

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
**October 26, 2023 9:30 am**

Reset Dates:  
11/27/2023  
12/14/2023  
01/18/2024

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>			

9:30 am

23-32984	ANDREA LEE	\$0.02	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee recommends dismissal with prejudice.</b>
0 Resets	JACKSON	2.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
8/4/23	\$0.01	1/1/00	<b><u>FILED 9/21/2023, DOC. #24</u></b>		
2 of 60	No Pmt info	\$0.00	No Response to Trustee's Motion to Dismiss.		

Debtor failed to appear for her 341 Meeting held on 9/20/2023.

Application to Pay Filing Fees in Installments, doc. #5 requires payments of \$78.25 due for 8/15/2023, 9/4/2023, 10/5/2023 and 11/5/2023 Debtor has not paid any filing fees to this date.

Debtor failed to provide proof of identification, file a Chapter 13 Plan, Plan Summary and Notice of Confirmation Hearing and Plan Summary.

Payment has not been received in this case.

Debtor failed to provide a copy of her 2022 Tax Return to the Trustee.

Debtor has failed to provide Trustee with proof of income to substantiate the income amounts listed on Schedule I and Debtor's Official Form 122C.

Trustee alleges Schedule A undervalues real property.

Trustee alleges Schedule B fails to disclose all assets.

Trustee alleges Schedule I fails to list an itemized business budget.

Trustee alleges Schedule J reflects negative disposable income and thus no ability to perform under a plan.

23-32940	DESHAYE THOMAS	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	AGUINAGA, JESSE	<b>Trustee recommends dismissal.</b>
0 Resets	\$2,200.00	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
8/1/23	EFT	10/4/23	<b><u>FILED 10/12/2023, DOC #60</u></b>		
2 of 19		\$2,200.00	No Response to Trustee's Motion to Dismiss.		

Plan #51 filed 9/5/2023 fails to provide for claim #10 amended on 10/16/23 by

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Lendarc, LLC in the amount of \$699,071.32 for real property at 3710 Basalt Court. Creditor filed a Motion to Confirm that Debtor has No Property Interest in said property on 10/19/23 at #63. Hearing set 11/8/23 at 9:30 AM. Creditor also filed an Objection on 10/19/23 at #64.

Plan fails to provide for claim #7 by Brazoria County Tax Office in the amount of \$18,426.83. Creditor filed an Objection on 10/17/23 at #61.

Plan fails to provide for claim #8 by Brazoria County MUD #55 in the amount of \$6,133.53. Creditor filed an Objection on 10/17/23 at #61.

Debtor is proposing to pay TitleMax of Texas, Inc. an excessive contractual interest rate of 25.00% for a 2018 Cadillac CT6.

Trustee alleges the Plan is not feasible. Debtor has failed to provide proof of support income of \$6,500.00 per month.

<b>23-32740</b>	KENNETH JOHN	(\$1,248.08)	<b><u>CONFIRMATION HEARING</u></b>	ALSINA-BATISTA,	<b>Trustee requests confirmation and dismissal be continued to 11/27/2023 to allow additional time for the Debtor and Selene Finance to resolve the outstanding mortgage issues surrounding Debtor's homestead.</b>
0 Resets	ISIDORE	-0.85 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	CARLOS C	
7/24/23	\$1,475.00	10/13/23	<b><u>FILED 9/28/2023, DOC. #24</u></b>		
3 of 60	WO	\$680.77	Debtor's Response to Trustee's Motion to Dismiss filed 9/26/2023, doc. #23.		
			Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Chapter 13 Trustee's Procedures for Administration of Claims Secured by Real Estate. The bar date passed on 10/2/2023, the mortgage lender has not filed a claim and the Trustee must disburse according to the Plan.		
			Plan #25 filed 10/3/2023 fails to properly treat the principal residence claims as the Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A. Further, the Plan fails to list the correct total of ongoing mortgage payments paid to Selene Finance over 58 months and arrearage monthly installment payments over 60 months.		
			Based on information and belief, the principal residence may have been foreclosed post-petition. Debtor and Selene Finance are attempting to resolve the matter via an agreed order. Trustee is not opposed to one reset to allow negotiation.		

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Plan 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 #6.

23-31315	JARROD REED	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	BAKER, REESE W		<b>Trustee recommends dismissal.</b>
0 Resets	ERWIN	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>			
4/7/23	\$560.00	10/2/23	<b><u>FILED 8/4/2023, DOC. #74</u></b>			
6 of 60	WO	\$560.00	Debtor's Response to Trustee's Objection to Claim of Exemptions filed 10/19/2023, doc. #132.			

Debtor's Response to Trustee's Motion to Dismiss filed 6/28/2023, doc. #53.

Trustee alleges that per 341 testimony, the Petition fails to list the Debtor's current residence.

Trustee alleges Schedule A understates the value of the real property located at 205 Rolling Bend, Alvord, TX 76225, which Trustee alleges is not eligible for an exemption. Thus the plan does not meet the liquidation test. Trustee's Objection to Debtor's Claim of Exemptions filed 9/29/2023, doc. #126 is set for hearing on 11/1/2023 at 1:30.

Trustee alleges Schedule B fails to accurately include the value of the Security Deposit and his interest in his father's estate and thus the plan may not meet the liquidation test.

Schedule I fails to list the non-filing spouse's occupation and tenure with Parkway Fellowship of Katy.

Plan #44 filed 6/16/2023 fails to list a valid treatment or reason for special classification for Dept. of Ed/Netnet and Cornerstone claims in Paragraph 16.

Plan Summary #44 fails to list the non-exempt property value.

AMEC Employee Retirement Fund Litigation filed a Notice of Intent to Join Trustee's Objection and Motion to Dismiss filed 6/30/2023, doc. #59.

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Debtor's Objections to AMEC's Claim #6 and Claim #7 have been consolidated and must be filed in Adversary Case #23-03147 per Order #123.

U.S. Securities and Exchange Commission's ("SEC") Agreed Order to Extend Deadline to File a Complaint to Determine Dischargeability of a Debt Under 11 U.S.C. 523(c) was granted per Court Order #128. SEC's deadline is extended to 11/6/2023.

23-32149	MATTHEW TODD	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	BAKER, REESE W	<b>Trustee does not recommend confirmation.</b>
1 Reset	KRUEGER	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
6/7/23	\$500.00	10/4/23	<b><u>FILED 7/28/2023, DOC. #22</u></b>		
4 of 55	WO	\$500.00	Debtor's Response to Trustee's Motion to Dismiss filed 8/18/2023, doc. #23.		
Paragraph 10 of the Plan is incomplete as the contract rate of interest (4.19%) has not been provided on Bank of America's claim.					
Plan fails to provide First Community Credit Union's claim #5 filed 8/15/2022 (Claim \$67,817.08; Plan \$0) for a leased 2022 Chevy Silverado and claim #6 filed 8/15/2023 (Claim \$55,698.13; Plan \$0) for a leased 2019 Porsche Macan.					
Plan fails to pay 100%, as required, pursuant to the Official Form 122C requirement and 55-month plan duration.					

