 9. Debtor has failed to make a Plan payment.
 10. 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.
 11. Trustee alleges Schedule I business budget is inaccurate as the profit and loss do not support the gross/net business income listed.
 12. Debtor failed to provide bank statements for Frost Bank account ending 6819 for September through November 2024. Debtor failed to provide November the statement for Frost Bank account ending 3195.
- Plan payments: 1 (Dec 2024)- 60 (Nov 2029) \$1,950.00.
- Trustee's Motion to Dismiss #24 filed 12/17/24.
No response by Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 10:00 am

Next 3 Panels:
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Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI- ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 09/20/19 11/29/19 64/60 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 64 of a 60-month plan.	\$250.00 or 0.00 mth 12/09/24 \$200.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 12/12/19 02/20/20 61/60 Tracey	19-20612 ABRAM DIAZ MARGARET B DIAZ \$649.89 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 06/11/24 at #76 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/08/24 at #77. There are several months where only a partial payment was made.	\$2,020.80 or 3.11 mth 12/23/24 \$900.00 ePay	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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) 12/31/20 03/11/21 49/60 Tracey	20-20415 BENITO J SAENZ \$225.00 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 12/11/24 at #54 for non-payment. No response filed by Debtor. There are several months where no payment was made.	\$450.00 or 2.00 mth <i>01/02/25</i> \$225.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 09/17/21 11/26/21 40/60 Tracey	21-21234 FELIPE A HERNANDEZ JR NINFA A PENA \$2,446.31 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Amended Motion to Dismiss was filed 11/12/24 at #99. The Confirmed Plan no longer provides for the claims of the secured and priority creditors in full within the terms of the plan. Specifically, the plan is deficient due to supplemental fee requests, increased administrative expenses and additional interest to secured creditors due to the Debtor's pay history. No response filed by Debtor.	Current <i>01/06/25</i> \$1,200.00 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 10:00 am

Next 3 Panels:
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03/19/2025
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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) 11/17/21 01/26/22 38/60 Tracey	21-21290 CLINTON D BLANCHARD \$3,453.34 <i>AMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #93 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made and some where only a partial payment was made.	\$12,514.38 or 3.62 mth <i>09/09/24</i> \$1,590.88 <i>Wage Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 02/25/22 05/06/22 35/36 Tracey	22-20035 CYNTHIA A DRAPER \$3,160.94 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #56 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made and some where only a partial payment was made.	\$12,545.14 or 3.97 mth <i>09/05/24</i> \$1,458.90 <i>Wage Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 03/30/23 06/08/23 22/36 Tracey	23-20078 ANTHONY W HILBURN JULIE K HILBURN \$200.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #61 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made.	\$600.00 or 3.00 mth <i>09/30/24</i> \$200.00 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 10:00 am

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

GONZALEZ (JOEL)	23-20215	Dismissal		
	JOEL F LONGORIA JR		\$7,680.85 or 2.71 mth	Trustee recommends dismissal.
07/31/23	EVELINA G LONGORIA		01/06/25	
10/09/23			\$326.80	
17/60	\$2,832.20		<i>Wage Order</i>	
Tracey	AMI-	Post-Conf. Trustee's Motion to Dismiss was filed 12/11/24 at #66 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		

GONZALEZ (JOEL)	23-20255	Dismissal		
	ARACELI BAZAN		\$2,645.90 or 3.31 mth	Trustee recommends dismissal.
09/01/23			10/25/24	
11/10/23			\$184.62	
16/60	\$800.00		<i>Wage Order</i>	
Tracey	BMI-	Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #31 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.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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) 08/09/24 10/18/24 5/55 Krystle	24-20228 JAVIER MENDOZA STACEY C MENDOZA \$6,315.00 AMI-	Confirmation Dismissal	\$6,515.36 or 1.03 mth 12/30/24 \$1,000.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
Trustee does not recommend confirmation because Plan Summary #59 filed 12/27/24 does not match the Plan.				
Plan Payments: 1 (Sep 2024) - 55 (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.				
GONZALEZ (JOEL) 08/20/24 10/29/24 5/58 Krystle	24-20236 RENE J SANDOVAL ANDREA L SANDOVAL \$3,300.00 AMI-	Confirmation Dismissal Obj Conf Rally Credit Union	\$3,327.12 or 1.01 mth 01/02/25 \$761.54 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
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.				
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 monthly installment payments, pre-petition fees and escrow shortage. The plan does not address these arrears.				
3. Notice of Post-petition Mortgage Fees #45 was filed 12/4/25 in the amount of \$1,275 for fees. Debtor's Plan does not provide for treatment of the fees.				
Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$3,300.00.				
Trustee's Motion to Dismiss #27 filed 10/07/24. Debtor response #31 filed 10/29/24.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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			

