

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 9:30 am**

**Reset Dates:**  
12/19/2024  
01/29/2025  
02/26/2025

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					
24-34434	JOSE LUIS	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee recommends dismissal with prejudice.</b>
0 Resets	TORRES AMADOR	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 11/7/2024, DOC #19</u></b>		
9/25/24	\$0.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	No Pmt info	\$0.00	No payments have been made.		
			Debtor failed to appear at the First Meeting of Creditors held 10/23/2024.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court, nor remitted any payments.		
			Debtor failed to provide Trustee with proof of identity and a copy of her 2023 tax return.		
			Debtor has failed to file schedules A-J, a completed Official Form 122C, statement of financial affairs, and pay advices.		
			Debtor has failed to file a Uniform Plan with attached Plan Summary.		
24-34317	BRANDY MILAM	\$1,850.00	<b><u>CONFIRMATION HEARING</u></b>	BAIR, THOMAS E	<b>Trustee recommends dismissal.</b>
0 Resets	\$1,850.00	1.00 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #16</u></b>		
9/17/24	WO	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60		\$0.00	No payments have been made. Debtor is delinquent 1 payment of \$1,850.00, with next payment due on 11/17/2024.		
			IRS claim #6 filed 10/3/2024 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$19,515.53. Trustee received a signed copy of Debtor's 2023 return on 10/23/2024 (shows a liability of \$5,672.00). PLAN #2 filed 9/17/2024 provides \$50,000.00 priority amount for the IRS in Paragraph 6.		
			Plan is misleading as it appears to pay a higher claim amount for American Credit Acceptance (2019 Ford F250) in Paragraph 9B despite Trustee's obligation to pay the lower value amount. Trustee argues that because the vehicle was purchased within 910 days (on 7/8/2023) per the contract attached to the proof of claim, the claim should be provided for in Paragraph 9A of the Plan. Further, Plan fails to		

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provide interest on the claim. Objection to Confirmation #15 filed 10/3/2024 by American Credit Acceptance.					
Plan fails to provide interest on the secured claim of Jay Horn listed in Paragraph 9B for a travel trailer.					
Plan fails to provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Debtor's Official Form 122C #1 filed 9/17/2024.					
Plan fails to provide a 100% dividend to the general unsecured creditors as required by disposable income.					
24-34331	GEORGE ANTHONY	\$0.00	<b>CONFIRMATION HEARING</b>	BAKER, REESE W	Trustee recommends dismissal.
0 Resets	MASON	0.00 Mos	<b>MOTION TO DISMISS</b>		
9/18/24	\$1,650.00	10/21/24	<b>FILED 10/17/2024, DOC #27</b>		
2 of 60	No Pmt info	\$1,650.00	No Response to Trustee's Motion to Dismiss.		
Debtor failed to appear at the Meeting of Creditors held on 10/23/2024. Meeting is reset to 11/13/2024 at 2:00 PM.					
Debtor has failed to provide copy of the 2023 tax return.					
IRS claim #5 filed 10/23/2024 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$84,406.71. Trustee received a unsigned copy of this tax return on 10/11/24 reflecting \$0.00 liability. PLAN #2 filed on 9/18/2024 fails to provide any treatment for the IRS.					
Plan fails to provide for treatment of the secured claim 5 filed on 10/23/24 by the IRS in the amount of \$132,247.82 for tax liens assessed in 2011, 2012, 2013, 2014 and 2015.					
Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Shellpoint Mortgage claim.					
Plan fails to provide for treatment of the secured claim #6 amended on 11/7/24 by Fort Bend County in the amount of \$4,126.84 for estimated 2024 ad valorem tax.					

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9:30 am

Objection to Confirmation #34 filed 11/7/24.

Based on JD Power value (\$44,822.70) as required by Order #12, the Plan does not provide sufficient adequate protection to Ford Motor Credit Company on the 2019 Ford F350. Objection to Confirmation #31 filed 10/28/24.

Objection to Confirmation #29 filed 10/23/24 by BMW Bank of North America (2016 BMW 528i).

Objection to Confirmation #32 filed 10/30/24 by Ally Bank (2018 Ram 3500).

Debtor has failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.

Plan fails to provide for all of Debtor's disposable income.

Trustee alleges the Statement of Financial Affairs is inaccurate.

Schedule I fails to disclose occupation and length of employment for non-filing spouse.

24-33146	LESLIE BERE A	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	BERGLUND, ERIK	<b>Trustee does not recommend confirmation.</b>
0 Resets	AYERS, JR. and	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
7/2/24	ROMONA HALL	10/25/24	<b><u>FILED 10/17/2024, DOC #41</u></b>		
4 of 60	AYERS	\$796.00	No Response to Trustee's Motion to Dismiss.		
	\$796.00				
	EFT				

PLAN #49 filed 11/7/2024 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) effective 12/2024.

Projected plan payments do not equal the proposed plan base amount.

Trustee alleges Plan fails to provide all of Debtor's disposable income in to the Plan.

Debtor proposes to retain a 2024 Mercedes GLE with a \$1,914.00 monthly

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payment at the expense of the general unsecured creditors.

Plan Summary does not match the Plan.

24-32689	TAKYSHA	\$607.90	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee recommends confirmation of Plan #37 filed 11/6/2024 with C4 order.
2 Resets	RAICHANCEE	0.63 Mos	PLAN #37 filed 11/6/2024 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$259,984.20.		
6/7/24	GARDINER-MCDANI	10/29/24			
5 of 60	EL	\$415.35			
	\$960.00				
	WO				

24-33995	JOHN TIMOTHY	\$7,900.00	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee does not recommend confirmation.
0 Resets	BENNETT, JR	1.52 Mos	<u>MOTION TO DISMISS FILED 10/15/2024, DOC #24</u>		
8/29/24	\$5,200.00	10/2/24	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$2,500.00			

Debtor is delinquent 1.5 payments through 10/28/2024 totaling \$7,900.

PLAN #19 filed 10/1/2024 does not provide for the notice of post-petition fee claim of Selene Finance in the amount of \$325 for plan review.

Plan fails to fully provide for the claim of Selene Finance (Arrears per POC: \$118,654.83, Plan: \$125,000; Ongoing payments per POC: \$2,365.90, Plan: \$2,309.57).

Plan 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) effective 12/2024.

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

Per 341, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.

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24-34214	JEANIE RUTH	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	Trustee does not recommend confirmation.
0 Resets	SHEPARD	0.00 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #22</u></b>		
9/10/24	\$640.00	10/23/24	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$625.00	PLAN #25 filed 11/6/2024 works, paying 0.88% to the general unsecured creditors.		
			Debtor has failed to provide proof to substantiate the amount to be paid to Texas Bay Credit Union (2020 Dodge Challenger) through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan. Bar date is 11/19/2024.		
24-34411	TIFANY MELAYNE	\$1,000.00	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	Trustee recommends dismissal.
0 Resets	MONTEJO	1.00 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #22</u></b>		
9/24/24	\$1,000.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$0.00	Debtor is delinquent 1 payment through 10/24/2024 totaling \$1,000. Debtor has not remitted any payments.		
			Per 341, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			IRS claim #4 amended 10/8/2024 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$3,870.75. Trustee has received as signed copy of the 2022 tax return on 11/7/2024. PLAN #2 filed 9/24/2024 fails to provide any treatment for the IRS.		
			Plan fails to fully provide for treatment of secured 910 claim #6 filed on 10/ 11/2024 by Santander for a 2024 Hyundai Santa Cruz (Claim: \$35,934.18, Plan: \$35,647).		
24-33496	CECIL ROOSEVELT	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	CAVANAUGH, JOSHUA THOMAS	Trustee does not recommend confirmation.
1 Reset	POORE, II and	0.00 Mos	<b><u>MOTION TO DISMISS FILED 9/12/2024, DOC #17</u></b>		
7/31/24	ALICE PEARL	11/1/24	No Response to Trustee's Motion to Dismiss.		
4 of 60	POORE	\$1,400.00	Debtors have failed to file a wage deduction order or EFT/ACH authorization with the Court.		
	\$1,400.00 No Pmt info		PLAN #21 filed 10/7/2024 works, paying 18.94% to the general unsecured creditors.		

