

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 10:30 am

Next 3 Panels:
 03/06/2025
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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
BAKER	20-70149 FERNANDO SILVA	Dismissal	\$5,592.64 or 2.17 mth 01/07/25 \$2,583.20 ePay	Trustee recommends dismissal.
04/20/20 06/29/20 57/60 Tracey	ORALIA SILVA \$2,583.20 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 1/02/25 at #99 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		
BAKER	23-70259 JUAN M VILLARREAL JR	Dismissal	\$6,871.04 or 3.48 mth 12/02/24 \$462.50 ePay	Trustee recommends dismissal.
12/21/23 02/29/24 13/49 Tracey	\$1,974.00 AMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 01/02/2025 at #66 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		
BAKER	24-70202 JAVIER ARRIAGA	Confirmation	\$775.00 or 1.00 mth 01/09/25 \$775.00 ePay	Trustee recommends confirmation of Plan #36 filed 01/08/25.
08/30/24 11/08/24 5/60 Jennifer	IMELDA ARRIAGA \$775.00 BMI-BOTH	Plan #36 filed 01/08/25 works, paying 15% to general unsecured creditors. Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$775.00.		

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Trustee's Motion to Dismiss #22 filed 10/23/24 was withdrawn 01/02/25 at #35.
 Debtor's response filed 12/11/24 at #29.

Objection to Confirmation filed 12/11/24 by Panacea Fund I, LLC at #28 was withdrawn 01/08/25 at #37.
 Debtor's response filed 12/11/24 at #30.

BAKER	24-70204	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	ALVARO FLORES JR		01/17/25	
08/30/24 11/08/24 4/57 Krystle	ASHLEY GARZA \$1,882.56 BMI-ESF		\$1,555.52 Wage Order	
	Trustee does not recommend confirmation. Plan #53 filed 01/08/25 fails to provide interest to the general unsecured creditor. If confirmed, Trustee requests a C4A Order due to liquidation.			
	Plan Payments: 1 (Sep 2024) - 5 (Jan 2025) \$1,882.56. 6 (Feb 2025) - 57 (May 2029) \$4,000.00.			
	Trustee's Motion to Dismiss #35 filed 10/23/24 was withdrawn at #55 on 01/08/25. Debtor's response #42 filed 12/10/24.			
	Objection to Confirmation filed 12/11/24 by AmeriCredit Financial Services, Inc. at #44 was withdrawn 12/13/24 at #49.			

BAKER	24-70229	Confirmation	\$2,800.00 or 1.00 mth	Trustee does not recommend confirmation.
	ANAIS BARRERA		12/17/24	
09/30/24 12/09/24 4/42 Jennifer	\$2,800.00 BMI-BOTH		\$4,500.00 ePay	
	Plan #35 filed 01/08/25 works at 100% to all creditors; however, the Trustee cannot recommend because Plan Schedule 21 is inaccurate as it extends past the length of the Plan. Plan must remain 100% due to liquidation requirement of \$24,798.63.			

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Plan includes non-standard provisions that specifies the Ad Valorem tax reserve break down and explains the post-petition RGV Select Homes claim.

Plan payments:

- 1 (Oct 2024) - 3 (Dec 2024) \$4,500.00.
- 4 (Jan 2025) - 5 (Feb 2025) \$2,800.00.
- 6 (Mar 2025) - 6 (Mar 2025) \$8,000.00.
- 7 (Apr 2025) - 17 (Feb 2026) \$2,800.00.
- 18 (Mar 2026) -18 (Mar 2026) \$8,000.00.
- 19 (Apr 2026) - 29 (Feb 2027) \$2,800.00.
- 30 (Mar 2027) - 30 (Mar 2027) \$8,000.00.
- 31 (Apr 2027) - 41 (Feb 2028) \$2,800.00.
- 42 (Mar 2028) - 42 (Mar 2028) \$8,000.00.

Trustee's Motion to Dismiss #26 filed 11/15/24 was withdrawn 01/28/25 at #44.
 Debtor's response filed 01/08/25 at #37.

MAZER	24-70187	Confirmation	\$1,695.00 or	Trustee does not recommend confirmation and recommends dismissal.
	FRANCISCA ORTIZ	Dismissal	2.83 mth	
06/25/24 09/03/24 7/60	\$600.00		12/10/24	
Bridget1	BMI-PPR		\$600.00 ePay	

Plan #115 filed 01/16/25 works, paying 100% to the unsecured creditors, but cannot be recommended as Debtor is delinquent 2.83 payments delinquent through January totaling \$1,695.00.

