

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 9:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

Attorney <i>Pet Filed</i> Bar Date <i>Month/Term</i>	Case # Debtor(s) <i>Plan Pmt</i> <i>AMI/BMI-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
<p>*PRO SE DEBTOR</p> <p>12/02/24 02/10/25 2/0 Bridget1</p>	<p>24-20337 KATHERINE R HATCH</p> <p>\$1,369.00 <i>BMI-</i></p>	<p style="text-align: center;">Confirmation</p> <ol style="list-style-type: none"> 1. Plan #29 filed 01/22/25 does not comply with BLR 3015-1(a). 2. Trustee alleges the plan fails to provide all of Debtor's disposable income into the plan. 3. Debtor failed to file the six-month itemization for the Current Monthly Income with Debtor's Official Form 122C. 4. Plan schedules the IRS as a priority creditor in the amount of \$9,864.00, but the proof of claim #4 filed 12/20/24 does not reflect a priority amount and Debtor has not provided documentation to substantiate this liability. 5. Debtor has failed to provide a complete copy of the 2022 tax return. 6. Plan fails to fully provide for Title Max of Texas LLC claim #2 filed 12/10/24. 7. Plan fails to fully provide for Oak Bay Condominiums. 8. Trustee alleges that Schedule C #33 filed 01/22/25 is incomplete as it fails to disclose the exemption codes. 9. Debtor has failed to file Schedule C-1 Summary. 10. Trustee alleges that Schedule H #22 filed 12/16/24 is incomplete as item 2 fails to indicate Debtor has lived in a community property state or territory in the last 8 years. 11. Debtor has failed to file an Application to Employ Realtor. 12. The Proposed Wage Order #31 filed 01/22/25 fails to provide the correct payment address for Debtor's plan payments. 13. Debtor is delinquent 1.48 payments through February, totaling \$2,031.00. <p>Payments: \$707.00 month for 60 months and</p>	<p>\$2,031.00 or 1.48 mth 01/31/25 \$707.00 ePay</p>	<p>Trustee does not recommend confirmation.</p>

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\$662.00 month for 60 months.

Trustee's Motion to Dismiss #35 filed 01/27/25 is set for 03/19/25.
No response filed by Debtor(s).

<p>*PRO SE DEBTOR</p> <p>12/02/24 02/10/25 2/0 Jennifer</p>	<p>24-20338</p> <p>LETICIA MORALES</p> <p>\$0.00 BMI-</p>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <ol style="list-style-type: none"> 1. Debtor did not appear at the 01/14/25 341 meeting of creditors. 2. Debtor failed to file a Plan and Plan Summary. 3. Debtor has failed to file or provide schedules, a completed Official Form 122C, a Statement of Financial Affairs, copies of tax returns and pay advices. 4. Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1). 5. Debtor has failed to file a wage deduction order or EFT certificate with the Court. 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. 7. Debtor failed to make a plan payment. 8. Debtor failed to file proof of attendance at an approved credit counseling course before the petition date. <p>Trustee's Amended Motion to Dismiss with Prejudice #19 filed 01/14/25. No response filed by Debtor.</p>	<p>no pymts received</p> <p>01/01/00</p> <p>\$0.00</p>	<p>Trustee recommends Dismissal with Prejudice.</p>
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<p>*PRO SE DEBTOR</p> <p>12/03/24 02/11/25 2/0 Jennifer</p>	<p>24-20342 SPRING RICHARDSON</p> <p>\$0.00 BMI-</p>	<p>Confirmation</p> <p>Dismissal</p>	<p>no pymts received 01/01/00 \$0.00</p>	<p>Trustee recommends Dismissal with Prejudice.</p>
<p>1. Debtor did not appear at the 01/14/25 341 meeting of creditors.</p> <p>2. Debtor failed to file a Plan and Plan Summary.</p> <p>3. Debtor has failed to file or provide 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 #19 filed 01/14/25. No Response filed by Debtor(s).</p>				

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OJEDA LAW OFFICE 12/03/24 02/11/25 2/60 Jennifer	24-20340 SUSANNA M CUNNINGHAM \$1,325.00 BMI-	Confirmation	\$1,325.00 or 1.00 mth <i>01/10/25</i> \$1,325.00 <i>ePay</i>	Trustee does not recommend confirmation.
<p>1. Plan #10 filed 12/17/24 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p> <p>2. Trustee alleges Schedule B is inaccurate as it fails to itemize household good and furnishings or electronics.</p> <p>3. Trustee alleges Schedules I/J are incomplete as it does not include food stamps or storage unit expense.</p> <p>4. Official Form 122C #11 filed 12/17/24 is incomplete as it does not include the Current Monthly Income breakdown.</p> <p>5. Debtor failed to provide bank statements for Woodforest checking account 2839 November through December 2024.</p> <p>6. Debtor failed to provide bank statements for Chase account for December through January.</p> <p>7. Debtor failed to provide bank statements for Woodforest nonprofit check account.</p> <p>8. Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002. Therefore, creditors have not received notice of the plan.</p> <p>9. Debtor failed to provide Trustee with the necessary names and addresses of the Domestic Support Obligation recipients to comply with 1302(d)(1).</p> <p>Plan Payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,325.00.</p> <p>Trustee's Motion to Dismiss #21 filed 01/27/25 is set for 03/19/25. No response filed by Debtor.</p>				

