

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 10:30 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

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
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ALSINA-BATI STA 01/02/25 03/13/25 1/60 Bridget1	25-70001 LEONEL M CAVAZOS \$1,575.00 AMI-	Confirmation Dismissal	Current 02/10/25 \$1,575.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #10 filed 01/06/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #2 filed on 01/02/25.</p> <p>2. Trustee alleges the Plan fails to provide all of Debtor's disposable income into the plan.</p> <p>3. Trustee alleges Schedule B #1 filed 01/02/25 is incomplete pursuant to bank statement activity.</p> <p>4. Debtor has failed to provide bank statements for account ending in 5363 from 10/18/24 through 01/02/25.</p> <p>5. Debtor has failed to provide bank statements for account ending in 1195 from 10/04/24 through 01/02/25.</p> <p>6. Plan fails to provide for Internal Revenue Service claim #15 filed 02/25/25.</p> <p>Payments: 1 (Feb 2025)- 60 (Jan 2030) 1,575.00.</p> <p>Trustee's Motion to Dismiss #23 filed 02/04/2025. No response filed by Debtor.</p>				

BAKER 04/01/19 06/10/19 70/84 Tracey	19-70243 JOEL PENA MARIA E PENA \$1,199.53 BMI-	Dismissal	\$4,848.71 or 4.04 mth 02/18/25 \$1,550.00 ePay	Trustee recommends dismissal.
<p>Post-Conf. Trustee's Motion to Dismiss filed 06/15/23 at #105 for non-payment. Response to Trustee's Motion to Dismiss was filed 07/13/23 at #107. There are a few months where only a partial payment was made and some where no payment was made at all.</p> <p>Debtors are in month 71 of an 84-month plan.</p>				

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<p>BAKER</p> <p>04/20/20 06/29/20 58/60</p> <p>Tracey</p>	<p>20-70149</p> <p>FERNANDO SILVA</p> <p>ORALIA SILVA</p> <p>\$2,583.20</p> <p>BMI-</p>	<p>Dismissal</p> <p>Post-Conf. Trustee's Motion to Dismiss filed 1/02/25 at #99 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 02/05/25 at #102. There are several months where only a partial payment was made.</p> <p>Debtors are in month 59 of 60 months.</p>	<p>\$5,592.64 or 2.17 mth 02/06/25 \$2,583.20 ePay</p>	<p>Trustee recommends dismissal.</p>
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<p>BAKER</p> <p>08/30/24 11/08/24 5/58</p> <p>Krystle</p>	<p>24-70204</p> <p>ALVARO FLORES JR</p> <p>ASHLEY GARZA</p> <p>\$4,000.00</p> <p>BMI-ESF</p>	<p>Confirmation</p> <p>1. Trustee does not recommend confirmation. Plan #60 02/03/25 fails to provide interest to the general unsecured creditor. In addition, interest is incorrectly paid to the Texas Comptroller in paragraph 6. If confirmed, Trustee requests a C4A Order due to liquidation.</p> <p>2. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).</p> <p>Plan Payments: 1 (Sep 2024) - 5 (Jan 2025) \$1,882.56. 6 (Feb 2025) - 57 (May 2029) \$4,000.00.</p> <p>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.</p>	<p>Current 02/18/25 \$1,615.38 Wage Order</p>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
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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	Current	Trustee does not recommend confirmation.
	ANAIS BARRERA		02/07/25	
09/30/24			\$1,400.00	
12/09/24			ePay	
5/42	\$2,800.00			
Jennifer	BMI-BOTH			
	<p>1. Plan #47 filed 02/03/25 provides for bifurcated treatment of the same claim. Plan allows for RGV Select Homes in paragraph 8A and 8C.</p> <p>2. Debtor to clarify the Plan's non-standard provisions.</p> <p>3. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).</p> <p>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.</p>			
	<p>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.</p>			