Payments:

- 1 (July 2024) \$225.00.
- 2 (Aug 2024)- 3 (Sept 2024) \$330.00.
- 4 (Oct 2024)-60 (June 2029) \$600.00.

Trustee's Motion to Dismiss #44 filed 09/13/24.
 Response #46 filed 09/16/24.

Objection to Confirmation filed 10/23/24 by PlainsCapital Bank at #77 was withdrawn 11/14/24 at #100.

Debtor's Response to Motion of Plans Capital Bank to Confirm Termination or Absence of the Automatic Stay as to 1614

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Cyndy Ave. Mission, TX 78574 #45 filed 09/16/24.

SALINAS	20-70308	Dismissal	\$1,866.30 or 1.11 mth 01/28/25 \$631.18 Wage Order	Trustee recommends dismissal.
11/02/20 01/11/21 50/60 Tracey	AGUSTIN CERVANTES \$1,687.56 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 1/02/25 at #81 for non-payment. No response filed by Debtor. There are several months where only a partial payment was made.		

SOLANA	24-70272	Confirmation	Current 01/09/25 \$1,200.00 ePay	Trustee does not recommend confirmation.
12/02/24 02/10/25 1/60 Bridget1	JORGE L CAVAZOS \$1,200.00 BMI-ESF	<ol style="list-style-type: none"> 1. FEASIBILITY: Trustee has received insufficient business income & expense records to determine if Plan is feasible at \$3,985 per month. Schedule I income is not supported by Debtor's 2023 tax return, the LLP's 2023 tax return, or the last six months bank statements provided by the Debtor. 2. NET DISPOSIBLE INCOME: Debtor's monthly operating reports for June - November 2024 are inconsistent with the tax returns provided & do not support the CMI listed on Form 122C. 3. Debtor's Schedule I and Official Form 122C are inaccurate because they conflate the income and expenses of the LLC with personal income, and do not list Earned Income Credit and Child Tax Credit income. 4. Plan #32 filed 01/03/25 fails to include an ad valorem reserve as required by Paragraph 21(D). 5. 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. 		

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

Plan payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,200.00.

Trustee's Motion to Dismiss #35 filed 01/14/25 is set for 03/06/25.
Response #36 filed 01/15/25.

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OLIVA 03/18/22 05/27/22 34/60 Connie	22-70040 FRANCISCO J SOSA \$3,150.00 <i>AMI-ESF</i>	Modification Amended Modified Plan filed 01/17/25 at #66 works at 5.878% to the general unsecured creditors. Mod filed to cure a post-petition default and to deviate from the Disposable Income Calculation under 11 U.S.C. Sec. 1325(b)(3) due to a change in income and expenses. Mod forgives: \$10,994.82 Mod payments: 34 (Jan 2025) - 60 (Mar 2027) \$3,150.00 Post-Conf. Trustee's Motion to Dismiss filed 12/05/24 at #55 for non-payment was withdrawn 01/28/25 at #67. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/23/24 at #58. There are several months where only a partial payment was made.	\$242.30 or 0.08 mth <i>01/29/25</i> \$1,453.85 <i>ePay</i>	Trustee recommends approval of Modified Plan #66 filed 01/17/25.
OLIVA 05/27/22 08/05/22 32/51 Tracey	22-70069 SARAH I HERNANDEZ \$395.00 <i>AMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 12/05/24 at #64 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/16/24 at #65. There are several months where no payment was made at all and some where only a partial payment was made.	\$790.22 or 2.00 mth <i>01/10/25</i> \$972.00 <i>ePay</i>	Trustee recommends dismissal.

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OLIVA	23-70011 JOSE A MURILLO HORTENCIA MURILLO	Dismissal	\$5,955.88 or 3.94 mth 10/22/24 \$1,540.00 ePay	Trustee recommends dismissal.
01/27/23 04/07/23 24/60 Tracey	\$1,510.72 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss was filed 1/02/25 at #139 for non-payment. No response filed by Debtor. There are several months where no payment was made.		
OLIVA	23-70030 JOEL RIVERA	Dismissal	\$988.17 or 2.47 mth 01/16/25 \$400.00 ePay	Trustee recommends dismissal.
02/21/23 05/02/23 23/60 Connie	\$400.00 AMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 1/02/25 at #81 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 01/06/25 at #82. There are several months where no payment was made.		
OLIVA	23-70147 ARTEMIO BARRON LETICIA I BARRON	Dismissal	Current 01/23/25 \$425.00 Wage Order	Trustee recommends dismissal.
07/21/23 09/29/23 18/36 Tracey	\$850.00 BMI-ESF	Post-Conf. Trustee's Motion to Dismiss filed 10/22/24 at #46 because 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 now deficient due to the IRS amended claim filed 10/21/24. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #47.		

