

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

Reset Dates:
09/17/2025
10/15/2025
11/12/2025

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					
25-33133	FRED MAGGIE	\$0.02	<u>CONFIRMATION HEARING</u>	.PRO SE	Trustee recommends dismissal with prejudice.
0 Resets	WILLIAMS, III	2.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #20</u>		
6/2/25	\$0.01	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	No Pmt info	\$0.00	Debtor failed to appear at the First Meeting of Creditors held 7/16/2025.		
			The filing fees for this case have not been paid in full. An Order granting Application to Pay Filing Fees in Installments was entered 6/3/2025, the final installment payment was due 7/1/2025. Debtor has not remitted any payments towards the filing fee.		
			Debtor failed to provide Trustee with proof of identity and a copy of his 2024 tax return.		
			Debtor has failed to file schedules, a completed Official Form 122C, statement of financial affairs, and pay advices.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court, nor remitted any payments.		
			Debtor failed to file a Plan with attached Plan Summary.		
25-33447	CHAVAUGHNA	\$125.44	<u>CONFIRMATION HEARING</u>	.PRO SE	Trustee recommends dismissal.
0 Resets	HENDERSON	1.27 Mos	<u>MOTION TO DISMISS FILED 7/18/2025, DOC #41</u>		
6/18/25	\$99.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 2	No Pmt info	\$0.00	Debtor is delinquent 1 payment through 7/24/2025 totaling \$125.44. Debtor has not remitted any plan payments.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			The filing fees for this case have not been paid in full. An Order Authorizing Payment of the Filing Fee in Installments was entered 7/21/2025, #42, the final installment payment is due 9/30/2025. Debtor has not remitted any payment towards the filing fee.		

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Debtor appeared at the First Meeting of Creditors held 7/30/2025 but the meeting was unable to be conducted/concluded.

Trustee alleges Debtor's schedules are inaccurate and/or incomplete.

Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.

Plan proposes to begin payments later than the 30 days required by 1326(a)(1).

Plan is not feasible as the base balance is insufficient to provide for payment in full of the secured creditors within the term of the plan.

Plan does not have an attached Plan Summary.

25-31699	MARGARITA	\$430.00	<u>CONFIRMATION HEARING</u>	AGUINAGA, JESSE	Trustee does not recommend confirmation.
2 Resets	TORRES	0.05 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #42</u>		
3/28/25	\$8,450.00	7/29/25	Response to Trustee's Motion to Dismiss #64 filed 7/10/2025.		
5 of 60	EFT	\$8,020.00	PLAN #70 filed 7/14/2025 proposes to pay Mack Brooks and Harris County Court Costs' claims in Paragraph 8A in the monthly mortgage payment row, rather than paragraph 8B as a total debt claim.		
			Plan Summary proposes to establish multiple ad valorem reserve accounts without identifying the creditor or property address.		
			Plan fails to pay a dividend to the general unsecured creditors as required by Debtor's non-exempt property, due to accrued interest on over secured claims entitled to interest from the date the petition was filed.		
			Schedule J #43 reflects an inability to fund the new plan payment of \$8,450 effective July 2025.		

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9:30 am					
25-32845	DERRICK DELEON	\$3,000.00	<u>CONFIRMATION HEARING</u>	AGUINAGA, JESSE	Trustee does not recommend confirmation.
0 Resets	BROWN	0.50 Mos	<u>MOTION TO DISMISS FILED 7/21/2025, DOC #53</u>		
5/23/25	\$6,000.00	7/22/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$3,000.00			
Debtor is delinquent\$3,000 with the next payment due 8/22/2025.					
PLAN #47 FILED 7/10/2025 fails to properly provide for the claim of Select Portfolio Servicing (Ongoing payments per POC: \$3,051.91, Plan: \$3,38183).					
Plan fails to provide sufficient adequate protection to Ford Motor Credit and Capital Community Bank beginning in month one.					
IRS claim #8 filed 7/14/2025 shows an unfiled tax return for the year 2022, 2023, 2024 and reflects a priority claim amount of \$17,009.76. Trustee has not received a copy of the 2022 or 2023 tax return. Plan provides \$21,000 for the IRS.					
25-32461	LOU WALKER	\$0.00	<u>CONFIRMATION HEARING</u>	BAIR, THOMAS E	Trustee does not recommend confirmation.
1 Reset	WEAVER	0.00 Mos	<u>MOTION TO DISMISS FILED 6/12/2025, DOC #14</u>		
5/2/25	\$100.00	8/5/25	No Response to Trustee's Motion to Dismiss.		
3 of 36	WO	\$50.00			
Per 341 testimony, Schedule J #1 does not accurately represent Debtor's current expenses.					
PLAN #13 filed 6/9/2025 is not feasible as Debtor's plan base is insufficient to pay all priority claims and fund the Other Reserve in the amount of \$3,600.					
Debtor failed to substantiate the \$3,000 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 2024 tax returns reflect a refund.					
Trustee alleges that Plan fails to provide for all of Debtor's disposable income.					
No corrective action taken since last hearing.					