Objection to Confirmation filed 11/14/24 by Rally Credit Union at #40.

GONZALEZ (JOEL)	24-20247	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JENNIFER J JONES	Dismissal		
08/29/24			01/07/25	
11/07/24			\$1,950.00	
5/60	\$3,550.00		Wage Order	
Bridget1	AMI-			
<p>1. Trustee alleges that Plan #39 filed 12/30/24 fails to provide all of Debtor's disposable income into the plan.</p> <p>2. Trustee alleges Debtor's Official Form 122C #37 filed 12/30/24 is incorrect, thus the plan fails to meet the requirements of 1325(b).</p> <p>Payments: 1 (Sep 2024)- 3 (Nov 2024) \$2,995.00. 4 (Dec 2024)- 4 (Dec 2024) \$4,225.00. 5 (Jan 2025)- 60 (Aug 2029) \$3,550.00.</p> <p>Trustee's Motion to Dismiss #17 filed 10/11/24. Response #18 filed 10/29/24.</p>				

GONZALEZ (JOEL)	24-20248	Confirmation	\$2,120.00 or 2.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	HILDA RAMOS	Dismissal		
08/30/24			12/20/24	
11/08/24			\$360.00	
5/48	\$1,060.00		ePay	
Jennifer	BMI-			
<p>Plan #26 filed on 11/18/24 cannot be recommended because Debtor is delinquent 2 payments through December totaling \$2,120.00.</p> <p>Plan payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,060.00.</p> <p>Trustee's Amended Motion to Dismiss #31 filed 12/09/24.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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			

Response filed 10/29/24 at #21.

GONZALEZ (JOEL)	24-20255 EDDIE L DUDLEY	Confirmation	\$4,000.00 or 1.18 mth 12/27/24 \$3,400.00 ePay	Trustee recommends confirmation of Plan #46 filed 1/6/25.
09/13/24 11/22/24 4/60 Jennifer	\$3,400.00 BMI-	Plan #46 filed 01/06/25 works, paying 6% to general unsecured creditors. Plan Payments: 1 (Oct 2024) - 2 (Nov 2024) \$4,000.00. 3 (Dec 2024) - 60 (Sept 2029) \$3,400.00. Trustee's Amended Motion to Dismiss #30 filed 12/03/24 was withdrawn 01/08/25 at #47. Debtor's response filed 12/06/24 at #36.		
Objection to Confirmation filed 11/13/24 by Wintrust Mortgage at #23 was withdrawn 12/11/24 at #39.				

GONZALEZ (JOEL)	24-20256 DIANA D MEDINA	Confirmation Dismissal	\$3,690.16 or 1.85 mth 12/30/24 \$400.00 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
09/13/24 11/22/24 4/60 Krystle	\$2,000.00 BMI-PPR	1. Plan #48 filed 12/27/24 cannot be recommended because Debtor is delinquent 1.85 payments through December totaling \$3,690.16, with next payment due on January 13, 2024. Plan Payments: 1 (Oct 2024) - 2 (Nov 2024) \$2,280.00. 3 (Dec 2024) - 60 (Sept 2029) \$2,000.00. Trustee's Motion to Dismiss #22 filed 11/05/24. Debtor's response at #37 filed 12/06/24.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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) 09/30/24 12/09/24 4/60 Jennifer	24-20280 MELONY CAMACHO \$1,200.00 BMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <ol style="list-style-type: none"> 1. Plan #27 filed 12/16/24 fails to fully provide for 21st Mortgage Corporation claim #4 filed 10/22/24. 2. Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J. 3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed. 4. Debtor is delinquent 1.21 payments through December totaling \$1,451.61. <p>Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$1,200.00.</p> <p>Trustee's Motion to Dismiss #24 filed 11/25/24. Response filed 12/11/24 at #25.</p>	\$1,451.61 or 1.21 mth 12/30/24 \$441.80 Wage Order	<p>Trustee does not recommend confirmation and dismissal.</p>
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GONZALEZ (JOEL) 10/04/24 12/13/24 3/60 Krystle	24-20289 DAVID L MCGEE \$2,500.00 BMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>Plan #29 filed 12/30/24 cannot be recommended because:</p> <ol style="list-style-type: none"> 1. The treatment of Pennymac Loan Services was changed on 12/13/24, and creditor has not had sufficient notice. 2. Debtor is delinquent 1.45 payments through January totaling \$3,625.00. <p>Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$1,355.00.</p>	\$3,625.00 or 1.45 mth 12/11/24 \$1,355.00 ePay	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 10:00 am