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24-32334	WARREN	(\$7,342.25)	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
3 Resets	MALCOLM and	-4.59 Mos	<b><u>MOTION TO DISMISS FILED 7/1/2024, DOC #25</u></b>		
5/21/24	TINNA SIMON	11/6/24	No Response to Trustee's Motion to Dismiss.		
6 of 60	\$1,600.00 WO	\$565.38	PLAN #32 filed 7/24/2024 fails to fully provide for secured claim #8 filed 7/9/2024 by Austin County Appraisal District (Claim: \$2,859.60; Plan: \$1,449.03). Further, Plan provides for treatment of the claim in Paragraph 8A instead of 8B.		
24-33492	ASIANNAH MONET	\$823.43	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
1 Reset	MORGAN	0.68 Mos	<b><u>MOTION TO DISMISS FILED 9/12/2024, DOC #30</u></b>		
7/31/24	\$1,215.00	11/5/24	<b><u>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #45</u></b>		
4 of 60	WO	\$560.77	No Response to Trustee's Motion to Dismiss.		
			PLAN #40 filed 10/9/2024 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) effective 12/2024.		
24-33831	MICHAEL JOHN	(\$151.54)	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	CONWAY	-0.33 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
8/21/24	\$465.00	11/5/24	<b><u>FILED 11/8/2024, DOC. #27</u></b>		
3 of 60	WO	\$214.62	No Response to Trustee's Motion to Dismiss.		
			Plan #20 filed 10/9/2024 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) effective 12/2024.		
24-33866	JENNIFER JULISSA	(\$233.91)	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	VILLAFUERTE	-0.30 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
8/23/24	\$775.00	11/6/24	<b><u>FILED 11/6/2024, DOC. #27</u></b>		
3 of 60	WO	\$348.46	No Response to Trustee's Motion to Dismiss.		
			PLAN #28 filed 11/7/2024 works, paying 100% to secured creditors; however, the Plan is not signed by the Debtor or Debtor's counsel.		

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<b>9:30 am</b>					
24-33998	CHRISTIAN	\$360.76	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	DESHON PARKER	1.03 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #21</u></b>		
8/29/24	\$350.00	10/28/24	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$154.62			
			Debtor is delinquent 1.1 payments through 10/28/2024 totaling \$360.76.		
			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 #23 filed 10/22/2024 works, paying 7% to general unsecured creditors.		
24-34010	PATRICK	(\$546.92)	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	RAYMOUND and	-0.28 Mos	Based on JD Power value (\$28,192.50) as required by Order #14, PLAN #32 filed		
8/29/24	CHRYSTAL	11/6/24	10/16/20224 does not provide sufficient adequate protection to Toyota Motor Credit		
3 of 60	MONIQUE	\$729.23	on the 2016 Toyota Tundra.		
	MCKENZIE				
	\$1,980.00				
	WO				
24-34011	THOMAS VERNELL	\$724.57	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	and TAMARA MARIE	0.15 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #29</u></b>		
8/29/24	METCALFE	10/30/24	No Response to Trustee's Motion to Dismiss.		
3 of 60	\$4,710.00	\$2,173.86			
	WO				
			PLAN #28 filed 11/7/2024 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) effective 12/2024.		
			Based on JD Power value (\$22,385.70) as required by Order #13, the Plan does not provide sufficient adequate protection to NASA Federal Credit Union on the 2020 Telluride.		
			Objection to Confirmation #27 filed 11/7/2024 by Cypress Fairbanks ISD, Harris Co ESD #9 and Lone Star College collectively.		
			Per 341, plan fails to provide for payment in full of all known secured creditors within the term of the plan.		

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Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 8/29/2024.

24-34130	SHANTELL	\$0.00	<b>CONFIRMATION HEARING</b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	ANTIONETTE	0.00 Mos	<b>MOTION TO DISMISS FILED 10/15/2024, DOC #23</b>		
9/3/24	HAMILTON	10/29/24	<b>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #28</b>		
2 of 60	\$4,100.00 WO	\$2,050.00	No Response to Trustee's Motion to Dismiss.		
			Plan Summary #27 filed 11/4/2024 fails to match the plan.		
			Plan does not meet the liquidation test pursuant to the requirements of 1325(a)(4).		
			Plan 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) effective 12/2024.		
			Objection to Confirmation #16 filed 9/12/2024 by Carrington Mortgage.		

24-34240	KEITH EDWANDE	\$5,750.00	<b>CONFIRMATION HEARING</b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	DESEAN MORGAN	1.00 Mos	<b>MOTION TO DISMISS</b>		
9/12/24	\$5,775.00	1/1/00	<b>FILED 10/15/2024, DOC #33</b>		
2 of 60	EFT	\$0.00	No Response to Trustee's Motion to Dismiss		
			No payments remitted. Debtor is delinquent \$5,750.00 with next payment due 11/12/2024.		
			PLAN #41 filed 11/7/2024 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) effective 12/2024. As a result, the plan fails to provide sufficient funds for payment in full of all secured and priority claims.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Bridgecrest Acceptance Corp. through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan.		
			Objection to Confirmation #39 filed 11/4/24 by The Owner Finance Company		

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9:30 am					
(15034 Wiltshire Castle Lane).					
Objection to Confirmation #40 filed 11/5/24 by Humble ISD and Harris County MUD #422.					
Trustee alleges schedule I is inaccurate					
Debtor has failed to provide Trustee with proof of current income .					
24-34244	DANIELLE KEISHA	\$45.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	HAGENS	0.08 Mos	<u>MOTION TO DISMISS FILED 10/15/2024, DOC #21</u>		
9/12/24	\$590.00	10/29/24	<u>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #25</u>		
2 of 36	WO	\$270.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent \$45.00, with next payment due on 11/12/2024. The first full payment has not posted.					
PLAN #15 filed 9/23/2024 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) effective 12/2024.					
24-34322	MARIA LOURDES	(\$557.69)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee recommends confirmation of Plan #26 filed 11/4/2024.
0 Resets	FARAON	-0.38 Mos	PLAN #26 filed 11/4/2024 works, paying 70.14% to the general unsecured creditors.		
9/18/24	AZARRAGA	11/1/24			
2 of 60	\$1,450.00	\$669.23			
	WO				
24-32658	GEORGE and	\$100.00	<u>CONFIRMATION HEARING</u>	DAVIS-SMITH,	Trustee does not recommend confirmation.
3 Resets	SHERRY	0.50 Mos	<u>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #46</u>	SHELLY M	
6/5/24	O'CONNOR	10/21/24	No Response to Trustee's Motion to Dismiss.		
5 of 60	\$200.00	\$300.00			
	No Pmt info		Debtors have failed to file an EFT authorization with the Court.		
PLAN #39 filed 10/8/2024 works, paying 17% to general unsecured creditors.					

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<b>9:30 am</b>					
24-34035	MARTHA A	\$78.00	<b><u>CONFIRMATION HEARING</u></b>	DEAL, RICK J	<b>Trustee does not recommend confirmation.</b>
0 Resets	NAVARRO	0.07 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #21</u></b>		
8/30/24	\$1,049.00	11/5/24	No Response to Trustee's Motion to Dismiss.		
3 of 36	No Pmt info	\$565.00			
<p>PLAN #2 filed 8/30/2024 fails to provide for treatment of amended secured claim #2 filed 11/7/2024 by Montgomery County in the amount of \$6,361.42. Objection to Confirmation #22 filed 11/7/2024 by Montgomery County.</p> <p>Debtor is proposing to pay Midfirst Bank directly in Paragraph 8C of the Plan. However, claim #4 reflects an arrearage amount of \$6,021.86. Objection to Confirmation #18 filed 9/27/2024 by Midfirst Bank.</p> <p>Plan fails to provide for treatment of secured claim #8 filed 10/15/2024 by US Department of HUD in the amount of \$89,662.53.</p> <p>Plan fails to fully provide for 2nd amended priority claim #6 filed 10/28/2024 by the IRS (Claim: \$1,392.40; Plan: \$508.00).</p> <p>Plan fails to fully provide for secured claim #9 filed 10/18/2024 by Lendmark Financial Services for a 2016 Ford Focus (Claim: \$10,924.93; Plan: \$8,928.00).</p> <p>Plan fails to fully provide for secured claim #12 filed 11/6/2024 by Carriage Hills Community Improvement Association (Claim: \$10,292.74; Plan: \$6,628.91).</p> <p>The Applicable Commitment Period listed in Paragraph 4 of the Plan is incorrect.</p> <p>Plan fails to provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Debtor's Official Form 122C.</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 9:30 am**