23-31858	DEBRA LAVONNE	(\$6,819.24)	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee recommends confirmation of Plan #49 filed 9/9/2023.</b>
2 Resets	SIMPSON	-1.12 Mos	Amended Plan #49 filed 9/9/2023 works, paying 8% to general unsecured creditors.		
5/22/23	\$6,100.00	10/20/23			
5 of 60	EFT WO	\$2,273.08			

23-32063	DERRICKA	\$270.00	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee recommends dismissal.</b>
1 Reset	WAYNESHIA ALLEN	0.42 Mos	<b><u>MOTION TO DISMISS</u></b>		
6/5/23	\$645.00	10/16/23	<b><u>FILED 7/14/2023, DOC #28</u></b>		
4 of 60	EFT	\$645.00	No Response to Trustee's Motion to Dismiss.		
IRS claim #4 filed 7/19/2023 shows an unfiled tax return for the year 2020 and reflects a priority claim amount of \$2,224.16. Debtor's Declaration filed at #29					

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<b>9:30 am</b>					
asserts she is not required to file this return. Plan #31 filed 8/12/2023 fails to provide any treatment for the IRS.					
Trustee alleges Official Form 122C is inaccurate. Thus, the Plan may reflect the wrong applicable commitment period and may not meet the disposable income test.					
No corrective action since the prior hearing.					
23-32465	MARSHALL	\$1,865.00	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
1 Reset	HARRISON	1.00 Mos	<b><u>MOTION TO DISMISS FILED 8/10/2023, DOC #29</u></b>		
7/3/23	AKPAN-OKOP	9/11/23	Debtor's Response to Trustee's Motion to Dismiss #34 filed 9/9/2023.		
3 of 60	\$1,865.00 EFT	\$1,825.00	Debtor is delinquent 1 payment through 10/2/2023 totaling \$1,865.		
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
Amended Plan #31 filed 9/8/2023 works, paying 32% to general unsecured creditors.					
23-32579	NUA KOSHA	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee recommends confirmation of Plan #38 filed 10/12/2023.
0 Resets	LATRICE	0.00 Mos	Plan #38 filed 10/12/2023 works, paying 2.85% to the general unsecured creditors.		
7/10/23	CAMPBELL	10/10/23			
3 of 60	\$250.00 EFT	\$250.00	New form plan used, but no creditors secured by real property.		
23-32644	ANGELICA	\$394.60	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	PAREDES	0.69 Mos	<b><u>MOTION TO DISMISS FILED 9/27/2023, DOC #20</u></b>		
7/13/23	\$570.00	10/11/23	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$263.08	Plan #2 filed 7/13/2023 fails to properly provide for treatment of priority claim #5 filed 8/31/2023 by Los Angeles DCSS for child support arrears in the amount of \$4,556.73. Debtor's pre-petition support obligations will not be paid in full during the life of the plan and thus Debtor may not be eligible for discharge.		

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23-32703	ERIC LEE	\$40.38	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee recommends confirmation of Plan #20 filed 8/31/2023.
0 Resets	UNDERHILL	0.23 Mos	Plan #20 filed 8/31/2023 works, paying 1.236% to the general unsecured creditors.		
7/19/23	\$175.00	10/13/23			
3 of 60	WO	\$80.77			
23-32755	LOHANA J	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee recommends confirmation of Plan #22 filed 8/31/2023.
0 Resets	SEQUEIRA RAYO	0.00 Mos	Amended Plan #22 filed 8/31/2023 works, paying 97% to general unsecured creditors.		
7/25/23	\$760.00	9/26/23			
3 of 60	EFT	\$760.00			
<b>23-32861</b>	JUAN ROMERO	\$6,380.00	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee recommends dismissal with prejudice.
0 Resets	GARCIA	2.00 Mos	<b><u>MOTION TO DISMISS FILED 9/27/2023, DOC #30</u></b>		
7/31/23	\$3,190.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$0.00	Debtor is delinquent 2 payments through 9/30/2023 totaling \$6,380. Debtor has not remitted any payments.		
			Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.		
			Trustee alleges Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Plan #22 filed 8/14/2023 fails to provide any treatment for claim #2 Alief ISD in the amount of \$1,942.08.		
			Plan fails to provide any treatment for claim #3 City of Houston in the amount of \$892.58.		
			Plan fails to properly provide for claim #4 Sharpview Capital, LLC (Ongoing: \$2,530.77, Plan: \$2,407.37; Arrears: \$15,180.46, Plan: \$18,545.72).		
			Based on J.D. Power value (\$8,400) as required by Order #14, the Plan does not provide sufficient adequate protection to TitleMax of Texas.		

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<b>23-32915</b>	JAMES THOMAS	<b>(\$3,850.00)</b>	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee recommends confirmation of Plan #33 filed 10/16/2023 and requests a C4 confirmation Order.</b>
0 Resets	TYNAN, JR.	<b>-0.50 Mos</b>	Plan #33 filed 10/16/2023 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$335,418.00.		
7/31/23	\$7,775.00	10/19/23			
3 of 60	EFT	\$1,800.00			
<b>23-32266</b>	CYRIL IFEANYI	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	DEAL, RICK J	<b>Trustee recommends confirmation of Plan #2 filed 6/20/2023 and requests a C4 confirmation Order.</b>
2 Resets	AGU, JR and ALICIA	<b>0.00 Mos</b>	Plan #2 filed 6/20/2023 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$23,511.60.		
6/20/23	ANNETTE AGU	10/20/23			
4 of 60	\$3,050.00 WO	\$2,100.00			
<b>23-32782</b>	ARRIS HODGE, JR.	<b>(\$1,212.40)</b>	<b><u>CONFIRMATION HEARING</u></b>	FEALY, VICKY	<b>Trustee requests confirmation and dismissal be continued to 11/27/2023 for noticing.</b>
0 Resets	and SONIA S	<b>-0.38 Mos</b>	<b><u>MOTION TO DISMISS</u></b>		
7/26/23	HODGE	10/13/23	<b><u>FILED 9/13/2023, DOC. #29</u></b>		
3 of 44	\$3,150.00 WO	\$603.85	Plan #36 filed 10/9/2023 works, paying 100% to the general unsecured creditors. Plan must pay 100% due to the liquidation requirement. Trustee requests a C4 Confirmation Order for 100% Plans.		
			Plan is the new plan form with new requirements for secured real property claims, which requires proper noticing along with new treatment of Global Lending Services' 910-claim #7 filed 10/3/2023.		
			Objection to Confirmation filed by Global Lending Services on 10/19/2023, doc. #46.		
23-32639	ANGEL ANTOINE	<b>\$707.72</b>	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee does not recommend confirmation.</b>
0 Resets	\$1,150.00	<b>0.62 Mos</b>	<b><u>MOTION TO DISMISS FILED 9/27/2023, DOC #30</u></b>	T	
7/13/23	WO	10/12/23	No Response to Trustee's Motion to Dismiss.		
3 of 60		\$265.38	Plan #2 filed 7/13/2023 fails to fully provide for secured claim #1 filed 7/15/2023 by TitleMax of Texas for a 2015 Mercedes-Benz GLA250 (Claim: \$12,815.38; Plan:		

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\$12,381.50).

Plan fails to fully provide for secured claim #4 filed 7/19/2023 by AmeriCredit for a 2017 Mercedes-Benz E300 (Claim: \$37,192.76; Plan: \$33,818.79).

