Pre and Post Conf Galveston Hearing Judge Jeffrey P. Norman, Galveston Tiffany D. Castro, Trustee February 16, 2024 10:00 am

Reset Dates: 03/15/2024 04/26/2024 05/24/2024

Case # # of R/S	<u>Debtor(s)</u> <u>Plan Pmt</u>	Arrears No of Mos	<u>Notes</u>	Attorney	Recommendation Case Disposition
Petition Dt	Pmt Method	Last Rcpt			<u> </u>
			10:00 am		
23-80228 1 Reset 11/6/23 3 of 60	HAROLD EDWARD and KAYSE LYNN TRUAX \$1,937.62 WO	(\$454.76) -0.23 Mos 2/6/24 \$433.00	CONFIRMATION HEARING Plan #49 filed 2/8/2024 works, paying 32.45% to the general unsecured creditors.	ALSINA-BATISTA, CARLOS C	Trustee recommends confirmation of Plan #49 filed 2/8/2024.
20-80101 1 Reset 3/23/20 47 of 60	ANDREA ELIZABETH HYPOLITE \$1,414.30 ACH	\$2,020.98 1.43 Mos 2/7/24 \$707.15	TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT DOC #68 FILED 11/27/2023 Request for Hearing was filed on 12/15/23 at #69. Debtor pays via ACH. Debtor is not sending extra. Last payment posted on 2/7/2024 for \$707.15.	DAVIS-SMITH, SHELLY M	Trustee Recommends Dismissal.
23-80148 0 Resets 7/28/23 7 of 60	MARY JOYCE BLACKNELL-BELL \$2,740.00 EFT	\$10,900.00 3.98 Mos 10/26/23 \$1,400.00	TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT DOC #39 FILED 12/27/2023 Response filed 1/4/2024 at doc #41. Last payment posted in October 2023.	GALLEVO, MICHAEL	Trustee Recommends Dismissal.
23-80261 0 Resets 12/6/23 2 of 60	SUSAN CHRISTINE DAVIS \$2,100.00 EFT	\$0.00 0.00 Mos 2/9/24 \$2,100.00	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #25 FILED 1/19/2024 Debtor's Response to Trustee's Motion to Dismiss filed 1/26/2024 at docket #27. Plan #2 filed 12/6/2023 works, paying 5.31% to the general unsecured creditors. However, mortgage creditor Selene Finance and secured vehicle creditor Capital One Auto Finance have not yet filed claims in the case. Bar date is 2/14/2024.	GILPIN, PATRICK J	Trustee does not recommend confirmation.
19-80125 2 Resets 4/25/19 58 of 57	TABITHA YVONNE STANLEY \$2,550.00 WO	(\$5.00) 0.00 Mos 1/24/24 \$2,555.00	UNIFORM MODIFICATION #106 FILED 1/16/2024 Modification was filed to cure delinquency and reduce the plan term from 60 to 57 months, ending the plan in January 2024. Mod works at 100% to general unsecured creditors per Debtor's OF122C requirement and plan length. TRUSTEE REQUESTS M4 ORDER due to disposable income and ACP.	GUZMAN, ELOISE A	Trustee Recommends Approval of Mod #106 - WITH M4 ORDER.