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9:30 am					
25-31808	ALLISON MASON	\$7,750.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee
1 Reset	\$3,875.00	2.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommends
3/31/25	EFT	6/2/25	<u>FILED 7/30/2025, DOC. #36</u>		dismissal.
5 of 60		\$3,875.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent 2 payments through July totaling \$7,750.					
PLAN #9 filed 4/8/2025 fails to properly provide for the claim of August REI, LLC (Ongoing payments per POC \$1,676.75; Plan: \$2,484.32).					
Plan fails to provide for payment in full of Attorney General's child support arrearage claim in the amount of \$21,536.25. Plan fails to provide for the correct interest rate for the Attorney General's arrearage claim.					
Plan fails to provide for treatment of the secured claim #1 filed on 4/2/2025 by Harris County Tax Office in the amount of 1,390.69 for 2025 property taxes.					
Plan fails to provide for treatment of the secured claim #5 filed on 4/29/2025 by Harris County WCID #110 in the amount of \$2,149.84 for 2025 property taxes.					
Plan fails to provide for treatment of the secured claim #6 filed on 4/29/2025 by Klein ISD in the amount of \$2,065.83 for 2025 property taxes. Objection to Confirmation filed by Klein ISD on 6/16/2025, doc. #29.					
Plan fails to provide for treatment of the secured claim #7 filed on 4/30/2025 by Harris County LGBS in the amount of \$651.93 for 2025 property taxes. Objection to Confirmation filed by Harris County LGBS Clients on 6/16/2025, doc. #28.					
Plan fails to comply with 11 U.S.C. 1325(a)(5) as it does not provide interest on Enchanted Oaks' claim.					
Plan fails to provide for treatment of the secured claim #9 filed on 5/2/2025 by Capital One Auto Finance in the amount of \$9,837.47 for a 2013 Volkswagen Beetle. Further, based on JD Power value (\$8,685) as required by Order #4, the Plan does not provide sufficient adequate protection to Capital One Auto Finance on the 2013 VW Beetle.					

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The Plan Summary does not match the plan.

25-32291	SUSAN KAYE	\$0.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee recommends confirmation of Plan #37 filed 8/6/2025.
1 Reset	OWENS	0.00 Mos	PLAN #37 filed 8/6/2025 works, paying 11.68% to the general unsecured creditors.		
4/28/25	\$930.00	7/29/25			
4 of 48	WO	\$300.00			
25-32525	MARTHA ESTELA	\$1,024.04	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee requests confirmation and dismissal be continued to 9/17/2025 due to Debtor's Amended Claim Objection.
1 Reset	RODRIGUEZ	0.58 Mos	<u>AMENDED MOTION TO DISMISS</u>		
5/5/25	\$1,775.00	8/5/25	<u>FILED 7/30/2025, DOC. #48</u>		
3 of 60	WO	\$819.23	Debtor's Response to Trustee's Motion to Dismiss filed 7/11/2025, doc. #34.		
			PLAN #31 filed 7/11/2025 fails to properly provide for the claim of Select Portfolio Servicing, Inc. (Ongoing payments per POC \$1,226.83; Plan: \$921.92). Debtor's Amended Objection to Select Portfolio Servicing, Inc.'s Claim #8 filed 7/22/2025, doc. #44 has been reset for hearing on 9/16/2025 at 1:30.		
			Trustee alleges Debtor's Official Form 122C is incorrect, thus the Plan fails to meet the requirements of 1325(b) and fails to reflect the correct applicable commitment period.		
25-33479	ROBERTO	(\$617.84)	<u>CONFIRMATION HEARING</u>	BERGLUND, ERIK	Trustee does not recommend confirmation.
0 Resets	GALLAGA VALADEZ	-0.85 Mos	PLAN #21 filed 7/23/2025 does not comply with BLR 3015-1(a).		
6/19/25	\$730.00	8/5/25			
2 of 60	WO	\$336.92			
25-33100	LUIS CARLOS	(\$0.50)	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee does not recommend confirmation.
0 Resets	VENEGAS and	0.00 Mos	<u>MOTION TO DISMISS FILED 7/16/2025, DOC #30</u>		
5/31/25	MEGAN ELIZABETH	8/8/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	THOMPSON	\$1,163.00	IRS claim #8 filed 7/10/2025 shows unfiled tax returns for the years 2021 and 2022, reflecting a priority claim amount of \$27,937.44. Trustee received unsigned copies of these returns on 8/12/2025 -- 2021 shows a refund of \$8,224.00 and 2022 shows a liability of \$1,852.00. PLAN #20 filed 6/26/2025 only provides \$12,080.42 for the IRS in Paragraph 6.		
	\$2,325.00	WO			

