

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 9:30 am

Reset Dates:
05/19/2025
06/23/2025
07/14/2025

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

25-30009	CATHERYN	\$0.00	<u>CONFIRMATION HEARING</u>	.PRO SE	Trustee
0 Resets	YVONNE LONGINO	0.00 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #30</u>		recommends
1/2/25	\$1,000.00	4/14/25	No Response to Trustee's Motion to Dismiss.		dismissal.
3 of 60	No Pmt info	\$1,000.00			
First Meeting of Creditors has not been conducted or concluded.					
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 #22 filed 1/17/2025 is not mathematically correct and is not feasible.					
Plan Summary #22 does not match plan.					
Plan fails to specify the applicable commitment period in Paragraph 4.					
Plan fails to fully provide for the claim of Select Portfolio (Arrears per POC: \$101,627.02, Plan: \$101,302; Ongoing payments per POC: \$1,387.27, Plan: \$471.21 mos 1-4 and \$1,385.44 mos 5-60).					
IRS claim #5 filed 2/7/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$100. Trustee received an unsigned copy of the 2024 tax return on 4/2/2025. Plan provides \$25,494 for the IRS priority claim.					
Plan fails to provide for secured portion of IRS claim #5 (\$32,215.35, Plan: \$0).					
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.					
25-30861	WILLIAM CORNELL	\$400.00	<u>CONFIRMATION HEARING</u>	.PRO SE	Trustee
0 Resets	ROBINSON	2.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #31</u>		recommends
2/14/25	\$200.00	1/1/00	No Response to Trustee's Motion to Dismiss.		dismissal.
2 of 60	No Pmt info	\$0.00			
Debtor is delinquent 2 payments through 4/16/2025 totaling \$400.					
Debtor has failed to file a wage deduction order or EFT authorization with the					

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Court.

Debtor failed to file proof of attendance at an approved credit counseling course taken within 180 days before filing.

341 meeting of creditors held 3/26/2025 has not been concluded.

Per 341, Debtor's schedules are incomplete and/or inaccurate. Additionally, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.

Plan #24 filed 2/26/2025 does not comply with BLR 3015-1(a).

Plan is not feasible as Schedules I and J #9 reflect insufficient disposable income to fund the plan.

IRS claim #8 filed 3/26/2025 shows an unfiled tax return for the year 2021, 2022, 2023, 2024 and reflects a priority claim amount of \$9,600. Trustee has only received a signed copy of the 2024 tax return on 3/26/2025. Plan fails to provide any treatment for the IRS.

Plan fails to provide for treatment of multiple priority attorney general claims, claim #1 in the amount of \$17,211.10, claim #2 in the amount of \$22,936.85, and claim #3 in the amount of \$65,964.51.

Plan fails to provide for treatment of secured claim #9 filed 3/28/2025 by Harris County LGBS Clients in the amount of \$487.78.

Plan fails to provide for treatment of mortgage secured claim #4 filed 3/11/2025 by PHH Mortgage (Deutsche Bank) in the amount of \$125,982.11 and reflecting arrears of \$16,167.72. Amended Objection #30 filed 3/6/2025 by Deutsche Bank.

Plan fails to provide for treatment of secured claim #5 filed 3/19/2025 by Dyck O'Neal in the amount of \$46,842.07.

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9:30 am					
25-30123	FRANK ALFRED	\$61.52	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
1 Reset	WILLIAMS, JR and	0.15 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #26</u>		
1/6/25	VANDETTA	4/4/25	Response to Trustee's Motion to Dismiss #30 filed 3/13/2025.		
3 of 60	ANTOINETTE	\$184.62	PLAN #2 filed 1/6/2025 fails to provide for the payment of Trustee's statutory fee on the Emergency Savings Fund.		
	CUNNINGHAM		Plan fails to provide for treatment of secured claim #1 filed on 1/7/2025 by US Department of HUD in the amount of \$19,335.92.		
	\$400.00		Plan fails to provide for treatment of secured claim #11 filed on 2/17/2025 by Harris County LGBS Clients in the amount of \$110.71.		
	WO		Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Lakeview/Mr. Cooper claim.		
			Plan is proposing to treat New Property Owners Association of Texas in paragraph 9B rather than 8B and fails to address the ongoing monthly HOA assessments.		
			Debtors are proposing to pay Lakeview (Nationstar) directly in paragraph 8C of the Plan, however, claim #13 reflects an arrearage amount of \$4,049.79. Objection to Confirmation #27 filed 2/21/2025 by Lakeview Loan Servicing.		
			Plan does not provide for the notice of post-petition fee claim of Lakeview (Nationstar) in the amount of \$200 for plan review.		
25-30546	RODERICK GEREL	\$0.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee recommends dismissal.
0 Resets	and VERONICA	0.00 Mos	<u>MOTION TO DISMISS</u>		
1/31/25	SALINAS DORSEY	4/9/25	<u>FILED 3/13/2025, DOC. #30</u>		
3 of 55	\$600.00	\$300.00	No Response to Trustee's Motion to Dismiss.		
	WO		IRS claim #8 filed 3/3/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$8,738.60. Trustee has not received a signed/unsigned copy of the 2024 tax return. Trustee has received a copy of the 2022 tax transcript reflecting a \$565 refund and the 2023 tax transcript reflecting a \$2,259 refund. PLAN #19 filed 2/20/2025 fails to provide any treatment for the IRS.		

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<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 claim #7 filed on 2/25/2025 for a 2019 Kia Sorento (Claim: \$22,993.03; Plan: \$22,430.44). Further, based on JD Power value (\$13,970.70) as required by Order #5, the Plan does not provide sufficient adequate protection to Exeter Finance on the 2018 Ford Escape.		
			Plan fails to fully provide for treatment of the secured claim #7 filed on 2/25/2025 by Santander for a 2019 Kia Sorento (Claim: \$22,993.03; Plan: \$22,430.44).		
			Plan is not feasible as it lists installment payments that exceed the monthly plan payment amount in month 12.		
			Paragraph 16 fails to list the amount of cure for Debtors' lessor, Xue Ning.		
			Plan is misleading as it indicates an anticipated 100% return to general unsecured creditors, when the distribution will be significantly lower.		
			Per 341 testimony, Schedule I fails to disclose Mrs. Dorsey's new employment and income and Debtors' son's \$500 monthly contribution.		
			Per 341 testimony, Schedule J fails to list Debtor's renter's insurance expense.		
			Debtors failed to provide the Trustee with a copy of their student loan forgiveness agreement(s).		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
			Objection to Trustee Distribution to Debtor and Non-Petition for Priority Creditor Status & Non-discharge of Debt filed by Glen Uhack on 3/24/2025, doc. #31.		
25-30913	KATRINA ALLEN	(\$600.00)	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee does not recommend confirmation.
0 Resets	WRIGHT	-0.50 Mos	<u>MOTION TO DISMISS</u>		
2/19/25	\$1,200.00	4/14/25	<u>FILED 3/20/2025, DOC. #21</u>		
2 of 60	WO	\$600.00	No Response to Trustee's Motion to Dismiss.		

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PLAN #24 filed 4/2/2025 fails to provide for treatment of the secured claim #8 filed on 4/2/2025 by Harris County LGBS in the amount of \$1,128.12 for 2025 property taxes.

Objection to Confirmation filed by Lakeview Loan Servicing on 3/18/2025, doc. #20.

25-30613	CARLYNE	\$2,700.00	<u>CONFIRMATION HEARING</u>	CHEUNG, WAI PING	Trustee does not
0 Resets	FERNELIA PHILLIP	0.35 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #34</u>		recommend
2/3/25	\$7,700.00	4/10/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 60	EFT	\$5,000.00			

Debtor appeared at the original 341 meeting on 3/12/2025 and the reset meeting on 4/9/2025, but the meetings were not concluded as Debtor failed to provide financial information, tax returns and proof of insurance on real properties.

IRS claim #5 filed 3/19/2025 shows unfiled tax returns for the years 2023 and 2024, reflecting a priority claim amount of \$1,304.04. Trustee has not received copies of any tax returns. PLAN #43 filed 4/15/2025 fails to provide any treatment for the IRS.

Objection to Confirmation #39 filed 4/10/2025 by Loan Ranger Capital Investments regarding real property located at 5959 Belmark St.

Objection to Confirmation #47 filed 4/16/2025 by Nevada Funding regarding real property located at 4806 Holloway Dr.

Plan fails to provide a 100% dividend to the general unsecured creditors as required by the liquidation test.

Debtor has failed to provide proof of insurance to verify compliance with Paragraph 11 of the Plan.

Debtor's Motion for Authority to Use Cash Collateral filed 4/15/2025 at docket #46 is set for a hearing on 5/22/2025 at 1:30 pm.

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9:30 am					
25-30278	JOSE RAMON	\$0.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
1 Reset	RAMOS and	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
1/15/25	MARGARITA MEJIA	4/15/25	<u>FILED 3/13/2025, DOC. #28</u>		
3 of 60	\$695.00 EFT	\$695.00	No Response to Trustee's Motion to Dismiss.		
			Paragraph 8C of PLAN #31 filed 3/19/2025 is incomplete as the Contract Rate of Interest and Monthly Payment have not been provided on Colony Ridge Land LLC's claim.		
			Per 341 testimony, Schedule I is inaccurate.		
			Per 341 testimony, the Statement of Financial Affairs is inaccurate.		
25-30367	GWENDOLYN	\$1,504.60	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
1 Reset	OSBORNE SWINT	0.52 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #24</u>		
1/23/25	\$2,875.00	4/15/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$1,015.38			
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			PLAN #29 filed 3/13/2025 fails to fully provide for the claim of Loancare(Arrears per POC: \$11,294.01, Plan: \$9,000; Ongoing payments per POC: \$2,050.31, Plan: \$2000.05).		
			Debtor has not provided proof to substantiate the amounts to be paid to Foxwood HOA through the Plan. The bar date passed 4/3/2025 without the creditor filing a claim and Trustee must pay per the Plan.		
			Trustee alleges the Plan fails to provide for all of Debtor's disposable income as the Debtor is electing to keep a Timeshare.		
25-30452	KAMASHIA	(\$1,182.69)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	DANIELLE	-0.38 Mos	<u>AMENDED MOTION TO DISMISS</u>		
1/29/25	TERRANCE	4/15/25	<u>FILED 4/15/2025, DOC. #26</u>		
3 of 60	\$3,075.00 WO	\$1,419.23	No Response to Trustee's Motion to Dismiss.		
			PLAN #24 filed 3/31/2025 does not provide for the notice of post-petition fee claim		

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of loanDepot.com in the amount of \$1,550 for bankruptcy/Proof of Claim fees/plan review/Form410.

Plan fails to provide for treatment of the secured claim #24 filed on 4/16/2025 by Harris County LGBS for 2025 in the amount of \$702.13 for 2025 property taxes.

Plan fails to provide for treatment of the secured claim #12 filed on 2/28/2025 by Navy FCU in the amount of \$29,617.16 for a 2022 Lincoln Nautilus.

Plan fails to list proposed treatment for special classification for Mohelaservcn in Paragraph 14.

Plan Summary #24 does not match the Plan.

Plan Summary fails to list the non-exempt property amount of \$7,430.05 and fails to meet the liquidation test.

Per 341 testimony, Schedule B fails to disclose Debtor's 2024 tax refund.

25-30552	EDWARD SCOTT	\$4,380.00
0 Resets	FONTENOT	2.00 Mos
1/31/25	\$2,190.00	1/1/00
3 of 60	WO	\$0.00

CONFIRMATION HEARING
MOTION TO DISMISS FILED 3/21/2025, DOC #25
No Response to Trustee's Motion to Dismiss.