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Bar Date	AMI/BMI-		Pmt Method	
Month/Term	ESF/PPR			
OLIVA PC (C)	24-20315	Confirmation	\$2,000.00 or	Trustee does not recommend confirmation and recommends dismissal.
	RITA C GOMEZ	Dismissal	2.00 mth	
11/04/24			12/19/24	
01/13/25			\$1,000.00	
3/60	\$1,000.00		ePay	
Jennifer	BMI-ESF			
<p>1. Plan #30 filed 01/10/25 fails to fully provide for Select Portfolio claim #4 filed 01/13/25.</p> <p>2. Plan fails to provide for treatment of the post-petition mortgage payment due to Select Portfolio for November 2024.</p> <p>3. Plan fails to provide for the notice of post-petition fee claim of Select Portfolio in the amount of \$309.34 for insurance advances.</p> <p>4. Trustee alleges Schedule J is inaccurate as it does not provide for mortgage insurance expense. Plan provides for escrow component of the mortgage; however, the claim provides on-going payments that are for principal and interest only.</p> <p>5. Paragraph 8C of the Plan is incomplete as the Contract Interest Rate, Monthly Payment, Date Last Payment is Due have not been provided on the Nueces County tax office claim.</p> <p>6. Debtor is delinquent 2 months through February, totaling \$2,000.00.</p> <p>7. 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 (Dec 2024) - 60 (Nov 2029) \$1,000.00.</p> <p>Trustee's Amended Motion to Dismiss #36 filed 02/05/25. Debtor filed a response on 01/10/25 at #31.</p>				

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<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			

<p>OLIVA PC (C)</p> <p>11/27/24 02/05/25 3/60 Bridget1</p>	<p>24-20335</p> <p>JOSE CARO</p> <p>\$1,475.00</p> <p>BMI-ESF</p>	<p style="text-align: center;">Confirmation</p> <p>Amended Plan #32 and Schedule J #31 filed 02/03/05 will be reviewed prior to the hearing.</p> <p>Plan #30 filed 01/30/25 cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtor is delinquent 2 payments through January, totaling \$2,950.00. Debtor has failed to make a Plan payment. 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. Debtor failed to provide proof to substantiate the amounts to be paid to Conn's through the Plan. Creditor has not filed a claim, and Trustee must disburse according to plan. <p>Payments: 1 (Dec 2024) - 60 (Nov 2029) \$1,475.00.</p> <p>Trustee's Amended Motion to Dismiss #36 filed 02/05/25 is set for 03/19/25. No response filed by Debtor(s).</p> <p>Objection to Confirmation filed 01/17/25 by Toyota Motor Credit Corporation at #27 was withdrawn 02/04/25 at #34.</p>	<p>\$1,475.00 or 1.00 mth</p> <p>02/04/25</p> <p>\$1,475.00</p> <p>ePay</p>	<p>Trustee does not recommend confirmation.</p>
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OLIVA PC (C)	24-20354	Confirmation	Current	Trustee does not recommend confirmation.
	ANNETTE BONKER		<i>01/13/25</i> \$1,800.00 <i>ePay</i>	
12/18/24 02/26/25 2/13 Krystle	\$1,800.00 BMI-ESF	<p>1. Plan #2 filed 12/18/24 fails to provide a 100% dividend to the general unsecured creditors as required by non-exempt property of \$79,852.74.</p> <p>2. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p> <p>3. Schedule I indicates Debtor intends to sale the home, however, the Plan does not include a contingency plan or deadlines regarding the sale of the home.</p> <p>4. Debtor has failed to file a Motion to Employ Realtor.</p> <p>5. 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 (Jan 2025) - 12 (Dec 2025) \$1,800.00. 13 (Jan 2026) - 13 (Jan 2026) \$61,550.00.</p> <p>Trustee's Amended Motion to Dismiss #28 filed 02/05/25 is set for 03/19/25. No response filed by Debtor.</p>		

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PAYNE & ASSOCIATES PLLC 08/16/22 10/25/22 30/60 Connie	22-20194 ANTHONY W DEEL DEBORAH V DEEL \$600.00 BMI-	Dismissal Modification	Current 01/31/25 \$234.17 Wage Order	Trustee does not recommend approval and recommends dismissal.
<p>Amended Modified plan filed 01/16/25 at #78 to provide a change the household income for the Debtors and to reflect the claim of Navy Federal Credit Union has been paid in full, cannot be recommended because:</p> <ol style="list-style-type: none"> 1. The Mod Plan Summary fails to reflect the correct pre-mod distributions to secured creditors. 2. Creditors have not received proper notice as no certificate of service was filed. <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>				

PAYNE & ASSOCIATES PLLC 08/28/24 11/06/24 6/60 Krystle	24-20244 IVY L MARTINEZ \$1,725.00 BMI-	Confirmation Obj Conf Gateway Mortgage	Current 02/03/25 \$1,961.55 Wage Order	Recommend confirmation of Plan #50 pending resolution of objection.
<p>Plan #50 filed 01/14/25 works paying 2% to general unsecured creditors.</p> <p>Plan Payments: 1 (Sep 2024) - 5 (Jan 2025) \$1,290.00. 6 (Feb 2025) - 60 (Aug 2029) \$1,725.00.</p> <p>Trustee's Motion to Dismiss #28 filed 10/25/24 was withdrawn 02/05/25.</p>				

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Month/Term	ESF/PPR			

No response by Debtor.

Objection to Confirmation filed 12/23/24 by Gateway Mortgage at #49.

RAUB	22-20237	Dismissal	\$8,773.48 or	Trustee does not
	MICHAEL A SALAZAR	Modification	1.34 mth	recommend
09/29/22	MELISSA A SALAZAR		01/30/25	approval and
12/08/22			\$500.00	recommends
28/60	\$6,525.00		ePay	dismissal.
Connie	AMI-BOTH			
<p>Amended Modified plan was filed 01/13/25 at #160 to cure post-petition payment default and to add a 2023 tax liability to the IRS. The modification cannot be recommended because:</p> <ol style="list-style-type: none"> 1. Debtor failed to provide documentation to support the income reflected on Schedule I. 2. Mod fails to provide for Notice of Postpetition Mortgage Fees, Expenses and Charges #158 filed 01/08/25 for \$300.00. 3. Debtors are more than 1 payment delinquent. <p>Mod forgives: \$17,119.00</p> <p>Mod payments: 23 (Aug 2024) - 27 (Dec 2024) \$6,250.00 28 (Jan 2025) - 60 (Sep 2027) \$6,525.00</p> <p>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.</p>				

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RAUB	24-20040 BRIAN C HILL	Dismissal	\$2,438.35 or 1.63 mth <i>01/31/25</i> \$692.31 <i>ePay</i>	Trustee recommends dismissal.
<i>02/08/24</i> <i>04/18/24</i> <i>12/60</i> Tracey	ERICA M HILL \$1,500.00 <i>AMI-</i>	Post-Conf. Trustee's Motion to Dismiss filed 12/11/24 at #48 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/14/25 at #51. There are some months where only a partial payment was made and one month where no payment was made.		