**Reset Dates:**  
12/19/2024  
01/29/2025  
02/26/2025

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>			
<b>9:30 am</b>					
<b>24-34177</b>	PEDRO VENTURA	<b>\$7,248.54</b>	<b><u>CONFIRMATION HEARING</u></b>	DEAL, RICK J	<b>Trustee does not recommend confirmation.</b>
0 Resets	\$4,097.00	1.77 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #17</u></b>		
9/6/24	WO	10/30/24	No Response to Trustee's Motion to Dismiss.		
2 of 60		\$945.46	Debtor is delinquent 1.77 payments through 11/6/2024 totaling \$7,248.54. The first full payment has not posted.		
			PLAN #2 filed 9/6/2024 fails to provide for treatment of amended secured claim #2 filed 11/7/2024 by Montgomery County in the amount of \$4,896.44. Objection to Confirmation #21 filed 11/7/2024 by Montgomery County.		
			Plan fails to fully provide for claim #10 of 21st Mortgage (Arrears per POC: \$15,281.11; Plan: \$13,924.93). Further, Plan fails to provide for Notice of Mortgage Payment Change #19 filed 10/22/2024 indicating a new ongoing amount of \$1,499.96 effective 11/15/2024. Plan provides ongoing mortgage payments of \$1,974.99 (per the claim) for months 1-60.		
24-32275	LULU KANGAME	<b>\$1,350.00</b>	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee recommends dismissal.</b>
3 Resets	\$1,350.00	1.00 Mos	<b><u>MOTION TO DISMISS</u></b>	T	
5/15/24	EFT	10/3/24	<b><u>FILED 10/9/2024, DOC. #43</u></b>		
6 of 60		\$1,270.00	Debtor's Response to Trustee's Motion to Dismiss filed 7/26/2024, doc. #24.		
			IRS claim #6 filed 6/21/2024 shows unfiled tax returns for the years 2021-2023 and reflects a priority claim amount of \$31,953.16. Trustee has received copies of the 2021-2023 tax returns reflecting \$0 liability. PLAN #29 filed 8/10/2024 fails to provide any treatment for the IRS.		
			Debtor is delinquent 1 payment through October totaling \$1,350, with the next payment due 11/14/2024.		
			Plan 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) effective 12/2024.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 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>					
24-34052	SHELLEY KAY	\$0.00	<b>CONFIRMATION HEARING</b>	GALLEVO, MICHAEL	Trustee does not recommend confirmation.
0 Resets	WISEMAN	0.00 Mos	<b>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #29</b>		
8/30/24	\$1,540.00	11/1/24	Response to Trustee's Motion to Dismiss #26 filed 11/4/2024.		
3 of 60	EFT	\$1,655.00	PLAN Summary #24 filed 9/18/2024 does not match the Plan.		
			Plan 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) effective 12/2024.		
			Objection to Confirmation #21 filed 10/30/2024 by HSBC Bank.		
24-33775	MOHAMMAD	\$0.00	<b>CONFIRMATION HEARING</b>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	FURUKH and UZMA	0.00 Mos	<b>AMENDED MOTION TO DISMISS FILED 10/3/2024, DOC #31</b>		
8/16/24	FURUKH SHIEKH	10/22/24	Response to Trustee's Motion to Dismiss #30 filed 10/2/2024.		
3 of 60	\$1,080.00	\$940.00	PLAN #36 filed 10/9/2024 fails to provide treatment for all known secured claims within the term of the plan.		
	EFT		Plan 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) effective 12/2024.		
			Objection to Confirmation #23 filed 9/19/2024 by Wells Fargo.		
24-34047	SHAVONNE	\$1,150.00	<b>CONFIRMATION HEARING</b>	GUZMAN, ELOISE A	Trustee recommends dismissal.
0 Resets	MONIQUE COOK	1.77 Mos	<b>MOTION TO DISMISS FILED 10/15/2024, DOC #29</b>		
8/30/24	\$650.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$0.00	No payments have been made. Debtor is delinquent 2 payments through 10/29/2024 totaling \$1,150.00.		
			PLAN #19 filed 9/26/2024 fails to fully provide for secured claim #4 filed 9/24/2024 by Santander for a 2013 BMW 328i (Claim: \$16,730.75; Plan: \$16,401.00).		
			Plan provides for treatment of 7250 West Greens LLC amended claim #2 in the amount of \$3,887.76 in Paragraph 6 but creditor has only filed an unsecured claim.		

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
Tiffany D. Castro, Trustee  
November 14, 2024 9:30 am

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02/26/2025

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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

Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.

24-33599	ALEXIS T GARNER	\$2,700.00	<b>CONFIRMATION HEARING</b>	HAMMER, PAUL	Trustee does not
1 Reset	\$2,700.00	1.00 Mos	<b>MOTION TO DISMISS</b>	JAMES	recommend
8/5/24	No Pmt info	10/28/24	<b>FILED 9/10/2024, DOC. #19</b>		confirmation.
3 of 60		\$1,700.00	No Response to Trustee's Motion to Dismiss.		

Debtor is delinquent \$2,700.00 with next payment due 12/4/2024.

Debtor has failed to file a wage deduction order with the Court.

PLAN #31 filed 11/5/2024 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Plan fails to provide for treatment of the secured claim #2 filed on 8/20/2024 by Fort Bend County in the amount of \$2,530.15 for 2024 property taxes. Amended Objection to Confirmation filed by Fort Bend County on 11/7/2024, doc. #33.

Plan fails to provide for treatment of the secured claim #6 filed on 9/12/2024 by Fort Bend ISD in the amount of \$2,621.98 for 2024 property taxes. Objection to Confirmation filed by Fort Bend ISD and Thunderbird Utility District on 10/1/2024, doc. #22.

Plan fails to provide for treatment of the secured claim #7 filed on 9/12/2024 by Thunderbird Utility District in the amount of \$352.88 for 2024 property taxes.

Plan proposes three (3) separate treatments of Flagship Credit Acceptance's 910-Claim #4. Debtor proposes separate cure claim and contractual monthly payment treatments in Paragraph 9A and cure claim treatment in Paragraph 9B. Lastly, Debtor lists a non-standard provision in Paragraph 27: Flagship Creditor. Debtor will send in the remaining \$950.98 for months 1 & 2 (September & October) directly to creditor. Trustee objects to the provision as it is unnecessary and proposing bifurcated treatment of Flagship Credit Acceptance's claim.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 9:30 am**

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Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation	
# of R/S	Plan Pmt	No of Mos			Case Disposition	
Petition Dt	Pmt Method	Last Rcpt				
9:30 am						
Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due and Interest Rate have not been provided on Regional Acceptance Corporation's claim.						
Plan fails to comply with 11 U.S.C. 1325(a)(5) as it does not provide interest on secured claims.						
Plan 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) effective 12/2024.						
Per 341 testimony, Schedule I is inaccurate.						
Per 341 testimony, Schedule J fails to disclose all dependents and expenses.						
Trustee alleges Debtor's Official Form 122C is incorrect, thus Plan fails to meet the requirements of 1325(b).						
24-32481	NELSON JAVIER	\$2,596.14	CONFIRMATION HEARING	HIGGINBOTHAM,	Trustee does not recommend confirmation.	
2 Resets	and LORENA	0.75 Mos	MOTION TO DISMISS	CRAIG ALEXANDER		
5/30/24	HERRERA	11/5/24	FILED 7/11/2024, DOC #26			
6 of 60	\$3,475.00	\$461.54	Response to Trustee's Motion to Dismiss filed 7/3/2024 at #23.			
	EFT WO					
Debtors are delinquent \$2,592.30 with next payment due 11/29/24.						
Plan 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) effective 12/2024.						
IRS claim #11 filed 6/21/2024 shows an unfiled tax return for the year 2021 for both Debtor's and reflects a priority claim amount of \$ 11,648.79. Trustee received a signed copy of the joint tax return on 7/1/24 reflecting a stated liability of \$7,731.00. PLAN #41 filed 9/13/2024 provides \$ 11,648.79 for the IRS.						
Plan does not provide for the notice of post-petition fee claim of M&T Bank in the amount of \$950.00.						

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 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					
Trustee alleges the Plan fails to provide for all of Debtor's disposable income. Debtor reported the uncle is driving and paying for the 2021 Polaris Slingshot but has not provided proof. Trustee alleges that even if permitted to pay directly, this debt/asset is not necessary for the support of Debtor or Debtor's dependents.					
24-34059	EDWARD	\$16,300.00	<b>CONFIRMATION HEARING</b>	HIGGINBOTHAM,	Trustee does not recommend confirmation.
0 Resets	CHARLES RAJUAL	1.00 Mos	<b>MOTION TO DISMISS FILED 10/15/2024, DOC #26</b>	CRAIG ALEXANDER	
8/30/24	\$16,300.00	10/1/24	Response to Trustee's Motion to Dismiss #27 filed 10/17/2024.		
3 of 60	WO	\$16,300.00	Debtor is delinquent 1 payment through 10/29 totaling \$16,300.		
			Debtor has failed to file an EFT authorization with the Court.		
			PLAN #2 filed 8/30/2024 fails to provide for treatment of secured claim #7 filed on 10/4/2024 by IRS in the amount of \$62,826.49.		
			IRS claim #7 filed 10/4/2024 shows an unfiled WT-FICA tax returns for 2021-2024 and reflects a priority claim amount of \$82,721.52. Trustee has not received copies of these returns. Plan over provides for the priority IRS claim.		
			Plan fails to provide for treatment of secured claim #3 filed on 9/10/2024 by Fort Bend County in the amount of \$4,323.89.		
			Plan fails to provide for treatment of secured claim #9 filed on 10/21/2024 by Fort Bend ISD in the amount of \$11,052.84.		
			Plan fails to provide for treatment of secured claim #10 filed on 10/21/2024 by Fort Bend County LID #15 in the amount of \$3,352.05.		
			Plan fails to provide for treatment of the secured claim #11 filed on 10/21/2024 by Fort Bend County MUD #128 in the amount of \$2,715.24.		
			Objection to Confirmation #30 filed 11/5/2024 by Fort Bend ISD, Fort Bend County LID #15 and Fort Bend County MUD #128.		
			Plan fails to fully provide for secured claim #12 filed on 9/10/2024 by Harris County		