23-32562	JAVON SIDNEY	\$3,671.04	<b><u>CONFIRMATION HEARING</u></b>	FUERST, JACK N	<b>Trustee recommends dismissal with prejudice.</b>
0 Resets	REYNOLDS	3.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
7/8/23	\$1,223.68	1/1/00	<b><u>FILED 9/1/2023, DOC. #22</u></b>		
3 of 60	WO	\$0.00	No Response to Trustee's Motion to Dismiss.		

Debtor failed to appear for his initial 341 Meeting held on 8/23/2023 and rescheduled 341 Meetings held on 9/20/2023 and 10/18/2023.

Debtor is delinquent 3 payments totaling \$3,671.04, with the next payment due 11/7/2023.

Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.

Trustee alleges Schedule B fails to disclose all assets.

Trustee alleges Schedule G fails to list Debtor's lessor.

Trustee alleges Schedule I fails to list an itemized business budget.

Plan #11 filed 7/21/2023 is not feasible as it fails to provide sufficient funds for payment in full of all secured and priority claims.

Plan fails to provide for Conn's claim #10 filed 8/9/2023 (Claim \$2,132.31; Plan \$0).

Plan fails to provide for Bethpage FCU's secured claim #14 filed 9/18/2023 (Claim \$12,400.57; Plan \$0).

Plan fails to fully provide for Navy FCU's 910-claim #11 filed 8/16/2023 (Claim \$68,974.13; Plan \$67,172.39). Further, Plan is misleading as it lists two separate treatments for the creditor. Debtor lists a cure claim amount and treatment based



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on the monthly contract.					
Plan and Plan Summary do not match					
23-32556	KEYLIN DEANDRE and KELSEY	\$118.30 0.08 Mos	<b><u>CONFIRMATION HEARING</u></b> Plan #27 filed 8/23/2023 works, paying 7.2% to the unsecured creditors.	GILPIN, PATRICK J	<b>Trustee recommends confirmation of Plan #27 filed 8/23/2023.</b>
0 Resets	CHEYENNE MINOR	10/19/23			
7/7/23	\$1,475.00	\$340.38			
3 of 60	WO				
23-32320	WILLIE EARL FLETCHER and JACQUELINE WATSON FOX	(\$1,318.23) -0.81 Mos	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 8/4/2023, DOC #30</u></b> Response to Trustee's Motion to Dismiss filed 10/18/2023 at #43.  Plan #32 filed 9/11/2023 works, paying 39.209% to the general unsecured creditors. However, Trustee alleges that Debtor is not contributing all of his disposable income: Debtor proposes retain a 2018 Harley-Davidson motorcycle, which is not reasonably necessary, at the expense of the unsecured creditors. Debtors are retaining 5 vehicles.  Trustee alleges the Plan may not be feasible. Debtor has failed to provide proof of Cousin's contribution for the 2015 Cadillac SRX.	GUZMAN, ELOISE A	<b>Trustee does not recommend confirmation.</b>
1 Reset		10/13/23			
6/26/23	\$752.31				
4 of 60	\$1,630.00 WO				
23-32554	JANIE ALICE STRICKLER	\$22.00 0.08 Mos	<b><u>CONFIRMATION HEARING</u></b> Amended Plan #30 filed 8/28/2023 works, paying 2% to general unsecured creditors.	GUZMAN, ELOISE A	<b>Trustee recommends confirmation of Plan #30 filed 8/28/2023.</b>
1 Reset		10/5/23			
7/7/23	\$280.00	\$590.00			
3 of 46	EFT				
23-32558	SANDRA LETICIA MORENO	\$859.00 1.41 Mos	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 8/15/2023, DOC #24</u></b> Response to Trustee's Motion to Dismiss #27 filed 9/7/2023.  Debtor is delinquent 1.4 payments through 10/6/2023 totaling \$859.  Amended Plan #36 filed 9/26/2023 pays 100% to all creditors. Plan must remain	GUZMAN, ELOISE A	<b>Trustee does not recommend confirmation.</b>
0 Resets		9/11/23			
7/7/23	\$610.00	\$141.00			
3 of 46	EFT				

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
**October 26, 2023 9:30 am**

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01/18/2024

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<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>			
<b>9:30 am</b>					
100% per applicable commitment period.					
23-32150	FERNANDO and MIRTA MEZA	(\$2,436.54)	<b>CONFIRMATION HEARING</b> Plan #37 filed 9/8/2023 works, paying 67.7% to the general unsecured creditors.	HALACHIAN-KRITZER, ELENA	<b>Trustee recommends confirmation of Plan #37 filed 9/8/2023.</b>
2 Resets	VERANO	-2.95 Mos			
6/7/23		10/20/23			
4 of 60	\$825.00 WO	\$380.77			
<b>23-32108</b>	DORENA MARINO	<b>\$2,800.00</b>	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS</b> <b>FILED 7/14/2023, DOC. #32</b>	HYDE, JACOB BRUCE	<b>Trustee requests the confirmation and dismissal be continued to 12/14/2023 due to Debtor's Objection to Ford's claim hearing set for 11/29/2023.</b>
2 Resets	\$2,800.00	1.00 Mos			
6/5/23	EFT	9/11/23			
4 of 60		\$2,800.00	Debtor's Response to Trustee's Motion to Dismiss filed 8/18/2023, doc. #44.  Debtor is delinquent 1 payment totaling \$2,800, with the next payment due 11/5/2023.  Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.  Plan fails to provide for Ford's claim #3 filed 6/26/2023 (Claim \$25,049.86; Plan \$0).  Debtor shall sell her homestead 13207 Aspen Bough Circle, Houston, TX 77065 (the "Home") by January 31, 2024. All liens and encumbrances will be paid in full at closing. Debtor shall provide Trustee with a closing statement within 7 days following closing, at which time Trustee shall cease disbursing on any paid claims notwithstanding the projected disbursements set forth in the plan. Further, Debtor will require the title company to turn over net proceeds to Trustee at closing for 100% payment to priority and general unsecured creditors in addition to any amounts set forth in the plan. Trustee shall return any excess proceeds to Debtor. If the Home is not sold by January 31, 2024, the stay will be lifted without further motion or hearing, and the case may be subject to dismissal.  Order on Debtor's Application for Approval of Employment of Real Estate Agent to Sell Real Property entered 8/29/2023, doc. #52. Kelvin Jackson, II is approved.		

