### Yvonne V. Valdez, Trustee April 24, 2025 9:30 am

Next 3 Panels: 05/15/2025 06/12/2025 07/10/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
BARTO	22-50079	Dismissal	\$2,400.00 or 1.71 mth	Trustee recommends
	AMPARO I	I RAMIREZ	04/16/25	dismissal.
10/31/22			\$700.00	
01/09/23 30/60	\$1,401.09		ePay	
Tracey	BMI-			
<b>,</b>		Post-Confirmation Trustee's Motion to Dismiss #88 filed 03/07/2025 for non-payment. Response to Post-Confirmation Trustee's Motion to Dismiss filed 04/03/25 at #92.		

BARTO	24-50079	Dismissal	\$1,650.00 or	Trustee does not
	ARCENIO FRAGA	Modification	0.97 mth <i>04/04/25</i>	recommend approval and
<i>06/28/24</i> 09/06/24			\$1,750.00	recommends dismissal.
10/60	\$1,700.00		ePay	uisiiiissai.
Connio	BMI-ESF			

Amended Modification filed 04/16/25 at #54 will be reviewed prior to the hearing.

Amended Modified Plan #46 filed 04/07/25 to cure a post-petition payment default cannot be recommended because:

- 1. Mod improperly characterizes Selene Finance Post-confirmation claim as post-confirmation cure claim at petition date.
- 2. Mod improperly characterizes rule 3002.01(c) claim as post-petition claim.
- 3. Mod fails to provide for the correct total monthly mortgage payment balance to Selene Finance of \$47,143.56.
- 4. Mod fails to provide all of Debtor's disposable income.

Mod forgives: \$6,209.94

Connie

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Next 3 Panels: 05/15/2025 06/12/2025 07/10/2025

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

Mod payments:

8 (Feb 2025) - 60 (Jun 2029) \$1,700.00

Post-Conf. Trustee's Amended Motion to Dismiss filed 02/19/25 at #39 for non-payment and the Mod does not comply BLR 3015-1(c)(1).

No response filed by Debtor.

There are several months where no payment was made. The last payment received was on 10/07/24.

_	There are several months where no payment was made. The last payment received was on 10/07/24.			
BARTO	24-50136	Confirmation	\$5,736.00 or	Trustee does not
	ROLANDO GUERRA	<b>-</b>	1.72 mth	recommend
10/00/01		Dismissal	03/13/25	confirmation and
<i>12/30/24</i> 03/10/25			\$950.00	recommends
3/60	\$3,339.00		ePay	dismissal.
Krystle	BMI-PPR			

- 1. Plan #14 filed on 01/14/25 fails to provide sufficient funds for payment in full of all secured and priority claims, including the proposed reserve.
- 2. Plan fails to provide for treatment of secured claim #10 filed 03/10/25 by Jefferson Capital System in the amount of \$3,930.79 for Conn's.
- 3. Plan fails to provide for treatment of secured claim #11 filed 03/10/25 by Jefferson Capital System in the amount of \$1,931.05 for Conn's.
- 4. Plan fails to include the beginning and ending months/years.
- 5. Plan improperly provides for claim of Falcon National Bank in Paragraph 8A, instead of 8B.
- 6. Plan fails to provide the property address in the description for the ad valorem reserve in Paragraph 21.
- 7. Trustee alleges Schedule I is inaccurate as the paystubs do not support the gross wages listed or tax returns.
- 8. Debtor has failed to provide Trustee with bank statements for Wells Fargo for September 2024 through December 2024.
- 9. Debtor is delinquent 1.7 payments through March totaling \$5,736.00.