RAUB	24-20192 VICTOR LARA III	Confirmation Dismissal	Current <i>01/28/25</i> \$1,084.61 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<i>07/08/24</i> <i>09/16/24</i> <i>7/60</i> Bridget1	\$5,580.00 <i>AMI-BOTH</i>	<ol style="list-style-type: none"> 1. Plan Summary #65 filed 01/13/25 and Schedule J #58 filed 12/16/2024 do not agree. The projected income, expenses and disposable income amounts are inconsistent. 2. Debtor has failed to file an amended wage order for the increased variable payment. 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>Payments: 1 (Aug 2024)- 6 (Jan 2025) \$4,700.00. 7 (Feb 2025)- 60 (Jul 2029) \$5,250.00.</p> <p>Trustee's Amended Motion to Dismiss #72 filed 02/05/25. 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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<i>Month/Term</i>	<i>ESF/PPR</i>			

Debtor(s)' Objection to Internal Revenue Service claim filed 11/18/24 at #48 was withdrawn 01/13/25 at #67.

RAUB	24-20224	Confirmation		
	MICHAEL A KOHL		\$4,950.00 or 1.50 mth	Trustee recommends
<i>08/06/24</i>	CLAUDIA KOHL		<i>01/09/25</i>	confirmation Plan
<i>10/15/24</i>			\$1,650.00	#55 filed 01/13/25.
<i>6/60</i>	\$3,300.00		<i>ePay</i>	
Bridget1	AMI-			
	Plan #55 filed 01/13/25 works paying 22.98% dividend to the general unsecured creditors.			
	Payments: 1 (Sep 2024)- 60 (Aug 2029) \$3,300.00.			
	Trustee's Motion to Dismiss #34 filed 09/27/24 was withdrawn 02/05/25 at #61.			
	Response #37 filed 10/22/24.			

RAUB	24-20282	Confirmation		
	EGLANTINA ODOM	Dismissal	\$2,638.48 or 1.15 mth	Trustee does not recommend confirmation and recommends dismissal.
<i>09/30/24</i>			<i>02/03/25</i>	
<i>12/09/24</i>			\$1,015.38	
<i>5/60</i>	\$2,300.00		<i>Wage Order</i>	
Jennifer	AMI-ESF			
	1. Plan #40 filed 01/14/25 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.			
	4. Debtor failed to provide statements for Chemcel Federal Credit Union and Cash App for September and Venmo account July through September 2024.			
	5. Debtor is delinquent 1.15 payments through January totaling \$2,638.48.			

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6. Debtor has failed to file an amended wage deduction order with the Court.

7. 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) - 4 (Jan 2025) \$2,200.00.

5 (Feb 2025) - 60 (Sep 2029) \$2,300.00.

Trustee's Amended Motion to Dismiss #45 filed 02/05/25.

Debtor's response #35 filed 12/17/24.

RAUB	24-20285	Confirmation	\$750.00 or 1.00 mth	Trustee does not recommend confirmation and recommends dismissal.
	EUGENE J WILLIAMS	Dismissal	<i>01/16/25</i>	
<i>10/02/24</i> <i>12/11/24</i> <i>4/60</i>	HARRIET P WILLIAMS		\$750.00	
Bridget1	\$750.00 <i>AMI-ESF</i>		<i>Wage Order</i>	

1. Plan #12 filed 10/10/24 fails to provide for PHH Mortgage Corporation claim #28 filed 12/03/24.
2. Trustee alleges Debtors' Official Form 122C #1 is incorrect, thus the plan fails to meet the requirements of 1325(b).
3. Trustee alleges that the Plan fails provide all of Debtor's disposable income into the plan.
4. Debtors are not contributing all disposable income as the direct monthly payment of \$250.00 will terminate in June 2026 without a corresponding step-up in payments.
5. Debtors have failed to provide proof to substantiate the direct monthly payment listed on Schedule J #11 filed 10/10/24 and Paragraph 9C.
6. Debtors have failed to provide bank statements for accounts ending in 5208, 7035 and 1291 for 07/04/24 through 10/02/24.
7. 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).

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

Payments: 1 (Nov 2024)- 60 (Oct 2029) \$750.00.

Trustee's Amended Motion to Dismiss #38 filed 02/05/25.
No response filed by Debtor(s).

RAUB 10/31/24 01/09/25 4/60 Bridget1	24-20313 ROGELIO A GARZA CHRISTINE N AVILEZ \$4,050.00 <i>BMI-</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Obj Conf Henry Franco</p>	\$1,869.18 or 0.46 mth 02/04/25 \$934.62 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
Plan #26 filed 01/14/25 fails to fully provide for 21st Mortgage claim #9 filed 11/27/24. Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$4,050.00. Trustee's Motion to Dismiss #25 filed 12/17/24. Response #28 filed 01/14/25.				

RAUB 11/05/24 01/14/25 3/60 Jennifer	24-20320 MICHAEL R CANTU AMANDA CANTU \$1,725.00 <i>BMI-PPR</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Obj Conf Henry Franco</p>	\$2,680.76 or 1.55 mth 02/04/25 \$398.08 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Trustee alleges that Plan #19 filed 12/04/24 fails to provide all of Debtor's disposable income into the plan. 2. Plan does not fully provide for Nueces County Tax claim #3 filed 12/10/24. 3. Trustee alleges unfair discrimination to unsecured claims as the Henry Franco secured claim does not include a valid deed, therefore, the debt should be general unsecured. 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. 				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 9:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

	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			

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 failed to provide copies of Bank of America bank statements for September through November 2024.

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

9. Debtor is behind 1.55 payments through February, totaling \$2,680.76.

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.

Objection to Confirmation filed 01/08/25 at #33 by Henry Franco.