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9:30 am					
Plan fails to provide for treatment of secured claim #4 filed 6/11/2025 by Brooks Construction Group LLC in the amount of \$244,743.43.					
Plan fails to provide for treatment of secured claim #6 filed 7/7/2025 by Houston Community College System in the amount of \$199.32. Objection to Confirmation #31 filed 7/30/2025 by Houston Community College System.					
25-33290	ERNEST	\$550.00	CONFIRMATION HEARING	BRYEANS, DONALD	Trustee does not recommend confirmation.
0 Resets	HARRISON	0.81 Mos	MOTION TO DISMISS FILED 7/16/2025, DOC #18		
6/9/25	WALLACE	7/16/25	AMENDED MOTION TO DISMISS FILED 8/11/2025, DOC #30		
2 of 60	\$675.00 EFT	\$800.00	No Response to Trustee's Motion to Dismiss.		
PLAN #19 filed 7/23/2025 fails to provide a 100% dividend to the general unsecured creditors as required by the liquidation test.					
Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.					
25-33206	JAMES WILLIAM	\$500.00	CONFIRMATION HEARING	CERVENKA, ALAN R	Trustee recommends dismissal.
0 Resets	BEARD, III	2.00 Mos	MOTION TO DISMISS FILED 7/17/2025, DOC #24		
6/3/25	\$250.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	No Pmt info	\$0.00			
Debtor is delinquent 2 payments through 8/3/2025 totaling \$500. Debtor has not remitted any payments.					
Debtor has failed to file a wage deduction order or EFT authorization with the Court.					
Debtor's 341-a meeting has not been conducted or concluded, a reset meeting is scheduled for 8/13/2025 at 2:00 PM.					
IRS claim #6 filed 7/14/2025 shows an unfiled tax return for the year 2021, 2022, 2024 and reflects a priority claim amount of \$226,710.19. Trustee has not received a copy of these tax returns. Plan fails to provide any treatment for the IRS.					

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9:30 am					
			Plan fails to provide for treatment of secured claim #3 filed 7/7/2025 by Fort Bend County in the amount of \$5,553.19. Objection to Confirmation #27 filed 7/30/2025 by Fort Bend County.		
			Plan fails to provide for treatment of secured claim #7 filed 7/28/2025 by Fort Bend ISD in the amount of \$6,072.07.		
			Plan fails to provide for treatment of secured claim #8 filed 7/28/2025 by Sienna Parks and Levee Improvement District in the amount of \$2,537.98.		
			Objection to Confirmation #28 filed 8/4/2025 by Fort Bend ISD and Sienna Parks and Levee Improvement District.		
			Objection to Confirmation #20 filed 6/30/2025 by Lakeview Loan Servicing, LLC.		
25-31176	JONATHON NEAL	\$7,843.74	<u>CONFIRMATION HEARING</u>	CHEUNG, WAI PING	Trustee requests confirmation and dismissal be continued to 9/17/2025 at 9:30 am.
3 Resets	PORCHIA	0.78 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #34</u>		
3/3/25	\$10,000.00	8/4/25	Debtor's Response to Trustee's Motion to Dismiss filed 5/14/2025 at docket #38.		
5 of 60	EFT WO	\$5,000.00	Amended IRS claim #6 filed 7/9/2025 shows an unfiled tax return for the year 2021 and reflects a Right to Setoff in the amount of \$7,026.00 and a priority claim amount of \$0. Trustee received a signed copy of Debtor's 2021 return on 5/29/2025 (shows a refund of \$2,244.00). PLAN #35 filed 5/13/2025 fails to provide any treatment for the IRS.		
			Debtor's Objection to Amended Claim #6 of the IRS filed 7/17/2025 at docket #58 is set for a hearing on 8/25/2025 at 1:30 pm.		
			Debtor has failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test.		