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LIMON	23-70226	Dismissal	\$5,735.50 or 1.84 mth 02/25/25 \$720.64 Wage Order	Trustee recommends dismissal.
10/31/23 01/09/24 15/60 Tracey	BENJAMIN GARCIA RENELLI RODRIGUEZ \$3,122.75 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 1/29/25 at #65 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 02/11/25 at #66. There are months where only a partial payment was made.		
MARTINEZ JR	22-70065	Modification	\$1,358.15 or 0.48 mth 02/24/25 \$725.00 ePay	Recommend approval of Modified Plan #181 filed 02/24/25.
05/01/22 07/10/22 33/32 Connie	ALIJANDRO HERNANDEZ \$2,808.15 BMI-	Amended Modified Plan filed 02/24/25 at #181 works at 100% to the general unsecured creditors. Mod filed to cure a post-petition payment default. Mod forgives: \$4,668.90 Mod payments: 33 (Feb 2025) - 37 (May 2025) \$2,808.15		

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MAZER	24-70187 FRANCISCA ORTIZ	Confirmation Dismissal	\$1,695.00 or 2.83 mth <i>02/11/25</i> \$600.00 <i>ePay</i>	Trustee does not recommend confirmation and recommends dismissal.
06/25/24 09/03/24 8/60 Bridget1	\$600.00 <i>BMI-PPR</i>	Plan #115 filed 01/16/25 works, paying 100% to the general unsecured creditors, but cannot be recommended as Debtor is delinquent 2.83 payments through February 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 Cyndy Ave. Mission, TX 78574 #45 filed 09/16/24.		
SALINAS	20-70308 AGUSTIN CERVANTES	Dismissal	\$2,291.50 or 1.36 mth <i>02/24/25</i> \$631.18 <i>Wage Order</i>	Trustee recommends dismissal.
11/02/20 01/11/21 51/60 Tracey	\$1,687.56 <i>BMI-ESF</i>	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. Voluntary Motion to Dismiss filed 02/12/25 at #85.		

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SOLANA	24-70272	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
12/02/24 02/10/25 2/60 Bridget1	JORGE L CAVAZOS \$1,200.00 BMI-ESF	Dismissal	02/12/25 \$1,200.00 ePay	
<p>1. Plan #32 filed 01/03/25 fails to include an ad valorem reserve as required by Paragraph 21(D).</p> <p>2. Plan fails to fully provide for Hidalgo County Tax Assessor amended claim #7 filed 02/20/25.</p> <p>3. Plan fails to provide for treatment of the mortgage gap payment due to PlainsCapital Bank for the December 2024 payment. Further, the plan does not agree with claim #7 filed 01/29/25.</p> <p>4. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).</p> <p>5. Trustee alleges that the plan is not feasible as Debtors business bank statements do not support the income disclosed on Schedule I.</p> <p>6. Trustee alleges that Schedule B #1 filed 12/02/24 is incomplete pursuant to uploaded statements and Debtor's Business Sworn Testimony provided 01/29/25.</p> <p>Plan payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,200.00.</p> <p>Trustee's Amended Motion to Dismiss #40 filed 02/26/25. Response #36 filed 01/15/25.</p>				

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OLIVA 12/22/20 03/02/21 50/60 Tracey	20-70331 HUGO C MEDINA VELIA ZARATE MEDINA \$1,900.00 <i>BMI-BOTH</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/29/25 at #116 for non-payment. No response filed by Debtors. There are some months where only a partial payment was made.	\$4,403.78 or 2.32 mth <i>02/14/25</i> \$876.92 <i>Wage</i> <i>Order</i>	Trustee recommends dismissal.
OLIVA 01/07/21 03/18/21 49/60 Connie	21-70003 MELISSA A GARZA \$300.00 <i>BMI-ESF</i>	Dismissal Post-Conf Trustee's Motion to Dismiss was filed 1/29/25 at #90 for non-payment. No response filed by Debtor. There are a few months no payment was made.	\$1,176.90 or 3.92 mth <i>11/14/24</i> \$300.00 <i>ePay</i>	Trustee recommends dismissal.
OLIVA 06/18/21 08/27/21 44/60 Connie	21-70077 IRINEO HINOJOSA \$800.00 <i>BMI-BOTH</i>	Dismissal Modification Amended Modified Plan filed 02/25/25 at #77 works at 6% to the general unsecured creditors. Mod filed to cure a post-petition payment default. The amended Mod has a Non-Standard Plan Provision in paragraph 27 of: Trustee is authorized to collect and retain the	Current <i>02/20/25</i> \$184.62 <i>Wage</i> <i>Order</i>	Trustee recommends approval of Modified Plan #77 filed 02/25/25.