**Pre-Conf/Dismissal**  
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
Debtor's Objection to Ford's Claim #3 filed 10/19/2023, doc. #60, is set for 11/29/2023 at 1:30.					
Debtor's Expedited Motion for Authorization to Sell Exempt Real Property filed 10/19/2023, doc. #61.					
23-32501	WESLEY GORDON and ELIZABETH H. PADGETT	\$60.00 0.12 Mos 10/4/23	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 8/21/2023, DOC. #31</u></b>	HYDE, JACOB BRUCE	<b>Trustee requests confirmation and dismissal be continued to 11/27/2023 to allow hearing on Debtor's Claim Objection set for 11/1/2023.</b>
1 Reset 7/4/23 3 of 60	\$520.00 EFT	\$500.00	Debtors' Response to Trustee's Motion to Dismiss filed 9/7/2023, doc. #38.  Plan #37 filed 9/7/2023 fails to fully provide for the IRS' amended priority claim #8 filed 9/12/2023 (Claim \$4,285.89; Plan \$4,134).  Debtors are proposing to pay Fifth Third Bank's mortgage claim filed 8/22/2023 directly in paragraph 10 of the Plan; however, claim #7 reflects an arrearage amount of \$7,477.55. Amended Objection to Confirmation filed by Fifth Third Bank on 8/17/2023, doc. #27. Debtor's Objection to Claim #7 of Fifth Third Bank filed 9/7/2023, doc. #36 is set for 11/1/2023 at 1:30 p.m. Fifth Third Bank's Response to Debtors' Claim Objection filed 10/3/2023, doc. #48.		
23-32007	CLAYTON ELANZO and JOY DIANE VANHOY	\$1,268.78 0.39 Mos 10/12/23	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH A	<b>Trustee recommends confirmation of Plan #40 filed 9/12/2023 and requests a C4 confirmation Order.</b>
2 Resets 6/1/23 4 of 60	\$3,250.00 WO	\$800.76	Amended Plan #40 filed 9/12/2023 works at 100% to all creditors. Plan must remain 100% due to the liquidation requirement. Trustee requests a C4 Confirmation Order for 100% Plans.		
23-32091	GERALD DWIGHT THOMAS	(\$1,538.10) -0.50 Mos 10/20/23	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 7/25/2023, DOC #30</u></b>	KEELING, KENNETH A	<b>Trustee does not recommend confirmation.</b>
2 Resets 6/5/23 4 of 60	\$3,050.00 WO	\$703.85	Debtor's Amended Response to Trustee's Motion to Dismiss #46 filed 9/13/2023.  Plan #32 filed 8/17/2023 fails to provide any treatment for Amended IRS claim #1 (Priority: \$65,862.22, Plan: \$0; Secured: \$4,838.96, Plan: \$0). Additionally, IRS claim shows an unfiled Heavy Vehicle tax return for the year 2017 and 2018. Trustee has not received a copy of these returns.		

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
<p>Objection to Confirmation #36 filed 8/18/2023 by IRS.</p> <p>Plan fails to provide for the notice of post-petition fee claim of Freedom Mortgage Corporation in the amount of \$400 for plan review and 410a form.</p>					
<b>23-32443</b>	TIFFANY DANIELLE	(\$285.00)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee</b>
1 Reset	LAMBERT	-0.10 Mos	Amended Plan #43 filed 10/18/2023 works, paying 6% to general unsecured	A	<b>recommends</b>
7/3/23	\$2,755.00	10/11/23	creditors.		<b>confirmation of</b>
3 of 60	WO	\$1,425.00			<b>Plan #43 filed</b>
					<b>10/18/2023.</b>
<b>23-32462</b>	CHERRI CHRISTI	(\$1,719.26)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee</b>
1 Reset	DOZIER	-0.67 Mos	<b><u>MOTION TO DISMISS</u></b>	A	<b>recommends</b>
7/3/23	\$2,550.00	10/20/23	<b><u>FILED 8/18/2023, DOC. #28</u></b>		<b>confirmation of</b>
3 of 60	WO	\$1,176.93	Plan #31 filed 9/7/2023 works, paying 100% to the general unsecured creditors,		<b>Plan #31 filed</b>
			which is not required.		<b>9/7/2023.</b>
<b>23-32463</b>	WAUNETTA VENICE	(\$372.73)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not</b>
1 Reset	PETE	-0.24 Mos	<b><u>MOTION TO DISMISS</u></b>	A	<b>recommend</b>
7/3/23	\$1,575.00	10/17/23	<b><u>FILED 8/18/2023, DOC. #27</u></b>		<b>confirmation.</b>
3 of 60	WO	\$731.54	Debtor's Response to Trustee's Motion to Dismiss filed 8/21/2023, doc. #29.		
			Objection to Confirmation filed by Fort Bend Habitat for Humanity on 9/5/2023,		
			doc. #31.		
			Objection to Confirmation filed by Prestige Financial on 9/11/2023, doc. #42,		
			regarding a 2019 Nissan Altima.		
			Plan #49 filed 10/20/2023 works, paying 35.1% to the general unsecured creditors		
			with new duties and obligations on secured real property creditors without		
			sufficient notice.		

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<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>			
<b>9:30 am</b>					
<b>23-32819</b>	FRANCISCO	<b>(\$1,063.47)</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #34 filed 10/17/2023 and requests a C4 confirmation Order.</b>
0 Resets	JAVIER PARDO	<b>-0.54 Mos</b>	Plan #34 filed 10/17/2023 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.	A	
7/28/23	RAMIREZ	10/17/23			
3 of 60	\$1,975.00 WO	\$455.77			
<b>23-32904</b>	FLORA DEAN	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	LOFTON	<b>0.00 Mos</b>	<b><u>MOTION TO DISMISS FILED 9/27/2023, DOC #28</u></b>	A	
7/31/23	\$1,720.00	10/10/23	Response to Trustee's Motion to Dismiss #29 filed 10/12/2023.		
3 of 60	EFT	\$1,940.00	IRS claim #13 filed 10/3/2023 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$6,833.19. Trustee has not received a copy of this return. But Debtor filed an Affidavit at docket #30 indicating that she is not required to file the return. Amended Plan #31 filed 10/18/2023 fails to fully provide for claim #13 IRS (POC: \$6,833.19, Plan: \$5,035.07).  Plan fails to fully provide for claim #7 PHH Mortgage ongoing (Ongoing: \$1,243.78; Plan: \$0 months 1-2, months 3-60 \$1,243.48).		
<b>23-32957</b>	RICARDO AGUILAR,	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	JR.	<b>0.00 Mos</b>	<b><u>MOTION TO DISMISS</u></b>	A	
8/1/23	\$585.00	10/2/23	<b><u>FILED 9/15/2023, DOC #28</u></b>		
2 of 60	EFT WO	\$585.00	Response to Trustee's Motion to Dismiss filed 9/27/2023 at #31.  Plan #35 filed 10/17/2023 provides for direct payment of real property in paragraph 8c. However, claim #12 filed by Specialized Loan Servicing, LLC on 9/19/2023 shows pre-petition arrears in the amount of \$744.54 consisting of pre-petition payments and fees. Objection to Confirmation #33 filed 9/29/23 by PNC Bank, National Association c/o Select Portfolio Servicing, Inc.  Plan provides for direct payment of a 2022 Toyota Tundra in paragraph 9c. However, claim #8 filed by Toyota Motor Credit Corporation on 9/10/2023 shows pre-petition arrears in the amount of \$1,110.34. Further, Debtor is choosing to retain the vehicle with payments of \$1,110.34 per month at the expense of the		