Highlighted = H Claims

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		<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
Plan Pmt	No of Mos			Case Disposition
Pmt Method	Last Rcpt			
		10:00 am		
SORGE FLORES \$3,760.00 WO	\$243.98 0.06 Mos 2/6/24 \$826.85	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #26 FILED 12/18/2023 Debtor's Response to Trustee's Motion to Dismiss filed 1/16/2024 at docket #35. Plan #47 filed 2/8/2024 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed 10/23/2023 and the liquidation test. IRS claim #7 filed 12/14/2023 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$8,512.10. Trustee received an unsigned copy of Debtor's 2022 return on 12/7/2023 (shows a refund of \$9,667.00). Plan fails to	GUZMAN, ELOISE A	Trustee requests confirmation and dismissal be continued to 4/26/2024 at 10:00 am to allow claim objection to be heard.
KEITH MAURICE	\$0.00	Debtor's Objection to Claim #7 of the IRS filed 1/26/2024 at docket #45 is set for a hearing on 3/22/2024 at 9:30 am. CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #35 FILED	GUZMAN, ELOISE A	Trustee does not
BRONSON \$3,950.00 EFT	0.00 Mos 1/17/24 \$3,950.00	No Response to Trustee's Motion to Dismiss. Debtor failed to appear at the Meeting of Creditors on 1/8/2024. The meeting has been reset to 2/12/2024 at 11:00 am. Plan #2 filed 11/18/2023 fails to properly provide for claim #10 of Nationstar Mortgage (Ongoing payments per POC: \$2,270.86; Plan: \$2,440.39). Debtor has failed to provide proof to substantiate the amount to be paid to TownSq (HOA) through the Plan. Creditor did not file a claim and Trustee must disburse according to plan. Bar date passed 1/29/2024. Paragraph 9C of the Plan is incomplete as Contract Interest Rate and Date Last Payment is Due have not been provided on the Fair Deal Auto and Orocio's Auto Sales claims. Debtor has failed to provide Trustee with proof of income to substantiate the		recommend confirmation.
	Pmt Method ORGE FLORES \$3,760.00 WO EITH MAURICE BRONSON \$3,950.00	Pmt Method Last Rcpt ORGE FLORES \$243.98 \$3,760.00 0.06 Mos WO 2/6/24 \$826.85 EITH MAURICE \$0.00 BRONSON 0.00 Mos \$3,950.00 1/17/24	DRGE FLORES \$243.98 \$3,760.00 0.06 Mos WO 2/6/24 \$826.85 WO 2/6/24 \$826.85 Plan #47 filed 2/8/2024 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed 10/23/2023 and the liquidation test. IRS claim #7 filed 12/14/2023 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$8,512.10. Trustee received an unsigned copy of Debtor's 2022 return on 12/7/2023 (shows a refund of \$9,667.00). Plan fails to provide any treatment for the IRS. Debtor's Objection to Claim #7 of the IRS filed 1/26/2024 at docket #45 is set for a hearing on 3/22/2024 at 9:30 am. Debtor's Objection to Rain #7 of the IRS filed 1/26/2024 at docket #45 is set for a hearing on 3/22/2024 at 9:30 am. Debtor failed to appear at the Meeting of Creditors on 1/8/2024. The meeting has been reset to 2/12/2024 at 11:00 am. Plan #2 filed 11/18/2023 fails to properly provide for claim #10 of Nationstar Mortgage (Ongoing payments per POC: \$2,270.86; Plan: \$2,440.39). Debtor has failed to provide proof to substantiate the amount to be paid to TownSq (HOA) through the Plan. Creditor did not file a claim and Trustee must disburse according to plan. Bar date passed 1/29/2024. Paragraph 9C of the Plan is incomplete as Contract Interest Rate and Date Last Payment is Due have not been provided on the Fair Deal Auto and Orocio's Auto Sales claims.	Pmt Method Last Rcpt 10:00 am 10:00 am CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #26 FILED \$3,760.00 2/6/24 \$826.85 Plan #47 filed 2/8/2024 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed 10/23/2023 and the liquidation test. IRS claim #7 filed 12/14/2023 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$8,512.10. Trustee received an unsigned copy of Debtor's Objection to Claim #7 of the IRS filed 1/26/2024 at docket #45 is set for a hearing on 3/22/2024 at 9:30 am. EITH MAURICE BRONSON 0.00 Mos \$3,950.00 11/17/24 EFT \$3,950.00 Debtor failed to appear at the Meeting of Creditors on 1/8/2024. The meeting has been reset to 2/12/2024 at 11:00 am. Plan #2 filed 11/18/2023 fails to properly provide for claim #10 of Nationstar Mortgage (Ongoing payments per POC; \$2,270.86; Plan: \$2,440.39). Debtor has failed to provide proof to substantiate the amount to be paid to TownSq (HOA) through the Plan. Creditor did not file a claim and Trustee must disburse according to plan. Bar date passed 1/29/2024 Paragraph 9C of the Plan is incomplete as Contract Interest Rate and Date Last Payment is Due have not been provided on the Fair Deal Auto and Orocio's Auto Sales claims. Debtor has failed to provide Trustee with proof of income to substantiate the

Highlighted = H Claims

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Judge Jeffrey P. Norman, Galveston
Tiffany D. Castro, Trustee
February 16, 2024 10:00 am