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statutory Trustee fee on Debtor's savings fund mandated by 28 U.S.C. § 586 (e)(1)(B) and 586 (e)(2).

Mod forgives: \$1,519.16

Mod payments:

44 (Feb 2025) - 60 (Jun 2026) \$800.00

Post-Conf. Trustee's Motion to Dismiss filed 1/02/25 at #66 for non-payment.

Response to Post-Conf. Trustee's Motion to Dismiss filed 1/19/25 at #70.

There are several months where only a partial payment was made.

OLIVA	22-70051 MARIA D ALVARADO	Dismissal	\$1,925.00 or 3.50 mth 12/24/24 \$275.00 ePay	Trustee recommends dismissal.
04/08/22 06/17/22 34/60 Tracey	\$550.00 BMI-BOTH			
	Post-Conf. Trustee's Motion to Dismiss was filed 01/29/25 at #69 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 02/03/05 at #70. There are some months where no payment was made at all.			

OLIVA	23-70090 ARNULFO BECHO	Modification	\$700.00 or 0.48 mth 02/11/25 \$750.00 ePay	Trustee recommends approval of Modified Plan #89 filed 02/10/25.
05/09/23 07/18/23 21/60 Connie	MARIA DE LOS ANGELES BECHO \$1,450.00 AMI-ESF			
	Amended Modified Plan filed 02/10/25 at #89 works at 21% to the general unsecured creditors. Mod filed to cure a post-petition payment default and to deviate from the Disposable Income Calculation under 11 U.S.C. Sec. 1325(b)(3).			
	The Amended Mod added a Non-Standard Plan Provision in Paragraph 27 of: The Trustee is authorized to collect and retain the statutory Trustee fee on Debtor's savings fund mandated by 28 U.S.C. § 586(e)(1)(B) and 586 (e)(2).			

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Mod works at 21.160%; GUC=\$9,031.45

Mod Forgives: \$3,894.30

Mod payments:

21 (Feb 2025) - 60 (May 2028) \$1,450.00

OLIVA	23-70137	Dismissal	\$850.00 or 2.53 mth 02/10/25 \$335.39 ePay	Trustee recommends dismissal.
07/10/23 09/18/23 19/60 Connie	MIKHAEL A KOHEN \$335.39 BMI-ESF			
<p>Post-Conf. Trustee's Motion to Dismiss was filed 01/29/25 at #55 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 02/26/25 at #56. There are several months where no payment was made at all.</p>				

OLIVA	23-70202	Modification	Current 02/25/25 \$484.62 Wage Order	Recommend approval of Modified Plan #104 filed 02/12/25.
10/02/23 12/11/23 16/60 Connie	LUIS M RODRIGUEZ MAYRA L RODRIGUEZ \$2,100.00 BMI-ESF			
<p>Amended Modified Plan filed 02/12/25 at #104 works at 52.907% to the general unsecured creditors. Mod filed to cure a post-petition payment default.</p> <p>Mod contains Non-Standard Plan Provision of "The Trustee is authorized to collect and retain the statutory Trustee fee on Debtor's savings fund mandated by 28 U.S.C. § 586(e)(1)(B) and 586 (e)(2)."</p> <p>Mod forgives: \$2,435.29</p> <p>Mod payments: 16 (Feb 2025) - 60 (Oct 2028) \$2,100.00</p>				