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
unsecured creditors.					
Plan newly provides for claim #7 by Toyota Motor Credit for a 2021 Toyota Corolla. However, Trustee alleges the Plan may not be feasible. Debtor has failed to provide proof of Brother's contribution for the vehicle. Creditor filed an Objection on 9/21/23 at #30.					
Plan newly provides for claims #5 and #6 by Conn's Appliances. Creditor filed an Objection on 10/17/23 at #34.					
<b>23-33021</b>	BRANDON VACHON	(\$547.16)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #44 filed 10/19/2023 if Objection to confirmation filed by Tomball ISD is withdrawn/overruled.</b>
0 Resets	TURK and IESHA	-0.31 Mos	Amended Plan #44 filed 10/19/2023 works, paying 1% to general unsecured creditors.	A	
8/8/23	YEVETTE	10/20/23			
2 of 60	GODFREY	\$821.54	Objection to Confirmation #37 filed 10/13/203 by Tomball ISD.		
	\$1,780.00				
	EFT WO				
23-33062	CARLOS CISNEROS, JR.	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets		0.00 Mos	<b><u>MOTION TO DISMISS FILED 9/21/2023, DOC #27</u></b>	A	
8/10/23	\$585.00	10/6/23	Response to Trustee's Motion to Dismiss #29 filed 9/27/2023.		
2 of 60	WO	\$585.00	Plan #2 filed 8/10/2023 does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C.		
23-32548	ROBERT LEE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee recommends confirmation of Plan #28 filed 9/11/2023 if Objection to confirmation filed by Ally Bank is withdrawn or overruled.</b>
1 Reset	MITCHELL	0.00 Mos	Amended Plan #28 filed 9/11/2023 works, paying 29% to general unsecured creditors.		
7/6/23	\$650.00	10/11/23			
3 of 60	WO	\$650.00	Objection to Confirmation #24 filed 8/17/2023 by Ally Bank.		

**Pre-Conf/Dismissal**  
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
23-32667	SHAWN	\$207.65	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
0 Resets	SLAUGHTER	0.69 Mos	<b><u>MOTION TO DISMISS FILED 9/27/2023, DOC #25</u></b>		
7/17/23	\$300.00	10/11/23	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$138.47	Amended IRS claim #6 filed 10/2/2023 shows an unfiled tax return for the year 2022 and estimates a priority liability claim of \$3,512.05 and a secured claim of \$10,018.68. Trustee received a signed copy of Debtor's 2022 return on 9/13/2023 (shows a refund of \$288.00). Plan #18 filed 8/9/2023 fails to provide any treatment for the IRS.		
23-32973	TINA NICOLE KELLY	(\$170.77)	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee recommends confirmation of Plan #29 filed 10/18/2023.</b>
0 Resets	\$250.00	-0.68 Mos	Amended Plan #29 filed 10/18/2023 works, paying 4% to general unsecured creditors.		
8/3/23	WO	10/20/23			
2 of 60		\$230.77			
23-32112	PAUL PRICE, JR.	\$2,375.85	<b><u>CONFIRMATION HEARING</u></b>	KISCH, KAREN	<b>Trustee recommends Confirmation of Plan #60 filed 9/21/2023.</b>
2 Resets	\$2,867.91	0.83 Mos	Plan #60 filed 9/21/2023 works, paying 74.2% to the general unsecured creditors.		
6/5/23	WO	10/19/23			
4 of 60		\$944.53			
23-32476	JACK HOWARD and	\$4,186.63	<b><u>CONFIRMATION HEARING</u></b>	KISCH, KAREN	<b>Trustee does not recommend confirmation.</b>
1 Reset	EMMA SUZANNE	1.95 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
7/3/23	ENGLISHBEY	8/3/23	<b><u>FILED 9/8/2023, DOC #36</u></b>		
3 of 60	\$2,150.63	\$2,036.00	Response to Trustee's Motion to Dismiss filed 10/18/2023 at #57.  Debtor is delinquent 2 payments through October totaling \$4,186.63. Trustee has received no wage order payments related to Order #53. Debtor is paying by ePay.  Plan #51 filed 9/26/2023 works, paying 14.001% to the general unsecured creditors.		

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<b>9:30 am</b>					
23-32898	CHELSEA R. PAULSON	\$0.00 0.00 Mos	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS</b> <b>FILED 9/13/2023, DOC. #19</b>	LUSKY, BENJAMIN	Trustee does not recommend confirmation.
0 Resets			No Response to Trustee's Motion to Dismiss.		
7/31/23	\$660.00	10/2/23			
3 of 60	WO	\$660.00			
<p>Trustee alleges that per 341 testimony, Schedule B fails to disclose all assets</p> <p>Plan #2 filed 7/31/2023 fails to fully provide for interest due on Merrick Bank's over-secured claim. Further, Debtor failed to provide proof to substantiate the amount to be paid to Merrick Bank through the Plan. Creditor has not filed a claim, the bar date has passed, and the Trustee must disburse according to plan.</p>					
23-32704	KRISTIN MICHELLE CHAMBERLAIN	\$452.00 1.00 Mos	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS FILED 9/28/2023, DOC #19</b>	MCCLURE, COLLEEN MICHELE	Trustee does not recommend confirmation.
0 Resets			No Response to Trustee's Motion to Dismiss.		
7/20/23	\$452.00	9/28/23			
3 of 60	No Pmt info	\$352.00			
<p>Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.</p> <p>Trustee alleges Schedules I and J are inaccurate and do not represent a good faith estimate of Debtor's projected income and expenses.</p> <p>IRS claim #3 filed 7/31/2023 shows unfiled tax returns for the years 2020, 2021 and 2022, estimating a priority liability claim of \$57,797.20. Trustee received an unsigned copy of Debtor's 2020 tax return on 8/31/2023 (shows a liability of \$1,774.00) and also received signed copies of the 2021 and 2022 returns on 8/31/2023 (2021 shows a liability of \$7,940.00; 2022 shows a liability of \$11,342.00). Plan #12 filed 8/3/2023 fails to provide any treatment for the IRS.</p> <p>Plan is misleading as it appears to pay a higher claim amount for Bridgecrest in paragraph #11 despite Trustee's obligation to pay the lower value amount.</p> <p>Plan fails to specify the applicable commitment period in paragraph #4.</p>					



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<b>9:30 am</b>					
Plan fails to indicate in paragraph #23 that Debtor does not invoke the reserve provision.					
Trustee alleges that Debtor has failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test.					
23-32929	REX ALEXANDER	(\$346.14)	<b><u>CONFIRMATION HEARING</u></b>	MILLS, COREY L	<b>Trustee recommends confirmation of Plan #2 filed 7/31/2023.</b>
0 Resets	BOMAR	-0.69 Mos	Plan #2 filed 7/31/2023 works, paying 23.90% to the general unsecured creditors.		
7/31/23	\$500.00	10/13/23			
3 of 60	WO	\$115.38			
23-32614	CLIFTON GILMORE	\$70.00	<b><u>CONFIRMATION HEARING</u></b>	MORRISON, CHRISTOPHER	<b>Trustee requests confirmation and dismissal be continued to 11/27/2023 at 9:30 AM.</b>
0 Resets	\$455.00	0.15 Mos	Plan #27 filed 10/18/2023 works, paying 23.463% to the general unsecured creditors.		
7/12/23	WO	10/13/23			
3 of 60		\$210.00	Plan newly provides for Santander Consumer USA for a 2017 Nissan Rogue and plan does not provide sufficient notice of treatment before hearing date .		
23-32632	ERIK JOSEPH	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	MORRISON, CHRISTOPHER	<b>Trustee recommends confirmation of Plan #23 filed 9/13/2023.</b>
0 Resets	TAVOLACCI	0.00 Mos	Plan #23 filed 9/13/2023 works, paying 14.179% to the general unsecured creditors.		
7/13/23	\$155.00	10/12/23			
3 of 36	EFT	\$155.00			
23-32749	DEILASHEUN JENAI	(\$3,978.00)	<b><u>CONFIRMATION HEARING</u></b>	MORRISON, CHRISTOPHER	<b>Trustee recommends confirmation of Plan #25 filed 10/4/2023 and requests a C4 confirmation order.</b>
0 Resets	RICHARDSON	-0.50 Mos	Amended Plan #25 filed 10/4/2023 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement. Trustee requests a C4 Confirmation Order for 100% Plans.		
7/25/23	\$7,956.00	10/20/23			
3 of 60	WO	\$3,978.00			

