| Pre and Post Conf Galveston Hearing |
|--|
| Judge Jeffrey P. Norman, Galveston |
| William E. Heitkamp, Trustee |
| December 15, 2023 10:00 am |

Reset Dates: 01/19/2024 02/16/2024 03/22/2024

| Case # # of R/S Petition Dt | <u>Debtor(s)</u> <u>Plan Pmt</u> Pmt Method | Arrears No of Mos Last Rcpt | <u>Notes</u> | <u>Attorney</u> | Recommendation Case Disposition |
|---|--|---|--|------------------|--|
| | | | 10:00 am | | |
| 23-80038 5 Resets 2/28/23 10 of 60 | DEIDRE ANNE EPPERSON \$2,000.00 WO | \$307.64 0.15 Mos 12/5/23 \$923.08 | CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #21 FILED 4/21/2023 No Response to Trustee's Motion to Dismiss. Plan #65 filed 12/7/2023 fails to properly provide for treatment of 2nd amended secured claim #3 filed 10/20/2023 by IRS in the amount of \$88,130.25. Plan lists a special provision in Paragraph #27: Pursuant to Paragraph #9C Debtor shall pay the Internal Revenue Service the sum of \$1,500.00 per month beginning January 5, 2024, and continuing monthly thereafter until such time as their claim of \$88,130.25 has been paid in full. Debtor shall provide proof of said payments to the Chapter 13 Trustee no less than quarterly beginning March 30, | GREENE, LIZA | Trustee does not recommend confirmation. |
| 20-80181 1 Reset 7/3/20 41 of 60 | AMY and SIMON GONZALES \$1,885.51 EFT | \$4,826.53 2.56 Mos 12/7/23 \$1,885.51 | 2024. All payment made by Debtor's ex-spouse, Joshua Meyer, shall be credited against the balance owed. The Internal Revenue Service shall make their best efforts to collect from Joshua Meyer for the payment of any and all sums owed. TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT DOC #117 FILED 9/27/2023 Response filed 11/15/2023 at #119. Debtors pay via ePay. Regular payment posted in October. Partial payment posted in November. Last payment posted on 12/7/2023 for regular payment of \$1,885.51. | GUZMAN, ELOISE A | Trustee Recommends Dismissal. |
| 23-80201 0 Resets 10/4/23 2 of 60 | CINDY BERNARD WEST \$3,350.00 WO | \$0.00 0.00 Mos 12/5/23 \$3,350.00 | CONFIRMATION HEARING AND TRUSTEE'S OBJECTION TO CONFIRMATION AND MOTION TO DISMISS #25 FILED 11/15/2023. Plan #8 filed 10/10/2023 overprovides for IRS priority claim #4 (POC: \$44,812.14, Plan \$50,000.00). The plan fails to provide 100% to the general unsecured creditors as required by the debtor's OF122-C. The plan improperly provides for Shellpoint/Newrez in paragraph 9C instead of 8C despite the claim being secured by Debtor's principal residence. Objection to Confirmation #14 filed 10/12/2023 by NewRez LLC. The plan improperly provides for Brazoria MUD and Brazoria County in paragraph | GUZMAN, ELOISE A | Trustee does not recommend confirmation. |

Highlighted = H Claims

| Pre and Post Conf Galveston Hearing |
|--|
| Judge Jeffrey P. Norman, Galveston |
| William E. Heitkamp, Trustee |
| December 15, 2023 10:00 am |