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OLIVA 12/13/23 02/21/24 14/60 Connie	23-70253 GUADALUPE SILVA \$2,000.00 AMI-ESF	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 1/29/25 at #69 for non-payment. No response filed by Debtor. There are months where only a partial payment was made and some where no payment was made at all.	\$6,258.26 or 3.13 mth 12/16/24 \$534.02 Wage Order	Trustee recommends dismissal.
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OLIVA 03/28/24 06/06/24 11/60 Bridget1	24-70084 EFRAIN CORTINA JR CLAUDIA C CORTINA \$7,000.00 AMI-BOTH	Confirmation Dismissal Obj Conf JPMorgan Chase Bank NA Obj Conf Wells Fargo Bank NA Plan #82 filed 02/24/25 is misleading as it appears to pay a higher claim amount for Hidalgo County Tax claim in Paragraph 9B despite Trustee's obligation to pay the lower value amount. Plan payments: 1 (Apr 2024) - 7 (Oct 2024) \$6,500.00. 8 (Nov 2024) -60 (Mar 2029) \$7,200.00. Trustee's Amended Motion to Dismiss #81 filed 02/24/25. No Response filed by Debtor. Objection to Confirmation filed 05/08/24 by JPMorgan Chase Bank NA at #25. Objection to Confirmation filed 10/21/24 by Wells Fargo Bank, N.A. at #53.	\$6,004.16 or 0.86 mth 02/04/25 \$7,200.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
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OLIVA	24-70125	Confirmation	\$12,115.00 or 3.72 mth	Trustee does not recommend confirmation and recommends dismissal.
	JHAYRO A GARZA	Dismissal	12/17/24	
05/29/24 08/07/24 9/60 Jennifer	AMY D REYES \$3,260.00 AMI-ESF		\$3,400.00 ePay	
<p>1. Plan #73 filed 11/01/24 cannot be recommended because Debtor is delinquent 3.72 payments through January totaling \$12,115.00.</p> <p>2. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).</p> <p>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.</p> <p>Trustee's Amended Motion to Dismiss #98 filed 02/20/25. No Response filed by Debtor.</p> <p>Objection to Confirmation filed 07/03/24 by U.S. Bank National Association at #37 was withdrawn 08/13/24 at #47.</p>				

OLIVA	24-70131	Modification	Current	Trustee recommends approval of Modified Plan #48 filed 02/12/25.
	UBALDO GARCIA		02/24/25	
05/31/24 08/09/24 9/60 Connie	FLORESTELA GARCIA \$300.00 BMI-ESF		\$69.23 Wage Order	
<p>Amended Modified Plan filed 02/12/25 at #48 works at 2.549% to the general unsecured creditors. Mod filed to provide for the claims of the secured and priority creditors in full within the terms of the plan.</p> <p>Mod contains Non-standard Plan Provision of " The Trustee is authorized to collect and retain the statutory Trustee fee on Debtor's savings fund mandated by 28 U.S.C. § 586(e)(1)(B) and 586 (e)(2)."</p>				

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Mod forgives: \$23.10

Mod payments:

9 (Feb 2025) - 60 (May 2029) \$300.00

Post-Conf. Trustee's Motion to Dismiss was filed 01/08/25 at #41 was withdrawn 02/25/25 at #49. 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.

Response to Post-Conf. Trustee's Motion to Dismiss filed 1/30/25 at #44.

OLIVA	24-70135	Confirmation	\$14,652.94 or	Trustee does not recommend confirmation and recommends dismissal.
	CRUZ F MARTINEZ	Dismissal	1.33 mth	
06/04/24		Obj Conf Maxie Pace Elkins	02/10/25	
08/13/24			\$1,450.00	
8/60	\$11,000.00		ePay	
Bridget1	AMI-BOTH			
		1. Plan #71 filed 12/11/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #16 filed on 06/20/24.		
		2. Plan fails to fully provide for Lone Star National Bank.		
		3. Plan fails to fully provide for Hidalgo County Tax Assessor claim #9 filed 07/26/24.		
		4. Plan fails to provide for the Notice of Post-Petition Mortgage Fees, Expenses and Charges #69 filed 11/14/24.		
		5. Plan fails to provide for the Notice of Post-Petition Mortgage Fees, Expenses and Charges #70 filed 12/02/24.		
		6. 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%.		
		7. Debtor has failed to provide proof to substantiate the direct monthly payments listed in business budget #48 filed 09/19/24 and Paragraph 8C.		
		8. 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.		
		9. Plan provides for payment of a total debt claim of Maxine Pace Elkins on real property located at 106 E Campeche St		

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Unit 3b, S Padre Island, Texas, but Debtor has failed to include an ad valorem tax reserve as required by Paragraph 21(D).

10. Plan Summary #71 fails to disclose all properties for the ad valorem tax reserves and the totals for each.

11. Plan fails to fully provide for City of Mercedes Tax Assessor amended claim #2 filed 02/18/25.

12. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).

13. Debtor is delinquent 1.33 payments through February totaling \$14,652.94, with next payment due on 03/04/25.

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

Trustee's Amended Motion to Dismiss #89 filed 02/24/25.

No Response filed by Debtor.