CIMENT, DANIEL

**Trustee
recommends
dismissal.**

Debtor is delinquent 2 payments through 4/2/2025 totaling \$4,380.

Debtor has failed to provide Trustee with a copy of his 2024 tax return. Further, Debtor failed to substantiate the \$5,000 to be paid to IRS in Plan. Internal Revenue Service has not filed a claim, and Trustee must disburse according to Plan.

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

PLAN #2 filed 1/31/2025 fails to provide treatment for secured claim #7 filed 4/3/2025 by Fort Bend County in the amount of \$1,475.93.

Based on JD Power value (\$15,019.20) as required by Order #10, the Plan does

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9:30 am						
not provide sufficient adequate protection to American Credit Acceptance on the 2016 Audi A6.						
25-30823	JORGE and EIMY	(\$100.00)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.	
0 Resets	CAROLINA	-0.50 Mos	<u>AMENDED MOTION TO DISMISS</u>			
2/13/25	URDANETA	4/16/25	<u>FILED 4/7/2025, DOC. #32</u>			
2 of 60	\$200.00	\$100.00	No Response to Trustee's Motion to Dismiss.			
	WO					
Objection to Confirmation filed by PennyMac Loan Services on 4/7/2025, doc. #31.						
Per 341 testimony, Schedule I is inaccurate.						
25-30829	ADRIAN EUGENE	\$69.24	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee recommends confirmation of Plan #30 filed 4/15/2025.	
0 Resets	LOVINGS	0.28 Mos	PLAN #30 filed 4/15/2025 works, paying 2% to general unsecured creditors.			
2/13/25	\$250.00	4/11/25				
2 of 60	WO	\$115.38				
24-35404	NAIMAH AZARIA	\$0.02	<u>CONFIRMATION HEARING</u>	DAVIS-SMITH,	Trustee recommends dismissal.	
0 Resets	ZAID	2.00 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #37</u>	SHELLY M		
11/18/24	\$0.01	1/1/00	No Response to Trustee's Motion to Dismiss.			
5 of 60	No Pmt info	\$0.00				
Debtor failed to appear at the 341 meeting on 3/26/2025.						
No payments have been made, and Debtor has failed to file a wage deduction order or EFT authorization with the Court.						
IRS claim #10 filed 4/4/2025 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$29,735.92. Trustee has not received copies of any tax returns.						
Debtor has failed to file a Plan or Plan Summary.						
Debtor has failed to provide proof of identification pursuant to 11 U.S.C. 521(h).						

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9:30 am					
24-35694	BERTHA MARIE	\$0.00	<u>CONFIRMATION HEARING</u>	DAVIS-SMITH,	Trustee does not recommend confirmation.
1 Reset	STEVENS	0.00 Mos	<u>MOTION TO DISMISS FILED 1/27/2025, DOC #18</u>	SHELLY M	
12/2/24	\$1,755.00	4/1/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	No Pmt info	\$1,755.00	Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.		
			PLAN #13 filed 12/16/2024 fails to fully provide for claim #13 of Carrington Mortgage (Arrears per POC: \$14,059.95; Plan: \$13,937.06. Ongoing payments per POC: \$804.05; Plan: \$787.62).		
			Plan fails to provide for the notice of post-petition fee claim #27 filed by Carrington Mortgage in the amount of \$900.00 for attorney fees/Proof of Claim fees.		
			Plan proposes to pay Navy Federal Credit Union's secured claim in Paragraph 8B instead of 9B despite being secured by a vehicle (2017 Toyota Avalon).		
			Trustee alleges that Plan fails to provide for all of Debtor's disposable income.		
			Per 341 testimony, Debtor has failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test.		
24-35862	CHANTELE	\$673.08	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee does not recommend confirmation.
1 Reset	WASHINGTON	1.08 Mos	<u>MOTION TO DISMISS FILED 1/28/2025, DOC #14</u>	T	
12/13/24	\$625.00	4/7/25	Debtor's Response to Trustee's Motion to Dismiss filed 2/25/2025 at docket #22.		
4 of 60	WO	\$288.46	IRS claim #7 filed 2/11/2025 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$147.93. Trustee has not received a copy of this return. PLAN #19 filed 2/25/2025 fails to provide any treatment for the IRS.		
25-30100	THOMAS PHAM	\$3,875.00	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee does not recommend confirmation.
1 Reset	\$3,875.00	1.00 Mos	<u>MOTION TO DISMISS FILED 2/13/2025, DOC #13</u>	T	
1/6/25	EFT	3/19/25	Debtor's Response to Trustee's Motion to Dismiss filed 3/11/2025 at docket #25.		
3 of 60		\$7,750.00	Debtor has failed to provide Trustee with a copy of his 2024 tax return.		
			PLAN #2 filed 1/6/2025 fails to provide for treatment of priority claim #6 filed		

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			2/18/2025 by Texas Comptroller of Public Accounts in the amount of \$8,287.08.		
			Plan fails to provide for treatment of secured claim #7 filed 2/27/2025 by Cypress Hill MUD #1 in the amount of \$2,011.38. Objection to Confirmation #26 filed 3/13/2025 by Cypress Hill MUD #1.		
			Plan fails to provide for treatment of secured claim #8 filed 2/28/2205 by Cypress Fairbanks ISD in the amount of \$2,030.63.		
			Plan fails to provide for treatment of secured claim #9 filed 2/28/2025 by Harris County ESD #9 in the amount of \$129.07.		
			Plan fails to provide for treatment of secured claim #10 filed 2/28/2025 by Lone Star College System in the amount of \$354.92.		
			Plan fails to properly provide for claim #11 of US Bank/Shellpoint Mortgage (Arrears per POC: \$115,584.37; Plan: \$93,546.00. Ongoing payments per POC: \$1,808.54; Plan: \$1,815.59). Further, Plan fails to provide for Notice of Mortgage Payment Change #34 filed 4/10/2025 indicating a new ongoing amount of \$1,994.03 effective 5/1/2025. Objection to Confirmation #10 filed 1/17/2025 by US Bank/Shellpoint Mortgage.		
			Trustee alleges that Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.		
			Plan Summary fails to list the non-exempt property amount of \$1,220.00.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		
25-30603	LULU KANGAME	\$1,400.00	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee
0 Resets	\$1,400.00	1.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #26</u>	T	recommends
2/3/25	EFT	3/18/25	No Response to Trustee's Motion to Dismiss.		dismissal.
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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>			

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Debtor's 341 has not been conducted/concluded.
Debtor appeared at the 341-meeting held 3/12/2025 and asked for a reset. Debtor failed to appear at the reset 341 held 4/9/2025.

IRS claim #7 filed 3/10/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$1,100. Trustee has not received a copy of the 2024 tax return. PLAN #2 filed 2/3/2025 only provides \$750for the IRS.

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

25-31032	CONSUELA	\$2,450.00	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee
0 Resets	MORALES	1.00 Mos	<u>MOTION TO DISMISS FILED 3/25/2025, DOC #26</u>	T	recommends
2/26/25	\$2,450.00	1/1/00	No Response to Trustee's Motion to Dismiss.		dismissal.
2 of 60	EFT	\$0.00			

Debtor is delinquent 1 payment through 3/28/2025 totaling \$2,450.

Debtor failed to appear at the First Meeting of Creditors held 4/2/2025 and the reset held 4/9/2025.

IRS claim #15 filed 3/25/2025 shows unfiled income tax returns for the year 2022, 2023, 2024 and Unfiled WT-FICA/FUTA returns for 2022 and reflecting a priority claim amount of \$4,511.16. Trustee has not received a copy of these tax returns. PLAN #2 filed 2/26/2025 only provides \$2,500 for the IRS.

Plan fails to provide for treatment of the secured claim #17 filed 4/3/2025 by Harris County in the amount of \$4,956.95.

Plan fails to provide for treatment of the secured claim #18 filed 4/14/2025 by Woodcreek MUD in the amount of \$6,807.31. Objection to Confirmation #31 filed 4/16/2025 by Woodcreek MUD.

Based on JD Power value (\$4,297.50) as required by Order #14, the Plan does not provide sufficient adequate protection to Santander on the 2007 Infiniti G35.

Debtor has failed to provide Trustee with proof of income to substantiate the

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amounts listed on Schedule I and Debtor's Official Form 122C.					
24-35621	MARVIN GEOVANY	\$1,540.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
2 Resets	CANO	0.91 Mos	<u>MOTION TO DISMISS FILED 1/28/2025, DOC #28</u>		
11/27/24	\$1,700.00	3/4/25	No Response to Trustee's Motion to Dismiss.		
5 of 60	EFT	\$1,700.00	PLAN #33 filed 2/13/2025 fails to provide for treatment of priority IRS claim #9 per objection to claim Order #42 in the amount of \$15,731.		
			Plan fails to indicate on 1D that a security interest or lien is being avoided.		
			Plan proposes to avoid the liens of Direct Capital, Pawnee Leasing Corporation, and TBF Financial in Paragraph 13, however, paragraph 13 shows sufficient remaining value to pay a portion of the claims owed to these creditors. Further, Trustee has not received proof that the Plan has been served per FRBP 7004 nor has a certificate of service been filed.		
			Debtor has not provided proof to substantiate the amounts to be paid to Hipolito and Maria Torres through the Plan. The bar date passed 2/5/2025 without the creditor filing a claim and Trustee must pay per the Plan.		
			Objection to Confirmation #30 filed 1/29/2025 by Harris County LGBS Clients.		
24-35733	ISAAC A and AMY M	\$2,772.69	<u>CONFIRMATION HEARING</u>	HIMES, DAVID A	Trustee recommends dismissal. Proposed dismissal Order filed 4/17/2025, doc. #49.
2 Resets	MEJIA	1.43 Mos	<u>MOTION TO DISMISS</u>		
12/4/24	\$1,936.00	3/25/25	<u>FILED 1/27/2025, DOC. #26</u>		
4 of 60	WO	\$1,625.31	No Response to Trustee's Motion to Dismiss.		
			Debtors failed to comply with Court Order #43. Trustee filed a Certificate of Non-Compliance at doc. #48, and a proposed dismissal Order on 4/17/2025 at doc. #49.		
			Debtors are delinquent 1.43 payments through April totaling \$2,772.69.		
			PLAN #47 filed 3/30/2025 fails to properly provide for the claim of LoanCare LLC (Arrears per POC: \$16,553.90, Plan \$10,590. Ongoing payments per POC \$1,206.76; Plan: \$1,265.75).		

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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).

Objection to Confirmation filed by Lakeview Loan Servicing, LLC on 12/16/2024, doc. #18.

Per 341 testimony, Schedule B is inaccurate.

Per 341 testimony, Schedules I and J are inaccurate.

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

24-36053	STACY BELCHER	(\$1,617.00)	<u>CONFIRMATION HEARING</u>	KEELE, DANIEL C	Trustee does not recommend confirmation.
1 Reset	\$1,617.00	-1.00 Mos	IRS claim #6 filed 2/20/2025 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$3,904.01. Trustee has received an unsigned copy of the 2022 tax return reflecting a refund of \$1,158. PLAN #67 filed 4/16/2025 provides \$4,082.42 for the IRS.		
12/30/24	EFT	4/1/25			
4 of 60		\$2,324.00			
			Plan does not comply with BLR 3015-1(a), plan form has been altered.		
			Debtor has not provided proof to substantiate the amounts to be paid to Speedway Loan through the Plan. The bar date passed 3/10/2025 without the creditor filing a claim and Trustee must pay per the Plan.		
			Objection to Confirmation #66 filed 4/10/2025 by Oak Ridge Improvement Association, Inc.		
			Per 341 testimony, Debtor has not disclosed all assets on Schedule A/B and thus the plan may not meet the liquidation test.		
			Debtor has failed to provide Trustee with proof of family contribution income per Amended Schedule I #61.		