Reset Dates: 01/19/2024 02/16/2024 03/22/2024

| Case # # of R/S Petition Dt | Debtor(s) Plan Pmt Pmt Method | Arrears No of Mos Last Rcpt | <u>Notes</u> | <u>Attorney</u> | Recommendation Case Disposition |
|---|--|--|---|------------------------|--|
| | | | 10:00 am | | |
| | | | 9C instead of 8C despite the claims being secured by Debtor's principal residence. Objection to Confirmation #27 filed 12/7/2023 by Brazoria County. | | |
| | | | The plan fails to fully provide for the 910-day claim of Primeway FCU (POC: \$14,417.81, Plan \$13,981.00). Objection to Confirmation #22 filed 11/1/2023 by Prime Way FCU. | | |
| 23-80081 0 Resets 5/1/23 7 of 60 | ANDREA MONIQUE BELL \$4,650.00 EFT WO | (\$1,500.00) -0.32 Mos 12/7/23 \$1,500.00 | AMENDED UNIFORM MODIFICATION #66 FILED 12/8/2023 Modification was filed to provide for Agreed Order #59 with Mercedes-Benz entered 10/16/23. Amended Mod works at 100% to general unsecured creditors per Debtor's OF122C requirement and liquidation test with no adverse effect on any creditor | HARDWICK, MICHAEL L | Trustee Recommends Approval of Amended Mod #66 WITH M7 ORDER. |
| | | | requiring additional notice. Potential non-exempt cause of action listed in Schedule A/B. | | |
| 23-80096 3 Resets 5/19/23 7 of 60 | MICHAEL ANTHONY LOPEZ \$770.00 WO | (\$0.03) 0.00 Mos 11/29/23 \$267.69 | CONFIRMATION HEARING Amended Plan #62 filed 12/5/2023 works paying 9.45% to the general unsecured creditors and meets the Liquidation Test. | HARDWICK, MICHAEL L | Trustee recommends confirmation of Plan #62 filed 12/5/2023. |
| 23-80193 0 Resets 9/28/23 3 of 60 | PATRICIA ELLEN HOOPER \$1,785.00 EFT | (\$316.15) -0.18 Mos 12/5/23 \$777.23 | CONFIRMATION HEARING Plan #35 filed 12/7/2023 works paying 100% to the secured and priority creditors; there are no general unsecured claims filed in this case. | HYDE, JACOB BRUCE | Trustee recommends confirmation of plan #35 filed 12/7/2023 and requests a C2 Order. |
| 20-80036 0 Resets 1/31/20 47 of 60 | BRIAN DEON and ERICA MONIQUE WILLIS \$2,028.13 No Pmt info | \$8,268.59 4.08 Mos 9/8/23 \$480.00 | TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT DOC #95 FILED 10/20/2023 Response filed 11/9/2023 at #97. Last payment posted in September 2023 from employer. | KEELING, KENNETH A | Trustee Recommends Dismissal. |

Highlighted = H Claims

| Pre and Post Conf Galveston Hearing |
|--|
| Judge Jeffrey P. Norman, Galveston |
| William E. Heitkamp, Trustee |
| December 15, 2023 10:00 am |

Highlighted = H Claims

Reset Dates: 01/19/2024 02/16/2024 03/22/2024

| Case # # of R/S Petition Dt | <u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u> | Arrears No of Mos Last Rcpt | <u>Notes</u> | Attorney | Recommendation Case Disposition |
|---|---|---|---|-----------------------|--|
| | | | 10:00 am | | |
| 22-80030 1 Reset 2/23/22 22 of 60 | GILBERTO DUENES, SR. and LEONOR ORTIZ DUENES \$2,220.00 EFT | \$0.00 0.00 Mos 11/8/23 \$2,220.00 | AMENDED UNIFORM MODIFICATION #80 FILED 12/7/2023 Modification was filed to cure delinquency, add post-petition mortgage payments, and change the treatment of Amos Financial from a Total Debt Claim to Cure and Maintain in Paragraph 8A. Amended Mod works at 15% to general unsecured creditors with no adverse effect | KEELING, KENNETH A | Trustee Recommends Approval of Amended Mod #80. |
| | | | on any creditor requiring additional notice. | | |
| 23-80194 0 Resets 9/29/23 3 of 60 | DORI LYNN ALVAREZ \$2,700.00 WO | \$1,661.52 0.62 Mos 12/1/23 \$1,246.16 | CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #24 FILED 11/17/2023 No Response to Trustee's Motion to Dismiss. Plan #20 filed 10/24/2023 fails to provide for treatment of secured claim #11 filed 11/6/2023 by Brazoria County in the amount of \$4,734.96. Plan fails to properly provide for mortgage claim #15 of Planet Home Lending (Ongoing per POC: \$2,194.30; Plan: \$2,212.21). IRS claim #8 filed 11/1/2023 shows an unfiled tax return for the year 2020 and estimates a priority liability claim of \$2,769.38. Trustee received a signed copy of Debtor's 2020 return on 11/14/2023 (shows a liability of \$620.00). Plan fails to provide any treatment for the IRS. Trustee alleges Debtor's Official Form 122C #19 filed 10/24/2023 is inaccurate and thus the plan may not meet the disposable income test. | KIM, MIN GYU | Trustee does not recommend confirmation. |
| 23-80205 0 Resets 10/10/23 2 of 60 | SHARONDA LENISE BARARD \$625.00 WO | (\$288.47) -0.46 Mos 12/1/23 \$288.47 | CONFIRMATION HEARING Plan #17 filed 10/24/2023 currently works at 100% to all creditors, but bar date is 12/19/2023. Plan must remain 100% per Debtor's Official Form 122C requirement of \$113,866.20 and disposable income. | KIM, MIN GYU | Trustee requests confirmation hearing be continued to 1/19/2024 at 10:00 am to allow bar date to pass. |

| Pre and Post Conf Galveston Hearing |
|--|
| Judge Jeffrey P. Norman, Galveston |
| William E. Heitkamp, Trustee |
| December 15, 2023 10:00 am |

