

JUDGE JEFFREY P NORMAN

Yvonne V. Valdez, Trustee
January 15, 2025 10:30 am

Next 3 Panels:
 02/06/2025
 03/06/2025
 04/10/2025

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
BARTO 07/21/22 09/29/22 30/54 Tracey	22-50047 LUCIO GARCIA III ADRIANA A GARCIA \$1,538.75 AMI-PPR	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/13/24 #43 for non-payment. No response filed by Debtor. Debtors are not submitting the correct plan payment as per the last Notice of ACH or Electronic Payment Adjustment #40 filed 07/08/24.	\$3,906.86 or 2.54 mth 01/07/25 \$162.27 Wage Order	Trustee recommends dismissal.
BARTO 07/31/23 10/09/23 17/60 Tracey	23-50071 ELISA L MONCIVAIS \$3,550.00 BMI-PPR	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/13/24 #51 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made at all.	\$7,900.00 or 2.23 mth 01/07/25 \$3,500.00 ePay	Trustee recommends dismissal.
BARTO 04/01/24 06/10/24 9/60 Tracey	24-50045 VICENTE E DEL RIO \$3,219.26 AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/03/24 at #51 for non-payment. No response filed by Debtor. There are a few months missing causing the delinquency.	\$15,977.04 or 4.96 mth 08/01/24 \$3,100.00 Wage Order	Trustee recommends dismissal.

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BARTO	24-50080	Dismissal	\$9,510.00 or 3.00 mth 11/29/24 \$1,000.00 ePay	Trustee recommends dismissal.
06/30/24 09/08/24 6/60 Tracey	JORGE RODRIGUEZ \$3,170.00 AMI-PPR	Post-Conf. Trustee's Motion to Dismiss filed 12/13/24 at #49 for non-payment. No response filed by Debtor. There are several months where no payment was made and one month where only a partial payment was made. Modified Plan #50 filed 01/07/25 is set for hearing on 02/06/25.		

BARTO	24-50094	Confirmation Dismissal	\$2,835.34 or 1.22 mth 01/02/25 \$777.69 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
08/05/24 10/14/24 5/60 Bridget1	MARIA C CARRIZALES \$2,325.00 BMI-PPR	Plan #37 filed 12/02/24 works, paying 6.33% dividend to the general unsecured creditors, but cannot be recommended as Debtor is delinquent 1.22 payments through January totaling \$2,835.34. Debtor's EFT order was signed 12/05/25; however, the Debtor has failed to send any EFT payment to date. Payments: 1 (Sep 2024)- 3 (Nov 2024) \$1,685.00. 4 (Dec 2024)- 60 (Aug 2029) \$2,325.00. Trustee's Amended Motion to Dismiss #45 filed 01/07/25. No response filed by Debtor(s).		

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BARTO	24-50109 MARGARITA LIENDO	Confirmation	Current	Trustee recommends confirmation of Plan #28 filed 12/02/24.
09/17/24 11/26/24 4/55 Jennifer	\$1,100.00 BMI-	Plan #28 filed 12/02/24 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$214,713.00. Plan payments: 1 (Oct 2024)- 55 (Apr 2029) \$1,100.00. Trustee's Amended Motion to Dismiss #27 filed 11/25/24 was withdraw 01/08/25 at #28. No response filed by debtor.	12/26/24 \$1,100.00 ePay	
BARTO	24-50112 JUAN LUNA	Confirmation Dismissal	\$2,665.38 or 1.08 mth 01/03/25 \$1,142.31 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
09/30/24 12/09/24 4/60 Krystle	\$2,475.00 AMI-PPR	1. Plan #2 filed on 09/30/24 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve. 2. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21. 3. Plan improperly provides for claim of Carrington in Paragraph 8B, instead of 8A. 4. Paragraph 9C of the Plan is inaccurate as the Date Last Payment is Due is missing on Tex Mex Credit Union's claim. 5. Plan fails to provide any treatment for the IRS. Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$2,475.00. Amended Trustee Motion to Dismiss #25 filed 11/26/24. No response by Debtor.		

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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			
MEURER	23-50073	Modification	Current	Trustee
	FELIX RODRIGUEZ JR			recommends
08/17/23			01/07/25	approval of
10/26/23			\$568.90	Modified Plan #68
17/60	\$2,715.00		Wage	filed 12/17/24.
Connie	BMI-ESF		Order	
Amended Modified Plan filed 12/17/24 at #68 works at 18.686% to the general unsecured creditors. Mod filed to cure a post-petition payment default.				
Mod forgives: \$5,629.88				
Mod payments: 15 (Nov 2024) - 60 (Aug 2028) \$2,715.00				
Post-Conf. Trustee's Motion to Dismiss filed 10/04/24 at #51 for non-payment was withdrawn 01/08/25 at #70. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/21/24 at #52. There are several months where only a partial payment was made.				