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9:30 am					
24-35669 2 Resets 12/2/24 4 of 60	ROBERT WAYNE LASHLEE \$3,400.00 EFT	(\$140.00) -0.04 Mos 4/1/25 \$3,470.00	<u>CONFIRMATION HEARING</u> PLAN #43 filed 3/18/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.	KEELING, KENNETH A	Trustee recommends confirmation of Plan #43 filed 3/18/2025 with a C4 Order.
24-35700 2 Resets 12/3/24 4 of 60	LILIANA HERRERA \$565.00 WO	(\$47.50) -0.08 Mos 4/1/25 \$687.50	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 1/27/2025, DOC #24</u> Debtor's Response to Trustee's Motion to Dismiss filed 2/11/2025 at docket #26. PLAN #27 filed 2/19/2025 works at 100% to all creditors. However, Debtor is proposing to pay PennyMac Loan Services directly in Paragraph 8C of the Plan but claim #5 reflects an arrearage amount of \$928.99.	KEELING, KENNETH A	Trustee does not recommend confirmation.
24-35723 2 Resets 12/3/24 4 of 60	BRIDGETTE LASCHELE KNOX \$2,935.00 WO	\$2,934.09 1.00 Mos 4/17/25 \$718.00	<u>CONFIRMATION HEARING</u> Debtor is delinquent 1.24 payments through 4/2/2025 totaling \$3,652.09. PLAN #42 filed 3/13/2025 works, paying 3.47% to the general unsecured creditors.	KEELING, KENNETH A	Trustee does not recommend confirmation.
24-35747 2 Resets 12/5/24 4 of 60	SCOTT EDWIN and ANEYA LOIS KEE \$1,400.00 EFT WO	(\$3,375.00) -2.41 Mos 4/9/25 \$1,200.00	<u>CONFIRMATION HEARING</u> PLAN #47 filed 3/12/2025 works, paying 12.11% to the general unsecured creditors.	KEELING, KENNETH A	Trustee recommends confirmation of Plan #47 filed 3/12/2025.
25-30021 1 Reset 1/3/25 3 of 60	KRISTINE MARINA BUTLER \$3,125.00 WO	\$2,192.70 0.70 Mos 4/4/25 \$1,398.46	<u>CONFIRMATION HEARING</u> PLAN #33 filed 3/24/2025 works, paying 100% to the general unsecured creditors. Plan must remain 100% due to liquidation requirement.	KEELING, KENNETH A	Trustee recommends confirmation of Plan #33 filed 3/24/2025 with a C4 Confirmation Order.

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9:30 am					
25-30160	ODIS TERRY	\$960.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
1 Reset	JEFFERSON, SR.	1.00 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #27</u>	A	
1/7/25	and JESSIE LEE	2/19/25	No Opposition Response to Trustee's Motion to Dismiss #41 filed 4/10/2025.		
3 of 60	JEFFERSON	\$960.00	Debtors are delinquent 1 payment through 4/6/2025 totaling \$960.		
	\$960.00		341 meeting of creditors has not been concluded.		
	EFT		PLAN #2 filed 1/7/2025 fails to provide for treatment of secured claim #12 filed 3/3/2025 by City of Houston in the amount of \$1,760.58.		
			Plan fails to provide for treatment of secured claim #13 filed 3/3/2025 by Houston Comm College System in the amount of \$326.16.		
			Plan fails to provide for treatment of secured claim #14 filed 3/3/2025 by Houston ISD in the amount of \$2,944.42.		
			Objection to Confirmation #32 filed 3/10/2025 by City of Houston, Houston Comm College System and Houston ISD collectively.		
			Plan fails to provide for the payment of Trustee's statutory fee on the Emergency Savings Fund.		
			Objection to Confirmation #24 filed 2/3/2025 by Cascade Funding Mortgage (PHH).		
25-30398	RAMON and	(\$1,385.00)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation of Plan #44 filed 4/14/2025.
1 Reset	CHRISTY LEE	-0.61 Mos	PLAN #44 filed 4/14/2025 works, paying 6% to general unsecured creditors.	A	
1/27/25	APONTE	4/17/25			
3 of 60	\$2,270.00	\$23.07			
	WO				
25-30455	KASANDRA LYNN	(\$1,351.50)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	JEFFERSON	-0.68 Mos	<u>MOTION TO DISMISS</u>	A	
1/29/25	\$1,995.00	4/14/25	<u>FILED 3/13/2025, DOC. #34</u>		
3 of 60	WO	\$1,012.00	Debtor's Response to Trustee's Motion to Dismiss filed 4/7/2025, doc. #35.		

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9:30 am					
PLAN #36 filed 4/16/2025 fails to provide for treatment of the secured claim #5 filed on 2/26/2025 by One Main Financial in the amount of \$6,710.98 for a 2009 Nissan Sentra.					
25-30456	DORA ELIA	\$3.36	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation of Plan #40 filed 4/15/2025.
0 Resets	FLORES	0.00 Mos	Plan #40 filed 4/15/2025 works, paying 94.63% to the general unsecured creditors.	A	
1/29/25	\$950.00	4/8/25			
3 of 60	WO	\$361.11			
25-30604	JOSE ANTONIO	(\$845.00)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	ALVAREZ, JR and	-0.32 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #32</u>	A	
2/3/25	BRIANNA MARIE	4/11/25	Response to Trustee's Motion to Dismiss #34 filed 4/7/2025.		
2 of 60	ALVAREZ	\$900.00			
	\$2,680.00		PLAN #2 filed 2/3/2025 fails to provide for treatment of secured claim #6 filed 3/25/2025 by Harris County LGBS Clients in the amount of \$467.38.		
	EFT WO		Plan fails to fully provide for the claim of Idaho Housing and Finance Association (Arrears per POC: \$25,613.33, Plan: \$22,353.92; Ongoing payments per POC: \$1,885.03, Plan: \$1,778).		
			Plan fails to provide for treatment of 2nd lien secured claim #3 filed 2/28/2025 by Idaho Housing and Finance Association in the amount of \$7,655.		
			Objection to Confirmation #21 filed 2/17/2025 by Idaho Housing and Finance Association.		
			Plan fails to provide for treatment of secured claim #2 filed 2/24/2025 by ISPC F/K/A Independent Savings Plan in the amount of \$9,400.12 for a water softener.		
			Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		

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9:30 am					
25-30622	JONATHAN NEFTALI	(\$700.00)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee
0 Resets	and EDITH ISABEL	-0.25 Mos	PLAN #34 filed 4/15/2025 works, paying 34.41% to the general unsecured	A	recommends
2/3/25	ACOSTA	4/2/25	creditors.		confirmation of
2 of 60	\$2,750.00	\$3,100.00			Plan #34 filed
	EFT				4/15/2025.
25-30627	MAIDA LUCIA	\$2,450.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not
0 Resets	ARCHER	0.45 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #33</u>	A	recommend
2/3/25	\$5,470.00	4/17/25	Debtor's Response to Trustee's Motion to Dismiss filed 4/7/2025 at docket #37.		confirmation.
2 of 60	EFT WO	\$2,735.00	PLAN #25 filed 2/28/2025 fails to fully provide for amended priority claim #14 filed 4/14/2025 by IRS (Claim: \$83,429.16; Plan: \$65,578.00).		
			Plan fails to provide for treatment of secured claim #10 filed 3/6/2025 by Fort Bend ISD in the amount of \$7,726.80.		
			Objection to Confirmation #38 filed 4/15/2025 by Fort Bend ISD, Sienna MUD #10 and Sienna Parks & Levee Improvement District.		
			Objection to Confirmation #36 filed 4/2/2025 by Weststar Mortgage.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		
25-30652	ALFREDO and	(\$480.00)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee
0 Resets	NORMA ALICIA	-0.23 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #39</u>	A	recommends
2/3/25	SOTO DE GUERRA	4/8/25	Debtors' Response to Trustee's Motion to Dismiss filed 4/7/2025 at docket #40.		confirmation of
2 of 60	\$2,110.00	\$2,350.00	PLAN #42 filed 4/16/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.		Plan #42 filed
	EFT		Objection to Confirmation #30 filed 2/17/2025 by US Bank/Fay Servicing.		4/16/2025 if the
			Objection to Confirmation #31 filed 2/18/2025 by Harris County.		Objections to
					Confirmation filed
					by US Bank and
					Harris County are
					withdrawn/resolv
					ed.

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9:30 am					
25-30793	CHRISTOPHER	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	HUNG NGUYEN and	0.00 Mos	<u>MOTION TO DISMISS</u>	A	
2/11/25	CAITLIN THI TRAN	4/7/25	<u>FILED 3/17/2025, DOC. #25</u>		
2 of 60	\$1,625.00	\$812.50	Debtors' Response to Trustee's Motion to Dismiss filed 4/7/2025, doc. #31.		
	No Pmt info		Proposed Wage Order #5 filed 2/11/2025 has not been approved by the Court. Debtors are paying by ePay and are current through April.		
			PLAN #2 filed 2/11/2025 fails to list the non-exempt property amount of \$6.07.		
			Plan and Plan Summary #2 do not match. The projected income, expenses and disposable income amounts do not match.		
			Trustee objects to confirmation of a plan that includes an ESF without proposing to pay a Trustee Fee.		
			The proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C.		
25-30804	EARL PHILLIP and	\$5,449.24	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	MELISSA ANN	1.51 Mos	<u>AMENDED MOTION TO DISMISS</u>	A	
2/12/25	MEIGHAN	3/10/25	<u>FILED 4/7/2025, DOC. #35</u>		
2 of 60	\$3,600.00	\$150.00	Debtor's Response to Trustee's Motion to Dismiss filed 4/7/2025, doc. #36.		
	WO		Debtors are delinquent 1.51 payments through April totaling \$5,449.24.		
			PLAN #2 filed 2/12/2025 fails to fully provide for the claim of Pennymac Loan Services (Arrears per POC: \$6,241.66, Plan \$4,280.67. Ongoing payments per POC \$2,243.41; Plan: \$2,118.87).		
			Plan fails to provide for treatment of the secured claim #1 filed on 2/13/2025 by U. S. Department of HUD in the amount of \$49,726.22 for the homestead.		
			Plan fails to provide for treatment of the secured claim #11 filed on 3/28/2025 by Harris County LGBS Clients in the amount of \$1,081.56 for 2025 property taxes.		

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9:30 am					
			Plan fails to fully provide for treatment of the secured claim #2 filed on 2/26/2025 by Exeter Finance for a 2022 Nissan Pathfinder (Claim: \$32,544.53; Plan: \$32,448). Based on JD Power value (\$25,130.70) as required by Order #13, the Plan does not provide sufficient adequate protection to Exeter Finance on the 2022 Nissan Pathfinder.		
			Plan fails to provide for treatment of the secured claim #12 filed on 3/28/2025 by Carvana, LLC in the amount of \$3,458.62 for a 2015 Nissan Pathfinder.		
			Plan and Plan Summary do not match. The projected income, expenses and disposable income amounts do not match. Conn's and Bridgecrest are listed in the Plan Summary but not treated in the plan.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Conn's and Spectrum through the Plan. Creditors have not filed claims, and the Trustee must disburse according to the Plan.		
			Plan fails to meet the liquidation test.		
			Per 341 testimony, Schedule B fails to disclose all assets.		
			Per 341 testimony, Schedule I fails to disclose Mr. Meighan's new employment and income. Debtors failed to provide the Trustee with proof of Debtor's new income.		
25-30831	ROBBIE OHL	\$510.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	MOREN	1.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #22</u>	A	
2/13/25	\$510.00	2/25/25	Response to Trustee's Motion to Dismiss #28 filed 4/7/2025.		
2 of 60	EFT	\$510.00	Debtor is delinquent 1 payment through 4/15/2025 totaling \$510.		
			Debtor failed to provide Trustee with a copy of their 2024 tax return or an affidavit regarding no requirement to file taxes.		
			PLAN #2 filed 2/13/2025 fails to provide for treatment of secured claim #3 filed 4/1/2025 by Harris County ESD #04 in the amount of \$531.06.		