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Per 12/12/24 hearing, Debtor is to file a plan modification.

OLIVA	23-70212	Dismissal	\$11,137.73 or 3.87 mth	Trustee recommends dismissal.
	GEORGE SAHAGUN		11/12/24	
10/16/23 12/25/23 15/60	LAURA M SAHAGUN		\$1,142.01	
Tracey	\$2,875.00 AMI-ESF		Wage Order	
Post-Conf. Trustee's Motion to Dismiss filed 1/02/25 at #66 for non-payment. No response filed by Debtor. There are several months where no payment was made and some where only a partial payment was made. The last payment was received on 11/12/24.				

OLIVA	23-70265	Dismissal	\$3,996.99 or 1.90 mth	Trustee recommends dismissal.
	CECILIA FLORES		01/28/25	
12/27/23 03/06/24 13/60	\$2,100.00		\$400.00	
Tracey	BMI-ESF		ePay	
Post-Conf. Trustee's Motion to Dismiss filed 1/02/25 at #80 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.				

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OLIVA	24-70084	Confirmation	\$6,604.16 or	Trustee does not recommend confirmation and recommends dismissal.
	EFRAIN CORTINA JR	Dismissal	0.92 mth	
03/28/24 06/06/24 10/60 Bridget1	CLAUDIA C CORTINA \$7,200.00 AMI-BOTH	Obj Conf JPMorgan Chase Bank NA Obj Conf Wells Fargo Bank NA	01/07/25 \$7,200.00 ePay	
<p>1. Plan #70 filed 01/08/25 fails to fully provide for City of McAllen Tax Office amended claim #9 filed 10/03/24.</p> <p>2. Plan fails to fully provide for Hidalgo County amended claim #10 filed 10/03/24.</p> <p>3. Plan proposes to overprovide for treatment of Synchrony Bank claim #11 filed 06/03/24 in Paragraph 9A at the expense of general unsecured creditors.</p> <p>Plan payments: 1 (Apr 2024) - 7 (Oct 2024) \$6,500.00. 8 (Nov/2024) 8 (Nov/2024) \$7,000.00. 9 (Dec/2024) 60 (Mar/2029) \$7,200.00.</p> <p>Trustee's Amended Motion to Dismiss #44 filed 10/02/24. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 05/08/24 by JPMorgan Chase Bank NA at #25.</p> <p>Objection to Confirmation filed 10/21/24 by Wells Fargo Bank, N.A. at #53.</p>				

OLIVA	24-70115	Modification	\$1,584.60 or	Recommend approval of Modified Plan #47 filed 12/17/24 with M4A Order.
	NORBERTO RUIZ JR		0.63 mth	
05/16/24 07/25/24 8/60 Connie	IRIS RUIZ \$2,500.00 AMI-ESF		01/28/25 \$553.85 Wage Order	
<p>Amended Modified Plan filed 12/17/24 at #47 works at 100% to the general unsecured creditors. Mod filed to propose a feasible plan.</p> <p>Plan must remain 100% due to Official Form 122C. Trustee requests an M4A Order.</p>				

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Mod payments:
 7 (Dec 2024) - 60 (May 2029) \$2,500.00

OLIVA	24-70125	Confirmation	\$12,115.00 or	Trustee does not recommend confirmation and recommends dismissal.
	JHAYRO A GARZA	Dismissal	3.72 mth	
<i>05/29/24</i>	AMY D REYES		<i>12/17/24</i>	
<i>08/07/24</i>			\$3,400.00	
<i>8/60</i>	\$3,260.00		<i>ePay</i>	
Jennifer	<i>AMI-ESF</i>			
Plan #73 filed 11/01/24 cannot be recommended because Debtor is delinquent 3.72 payments through January totaling \$12,115.00.				
Plan Payments: 1 (Jun 2024) - 3 (Aug 2029) \$2,325.00. 4 (Sep 2024) - 4 (Sep 2024) \$2,475.00. 5 (Oct 2024) - 60 (May 2029) \$2,725.00.				
Trustee's Amended Motion to Dismiss #89 filed 12/30/24. No Response filed by Debtor.				
Objection to Confirmation filed 07/03/24 by U.S. Bank National Association at #37 was withdrawn 08/13/24 at #47.				