RAUB 11/05/24 01/14/25 3/60 Krystle	24-20321 MICHAEL CASAS \$1,950.00 AMI-	Confirmation Dismissal	\$3,900.00 or 2.00 mth 01/23/25 \$1,950.00 ePay	Trustee does not recommend confirmation and recommends dismissal.
<ol style="list-style-type: none"> 1. Debtor appeared at the 12/31/24 and 01/28/25 Meeting of Creditors; however, the meeting was continued to 02/11/25 for tax returns and accounts receivable. 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
February 12, 2025 9:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

	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			

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 is delinquent in the amount of \$3,900.00 or 2 months.
 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 the November statement for Frost Bank account ending 3195.
 13. Debtor is behind 2 payments through February, totaling \$3,900.00.
- Plan payments: 1 (Dec 2024)- 60 (Nov 2029) \$1,950.00.
- Trustee's Motion to Dismiss #24 filed 12/17/24.
Debtor's response #28 filed 01/14/25.

RAUB	24-20331	Confirmation	\$4,255.00 or	Trustee does not
	KENNETH D TAVARES	Dismissal	1.00 mth	recommend
11/21/24			01/16/25	confirmation and
01/30/25	DERRILENE S TAVARES	Obj Conf Coastlife Credit Union	\$4,255.00	recommends
3/60	\$4,255.00		ePay	dismissal.
Jennifer	AMI-PPR			

1. Plan #20 filed 12/13/24 fails to establish a sufficient federal income tax reserve for the liability that will come due pursuant to the tax returns.
2. Plan does not agree with the fixed fee application.
3. Plan fails to provide for Nueces County tax claim #9 filed 12/20/24.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 9:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

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

4. Trustee alleges Schedule I is inaccurate as it does not provide for Debtor's 401k loan as noted on the Debtor's pay stubs. Schedule I does not provide Debtor's occupation or length of employment. Additionally, Schedule I is inaccurate as the paystubs do not support the gross wages listed.

5. Debtors failed to provide bank statements for September to October 2024.

6. Debtors failed to provide an affidavit explaining how their 401k loan funds were used.

Plan payments: 1 (Dec 2024) - 60 (Nov 2029) \$4,255.00.

Trustee's Motion to Dismiss #29 filed 01/10/25.

No Response filed by Debtor(s).

Objection to Confirmation filed 01/08/25 by Coastlife Credit Union at #27.

RAUB	24-20347	Confirmation	\$2,775.00 or 1.50 mth	Trustee does not recommend confirmation.
	RUBEN MORALES		01/10/25	
12/05/24	IRANA J MORALES		\$925.00	
02/13/25			ePay	
2/60	\$1,850.00			
Krystle	AMI-			
	1. Plan #2 filed 12/05/24 does not match Plan Summary.			
	2. Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed on 12/05/24.			
	3. Plan does not fully provide for Carmax Auto Finance Claim #1 filed 12/09/24.			
	4. Plan proposes to pay an excessive interest rate of 18% to Rally Union Credit Union for 2018 Nissan Sentra.			
	5. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed.			
	6. Schedule J is inaccurate as Debtors are not including the Federal Income Tax Reserve amount in the budget calculation.			
	7. Debtor failed to provide CashApp statements.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 9:00 am

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

8. Debtor is delinquent 1.5 payments through 02/04/25 totaling \$2,775.00.

Plan Payments: 1 (Jan 2025) - 60 (Dec 2029) \$1,850.00.

Trustee's Motion to Dismiss #26 filed 01/31/25 is set for 03/19/25.
No response by Debtor.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

	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) 10/31/18 01/09/19 76/84 Tracey	18-20489 MICHAEL Q MUELLER RACHAL M RESIO-MUELLER \$2,395.41 AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 09/16/24 at #143 for non-payment. Response to Trustee's Motion to Dismiss was filed 09/20/24 at # 144. There are several months where only a partial payment was made. Debtors are in month 76 of an 84-month plan.	\$4,680.25 or 1.95 mth 02/04/25 \$2,050.00 ePay	Trustee recommends dismissal.
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GONZALEZ (JOEL) 09/11/20 11/20/20 53/60 Tracey	20-20290 ERNESTO D BADILLO DEBRA C BADILLO \$200.00 AMI-	Modification Modified Plan filed 01/07/25 at #50 due to a loss in income when he retired in December 2024 cannot be recommended because: <ol style="list-style-type: none"> 1. Debtor failed to provide verification of current income. 2. Debtor failed to provide a copy of the 2023 tax return. 3. Mod Plan Summary fails to reflect the correct pre-modification payments made to Trustee. 4. Mod Plan Summary fails to reflect the correct the pre-mod distributions to secured creditors. 5. Mod Plan Summary fails to reflect the correct the pre-mod distributions to priority creditors. Mod works at 69.579%, GUC=\$38,0714.44 Mod payments: 51 (Dec 2024) - 60 (Sep 2025) \$200.00	Current 01/23/25 \$1,176.93 Wage Order	Trustee does not recommend approval.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

	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)	20-20327	Dismissal	\$10,745.00 or 3.31 mth	Trustee recommends dismissal.
	MATTHEW N PAVLICEK		12/30/24	
10/06/20	MEGAN E PAVLICEK		\$1,500.00	
12/15/20			ePay	
52/60	\$3,250.00			
Tracey	BMI-			
	Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at #129 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 11/22/24 at #130. There are several months where only a partial payment was made.			

GONZALEZ (JOEL)	21-21042	Dismissal	\$4,199.76 or 2.83 mth	Trustee recommends dismissal.
	KRISTY A RODRIGUEZ		02/03/25	
02/19/21			\$510.00	
04/30/21			ePay	
48/52	\$1,484.48			
Tracey	BMI-ESF			
	Post Conf. Trustee's Motion to Dismiss filed 01/08/25 at #76 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss was filed 1/16/25 at #78. There are several months where only a partial payment was made.			