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9:30 am

Objection to Confirmation #30 filed 4/16/2025 by Harris County ESD #04.

Plan fails to provide for treatment of secured claim #7 filed 4/14/2025 by Huffman
ISD in the amount of \$2,709.86. Objection to Confirmation #31 filed 4/16/2025 by
Huffman ISD.

Debtor failed to provide proof to substantiate the amounts to be paid to Goose
Creek CISD/Lee College and Harris County through the Plan. Creditors have not
yet filed a claim, and Trustee must disburse according to the Plan.

25-30697	MOHAMAD ALI	\$7,400.00
0 Resets	DARWICH	1.00 Mos
2/4/25	\$7,400.00	4/7/25
2 of 60	ACH	\$3,700.00

CONFIRMATION HEARING
AMENDED MOTION TO DISMISS
FILED 3/27/2025, DOC. #25

KHOSHNOOD,
HOOMAN

**Trustee
recommends
dismissal.**

No Response to Trustee's Motion to Dismiss.

Debtor is delinquent 1 payment through April totaling \$7,400.

PLAN #4 filed 2/4/2025 fails to fully provide for the claim of Cenlar FSB (Arrears
per POC: \$78,885.92, Plan \$48,000. Ongoing payments per POC \$7,175.81; Plan:
\$4,995). Further, the plan proposes to pay Cenlar FSB's 1322(b)(5) claim in
Paragraph 8B instead of 8A despite being secured by the principal residence.

Plan fails to fully provide for treatment of the secured claim #6 filed on 3/6/2025 by
the City of Katy for 2025 property taxes (Claim: \$2,401; Plan: \$2,182.73).

Plan fails to fully provide for treatment of the secured claim #7 filed on 3/6/2025 by
Waller County for 2024-2025 property taxes (Claim: \$7,716.61; Plan: \$2,429.14).

Plan fails to fully provide for treatment of the secured claim #8 filed on 3/6/2025 by
Harris-Waller MUD for 2025 property taxes (Claim: \$6,214.36; Plan: \$5,649.42).

Plan fails to list the non-exempt property amount of \$727,700.

Debtor failed to provide proof to substantiate the amounts to be paid to Waller
County FM, Brookshire-Katy Drainage District and Katy ISD through the Plan.
Creditors have not filed claims and Trustee must disburse according to the Plan.

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 9:30 am

Reset Dates:
05/19/2025
06/23/2025
07/14/2025

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

Per 341 testimony, the Voluntary Petition is inaccurate.

Per 341 testimony Schedule B is inaccurate.

Per 341 testimony, Schedule D is inaccurate.

Per 341 testimony, Schedule I is inaccurate.

Per 341 testimony, Schedule J is inaccurate.

24-35951	JEFFREY JOSEPH	(\$2,025.00)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee recommends confirmation of Plan #37 filed 4/16/2025.
1 Reset	LALONDE	-1.47 Mos	PLAN #37 filed 4/16/2025 works, paying 7% to general unsecured creditors.		
12/19/24	\$1,375.00	4/16/25			
4 of 60	WO	\$687.50			

24-35953	KIRONDA LATAY	\$600.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
1 Reset	ROBINSON	1.00 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #26</u>		
12/19/24	\$600.00	3/3/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$600.00			

Debtor is delinquent 1 payment through 3/18/2025 totaling \$600.

Per 341 testimony the Statement of Financial Affairs is inaccurate.

PLAN #2 filed 12/19/2024 fails to fully provide for treatment of secured claim #5 filed 2/11/2025 by Harris County (Claim: \$9,324.93, Plan: \$7,043.96). Objection to Confirmation #25 filed 2/18/2025 by Harris County.

Plan fails to provide for treatment of secured claim #9 filed 2/27/2025 by Aaron's for a queen mattress/foundation in the amount of \$2,912.49.

Plan fails to provide for treatment of secured claim #10 filed 2/27/2025 by Aaron's for a chest, nightstand and queen bed in the amount of \$462.04.

Plan fails to provide for treatment of secured claim #11 filed 2/27/2025 by Aaron's for a Playstation 5 in the amount of \$1,840.08.

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 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					
Based on JD Power value (\$8,145) as required by Order #8, the Plan does not provide sufficient adequate protection to Integrity Texas Funding on the 2014 Chevrolet Impala.					
No corrective action taken.					
25-30518	ELIZABETH ANNE	(\$1,143.16)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	GOLDSBY	-0.64 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #25</u>		
1/31/25	\$1,800.00	4/17/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$726.93	PLAN #28 filed 4/7/2025 fails to provide for treatment of secured claim #12 filed 4/11/2025 by City of Houston in the amount of \$956.92.		
			Plan fails to provide for treatment of secured claim #11 filed 4/11/2025 by Alief ISD in the amount of \$1,930.84.		
			Plan does not provide for the notice of post-petition fee claim of Data Mortgage in the amount of \$1,550 for plan review, proof of claim, and 410 form.		
			Debtor has not provided proof to substantiate the amounts to be paid to Metropolitan Transit Authority through the Plan. The bar date passed on 4/11/2025 without the creditor filing a claim and Trustee must pay per the Plan.		
25-30766	ADRIAN MCCLANE	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee recommends confirmation of Plan #25 filed 4/16/2025 if the Objection to Confirmation filed by PennyMac is withdrawn/resolved.
0 Resets	GUILLORY	0.00 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #20</u>		
2/7/25	\$675.00	4/2/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$337.50	PLAN #25 filed 4/16/2025 works, paying 44.60% to the general unsecured creditors.		
			Objection to Confirmation #18 filed 3/3/2025 by PennyMac Loan Services.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 9:30 am

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07/14/2025

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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					
25-30785	JOY IHEOMA	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	OBASI	0.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #21</u>		
2/10/25	\$900.00	4/10/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$900.00			
<p>IRS claim #4 filed 3/21/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$8,681.73. Trustee has received an unsigned copy of the 2024 tax return on 3/25/2025. PLAN #18 filed 3/10/2025 fails to provide any treatment for the IRS.</p> <p>Plan fails to provide for treatment of secured claim #7 filed 3/28/2025 by Harris County LGBS Clients in the amount of \$108.81.</p> <p>Plan fails to provide for treatment of secured claim #10 filed 4/14/2025 by Alief ISD in the amount of \$366.57.</p> <p>Plan fails to provide for treatment of secured claim #11 filed 4/14/2025 by Mission Bend MUD #2 in the amount of \$637.56.</p> <p>Plan proposes to pay Beechnut Meadow HOA's total debt claim in Paragraph 8A instead of 8B. Further, Debtor failed to provide proof to substantiate the amounts to be paid to Beechnut Meadow HOA through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.</p> <p>Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due and Contract Rate has not been provided on the Fay Servicing claim.</p>					
25-30880	JESSICA NICOLE	\$900.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	VILLA	0.47 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #13</u>		
2/17/25	\$1,900.00	3/20/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$1,000.00			
<p>IRS claim #5 filed 4/8/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$5,171.37. Trustee has not received a copy of the 2024 tax return on. PLAN #16 filed 3/27/202 fails to provide any treatment for the IRS.</p> <p>Plan fails to provide treatment for secured claim #4 filed 3/28/2025 by Harris</p>					

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 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					
County LGBS Clients in the amount of \$376.13.					
Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.					
Objection to Confirmation #22 filed 4/7/2025 by CrossCountry Mortgage, LLC.					
25-30950	SHAYANNA	(\$207.69)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee requests confirmation and dismissal hearings be continued to 5/19/2025 due to noticing purposes.
0 Resets	JAMELYA GILMORE	-0.46 Mos	<u>AMENDED MOTION TO DISMISS</u>		
2/21/25	\$450.00	4/15/25	<u>FILED 4/15/2025, DOC. #22</u>		
2 of 60	WO	\$207.69	No Response to Trustee's Motion to Dismiss.		
Based on JD Power value (\$15,088.50) as required by Order #8, PLAN #23 filed 4/15/2025 does not provide sufficient adequate protection to Exeter Finance on the 2020 Nissan Altima.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-31009	KEIWANA NICOLE	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	GRESHAM	0.00 Mos	<u>MOTION TO DISMISS FILED 3/25/2025, DOC #17</u>		
2/25/25	\$3,900.00	3/27/25	Response to Trustee's Motion to Dismiss #21 filed 4/16/2025.		
2 of 60	No Pmt info	\$3,900.00	Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
IRS claim #2 filed 3/17/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$6,657.80. Trustee received a signed copy of the 2024 tax return on 4/16/2025. PLAN #12 filed 3/12/2025 fails to provide any treatment for the IRS.					
Plan fails to fully provide for the claim of Idaho Housing and Finance (Arrears per POC: \$19,119.72, Plan: \$23,451.81; Ongoing payments per POC: \$2,276.76 Plan: \$2,167.05).					
Plan fails to provide for treatment of secured claim #4 filed 4/3/2025 by Harris County LGBS Clients in the amount of \$3,357.57.					

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 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						
Based on JD Power value (\$24,345) as required by Order #5, the Plan does not provide sufficient adequate protection to University Federal Credit Union on the 2021 Toyota Highlander.						
25-30739	JESSE ROY SMITH,	(\$95.40)	<u>CONFIRMATION HEARING</u>	LANIER, MELISSA	Trustee does not recommend confirmation.	
0 Resets	JR and CONNIE F.	-0.08 Mos	<u>AMENDED MOTION TO DISMISS</u>	RAE		
2/6/25	SMITH	4/9/25	<u>FILED 4/15/2025, DOC. #32</u>			
2 of 60	\$1,145.00	\$248.08	No Response to Trustee's Motion to Dismiss.			
	WO					
Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).						
PLAN #31 filed 4/7/2025 fails to provide for the correct interest rate for the Attorney General's arrearage claim.						
Plan fails to fully provide for treatment of the secured claim #24 filed on 4/9/2025 by Crosby ISD for 2022-2024 property taxes (Claim: \$5,637.01; Plan: \$3,936.99) and fails to provide for treatment of Crosby ISD's claim #24 for 2025 taxes (Claim \$1,197.25; Plan \$0).						
Per 341 testimony, Schedule B fails to disclose all assets.						
Objection to Confirmation filed by Capital One Finance on 4/16/2025, doc. #33.						
24-36096	ALVIN T. JACKSON	\$460.00	<u>CONFIRMATION HEARING</u>	MILLEDGE, SAMUEL	Trustee does not recommend confirmation.	
1 Reset	\$4,060.00	0.11 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #20</u>	L		
12/30/24	No Pmt info	4/16/25	No Response to Trustee's Motion to Dismiss.			
4 of 60		\$1,800.00				
PLAN #24 filed 3/13/2025 fails to properly provide for Select Portfolio Servicing's ongoing mortgage payment (POC: \$2,245.05, Plan: \$2,198.34).						
Debtor is proposing treatment to Community Resource Credit Union in paragraph 9B for the 2014 Lexus LS460, however, per Order #21 entered 3/12/2025 the stay lifted on this vehicle.						
Based on the pro-rata treatment to Community Resource Credit Union, First						