OLIVA	24-70131	Dismissal	\$23.10 or	Trustee recommends dismissal.
	UBALDO GARCIA		0.08 mth	
<i>05/31/24</i>	FLORESTELA GARCIA		<i>01/28/25</i>	
<i>08/09/24</i>			\$69.23	
<i>8/60</i>	\$300.00		<i>Wage Order</i>	
Tracey	<i>BMI-ESF</i>			
Post-Conf. Trustee's Motion to Dismiss was filed 01/08/25 at #41. 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 now deficient due to the post-confirmation claim filed by Quantum3 Group LLC. No response filed by Debtor.				

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OLIVA	24-70135	Confirmation	\$6,496.20 or	Trustee does not recommend confirmation and recommends dismissal.
	CRUZ F MARTINEZ	Dismissal	0.59 mth	
06/04/24 08/13/24 7/60 Bridget1	\$11,000.00 AMI-BOTH	Obj Conf Maxie Pace Elkins	01/27/25 \$2,307.69 Wage Order	
<p>1. Plan #71 filed 12/11/24 fails to fully provide for Lone Star National Bank.</p> <p>2. Plan fails to fully provide for Hidalgo County Tax Assessor claim #9 filed 07/26/24.</p> <p>3. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #69 filed 11/14/24.</p> <p>4. Plan fails to provide for the Notice of Post-petition Mortgage Fees, Expenses and Charges #70 filed 12/02/24.</p> <p>5. Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due is not disclosed for the Heidi Hallet claim. Further, the Promissory Note provided for verification of this debt reflects a contract interest rate of 6%.</p> <p>6. Debtor has failed to provide proof to substantiate the direct monthly payments listed in business budget #48 filed 09/19/24 and Paragraph 8C.</p> <p>7. Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.</p> <p>8. Plan provides for payment of a total debt claim of Maxine Pace Elkins on real property located at 106 E Campeche St Unit 3b, S Padre Island, Texas, but Debtor has failed to include an ad valorem tax reserve as required by Paragraph 21(D).</p> <p>9. Plan Summary #71 fails to disclose all properties for the ad valorem tax reserves and the totals for each.</p> <p>Plan Payments: 1 (Jul 2024)- 3 (Sep 2024) \$10,000.00. 4 (Oct 2024)- 5 (Nov 2024) \$11,325.00. 6 (Dec 2024)- 60 (Jun 2029) \$11,000.00</p> <p>Trustee's Motion to Dismiss filed 07/25/24 at #32. No Response filed by Debtor.</p>				

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

Objection to Confirmation filed 10/03/24 by Tax Lien SPV, LLC at #56 was withdrawn 11/07/24 at #64.

Objection to Fourth Amended Plan filed 01/06/25 by Tax Lien Loan SPV, LLC at #76 was withdrawn 01/09/25 at #77.

OLIVA	24-70171	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JOSUE A NUNEZ	Dismissal	01/28/25	
07/18/24 09/26/24 6/60 Bridget1	ROSANNE NUNEZ \$5,200.00 AMI-ESF		\$5,200.00 ePay	
<ol style="list-style-type: none"> 1. Plan #56 filed 01/08 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #15 filed on 7/26/24. 2. Trustee alleges Schedule B is incomplete as it does not provide for all bank accounts pursuant to the bank statements. 3. Debtors failed to provide life insurance documents. 4. Trustee alleges Schedule J #55 is incomplete as it does not disclose life insurance expenses pursuant to Debtors' 341 testimony. 5. Schedule F #55 is inaccurate as it does not reflect the correct scheduled amounts at the time of filing. 6. Debtors have failed to file a wage deduction order with court. <p>Plan Payments: 1 (Aug 2024)- 7 (Feb 2025) \$5,200.00. 8 (Mar 2025)- 60 (Jul 2029) \$5,700.00.</p> <p>Trustee's Motion to Dismiss #33 filed 09/06/24. Response #58 filed 01/08/25.</p>				

Objection to Confirmation filed 09/30/24 by U.S. Bank National Association at #35 was withdrawn 10/14/24 at #41.