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25-31682	LLOYD TYRONE	\$0.00	<u>CONFIRMATION HEARING</u>	CHEUNG, WAI PING	Trustee recommends confirmation and dismissal hearings be continued to 9/17/2025 to allow objection to claims to be heard.
1 Reset	ROBINSON	0.00 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #20</u>		
3/28/25	\$3,800.00	7/30/25	Response to Trustee's Motion to Dismiss #35 filed 6/17/2025.		
5 of 60	EFT	\$3,800.00	Debtor failed to provide proof to substantiate the amounts to be paid to Brazoria County through the Plan. Creditor has not yet filed a claim and Trustee must disburse according to the Plan.		
			IRS claim #8 filed 5/8/2025 shows an unfiled tax return for the year 2021, 2022, 2023 and reflects a priority claim amount of \$300. Trustee has received signed copies of these returns 7/2/2025. PLAN #49 filed 8/6/2025 fails to provide any treatment for the IRS. Debtor's Objection to claim #8 IRS #48 filed 8/6/2025. Hearing to be held 9/16/2025 at 1:30 PM.		
			Debtor's Objection to claim #3 AutoNation Finance #47 filed 7/24/2025. Hearing to be held 9/16/2025 at 1:30 PM.		
			Plan fails to pay 100% dividend to general unsecured creditors as required by Debtor's non-exempt property.		
25-31694	CHARLES RAY	(\$980.06)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
1 Reset	DILL, SR and JO	-0.37 Mos	<u>AMENDED MOTION TO DISMISS</u>		
3/28/25	ANN CAROL DILL	8/11/25	<u>FILED 8/12/2025, DOC. #51</u>		
5 of 60	\$2,650.00	\$619.62	No Response to Trustee's Motion to Dismiss.		
	WO		PLAN #47 filed 7/1/2025 provides for bifurcated treatment of the same claim filed by New American Funding. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the notice of post-petition fees.		
			Paragraph 9C of the Plan is incorrect as the Total Claim Amount has not been provided on New American Funding's claim.		
			Plan fails to provide the Amount of Cure in Paragraph 16 for Crown Pine Leasing.		
			The proposed plan does not provide a dividend to unsecured creditors that equals		

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or exceeds the amount mandated by Form 122C totaling \$161,103.

Objection to Confirmation of Debtors' Third Amended Plan filed by Stellar Bank on
7/21/2025, doc. #49. Debtors' Response filed 7/24/2025, doc. #50.

25-31788	JONAH BRUCE	\$1,315.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
1 Reset	WILLIAM, SR	0.99 Mos	<u>MOTION TO DISMISS FILED 7/18/2025, DOC #34</u>		recommend
3/31/25	\$1,325.00	7/7/25	No Response to Trustee's Motion to Dismiss.		confirmation.
5 of 60	EFT	\$1,330.00			

Debtor is delinquent 0.99 payments through 7/30/2025 totaling \$1,315.

Debtor is proposing to pay Planet Home Lending directly in paragraph 8C of PLAN
#20 filed 4/11/2025, however, claim #7 reflects an arrearage amount of \$1,488.87.

Plan fails to fully provide for Tranquility Lake Owners Association monthly HOA
assessment (POC: \$590.40, Plan: \$560).

25-31976	KEITH LAMONT and	\$615.39	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee
1 Reset	FREDERICKA	0.77 Mos	PLAN #36 filed 8/11/2025 works, paying 2.84% to the general unsecured creditors		recommends
4/9/25	LASHUND VANCE	8/1/25			confirmation of
4 of 60	\$800.00	\$369.23			Plan #36 filed
	WO				8/11/2025.