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					
			Service Credit Union and KBR Heritage Credit Union, the Plan fails to provide sufficient adequate protection on all (3) vehicles.		
			Objection to Confirmation #18 filed 2/11/2025 by Community Resource Credit Union.		
			Plan fails to properly provide for treatment of secured claim #14 filed 3/32025 by First Service Credit Union in the amount of \$987.60 for cross-collateralized credit card.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Motion for Relief from Stay #38 filed 3/20/2025 by KBR Heritage (2015 Land Rover). Hearing to be held 4/22/2025 at 9:30 AM.		
24-34903	THOMAS GLENN	(\$22,084.00)	<u>STATUS CONFERENCE</u>	MILLS, COREY L	Trustee does not recommend confirmation.
2 Resets	and ANNE	-1.04 Mos	<u>CONFIRMATION HEARING</u>		
10/21/24	WALDREP	4/16/25	<u>MOTION TO DISMISS</u>		
6 of 60	\$21,184.00	\$1,050.00	<u>FILED 11/14/2024, DOC #20</u>		
	WO				
			Response to Trustee's Motion to Dismiss filed 12/13/2024 at #24.		
			PLAN #41 filed 4/14/2025 works at 100% to all creditors and must remain 100% due to liquidation requirement. However, Trustee alleges the Plan may not be feasible.		
			Objection to Confirmation #33 filed 1/17/25 by the Internal Revenue Service (feasibility).		
			Objection to Confirmation #26 filed on 12/13/24 by Cypress-Fairbanks ISD.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 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					
24-35666	TONI THOMAS	\$0.00	<u>CONFIRMATION HEARING</u>	MILLS, COREY L	Trustee
2 Resets	BATES	0.00 Mos	PLAN #43 filed 4/16/2025 works at 100% to all creditors. Plan must remain 100% due liquidation, applicable commitment period and OF122C requirement.		recommends
12/2/24	\$2,500.00	4/3/25			confirmation of
4 of 41	EFT	\$2,500.00	PLAN contains a special provision in paragraph 27. "Property Taxes: Debtor has a disability exemption, so there is no property tax owed for future years. This is the reason no property tax reserve has been set up."		Plan #43 filed
					4/16/2025 with a
					C4 Order.
25-31079	CLIFFORD PAUL	\$0.00	<u>CONFIRMATION HEARING</u>	MILLS, COREY L	Trustee does not
0 Resets	BREAUX, IV and	0.00 Mos	<u>MOTION TO DISMISS FILED 3/25/2025, DOC #18</u>		recommend
2/27/25	ARPINE	3/24/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 60	GARABEDIAN	\$2,100.00			
	BREAUX		IRS claim #12 filed 4/1/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$45,214.36. Trustee has received an unsigned copy of the 2024 tax return on 4/14/2025. PLAN #2 filed 2/27/2025 only provides \$36,191.08 for the IRS.		
	\$2,100.00				
	EFT				
			Based on JD Power value (\$23,463) as required by Order #10, the Plan does not provide sufficient adequate protection to Ford Motor Credito on the 2019 Ford F150 XLT.		
			Plan fails to provide for treatment of secured claim #4 filed 4/3/2025 by Fort Bend County in the amount of \$7,973.36.		
			Plan fails to provide for treatment of secured claim #7 filed 4/16/2025 by Willow Point MUD in the amount of \$8,306.10.		
			Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtors' Official Form 122C.		
			Schedules I and J do not represent a good faith estimate of Debtors' projected income and expenses.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 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					
25-30185 1 Reset 1/8/25 3 of 60	PASSION MARSHAY HURD \$2,040.00 WO	\$774.00 0.38 Mos 4/2/25 \$1,056.00	<u>CONFIRMATION HEARING</u> PLAN #38 filed 3/20/2025 works, paying 2% to general unsecured creditors.	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #38 filed 3/20/2025.
25-30626 0 Resets 2/3/25 2 of 60	VANTERESE RENEE MCCOY \$1,190.00 WO	\$595.00 0.50 Mos 4/2/25 \$595.00	<u>CONFIRMATION HEARING</u> PLAN #27 filed 4/14/2025 works, paying 3.35% to the general unsecured creditors.	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #27 filed 4/14/2025.
25-30631 0 Resets 2/3/25 2 of 60	KEVIN ELGIN and MARGUERITA FRANCES SEMIEN \$5,680.00 WO	(\$1,000.00) -0.18 Mos 4/16/25 \$3,120.00	<u>CONFIRMATION HEARING</u> PLAN #32 filed 4/15/2025 works, paying 96.53% to the general unsecured creditors.	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #32 filed 4/15/2025.
25-30691 0 Resets 2/4/25 2 of 60	LISA CASTILLO \$480.00 WO	\$0.00 0.00 Mos 4/8/25 \$480.00	<u>CONFIRMATION HEARING</u> PLAN #2 filed 2/4/2025 works, paying 3% to general unsecured creditors.	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #2 filed 2/4/2025.
25-31040 0 Resets 2/26/25 2 of 60	SOUMANA EDWARD-DJIBRIL GARANGAM \$2,060.00 EFT	\$0.00 0.00 Mos 3/28/25 \$2,060.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 3/25/2025, DOC #22</u> Response to Trustee's Motion to Dismiss #28 filed 4/17/2025. IRS claim #1 filed 3/20/2025 shows an unfiled tax return for the year 2021, 2022, 2023, 2024 and reflects a priority claim amount of \$33,110.20. Trustee has only received an unsigned copy of the 2024 tax return reflecting a liability of \$4,245. PLAN #14 filed 3/6/2025 fails to provide any treatment for the IRS. Plan fails to fully provide for treatment of secured claim #5 filed 4/11/2025 by Harris County et al (POC: \$79,105.70, Plan: \$52,500).	MORRISON, CHRISTOPHER	Trustee does not recommend confirmation.

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 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					
			Plans fails to provide for treatment of secured claim \$6 filed 4/11/2025 by Harris County Court Costs in the amount of \$1,455.50		
			Objection to Confirmation #27 filed 4/16/2025 by Harris County and Harris County Court Costs.		
			Per 341 testimony, 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.		
24-34818	JOSEPH LEE	\$2,748.25	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not recommend confirmation.
3 Resets	NORSWORTHY, III	0.38 Mos	<u>MOTION TO DISMISS</u>		
10/15/24	and LEAH	4/17/25	<u>FILED 11/14/2024, DOC #31</u>		
6 of 60	RACHELLE	\$628.27	No Response to Trustee's Motion to Dismiss.		
	NORSWORTHY				
	\$7,150.00		PLAN #63 filed 1/28/25 works, paying 11.096% to the general unsecured creditors.		
	WO		Plan reflects that Debtors are stripping the liens of Castle Credit Co Holdings, LLC and Solar Mosaic, LLC, and Notices of Intention to Strip the Liens were filed 12/23/2024. However, Trustee asserts the Plan improperly calculates the remaining equity in the property and proposes to strip liens where there is sufficient equity to cover the debt.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Sterling Association through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan. Non governmental bar date is 12/24/24		
24-35091	LIUBER TOMAS and	\$3,550.00	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not recommend confirmation.
2 Resets	ARIANA LIMA	0.96 Mos	<u>MOTION TO DISMISS</u>		
10/30/24	\$3,690.00	3/19/25	<u>FILED 12/19/2024, DOC #35</u>		
6 of 60	EFT	\$3,690.00	No Response to Trustee's Motion to Dismiss.		
			Meeting of Creditors has not been concluded. Meeting was adjourned as Debtor 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.		

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

Debtors are delinquent \$3,550.00 with next payment due 4/29/25.

PLAN #28 filed 12/13/2024 fails to provide for treatment of the secured claim #23 filed on 12/17/24 by Harris County LGBS Clients in the amount of \$474.80 for estimated 2024 ad valorem tax.

Based on JD Power value (\$37,183.50) as required by Order #11, the Plan does not provide sufficient adequate protection to Capital One Auto Finance on the 2017 Ford F-350. Objection to Confirmation #36 filed 12/30/24.

Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.

24-36077	WENDY JO	\$0.00	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not recommend confirmation.
0 Resets	MCNATT	0.00 Mos	<u>MOTION TO DISMISS</u>		
12/30/24	\$6,100.00	4/1/25	<u>FILED 2/20/2025, DOC. #24</u>		
4 of 60	EFT	\$6,025.00	No Response to Trustee's Motion to Dismiss.		

Debtor failed to provide a copy of her 2023 Tax Return to the Trustee.

PLAN #19 filed 2/13/2025 fails to fully provide for the claim of Assurance Financial Group (Ongoing payments per POC \$3,954.14; Plan: \$3,817). Further, the Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Debtor has not provided proof to substantiate the amount to be paid to the IRS through the Plan.

Plan fails to 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.

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 9:30 am

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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					
25-30228	NATALIE MARIE	(\$213.85)	CONFIRMATION HEARING	PACK LAW, P.C.	Trustee recommends dismissal.
1 Reset	SILAS-PHILLIPS	-0.31 Mos	MOTION TO DISMISS FILED 2/18/2025, DOC #20		
1/10/25	\$695.00	4/15/25	Debtor's Non-Opposition Response to Trustee's Motion to Dismiss filed 4/11/2025		
3 of 60	WO	\$320.77	at docket #27.		
IRS claim #6 filed 2/19/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$11,807.40. Trustee has not received a copy of this return. PLAN #2 filed 1/10/2025 fails to provide any treatment for the IRS.					
Plan fails to provide for treatment of secured claim #1 filed 1/13/2025 by US Department of HUD in the amount of \$8,783.83.					
Plan fails to provide for treatment of secured claim #10 filed 3/10/2025 by Harris County LGBS Clients in the amount of \$637.90.					
Plan provides for treatment of Synchrony Bank/Rooms to Go's claim #7 in the amount of \$3,157.51 in Paragraph 9B but creditor has only filed an unsecured claim.					
Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed 1/10/2025.					
25-30605	ROBERT EARL	(\$600.00)	CONFIRMATION HEARING	PAYNE, KYLE	Trustee does not recommend confirmation.
0 Resets	MONTGOMERY	-1.50 Mos	MOTION TO DISMISS FILED 3/20/2025, DOC #26	KENNETH	
2/3/25	\$400.00	4/11/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT WO	\$200.00			
IRS claim #6 filed 3/19/2025 shows unfiled tax returns for the years 2022 and 2024, reflecting a priority claim amount of \$2,298.34. Trustee received an unsigned copy of Debtor's 2024 return on 3/5/2025 (shows a refund of \$588.00). Trustee has not received a copy of a 2022 return. PLAN #12 filed 2/12/2025 fails to provide any treatment for the IRS.					
Plan fails to fully provide for secured claim #7 filed 3/25/2025 by Montgomery County (Claim: \$597.21; Plan: \$288.51). Objection to Confirmation #29 filed 4/16/2025 by Montgomery County.					

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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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>			

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Plan Summary does not match the Plan.

Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.

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

25-30662 JASON L'MARC \$5,960.00
0 Resets ARCHER 2.00 Mos
2/3/25 \$2,980.00 1/1/00
2 of 60 No Pmt info \$0.00

CONFIRMATION HEARING
MOTION TO DISMISS FILED 3/21/2025, DOC #21
No Response to Trustee's Motion to Dismiss.

PAYNE, KYLE
KENNETH

Trustee
recommends
dismissal.

Debtor is delinquent 2 payments through 4/5/2025 totaling \$5,960.

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

Per 341, Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.

PLAN #14 filed 3/6/2025 fails to provide for treatment of secured claim #9 filed 3/6/2025 by Spring ISD in the amount of \$2,227.46. Objection to Confirmation #25 filed 4/15/2025 by Spring ISD.

Plan fails to provide for treatment of secured claim #13 filed 3/27/2025 by Harris County LGBS Clients in the amount of \$666.