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

	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)	21-21223 MARY JANE GONZALEZ	Dismissal	\$400.00 or 1.00 mth 02/04/25 \$400.00 ePay	Trustee recommends dismissal.
09/03/21 11/12/21 41/60 Tracey	\$400.00 BMI-BOTH	Post-Conf. Trustee's Motion to Dismiss was filed 1/08/25 at #73 for non-payment. No response filed by Debtor. There are a couple of months where no payment was made.		
GONZALEZ (JOEL)	22-20025 ANTHONY G PERKINS PAMELA A PERKINS	Dismissal	Current 10/22/24 \$930.00 ePay	Trustee recommends dismissal.
02/11/22 04/22/22 36/60 Tracey	\$500.00 AMI-ESF	Post Conf. Trustee's Motion to Dismiss filed 01/08/25 at #82 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/20/25 at #83. There are several months where only a partial payment was made and some where no payment was made at all. Modification filed 01/24/25 at #84 set for hearing on 03/19/25 at 10:00 a.m.; however, the last payment was received on 10/22/2024.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
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
GONZALEZ (JOEL) 04/04/22 06/13/22 34/60 Tracey	22-20082 JAMES L MOSS PATRICIA R MOSS \$2,066.73 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 1/08/25 at #67 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/17/25 at #68. There are several months where only a partial payment was made.	\$2,633.09 or 1.27 mth <i>01/28/25</i> \$476.94 <i>Wage Order</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 07/22/22 09/30/22 31/55 Tracey	22-20169 JOSE G MORALES JR ALIZA M MORALES \$150.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 1/08/25 at #37 for non-payment. The last payment was received on 10/30/2024. No response filed by Debtors. There are several months where no payment was made at all.	\$450.00 or 3.00 mth <i>10/30/24</i> \$450.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 07/26/22 10/04/22 31/60 Tracey	22-20171 GABRIEL MARTINEZ KRISTINA L MARTINEZ \$1,850.00 <i>BMI-ESF</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 01/08/25 at #101 for non-payment. No response filed by Debtors. There are several months where no payment was made at all.	\$6,347.50 or 3.43 mth <i>10/28/24</i> \$2,127.50 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

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

Motion of Counsel to withdraw as attorney of record.

GONZALEZ (JOEL)	22-20174 BRUCE LLOYD	Dismissal	\$6,457.98 or 3.09 mth 01/14/25 \$481.95 Wage Order	Trustee recommends dismissal.
07/28/22 10/06/22 31/60 Tracey	MELISSA LLOYD \$2,088.42 BMI-			
<p>Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 at #65 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/21/25 at #66. There are several months where only a partial payment was made.</p>				

GONZALEZ (JOEL)	23-20014 VANESSA D DIXSON	Dismissal	\$1,442.35 or 3.04 mth 10/17/24 \$219.23 Wage Order	Trustee recommends dismissal.
01/25/23 04/05/23 25/60 Tracey	\$475.00 AMI-			
<p>Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 at #36 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/22/25 at #38. There are several months where only a partial payment was made and some where no payment was made at all.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
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
GONZALEZ (JOEL) 02/03/23 04/14/23 24/60 Tracey	23-20029 ARNOLD V ALMAGUER \$1,491.31 AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 at #76 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/21/25 at #77. There are several months where only a partial payment was made.	\$2,590.23 or 1.74 mth 02/03/25 \$688.31 Wage Order	Trustee recommends dismissal.
GONZALEZ (JOEL) 03/29/23 06/07/23 23/36 Tracey	23-20075 AMANDA C BENAVIDES \$500.00 BMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss was filed 01/08/25 at #75 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/24/25 at #77. There are several months where no payment was made.	\$750.00 or 1.50 mth 01/17/25 \$750.00 ePay	Trustee recommends dismissal.
GONZALEZ (JOEL) 06/05/23 08/14/23 20/60 Tracey	23-20147 REBECCA A SCARBROUGH \$6,376.26 AMI-	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 10/17/24 at #51 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 10/28/24 at #52. There are several months where only a partial payment was made and some where no payment was made at all.	\$15,728.43 or 2.47 mth 01/24/25 \$1,990.00 ePay	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

	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)	24-20031 YVETTE P SOLIS	Dismissal	\$4,427.68 or 2.61 mth 02/04/25 \$782.31 Wage Order	Trustee recommends dismissal.
02/01/24 04/11/24 12/60 Tracey	\$1,695.00 BMI-	Post-Conf. Trustee's Motion to Dismiss filed 11/14/24 at 50 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 12/02/24 at #51. There are several months where only a partial payment was made and some where no payment was made at all.		

GONZALEZ (JOEL)	24-20087 KIMBERLY A OWEN	Dismissal	\$3,451.34 or 2.76 mth 01/31/25 \$150.53 Wage Order	Trustee recommends dismissal.
03/29/24 06/07/24 11/60 Tracey	\$1,250.00 AMI-	Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 at #36 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/21/25 at #37. There are several months where only a partial payment was made.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
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
GONZALEZ (JOEL) 04/01/24 06/10/24 10/60 Tracey	24-20090 MARY E ELIZONDO \$1,385.00 <i>BMI-PPR</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 at #43 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/20/25 at #44. There are a couple of months where no payment was made.	\$3,125.55 or 2.26 mth 01/23/25 \$1,350.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 06/06/24 08/15/24 8/60 Tracey	24-20159 BRIAN A CERDA SARAH A GONZALEZ CERDA \$1,100.00 <i>BMI-</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 #37 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/20/25 at #38. There are a couple of months where no payment was made.	\$1,100.00 or 1.00 mth 01/28/25 \$1,100.00 <i>ePay</i>	Trustee recommends dismissal.
GONZALEZ (JOEL) 08/01/24 10/10/24 7/60 Tracey	24-20218 WILLIAM S KANGAS CHERI H KANGAS \$1,775.00 <i>BMI-PPR</i>	Dismissal Post-Conf. Trustee's Motion to Dismiss filed 01/08/25 at #49 for non-payment. Response to Post - Conf. Trustee's Motion to Dismiss filed 01/24/25 at #50. There are several months where no payment was made.	\$6,190.00 or 3.49 mth 02/04/25 \$900.00 <i>ePay</i>	Trustee recommends dismissal.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

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

GONZALEZ (JOEL) <i>08/20/24</i> <i>10/29/24</i> <i>6/58</i> Krystle	24-20236 RENE J SANDOVAL ANDREA L SANDOVAL \$3,300.00 AMI-	Confirmation Dismissal Obj Conf Rally Credit Union Obj POC Rally Credit Union	\$4,279.04 or 1.30 mth <i>01/30/25</i> \$761.54 Wage Order	Trustee does not recommend confirmation and recommends dismissal.
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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.