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

Trustee Amended Motion to Dismiss #30 filed 01/08/25.
Debtor's response #21 filed 12/11/24.

GONZALEZ (JOEL)	24-20290	Confirmation	Current	
	THOMAS S O'NEAL JR			Trustee recommends confirmation Plan #23 filed 12/16/24.
10/08/24			01/07/25	
12/17/24			\$425.00	
3/60	\$425.00		Wage Order	
Bridget1	BMI-			
Plan #23 filed 12/16/24 pays 8.61% dividend to the general unsecured creditors.				
Payments: 1 (Nov 2024)- 60 (Oct 2029) \$425.00.				
Trustee's Motion to Dismiss #20 filed 11/27/24 was withdrawn 01/08/25 at #28. Response filed 12/14/24.				

GONZALEZ (JOEL)	24-20291	Confirmation		
	OSCAR REYES		\$415.00 or 0.98 mth	Trustee recommends confirmation of Plan #26 filed 01/05/25.
10/08/24			12/20/24	
12/17/24			\$430.00	
3/60	\$425.00		ePay	
Jennifer	AMI-			
Plan #26 filed 01/5/25 works, paying 17% to general unsecured creditors.				
Plan Payment: 1 (Nov 2024) 60 (Oct 2029) \$425.00.				
Trustee's Motion to Dismiss #21 filed 11/27/24 withdrawn 01/08/25 at #27. No Response filed by Debtor.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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) <i>10/08/24</i> <i>12/17/24</i> <i>3/55</i> Krystle	24-20292 RICARDO SALDANA JR MICHELLE BUENO \$600.00 <i>BMI-</i>	Confirmation Dismissal	\$646.16 or 1.08 mth <i>01/02/25</i> \$138.46 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p style="margin-left: 40px;">Plan #37 filed 01/06/25 cannot be recommended as the Trustee has not receive a wage deduction since 11/27/24 from Angel Bright Home Health and the wage deductions for National HME have not started.</p> <p style="margin-left: 40px;">Plan Payments: 1 (Nov 2024) - 5 (May 2029) \$600.00.</p> <p style="margin-left: 40px;">Trustee's Motion to Dismiss #29 filed 11/27/24. Response filed 12/13/24 at #31.</p>				
GONZALEZ (JOEL) <i>10/11/24</i> <i>12/20/24</i> <i>3/60</i> Bridget1	24-20293 JACOB R GARCIA LIANA V GARCIA \$1,700.00 <i>AMI-</i>	Confirmation Dismissal	Current <i>01/07/25</i> \$934.62 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<p style="margin-left: 40px;">Amended Plan #30 filed 01/02/25 changes the treatment of Lacks Valley Stores, LTD., and creditor has not had sufficient notice.</p> <p style="margin-left: 40px;">Plan Payments: 1 (Nov 2024)- 2 (Dec 2024) \$2,025.00. 3 (Jan 2025)- 60 (Oct 2029) \$1,700.00.</p> <p style="margin-left: 40px;">Trustee's Motion to Dismiss #26 filed 11/27/24. No response filed by Debtors.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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>10/11/24</i> <i>12/20/24</i> <i>3/60</i> Jennifer	24-20294 TIERRA K LLAMAS \$250.00 <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <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. No response file by Debtor.</p>	Current <i>12/24/24</i> <i>\$125.00</i> <i>Wage Order</i>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
GONZALEZ (JOEL) <i>10/15/24</i> <i>12/24/24</i> <i>3/38</i> Bridget1	24-20296 JIMMY L WILKEN RACHEL W WILKEN \$500.00 <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p>Plan #30 filed 01/03/25 works, paying 5% to the general unsecured creditors, but has an adverse effect on John Deere Financial and proper notice has not been given.</p> <p>Plan payments: 1 (Nov 2024) - 3 (Jan 2025) \$500.00. 4 (Feb 2025)- 38 (Dec 2027) \$640.00.</p> <p>Trustee's Amended Motion to Dismiss #25 filed 12/09/24 was withdrawn 01/08/25 at #34. Debtor's response filed 12/18/25 at #26.</p>	Current <i>12/12/24</i> <i>\$500.00</i> <i>ePay</i>	<p>Trustee to address the court regarding confirmation.</p>

