

**Pre and Post Conf Galveston Hearing**  
**Judge Jeffrey P. Norman, Galveston**  
**William E. Heitkamp, Trustee**  
**April 21, 2023 10:00 am**

**Reset Dates:**  
05/19/2023  
06/16/2023  
07/07/2023

Highlighted = H Claims

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
10:00 am					
20-80115	LOUIS DAVIS and	\$536.48	<b><u>TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT</u></b>	GUZMAN, ELOISE A	Trustee Recommends Dismissal.
0 Resets	CELESTINE RENEE	0.98 Mos	<b><u>DOC #46 FILED 2/24/2023</u></b>		
4/3/20	NECO	4/13/23	Response filed 4/13/2023 at #49.		
36 of 39	\$545.00 WO	\$270.00	Employer stopped paying in September 2021. No payments posted from September 2022 through February 2023. Debtor sent extra in March via ePay. Last payment posted on 4/13/2023 for \$270.		
			Delinquent 1 payment with next payment due May 3rd.		
20-80181	AMY and SIMON	\$1,165.00	<b><u>TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT</u></b>	GUZMAN, ELOISE A	Trustee Recommends Dismissal.
0 Resets	GONZALES	0.69 Mos	<b><u>DOC #80 FILED 2/24/2023</u></b>		
7/3/20	\$1,690.00	3/8/23	Response filed on 4/13/22 at #90.		
33 of 60	EFT	\$2,215.00	Debtors have been making partial payments via ePay. Debtor did send extra in March. Last payment posted on 3/8/23 for \$2,215.		
			Modification #83 filed 3/28/23 is set for hearing 5/19/23 at 10:00 am.		
			Mod payment is \$1,690.		
			Per the Mod, Debtors are delinquent \$1,165 (0.69 months).		
			Delinquent \$14,204 if no Mod were filed.		
22-80212	EUGENE and	\$4,160.00	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #17 FILED</u></b>	GUZMAN, ELOISE A	Trustee recommends dismissal.
1 Reset	STEPHANIE	4.00 Mos	<b><u>12/27/2022.</u></b>		
11/15/22	CREWS	1/1/00	Debtors filed a no opposition Response to Trustee's Motion to Dismiss on 4/13/23, doc. #32.		
5 of 60	\$1,040.00 EFT	\$0.00	Debtors are delinquent 4 payments through 3/15/2023 totaling \$4,160.00 with next payment due 4/15/2023. Trustee has not received any payments.		
			A reset 341 Meeting is scheduled for 4/17/2023.		
			Plan #2 filed 11/15/2022 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a).		

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10:00 am					
Plan fails to fully provide for the 910-day claim of United Auto (POC \$18,774.17, Plan \$18,333.21).					
Plan fails to fully provide for the 910-claim of Westlake services (POC \$28,171.06, Plan \$27,826.06).					
Plan fails to fully provide for attorney fees per the Fixed Fee Agreement filed at doc. #8 on 11/15/2022 and approved by this court at Order #9 entered 11/16/2023 (Fixed Fee \$3,813.00, Plan: \$3,500.00).					
Trustee alleges Debtor's plan is not feasible.					
23-80013	DAVID C. and	(\$895.38)	<u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #40 FILED</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	KIMBERLY S.	-1.01 Mos	<u>3/21/2023, AMENDED MOTION TO DISMISS #42 FILED 4/11/2023.</u>		
1/27/23	SWARTZ	3/7/23	Amended plan #45 filed 4/13/2023 fails to fully provide for Newrez LLC post-petition mortgage arrears for months 1-3 (POC:\$1,922.23 x 3 =\$5,766.69; Plan: \$5,474.19). Newrez filed Objection to Confirmation #35 on 2/27/2023.		
3 of 60	\$885.00 No Pmt info	\$888.46			
19-80307	ED MUNCEY	(\$1.00)	<u>TRUSTEE'S MOTION TO DISMISS FOR FEASIBILITY DOC #147 FILED</u>	HARDWICK, MICHAEL L	Trustee Recommends Dismissal.
1 Reset	\$7,000.00	0.00 Mos	<u>1/5/2023</u>		
9/23/19	EFT	4/10/23	Confirmed plan #32 no longer provides for 100% to all claims as required by confirmation order #144 due to failing to provide for interest accrued for IRS's secured claim \$342,782.09 from the original chapter 7 petition date.		
43 of 60		\$7,000.00	Opposition response #148 filed 1/28/2023.		
20-80036	BRIAN DEON and	\$183.43	<u>UNIFORM MODIFICATION #80 FILED 3/14/2023</u>	KEELING, KENNETH A	Trustee Recommends Mod #80 be Denied.
1 Reset	ERICA MONIQUE	0.09 Mos	<u>TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT</u>		
1/31/20	WILLIS	4/3/23	<u>DOC #78 FILED 2/1/2023</u>		
39 of 60	\$2,080.00 WO	\$149.13	Modification was filed to cure delinquency and add post petition mortgage payments.		
Mod works at 32% to general unsecured creditors but cannot be recommended until the first full mod payment posts.					
Motion to dismiss for non-payment. Wage order is active but not paying the full					