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

Objection to Proof of Claim of Rally Credit Union (Claim No. 14) filed 01/13/25 at #46.

Evidentiary Hearing 2/12/25

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
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
GONZALEZ (JOEL) 08/29/24 11/07/24 6/60 Bridget1	24-20247 JENNIFER J JONES \$3,935.00 AMI-	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p>1. Trustee alleges that Plan #54 filed 01/23/25 fails to provide all of Debtor's disposable income into the plan.</p> <p>2. Trustee alleges Debtor's Official Form 122C #43 filed 01/09/25 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) \$4,225.00. 5 (Jan 2025) \$3,900.00. 6 (Feb 2025)- 60 (Aug 2029) \$3,935.00.</p> <p>Trustee's Motion to Dismiss #17 filed 10/11/24. Debtor's response #18 filed 10/29/24.</p>	\$1,097.30 or 0.28 mth 01/23/25 \$1,638.46 <i>Wage Order</i>	Trustee does not recommend confirmation and recommends dismissal.

GONZALEZ (JOEL) 09/13/24 11/22/24 5/60 Krystle	24-20256 DIANA D MEDINA \$2,000.00 BMI-PPR	<p style="text-align: center;">Confirmation</p> <p>Plan #48 filed 12/27/24 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement of \$95,159.32. Trustee requests a C4 Confirmation Order.</p> <p>Plan includes nonstandard provisions concerning Exeter Finance LLC arrearage claim.</p> <p>Plan Payments: 1 (Oct 2024) - 2 (Nov 2024) \$2,280.00. 3 (Dec 2024) - 60 (Sept 2029) \$2,000.00.</p>	\$1,192.16 or 0.60 mth 01/27/25 \$400.00 <i>Wage Order</i>	Recommends confirmation of Plan #48 filed 12/27/24 with C4 Order.
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JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
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05/15/2025

	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			

Trustee's Motion to Dismiss #22 filed 11/05/24 was withdrawn 02/05/25.
Debtor's response at #37 filed 12/06/24.

GONZALEZ (JOEL)	24-20272	Confirmation		
	CLINTON B ASH		\$660.07 or 0.83 mth	Trustee recommends confirmation of Plan #44 filed 01/24/25.
09/26/24 12/05/24 5/60 Jennifer	ANNA M RODRIGUEZ \$800.00 AMI-		02/04/25 \$200.00 ePay	
Plan #43 filed 01/24/25 works, paying 37% to general unsecured creditors.				
Plan Payments: 1 (Oct 2024) - 2 (Nov 2024) \$325.00. 3 (Dec 2024) - 43 (Apr 2028) \$800.00. 44 (May 2028) - 60 (Sep 2029) \$1,050.00.				
Trustee's Motion to Dismiss #26 filed 11/08/24 was withdrawn 02/05/25 at #45. Debtors' response filed 11/12/24 at #27.				

GONZALEZ (JOEL)	24-20300	Confirmation		
	LUIS H VEGA		Current	Trustee does not recommend confirmation.
10/18/24 12/27/24 4/60 Krystle	GRACE B VEGA \$6,350.00 AMI-		02/03/25 \$1,153.85 Wage Order	
Plan #28 filed 01/13/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 10/21/24.				
Plan Payments: 1 (Nov 2024) - 60 (Oct 2029) \$6,350.00.				
Trustee's Motion to Dismiss #31 filed 02/05/25 is set for 03/19/25. No response filed by Debtors.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 10/22/24 12/31/24 4/53 Bridget1	24-20307 ALFREDO J BERNAL III \$1,075.00 <i>AMI-</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <p style="text-align: center;">Obj Conf PennyMac Loan Services</p> <p>Plan #26 filed 01/15/25 fails to fully provide for PennyMac Loan Servicing claim #5 filed 11/21/24.</p> <p>Plan payments: 1 (Nov 2024) - 53 (Mar 2029) \$1,075.00.</p> <p>Trustee's Motion to Dismiss #22 filed 12/17/24. Response #23 filed 01/10/25.</p> <hr/> <p>Objection to Confirmation filed 11/20/24 by PennyMac Loan Services, LLC at #18.</p>	\$248.04 or 0.23 mth 01/29/25 \$248.08 <i>Wage</i> <i>Order</i>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>
GONZALEZ (JOEL) 11/05/24 01/14/25 3/60 Bridget1	24-20322 AARON A CONSTANTE DIAMOND M CONSTANTE \$2,250.00 <i>AMI-</i>	<p style="text-align: center;">Confirmation</p> <p style="text-align: center;">Dismissal</p> <ol style="list-style-type: none"> 1. Plan #13 filed 11/19/24 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #14 filed on 11/19/24. 2. Plan summary #13 is misleading as it reflects a 100% return to general unsecured creditors, because the total amount of general unsecured claims is understated. The plan reflects \$16,319.38, when the total amount of timely filed general unsecured claims is \$35,268.29. 3. Plan fails to fully provide for Regional Acceptance Corp claim #9 filed 11/26/24. 4. Plan fails to fully provide for Texas Child Support claim #11 filed 12/09/24. 5. 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. 	\$2,596.16 or 1.15 mth 01/31/25 \$1,038.46 <i>Wage</i> <i>Order</i>	<p>Trustee does not recommend confirmation and recommends dismissal.</p>

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 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>			

6. Petition is inaccurate as it notes the Debtors have an eviction judgement; however, the Debtor testified at the 341 meeting this is incorrect.

7. 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.

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

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

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

11. 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.