Plan fails to provide for treatment of secured claim #16 filed 4/10/2025 by Capital One Auto Finance in the amount of \$3,589.94 for a 2015 Hyundai Elantra. Objection to Confirmation #26 filed 4/16/2025 by Captial One Auto Finance.

Plan fails to provide for treatment of secured claim #15 filed 3/27/2025 by Innovate Auto Finance in the amount of \$11,744.80 fora 2012 Hyundai Accent.

Plan fails to fully provide for claim #11 Idaho Housing and Finance (Arrears per POC: \$47,704.89, Plan: \$33,874.93; Ongoing payments per POC: \$1,735.93,

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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: \$1,626.93).

Objection to Confirmation #18 filed 3/11/2025 by Idaho Housing and Finance.

Plan fails to fully provide for treatment of secured claim #5 filed 2/19/2025 by Idaho Housing and Finance (POC: \$9,666.24, Plan: \$8,716.24) for the 2nd lien on homestead.

Plan fails to fully provide for priority claim #7 filed 2/28/2025 by TXCSDU (POC: \$4,558.25, Plan: \$1,505.89) for medical support arrears.

25-30964	BRENDA DENISE	\$1,890.00	<u>CONFIRMATION HEARING</u>	PAYNE, KYLE	Trustee recommends dismissal.
0 Resets	ROBERSON	1.00 Mos	<u>AMENDED MOTION TO DISMISS</u>	KENNETH	
2/21/25	\$1,890.00	1/1/00	<u>FILED 4/9/2025, DOC. #18</u>		
2 of 60	EFT	\$0.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent 1 payment through March totaling \$1,890, with the next payment due 4/23/2025.					
PLAN #2 filed 2/21/2025 fails to properly provide for First Bank's mortgage arrearage claim: \$3,947.11; Plan \$2,043.78 and ongoing mortgage claim: \$673.57; Plan \$681.26.					
Plan fails to fully provide for Credit Acceptance Corp.'s 910-claim: \$20,944.15; Plan \$19,723.10.					
Plan fails to fully provide for American Credit Acceptance's claim: \$13,352.67; Plan \$13,174.16.					
Plan Summary #1 fails to list the non-exempt property amount of \$5,351.85 and thus, fails to meet the liquidation test.					
Plan and Plan Summary do not match. The Plan Summary lists \$0 paid to the IRS in Para. 6 when the Plan does not provide any treatment for the IRS.					
Objection to Confirmation filed by Credit Acceptance Corp. on 3/3/2025, doc. #14,					

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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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						
regarding a 2017 GMC Terrain. Exhibit List filed 3/3/2025, doc. #15.						
Per 341 testimony, Schedule B is inaccurate.						
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.						
24-34621	LEPOLEON and	(\$5,465.35)	CONFIRMATION HEARING	POPE, JAMES Q	Trustee does not recommend confirmation.	
4 Resets	HELENA ANNETTE	-1.24 Mos	MOTION TO DISMISS FILED 11/21/2024, DOC #30			
9/30/24	PRUITT	4/17/25	No Response to Trustee's Motion to Dismiss.			
7 of 60	\$4,400.00 WO	\$1,523.19	Amended IRS claim #6 filed 2/4/2025 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$88,411.91. Trustee received a signed copy of this return on 3/19/2025 (shows a refund of \$2,889.00). PLAN #39 filed 1/28/2025 fails to provide any treatment for the IRS.			
Debtors' Objection to Claim #6 of the IRS filed 4/9/2025 at docket #61 is set for a hearing on 5/22/2025 at 1:30 pm.						
Plan Summary does not match the Plan.						
25-30479	JOSE ANGEL	\$615.38	CONFIRMATION HEARING	POPE, JAMES Q	Trustee recommends dismissal.	
0 Resets	VILLELA, JR and	0.77 Mos	MOTION TO DISMISS			
1/30/25	LAARNI ARCEO	4/15/25	FILED 3/17/2025, DOC. #27			
3 of 60	VILLELA	\$92.31	Debtors appeared for their 341 Meeting held on 3/12/2025; however, the meeting was not conducted due to late-filed Schedules, Statement of Financial Affairs, Official Form 122C, Pay Advices, Plan and Plan Summary.			
Debtors failed to provide a copy of their 2024 Tax Return to the Trustee.						
Trustee alleges that Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.						
PLAN #18 filed 3/12/2025 fails to provide for treatment of the secured claim #7 filed on 3/17/2025 by the IRS in the amount of \$6,970.64 for 2022 tax liability.						

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
9:30 am					
25-30606 0 Resets 2/3/25 2 of 60	OTHELETTA MARRIA HOGUE \$600.00 EFT	\$0.00 0.00 Mos 4/10/25 \$600.00	<p style="text-align: center;"><u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 3/20/2025, DOC #29</u> No Response to Trustee's Motion to Dismiss.</p> <p>PLAN #16 filed 3/5/2025 fails to provide for treatment of secured claim #2 filed 3/5/2025 by Mayde Creek MUD in the amount of \$8,375.27.</p> <p>Plan fails to provide for treatment of secured claim #3 filed 3/25/2025 by Harris County ESD #47 in the amount of \$522.11.</p> <p>Plan fails to provide for treatment of secured claim #4 filed 3/25/2025 by Katy ISD in the amount of \$1,438.89.</p> <p>Objection to Confirmation #33 filed 4/16/2025 by Harris County ESD #47 and Katy ISD.</p> <p>Plan fails to provide interest on the Harris County tax claim listed in Paragraph 8B.</p> <p>Fixed fee agreement filed 3/5/2025 at doc #18 shows \$4,150.00 plus a reimbursement for the \$313.00 filing fee, for a total of \$4,463.00. Plan only provides \$4,150.00 in attorney's fees.</p> <p>Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.</p>	POPE, JAMES Q	Trustee does not recommend confirmation.
25-30218 1 Reset 1/10/25 3 of 39	JOSE DE JESUS CHAVEZ and KIMBERLY TEJADA \$1,240.00 WO	(\$0.29) 0.00 Mos 3/19/25 \$784.62	<p style="text-align: center;"><u>CONFIRMATION HEARING</u></p> <p>PLAN #41 filed 4/8/2025 works at 100% to all creditors. Plan must remain 100% per Debtors' Official Form 122C requirement of \$89,880.60 and plan term.</p>	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #41 filed 4/8/2025 with a C4 Order.

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-31068	ROSS HENRY and	(\$365.52)	<u>CONFIRMATION HEARING</u>	RECIO, YVETTE V	Trustee does not recommend confirmation.
0 Resets	LAURA LYNELL	-0.28 Mos	<u>MOTION TO DISMISS FILED 3/25/2025, DOC #23</u>		
2/27/25	BORING	4/16/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$1,320.00	\$91.38	PLAN #2 filed 2/27/2025 fails to provide for treatment of secured claim #1 filed 3/5/2025 by M & T Bank in the amount of \$20,253.45 for a 2020 Heartland Pioneer RV.		
	WO		Plan fails to provide for treatment of secured claim #4 filed 4/3/2025 by Montgomery County in the amount of \$7,268.10.		
			Plan fails to provide for treatment of secured claim #5 filed 4/4/2025 by Addition Financial in the amount of \$38,248.74 for solar panels.		
25-30570	TERENCE	(\$585.00)	<u>CONFIRMATION HEARING</u>	RESOLVE LAW	Trustee recommends dismissal.
0 Resets	THIBODEAUX	-0.40 Mos	<u>MOTION TO DISMISS</u>	GROUP	
1/31/25	\$1,445.00	4/1/25	<u>FILED 3/17/2025, DOC. #21</u>		
3 of 36	EFT	\$1,740.00	No Response to Trustee's Motion to Dismiss.		
			IRS claim #4 filed 3/18/2025 shows an unfiled tax returns for the years 2023-2024 and reflects a priority claim amount of \$2,045.95. Trustee has not received a signed/unsigned copy of the 2024 tax return. Trustee has received Debtor's Affidavit of Non-Filing of Tax Returns for 2023 on 2/20/2025. PLAN #12 filed 3/4/2024 fails to provide any treatment for the IRS.		
			Plan fails to fully provide for the claim of PHH Mortgage (Arrears per POC: \$15,568.20, Plan \$8,624.59). Objection to Confirmation filed by The Secretary of Veterans Affairs/PHH Mortgage on 4/8/2025, doc. #23.		
			Plan fails to fully provide for treatment of the secured claim #2 filed on 2/17/2025 for HOA dues (Claim: \$4,012.45; Plan: \$3,966.20).		
			Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due and Contract Interest Rate have not been provided on Toyota Financial Services' claim.		
			Schedule J #1 and Plan Summary #12 do not match. The projected expenses and		

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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>			

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income amounts do not match.

Plan fails to meet the liquidation test.

Per 341 testimony, Schedule B fails to disclose all assets.

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

25-30591	LAKEISHA Y	\$2,700.00	<u>CONFIRMATION HEARING</u>	Sargent, Emil R	Trustee does not
0 Resets	MENIFEE	1.35 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #24</u>		recommend
2/3/25	\$2,000.00	4/1/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 60	WO	\$1,000.00			

Debtor is delinquent 1.35 payments through 4/5/2025 totaling \$2,700.

IRS claim #5 filed 3/19/2025 shows an unfiled tax return for the year 2022, 2023, 2024 and reflects a priority claim amount of \$30,247.84. Trustee has not received a copy of these tax returns. PLAN #15 filed 2/28/2025 only provides \$10 for the IRS.

Plan fails to properly provide for the claim of Midfirst Bank (Arrears per POC: \$16,693.28, Plan: \$17,000; Ongoing payments per POC: \$732.45, Plan: \$1,200). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Plan fails to fully provide for treatment of secured claim #15 filed 4/14/2025 by Harris County MUD #26 (POC: \$1,301.68, Plan: \$1,183.35)
Objection to Confirmation #28 filed 4/16/2025 by Harris County MUD #26.

Plan fails to provide for treatment of secured claim #9 filed 3/25/2025 by Lone Star College System in the amount of \$386.52.

Plan fails to provide for treatment of secured claim #8 filed 3/25/2025 by Harris County ESD #11 in the amount of \$151.34.

Plan fails to provide for treatment of secured claim #7 filed 3/25/2025 by Harris

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Judge Jeffrey P. Norman, Houston
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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

County ESD #10 in the amount of \$348.02.

Objection to Confirmation #27 filed 4/16/2025 by Harris County ESD #10, Harris County ESD #11 and Lone Star College System.

Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors but ending at different months, which is mathematically impossible.

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

Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.

25-30671	ROSELINE A.	\$11,200.00	<u>CONFIRMATION HEARING</u>	Sargent, Emil R	Trustee recommends dismissal.
0 Resets	OPARA	2.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #23</u>		
2/3/25	\$5,600.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$0.00			
			Debtor is delinquent 2 payment through 4/5/2025 totaling \$ 11,200.		
			Debtor has not provided Trustee with a copy of their 2024 tax return.		
			Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.		
			PLAN #16 filed 3/13/2025 proposes to pay FCI Lender Service's total debt claim in Paragraph 8A instead of 8B and Debtor has failed to include an ad valorem tax reserve as required by Paragraph 21(D).		
			Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors but ending at different months, which is mathematically impossible.		
			Plan fails to fully provide for priority IRS claim amended 3/19/2025 (POC: \$47,642.63, Plan: \$10) and fails to address the IRS right to set off in the amount of		

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

\$1,904.

Plan fails to fully provide for secured claim #11 filed 4/11/2025 by Mission Bend MUD #1 (POC: \$1,005.58, Plan: \$463.40).