25-32048	LESLIE ELLEN	(\$1,298.04)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee
1 Reset	RANSOM	-0.69 Mos	PLAN #23 filed 6/12/2025 works at 100% to all creditors. Plan must remain 100%		recommends
4/14/25	\$1,875.00	8/4/25	due to Debtor's Official Form 112C requirement of \$106,040.40.		confirmation of
4 of 60	WO	\$865.38			Plan #23 filed
					6/12/2025 with a
					C4 Order.

25-32120	CHAD DANIEL and	(\$634.68)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee
1 Reset	SARAH LEANNE	-0.77 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommends
4/17/25	MARTIN	8/6/25	<u>FILED 8/5/2025, DOC. #34</u>		dismissal.
4 of 60	\$825.00	\$380.78	Debtors' Amended Response to Trustee's Motion to Dismiss filed 7/11/2025, doc.		
	WO		#31, states they do not object to the dismissal of their case.		

PLAN #2 filed 4/17/2025 fails to provide the Amount of Cure in Paragraph 16 for
Debtors' contractual obligations to BRE Realty LLC.

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Per 341 testimony, 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 Debtor's Official Form 122C.

Trustee alleges Debtor's Official Form 122C is incorrect, thus the proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C totaling \$60,104.40.

25-32237	LARRON BRYAN	(\$121.15)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
1 Reset	and ELICIA NOEL	-0.13 Mos	<u>MOTION TO DISMISS FILED 6/12/2025, DOC #26</u>		recommend
4/24/25	MACKEY	8/12/25	No Response to Trustee's Motion to Dismiss.		confirmation.
4 of 60	\$925.00	\$219.23			
	WO				

PLAN #27 filed 6/24/2025 provides treatment of RTO National's claim #5 in the amount of \$8,790.96 in Paragraph 9 but RTO National has only filed an unsecured claim. Further, plan fails to provide any interest to RTO National in paragraph 9.

25-32377	MELANIE LYNN	(\$890.47)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
1 Reset	GREEN	-2.97 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommend
4/30/25	\$300.00	8/6/25	<u>FILED 8/5/2025, DOC. #34</u>		confirmation.
4 of 60	WO	\$443.08	No Response to Trustee's Motion to Dismiss.		

PLAN #25 filed 6/28/2025 fails to provide for treatment of secured claim #10 filed on 7/1/2025 by Quantum3 Group (GoodLeap) in the amount of \$35,791.87 for solar panels.

Plan Summary #25 fails to list the non-exempt property amount of \$1,348.01.

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

Trustee alleges Debtor's Official Form 122C is incorrect, thus Plan fails to meet the requirements of 1325(b).

Motion for Relief from Stay Regarding Non-Exempt Property filed by Freedom

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

Reset Dates:
09/17/2025
10/15/2025
11/12/2025

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					
Mortgage Corporation on 7/25/2025, doc. #31. Hearing set for 8/19/2025 at 9:30 a.m.					
25-32419	TAMMY LYNN	(\$67.34)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee
1 Reset	LEWIS	-0.11 Mos	PLAN #35 filed 7/10/25 contains a special provision in para 27.		recommends
5/1/25	\$620.00	8/12/25	"Section 363(e): Adequate protection payments will not start until the 2nd month		confirmation of
3 of 60	WO	\$143.08	of the plan because the debtor made a direct payment to the creditor Welby."		Plan #35 filed
			Plan #35 filed 7/10/2025 works, paying 17% to general unsecured creditors.		7/10/2025 with a
			Trustee requests a C3 Order for pending lawsuits.		C3 Order.
25-32596	GESELL PONCE	\$345.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
1 Reset	MORALES	0.58 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommend
5/7/25	\$600.00	7/14/25	<u>FILED 8/6/2025, DOC. #34</u>		confirmation.
3 of 60	EFT	\$855.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #27 filed 7/10/2025 fails to provide for treatment of the IRS' priority claim #12		
			filed on 8/4/2025 in the amount of \$8,769.80 for 2021 tax liability.		
			Plan fails to provide the Amount of Cure in Paragraph 16 for Waterford Trails Trails LP.		
25-32676	NATASHA	\$0.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
1 Reset	WYNETTE JENKINS	0.00 Mos	<u>MOTION TO DISMISS FILED 6/13/2025, DOC #19</u>		recommend
5/13/25	\$400.00	8/11/25	No Response to Trustee's Motion to Dismiss.		confirmation.
3 of 60	WO	\$200.00	PLAN #32 filed 7/10/2025 fails to provide for treatment of secured claim #15 filed		
			7/14/2025 by Conn's in the amount of \$1,041.62.		
			Debtor is proposing to pay PennyMac Loan Services directly in Paragraph 8C of		
			the Plan but claim #13 reflects an arrearage amount of \$5,453.68. Objection to		
			Confirmation #31 filed 7/3/2025 by PennyMac.		
25-33032	LARRY GLENN	\$295.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
0 Resets	WILKINS	0.46 Mos	<u>MOTION TO DISMISS FILED 7/16/2025, DOC #28</u>		recommend
5/30/25	\$635.00	8/8/25	Debtor's Response to Trustee's Motion to Dismiss filed 7/22/2025 at docket #29.		confirmation.
3 of 48	WO	\$325.00	PLAN #2 filed 5/30/2025 fails to provide for treatment of secured claim #1 filed		
			6/5/2025 by Harris County in the amount of \$67,119.79. Objection to Confirmation		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 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