12. 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)	24-20326	Confirmation	Current	Trustee to address the court.
	JASON NARANJO		01/23/25	
11/14/24	MELISSA E NARANJO		\$1,292.31	
01/23/25			<i>Wage Order</i>	
3/59	\$6,600.00			
Jennifer	AMI-			
Amended Plan #32 filed 01/30/25 changes the treatment of GoodLeaf, and creditor has not had sufficient notice. The Plan must remain 100% due Official Form 122C requirement of \$184,299.00.				
Plan payment:				
1 (Dec 2024) - 3 (Feb 2025) \$6,600.00.				
4 (Mar 2025) - 59 (Oct 2029) \$6,700.00.				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
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04/09/2025
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	Case #	Matters	Arrears	Trustee
Attorney	Debtor(s)	Notes	<i>Last Rcpt</i>	Recommendation
<i>Pet Filed</i>	<i>Plan Pmt</i>		Last Rcpt Amt	
Bar Date	AMI/BMI-		<i>Pmt Method</i>	
<i>Month/Term</i>	<i>ESF/PPR</i>			

Trustee's Motion to Dismiss #29 filed 01/10/25 was withdrawn 02/05/25 at #36.
Debtors' response filed 01/21/25 at #30.

GONZALEZ (JOEL)	24-20328 IRMA MARQUEZ	Confirmation	Current	Trustee does not recommend confirmation.
11/19/24 01/28/25 3/56 Bridget1	\$4,110.00 AMI-		01/23/25 \$1,896.92 <i>Wage Order</i>	
<p>1. Plan #19 filed 01/07/25 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 11/19/24.</p> <p>2. Plan fails to provide for the MidFirst Bank Notice of Mortgage Payment Change #21 filed 01/30/25.</p> <p>Payments: 1 (Dec 2024)- 56 (Jul 2029) \$4,110.00</p> <p>Trustee's Motion to Dismiss #22 filed 01/31/25 is set for 03/19/25. Response #23 filed 02/04/25.</p>				

GONZALEZ (JOEL)	24-20329 RAFAEL GOMEZ MARGARITA T GOMEZ	Confirmation	Current	Trustee recommends confirmation of Plan #24 filed 02/04/24.
11/19/24 01/28/25 3/36 Jennifer	\$300.00 BMI-		01/13/25 \$300.00 <i>ePay</i>	
<p>Plan #24 filed 02/04/25 works, paying 5% to general unsecured creditors.</p> <p>Plan payments: 1 (Dec 2024) - 36 (Nov 2027) \$300.00.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
03/19/2025
04/09/2025
05/15/2025

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

Plan payments: 1 (Dec 2024) - 60 (Nov 2029) \$2,500.00.

Trustee's Motion to Dismiss #23 filed 01/10/25.
Debtor's response #26 filed 01/21/25.

GONZALEZ (JOEL)	24-20339 DAVID A AYER	Confirmation	\$4,226.92 or 1.51 mth 01/29/25 \$1,373.08 ePay	Trustee does not recommend confirmation.
12/02/24 02/10/25 2/60 Bridget1	\$2,800.00 AMI-	<ol style="list-style-type: none"> 1. Plan #25 filed 01/21/25 fails to provide \$16,803.00 to the general unsecured creditors as required by Debtor's Official Form 122C #13 filed on 12/13/24. 2. Plan fails to fully provide for Vanderbilt Mortgage & Finance claim #1 filed 12/17/24. 3. Trustee alleges Schedule I income and expense are inaccurate pursuant to the pay stubs. 4. Debtor is delinquent 1.51 payments through February, totaling \$4,226.92. <p>Plan Payments: 1 (Jan 2025) - 60 (Dec 2029) \$2,800.00.</p> <p>Trustee's Motion to Dismiss #27 filed 01/21/25 is set for 03/19/25. No response filed by Debtor.</p>		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
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) 12/04/24 02/12/25 2/36 Jennifer	24-20344 CLIFFORD P MCARTHUR \$200.00 BMI-	Confirmation Plan #27 filed 01/21/25 works, paying 7% to general unsecured creditors. Plan includes a non-standard provision concerning Rocket Mortgage projected escrow shortage arrears. Plan payments: 1 (Jan 2025) - 36 (Dec 2027) \$200.00.	Current 01/09/25 \$410.00 ePay	Trustee recommends confirmation of Plan #27 filed 01/21/25.
GONZALEZ (JOEL) 12/11/24 02/19/25 2/60 Bridget1	24-20348 DANIEL MUNGUIA JR \$650.00 BMI-ESF	Confirmation Plan #32 filed 02/03/25 cannot be recommended because: 1. Debtor has failed to make a Plan payment. 2. The savings fund provision in the Plan does not comply with 11 U.S.C. § 1325(a)(3) ("proposed not by any means forbidden by law") because it violates 28 U.S.C. § 586(e)(1) & (2). The Plan would require the Trustee to receive, hold and then disburse funds without collecting the statutory fee mandated by 28 U.S.C. § 586(e)(1)(B) & (e)(2). Plan payments: 1 (Jan 2025) - 2 (Feb 2025) \$650.00. 3 (Mar 2025) - 60 (Dec 2029) \$625.00. Trustee's Amended Motion to Dismiss #35 filed 02/05/25 is set for 03/19/25. No response filed by Debtor.	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 10:00 am

Next 3 Panels:
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-</i> <i>ESF/PPR</i>	Matters Notes	Arrears <i>Last Rcpt</i> Last Rcpt Amt <i>Pmt Method</i>	Trustee Recommendation
GONZALEZ (JOEL) 12/13/24 02/21/25 2/43 Krystle	24-20349 MARIA E GARCIA \$810.00 <i>BMI-</i>	Confirmation <p>Trustee cannot recommend Plan #25 filed 01/31/25. Debtor failed to provide proof to substantiate the amounts to be paid to Capital One through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.</p> <p>Plan Payments: 1 (Jan 2025) - 43 (Jul 2028) \$810.00.</p> <p>Trustee's Motion to Dismiss #21 filed 01/21/25 is set for 03/19/25. No response filed by Debtor.</p>	Current <i>02/03/25</i> \$186.92 <i>Wage</i> <i>Order</i>	Trustee does not recommend confirmation.
GONZALEZ (JOEL) 12/16/24 02/24/25 2/60 Bridget1	24-20351 DANIEL GONZALEZ JR NORA I GONZALEZ \$375.00 <i>BMI-</i>	Confirmation <p>Plan #2 filed 12/16/25 works, paying 1.22% to general unsecured creditors.</p> <p>Plan payments: 1 (Jan 2025) - 60 (Dec 2029) \$375.00.</p>	\$28.84 or 0.08 mth <i>01/23/25</i> \$173.08 <i>Wage</i> <i>Order</i>	Trustee recommends confirmation of Plan #2 filed 12/16/25.