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
Tiffany D. Castro, Trustee  
November 14, 2024 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					
(POC: \$4,333.27, Plan: \$3,670.11).					
Objection to Confirmation #32 filed 11/7/2024 by Fort Bend County and Harris County collectively.					
Plan fails to fully provide for the claim of Rushmore Servicing (Arrears per POC: \$260,288.38, Plan: \$287,248.38; Ongoing payments per POC: \$6,849.51, Plan: \$6,731.49).					
Plan 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) effective 12/2024.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
24-33511	FLORA DEAN	\$1,745.00	<b>CONFIRMATION HEARING</b>	KEELING, KENNETH	Trustee does not
1 Reset	LOFTON	0.91 Mos	<b>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #45</b>	A	recommend
7/31/24	\$1,925.00	10/15/24	Response to Trustee's Motion to Dismiss #30 filed 9/17/2024.		confirmation.
4 of 60	EFT	\$1,745.00	Debtor is delinquent 1 payment through 10/30/2024 totaling \$1,745.		
PLAN #37 filed 10/9/2024 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) effective 12/2024.					
24-33601	JUAN CARLOS	\$146.52	<b>CONFIRMATION HEARING</b>	KEELING, KENNETH	Trustee does not
1 Reset	AMAYA, JR and	0.05 Mos	<b>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #47</b>	A	recommend
8/5/24	LIZZETH	10/30/24	Response to Trustee's Motion to Dismiss #34 filed 9/17/2024.		confirmation.
3 of 60	ESMERALDA	\$1,463.08	PLAN #45 filed 10/30/2024 Plan 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) effective 12/2024.		
	AMAYA		Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #20 filed 8/16/2024.		
	\$2,975.00				
	WO				

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 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>24-33656</b>	THOMAS G and SILVIA MERCEDES CHAPMAN	<b>\$986.15</b> <b>0.23 Mos</b> 10/30/24	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 9/12/2024, DOC #28</u></b> Response to Trustee's Motion to Dismiss #29 filed 9/17/2024.  PLAN #2 filed 8/6/2024 fails to fully provide for the ongoing claim of Nationstar Mortgage LLC (Ongoing payments per POC: \$1,309.55, Plan: \$1,275.80).  Plan does not provide for the notice of post-petition fee claim of Nationstar in the amount of \$250.  Based on JD Power value (\$32,704.20) as required by Order #18, the Plan does not provide sufficient adequate protection to Texas Bay Credit Union on the 2019 Toyota Tundra.  Plan fails to provide treatment for secured claim #16 filed 10/16/2024 by Regional Management Corporation in the amount of \$10,573.86 for a 2011 Honda.  Plan 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) effective 12/2024.  Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtors Official Form 122-C #15 filed on 8/13/2024.	KEELING, KENNETH A	<b>Trustee does not recommend confirmation.</b>
0 Resets 8/6/24 3 of 60	\$4,270.00 WO	\$1,970.77			
<b>24-34015</b>	GREGORY BERNARD MCGOWAN	<b>\$4,183.88</b> <b>1.12 Mos</b> 11/5/24	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 10/7/2024, DOC #18</u></b> Response to Trustee's Motion to Dismiss filed 10/15/2024 at #28.  Debtor is delinquent 1.12 payments through 10/28/24 totaling \$4,183.88.  PLAN #32 filed 11/7/2024 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) effective 12/2024. As a result, the plan fails to provide sufficient funds for payment in full of all secured and priority claims.	KEELING, KENNETH A	<b>Trustee does not recommend confirmation.</b>
0 Resets 8/29/24 3 of 60	\$3,740.00 WO	\$934.04			

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
Tiffany D. Castro, Trustee  
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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>			
9:30 am					
Objection to Confirmation #31 filed 11/7/24 by Harris County LGBS Clients.					
24-34060	CARLA AGUILAR	\$512.31	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	\$3,330.00	0.15 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
8/30/24	WO	10/30/24	<b><u>FILED 11/7/2024, DOC. #34</u></b>		
3 of 60		\$1,536.92	Debtor's Response to Trustee's Amended Motion to Dismiss filed 10/21/2024, doc. #32.		
			Plan #2 filed 8/30/2024 fails to fully provide for the claim of Selene Finance (Arrears per POC: \$23,028.06, Plan \$23,000. Further, the plan does not provide for the notice of post-petition fee claim of Selene Finance in the amount of \$325.		
			Plan fails to provide for treatment of the secured claim #15 filed on 10/21/2024 by Fort Bend County LID #12 in the amount of \$190.56 for 2024 property taxes. Objection to Confirmation filed by Fort Bend County LID #12 and Grand Mission MUD #2 on 11/5/20204, doc. #33.		
			Plan fails to provide for treatment of the secured claim #16 filed on 10/21/2024 by Grand Mission MUD #2 in the amount of \$3,199.59 for 2024 property taxes.		
			Plan fails to provide for treatment of the secured claim #18 filed on 10/31/2024 by Preferred Credit, Inc. in the amount of \$7,890 for miscellaneous items.		
			Plan 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) effective 12/2024.		
			Plan Summary #2 fails to list the non-exempt property amount of \$3,212.23.		
			Trustee alleges Debtor's Official Form 122C is incorrect and fails to reflect the correct applicable commitment period.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 9:30 am**

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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>					
24-34340	JOSEPH PATRICK	(\$845.00)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee requests the hearings be continued to 12/19/2024 to allow the bar date to run.</b>
0 Resets	and CHRISTINA	-0.50 Mos	<b><u>MOTION TO DISMISS</u></b>	A	
9/18/24	LYNN GORSKI	11/6/24	<b><u>FILED 10/8/2024, DOC. #19</u></b>		
2 of 60	\$1,690.00	\$845.00	Debtors' Response to Trustee's Motion to Dismiss filed 10/15/2024, doc. #22.		
	WO		Paragraph 8C of PLAN #3 filed 9/18/2024 is incomplete as the Contract Rate of Interest has not been provided on Freedom Mortgage's claim.		
			Plan 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) effective 12/2024.		
			Plan fails to pay 100% pursuant to the Debtors' Official Form 122C requirement totaling \$174,068.40.		
			Per 341 testimony, Schedule B is inaccurate.		
			Per 341 testimony, Schedule J is inaccurate.		
			Objection to Confirmation filed by Montgomery County on 11/7/2024, doc. #27.		
24-34352	BARBARA MARIA	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	DIVIN	0.00 Mos	<b><u>MOTION TO DISMISS FILED 10/17/2024, DOC #29</u></b>	A	
9/19/24	\$4,450.00	10/22/24	Response to Trustee's Motion to Dismiss #31 filed 10/21/2024.		
2 of 60	WO	\$1,000.00	IRS claim #4 filed 10/15/2024 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$3,562.88. Trustee has received a signed copy of the 2021 tax return on 10/21/2024. PLAN #2 filed 9/19/2024 fails to provide any treatment for the IRS.		
			Plan proposes to fund an HOA Reserve in paragraph 21 but fails to specify the property address for the HOA Reserve.		
			Plan 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) effective 12/2024.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 9:30 am**

**Reset Dates:**  
12/19/2024  
01/29/2025  
02/26/2025

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

Plan fails to fully provide for treatment of the secured 910 claim #9 filed on 11/7/2024 by EZ Auto Finance for a 1999 Chevrolet Corvette (Claim: \$11,378.04; Plan: \$10,000). Objection to Confirmation #41 filed by EZ Auto Finance.

Per 341, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.

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

Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.

Debtor failed to provide proof to substantiate the amounts to be paid to Woodedge Village CIA through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.

Objection to Confirmation #26 filed 10/10/2024 by JP Morgan Chase.

Objection to Confirmation #38 filed 11/6/2024 by Resolution Finance.

Objection to Confirmation #37 filed 11/6/2024 by Wells Fargo.

Objection to Confirmation #39 filed 11/7/2024 by Harris Co ESD #11, Harris Co ESD #13, Lone Star College System, Cypress-Fairbanks ISD and Galveston County Collectively.

24-33954	DAWN HALL	\$1,196.00	<b><u>CONFIRMATION HEARING</u></b>	KHOSHNOOD, HOOMAN	Trustee does not recommend confirmation.
0 Resets	VILLARREAL	0.46 Mos	<b><u>MOTION TO DISMISS</u></b>		
8/28/24	\$2,590.00	11/5/24	<b><u>FILED 10/7/2024, DOC #22</u></b>		
3 of 60	WO	\$647.50	No Response to Trustee's Motion to Dismiss.		