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OLIVA	24-70189	Confirmation	\$3,945.00 or	Trustee does not recommend confirmation and recommends dismissal.
08/08/24 10/17/24 5/60 Krystle	MANUEL R VELASQUEZ	Dismissal	3.00 mth 12/31/24 \$1,315.00 ePay	
	\$1,315.00 BMI-BOTH	Plan #30 filed 12/02/24 cannot be recommended because:		
		1. Debtor is delinquent 3 payments through January totaling \$3,945.00 with next due date on 02/07/25.		
		2. Debtor has failed to file a wage deduction order or EFT Order with the Court.		
		Plan Payments: 1 (Sep 2024) - 60 (Aug 2029) \$1,315.00.		
		Trustee's Motion to Dismiss #24 filed 09/30/24. No response by Debtor.		

OLIVA	24-70198	Confirmation	\$2,188.46 or	Trustee does not recommend confirmation and recommends dismissal.
08/28/24 11/06/24 5/60 Bridget1	JOSE G SILVA	Dismissal	0.89 mth 01/28/25 \$1,130.77 Wage Order	
	VANESSA P MEJIA	1. Plan #34 filed 12/09/24 does not match Plan Summary #34.		
	\$2,450.00 AMI-ESF	2. Plan proposes to treat Capital One Auto Finance claim #12 filed 10/25/24 in Paragraph 9B, but the proof of claim reflects the debt as unsecured. Trustee needs clarification if this was filed in error.		
		3. Trustee alleges Debtor's Official Form 122C #33 filed 12/09/24 is incorrect, thus the plan fails to meet the requirements of 1325(b).		
		4. Trustee alleges Schedule F 4.17 is incomplete as it fails to provide a complete address for Synchrony/PayPal claim.		
		Plan Payments: 1 (Sep 2024)- 4 (Dec 2024) \$2,600.00.		

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5 (Jan 2025)- 60 (Aug 2029) \$2,450.00.

Trustee's Motion to Dismiss #30 filed 10/28/24.
 Response #42 filed 01/08/25.

OLIVA	24-70200	Confirmation	\$1,415.38 or	Trustee does not recommend confirmation and recommends dismissal.
<i>08/29/24</i> <i>11/07/24</i> <i>5/60</i> Jennifer	APOLONIO CONTRERAS JR CYNTHIA CONTRERAS \$1,800.00 <i>AMI-ESF</i>	Dismissal	0.79 mth <i>01/23/25</i> \$830.77 <i>Wage Order</i>	
Plan #32 filed 10/22/24 cannot be recommended because Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).				
Plan Payment: 1 (Sep 2024) - 60 (Aug 2029) \$1,800.00.				
Trustee's Motion to Dismiss #39 filed 12/03/24. No response filed by Debtors.				

OLIVA	24-70209	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
<i>09/04/24</i> <i>11/13/24</i> <i>4/60</i> Bridget1	MARCOS ORTIZ SILVIA ORTIZ \$900.00 <i>BMI-ESF</i>	Dismissal	<i>01/07/25</i> \$900.00 <i>ePay</i>	
Plan Summary #32 filed 12/11/24 cannot be recommended because Schedule J is inaccurate as Debtors are not including the reserve amounts in the budget calculation.				
Plan Payments: 1 (Oct 2024)- 3 (Dec 2024) \$400.00. 4 (Jan 2025)- 60 (Sep 2029) \$900.00.				
Trustee's Motion to Dismiss #25 filed 10/28/24. No response filed by Debtor(s).				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	24-70210	Confirmation	\$492.28 or	Trustee does not recommend confirmation and recommends dismissal.
	DEBORAH M SUAREZ	Dismissal	1.23 mth	
09/09/24 11/18/24 4/60 Jennifer	\$400.00 AMI-ESF		12/31/24 \$92.31 Wage Order	
<p>1. Plan #41 filed 01/08/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #35 filed on 12/11/24. The requirement is \$114,090.60.</p> <p>2. Plan fails to provide for all disposable income.</p> <p>3. Trustee alleges the Budget is incomplete as it fails to provide for RTO National regular monthly lease payments or additional cure payments.</p> <p>4. Debtor failed to provide spouse's 2023 tax returns.</p> <p>5. Debtor failed to provide a copy of the county appraisal district valuation for real property.</p> <p>6. Trustee alleges Schedule I is inaccurate as it provides for an employer loan for Mrs. Suarez under 5h in error. This expense is listed on non-filing spouse's pay stub.</p> <p>7. Debtor failed to provide copies of bank statements for Chase account for July through September 2024.</p> <p>8. Trustee alleges Schedule I is inaccurate as it over-provides for spouse's bankruptcy payment.</p> <p>9. Trustee alleges Schedule A/B is inaccurate as asset list does not agree with the Schedule A/B provided for her spouse's active case.</p> <p>Plan payments: 1 (Oct 2024)- 60 (Sep 2029) \$400.00.</p> <p>Trustee's Motion to Dismiss #28 filed 10/25/24. No response filed by Debtor.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA 09/18/24 11/27/24 4/36 Krystle	24-70221 FRANCISCO C LARA MARIA G LARA \$315.00 BMI-ESF	Confirmation Plan #36 filed 01/08/25 works paying 5% to general unsecured creditors. Plan Payments: 1 (Oct 2024) - 36 (Sep 2027) \$315.00. Trustee's Motion to Dismiss #31 filed 12/04/24 was withdrawn 01/29/25. No response by Debtor.	Current 01/23/25 \$157.50 Wage Order	Trustee recommends confirmation of Plan #36 filed 01/08/25.