#18 filed 6/10/2025 by Harris County.

Plan fails to provide for treatment of secured claim #3 filed 7/3/2025 by Tomball
ISD in the amount of \$97,439.66. Plan fails to provide for treatment of secured
claim #4 filed 7/3/2025 by Greater Northside Management District in the amount of
\$775.88. Objection to Confirmation #30 filed 8/5/2025 by Tomball ISD and Greater
Northside Management District.

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

Plan Summary does not match the Plan.

Trustee alleges that Debtor has failed to properly disclose all assets on Schedule
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.

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

25-33288	MONROE LADAVID	\$215.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	THOMAS and	0.50 Mos	<u>MOTION TO DISMISS FILED 7/16/2025, DOC #22</u>		
6/9/25	KAYLA MARIE	7/22/25	<u>AMENDED MOTION TO DISMISS FILED 8/11/2025, DOC #27</u>		
2 of 60	POWELL	\$215.00	No Response to Trustee's Motion to Dismiss.		
	\$430.00				
	WO				

PLAN #2 filed 6/9/2025 fails to provide for treatment of secured claim #7 filed
7/7/2025 by Katy ISD in the amount of \$2,040.15.

25-31681	JEFFREY L and	\$6,461.56	<u>CONFIRMATION HEARING</u>	COTHROLL, KEITH	Trustee does not recommend confirmation,
1 Reset	LEMANDA K	1.44 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #25</u>	ANDERSON	
3/28/25	SINGLETARY	8/5/25	No Response to Trustee's Motion to Dismiss.		
5 of 60	\$4,500.00	\$1,778.84			
	WO				

Debtors are delinquent 1.44 payments through 7/27/2025 totaling \$6,461.56.

Debtors failed to substantiate the \$91,071.25 to be paid to IRS in Plan. Internal

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

Reset Dates:
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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

Revenue Service has not filed a claim, and Trustee must disburse according to Plan. Debtor's 2024 tax return reflect a refund.

PLAN #41 filed 8/8/2025 proposes to pay Texas Comptroller in paragraph 6, however claim #3 filed by Texas Comptroller was withdrawn 7/25/2025.

Plan proposes to treat secured real property claims for Harris County and Cypress Mill HOA in paragraph 6 and fails to provide for interest.

Objection to Confirmation #28 filed 6/16/2025 by Harris County LGBS Clients.

Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Objection to Confirmation #18 filed 4/17/2025 by PNC Bank.

Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Ford Motor claim.

Schedule J #40 filed 8/8/2025 does not represent a good faith estimate of Debtor's projected expenses and reflects an inability to fund the plan.

Plan requires additional noticing time for change of treatment to secured creditors.