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
23-32821	BRANDON ALLEN	(\$1,442.28)	<b>CONFIRMATION HEARING</b>	PACK LAW, P.C.	<b>Trustee recommends confirmation of Plan #21 filed 10/18/2023 and requests a C4 confirmation Order.</b>
0 Resets	PERRYMAN	-0.85 Mos	Plan #21 filed 10/18/2023 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$49,084.20, length of plan and disposable income.		
7/28/23	\$1,700.00	10/18/23			
3 of 59	WO	\$426.92			
23-30673	JASON L'MARC	\$1,187.58	<b>CONFIRMATION HEARING</b>	PAYNE, KYLE	<b>Trustee does not recommend confirmation.</b>
3 Resets	ARCHER	0.42 Mos	<b>MOTION TO DISMISS</b>	KENNETH	
2/28/23	\$2,800.00	10/20/23	<b>FILED 4/14/2023, DOC #24</b>		
8 of 60	WO	\$573.46	Response to Trustee's Motion to Dismiss filed 5/3/2023 at #23.		
<p>Debtor has failed to file an amended wage deduction order with the Court.</p> <p>Trustee alleges Plan #49 filed 8/28/2023 is not feasible as Debtor has demonstrated an inability to fund the plan. Plan was amended to lower the Debtor's payments from \$2,000.00 to \$1,817.28 for months 1-4, then \$414.00 for months 5-6 to bring him current. Debtor is delinquent \$1,187.58 with next payment due 10/30/23. Last wage order entered is not for full current monthly payment of \$2,800.00.</p> <p>Plan fails to fully provide for claim #10 by Idaho Housing Agency (POC: \$8,716.24, Plan: \$950.00).</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.</p>					
23-31902	MIGUEL ANGEL	\$1,100.00	<b>CONFIRMATION HEARING</b>	PAYNE, KYLE	<b>Trustee recommends dismissal.</b>
1 Reset	HUERTA	0.79 Mos	<b>MOTION TO DISMISS</b>	KENNETH	
5/25/23	\$1,400.00	10/17/23	<b>FILED 7/7/2023, DOC. #23</b>		
5 of 60	EFT	\$300.00	Debtor's Response to Trustee's Motion to Dismiss filed 8/17/2023, doc. #28.		
<p>Debtor is delinquent \$1,100 with the next payment due 10/24/2023.</p> <p>Plan #37 filed 10/20/2023 works, paying 100% to the general unsecured creditors.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
**October 26, 2023 9:30 am**

Reset Dates:  
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01/18/2024

Highlighted = H Claims

<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
<b>9:30 am</b>					
Plan must remain 100% due to liquidation requirement. Trustee requests a C4 Confirmation Order for 100% Plans.					
<b>23-32508</b>	RAYMOND CLOUD, JR	<b>\$1,600.00</b> <b>1.00 Mos</b>	<b><u>CONFIRMATION HEARING</u></b> Plan #25 filed 9/11/2023 works, paying 65.593% to the general unsecured creditors.	PAYNE, KYLE KENNETH	<b>Trustee recommends confirmation of Plan #25 filed 9/11/2023.</b>
1 Reset 7/5/23 3 of 60	\$1,600.00 EFT	9/15/23 \$1,550.00			
<b>23-32538</b>	JEREMY WAYNE and ILENE YVONNE PENNINGTON	<b>(\$492.66)</b> <b>-0.09 Mos</b>	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 8/17/2023, DOC #27</u></b> Debtors' Response to Trustee's Motion to Dismiss filed 9/6/2023 at docket #29.  Plan #2 filed 7/5/2023 fails to provide for treatment of secured claim #4 filed 8/3/2023 by Quantum3 Group/Aqua Finance in the amount of \$6,313.95.  Plan fails to fully provide for mortgage claim #8 of Citizens Bank (Arrears per POC: \$51,471.61; Plan: \$50,357.84).  Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtors' Official Form 122C requirement of \$159,609.60 and disposable income.  Plan provides for direct payment of a 2019 Ford F450 in paragraph #10. However, secured claim #11 filed 8/31/2023 by Ally Bank reflects pre-petition arrears in the amount of \$1,648.53.  Paragraph #10 of the Plan is incomplete as Monthly Payment and Date Last Payment is Due have not been provided on the Ally Bank claim for a 2016 travel trailer.  Based on J.D. Power value (\$16,512.50) as required by Order #13, the Plan does not provide sufficient adequate protection to BBVA Compass for the 2017 Ford Expedition for months 1-2.	PAYNE, KYLE KENNETH	<b>Trustee does not recommend confirmation.</b>
1 Reset 7/5/23 3 of 60	\$5,385.00 WO	10/19/23 \$1,735.38			

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
<b>9:30 am</b>					
23-33030 0 Resets 8/8/23 2 of 49	STACEY SMALARA MUCKLER \$727.00 WO	(\$155.54) -0.21 Mos 10/4/23 \$335.54	<b><u>CONFIRMATION HEARING</u></b> Plan #22 filed 10/18/2023 works, paying 100% to the general unsecured creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$230,653.20 and 49-month plan duration. Trustee requests a C4 Confirmation Order for 100% Plans.	PAYNE, KYLE KENNETH	<b>Trustee recommends confirmation of Plan #22 filed 10/18/2023 and requests a C4 Confirmation Order.</b>
23-32269 2 Resets 6/20/23 4 of 60	AMARIS NEDRETTE KINSEY \$1,950.00 EFT	\$3,900.00 2.00 Mos 9/1/23 \$1,950.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 7/28/2023, DOC #30</u></b> No Response to Trustee's Motion to Dismiss.  Debtor is delinquent 2 payments through October totaling \$3,900.00. Trustee has received no wage order payments related to Order #27. Debtor is paying by ePay.  IRS claim #8 filed 8/2/2023 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$351.60. Debtor provided a signed copy of the return on 7/28/23 reflecting a stated liability of \$3,291.00. Plan #44 filed 10/13/23 provides \$3,291.00 for the IRS. Debtor objected to the claim 10/13/23 at #42. Hearing set 11/29/23 at 1:30 PM.  Plan provides for US Department of Housing and Urban Development in paragraph 9c despite being secured solely by the principal residence.  Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.  Debtor has failed to provide Trustee with proof of business income and expenses for the six months pre-petition as well as proof of current income.	POPE, JAMES Q	<b>Trustee requests confirmation and dismissal be continued to 12/14/2023 at 9:30 AM to allow Hearing on Debtor's Objection to IRS proof of claim set for 11/29/2023.</b>
23-32795 0 Resets 7/27/23 3 of 60	VALARIE WATKINS-GRAVES \$2,750.00 EFT	\$1,300.00 0.47 Mos 10/2/23 \$1,450.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 9/7/2023, DOC. #23</u></b> No Response to Trustee's Motion to Dismiss.	POPE, JAMES Q	<b>Trustee recommends dismissal with prejudice.</b>

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
**October 26, 2023 9:30 am**

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<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>			

**9:30 am**

This is Debtor's ninth case.