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 11:00 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
<p>*PRO SE DEBTOR</p> <p>12/03/24 02/11/25 2/0 Krystle</p>	<p>24-60067 NICHOLAS R HINOJOSA</p> <p>\$0.00 BMI-</p>	<p>Confirmation</p> <p>Dismissal</p>	<p>no pymts received 01/01/00 \$0.00</p>	<p>Trustee recommends Dismissal with Prejudice.</p>
<p>1. Debtor did not appear at the 01/21/25 341 meeting of creditors. Meeting is reset to 02/11/25.</p> <p>2. Debtor failed to file a Plan and Plan Summary.</p> <p>3. Debtor has failed to file or provide 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 #12 filed 02/05/25. No Response filed by Debtor(s).</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 11:00 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
ALAN D BORDEN 12/02/24 02/10/25 2/60 Bridget1	24-60066 TELFIA MUCKEROY \$3,100.00 AMI-	Confirmation Dismissal Obj Conf Freedom Mortgage Corpora	no pymts received 01/01/00 \$0.00	Trustee does not recommend confirmation and recommends dismissal.
<p>1. Plan #41 filed 01/22/25 fails to provide a \$40,902.60 dividend to the general unsecured creditors as required by Debtor's Official Form 122C #11 filed on 12/11/24.</p> <p>2. Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.</p> <p>3. Plan fails to fully provide for Caldwell Ranch Community claim #17 filed 1/27/25.</p> <p>4. Plan fails to fully provide for Freedom Mortgage Corporation claim # 18 filed 01/30/25.</p> <p>5. Plan unreasonably proposes many unnecessary variable payments that may violate 1325(a)(5)(B)(iii)(1).</p> <p>6. Plan fails to provide an adequate protection payment for Santander Consumer for months 1-2.</p> <p>7. Plan improperly provides for claim of Caldwell Ranch in Paragraph 8A, instead of 8B.</p> <p>8. Trustee alleges the plan is not feasible, as the plan summary reflects disposable income of \$4,310.48, which is less than the plan payment of \$4,888.00. Additionally, the Plan payment is \$3,100.00 for months 1-2 and debtor is not paying all disposable income for these months.</p> <p>9. Debtor failed to file Schedule C1.</p> <p>10. Schedule H is incomplete as it does not disclose an address for Emmett Muckeroy.</p> <p>11. Trustee alleges Schedule I is inaccurate as it does not provide Debtor's length of employment or employer address.</p> <p>12. Official Form 122C #11 filed 12/11/24 is incomplete as it does not include the Current Monthly Income breakdown.</p> <p>13. Trustee alleges the Statement of Financial Affairs, and the Fixed Fee Application are inaccurate as they do not provide for attorney fees paid direct pursuant to Debtor's 341 testimony. Further, the Statement of Financial Affairs is incomplete as is paragraph #27.</p>				

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 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			

14. Debtor has filed to provide proof of hotel expense.

15. Debtor has filed to make a Plan payment.

Plan Payments:

1 (Jan 2025) - 2 (Feb 2025) \$3,100.00.

3 (Mar 2025) - 60 (Dec 2029) \$4,888.00.

Trustee's Motion to Dismiss #37 filed 01/14/25.

No response filed by Debtor.

Objection to Confirmation filed 01/30/25 by Freedom Mortgage Corporation at #44.

GONZALEZ (JOEL)	23-60016 JAMES ANDERSON	Dismissal	\$2,270.00 or 2.16 mth 01/30/25 \$1,500.00 ePay	Trustee recommends dismissal.
02/24/23 05/05/23 24/58 Tracey	\$1,050.00 AMI-	Post-Conf. Trustee's Motion to Dismiss was filed 01/09/25 at #71 for non-payment. Response to Post-Conf. Trustee's Motion to Dismiss filed 01/21/25 at #72. There are several months where only a partial payment was made and some where no payment was made at all.		

GONZALEZ (JOEL)	24-60050 GEORGE MAHAN JR	Confirmation	Current 02/03/25 \$417.69 Wage Order	Trustee recommends confirmation of Plan #44 filed 12/17/24.
09/24/24 12/03/24 5/60 Krystle	ANGELINA C MAHAN \$905.00 BMI-ESF	Plan #44 filed 12/17/24 works, paying 57% to general unsecured creditors. Plan Payments: 1 (Oct 2024) - 3 (Dec 2024) \$850.00.		

JUDGE MARVIN ISGUR
Yvonne V. Valdez, Trustee
February 12, 2025 11:00 am

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

4 (Jan 2025) - 60 (Sep 2029) \$905.00.

Trustee's Motion to Dismiss #38 filed 11/08/24 was withdrawn 02/05/25.
Debtor's response filed 12/06/24 at #40.

GONZALEZ (JOEL)	24-60063 ROBYN RATCLIFFE	Confirmation	Current	Trustee does not recommend confirmation.
11/14/24			02/04/25	
01/23/25			\$51.92	
3/60	\$225.00		<i>Wage Order</i>	
Krystle	AMI-	Plan #23 filed 02/04/25 provides for bifurcated treatment of the same claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the notice of post-petition fees.		
		Plan Payments: 1 (Dec 2024) - 60 (Nov 2029) \$225.00.		
		See Admin Pro for Mortg Claims , par 14		