OLIVA 09/30/24 12/09/24 4/60 Bridget1	24-70231 NORA MARTINEZ \$3,200.00 BMI-ESF	Confirmation Dismissal	\$6,400.00 or 2.00 mth 01/14/25 \$6,400.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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1. Trustee alleges that Plan #32 filed 01/08/25 fails provide all of Debtor's disposable income into the plan.
2. Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b).
3. Plan proposes to begin payments later than the 30 days set forth in 1326(a)(1).
4. Trustee alleges Schedule H #16 is inaccurate as it fails to disclose the co-debtors pursuant to the Exeter Finance LLC claim, the mortgage statement provided and the 341 testimony.
5. Debtor has failed to provide complete 2022 and 2023 tax returns.
6. Trustee alleges Schedule B #16 is incomplete as it fails to disclose all bank accounts pursuant to bank statement activity.
7. Trustee alleges Statement of Financial Affairs #17 is incomplete as it fails to disclose all payments to creditors 90 days prior to filing pursuant to bank statement activity and 341 testimony.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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- 8. Debtor has failed to provide bank statements for account ending in 0553 for 09/17/24 through 09/30/24.
 - 9. Debtor has failed to provide bank statements for account ending in 3699 for 08/28/24 through 09/30/24.
 - 10. Debtor has failed to provide bank statements for account ending in 4814 for 09/07/24 through 09/30/24.
 - 11. Debtor has failed to provide bank statements for account ending in 1857 for 08/16/24 through 09/17/24.
 - 12. Debtor has failed to provide bank statements for account ending in 0452 for 09/13/24 through 09/30/24.
 - 13. Debtor has failed to provide bank statements for account ending in 4349 for 08/21/24 through 09/30/24.
 - 14. Debtor has failed to provide bank statements for account ending in 2772 for 09/21/24 through 09/30/24.
 - 15. Debtor's Certifications Regarding Domestic Support Obligations and Section 522(q) do not agree with Schedule C #16.
 - 16. Debtor is delinquent 2 payments through January totaling \$6,400.00.
- Payments: 1 (Oct 2024)- 60 (Sep 2029) \$3,200.00.
- Trustee's Motion to Dismiss #29 filed 12/03/24.
 No response filed by Debtor(s).