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.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

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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OLIVA	24-70171	Confirmation	\$5,725.00 or 1.00 mth	Recommend confirmation of Plan #76 filed 02/26/25 with C4A Order.
07/18/24 09/26/24 7/60 Bridget1	JOSUE A NUNEZ ROSANNE NUNEZ \$5,725.00 AMI-ESF		01/28/25 \$5,200.00 ePay	
<p>Plan #76 filed 02/26 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$460,185.60. Trustee requests a C4A Confirmation Order.</p> <p>Plan Payments: 1 (Aug 2024)- 6 (JAN 2025) \$5,200.00. 7 (Feb 2025)- 60 (Jul 2029) \$5,700.00.</p> <p>Trustee's Amended Motion to Dismiss #74 filed 02/26/25 was withdrawn 02/27/25 at #77. Response #58 filed 01/08/25.</p> <p>Objection to Confirmation filed 09/30/24 by U.S. Bank National Association at #35 was withdrawn 10/14/24 at #41.</p>				

OLIVA	24-70200	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
08/29/24 11/07/24 6/60 Jennifer	APOLONIO CONTRERAS JR CYNTHIA CONTRERAS \$1,800.00 AMI-ESF	Dismissal	02/26/25 \$150.00 ePay	
<p>Plan #32 filed 10/22/24 cannot be recommended because:</p> <ol style="list-style-type: none"> Trustee alleges Debtor's Official Form 122C is incorrect, thus the plan fails to meet the requirements of 1325(b). The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2). <p>Plan Payment: 1 (Sep 2024) - 60 (Aug 2029) \$1,800.00.</p> <p>Trustee's Amended Motion to Dismiss #55 filed 02/20/25.</p>				

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

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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No response filed by Debtors.

OLIVA 09/04/24 11/13/24 5/60 Bridget1	24-70209	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	MARCOS ORTIZ	Dismissal	02/06/25 \$900.00 ePay	
	SILVIA ORTIZ			
	\$900.00 BMI-ESF			
	1. Plan #46 filed 02/05/25 has an adverse effect on creditors requiring additional notice.			
	2. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).			
	Plan Payments: 1 (Oct 2024)- 3 (Dec 2024) \$400.00. 4 (Jan 2025)- 60 (Sep 2029) \$900.00.			
	Trustee's Amended Motion to Dismiss #51 filed 02/26/25. No response filed by Debtor(s).			

OLIVA 09/30/24 12/09/24 5/60 Bridget1	24-70231	Confirmation	\$3,446.16 or 1.08 mth	Trustee does not recommend confirmation and recommends dismissal.
	NORA MARTINEZ	Dismissal	02/14/25 \$1,476.92 Wage Order	
	\$3,200.00 BMI-ESF			
	1. Plan #38 filed 02/04/25 works, paying 13.66% to the general unsecured creditors, but has an adverse effect on creditors requiring additional notice.			
	2. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

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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3. Debtor has failed to provide complete 2022 and 2023 tax returns.

4. Trustee alleges Schedule B #16 is incomplete as it fails to disclose all bank accounts pursuant to bank statement activity and equipment pursuant to the partial 2022 and 2023 returns.

5. 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.

6. Debtor has failed to provide bank statements for account ending in 3699 for 08/28/24 through 09/30/24.

7. Debtor has failed to provide bank statements for account ending in 2772 for 09/21/24 through 09/30/24.

8. Debtor's Certifications Regarding Domestic Support Obligations and Section 522(q) do not agree with Schedule C #16.

9. Debtor is delinquent 1.08 payments through January totaling \$3,446.16, with next payment due 02/28/26.

Payments: 1 (Oct 2024)- 60 (Sep 2029) \$3,200.00.

Trustee's Amended Motion to Dismiss #44 filed 02/26/25.

No response filed by Debtor(s).

OLIVA	24-70258	Confirmation	\$2,000.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	DEBRA K MUELLER	Dismissal	01/22/25	
11/06/24 01/15/25 3/60 Bridget1	\$2,000.00 BMI-ESF	Obj Conf Ford Motor Credit Co.	\$2,000.00 ePay	

1. Plan #40 filed 01/29/25 fails to provide for Hidalgo County claim #19 filed 02/25/25.

2. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).

3. Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.