PLAN #28 filed 10/23/2024 provides \$27,000.00 for the IRS. Debtor has failed to substantiate the amounts to be paid to the IRS in the Plan. Based on returns

Pre-Conf/Dismissal  
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Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
9:30 am					
provided by the Debtor, this amount may be understated. IRS has not filed a claim and Trustee must according to the plan.					
Plan fails to provide for treatment of the secured claim #5 filed on 9/ 11/24 by Harris County LGBS Clients in the amount of \$587.72 for estimated 2024 ad valorem tax. Objection to Confirmation #31 filed 11/7/24.					
Plan fails to provide for treatment of the secured claim #8 filed on 9/23/24 by Conn Appliances, Inc. in the amount of \$4,496.18 for furniture purchased within one year of petition date. Objection to Confirmation #30 filed 11/7/24.					
Objection to Confirmation #29 filed 10/28/24 by Freedom Mortgage Corporation (11902 Royal Isle Ct).					
24-34208	NECHIEL DENICE	\$51.46	CONFIRMATION HEARING	KHOSHNOOD, HOOMAN	Trustee does not recommend confirmation.
0 Resets	HARRINGTON	0.04 Mos	MOTION TO DISMISS FILED 10/15/2024, DOC #21		
9/10/24	\$1,300.00	10/30/24	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$308.77			
PLAN #26 filed 10/29/2024 is misleading as it appears to pay a higher claim amount for Santander (2022 Chevrolet Equinox) in Paragraph 9B despite Trustee's obligation to pay the lower value amount. Additionally, Box 1B is not checked providing notice of the limitation to the claim. Trustee argues that because the vehicle was purchased within 910 days (on 3/28/2022) per the contract attached to the proof of claim, the claim should be provided for in Paragraph 9A of the Plan. Objection to Confirmation #31 filed 11/7/2024 by Santander.					
Based on JD Power value (\$20,538.00) as required by Order #12, the Plan does not provide sufficient adequate protection to Santander on the 2022 Chevrolet Equinox.					
24-33419	JOE MICHAEL and	\$1,330.00	CONFIRMATION HEARING	KIM, MIN GYU	Trustee does not recommend confirmation.
2 Resets	KRISTIN LYNN	0.54 Mos	AMENDED MOTION TO DISMISS		
7/27/24	LINSEISEN	10/22/24	FILED 11/8/2024, DOC. #39		
4 of 60	\$2,450.00	\$1,225.00	No Response to Trustee's Motion to Dismiss.		
	WO				
PLAN #32 filed 10/5/2024 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule					

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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>					
3015-1(a) effective 12/2024. As a result, the plan fails to provide sufficient funds for payment in full of all secured and priority claims.					
24-34163 0 Resets 9/5/24 2 of 58	SHEREENA NICHOLE HAIRSTON \$1,050.00 WO	\$525.00 0.50 Mos 10/29/24 \$525.00	<b><u>CONFIRMATION HEARING</u></b>  PLAN #16 filed 9/25/2024 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C requirement of \$155,105.40 and plan term.	KIM, MIN GYU	Trustee does not recommend confirmation.
24-33952 0 Resets 8/28/24 3 of 60	TONY EDWARD and MELISSA SMITH OREK \$3,728.00 WO	(\$1,509.98) -0.41 Mos 11/6/24 \$2,237.07	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS FILED 11/8/2024, DOC #34</u></b> No Response to Trustee's Motion to Dismiss.  PLAN #30 filed 11/6/2024 fails to provide for treatment of secured claim #4 filed on 10/4/2024 by Bankers Healthcare Group in the amount of \$88,544.18 for a UCC-1 lien.  Plan 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) effective 12/2024.  Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 8/28/2024.	KISCH, KAREN	Trustee does not recommend confirmation.
24-33517 1 Reset 7/31/24 4 of 60	STEPHEN PAUL and PAMELA JOYCE LITTLES \$8,200.00 WO	(\$319.90) -0.04 Mos 11/1/24 \$1,446.72	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 9/12/2024, DOC #25</u></b> No Response to Trustee's Motion to Dismiss.  PLAN #33 filed 10/7/2024 does not provide for the notice of post-petition fee claim of Freedom Mortgage Corporation in the amount of \$600.  Plan proposes to overprovide treatment for secured cross collateralized claim #26 filed on 9/10/2024 by KBR Heritage Federal Credit Union at the expense of the general unsecured creditors.  Plan 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) effective	LANIER, MELISSA RAE	Trustee does not recommend confirmation.

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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>			
9:30 am					
12/2024.					
Plan fails to provide 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #8 filed on 8/7/2024.					
24-33883	JOSEPH CAMPISE,	\$573.84	<b>CONFIRMATION HEARING</b>	MILLS, COREY L	Trustee does not recommend confirmation.
0 Resets	JR	0.15 Mos	<b>MOTION TO DISMISS</b>		
8/26/24	\$3,730.00	11/5/24	<b>FILED 10/16/2024, DOC. #23</b>		
3 of 60	WO	\$1,721.54	No Response to Trustee's Motion to Dismiss.		
PLAN #2 filed 8/26/2024 fails to fully provide for the claim of Freedom Mortgage Corp. (Ongoing payments per POC \$2,883.56; Plan: \$2,544.39).					
Plan fails to provide for treatment of the secured claim #5 filed on 9/12/2024 by Fort Bend County in the amount of \$5,463.69 for 2024 property taxes. Objection to Confirmation filed by Fort Bend County on 11/7/2024, doc. #26.					
Plan fails to provide for treatment of the secured claim #8 filed on 10/2/2024 by Cinco MUD #14 in the amount of \$1,936.89 for 2024 property taxes.					
Plan fails to provide for treatment of the secured claim #9 filed on 10/2/2024 by Willow Fork Drainage District in the amount of \$688.68 for 2024 property taxes.					
Paragraph 9C of Plan #2 filed 8/26/2024 is incomplete as the Date Last Payment is Due and Contract Rate of Interest have not been provided on First Community Credit Union's claim.					
Plan 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) effective 12/2024.					
24-33994	SHARHONDA	\$66.90	<b>CONFIRMATION HEARING</b>	MORRISON,	Trustee recommends confirmation of Plan #15 filed 9/10/2024.
0 Resets	SHARAY HAWKINS	0.07 Mos	PLAN #15 filed 9/10/2024 works, paying 7% to general unsecured creditors.	CHRISTOPHER	
8/29/24	\$905.00	10/29/24			
3 of 60	WO	\$417.70			

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<b>9:30 am</b>					
24-34323 0 Resets 9/18/24 2 of 60	JOHNNY RAY and AMY ELIZABETH WOERNDLL \$923.00 WO	(\$568.00) -0.62 Mos 11/4/24 \$213.00	<b><u>CONFIRMATION HEARING</u></b> PLAN #2 filed 9/18/2024 works at 100% to all creditors, but bar date is 11/27/2024. Plan must remain 100% per Debtors' Official Form 122C requirement of \$71,370.00.	MORRISON, CHRISTOPHER	Trustee requests confirmation hearing be continued to 12/19/2024 at 9:30 AM to allow bar date to pass.
24-34327 0 Resets 9/18/24 2 of 60	CHARLES SYLVESTER ALRIDGE, III \$2,370.00 WO	\$250.79 0.11 Mos 11/7/24 \$293.42	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #18</u></b> No Response to Trustee's Motion to Dismiss.  IRS claim #18 filed 11/7/2024 shows unfiled FICA returns for the years 2020-2024 and reflects a priority claim amount of \$883,983.76. Trustee has not received any copies of these returns. PLAN #22 filed 11/7/2024 only provides \$7,500.00 for the IRS in Paragraph 6.	MORRISON, CHRISTOPHER	Trustee does not recommend confirmation.
24-34335 0 Resets 9/18/24 2 of 60	MICHAEL ANGEL LOPEZ \$3,588.00 WO	\$0.00 0.00 Mos 10/21/24 \$3,588.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 10/8/2024, DOC. #18</u></b> No Response to Trustee's Motion to Dismiss.  PLAN #2 filed 9/18/2024 fails to fully provide for treatment of priority claim #2 filed on 10/9/2024 by the IRS for 2022-2023 tax liability (Claim: \$7,472.60; Plan: \$4,700).  Plan fails to fully provide for the claim of Idaho & Finance Association (Ongoing payments per POC \$2,048.92; Plan: \$2,002.52).  Plan fails to provide for treatment of secured claim #1 filed on 9/28/2024 by Idaho Housing & Finance Association in the amount of \$8,205 for a 2nd mortgage lien.  Plan fails to provide for treatment of secured claim #6 filed on 10/28/2024 by U.S. Department of HUD in the amount of \$45,314.24 for the homestead.  Plan 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) effective	MORRISON, CHRISTOPHER	Trustee does not recommend confirmation.