25-32569	JAMIE DANIELLE	\$2,290.00	<u>CONFIRMATION HEARING</u>	DEAL, RICK J	Trustee recommends confirmation of Plan #2 filed 5/6/2025 with a C4 Order.
1 Reset	LILES	1.00 Mos	PLAN #2 filed 5/6/2025 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$214,149.00 and disposable income.		
5/6/25	\$2,290.00	8/6/25			
3 of 60	WO	\$2,290.00			
25-32598	KENNETH LAMAR	(\$3,987.48)	<u>CONFIRMATION HEARING</u>	DEAL, RICK J	Trustee does not recommend confirmation.
1 Reset	and HEIDI ANN	-0.83 Mos	<u>MOTION TO DISMISS FILED 6/13/2025, DOC #21</u>		
5/7/25	JESSOP	8/12/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	\$4,825.00	\$3,077.08	PLAN #29 filed 7/17/2025 fails to provide for treatment of amended secured claim #16 filed 7/21/2025 by Connexus Credit Union/Concord Servicing in the amount of		
	WO				

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

Reset Dates:
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10/15/2025
11/12/2025

Highlighted = H Claims

Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
9:30 am					
\$97,671.43.					
Plan provides for bifurcated treatment of the PNC Bank mortgage claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears.					
25-33258	THOMAS RAYFORD	(\$10.00)	CONFIRMATION HEARING	DEAL, RICK J	Trustee does not recommend confirmation.
0 Resets	RATHER	-0.02 Mos	MOTION TO DISMISS FILED 7/16/2025, DOC #18		
6/5/25	\$440.00	8/11/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$440.00			
PLAN #2 filed 6/5/2025 fails to fully provide for secured claim #6 filed 7/7/2025 by TitleMax of Texas for a 2013 Toyota Sienna (Claim: \$7,797.16; Plan: \$5,920.10).					
Based on JD Power value (\$8,865.00) as required by Order #9, the Plan does not provide sufficient adequate protection to TitleMax on the 2013 Toyota Sienna.					
Based on JD Power value (\$10,741.50) as required by Order #9, the Plan does not provide sufficient adequate protection to TitleMax on the 2006 Ford F350.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.					
25-33418	JOSE FRANCISCO	(\$569.22)	CONFIRMATION HEARING	Dove, Ryan J	Trustee does not recommend confirmation.
0 Resets	and DEVORA DIAS	-0.62 Mos	AMENDED MOTION TO DISMISS		
6/16/25	\$925.00	8/12/25	FILED 8/8/2025, DOC. #29		
2 of 36	WO	\$213.46	Debtors' Response to Trustee's Motion to Dismiss filed 8/4/2025, doc. #27.		
PLAN #24 filed 8/4/2025 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 provide for treatment of the secured claim #19 filed on 8/11/2025 by Harris County LGBS in the amount of \$2,391.81 for 2025 property taxes.					
Plan Summary #24 does not match the Plan.					

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 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					
25-31717 2 Resets 3/31/25 5 of 60	SHANNON D. BLAND \$3,500.00 WO	\$807.72 0.23 Mos 8/4/25 \$1,615.38	<u>CONFIRMATION HEARING</u> PLAN #29 filed 6/17/2025 works, paying 100% to the general unsecured creditors. Plan must remain 100% due to liquidation requirement.	FEALY, VICKY	Trustee recommends confirmation of Plan #29 filed 6/17/2025 with a C4 Order.
25-33380 0 Resets 6/13/25 2 of 60	ROBERT NORMANDIN, JR \$630.00 WO	(\$342.31) -0.54 Mos 8/6/25 \$290.77	<u>CONFIRMATION HEARING</u> PLAN #21 filed 7/22/2025 works, paying 80.88% to the general unsecured creditors.	FEALY, VICKY	Trustee recommends confirmation of Plan #21 filed 7/22/2025.
25-31664 2 Resets 3/27/25 5 of 60	HOMER and TERESA FOURROUX \$1,900.00 No Pmt info	\$0.00 0.00 Mos 7/25/25 \$1,600.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 5/22/2025, DOC #20</u> Response to Trustee's Motion to Dismiss #32 filed 7/10/2025. Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test. Debtors have failed to file a wage deduction order or EFT authorization with the Court. Debtor has failed to provide proof Debtor's DSO has been satisfied. PLAN #29 filed 7/10/2025 lists a monthly cure claim in paragraph 16 without listing the total amount of the cure claim.	FERGUSON, JAMES T	Trustee does not recommend confirmation.
25-32743 1 Reset 5/16/25 3 of 60	TERESSA ANN SMALL \$350.00 WO	\$26.92 0.08 Mos 8/1/25 \$161.54	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 6/13/2025, DOC #16</u> Response to Trustee's Motion to Dismiss #21 filed 7/11/2025. Based on JD Power value (\$17,554.50) as required by Order #7, PLAN #2 filed 5/16/2025 does not provide sufficient adequate protection to Navy Federal Credit Union on the 2021 Jeep Cherokee. Debtor has failed to provide Trustee with proof of income to substantiate the	FERGUSON, JAMES T	Trustee does not recommend confirmation.