Case #	Debtor(s)	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	Recommendation
# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
			10:00 am		
23-80259	JACK D. and	\$0.00	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #26 FILED	GUZMAN, ELOISE A	Trustee does not
0 Resets	PAMELA A.	0.00 Mos	1/19/2024		recommend
12/5/23	RAMSEY	2/2/24	Debtors' Response to Trustee's Motion to Dismiss filed 2/8/2024 at docket #30.		confirmation.
2 of 60	\$700.00 EFT	\$700.00	Plan #28 filed 2/8/2024 works, paying 6.89% to the general unsecured creditors.		
			Plan provides for direct payment of the mortgage in paragraph #8C of the Plan.		
			Objection to Confirmation #23 filed 1/8/2024 by Lakeview Loan Servicing asserts		
			pre-petition arrears, but not proof of claim has been filed yet.		
23-80231	MICHAEL WAYNE	\$4,291.64	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #33 FILED	JONES III, THOMAS	Trustee does not
1 Reset	MATHENA and	1.38 Mos	12/18/2023	FREDERICK	recommend
11/9/23	KRISSY LEE MORTON	2/7/24	Debtors' Response to Trustee's Motion to Dismiss filed 12/20/2023 at docket #34.		confirmation.
3 of 60	\$3,100.00 WO	\$715.48	Debtors are delinquent 1.38 payments through 2/9/2024 totaling \$4,291.64.		
			Plan #29 filed 12/6/2023 fails to provide for treatment of IRS priority claim #6 filed 12/19/2023 in the amount of \$835.54.		
			Plan fails to provide for treatment of priority claim #7 filed 12/29/2023 by Texas Comptroller of Public Accounts in the amount of \$1,588.37.		
			Plan fails to fully provide for secured claim #4 filed 12/8/2023 by Regional Acceptance for a 2014 Dodge Ram (Claim: \$10,557.42; Plan: \$9,000.00).		
			Plan fails to fully provide for secured claim #12 filed 1/18/2024 by		
			Hunter-Kelsey/Propel Financial (Claim: \$2,941.15; Plan: \$1,223.73). Objection to		
			Confirmation #42 filed 1/11/2024 by Propel Financial Services.		
			Plan fails to fully provide for secured claim #8 of Resolution Finance (Arrears per		
			POC: \$5,080.15; Plan: \$2,484.00. Ongoing payments per POC: \$207.31; Plan:		
			\$207.00). Objection to Confirmation #41 filed 1/11/2024 by Resolution Finance.		

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February 16, 2024 10:00 am

Reset Dates: 03/15/2024 04/26/2024 05/24/2024

Case # # of R/S Petition Dt	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	Arrears No of Mos Last Rcpt	<u>Notes</u>	<u>Attorney</u>	Recommendation Case Disposition
			10:00 am		
23-80015 0 Resets 1/31/23 13 of 60	ANGEL LUIS MILLAN and ROSALVA VARGAS \$3,049.45 EFT	\$15,249.45 5.00 Mos 11/2/23 \$1,500.00	TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT DOC #56 FILED 12/27/2023 No response filed. Last payment posted on 11/2/2023 via TFS.	KIM, MIN GYU	Trustee Recommends Dismissal.
23-80234 1 Reset 11/11/23 3 of 60	OLGA CONTERAS MERRELL \$3,350.00 EFT WO	\$557.54 0.17 Mos 2/6/24 \$923.08	CONFIRMATION HEARING Plan #36 filed 1/16/2024 works, paying 6.55% to the general unsecured creditors. Trustee requests a C3 Confirmation Order for pending lawsuits.	KIM, MIN GYU	Trustee recommends confirmation of Plan #36 filed 1/16/2024 and requests a C3 confirmation Order.
23-80250 0 Resets 11/30/23 3 of 60	DANNA SHAVONE BROOKS \$2,250.00 WO	(\$956.21) -0.42 Mos 2/1/24 \$1,038.46	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #29 FILED 1/19/2024 No Response to Trustee's Motion to Dismiss. Debtor failed to appear at the Meeting of Creditors on 1/8/2024. The meeting has been reset to 2/12/2024 at 11:45 am. Plan #5 filed 11/30/2024 fails to fully provide for claim #4 of Nationstar Mortgage (Arrears per POC: \$27,200.59; Plan: \$27,159.23. Ongoing payments per POC: \$1,481.18; Plan: \$1,471.36). Further, Plan fails to provide for Notice of Mortgage Payment Change #30 filed 1/30/2024 indicating a new ongoing amount of \$1,421.39 effective 3/1/2024. Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.	KIM, MIN GYU	Trustee does not recommend confirmation.
23-80262 0 Resets 12/6/23 2 of 60	JUDD ANTHONY MONTES \$925.00 WO	\$555.76 0.60 Mos 2/1/24 \$369.24	CONFIRMATION HEARING Debtor failed to appear at the Meeting of Creditors on 1/8/2024. The meeting has been reset to 2/12/2024 at 12:00 pm. Plan #21 filed 1/5/2024 works, paying 1.87% to the general unsecured creditors.	KIM, MIN GYU	Trustee does not recommend confirmation.