Pre-Conf/Dismissal  
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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>
9:30 am 12/2024.					
Per 341 testimony, Schedule A/B is inaccurate and does not disclose all assets.					
Per 341 testimony, Schedule I fails to disclose Debtor's new employer.					
Debtor has failed to provide Trustee with proof of income for new employer.					
24-34090 0 Resets 8/31/24 3 of 60	MARK ANTHONY and LATONYA MONIQUE YOUNGBLOOD \$1,200.00 WO	\$92.24 0.08 Mos 11/6/24 \$300.00	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS</b> <b>FILED 10/17/2024, DOC. #25</b> Amended Objection to Confirmation filed by Santander Consumer USA on 10/30/2024, doc. #31, regarding the 2020 Honda Civic and 2020 Chrysler 300. Exhibit List filed 10/30/2024, doc. #32.  PLAN #35 filed 11/7/2024 works, paying 12.22% to the general unsecured creditors.	MOUGHON, REBECCA M.	Trustee recommends confirmation of Plan #35 filed 11/7/2024 if Santander's Objection is withdrawn.
24-31489 3 Resets 4/1/24 7 of 60	NAOMI SPILLER \$4,200.00 ACH	\$1,000.00 0.24 Mos 10/23/24 \$7,400.00	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS</b> <b>FILED 5/23/2024, DOC. #31</b> Debtor's Response to Trustee's Motion to Dismiss filed 6/7/2024.  PLAN #70 filed 9/13/2024 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) effective 12/2024.  Plan fails to provide for treatment of the secured claim #12 filed on 6/6/2024 by Lonestar Finance and Lending, LLC in the amount of \$308,671.66 for property located at 4 Briar Dole Circle in Houston, TX. Amended Objection to Confirmation of Amended Plan #70 filed by Lonestar Finance and Lending on 11/7/2024, doc. #81. Lonestar Finance and Lending, Inc.'s Amended Motion to Lift Stay was granted per Court Order #45.  Plan lists a non-standard provision: Treatment of debt to Lonestar Finance and Lending, LLC. 1. Lonestar Finance and Lending, LLC shall be paid outside of this Chapter 13 Plan in accordance with its claim asserted through the following	PARKER, H BRAD	Trustee does not recommend confirmation.

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

bankruptcy case: Case #24-33614, In re: Spiller Personal Care Home, in the Southern District of Texas, Houston Division.

Plan fails to pay 100%, as required by the liquidation test.

Objection to Confirmation filed by NASA FCU on 6/13/2024, doc. #40.

<b>24-33956</b>	ANGEL EDUARDO	<b>\$5,060.00</b>	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee</b>
0 Resets	MORA	2.00 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #20</u></b>	KENNETH	<b>recommends</b>
8/28/24	\$2,530.00	1/1/00	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
3 of 60	WO	\$0.00			
Debtor is delinquent 2 payments through 10/27/2024 totaling \$5,060. Debtor has not remitted any payments.					
PLAN #2 filed 8/28/2024 fails to provide treatment for secured claim #4 filed 10/8/2024 by Quantum3 Group as agent for GoodLeap in the amount of \$32,364.31 for solar panels.					
Plan fails to provide treatment for secured claim #1 filed 9/12/2024 by Fort Bend County in the amount of \$3,929.74. Objection to Confirmation #22 filed 11/7/2024 by Fort Bend County.					
Plan fails to fully provide for the claim of LoanCare LLC (Arrears per POC: \$17,683.15, Plan: \$4,598; Ongoing payments per POC: \$2,334.63, Plan: \$2,099). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.					
Plan 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) effective 12/2024.					
Per 341, Debtor's schedule I and J do not accurately reflect Debtor's current income and expenses.					

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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>			
9:30 am					
24-33990	MARIE JEANNINE	\$354.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	Trustee does not recommend confirmation.
0 Resets	MORROW	1.07 Mos	<b><u>MOTION TO DISMISS</u></b>	KENNETH	
8/29/24	\$330.00	11/1/24	<b><u>FILED 10/7/2024, DOC #18</u></b>		
3 of 60	WO	\$153.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent \$354.00 with next payment due 11/28/24.					
Plan #2 filed 8/29/24 fails to provide for treatment of the priority claim #2 filed on 9/18/2024 by the IRS in the amount of \$3,668.06.					
Trustee alleges paragraph 16 of the plan is inaccurate and does not provide for the Amount of Cure.					
24-34149	BRITIANELLA	\$5,400.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	Trustee does not recommend confirmation.
0 Resets	LAVON	1.69 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #26</u></b>	KENNETH	
9/4/24	WASHINGTON-ED	10/8/24	No Response to Trustee's Motion to Dismiss.		
2 of 60	WARDS and EONN	\$1,000.00	Debtors are delinquent 1.68 payments through 11/4/2024 totaling \$5,400. Wage Order #13 is not yet in effect.		
	MAGNUS EDWARDS		The filing fees for this case have not been paid in full. An Order granting Application to Pay Filing Fees in Installments was entered on 9/5/2024, the final installment payment is due by 12/2/2024. No payments have been remitted towards the filing fee.		
	\$3,200.00		PLAN #2 filed 9/4/2024 fails to provide for treatment of secured claim #1 filed on 9/12/2024 by Harris County LGBS Clients in the amount of \$544.16.		Trustee does not recommend confirmation.
	EFT WO		Objection to Confirmation #31 filed 11/7/2024 by Harris Co. ESD #11, Harris Co. ESD #16 and Lone Star College System collectively.		
			Plan fails to provide for treatment of secured claim #12 filed on 10/29/2024 by Spring ISD in the amount of \$3,630.70. Objection to Confirmation #30 filed 11/5/2024 by Spring ISD.		
			Based on JD Power value (\$7,965) as required by Order #18, the Plan does not provide sufficient adequate protection to Navy Federal Credit Union on the 2015		

Pre-Conf/Dismissal  
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

Hyundai Sonata SE.

Plan fails to properly provide for the claim of Navy Federal Credit Union (Arrears per POC: \$22,798.79, Plan: \$20,235.45; Ongoing payments per POC: \$1,981, Plan: \$2,026.49). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Plan Summary does not match the Plan.

Plan 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) effective 12/2024.

Debtor failed to provide proof to substantiate the amounts to be paid to Cypress Creek Landing Residential Community through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.

Per 341, plan should be amended to remove the Commercial Lease from paragraph 13.

24-34233	MARLON SERRET	\$550.00	<b>CONFIRMATION HEARING</b>	PAYNE, KYLE	Trustee does not recommend confirmation.
0 Resets	LOPEZ	1.00 Mos	No payments remitted. Debtor is delinquent \$550.00 with next payment due 11/11/24.	KENNETH	
9/11/24	\$550.00	1/1/00			
2 of 60	EFT	\$0.00			
			Plan #26 filed 11/4/2024 fails to provide for treatment of the secured claim #2 filed on 10/2/24 by CarMax Business Services, LLC in the amount of \$41,813.91 for a 2018 Chevrolet Tahoe.		
			Plan fails to provide for treatment of the secured claim #3 filed on 10/8/24 by Santander Consumer USA in the amount of \$41,442.28 for a 2015 Cadillac Escalade. Objection to Confirmation #26 filed 11/4/24.		
			Plan fails to provide for treatment of the secured claim #5 filed on 10/30/24 by Harris County ESD #48 in the amount of \$319.77 for estimated 2024 ad valorem tax.		

**Pre-Conf/Dismissal**  
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
Plan fails to provide for treatment of the secured claim #6 filed on 10/30/24 by Katy ISD in the amount of \$505.22 for estimated 2024 ad valorem tax. Objection to Confirmation filed 11/7/24, doc. #28.					
Plan 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) effective 12/2024.					
Based on JD Power value (\$26,237.70) as required by Order #11, the Plan does not provide sufficient adequate protection to Texas Dow Employees Credit Union on the 2018 Jeep Wrangler.					
Debtor has failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.					
Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.					
Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the University Federal Credit Union claim.					
Trustee's Motion to Dismiss #24 filed 10/30/2024 is set for hearing on 12/19/2024. No Response filed.					
<b>24-32574</b>	KENNETH JAMES	<b>\$5,050.00</b>	<b><u>CONFIRMATION HEARING</u></b>	POPE, JAMES Q	<b>Trustee does not recommend confirmation.</b>
<b>3 Resets</b>	AUENSON, II and	<b>1.47 Mos</b>	<b><u>MOTION TO DISMISS FILED 7/17/2024, DOC #29</u></b>		
6/3/24	MICHELLE MARIE	10/9/24	No Response to Trustee's Motion to Dismiss.		
5 of 60	AUENSON	\$1,200.00	Debtors are delinquent 1.47 payments through 11/3/2024 totaling \$5,050.		
	<b>\$3,425.00</b>		PLAN #24 filed 7/2/2024 fails to provide treatment for secured claim #4 Harris County LGBS Clients in the amount of \$587.38. Objection to Confirmation #46 filed 10/3/2024 by Harris County ESD #46 and Lone Star College System collectively.		
	<b>EFT</b>		Plan fails to fully provide for the claim of Wells Fargo (Arrears per POC:		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 9:30 am**

**Reset Dates:**  
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01/29/2025  
02/26/2025

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**

\$37,379.04, Plan: \$23,848.41; Ongoing payments per POC: \$2,423.16 Months 1-2 and \$2,430.28 Months 3-60 per Notice of Mortgage Payment Change #31, Plan: \$2,423.16). Objection to Confirmation #28 filed 7/15/2024 by US Bank N.A (Wells Fargo).