Debtor failed to appear for her initial 341 Meeting held on 9/6/2023 and her rescheduled 341 Meeting held on 9/27/2023.

Debtor is delinquent \$1,300, with the next payment due 10/26/2023.

IRS claim #7 filed 9/26/2023 shows unfiled tax returns for the years 2020-2022 and reflects a priority claim amount of \$22,505.11. Trustee has received an Unsworn Declaration stating Debtor was unemployed during 2021-2022 tax years and was not legally obligated to file tax returns. Trustee does not have a copy of the 2020 return. Plan #2 filed 7/27/2022 provides 36,471.11 to the IRS.

Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.

Trustee alleges Schedule A undervalues the homestead and thus the Plan may not meet the liquidation test.

Trustee alleges Schedule B #33 is inaccurate as it indicates Debtor is using the maximum Wildcard exemption; however, Debtor elected to use State Exemptions where no such exemption exists.

Trustee alleges Schedule lists a line item expense for a \$598 monthly car payment when Debtor is paying for the disclosed vehicle through the plan.

Trustee alleges the Statement of Financial Affairs fails to list debtor's income from 2021-current.

Plan fails to provide for the IRS' secured claim #7 filed 9/26/2023 (Claim \$20,430; Plan \$0).

Plan fails to fully provide for Select Portfolio Services' Claim #10 filed 10/5/2023 (Arrears per POC: \$132,589.84, Plan \$100,194.65 | Ongoing payments per POC \$2,274.43; Plan: \$2,132.09).

**Pre-Conf/Dismissal**  
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**October 26, 2023 9:30 am**

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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
<b>9:30 am</b>					
<p>Plan proposes to strip the lien of Lake Olympia Civic Association in Paragraph 8C of the plan; however, a Notice of Strip Lien has not been filed.</p> <p>Plan fails to fully provide for American Credit Acceptance's claim #2 filed 8/2/2023 (Claim \$23,679.22; Plan \$22,072.95). Based on the pro-rata treatment and payment start date of month 10, the Plan fails to provide sufficient adequate protection on the 2014 Infinity QX70.</p> <p>Plan fails to provide for Titlemax's claim #3 filed 8/4/2023 (Claim \$1,922.06; Plan \$0).</p> <p>Trustee alleges that the plan is not feasible as Debtor's budget indicates she cannot afford her increased plan payments beginning August 2024 totaling \$6,000 and August 2026-July 2028 totaling \$6,600. Further, Debtor fails to pay the general unsecured creditors the non-exempt property amount of \$15,625.</p> <p>Objection to Confirmation filed by American Credit Acceptance on 8/9/2023, doc. #19.</p>					
23-32648 0 Resets 7/13/23 3 of 60	MAYLING SILVA \$695.00 WO	\$511.91 0.74 Mos 10/13/23 \$320.77	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 9/28/2023, DOC #36</u></b> No Response to Trustee's Motion to Dismiss.	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
<p>Plan #32 filed 9/8/2023 fails to fully provide for amended priority claim #16 filed 10/4/2023 by the IRS (Claim: \$5,482.98; Plan: \$2,212.00).</p> <p>Objection to Confirmation #15 filed 7/20/2023 by TD Bank (2017 Toyota Tundra).</p>					
23-32661 0 Resets 7/14/23 3 of 60	JENEEN ANJANETTE BOULDIN \$100.00 WO	\$69.25 0.69 Mos 10/13/23 \$46.15	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends confirmation of Plan #2 filed 7/14/2023.</b>
<p>Plan #2 filed 7/14/2023 works, paying 6.58% to the general unsecured creditors.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
**October 26, 2023 9:30 am**

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<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>			
<b>9:30 am</b>					
<b>23-32282</b>	DEBRA ANN ELLIS	(\$1,466.64)	<b><u>CONFIRMATION HEARING</u></b>	TRAN SINGH LLP	<b>Trustee does not recommend confirmation.</b>
2 Resets	\$2,660.00	-0.55 Mos	<b><u>MOTION TO DISMISS FILED 7/25/2023, DOC #31</u></b>		
6/21/23	WO	10/18/23	Amended Plan #48 filed 9/28/2023 fails to provide for the notice of post-petition fee claim of Carrington Mortgage Services, LLC in the amount of \$950 for proof of claim and plan review.		
4 of 60		\$689.08	Objection to Confirmation #50 filed 10/17/2023 by Ally Financial.		
<b>23-32654</b>	RAMIRO P	\$606.24	<b><u>CONFIRMATION HEARING</u></b>	TRAN SINGH LLP	<b>Trustee does not recommend confirmation.</b>
0 Resets	ALMAGER, JR	0.23 Mos	<b><u>MOTION TO DISMISS</u></b>		
7/14/23	\$2,627.00	10/20/23	<b><u>FILED 9/1/2023, DOC. #21</u></b>		
3 of 60	WO	\$1,212.46	No Response to Trustee's Motion to Dismiss.		
<p>Trustee alleges that per 341 testimony, Schedule A fails to disclose all real property and thus Plan #2 filed 7/14/2023 may not meet the liquidation test.</p> <p>Plan fails to provide for the Texas Comptroller's priority claim #29 filed 10/5/2023 (Claim \$14,313.23; Plan \$0).</p> <p>Plan fails to properly provide for Nationstar Mortgage's claim #16 filed 9/15/2023 (Arrears per POC: \$14,161.96, Plan \$7,302.44   Ongoing payments per POC \$1,698.89; Plan: \$1,776.71).</p> <p>Plan fails to fully provide for Lambright McKee's claim #11 filed 9/9/12/2023 (Claim \$2,886.50; Plan \$2,144).</p> <p>Based on J.D. Power's value (\$18,610.20) as required by Order #10, the Plan does not provide sufficient adequate protection to Volkswagen Credit for the 2021 Volkswagen Jetta.</p> <p>Plan fails to list the reason for special classification for the Mohela student loan claims in Paragraph 16 or how the claims are to be treated.</p> <p>Paragraph 18 of the Plan assumes a restaurant lease with Azim, Inc., which has been rejected pursuant to Schedule G and has not been provided for in Schedule J.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
**October 26, 2023 9:30 am**

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<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>			

9:30 am

23-32917	CARLYNE PHILLIP	\$0.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS</u></b> <b><u>FILED 10/16/2023, DOC. #37</u></b>	TRAN SINGH LLP	Trustee does not recommend confirmation.
0 Resets	\$6,660.00	0.00 Mos	No Response to Trustee's Motion to Dismiss.		
7/31/23	No Pmt info	10/3/23			
3 of 60		\$6,660.00			

Pursuant to Bankruptcy Local Rule 1017-2(a)(7), Debtor has not complied with the Order for ACH Payments and has failed to submit to the trustee an authorization agreement for automatic debit origination along with an original voided check.