Highlighted = H Claims

Reset Dates: 01/19/2024 02/16/2024 03/22/2024

| Case # | Debtor(s) | <u>Arrears</u> | <u>Notes</u> | <u>Attorney</u> | <u>Recommendation</u> |
|---|---|--|---|----------------------------|--|
| # of R/S | Plan Pmt | No of Mos | | | Case Disposition |
| Petition Dt | Pmt Method | Last Rcpt | | | |
| | | | 10:00 am | | |
| 22-80197 1 Reset 10/30/22 14 of 13 | MICAH WAYLAND MCFARLANE \$3,447.69 WO | (\$10,343.07) -3.00 Mos 12/1/23 \$3,447.69 | AMENDED UNIFORM MODIFICATION #48 FILED 12/7/2023 Modification was filed to incorporate a mortgage loan modification with Select Portfolio, add post-petition mortgage payments, and reduce the plan term from 60 to 13 months, ending the plan in November 2023. | LUSKY, BENJAMIN | Trustee Recommends Approval of Amended Mod |
| 14 01 10 | | **, | 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. | | #48 - WITH M4 ORDER. |
| | | | TRUSTEE REQUESTS M4 ORDER due to disposable income and ACP. | | |
| 23-80173 2 Resets 9/1/23 3 of 60 | TIMOTHY LOUIS and GWENDOLYN ANN BOURGEOIS \$4,835.00 EFT WO | (\$636.32) -0.13 Mos 12/8/23 \$525.00 | CONFIRMATION HEARING AND TRUSTEE'S OBJECTION TO CONFIRMATION AND MOTION TO DISMISS #34 FILED 10/18/2023. Plan #43 filed 11/29/2023 fails to provide for claim #9 filed 11/7/2023 by Harris County for \$35,837.58. | PACK LAW, P.C. | Trustee does not recommend confirmation. |
| 23-80196 0 Resets 10/2/23 2 of 60 | BRIAN V BUCHANAN \$0.01 No Pmt info | \$0.02 2.00 Mos 1/1/00 \$0.00 | CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #19 FILED 11/17/2023 No Response to Trustee's Motion to Dismiss. Debtor failed to appear at the Meeting of Creditors on 11/13/2023. The meeting has been reset to 12/11/2023 at 12:15 pm. | PACKARD, LAWRENCE H III | Trustee recommends dismissal with prejudice. |
| | | | No payments have been made, and Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court. | | |
| | | | Debtor has failed to file a Plan or Plan Summary. | | |
| | | | IRS claim #3 filed 11/8/2023 shows unfiled tax returns for the years 2020, 2021 and 2022, estimating a priority liability claim of \$18,470.62. Trustee has not received copies of any tax returns. | | |

| Pre and Post Conf Galveston Hearing |
|--|
| Judge Jeffrey P. Norman, Galveston |
| William E. Heitkamp, Trustee |
| December 15, 2023 10:00 am |