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 10:00 am

Next 3 Panels:
02/12/2025
03/19/2025
04/09/2025

	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			

GONZALEZ (JOEL) 10/17/24 12/26/24 3/60 Jennifer	24-20298 LUIS N CANALES JR ALICIA I CANALES \$1,450.00 AMI-	Confirmation Dismissal	\$223.08 or 0.15 mth 01/02/25 \$669.23 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
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Plan #31 filed 01/03/25 cannot be recommended because:

1. The Trustee alleges Schedule B is incorrect as the account number differs from the Bank statement for Navy Federal CU.
2. Trustee alleges Schedule I is incorrect as it provides for a negative number on tax refund income.

Plan payments:

- 1 (Nov 2024) - 3 (Jan 2025) \$1,450.00.
- 4 (Feb 2025) - 25 (Nov 2026) \$1,530.00.
- 26 (Dec 2026) - 60 (Oct 2029) \$1,630.00.

Trustee's Amended Motion to Dismiss #27 filed 12/20/24.
No Response filed by Debtors.

GONZALEZ (JOEL) 10/18/24 12/27/24 3/60 Krystle	24-20300 LUIS H VEGA GRACE B VEGA \$7,135.00 AMI-	Confirmation	Current 01/06/25 \$1,153.85 Wage Order	Trustee does not recommend confirmation.
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Plan #2 filed 10/23/24 fails to fully provide for the claim of Cenlar #29 filed 12/20/24.

Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$7,135.00.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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)	24-20307	Confirmation	\$413.44 or	Trustee does not recommend confirmation and recommends dismissal.
	ALFREDO J BERNAL III	Dismissal	0.38 mth	
10/22/24		Obj Conf PennyMac Loan Services	01/02/25	
12/31/24			\$248.08	
3/60	\$1,075.00		Wage Order	
Bridget1	AMI-			
<p>1. Plan #2 filed 10/22/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 10/22/24. The requirement is \$64,783.80.</p> <p>2. Paragraph 9C provides for PennyMac Loan Servicing as direct, despite the claim including arrears totaling \$2,569.97. Additionally, the Plan incorrectly provides for PennyMac Loan Servicing in paragraph 9C rather than paragraph 8C.</p> <p>3. Plan fails to provide for US Dept of HUD claim #4 filed 11/04/24.</p> <p>4. Trustee alleges Schedule A/B is incomplete as it does not include all of Debtor's assets.</p> <p>5. Debtor failed to provide bank statements for Randolph Brooks Federal Credit Union accounts ending in 7011 and 1762 for September and October 2024.</p> <p>6. Debtor failed to provide a copy of his Divorce Decree.</p> <p>Plan payments: 1 (Nov 2024) - 60 (Oct 2029) \$1,075.00.</p> <p>Trustee's Motion to Dismiss #22 filed 12/17/24. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 11/20/24 by PennyMac Loan Services, LLC at #18.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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) 10/29/24 01/07/25 3/54 Krystle	24-20309 MICHAEL A FREED \$500.00 BMI-	Confirmation Dismissal 1. Plan #2 filed on 10/29/24 fails to provide sufficient funds for payment in full of all secured and priority claims. 2. Plan proposes to provide for treatment of Rally Credit Union's claim in Paragraph 9B despite the 2016 Honda CRV having been purchased within 910 days of the petition date. 3. Plan fails to fully provide for the claim of Rally Credit Union. Plan payments: 1 (Nov 2024) - 54 (Apr 2029) \$500.00. Trustee's Motion to Dismiss #20 filed 12/17/24. No response by Debtor.	\$500.00 or 1.00 mth <i>01/02/25</i> \$250.00 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
GONZALEZ (JOEL) 10/31/24 01/09/25 3/60 Jennifer	24-20310 JASON A SWAIN \$3,825.00 AMI-	Confirmation Plan #24 filed 01/06/25 must remain 100% per Debtor's Official Form 122C requirement of \$48,385.80. Trustee will update her recommendation after the bar date has passed on 01/09/25. Plan payments: 1 (Nov 2024) - 3 (Jan 2025) \$3,825.00. 4 (Feb 2025) - 60 (Oct 2029) \$3,900.00. Trustee's Motion to Dismiss #21 filed 12/13/24 was withdrawn 01/08/25 at #27. No response filed by Debtor.	\$294.24 or 0.08 mth <i>01/06/25</i> \$882.69 <i>Wage Order</i>	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 10:00 am