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

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

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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5. 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.

6. Debtor has failed to provide bank statements for Rally Credit Union for May 2024 through closing date.

7. 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.

8. Debtor is delinquent 1 payment totaling \$2,000.00, with next payment due 03/06/25.

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

Trustee's Amended Motion to Dismiss #46 filed 02/26/25.

No response filed by Debtor(s).

Objection to Confirmation filed 12/27/24 by Deutsche Bank National Trust Company at #32 was withdrawn 02/03/25 at #41.

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

OLIVA	24-70267	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	JESUS P BAILON	Dismissal	02/20/25	
		Obj Conf Solution Finance LLC	\$392.31	
11/22/24	\$1,050.00		Wage	
01/31/25	BMI-ESF		Order	
3/60				
Bridget1				

1. Plan #35 filed 02/04/25 proposes to begin payments later than the 30 days set forth in 1326(a)(1).

2. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).

3. Plan Summary #35 and Schedule J #34 do not agree. The projected income, expenses and disposable income amounts are inconsistent.

4. Plan 8B fails to disclose the collateral and value of the collateral for the Internal Revenue Service Claim #6 filed 12/18/24.

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

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) \$1,050.00.

Trustee's Amended Motion to Dismiss #44 filed 02/26/25.
Response #37 filed 02/04/25.

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

OLIVA 12/02/24 02/10/25 2/60 Bridget1	24-70271 VIOLA ALMAGUER	Confirmation	\$1,361.54 or 0.54 mth	Trustee does not recommend confirmation and recommends dismissal.
	\$2,510.00 BMI-	Dismissal	02/14/25 \$1,158.46 Wage Order	
	Plan #37 filed 02/25/25 does not match the Plan Summary.			
	Payments: 1 (Jan 2025)- 2 (Feb 2025) \$2,510.00. 3 (Mar 2025)- 60 (Dec 2029) \$2,550.00.			
	Trustee's Motion to Dismiss #31 filed 01/27/25. No response filed by Debtor(s).			

OLIVA 12/02/24 02/10/25 2/60 Bridget1	24-70273 CARLOS JUAREZ JR	Confirmation	Current	Trustee does not recommend confirmation and recommends dismissal.
	YVETTE A OCHOA \$575.00 BMI-ESF	Dismissal	02/19/25 \$265.38 Wage Order	
	1. The savings fund provision in Plan #2 filed 12/02/24 does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).			
	2. Debtor has failed to provide proof to substantiate the debt to be paid to Conn's three claims through the Plan. Creditor			

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

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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has not filed a claim, and Trustee must disburse according to the plan.

3. Trustee alleges that the Statement of Financial Affairs #1 is incomplete as it fails to disclose the account number for the Wells Fargo account closed in October 2024.

4. Trustee alleges that Schedule B #1 is incomplete as it fails to disclose account ending in 8019 pursuant to statement uploaded 01/22/25.

5. Trustee alleges that Schedule B #1 is incomplete as it fails to disclose account ending in 5384 pursuant to bank statement activity on account number 7007.

6. Debtors have failed to provide statements for account ending in 6741 for 09/03/24 through 12/02/24.

7. Debtors have failed to provide statements for account ending in 3196 for 09/03/24 through 12/02/24.

8. Debtors have failed to provide statements for account ending in 7007 for 10/30/24 through 11/26/24.

9. Debtors have failed to provide statements for both Cash App accounts for September and October.

Payments: 1 (Jan 2025)- 60 (Dec 2029) \$575.00.

Trustee's Amended Motion to Dismiss #29 filed 02/27/25.

No response by Debtor.

OLIVA	24-70276 MAYLIN CUESTA	Confirmation Dismissal	Current 02/25/25 \$273.46 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
12/05/24 02/13/25 2/60 Jennifer	\$1,185.00 AMI-ESF			
		1. Plan #2 filed 12/05/24 fails to fully provide for Rally Credit Union claim #6 filed 12/23/24. 2. Paragraph 9C of the Plan is incomplete as the Contract Interest Rate has not been provided on CarMax's claim. 3. Trustee alleges Schedule C-1 is inaccurate as it exempts an amount that exceeds the value provided for electronics. 4. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

Attorney <i>Pet Filed</i> Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
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forbidden by law”) because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).