OLIVA	24-70242	Confirmation	Current	Trustee recommends confirmation of Plan #30 filed 01/07/25.
	GERY A RATTERMAN		01/24/25	
10/21/24 12/30/24	LOLA P RATTERMAN		\$300.00	
3/36	\$300.00		ePay	
Jennifer	<i>BMI-ESF</i>	Plan #30 filed 01/07/25 works, paying 11.44% to general unsecured creditors.		
		Plan payments: 1 (Nov 2024) - 36 (Oct 2027) \$300.00.		
		Trustee's Motion to Dismiss filed 12/10/24 at #25 was withdrawn 01/29/25 at #36. Debtors' response filed 12/11/24 at #28.		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	24-70243	Confirmation	\$300.00 or 0.08 mth	Trustee does not recommend confirmation and recommends dismissal.
	JUAN C MADERA	Dismissal	01/23/25 \$900.00 <i>Wage Order</i>	
10/21/24 12/30/24 3/60 Bridget1	ELISABETH MADERA \$3,900.00 AMI-ESF	Obj Conf Lakeview Loan Servicing		
<p>1. Plan #2 filed 10/21/24 fails to provide for the US Department of HUD claim #6 filed 11/01/24.</p> <p>2. Plan fails to fully provide for LoanCare LLC claim #15 filed 12/13/24.</p> <p>3. Plan fails to fully provide for Americredit Financial Services claim #5 filed 10/28/24.</p> <p>4. IRS claim #8 filed 11/25/24 shows an unfiled tax return for the year 2021. Trustee has not received a copy of this return.</p> <p>5. Debtors have failed to provide statements for account ending in 8982 for October 2024.</p> <p>6. Debtors have failed to provide statements for account ending in 3471 for 09/26/24 through 10/21/24.</p> <p>7. Debtors have failed to provide statements for account ending in 6792 for October 2024.</p> <p>8. Debtors have failed to provide Cash App statements for 07/23/24 through 10/21/24.</p> <p>9. Debtors' Certification Regarding Section 522(q) does not coincide with Schedule C #1 filed 10/21/24.</p> <p>Payments: 1 (Nov 2024)- 60 (Oct 2029) \$3,900.00.</p> <p>Objection to Confirmation filed 12/02/24 by Lakeview Loan Servicing, LLC at #32.</p> <p>Trustee's Motion to Dismiss filed 12/10/24 at #33. No Response filed by Debtors.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA 10/30/24 01/08/25 2/60 Krystle	24-70251 ENRIQUE GARCIA JR MARIA R GARCIA \$158.33 BMI-ESF	Confirmation Plan #32 filed 01/29/25 works paying 24% to general unsecured creditors. Plan Payments: 1 (Nov 2024) - 3 (Jan 2025) \$158.33. 4 (Feb 2025) - 60 (Oct 2029) \$325.00. Trustee's Motion to Dismiss filed 12/10/24 at #24 was withdrawn 01/30/25. No Response filed by Debtors.	Current 12/09/24 \$475.00 ePay	Trustee recommends confirmation of Plan #32 filed 01/29/25.
OLIVA 10/31/24 01/09/25 2/60 Krystle	24-70252 VICTOR DUQUE \$550.00 AMI-ESF	Confirmation Plan #31 filed 01/03/25 works, paying 98% to general unsecured creditors. Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$550.00. Trustee's Motion to Dismiss #29 filed 12/31/24 set for 02/06/25 was withdrawn 01/08/25. No response by Debtor. Objection to Confirmation filed 11/22/24 by Wells Fargo Bank, NA at #21. Proposed Agreed Order #32 filed 01/08/25.	\$84.60 or 0.15 mth 01/27/25 \$253.85 Wage Order	Trustee recommends confirmation of Plan #31 filed 01/03/25.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
 February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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OLIVA	24-70258	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	DEBRA K MUELLER	Dismissal	01/22/25	
11/06/24 01/15/25 2/60 Bridget1	\$2,000.00 BMI-ESF	Obj Conf Deutsche Bank Ntl Trust Obj Conf Ford Motor Credit Co.	\$2,000.00 ePay	

Amended Plan, Statement of Financial Affairs and Schedule G filed 01/29/25 will be reviewed prior to the hearing.

- Plan #15 filed 11/20/24 fails to fully provide for PHH Mortgage Servicing claim #17 filed 01/10/25.
- Plan fails to fully provide for Ford Motor Company claim #7 filed 11/29/24.
- Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.
- Trustee alleges that the plan fails provide all of Debtor's disposable income into the plan.
- Paragraph 9C of the Plan is inaccurate as the Contract Interest Rate and Date Last Payment is Due is incorrect on CarMax Auto Finance's claim.
- Trustee alleges Schedule B #16 is inaccurate as Debtor has failed to provide all bank accounts pursuant to attachments to claims number 5 and 6 filed by Rally Credit Union.
- Trustee alleges the Statement of Financial Affairs is incomplete as it fails to disclose Debtor's income and the account number for the closed account.
- Debtor has failed to provide bank statements for Rally Credit Union for May 2024 through closing date.
- Trustee alleges Schedule G #16 filed 11/20/24 is inaccurate as it fails to provide for American First Finance, LLC claim #13 filed 12/17/24.
- Debtor failed to provide proof to substantiate the amounts to be paid to LFD Home Furnishings through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.

Payments: 1 (Dec 2024)- 60 (Nov 2029) \$2,000.00.

Trustee's Motion to Dismiss #31 filed 12/19/24.
 No response filed by Debtor(s).

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> AMI/BMI- ESF/PPR	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Objection to Confirmation filed 12/27/24 by Deutsche Bank National Trust Company at #32.

Objection to Confirmation filed 12/09/24 by Ford Motor Credit Company LLC at #28.