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<b>10:00 am</b>					
amount, and Debtors are not paying the difference directly. Last payment posted on 4/3/23 for \$149.13.					
Mod payment is \$2,080.					
\$1,896.57 of the first payment due 4/1/22 has posted.					
If the Mod is not approved, Debtors will be delinquent \$5,481.72.					
<b>23-80015</b>	ANGEL LUIS	<b>\$2,775.00</b>	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #25 FILED</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
<b>0 Resets</b>	MILLAN and	<b>1.00 Mos</b>	<b><u>3/21/2023.</u></b>		
1/31/23	ROSALVA VARGAS	3/2/23	Debtors are delinquent 1 payment through 4/2/2023 totaling \$2,775.00.		
3 of 36	<b>\$2,775.00</b> EFT	<b>\$2,775.00</b>	Debtors failed to appear at the 341 Meeting of Creditors on 3/20/2023. A reset meeting is scheduled for 4/17/2023.		
Plan #19 filed 2/10/2023 does not meet the requirements of 1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of the plan, pursuant to the fixed fee agreement granted at docket #8.					
Based on pro-rata treatment to TitleMax, the plan does not provide sufficient adequate protection on the vehicle. Further the pro rata amount does not yield sufficient funds to pay the adequate protection required by Order #11.					
Plan fails to fully or correctly provide for claim of Wells Fargo (2nd lien), (POC arrears \$2,241.90, Plan \$1,134.16, POC on-going \$562.65, Plan \$567.08).					
Plan fails to fully provide for claim of Specialized Loan (POC arrears: \$21,362.93, Plan: \$2,528.81, POC On-going: \$1,821.82, Plan: \$1,667.56) Specialized Loan filed Objection to Confirmation #27 filed on 4/4/2023.					
Plan fails to provide for claims filed by Brazoria Co. MUD #18 for \$824.49 and Brazoria County for \$5,629.12. Brazoria County and MUD filed Objection to Confirmation #28 filed 4/14/2023.					

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20-80017	HORACE R. ROBERSON	<b>\$10,214.50</b>	<b><u>TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT</u></b>	PACKARD, STEVEN S	<b>Trustee Recommends Dismissal.</b>
0 Resets		4.87 Mos	<b><u>DOC #46 FILED 2/24/2023</u></b>		
1/10/20	\$2,099.00	11/1/22	No response filed. Case is on wage order for the full amount. Employer stopped paying in November 2022. Last payment posted on 11/1/2022.		
39 of 60	WO	\$968.69			
22-80225	RAQUEL SHEPHERD CORDOVA	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #24 FILED 1/25/2023</u></b>	PAYNE, KYLE KENNETH	<b>Trustee Does Not Recommend Confirmation</b>
2 Resets		0.00 Mos	Debtor's Response to Trustee's Motion to Dismiss filed 2/17/2023 at docket #31.		
12/5/22	\$850.00	4/5/23	Plan #59 filed 3/24/2023 works at 100% to all creditors. Plan must remain 100% due to disposable income.		
4 of 60	EFT WO	\$850.00	Wage Order is not active. Trustee's letter transmitting wage order was returned as undeliverable at the address listed.		
			Objection to Confirmation #30 filed 2/17/2023 by mortgage creditors Rudolfo and Edna Martinez.		
23-80016	SARAH MICHELLE HARGRAVE	<b>\$780.00</b>	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #26 FILED 3/22/2023</u></b>	PAYNE, KYLE KENNETH	<b>Trustee Does Not Recommend Confirmation</b>
0 Resets		0.99 Mos	No Response to Trustee's Motion to Dismiss.		
2/1/23	\$790.00	4/14/23	Trustee alleges Plan #22 filed 3/16/2023 is not feasible pursuant to 1325(a)(6). Schedules I and J reflect current monthly net income at a negative amount; Plan payments are \$790.00/mo.		
2 of 60	WO	\$300.00	Objection to Confirmation #32 filed 4/4/2023 by CCM Finance (2014 BMW X3).		
			Debtor has failed to provide Trustee with proof of income.		
			Debtor has failed to provide Trustee with a copy of her 2022 tax return.		
			The filing fee for this case has not been paid in full. Order Approving Payment of Filing Fee in Installments was entered 2/2/2023 at docket #6. The final installment payment is due by 5/2/2023.		