Trustee alleges that per 341 testimony, Schedule I fails to list Debtor as self-employed rather than "unemployed".

Trustee alleges that per 341 testimony, the Statement of Financial Affairs fails to list Debtor's 401(k) withdrawal, a wire transfer in March 2023, and payments made with said funds.

Trustee alleges that the Official Form 122C understates Debtor's income and thus fails to show the Debtor as above the median income.

Plan #26 filed 9/12/2023 fails to properly provide for Cenlar Mortgage's claim #8 filed 10/4/2023 (Arrears per POC: \$5,924.27, Plan \$3,755 | Ongoing payments per POC \$1,084.29; Plan: \$1,294).

Plan fails to provide for Harris County Court Costs' claim #6 filed 9/26/2023 (Claim \$1,765; Plan \$0).

Plan fails to fully provide for Harris County's property tax claim #5 and 9/26/2023 for the property located at 4806 Holloway Drive (Claim \$4,184.95; Plan \$0).

Plan fails to fully provide for Harris County's property tax claim #5 filed 9/26/2023 for the property located at 5959 Belmark Street's property tax claim #5 (Claim \$16,508.34; Plan \$13,056.88).

Debtor failed to provide proof to substantiate the amounts to be paid to Loan Ranger Capital and the IRS through the Plan. Creditors have not filed claims, the bar date passed 10/10/2023 and the Trustee must disburse according to plan.



**Pre-Conf/Dismissal**  
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<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>			

9:30 am

Objection to Confirmation filed by Nevada Funding, LLC on 9/13/2023, doc. #27.

Objection to Confirmation filed by Harris County for properties located at 4806 Holloway Drive and 5959 Belmark St. on 9/26/2023, doc. #31.

Objection to Confirmation filed by Harris County Court Costs for properties located at 4806 Holloway Drive and 5959 Belmark St. on 9/26/2023, doc. #32.

23-32959	MARLON LEE	(\$1,288.00)	<b><u>CONFIRMATION HEARING</u></b>	TRUEBA, PHILLIP	<b>Trustee recommends confirmation of Plan #24 filed 10/16/2023 and requests a C4 confirmation Order if Court deems notice sufficient.</b>
0 Resets	TOLBERT	-0.37 Mos	Plan #24 filed 10/16/2023 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$235,824.60. Trustee requests a C4 Confirmation Order for 100% Plans.	HENRY	
8/1/23	\$3,436.00	10/17/23			
2 of 60	WO	\$4,080.00	Plan filed on new form plan ten (10) days before hearing date (ongoing mortgage claims provided for in the plan, but no other claims secured by real property).		

23-32339	PHILLIP MEYER	(\$213.19)	<b><u>CONFIRMATION HEARING</u></b>	VANDERPOOL,	<b>Trustee does not Recommend Confirmation.</b>
1 Reset	RATINOV	-0.59 Mos	<b><u>MOTION TO DISMISS</u></b>	TERRY W	
6/27/23	\$363.87	10/20/23	<b><u>FILED 8/4/2023, DOC. #15</u></b>		
4 of 60	No Pmt info	\$363.87	No Response to Trustee's Motion to Dismiss.		

Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.

Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.

Schedule B fails to itemize Debtor's firearms to allow Trustee to properly assess value.

Trustee alleges Schedule J fails to list the \$173 monthly furniture expense paid directly to SYNCB/SLNBR pursuant to the plan and Debtor has failed to provide documentation supporting the expense. Further, Debtor failed to provide

**Pre-Conf/Dismissal**  
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<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>			

9:30 am

documentation supporting his home maintenance and entertainment expenses reflected on Schedule J.

Plan #26 filed 9/1/2023 checks Box 8A; however, the Debtor is paying his mortgage directly in Paragraph 10.

Paragraph 10 of the Plan is incomplete as the Date Last Payment is Due has not been provided on Regions Bank's and SYNCB/SLNBR's claims. Further, the Contract Rate of Interest is not provided for SYNCB/SLNBR's claim.

Debtor indicates in Paragraph 16 of the Plan that he will be paying Wells Fargo Bank's unsecured claim #2 directly without stating a proper basis for the special treatment; further, Schedule J does not list a monthly payment to Wells Fargo. Accordingly, Trustee asserts the plan violates 1322 (a)(3).

Plan fails to indicate in Paragraph 23 that the Debtor does not invoke this provision.

Plan Summary #26 does not match the Plan #26.

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

The Plan fails to pay 100% pursuant to the liquidation test.

23-32619	GENITA LAFAYE	\$635.96	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	<b>Trustee recommends confirmation of Plan #23 filed 9/28/2023 and requests a C4 confirmation Order.</b>
0 Resets	JENKINS	0.71 Mos	Amended Plan #23 filed 9/28/2023 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement. Trustee requests a C4 Confirmation Order for 100% Plans.		
7/12/23	\$890.00	10/18/23			
3 of 60	WO	\$410.77			

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**William E. Heitkamp, Trustee**  
**October 26, 2023 9:30 am**

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<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>			
<b>9:30 am</b>					
23-32291	NOLAND JERMAINE	\$400.00	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee does not recommend confirmation.</b>
1 Reset	JONES	2.00 Mos	<b><u>MOTION TO DISMISS FILED 7/25/2023, DOC #20</u></b>	ALVA	
6/22/23	\$200.00	7/24/23	No Response to Trustee's Motion to Dismiss.		
4 of 60	WO	\$475.00	Debtor is delinquent 2 payments through September totaling \$400 with the next payment due 10/22/2023.		
			Amended IRS claim #1 filed 7/28/203 shows an unfiled tax return for the year 2020 and reflects a priority claim amount of \$2,757.39. Trustee has received a copy of this return dated 8/14/2023, reflecting a refund of \$4,375. Amended Plan #22 filed 8/10/2023 fully provides for the IRS claim in the amount of \$2,757.39.		
23-32363	CHRISTOPHER J	(\$421.72)	<b><u>CONFIRMATION HEARING</u></b>	WESTON LEGAL,	<b>Trustee does not recommend confirmation.</b>
1 Reset	and MARIVIC	-0.38 Mos	<b><u>MOTION TO DISMISS FILED 8/17/2023, DOC #28</u></b>	PLLC	
6/28/23	CLIFTON	10/13/23	<b><u>AMENDED MOTION TO DISMISS FILED 9/28/2023, DOC #40</u></b>		
4 of 60	\$1,100.00	\$507.74	No Response to Trustee's Motion to Dismiss.		
	WO		Plan #2 filed 6/28/2023 fails to fully provide for secured claim #27 filed 8/31/2023 by PNC Bank for a 2018 Ford F250 (Claim: \$46,017.42; Plan: \$45,725.00).		
			Trustee alleges Plan is not feasible pursuant to 1325(a)(6).		
			Trustee objects to the special provision set forth in paragraph #29 as it conflicts with the payments set forth in the plan and does not clearly outline how future payments are to be disbursed.		