OLIVA PC (L)	22-50058	Modification	Current	Trustee
	YVONNE RODRIGUEZ			recommends
09/08/22			12/30/24	approval of
11/17/22			\$1,900.00	Modified Plan #65
28/60	\$1,900.00		Wage	filed 12/11/24.
Connie	BMI-ESF		Order	
Amended Modified plan filed 12/11/24 at #65 works at 17.669% to the general unsecured creditors. Mod filed as the Debtor is adding the mortgage claim of Federal Home Loan Mortgage Corporation as per the Agreed Order, Docket [57] entered on November 7, 2024 to be paid as an on-going mortgage claim through the bankruptcy plan along with the arrears in the amount of \$4,080.08.				
Mod forgives: \$700				
Mod payments: 27 (Dec 2024) - 60 (Sep 2027) \$1,900.00				

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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>	ESF/PPR			

OLIVA PC (L)	23-50114	Modification	Current	Trustee does not recommend approval.				
	FERNANDO FUENTES		12/30/24					
12/21/23	GRETA H FUENTES		\$3,050.00					
02/29/24			<i>Wage Order</i>					
13/60	\$1,000.00							
Connie	AMI-ESF							
<p>Modified plan filed 12/12/24 at #47 to cure a post-petition default and to deviate from the means test due to a change in disposable income cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Mod fails to provide for Notice of Post-Petition Mortgage Fees, Expenses and Charges #37 filed 05/28/24 for \$900.00. 2. Mod fails to treat Santander as a 910 claim. 3. Debtor failed to provide documentation to support the income reflected on Schedule I. <p>Mod forgives \$6,100.00</p> <p>Mod payments:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">12 (Dec 2024) - 13 (Jan 2025)</td> <td style="width: 40%; text-align: right;">\$1,000.00</td> </tr> <tr> <td>14 (Feb 2025) - 60 (Dec 2028)</td> <td style="text-align: right;">\$1,650.00</td> </tr> </table>					12 (Dec 2024) - 13 (Jan 2025)	\$1,000.00	14 (Feb 2025) - 60 (Dec 2028)	\$1,650.00
12 (Dec 2024) - 13 (Jan 2025)	\$1,000.00							
14 (Feb 2025) - 60 (Dec 2028)	\$1,650.00							

OLIVA PC (L)	24-50087	Dismissal	\$1,234.50 or 1.10 mth	Trustee recommends dismissal.
	RUBEN JAURIGUI		12/27/24	
07/24/24	MARIA E JAURIGUI		\$562.50	
10/02/24			<i>Wage Order</i>	
6/60	\$1,125.00			
Tracey	BMI-ESF			
<p>Post-Conf. Trustee's Motion to Dismiss filed 12/13/24 #36 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/02/25 #37. There are some months where no payment was made and some where only a partial payment was made.</p>				

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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 (L)	24-50097	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	RALCIDA G NAVARRO	Dismissal	12/12/24	
08/13/24			\$750.00	
10/22/24			ePay	
5/48	\$750.00			
Krystle	BMI-BOTH	Plan #39 filed 12/03/24 fails to provide a 100% dividend to the general unsecured creditors due to pre-payment of unmatured HUD Claim at expense of unsecured creditors.		
		Plan Payments: 1 (Sep 2024) - 36 (Aug 2027) \$300.00.		
		Trustee's Motion to Dismiss #26 filed 10/07/24.		
		Debtor's response #29 filed 11/04/24.		
		Objection to Confirmation filed 09/20/24 by Cenlar FSB at #24 was withdrawn 12/04/24 at #42.		
OLIVA PC (L)	24-50119	Confirmation	\$750.00 or	Trustee does not recommend confirmation and recommends dismissal.
	MARIO A CARRANZA	Dismissal	0.38 mth	
10/31/24			01/06/25	
01/09/25	DIANA L SANTILLANO		\$450.00	
2/60	\$1,950.00		Wage	
Bridget1	BMI-ESF	1. Plan #2 filed 10/31/24 fails to fully provide for Idaho Housing & Finance Association claim #11 filed 11/27/24.	Order	
		2. Plan fails to provide for Idaho Housing & Finance Association claim #35 filed 11/19/24.		
		3. Plan fails to provide for US Department of HUD claim #1 filed 11/06/24.		
		4. Trustee alleges the Plan fails provide all of Debtor's disposable income.		
		5. Debtors have failed to provide the October bank statements for accounts ending in 6299, 7922 and the Cash App account.		
		6. Debtors have failed to provide bank statements for account ending in 9328 for 08/02/24 through 10/31/24.		

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Payments: 1 (Nov 2024)- 60 (Oct 2029) \$1,950.00.

Trustee's Motion to Dismiss #27 filed 12/20/24.
 No response filed by Debtor(s).