Plan fails to fully provide for secured, total debt claim #13 PHH Mortgage (POC: \$8,156.46, Plan: \$7,892.02). Objection to Confirmation #32 filed 7/30/2024 by DLJ Mortgage Capital (PHH Mortgage).

Plan fails to fully provide for secured claim #14 Eagle Springs CAI (POC: \$3,644.48, Pla: \$3,000).

Plan 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) effective 12/2024.

Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.

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

Trustee alleges the Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.

No corrective action taken.

24-33647	ONAJE THOMAS	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	POPE, JAMES Q	<b>Trustee does not</b>
1 Reset	and ANDREA	<b>0.00 Mos</b>	<b><u>MOTION TO DISMISS</u></b>		<b>recommend</b>
8/6/24	STAMPS PORTER	11/6/24	<b><u>FILED 9/12/2024, DOC #23</u></b>		<b>confirmation.</b>
3 of 60	<b>\$530.00</b>	<b>\$530.00</b>	No Response to Trustee's Motion to Dismiss.		
	No Pmt info				

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

PLAN #30 filed 10/7/2024 works, paying 16.417% to the general unsecured

**Pre-Conf/Dismissal**  
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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>					
creditors.					
Trustee alleges schedule A/B does not disclose all assets and thus the plan may not meet the liquidation test.					
Debtors are proposing to pay Lubrizol Credit Union directly in paragraph 9C of the Plan, however claim #19 reflects an arrearage amount of \$10,961.87. Further, Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the claim.					
Trustee alleges schedule I does not represent a good faith estimate of Debtor's projected income.					
24-33564 0 Resets 8/2/24 3 of 60	BOYCE KING MOORE II and KATHERINE RUTH MOORE \$1,350.00 WO	(\$401.18) -0.30 Mos 11/5/24 \$623.08	<b><u>CONFIRMATION HEARING</u></b> PLAN #42 filed 11/1/2024 works, paying 47% to general unsecured creditors.  Objection to Confirmation #32 filed 10/3/2024 by Polk County.	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #42 filed 11/1/2024 if objection #32 filed by Polk County is withdrawn or overruled.
24-33861 0 Resets 8/23/24 3 of 58	DENAE VIRGINIA LUGO GAMINO \$1,100.00 WO	(\$423.10) -0.38 Mos 11/7/24 \$507.70	<b><u>CONFIRMATION HEARING</u></b> PLAN #26 filed 11/4/2024 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$96,810.60 and 58-month plan duration. Trustee requests a C4 Confirmation Order for 100% Plans.	RECIO, YVETTE V	Trustee recommends confirmation of Plan #26 filed 11/4/2024 with a C4 Order.
24-34071 0 Resets 8/30/24 3 of 60	RACHEL RENEE HERRING and STEPHEN ALEXANDER BARTENFELD \$875.00 WO	(\$187.50) -0.21 Mos 11/6/24 \$437.50	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 10/11/2024, DOC. #28</u></b> Debtor's Response to Trustee's Motion to Dismiss filed 11/7/2024, doc. #34.  Plan fails to fully provide for treatment of the secured claim #40 filed on 11/8/2024 by Carvana for a 2021 Ford Escape (Claim: \$24,784.61; Plan: \$24,058).	SOUTHWARD, ERIC	Trustee does not recommend confirmation.

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
Tiffany D. Castro, Trustee  
November 14, 2024 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

Per 341 testimony, Schedule B is inaccurate.

Objection to Confirmation filed by Carvana/Bridgecrest on 10/15/2024, doc. #30, regarding a 2015 Fiat 500e.

24-34159	MARIO MILTON	\$0.00	<b>CONFIRMATION HEARING</b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	TURCIOS	0.00 Mos	<b>MOTION TO DISMISS FILED 10/15/2024, DOC #21</b>		
9/5/24	MACHADO, SR and	10/22/24	Debtors' Response to Trustee's Motion to Dismiss filed 11/7/2024 at docket #27.		
2 of 36	GLENDA	\$300.00			
	GUADALUPE		PLAN #2 filed 9/5/2024 fails to provide for treatment of secured claim #4 filed 9/12/2024 by Harris County LGBS Clients in the amount of \$1,331.79.		
	ARTEAGA TURCIOS				
	\$300.00				
	WO		Plan fails to provide for treatment of secured claim #22 filed 10/28/2024 by Alief ISD in the amount of \$1,354.05.		
			Plan fails to provide for treatment of secured claim #23 filed 10/28/2024 by City of Houston in the amount of \$501.35.		
			Objection to Confirmation #26 filed 11/7/2024 by Harris County ESD #47, Houston Community College System and Katy ISD.		
			Plan 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) effective 12/2024.		
			Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.		
24-34268	KATHY DELORES	\$0.00	<b>CONFIRMATION HEARING</b>	THOMAS, BETSY D	Trustee does not recommend confirmation.
0 Resets	PALM	0.00 Mos	Plan #2 filed 9/13/2024 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) effective 12/2024. As a result, the plan fails to provide sufficient funds for payment in full of all secured and priority claims.		
9/13/24	\$340.00	10/22/24			
2 of 60	WO	\$340.00	Debtor failed to provide proof to substantiate the amounts to be paid to Watercress Financial through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan. Non governmental bar date is 11/22/2024.		

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
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November 14, 2024 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>
9:30 am					
Trustee's Amended Motion to Dismiss #31 filed 11/8/2024 is set for hearing on 12/19/2024. No response filed.					
24-33456 1 Reset 7/30/24 4 of 60	JOHN EDWARD ADAMS \$400.00 ACH	\$0.00 0.00 Mos 11/7/24 \$200.00	<u>CONFIRMATION HEARING</u> PLAN #21 filed 10/3/2024 works, paying 4.25% to the general unsecured creditors.	TRAN SINGH LLP	Trustee recommends confirmation of Plan #21 filed 10/3/2024.
24-33608 1 Reset 8/5/24 3 of 60	ASHLEY RUTLEDGE BULANEK \$2,340.00 EFT	\$2,380.00 1.02 Mos 10/28/24 \$1,170.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS</u> <u>FILED 9/10/2024, DOC. #24</u> No Response to Trustee's Motion to Dismiss.  PLAN #30 filed 10/3/2024 lists a special provision in Paragraph #27: Pursuant to Danitha Ezell's mortgage claim #8, Debtor's September 2024 ongoing mortgage payment is included in the arrearage portion of the claim and therefore, ongoing payments will be made by the Trustee from October 2024 - September 2029.  Trustee objects to the special language as it is inconsistent with the proposed treatment in paragraph 8. Further, Trustee objects to the plan providing 61 (or 62 based on special language) monthly ongoing installments at the expense of general unsecured creditors.  Debtor failed to provide proof of insurance to verify compliance with paragraph 11 of the Plan.  Plan 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) effective 12/2024.	TRAN SINGH LLP	Trustee does not recommend confirmation.
24-33951 0 Resets 8/28/24 3 of 60	STEPHANIE JOANN BOUSQUET \$200.00 WO	(\$76.93) -0.38 Mos 10/30/24 \$92.31	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 10/15/2024, DOC #20</u> No Response to Trustee's Motion to Dismiss.  PLAN #23 filed 10/16/2024 lists a special provision in paragraph 27. "Bonuses:	TRAN SINGH LLP	Trustee does not recommend confirmation.

**Pre-Conf/Dismissal**  
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**November 14, 2024 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					
<p>This plan does not pay general unsecured creditors pursuant to debtor's means test. The income in Schedule I does not include debtor's income from bonuses because they are sporadic and not always guaranteed. However, debtor agrees to turnover all post-confirmation bonuses and pay advices which include such bonuses that she and receives to the Chapter 13 Trustee to increase the base balance of the plan for the benefit of general unsecured creditors. Debtor further agrees to provide the Trustee a copy of all post-confirmation federal tax returns to allow the Trustee to verify debtor's income."</p> <p>Debtor is proposing to pay Nationstar Mortgage directly in paragraph 8C of the Plan, however, claim #7 reflects an arrearage amount of \$4,730.50. Objection to Confirmation #24 filed 11/5/2024 by Nationstar Mortgage.</p>					
24-33774	MICHELLE	\$871.26	CONFIRMATION HEARING	TRUEBA, PHILLIP	Trustee does not recommend confirmation.
1 Reset	FRANCIS	0.54 Mos	AMENDED MOTION TO DISMISS FILED 10/3/2024, DOC #32	HENRY	
8/16/24	\$1,610.00	11/5/24	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT WO	\$507.69			
<p>PLAN #4 filed 8/16/2024 fails to provide treatment for secured claim #4 filed 8/30/2024 by Houston Community College in the amount of \$32.50. Objection to Confirmation #33 filed 10/3/2024 by Houston Community College System.</p> <p>Plan fails to fully provide for the claim of Wells Fargo (Arrears per POC: \$19,874.50, Plan: \$15,750; Ongoing payments per POC: \$1,104.42, Plan: \$902.83. Objection to Confirmation #30 filed 9/19/2024 by Wells Fargo.</p> <p>Plan fails to provide treatment for secured claim #7 filed 10/15/2024 by Santander in the amount of \$19,304.85 for a 2017 Mazda CX-5. Objection to Confirmation #41 filed 11/5/2024 by Santander.</p> <p>Plan 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) effective 12/2024.</p>					