Next 3 Panels:
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) 11/04/24 01/13/25 2/60 Krystle	24-20317 WILLIAM GIESEN ALMA GONZALEZ \$2,500.00 <i>AMI-</i>	Confirmation Plan #2 filed 11/04/24 works, paying 32% to general unsecured creditors. Plan Payments: 1 (Dec 2024) - 60 (Nov 2029) \$2,500.00.	Current <i>01/07/25</i> \$577.00 <i>ePay</i>	Trustee recommends confirmation of Plan #2 filed 11/04/24.

GONZALEZ (JOEL) 11/05/24 01/14/25 2/60 Bridget1	24-20322 AARON A CONSTANTE DIAMOND M CONSTANTE \$2,250.00 <i>AMI-</i>	Confirmation Dismissal	\$2,423.08 or 1.08 mth <i>01/02/25</i> \$1,038.46 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
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1. Debtors appeared at the 12/17/24 meeting and the 01/07/25 meetings of creditors; however, the meeting were continued for missing tax returns.
2. Plan #13 filed 11/19/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #14 filed on 11/19/24. The obligation is \$102,160.20.
3. IRS claim #11 filed 12/09/24 reflects Debtor has not filed a tax return for the years 2022-2023. Trustee has not received a copy of these returns. The Plan fails to fully provide for the IRS claim.
4. Plan fails to fully provide for Regional Acceptance Corp claim #9 filed 11/26/24.
5. Plan fails to fully provide for Texas Child Support claim #11 filed 12/09/24.
6. Debtor's Domestic Support Obligation affidavit notes that Mr. Constante does not have a child support obligation; however, the budget and the plan allow for a child support. In addition, the affidavit is incomplete as to the recipient's zip code.
7. Petition is inaccurate as it notes the Debtors have an eviction judgement; however, the Debtor testified at the 341

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 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			

meeting this is incorrect.

8. Trustee alleges Schedule A/B is incomplete as it does not provide for the Cash App, retirement accounts or Chime Bank account ending 4772 pursuant to the provided statements.

9. Trustee alleges Schedule A/B is inaccurate as the year of the GMC Terrain pursuant the claim.

10. Trustee alleges Schedule C is inaccurate as it provides an exemption for household goods that exceed the value of the assets. Additionally, Schedule C-1 provides for negative nonexempt totals.

11. Trustee alleges Schedule H is incomplete as it does not provide for the co-debtor noted on the Regional Acceptance Corp claim.

12. Trustee alleges the Statement of Financial Affairs is inaccurate as it notes the Debtor has not lived anywhere else in the last 3 years; however, the Debtor testified at the 341 meeting this is incorrect.