OLIVA	24-70264	Confirmation	\$30.76 or 0.08 mth	Trustee recommends confirmation of Plan #24 filed 01/29/25.
<i>11/18/24</i> <i>01/27/25</i> <i>2/36</i> Krystle	JOYCELIN REYES \$400.00 <i>BMI-ESF</i>		<i>01/17/25</i> \$184.62 <i>Wage Order</i>	
Plan #24 filed 01/29/25 works, paying 10.41% to general unsecured creditors.				
Plan Payments: 1 (Dec 2024) - 36 (Nov 2027) \$400.00.				
Trustee's Motion to Dismiss #22 filed 01/09/25 was withdrawn 01/30/25. No response by Debtor.				

OLIVA	24-70267	Confirmation	\$261.52 or 0.15 mth	Trustee does not recommend confirmation and recommends dismissal.
<i>11/22/24</i> <i>01/31/25</i> <i>2/60</i> Bridget1	JESUS P BAILON \$1,700.00 <i>BMI-ESF</i>	Dismissal Obj Conf Solution Finance LLC	<i>01/29/25</i> \$392.31 <i>Wage Order</i>	
1. Plan #2 filed 11/22/24 does not provide for secured Internal Revenue Service Claim #6 filed 12/18/24.				
2. Plan does not fully provide for Solution Finance for the 2012 Ford F150 Claim #8 filed 12/20/243.				
3. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed. Schedule I lists that the Debtor is unemployed, but shows wages income.				
4. Plan does not provide direct payments to Solution Finance for the 2012 Ford F150 per Agreed Order #32 filed 01/29/25.				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 11:00 am

Next 3 Panels:
 03/06/2025
 04/10/2025
 05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
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Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$1,700.00.

Motion to Dismiss #28 filed 01/19/25.
 No response filed by Debtor(s).

Objection to Confirmation filed 12/20/24 by Solution Finance LLC at #23.

OLIVA	24-70269	Confirmation	\$1,800.00 or 1.00 mth 01/06/25 \$1,800.00 ePay	Trustee does not recommend confirmation.
11/27/24 02/05/25 2/60 Jennifer	NELSON A ESCOBEDO LAURA P ESCOBEDO \$1,800.00 BMI-ESF			
		<ol style="list-style-type: none"> Debtor appeared at the 01/14/25; however, the meeting was continued. Debtor did not appear at the 01/28/25 341 meetings of creditors. Meeting to be reset to 02/11/25. Plan #12 filed 12/11/24 fails to provide sufficient funds for payment in full of all secured and priority claims. Plan fails to provide for Hidalgo County tax claim #5 filed 01/06/25. Plan fails to fully provide for TitleMax claim #1 filed 12/02/24. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Plan and budget fail to address anticipated real property or personal property taxes. Paragraph 8C of the Plan is inaccurate as the Contract Interest Rate, Monthly Payment and Date Last Payment is Due is incorrect on Hometax Solution claim. 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. Debtor failed to provide Chase Bank and Cash App statements for October and November 2024. Debtors failed to file a Motion to Sell their business. Debtor failed to provide the Trustee with a copy of contract to sell business. 		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee
February 6, 2025 11:00 am

Next 3 Panels:
03/06/2025
04/10/2025
05/15/2025

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

12. Trustee alleges Schedule I is inaccurate as it has not been updated after sale of the business.

Plan Payments:1 (Dec 2024)- 60 (Nov 2029) \$1,800.00.

Trustee's Motion to Dismiss #28 filed 01/23/25 is set for 03/06/25.
No response by Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 6, 2025 10:00 am

Next 3 Panels:
03/06/2025
04/10/2025
05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
OLIVA	24-70218	Confirmation	\$3,200.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	JOSE CAVAZOS	Dismissal	01/08/25	
09/16/24 11/25/24 4/60	GLORIA CAVAZOS		\$3,000.00	
Bridget1	\$3,200.00 AMI-ESF		ePay	
<p>1. Plan #40 filed 12/12/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #41 filed on 12/12/24.</p> <p>2. Trustee alleges the plan fails to provide all of Debtor's disposable income into the plan.</p> <p>3. Plan fails to fully provide for NewRez LLC dba Shellpoint Mortgage Servicing claim #33 filed 11/25/24.</p> <p>4. Debtor is delinquent 1 payment through January totaling \$3,200.00.</p> <p>Payments: 1 (Oct 2024)- 3 (Dec 2024) \$3,000.00. 4 (Jan 2025)- 60 (Sep 2029) \$3,200.00.</p> <p>Trustee's Motion to Dismiss #36 filed 11/05/24. No response filed by Debtor(s).</p>				