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<b>10:00 am</b>					
20-80027 1 Reset 1/28/20 39 of 49	TORIK D'SHAWN HARRISON, SR. \$1,960.00 EFT	\$0.00 0.00 Mos 2/27/23 \$1,960.00	<b><u>AMENDED UNIFORM MODIFICATION #113 FILED 4/13/2023</u></b> Modification was filed to cure delinquency and extend the plan term from 40 to 49 months.  Amended Mod works at 100% to general unsecured creditors per Debtor's OF122C requirement and plan length with no adverse effect on any creditor requiring additional notice.  TRUSTEE REQUESTS M4 ORDER due to ACP and disposable income.	RASHID, AZWAR-RADI M	<b>Trustee Recommends Approval of Amended Mod #113 - WITH M4 ORDER.</b>
23-80005 0 Resets 1/12/23 3 of 60	ANDREW THURMAN WALLACE \$2,225.00 WO	\$5,075.00 2.28 Mos 3/8/23 \$800.00	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #29 FILED 3/21/2023.</u></b> Debtors are delinquent 2.28 payments through April 2023 totaling \$5,075.00.  Debtor failed to appear at the 341 Meeting of Creditors on 3/20/2023. A reset Meeting is scheduled for 4/17/2023.  Amended plan #31 filed 3/28/2023 works paying 2.93% to the general unsecured creditors.	RASHID, AZWAR-RADI M	<b>Trustee does not recommend confirmation.</b>
23-80019 0 Resets 2/3/23 2 of 38	SHARON STARKS MITCHELL \$7,404.00 WO	\$2,498.76 0.34 Mos 4/11/23 \$1,603.85	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #28 FILED 3/21/2023.</u></b> Debtor failed to appear at the 341 Meeting of Creditors on 3/20/2023. A reset Meeting is scheduled for 4/17/2023.  Plan #32 filed 4/11/2023 works paying 100% to the general unsecured creditors.	RASHID, AZWAR-RADI M	<b>Trustee does not recommend confirmation.</b>
23-80021 0 Resets 2/3/23 2 of 60	JESUS DOMINGO CANTU \$3,295.00 WO	\$3,548.48 1.08 Mos 4/11/23 \$760.38	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #25 FILED 3/22/2023</u></b> No Response to Trustee's Motion to Dismiss.  Debtor is delinquent 1.08 payments through April 2023 totaling \$3,548.48. The first full payment has not been made.  Plan #13 filed 2/17/2023 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a).	RASHID, AZWAR-RADI M	<b>Trustee Does Not Recommend Confirmation</b>

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<b>10:00 am</b>					
			Objection to Confirmation #23 filed 3/20/2023 by Santander (2018 GMC Acadia).		
			Objection to Confirmation #28 filed 3/31/2023 by Idaho Housing and Finance.		
			Plan fails to properly provide for claim #8 of Idaho Housing and Finance for the 1st mortgage lien on real property located at 10023 Wood Leaf Ct (Ongoing per POC: \$1,805.06; Plan: \$2,041.00).		
			Plan proposes to strip the liens of Idaho Housing and Finance (2nd lien) and Lynnwood Estates HOA in paragraph #8C. Notices of Strip Lien were filed 3/15/2023 at dockets #21 and #22.		
			Plan fails to provide for treatment of secured claim #9 filed 4/13/2023 by Chambers County in the amount of \$1,126.51.		
			Debtor has failed to provide Trustee with a copy of his 2022 tax return.		
			Debtor failed to appear at the Meeting of Creditors on 3/20/2023. The meeting has been reset to 4/17/2023 at 2:45 pm.		
23-80028	PAUL KEALIAUKAI	\$1,500.00	<b><u>CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #22 FILED</u></b>	RASHID,	<b>Trustee Does Not Recommend Confirmation</b>
0 Resets	BISHAW	1.00 Mos	<b><u>3/23/2023</u></b>	AZWAR-RADI M	
2/9/23	\$1,500.00	4/3/23	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,500.00	Debtor failed to appear at the Meeting of Creditors on 3/20/2023. The meeting has been reset to 4/17/2023 at 3:00 pm.		
			Plan #23 filed 4/12/2023 works, paying 27.53% to the general unsecured creditors.		

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10:00 am					
23-80011	RICHARD LEE	\$0.00	<b>CONFIRMATION HEARING</b>	WAJDA, NICHOLAS M	Trustee
0 Resets	MURPHY	0.00 Mos	Plan #25 filed 3/30/2023 works at 100% to all creditors. Plan must remain 100%		Recommends
1/27/23	\$1,555.00	3/24/23	per Debtor's Official Form 122C requirement of \$109,959.60. Trustee requests a		Confirmation of
3 of 48	WO	\$1,555.00	C4 Confirmation Order for 100% Plans.		Plan #25 filed
					3/30/2023
					**C4 Confirmation
					Order for 100%
					Plans
23-80012	GEORGE FLORES,	\$0.00	<b>CONFIRMATION HEARING</b>	WRZESINSKI,	Trustee
0 Resets	JR	0.00 Mos	Plan #29 filed 4/10/2023 works, paying 46.94% to the general unsecured creditors.	CLAYTON WILLIAM	Recommends
1/27/23	\$2,377.00	3/27/23			Confirmation of
3 of 60	WO	\$3,550.50			Plan #29 filed
					4/10/2023