13. Debtors failed to provide copies of bank statements for Chime Bank account ending 2955.

Plan payments: 1 (Dec 2024) - 60 (Nov 2029) \$2,250.00.

Trustee's Motion to Dismiss #26 filed 12/17/24.
Debtor's response filed 12/18/24 at #27.

GONZALEZ (JOEL)	24-20323	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
	DAVID J REYES	Dismissal	01/01/00	
11/11/24	MARIA E REYES	Obj Conf Towd Point Mortgage Trus	\$0.00	
01/20/25	\$1,127.00			
2/60	BMI-			
Krystle				
		1. Plan Summary #2 filed 11/11/24 does not match the Plan.		
		2. Plan improperly proposes various start and end dates for pro-rata claims.		
		3. Debtor has failed to make a Plan payment.		
		Plan Payments: 1 (Dec 2024) - 60 (Nov 2029) \$1,127.00.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 10:00 am

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

Trustee's Motion to Dismiss #25 filed 12/17/24.
No Response filed by Debtors.

Objection to Confirmation filed 12/09/24 by Towd Point Mortgage Trust at #24.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 11:00 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			
ALLEN	24-60042	Confirmation	\$567.31 or	Trustee does not recommend confirmation and dismissal.
	DORTHY A GUTIERREZ	Dismissal	1.83 mth	
07/26/24			01/02/25	
10/04/24			\$143.52	
6/40	\$310.00		Wage	
Jennifer	BMI-		Order	
<p>Plan #31 filed 11/13/24 cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtor failed to provide statements for CashApp, Venmo and Apple pay for June 2024. 2. Debtor failed to provide proof of rental and car insurance expenses. 3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages or payroll expenses listed. 4. Trustee alleges Debtor is not providing for all disposable income into the Plan. 5. Debtor is delinquent 1.83 payments through December totaling \$567.31. <p>Plan Payments: 1 (Aug 2024) - 40 (Dec 2027) \$310.00.</p> <p>Trustee's Motion to Dismiss filed 09/13/24. Response filed 10/07/24 at #26.</p>				
GONZALEZ (JOEL)	24-60050	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	GEORGE MAHAN JR	Dismissal	01/03/25	
09/24/24			\$392.31	
12/03/24	ANGELINA C MAHAN		Wage	
4/60	\$905.00		Order	
Krystle	BMI-ESF			
<ol style="list-style-type: none"> 1. Debtors failed to provide recent pay stubs for Mr. Mahan. 2. Trustee alleges Schedule I is inaccurate as it does not reflect Debtor's annual bonus. 3. Trustee alleges Schedule B and C are inaccurate as it does not disclose surrendered property. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
January 15, 2025 11:00 am

Next 3 Panels:
02/12/2025
03/19/2025
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	Recommendation
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Plan Payments:
1 (Oct 2024) - 3 (Dec 2024) \$850.00.
4 (Jan 2025) - 60 (Sep 2029) \$905.00.

Trustee's Motion to Dismiss #38 filed 11/08/24.
Debtor's response filed 12/06/24 at #40.

KISCH	24-60062	Confirmation	\$339.57 or	Trustee does not
	JONATHAN R MOLANDS	Dismissal	0.10 mth	recommend
<i>10/20/24</i>			<i>01/08/25</i>	confirmation and
<i>12/29/24</i>			\$1,828.12	recommends
<i>3/60</i>	\$3,425.00		<i>Cashiers</i>	dismisal.
Krystle	AMI-ESF		<i>Check</i>	
<p>1. Trustee alleges that Plan #11 filed 10/30/24 fails provide all of Debtor's disposable income into the plan.</p> <p>2. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Sychb/cf Moto claim.</p> <p>3. Plan fails to establish a federal income tax reserve for the liability that will come due pursuant to Debtor's tax returns.</p> <p>4. Plan and Schedule F fail to specify the IRS tax year, and the creditor has not filed a claim.</p> <p>5. Trustee alleges Schedule I is incorrect as the Debtor's counsel has informed Trustee of a job change; however, the budget has not been amended to reflect this change.</p> <p>Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$3,425.00.</p> <p>Trustee's Motion to Dismiss #23 filed 12/03/24. No Response filed by Debtor.</p>				