PAYNE & ASSOCIATES PLLC 10/31/24 01/09/25 3/60 Krystle	24-50120 JULIO A ZAPATA \$1,500.00 AMI-	Confirmation Dismissal	Current 01/07/25 \$925.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #15 filed 11/26/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #14 filed on 11/26/24.</p> <p>2. Plan fails to fully provide for the claim of Internal Revenue Service.</p> <p>3. Debtor has failed to provide Trustee with bank statements for Chime Accounts 7805 and 0918 for July 2024 through Oct 2024.</p> <p>Plan Payments: 1 (Nov 2024) - 2 (Dec 2024) \$925.00. 3 (Jan 2025) - 60 (Oct 2029) \$1,500.00.</p> <p>Trustee's Motion to Dismiss #25 filed 12/17/24. No Response filed by Debtor.</p>				

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RAUB	24-50133	Confirmation	no pymts received	Trustee does not recommend confirmation and recommends dismissal.
09/03/24 11/12/24 4/60 Jennifer	MICHAEL A CASAREZ \$1,800.00 BMI-	Dismissal	01/01/00 \$0.00	
<p>1. Plan #11 filed 09/25/24 fails to fully provide for Vanderbilt Mortgage and Finance claim #1 filed 09/30/24.</p> <p>2. Notice of Mortgage Payment Change #22 filed 09/30/24 effective 11/01/24 for \$1,197.60 and Notice of Mortgage Payment Change #28 filed 10/31/24 effective 12/01/24 for \$1,205.10 are not provided for in plan.</p> <p>3. Plan fails to provide for McMullen County claim #2 filed 10/03/24.</p> <p>4. Trustee alleges Schedule I is inaccurate as it does not disclose income for either Debtor's spouse or Debtor's new employment pursuant to the 341 testimony.</p> <p>5. Debtor failed to provide copies of Stride Bank statements for June through September 2024.</p> <p>6. Debtor failed to provide a copy of Debtor's pay stub from his new employment.</p> <p>7. Debtor has failed to file an amended wage deduction order with the Court.</p> <p>8. Debtor has not made a Plan payment.</p> <p>9. Plan fails to provide for the September 2024 mortgage payment.</p> <p>Plan Payments: 1 (Oct 2024) - 60 (Sep 2029) \$1,800.00.</p> <p>Trustee's Motion to Dismiss #27 filed 10/25/24 is set for 12/18/24. No Response filed by Debtor.</p>				

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VASQUEZ LAW FIRM 02/06/23 04/17/23 23/60 Tracey	23-50009 AMADA ESTRADA \$1,140.00 BMI-BOTH	Dismissal Modification	Current 01/02/25 \$1,140.00 ePay	Trustee does not recommend approval and recommends dismissal.
Amended Modified Plan filed 12/11/24 at #89 to cure a post-petition payment default cannot be recommended because:				
1. Mod improperly characterizes Wilmington Savings Fund Society claim as a Monthly Contract Payment rather than a total debt claim.				
Mod forgives: \$4,796.40				
Mod payments: 23 (Jan 2025) - 60 (Feb 2028) \$1,140.00				
Post-Conf. Trustee's Motion to Dismiss filed 10/30/24 at #80 for non-payment. Response to Response to Post-Conf. Trustee's Motion to Dismiss was filed 11/20/24 at #83. There are several months where no payment was made at all.				

VASQUEZ LAW FIRM 10/08/24 12/17/24 3/60 Krystle	24-50115 JAIME F ROBLES LEONOR ROBLES \$3,150.00 BMI-BOTH	Confirmation Dismissal	\$3,150.00 or 1.00 mth 12/16/24 \$3,150.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
1. Plan #29 filed 12/04/24 improperly provides for claim of Sombrero, City of Laredo, United ISD, and Webb County in Paragraph 8A, instead of 8B.				
2. Fixed Fee Agreement #6 filed 10/09/24 address does not match the address on Schedule E/F.				
Plan Payments: 1 (Nov 2024) 60 (Oct 2029) \$3,150.00.				
Trustee's Motion to Dismiss #27 filed 12/2/24. Debtor response #30 filed 12/04/24.				

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

WAJDA & ASSOCIATES P C 04/04/22 06/13/22 33/60 Connie	22-50020 HECTOR M AYALA JENNIFER N AYALA \$2,730.00 BMI-	Modification	\$5,460.00 or 2.00 mth 12/06/24 \$2,730.00 ePay	Trustee does not recommend approval.
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Amended Modified plan filed 12/16/24 #142 to cure a post-petition payment default cannot be recommended because:

1. Debtor is delinquent 2 payments through January 4, 2025, totaling \$5,460.00.

Mod forgives: \$6,770.02

Mod payments:

29 (Sept 2024) - 30 (Oct 2024) \$2,550.00

31 (Nov 2024) - 61 (April 2027) \$2,730.00

Post-Conf. Trustee's Motion to Dismiss was filed 01/08/25 at #
for non-payment set for 02/06/25.

No response filed by Debtors.

There are a few months where no payment was made and some where only a partial payment was made.