Plan fails to provide for treatment of secured claim #6 filed 3/27/2025 by Harris County LGBS Clients in the amount of \$389.34.

Plan fails to provide for treatment of secured claim #10 filed 4/11/2025 by Alief ISD in the amount of \$2,460.86.

Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due and Contract Rate has not been provided on the Toyota Financial claim. Additionally, Toyota Financial should be in paragraph 9C.

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

Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses. Further, Schedule J reflects an inability to fund the plan.

25-30588	JOSE ALFREDO	(\$0.38)	CONFIRMATION HEARING	SCHUMACHER, KYLE	Trustee does not
0 Resets	and CRISTINA	0.00 Mos	MOTION TO DISMISS FILED 3/21/2025, DOC #33	WAYNE	recommend
2/1/25	VALDES	4/4/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 60	\$3,500.00	\$3,500.00			
	WO				
			PLAN #29 filed 3/11/2025 fails to provide for interest on the Attorney General's arrearage claim.		
			IRS claim #11 filed 3/20/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$10,132.40. Trustee has not received a copy of the 2024 tax return. Plan fails to provide any treatment for the IRS.		
			Plan fails to properly provide for the claim of Carrington Mortgage (Arrears per POC: \$21,534.70, Plan: \$20,000; Ongoing payments per POC: \$2,031.53, Plan: \$2,275.02).		

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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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 for treatment of the secured claim #15 filed 4/3/2025 by Lone Star College in the amount of \$279.45		
			Per 341, Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.		
			Plan fails to provide a dividend to the unsecured creditors as required by Debtor's Official Form 122-C #6.		
24-34452	ANTONIA	\$103.84	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
4 Resets	BARRINGTON	0.08 Mos	<u>MOTION TO DISMISS</u>		
9/25/24	\$1,350.00	4/15/25	<u>FILED 11/14/2024, DOC #20</u>		
7 of 60	EFT WO	\$623.08	No Response to Trustee's Motion to Dismiss.		
			PLAN #2 filed 9/25/2024 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).		
			Plan fails to provide for the secured claim #8 amended by the IRS on 11/5/2024 in the amount of \$13,381.87.		
			Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 9/25/24.		
			Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.		
			Objection to Claims #4, #5, #6 by Claimant CACH, LLC is set for a hearing on 5/22/25 at 1:30 PM.		
			Objection to Claim #7 by Claimant Merrick Bank is set for a hearing on 5/22/25 at 1:30 PM.		
			Objection to Claims #9 and #11 by Claimant LVNV Funding are set for a hearing on 5/22/25 at 1:30 PM.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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Highlighted = H Claims

<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
9:30 am					
24-35146 2 Resets 10/31/24 6 of 60	ROBIN JONAE MCFARLAND \$500.00 EFT WO	(\$167.89) -0.34 Mos 4/16/25 \$230.77	<u>CONFIRMATION HEARING</u> PLAN #45 filed 2/26/2025 works, paying 10.760% to the general unsecured creditors.	SOUTHWARD, ERIC	Trustee recommends confirmation of Plan #45 filed 2/26/2025.
24-35367 2 Resets 11/14/24 5 of 60	LINNE SUZANNE HOYT-KERNS and JOHNNY HAMPTON JACKSON, JR. \$1,190.00 EFT	\$0.00 0.00 Mos 4/15/25 \$2,380.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 12/26/2024, DOC #23</u> Response to Trustee's Motion to Dismiss #24 filed 1/23/2025. Plan #39 filed 3/27/2025 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8B. Objection to Confirmation #40 filed 4/7/2025 by 21st Mortgage.	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
24-36043 1 Reset 12/27/24 4 of 36	MYRA JANE EDWARDS CALDWELL \$175.00 EFT	\$0.00 0.00 Mos 3/24/25 \$175.00	<u>CONFIRMATION HEARING</u> PLAN #25 filed 3/14/2025, which works, paying 4.91% to the general unsecured creditors.	SOUTHWARD, ERIC	Trustee recommends confirmation of Plan #25 filed 3/14/2025.
24-36094 1 Reset 12/30/24 4 of 60	NOVA LEE YOUNGBLOOD \$2,000.00 WO	\$437.88 0.22 Mos 4/11/25 \$463.51	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 3/11/2025, DOC. #28</u> Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #30. PLAN #33 filed 3/14/2025 proposes to surrender Acar Leasing's claim #2 in Paragraph 7 but Acar Leasing has only filed an unsecured claim. Plan fails to fully provide for over-secured claims entitled to interest from the date the bankruptcy Petition was filed. Per 341 testimony, Schedule B fails to disclose all assets. Per 341 testimony, Schedule H is inaccurate.	SOUTHWARD, ERIC	Trustee does not recommend confirmation.

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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>
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Objection to Confirmation filed by Resolution Finance on 4/14/2025, doc. #42.

Objection to Confirmation filed by NRH I, LLC on 4/14/2025, doc. #41.

25-30637	BEVERLY ANN	(\$512.30)	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	MILLER	-0.33 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #26</u>		
2/3/25	\$1,555.00	4/3/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$256.15			

IRS claim #7 filed 3/20/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$2,583.80. Trustee has not received a copy of this return. PLAN #13 filed 2/14/2025 fails to provide any treatment for the IRS.

Plan fails to provide for treatment of secured claim #8 filed 3/27/2025 by Harris County LGBS Clients in the amount of \$146.16.

Plan fails to properly provide for amended mortgage claim #4 of Citizens Bank (Arrears per POC: \$10,306.90; Plan: \$10,231.90. Ongoing payments per POC: \$757.95; Plan: \$784.70). Further, Plan fails to provide for Notice of Mortgage Payment Change #29 filed 4/3/2025 indicating a new ongoing amount of \$771.45 effective 5/1/2025. Also, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.

Plan fails to provide for the notice of post-petition fee claim of Citizens Bank filed 3/27/2025 at docket #28 in the amount of \$1,000.00 for attorney/Plan review/Proof of Claim fees.

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

25-30705	MICAH JERNICE	\$3,579.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends dismissal.
0 Resets	OSTEEN	2.54 Mos	<u>MOTION TO DISMISS</u>		
2/4/25	\$1,410.00	3/24/25	<u>FILED 3/17/2025, DOC. #21</u>		
2 of 60	WO	\$651.00	No Response to Trustee's Motion to Dismiss.		

Debtor is delinquent 2.54 payments through April totaling \$3,579.

IRS claim #4 filed 3/17/2025 shows an unfiled tax return for the year 2024 and

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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

reflects a priority claim amount of \$15,294.60. Trustee has not received a signed/unsigned copy of the 2024 tax return. PLAN #12 filed 2/13/2025 fails to provide any treatment for the IRS.

Plan fails to provide for treatment of the secured claim #7 filed on 4/4/2025 by Jefferson Capital Systems (Conn's) in the amount of \$2,446.18 for a sectional sofa.

Plan fails to provide the Amount of Cure in Paragraph 16 for Debtor's contractual obligation to EDC/Mid America Apartments and AT&T.

Per 341 testimony, Schedule B fails to disclose all assets.

Per 341 testimony, Schedule I fails to list Debtor's employer's address.

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

25-30712	OLIVIA VALDES	\$3,340.00	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not
0 Resets	UGALDE	1.00 Mos	MOTION TO DISMISS FILED 3/20/2025, DOC #21		recommend
2/5/25	\$3,340.00	4/8/25	AMENDED MOTION TO DISMISS FILED 4/15/2025, DOC #26		confirmation.
2 of 60	EFT	\$3,340.00	No Response to Trustee's Motion to Dismiss.		

IRS claim #2 filed 3/24/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$13,495.56. Trustee has not received a copy of this return. PLAN #2 filed 2/5/2025 only provides \$11,981.00 for the IRS in Paragraph 6.

Plan fails to provide for treatment of secured claim #4 filed 4/2/2025 by Harris County Court Costs in the amount of \$83.00.

Plan fails to fully provide for secured claim #5 filed 4/2/2025 by Harris County (Claim: \$25,432.44; Plan: \$23,374.80).

Objection to Confirmation #27 filed 4/16/2025 by Harris County Court Costs and Harris County.

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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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 and Official Form 122C.					
25-30740	JOSHUA KYLE and	\$1,073.08	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	SHANNEN LEE	0.58 Mos	MOTION TO DISMISS FILED 3/20/2025, DOC #18		
2/6/25	CLEMENTS	4/3/25	No Response to Trustee's Motion to Dismiss.		
2 of 56	\$1,860.00 WO	\$858.46	PLAN #2 filed 2/6/2025 fails to fully provide for secured claim #2 filed 2/28/2025 by Santander for a 2020 Ford F150 (Claim: \$37,456.81; Plan: \$36,980.00).		
			Plan fails to fully provide for amended priority claim #6 filed 4/4/2025 by IRS (Claim: \$790.97; Plan: \$742.00).		
			Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors (attorney fees/vehicle claims) but ending at different months, which is mathematically impossible.		
25-30620	DIANISHA WATANI	\$11,000.00	CONFIRMATION HEARING	TOMASINO, JUAN	Trustee recommends dismissal.
0 Resets	WOODMAN WILLIS	2.00 Mos	MOTION TO DISMISS FILED 3/20/2025, DOC #32		
2/3/25	\$5,500.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$0.00	No payments have been made. Debtor is delinquent 2 payments through 4/5/2025 totaling \$11,000.00.		
			Debtor has failed to provide Trustee with a copy of her 2024 tax return.		
			PLAN #19 filed 3/3/2025 fails to provide for treatment of secured claim #2 filed 3/6/2025 by Humble ISD in the amount of \$17,577.98.		
			Plan fails to provide for treatment of secured claim #3 filed 3/6/2025 by Harris County MUD #412 in the amount of \$10,815.26.		
			Objection to Confirmation #34 filed 4/15/2025 by Humble ISD and Harris County MUD #412.		
			Plan fails to provide for treatment of secured claim #4 filed 3/6/2025 by Navy FCU		

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

in the amount of \$7,552.59.

Plan fails to provide for treatment of secured claim #5 filed 3/27/2025 by Lone Star College System in the amount of \$1,555.78.

Plan fails to fully provide for claim #1 of Mortgage Solutions of Colorado (Ongoing payments per POC: \$7,760.21; Plan: \$4,746.13).

Plan fails to fully provide for secured claim #11 filed 4/8/2025 by Lakeshore Community Association (Claim: \$13,194.13; Plan: \$12,087.80).