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

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		Plan Payments: 1 - 60 \$3,339.00.		
		Trustee's Motion to Dismiss #28 filed 02/04/25. No response filed by Debtor.		
BARTO	25-50002	Confirmation	Current	Trustee does not
01/06/25 03/17/25 3/60	\$1,650.00 BMI-PPR	IA CASTILLO Dismissal	04/08/25 confirm recom	recommend confirmation and recommends dismissal.
Bridget1	вмі-РРК	1. Plan summary #42 filed 04/08/25 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 \$3,415.00, when the total amount of timely filed general unsecured claims is \$10,707.59.		
		2. Plan proposes to overprovide for treatment of Santander claim #3 filed 01/23/25 at the expense of general unsecured creditors.		
		3. Paragraph 8B reflects a collateral value that is the same as the claim amount for Ovation Services.		
		4. Trustee alleges the plan fails provide all of Debtor's disposable income into the plan.		
		5. Debtor failed to provide proof to substantiate the amounts to be paid to Webb County through the Plan. Creditor has not filed a claim and Trustee must disburse according to plan.		
		Payments: 1 (Feb 2025)- 3 (Apr 2025) \$1,650.00. 4 (May 2025)- 60 (Jan 2030) \$1,575.00.		
		Trustee's Motion to Dismiss #29 filed 02/11/25. No response by Debtor.		

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Objection to Confirmation filed 02/26/25 by Mack Brooks, LLC as agent and attorney in fact for FGMS Holdings, LLC at #31 was withdrawn 04/14/25 at #46.

### JUDGE JEFFREY P NORMAN Yvonne V. Valdez, Trustee

April 24, 2025 9:30 am

Next 3 Panels: 05/15/2025 06/12/2025 07/10/2025

Attorney Pet Filed Bar Date Month/Term	Case # Debtor(s) Plan Pmt AMI/BMI- ESF/PPR	<b>Matters</b> Notes	Arrears Last Rcpt Last Rcpt Amt Pmt Method	Trustee Recommendation
BARTO	25-50010 DAHLIA V	Confirmation ALLEJO	\$1,800.00 or 1.00 mth	Trustee does not recommend confirmation.
02/06/25 04/17/25 2/60	\$1,800.00		03/18/25 \$1,800.00 ePay	commutation.
Leanne1	BMI-	1. Plan #17 filed 02/17/25 fails to fully provide for Vanderbilt Mortgage & Finance claim #4 filed 03/04/25.		
	2. Plan fails to provide for Duval County Tax Assessor claim #2 filed 02/19/25.			
	<ul><li>3. Debtor has failed to provide Wells Fargo bank statement for February 2025.</li><li>4. Trustee alleges Schedule B is inaccurate as it fails to disclose the 2024 tax refund in the amount of \$10,871.00.</li></ul>			
	5. Plan fails to provide for all net disposable income.			
		Plan payments: 1 (Mar 2025) - 60 (Feb 2030) \$1,800.00.		
	Trustee's Motion to Dismiss filed 03/27/25 at #27 set for 05/15/25. No Response filed by Debtor.			

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MEURER	23-50065	Modification	\$2,400.00 or	Trustee does not
	RAUL CISNEROS		1.00 mth	recommend
07/18/23			03/17/25	approval and
09/26/23	CARIDAD CISNEROS		\$2,400.00	recommends
21/60	<b>(</b> 0.400.00		Cashiers	dismissal.
21700	\$2,400.00		Check	
Connie	BMI-BOTH			

Modified Plan filed 04/09/25 at #96 to cure a post-petition payment default cannot be recommended because:

- 1. Debtors failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).
- 2. Schedule J does not show disposable income sufficient to fund the plan.
- 3. Mod filed Plan fails to provide for Nationstar Mortgage LLC DBA Mr Cooper's Notice of Post-Petition Mortgage Fees #35 filed 09/11/23.

Mod forgives: \$8,050.00

Mod payments:

20 (Mar 2025) - 22 (May 2025) \$2,400.00 23 (Jun 2025) - 26 (Sep 2025) \$2,080.00 27 (Oct 2025) - 34 (May 2026) \$2,400.00 35 (Jun 2026) - 38 (Sep 2026) \$2,080.00 39 (Oct 2026) - 46 (May 2027) \$2,400.00 47 (Jun 2027) - 50 (Sep 2027) \$2,080.00 51 (Oct 2027) - 58 (May 2028) \$2,400.00 59 (Jun 2028) - 60 (Jul 2028) \$2,080.00

Post Confirmation Trustee's Motion to Dismiss filed 01/29/25 at #89 for non-payment.

No response filed by Debtor.

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

Number of Cases at This Time: 6

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