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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>					
24-33458 1 Reset 7/30/24 4 of 60	QUENTIN TYVON RICHMOND \$2,635.00 EFT WO	\$0.00 0.00 Mos 11/4/24 \$2,635.00	<b><u>CONFIRMATION HEARING</u></b> PLAN #34 filed 10/7/2024 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$105,060.00 and liquidation requirement.  Objection to Confirmation #18 filed 8/20/2024 by Wells Fargo Home Mortgage.	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #34 filed 10/7/2024 with a C4 Order if the Objection to Confirmation filed by Wells Fargo Home Mortgage is resolved/withdrawn.
24-33893 0 Resets 8/26/24 3 of 59	SAMUEL ALEXANDER O'NEAL and SHADALON LATRICE EDWARDS \$2,500.00 WO	\$24.06 0.01 Mos 11/7/24 \$288.46	<b><u>CONFIRMATION HEARING</u></b> PLAN #27 filed 10/29/2024 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$102,193.80 and 59-month plan duration. Trustee requests a C4 Confirmation Order for 100% Plans.	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #27 filed 10/29/2024 with a C4 Order.
24-34054 0 Resets 8/30/24 3 of 60	ZENAIDA GUERRA BENAVIDES \$1,060.00 WO	\$530.00 0.50 Mos 11/5/24 \$530.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 10/17/2024, DOC #21</u></b> No Response to Trustee's Motion to Dismiss.  Debtors are proposing to pay Pennymac Loan Services, LLC directly in paragraph 8C of PLAN #24 filed on 10/14/24, however claim #8 reflects an arrearage amount of \$3,220.02. Objection to Confirmation filed 10/25/2024 at #26.  Debtors are proposing to pay Toyota Motor Credit directly in paragraph 8C of the Plan, however claim #13 reflects an arrearage amount of \$926.74.	VASQUEZ, REGINA	Trustee does not recommend confirmation.

**Pre-Conf/Dismissal**  
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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>					
24-34141	MICHAEL LAVERNE	(\$303.86)	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	Trustee does not recommend confirmation.
0 Resets	GRIMES, JR	-0.38 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #19</u></b>		
9/4/24	\$790.00	11/6/24	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$364.62			
			PLAN #20 filed 10/16/2024 works at 100% to all creditors. However, Debtor is proposing to pay Lakeview Loan Servicing/LoanCare directly in paragraph 8C of the Plan but claim #7 reflects an arrearage amount of \$1,483.29.		
24-34347	JOSE JIMENEZ, JR	(\$1,280.49)	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	Trustee does not recommend confirmation.
0 Resets	and DALIA JIMENEZ	-0.44 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #20</u></b>		
9/19/24	\$2,895.00	11/8/24	No Response to Trustee's Motion to Dismiss.		
2 of 58	WO	\$668.08			
			Plan #22 filed 10/23/2024 fails to provide for treatment of secured claim #6 filed on 10/28/2024 by US Department of HUD in the amount of \$13,922.35.		
			Plan fails to provide for treatment of secured claim #5 filed on 10/28/2024 by Harris County LGBS Clients in the amount of \$172.78. Objection to Confirmation #25 filed 11/7/2024 by Harris Co. ESD #5 and Harris Co. ESD #80 collectively.		
			Plan 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) effective 12/2024.		
			Per 341, Schedule I filed at docket #1 does not accurately reflect Debtors' current income.		
24-34400	VICTOR MANUEL	(\$57.69)	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	Trustee does not recommend confirmation.
0 Resets	BLANCO	-0.05 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2024, DOC #18</u></b>		
9/23/24	\$1,225.00	11/6/24	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$282.69			
			PLAN #2 filed 9/23/2024 fails to provide treatment for secured claim #8 filed 10/28/2024 by US Department of HUD in the amount of \$37,485.33.		
			Plan fails to provide treatment for secured claim #11 filed 10/30/2024 by Harris County LGBS Clients in the amount of \$191.34. Objection to Confirmation #22 filed 11/7/2024 by Harris Co. ESD #5 and Lone Star College System collectively.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**November 14, 2024 9:30 am**

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02/26/2025

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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						
Plan 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) effective 12/2024.						
Plan Summary does not match the Plan.						
24-34133	LOIS JEAN SCOTT	\$0.00	<b>CONFIRMATION HEARING</b>	VENABLE, DAVID L	Trustee does not recommend confirmation.	
0 Resets	\$2,365.00	0.00 Mos	<b>MOTION TO DISMISS FILED 10/15/2024, DOC #20</b>			
9/3/24	EFT	11/6/24	Debtor's Response to Trustee's Motion to Dismiss filed 10/26/2024 at docket #23.			
2 of 60		\$2,365.00	PLAN #4 filed 9/3/2024 fails to provide for treatment of amended secured claim #1 filed 11/7/2024 by Fort Bend County in the amount of \$5,689.02. Objection to Confirmation #24 filed 11/7/2024 by Fort Bend County.			
			Plan fails to fully provide for claim #3 of Freedom Mortgage (Arrears per POC: \$52,965.12; Plan: \$31,204.67. Ongoing payments per POC: \$2,499.27; Plan: \$1,595.40). Objection to Confirmation #18 filed 10/4/2024 by Freedom Mortgage.			
Plan 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) effective 12/2024.						
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.						
24-33957	KAREM KERON	\$0.00	<b>CONFIRMATION HEARING</b>	WESLEY-THOMAS,	Trustee does not recommend confirmation.	
0 Resets	PARRIS	0.00 Mos	<b>MOTION TO DISMISS FILED 10/15/2024, DOC #23</b>	ALVA		
8/28/24	\$600.00	11/5/24	No Response to Trustee's Motion to Dismiss.			
3 of 60	WO	\$300.00	PLAN #2 filed 8/28/2024 fails to provide treatment for secured claim #2 filed 9/9/2024 by Harris County in the amount of \$2,425.50.			
			Plan fails to provide treatment for secured claim #6 filed 9/27/2024 by Pasadena ISD in the amount of \$3,653.24.			
Plan fails to provide treatment for secured claim #7 filed 9/27/2024 by City of Pearland in the amount of \$3,059.93.						

**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

Plan fails to provide treatment for secured claim #8 filed 9/27/2024 by Harris County-Brazoria County MUD #509 in the amount of \$4,070.24.

Plan fails to provide treatment for priority IRS claim #4 filed 9/17/2024 in the amount of \$2,410.83.

Plan fails to fully provide for 910 claim #22 filed 11/6/2024 by Werknrust, Inc on a 2019 Infiniti Q60 (POC: \$22,927, Plan: \$15,000).

Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the LoanDepot claim.

Based on JD Power value (\$23,346) as required by Order #14, the Plan does not provide sufficient adequate protection to Werknrust on the 2019 Infiniti Q60.

Objection to Confirmation #20 filed 9/25/2024 by Loandepot.com.

Plan 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) effective 12/2024.

Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 8/28/2024.

Per 341, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.

Per 341, Debtor has not disclosed all lease obligations on Schedule G.

24-33880	TITUS ALEXANDER	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	WILLINGHAM,	<b>Trustee</b>
0 Resets	\$750.00	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>	AMBER L	<b>recommends</b>
8/26/24	WO	10/25/24	<b><u>FILED 10/15/2024, DOC. #30</u></b>		<b>dismissal.</b>
3 of 60		\$750.00	Debtor's Non-Opposition Response to Trustee's Motion to Dismiss filed 11/8/2024, doc. #36.		

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
Tiffany D. Castro, Trustee  
November 14, 2024 9:30 am

Reset Dates:  
12/19/2024  
01/29/2025  
02/26/2025

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					
Plan #24 filed 10/11/2024 fails to provide for treatment of the amended priority claim #4 filed on 10/18/2024 by the IRS in the amount of \$33,908.74 for 2021 Heavy Vehicle and 2023 tax liability. Further, pursuant to Schedule J #27, Debtor is proposing to pay the IRS \$566/mo. directly for his 2023 tax liability without an Agreed Order permitting direct payment of same.					
Plan 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) effective 12/2024.					
Trustee alleges Debtor's Official Form 122C is incorrect, thus the Plan fails to meet the requirements of 1325(b).					
Objection to Confirmation filed by Lakeview Loan Servicing on 9/5/2024, doc. #10.					
24-34349	SHANNON NICOLE	\$0.00	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee
0 Resets	MARTINEZ	0.00 Mos	PLAN #11 filed 10/2/2024 works, paying 4.47% to the general unsecured creditors.		recommends
9/19/24	\$570.00	10/28/24			confirmation of
2 of 60	WO	\$570.00			Plan #11 filed
					10/2/2024.