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

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

25-30643	ANDRE JOHN	\$20,800.00	CONFIRMATION HEARING	TRAN SINGH LLP	Trustee recommends dismissal.
0 Resets	HUIZAR	2.00 Mos	MOTION TO DISMISS FILED 3/20/2025, DOC #27		
2/3/25	\$10,400.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$0.00			
No payments have been made. Debtor is delinquent 2 payments through 4/5/2025 totaling \$20,800.00.					
IRS claim #18 filed 4/11/2025 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$59,080.91. Trustee has not received a copy of this return. PLAN #13 filed 2/14/2025 provides \$ 117,469.83 for the IRS in Paragraph 6.					
Plan fails to provide for treatment of secured claim #1 filed 2/11/2025 by Harris County LGBS Clients in the amount of \$939.79.					
Plan fails to fully provide for secured claim #7 filed 3/18/2025 by TitleMax of Texas for a 2013 Lexus GX460 (Claim: \$12,197.77; Plan: \$12,099.38).					
Plan fails to properly provide for claim #8 of PennyMac Loan Services (Arrears per					

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
<p>POC: \$16,928.54; Plan: \$6,112.00. Ongoing payments per POC: \$2,732.06; Plan: \$2,987.43).</p> <p>Objection to Confirmation #30 filed 3/31/2025 by Santander (2021 Volkswagen ID 4).</p> <p>Based on JD Power value (\$48,690.00) as required by Order #6, the Plan does not provide sufficient adequate protection to Santander on the 2021 BMW X7.</p> <p>Based on JD Power value (\$17,404.20) as required by Order #6, the Plan does not provide sufficient adequate protection to Citizens State Bank on the 2007 Porsche Boxster.</p> <p>Based on JD Power value (\$16,200.00) as required by Order #6, the Plan does not provide sufficient adequate protection to TitleMax on the 2013 Lexus GX460.</p> <p>Trustee alleges the Applicable Commitment Period listed in Paragraph 4 of the Plan is incorrect.</p>					
25-30834	AMY JANE	\$86.00	<u>CONFIRMATION HEARING</u>	TRUONG, VIET	Trustee does not recommend confirmation.
0 Resets	CALHOUN	0.49 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #13</u>		
2/13/25	\$175.00	4/2/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$88.00	IRS claim #6 filed 3/18/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$3,559.80. Trustee received an unsigned copy of the 2024 tax return 3/24/2025. PLAN #16 filed 3/25/2025 fails to provide any treatment for the IRS.		
			Paragraph 9C does not accurately reflect the date the last payment is due to American Honda Finance.		
			Plan Summary does not match the Plan.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		

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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					
Trustee alleges that Plan fails to provide for all of Debtor's disposable income.					
25-30301	JENNIFER SOLIS	\$2,575.00	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #33 filed 3/18/2025 with a C4 Order. Trustee to upload Proposed C4 Order.
1 Reset	CASARES	1.00 Mos	PLAN #33 filed 3/18/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.		
1/17/25	\$2,575.00	4/7/25			
3 of 40	WO	\$1,287.50			
25-30925	TREVOR COLIN	(\$1,385.00)	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #25 filed 4/9/2025.
0 Resets	MILLER	-1.00 Mos	PLAN #25 filed 4/9/2025 works, paying 38.77% to the general unsecured creditors.		
2/20/25	\$1,385.00	4/10/25			
2 of 60	WO	\$1,385.00			
25-31000	DOMINGO FABELA,	(\$430.00)	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #24 filed 4/9/2025.
0 Resets	JR and VICTORIA	-0.37 Mos	PLAN #24 filed 4/9/2025 works, paying 72.61% to the general unsecured creditors.		
2/25/25	AMBER FABELA	4/2/25			
2 of 60	\$1,160.00	\$795.00			
	WO				
24-34133	LOIS JEAN SCOTT	(\$35.00)	<u>CONFIRMATION HEARING</u>	VENABLE, DAVID L	Trustee does not recommend confirmation.
4 Resets	\$2,365.00	-0.01 Mos	<u>MOTION TO DISMISS FILED 10/15/2024, DOC #20</u>		
9/3/24	EFT	4/10/25	Debtor's Response to Trustee's Motion to Dismiss filed 10/26/2024 at docket #23.		
7 of 60		\$2,365.00	PLAN #4 filed 9/3/2024 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). A hearing was held 4/8/2025 on Debtor's Objection to Claim #3 of Freedom Mortgage (docket #37) -- Court gave the parties 14 days to submit an Agreed Order.		
			Notice of Mortgage Payment Change #43 filed 3/7/2025 indicates a new ongoing amount of \$2,058.69 effective 4/1/2025. Debtor's Objection to Notice of Mortgage Payment Change and Motion for Determination of Mortgage Payment Amount was		

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9:30 am					
			<p>filed 3/8/2025 at docket #44. Order Granting Motion to Determine Mortgage Payment was entered 4/7/2025 at docket #50 stating the amount of the post-petition monthly payment to Freedom Mortgage is \$1,584.62 effective 4/1/2025.</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>		
24-34649 3 Resets 10/1/24 6 of 60	BRENDA ANN GLOVER \$3,030.00 WO	(\$37.50) -0.01 Mos 4/16/25 \$2,875.00	<u>CONFIRMATION HEARING</u> PLAN #47 filed 4/8/2025 works, paying 18% to general unsecured creditors.	WESLEY-THOMAS, ALVA	Trustee recommends confirmation of Plan #47 filed 4/8/2025.
24-35854 1 Reset 12/13/24 4 of 60	PAUL DEMETRIUS WANZA \$1,015.00 WO	\$166.93 0.16 Mos 4/16/25 \$468.46	<u>CONFIRMATION HEARING</u> PLAN #25 filed 3/13/2025 works, paying 0.49% to the general unsecured creditors.	WESLEY-THOMAS, ALVA	Trustee recommends confirmation of Plan #25 filed 3/13/2025.
25-30431 0 Resets 1/28/25 3 of 60	JUAN CARLOS RINCON \$400.00 WO	\$0.00 0.00 Mos 4/8/25 \$200.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS</u> <u>FILED 3/13/2025, DOC. #24</u> No Response to Trustee's Motion to Dismiss. PLAN #28 filed 4/9/2025 fails to provide the Amount of Cure in Paragraph 16 pursuant to Ally Bank Lease Trust's claim #23 for a 2023 Chevy Equinox.	WESLEY-THOMAS, ALVA	Trustee requests confirmation and dismissal be continued to 5/19/2025 for noticing purposes.
25-31001 0 Resets 2/25/25 2 of 60	ETHEL DIANE ANSLEY \$5,215.00 EFT WO	(\$5,215.00) -1.00 Mos 4/8/25 \$815.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 3/25/2025, DOC #29</u> No Response to Trustee's Motion to Dismiss. PLAN #2 filed 2/25/2025 proposes to overprovide for treatment to IRS in Paragraph 6 at the expense of general unsecured creditors. Plan fails to provide for treatment of secured claim #5 filed 4/3/2025 by Harris County LGBS Clients in the amount of \$3,830.02.	WESLEY-THOMAS, ALVA	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					
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 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.					
25-30259	CARLOS DMARSE	\$800.00	<u>CONFIRMATION HEARING</u>	WESTON LEGAL,	Trustee recommends confirmation of Plan #30 filed 3/13/2025.
1 Reset	TURNER	0.50 Mos	PLAN #30 filed 3/13/2025 works, paying 100% to the general unsecured creditors.	PLLC	
1/14/25	\$1,600.00	4/9/25			
3 of 60	WO	\$800.00			
25-30563	GABRIELLA	\$0.00	<u>CONFIRMATION HEARING</u>	WILLIAMS, PATRICK T	Trustee does not recommend confirmation.
0 Resets	CHARMEL	0.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #21</u>		
1/31/25	NICHOLSON	4/8/25	Response to Trustee's Motion to Dismiss #22 filed 4/16/2025.		
3 of 60	\$390.00	\$195.00			
	WO		IRS claim #7 filed 3/17/2025 shows an unfiled tax return for the year 2021, 2022 and reflects a priority claim amount of \$6,092.92. Trustee received signed copies of the 2021 and 2022 tax return on 4/14/2025. PLAN #5 filed 1/31/2025 fails to provide any treatment for the IRS.		
25-31051	OMAR ELOY	\$0.00	<u>CONFIRMATION HEARING</u>	WILLINGHAM,	Trustee does not recommend confirmation.
0 Resets	RAMIREZ	0.00 Mos	<u>MOTION TO DISMISS FILED 3/25/2025, DOC #14</u>	AMBER L	
2/27/25	\$435.00	3/26/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$435.00			
			PLAN #2 filed 2/27/2025 fails to provide treatment for secured claim # 11 filed 4/16/2025 by Harris County LGBS Clients in the amount of \$4,905.38.		
25-30938	JUAN GUADALUPE	(\$1,523.08)	<u>CONFIRMATION HEARING</u>	WRZESINSKI,	Trustee does not recommend confirmation.
0 Resets	and BRENDA LUNA	-0.46 Mos	<u>MOTION TO DISMISS</u>	CLAYTON WILLIAM	
2/20/25	GUERRERO	4/11/25	<u>FILED 3/20/2025, DOC. #18</u>		
2 of 52	\$3,300.00	\$761.54	No Response to Trustee's Motion to Dismiss.		
	WO		PLAN #28 filed 4/14/2025 fails to meet the liquidation test.		

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 9:30 am

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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					
24-35914	MOE ARAISSI	\$0.00	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee does not recommend confirmation.
2 Resets	\$4,000.00	0.00 Mos	<u>MOTION TO DISMISS FILED 1/28/2025, DOC #28</u>		
12/17/24	ACH	4/17/25	No Response to Trustee's Motion to Dismiss.		
4 of 60		\$4,000.00	PLAN #44 filed 4/8/2025 fails to provide for 60-months of ongoing mortgage payments to Prosperity Bank. Plan proposes to being ongoing payments in month 4 without any explanation.		
			Plan proposes to treat First Colony CIA in paragraph 8A as a cure claim rather than 8B as a total debt claim with interest.		
			Debtor is proposing to pay PNC Bank directly in paragraph 8C of the Plan, however, claim #6 reflects an arrearage amount of \$75.		
			Plan fails to provide a dividend to the general unsecured creditors as required by Debtor's Non-Exempt Property.		
			Per 341, Debtor have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Adversary 25-03106 filed 3/31/2025 by Fadhil Alsultani.		
24-35940	BURBANK	\$0.00	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee does not recommend confirmation.
2 Resets	ANDREW and	0.00 Mos	<u>MOTION TO DISMISS FILED 1/28/2025, DOC #33</u>		
12/18/24	LATISHA MARIE	4/16/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	DORSEY	\$5,950.00	PLAN #43 filed 3/18/2025 fails to provide for the terms of the Agreed Order resolving the Objection to Confirmation of Ally Bank, entered 3/19/2025 at docket #46.		
	\$5,950.00		Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.		
	EFT		Schedules I and J do not represent a good faith estimate of Debtors' projected income and expenses.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
April 23, 2025 9:30 am

Reset Dates:
05/19/2025
06/23/2025
07/14/2025

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					
25-30544	HELINDA JUANITA	\$0.00	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee does not recommend confirmation.
0 Resets	MORAN	0.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #29</u>		
1/31/25	\$770.00	4/1/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$770.00	Per 341, Schedules I and J #14 do not represent a good faith estimate of Debtor's projected income and expenses. IRS claim #2 filed 3/17/2025 shows an unfiled tax return for the year 2023, 2024 and reflects a priority claim amount of \$13,748.13. Trustee has not received a copy of these tax returns. PLAN #16 filed 2/27/2025 fails to provide any treatment for the IRS.		
25-30554	CHRISTINA	\$0.00	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee does not recommend confirmation.
0 Resets	BAYLESS PITTMAN	0.00 Mos	<u>MOTION TO DISMISS FILED 3/21/2025, DOC #27</u>		
1/31/25	\$1,100.00	4/8/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$1,100.00	PLAN #13 filed 2/14/2025 fails to provide for treatment of secured claim #6 filed 2/26/2025 by Farmers Home Furniture in the amount of \$1,069.61 for a queen bed set. Plan fails to provide for treatment of secured claim #3 filed 2/19/2025 by Quantum3 Group in the amount of \$2,060.40 for a queen bed set. Based on JD Power value (\$15,253.20) as required by Order #4, the Plan does not provide sufficient adequate protection to Kia Finance America on the 2020 Kia Forte. Based on payment delinquency and high interest claims, Trustee alleges Plan is not feasible as it provides \$0 to general unsecured creditors. Further, Plan does not meet the requirements of Section 1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of Plan, pursuant to the fixed fee agreement granted at docket #16. Debtor failed to substantiate the \$3,200 to be paid to IRS in Plan. Internal Revenue Service has not yet filed a claim, and Trustee must disburse according to Plan. Debtor's previous tax returns reflect a refund and/or no requirement to filed taxes.		

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

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