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# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
			10:00 am		
23-80233	CAMERON TRACE	(\$1,639.58)	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #24 FILED	KISCH, KAREN	Trustee does not
1 Reset	MOREMAN and	-0.49 Mos	<u>12/19/2023</u>		recommend
11/10/23	KRISTA MARIE	1/30/24	No Response to Trustee's Motion to Dismiss.		confirmation.
3 of 60	STRANGE-MOREM	\$1,967.54	Diam #24 filed 1/26/2024 fails to provide a 1000/ dividend to the general uppopured		
	AN \$3,348.00		Plan #34 filed 1/26/2024 fails to provide a 100% dividend to the general unsecured creditors as required by Debtors' Official Form 122C #1 filed 11/10/2023.		
	φ3,346.00 WO		creditors as required by Debtors Official Form 1220 #1 filed 11/10/2025.		
	***		IRS claim #31 filed 2/6/2024 shows unfiled FICA/Excise tax returns for the years		
			2017-2023, reflecting a priority claim amount of \$64,962.53. Trustee has not		
			received copies of any of these returns. Plan only provides \$33,599.00 for the IRS		
			in Paragraph 6.		
22-80082	JANET DENISE	\$9,980.00	AMENDED TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT AND	PACK LAW, P.C.	Trustee
0 Resets	HARRIS	3.89 Mos	FEASIBILITY DOC #58 FILED 2/9/2024		Recommends
4/29/22	\$2,565.00	1/8/24	No response filed.		Dismissal.
22 of 60	EFT	\$2,585.00			
			Plan is deficient in paying all priority and secured claims due to increased Trustee		
			fee effective 4/2023 and accrued interest based on plan payment delinquency.		
			Debtor makes sporadic payments via TFS. No payment posted in December.		
			Regular payment plus \$20 extra posted in January. Last payment posted on		
			1/8/2024 for \$2,585.00.		
22-80109	LISA PETERS	\$3,314.29	AMENDED TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT AND	PAYNE, KYLE	Trustee
1 Reset	BIVENS	2.34 Mos	FEASIBILITY DOC #71 FILED 2/9/2024	KENNETH	Recommends
6/3/22	\$1,414.35	1/18/24	Response filed 1/12/2024 at doc #67.		Dismissal.
20 of 60	WO	\$1,200.00	Plantic deficient in a science II acients and a council define due to '		
			Plan is deficient in paying all priority and secured claims due to increased Trustee		
			fee effective 4/2023 and accrued interest based on plan payment delinquency.		
			Debtor pays via TFS. No payment posted in December. Debtor paid extra in		
			January. Last payment posted on 1/18/2024 for \$1,200.00.		

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February 16, 2024 10:00 am

<u>Case #</u> # of R/S	Debtor(s) Plan Pmt	Arrears No of Mos	<u>Notes</u>	<u>Attorney</u>	Recommendation
Petition Dt	Pmt Method	Last Rcpt			Case Disposition
			10:00 am		
23-80197 3 Resets 10/2/23 4 of 60	THERESA SMITH WILLIAMS \$2,060.00 EFT	\$4,120.00 2.00 Mos 12/15/23 \$500.00	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #22 FILED 11/17/2023 AMENDED MOTION TO DISMISS #48 FILED 2/7/2024 Debtor's Response to Trustee's Motion to Dismiss filed 12/11/2023 at docket #27. Debtor is delinquent 2 payments through 2/1/2024 totaling \$4,120.00.	PAYNE, KYLE KENNETH	Trustee recommends dismissal.
			Trustee alleges Plan #28 filed 12/15/2023 is not feasible as Debtor has demonstrated an inability to fund the plan. Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.		
23-80256 0 Resets 11/30/23 3 of 60	JOHNNIE L. BRENNAN \$0.01 No Pmt info	\$0.02 2.00 Mos 1/1/00 \$0.00	CONFIRMATION HEARING AND TRUSTEE'S MOTION TO DISMISS #24 FILED 1/19/2024 Debtor's Response to Trustee's Motion to Dismiss filed 1/30/2024 at docket #25. Debtor failed to appear at the Meeting of Creditors on 1/8/2024. The meeting has been reset to 2/12/2024 at 10:00 am.	PEREZ, GABE	Trustee recommends dismissal with prejudice.
			Debtor has failed to file proof of attendance at an approved credit counseling course.		
			Debtor has failed to file a Plan or Plan Summary.		
			No payments have been made, and Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.		
			Debtor has failed to provide Trustee with a copy of her 2022 tax return.		
			Debtor has failed to provide proof of identity as required by 11 U.S.C. 521(h).		
			Order to Show Cause entered 1/9/2024 at docket #20 is set for hearing on		