Reset Dates: 01/19/2024 02/16/2024 03/22/2024

| Case # # of R/S Petition Dt | Debtor(s) Plan Pmt Pmt Method | Arrears No of Mos Last Rcpt | <u>Notes</u> | <u>Attorney</u> | Recommendation Case Disposition |
|--|-------------------------------------|--|--|-------------------------|--|
| | | | 10:00 am | | |
| 23-80197 0 Resets 10/2/23 2 of 60 | THERESA SMITH WILLIAMS \$500.00 EFT | \$500.00 1.00 Mos 11/16/23 \$500.00 | CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #22 FILED 11/17/2023 No Response to Trustee's Motion to Dismiss. Plan #2 filed 10/2/2023 fails to properly provide for claim #3 of Deutsche Bank/PHH Mortgage (Arrears per POC: \$34,931.32; Plan: \$0. Ongoing per POC: \$686.63; Plan: \$664.94 beginning month 3). Further, Plan fails to provide for Notice of Mortgage Payment Change #19 filed 11/8/2023 indicating a new ongoing amount of \$704.61 effective 12/1/2023. Objection to Confirmation #25 filed 12/4/2023 by Deutsche Bank. IRS claim #2 filed 11/8/2023 shows unfiled tax returns for the years 2021 and 2022, estimating a priority liability claim of \$12,374.50 and a secured claim of \$10,554.78. Trustee received unsigned copies of these returns on 11/8/2023; 2021 return shows a refund of \$2,188.00 and 2022 return shows a refund of \$1,283.00. Plan fails to provide for treatment of the priority amount and lists a secured IRS claim of \$6,776.60 on the plan summary only. Further, Plan fails to provide the proper rate of interest of 8% on the secured IRS claim per Section 511; plan summary provides 7%. | PAYNE, KYLE KENNETH | Trustee does not recommend confirmation. |
| | | | Trustee alleges Plan is not feasible pursuant to 1325(a)(6). | | |
| | | | Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I. | | |
| 18-80363 0 Resets | JEFFERY PAUL and SHARON KAY | \$4,985.34 1.16 Mos | AMENDED TRUSTEE'S MOTION TO DISMISS FOR FEASIBILITY AND NON-PAYMENT DOC #173 FILED 11/30/2023 | RASHID, AZWAR-RADI M | Trustee Recommends |

Debtors' Response #174 filed 12/7/2023.

12/6/23

\$4,292.78

Highlighted = H Claims

12/3/18

60 of 60

WOODRUFF

\$4,292.78

EFT

Debtors are in month 60 of 60 and are delinquent \$4,985.34, or approx. 1.2 payments through the end of the plan. All payments have come due. Base balance matches delinquency. 2 payments of \$4,292.78 posted on 12/4/23 and

Modified Plan #143 no longer provides for 100% return to all allowed claims

pursuant to Order #154 requiring 100% return based on the increase in Trustee fee

from 5.95 to 7.75 effective 4/1/2023. Further, Debtors are delinquent.

Dismissal

| Pre and Post Conf Galveston Hearing |
|--|
| Judge Jeffrey P. Norman, Galveston |
| William E. Heitkamp, Trustee |
| December 15, 2023 10:00 am |

Highlighted = H Claims

Reset Dates: 01/19/2024 02/16/2024 03/22/2024

| Case # # of R/S Petition Di | <u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u> | Arrears No of Mos Last Rcpt | <u>Notes</u> | <u>Attorney</u> | Recommendation Case Disposition |
|--|--|--|--|-------------------------|--|
| | | | 10:00 am | | |
| | | | 12/6/23 via epay. | | |
| 23-80184 0 Resets 9/15/23 3 of 60 | KERRY WAYNE COLEMAN, JR. and DEANNA RENEE COLEMAN \$485.00 WO | (\$462.16) -0.95 Mos 12/5/23 \$223.85 | CONFIRMATION HEARING Plan #24 filed 12/7/2023 works paying 6% to the general unsecured creditors. | RASHID, AZWAR-RADI M | Trustee recommends confirmation of plan #24 filed 12/7/2023. |
| 23-80203 0 Resets 10/6/23 2 of 60 | TIMOTHY JEREMIAH and CARLA FAY JONES \$1,625.00 WO | \$1,657.70 1.02 Mos 11/28/23 \$796.15 | CONFIRMATION HEARING AND TRUSTEE'S OBJECTION TO CONFIRMATION AND MOTION TO DISMISS #24 FILED 11/15/2023. Debtors failed to appear at the 341 Meeting of Creditors on 11/13/2023. A reset Meeting is scheduled for 12/11/2023 at 12:00PM. Debtors are delinquent 1.02 payments through 12/5/2023 totaling \$1,657.70. Plan #32 filed 12/8/2023 works paying 2% to the general unsecured creditors, however, the plan provides new treatment for Wells Fargo Bank N.A.'s claim #19 filed 11/22/2023 for furniture purchased from American Furniture Warehouse, requiring proper notice. | RASHID, AZWAR-RADI M | Trustee does not recommend confirmation. |
| 23-80182 1 Reset 9/11/23 3 of 60 | BYRON JOSEPH MILLER and INGRID LAUREL CLARK-MILLER \$3,750.00 EFT | (\$1,900.00) -0.51 Mos 12/5/23 \$2,750.00 | CONFIRMATION HEARING Plan #49 filed 12/1/2023 works, paying 1.69% to the general unsecured creditors. | WILLINGHAM, AMBER L | Trustee recommends confirmation of Plan #49 filed 12/1/2023. |