Plan payments: 1 (Jan 2025)- 60 (Dec 2029) \$1,185.00.

Trustee's Amended Motion to Dismiss #25 filed 02/24/25.
No response by Debtor.

OLIVA	24-70283	Confirmation	\$1,417.30 or 0.85 mth 02/24/25 \$386.54 Wage Order	Trustee recommends confirmation of Plan #28 filed 02/21/25.
12/17/24 02/25/25 2/60 Krystle	ARNOLDO ROBLES JR SANDRA A ROBLES \$1,675.00 BMI-ESF	Plan #28 filed 02/21/25 works paying 4.54% to general unsecured creditors. Plan Payments: 1 (Jan 2025) - 60 (Dec2029) \$1,675.00. Trustee's Motion to Dismiss #24 filed 01/28/25 was withdrawn 02/25/25. No response filed by Debtors.		

OLIVA	24-70285	Confirmation	\$2,261.54 or 1.08 mth 02/20/25 \$969.23 Wage Order	Trustee does not recommend confirmation.
12/20/24 02/28/25 2/60 Krystle	GRACIELA SALINAS \$2,100.00 BMI-BOTH	Amended Plan #30 filed on 02/26/25 and Amended Schedule J will be reviewed for the hearing. 1. Trustee alleges that Plan #26 filed 02/25/25 fails provide all of Debtor's disposable income into the plan. 2.The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) (“plan proposed not by any means forbidden by law”) because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).		

JUDGE EDUARDO V RODRIGUEZ

Yvonne V. Valdez, Trustee

March 6, 2025 11:00 am

Next 3 Panels:

04/10/2025

05/15/2025

06/12/2025

Attorney <i>Pet Filed</i> Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	Matters Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
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Plan Payments: 1 (Jan 2025) - 60 (Dec 2029) \$2,100.00.

Trustee's Motion to Dismiss #23 filed 02/12/25 is set for 04/10/25.

Debtor response #27 filed 02/25/25.

OLIVA	25-70002 NOE F ESCOBEDO	Confirmation Dismissal	Current 02/10/25 \$1,600.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
01/03/25 03/14/25 1/60 Jennifer	JESSICA I ESCOBEDO-SOBERON \$1,600.00 BMI-ESF	<ol style="list-style-type: none"> Plan #13 filed 01/17/25 incorrectly provides for a residential lease under paragraph #13. Trustee alleges Official Form 122C is inaccurate as it does not include all of Mr. Noe Escobedo's Income for the entire month of July through September 2024. Trustee alleges the Statement of Financial Affairs is inaccurate as it does not disclose all business information under #27. Debtor has failed to pay all disposable income into the Plan. Debtor has failed to provide sufficient proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 8C. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2). Plan fails to provide for IRS claim #8 filed 02/25/25. 		
		Plan payments: 1 (Feb 2025) - 60 (Jan 2030) \$1,600.00.		
		Trustee's amended Motion to Dismiss #34 filed 02/24/25. No response filed by Debtors.		

JUDGE EDUARDO V RODRIGUEZ

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

Next 3 Panels:
04/10/2025
05/15/2025
07/15/2025

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	\$4,750.00 or 1.46 mth	Trustee does not recommend confirmation and dismissal.
	JOSE CAVAZOS	Dismissal	02/10/25	
09/16/24 11/25/24 5/60	GLORIA CAVAZOS		\$1,500.00	
Bridget1	\$3,250.00 AMI-ESF		ePay	
<p>1. Plan #54 filed 02/03/25 fails to properly provide for Funding Metrics LLC claim #12 filed 10/17/24.</p> <p>2. Trustee alleges the plan fails to provide all of Debtor's disposable income into the plan.</p> <p>3. Debtor is delinquent 1.46 payments through February totaling \$4,750.00.</p> <p>4. The savings fund provision in the plan does not comply with 11 U.S.C. § 1325(a)(3) ("plan proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) and (2). The plan would require the Trustee to receive, hold, then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) and (e)(2).</p> <p>Payments: 1 (Oct 2024)- 4 (Jan 2025) \$3,000.00. 5 (Feb 2025)- 60 (Sep 2029) \$3,250.00.</p> <p>Trustee's Amended Motion to Dismiss #64 filed 02/26/25. Response #57 filed 02/03/25.</p>				