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Petition Dt		Last Rcpt			Case Disposition	
			10:00 am			
2/16/2024 at 9:30 am.						
23-80098 0 Resets 5/22/23 9 of 60	MICHAEL WAYNE BLANSETT \$2,550.00 WO	\$10,174.00 3.99 Mos 9/19/23 \$2,550.00	AMENDED TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT AND FEASIBILITY DOC #55 FILED 2/9/2024 Response #48 filed 12/28/2023. Plan is deficient in paying all priority and secured claims due to Matagorda County's amended Court Claim #12-1 for \$8,795.24 and accrued interest based on plan payment delinquency.	RASHID, AZWAR-RADI M	Trustee Recommends Dismissal.	
			Debtor makes sporadic EFT and epayments. Last payment posted 9/19/2023 for \$2,550.00 via epayment. February is month 9 of 60.			
23-80227 1 Reset 11/6/23 3 of 58	CHRISTOPHER JOSEPH LOWERY and DONNA LYNN HATTEN \$1,325.00 WO	\$1,019.00 0.77 Mos 2/7/24 \$306.00	CONFIRMATION HEARING Plan #30 filed 1/12/2024 works, paying 23.19% to the general unsecured creditors.	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #30 filed 1/12/2024.	
23-80246 0 Resets 11/28/23 3 of 60	BRYAN GEORGE and KARA LYNN FOSTER \$500.00 WO	(\$423.12) -0.85 Mos 2/8/24 \$230.78	CONFIRMATION HEARING Plan #30 filed 2/7/2024 works, paying 21.43% to the general unsecured creditors.	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #30 filed 2/7/2024.	
23-80247 0 Resets 11/29/23 3 of 60	ASWIN ANTONIO NORMAN \$380.00 WO	(\$87.69) -0.23 Mos 1/30/24 \$380.00	CONFIRMATION HEARING Plan #25 filed 2/8/2024 works, paying 22.10% to the general unsecured creditors.	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #25 filed 2/8/2024.	

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# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
			10:00 am		
19-80421	DAVID ANDREW	(\$1,860.80)	UNIFORM MODIFICATION #96 FILED 12/18/2023	WAJDA, NICHOLAS M	Trustee
1 Reset	and RENEE MARIE	-0.58 Mos			Recommends
12/11/19	PHILLIPS	2/9/24	CORRECTED TRUSTEE'S OBJECTION FILED 1/10/2024, DOC #108		Mod #96 be
50 of 60	\$3,208.33	\$740.38			Denied.
	WO		TRUSTEE'S MOTION TO DISMISS FOR NON-PAYMENT DOC #93 FILED		
			11/27/2023		Trustee Recommends
			Modification was filed to cure delinquency.		Dismissal.
			Mod fails to provide for the ongoing mortgage payments for 10/2023 - 12/2023.		Distillissai.
			Mod fails to provide for the correct Remaining Claim to Flagship Credit Acceptance (Remaining Claim: \$1,971.87; Plan: \$3,623.37).		
			Mod fails to provide for the correct Remaining Claim to Matco Tools (Remaining Claim: \$3,225.50; Plan: \$3,191.71).		
			Flagship Credit Acceptance was granted a monthly adequate protection amount of		
			\$247.34 per order #15 entered 12/16/19. Debtor has not satisfied Flagship Credit		
			Acceptance's administrative claim and proposes to pay Debtor's attorney fees		
			ahead of the adequate protection due. The current cumulative A/P claim equals		
			\$12,119.66, but only \$11,217.03 has been paid due to Debtor's payment		
			delinquency.		
			Motion to dismiss for non-payment. Debtors pay via wage order, but there have		
			been several months in which only partial employer payments have posted. Last		
			payment posted on 2/9/24 for \$740.38.		
			Mod payment is \$3,208.33.		
			Per the Mod, Debtors are current.		
			If the Mod is not approved, Debtors will be delinquent \$3,863.77.		

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Petition Dt	Pmt Method	Last Rcpt			
			10:00 am		
22-80175	MICHAEL PATRICK	(\$1,642.45)	AMENDED UNIFORM MODIFICATION #54 FILED 1/30/2024	WRZESINSKI,	Trustee
0 Resets	and JENNY RENEE	-0.61 Mos	Modification was filed to cure delinquency and decrease the plan payments due to	CLAYTON WILLIAM	Recommends
9/29/22	PICKELL	2/2/24	additional expenses.		Approval of
17 of 60	\$2,696.06	\$1,446.17			Amended Mod
	WO		Amended Mod works at 6% to general unsecured creditors with no adverse effect on any creditor requiring additional notice.		#54.