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

Reset Dates:
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11/12/2025

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					
amounts listed on Schedule I and Debtor's Official Form 122C.					
25-33150	MARK ANTHONY	\$5,300.00	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee does not recommend confirmation.
0 Resets	CANALES	1.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #19</u>	T	
6/2/25	\$5,300.00	7/15/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	No Pmt info	\$5,300.00	Debtor is delinquent 1 payment through 8/2/2025 totaling \$5,300.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			PLAN #2 filed 6/2/2025 fails to specify the correct applicable commitment period in Paragraph 4.		
			Plan fails to provide for treatment of secured claim #3 filed 7/7/2025 by Harris County LGBS Clients in the amount of \$2,968.92. Objection to Confirmation #22 filed 7/30/2025 by Harris County LGBS Clients.		
			Plan fails to properly provide for the claim of Wells Fargo (Arrears per POC: \$107,841.73, Plan \$123,000; Ongoing payments per POC:\$1,839.10, Plan: \$2,007.33). Objection to Confirmation #11 filed 7/3/2025 by Wells Fargo.		
25-33395	JOHN LIENDRO, JR	\$0.00	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee does not recommend confirmation.
0 Resets	\$625.00	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>	T	
6/13/25	No Pmt info	7/16/25	<u>FILED 8/4/2025, DOC. #21</u>		
2 of 60		\$600.00	No Response to Trustee's Motion to Dismiss.		
			Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.		
			Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).		
			The Applicable Commitment Period listed in Paragraph 4 of PLAN #2 filed 6/13/2025 is incorrect.		
			Plan fails to provide for treatment of attorney's fee in the amount of \$5,000		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 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

pursuant to Schedule E and the Statement of Financial Affairs .

Plan fails to properly treat the mortgage lender by proposing to strip the lien of New American Funding in Paragraph 8E of the Plan. Notice of Strip Lien has not been filed. Objection to Confirmation filed by American Funding on 7/10/2025, doc. #14.

Plan fails to provide for treatment of the secured claim #2 filed on 6/30/2025 by Fort Bend County in the amount of \$222.35 for 2025 property taxes. Objection to Confirmation filed by Fort Bend County on 7/28/2025, doc. #20.

Plan fails to provide for treatment of the secured claim #6 filed on 7/19/2025 by Capital One Auto Finance in the amount of \$21,779.06 for a 2020 Toyota Camry. Plan fails to provide for Capital One Auto Finance's claim for a 2020 Toyota Camry.

Plan and Plan Summary #2 do not match.

Plan fails to meet the liquidation test.

Per 341 testimony, Schedule B fails to disclose all assets and thus the plan may not meet the liquidation test.

25-32963	CRUZ RICARDO	\$0.00	<u>CONFIRMATION HEARING</u>	GALLEVO, MICHAEL	Trustee does not recommend confirmation.
0 Resets	CANIZALES	0.00 Mos	<u>MOTION TO DISMISS FILED 7/16/2025, DOC #19</u>		
5/29/25	\$1,940.00	7/28/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$1,940.00			

PLAN #23 filed 8/11/2025 works, paying 4.64% to the general unsecured creditors. However, Plan Summary does not match the Plan.

Objection to Confirmation #16 filed 6/18/2025 by JPMorgan Chase Bank.

Objection to Confirmation #22 filed 8/8/2025 by La Porte ISD, City of La Porte and San Jacinto Community College District.

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

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

Reset Dates:
09/17/2025
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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					
amounts listed on Schedule I and Official Form 122C.					
24-35621	MARVIN GEOVANY	(\$10.00)	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
3 Resets	CANO	-0.01 Mos	<u>MOTION TO DISMISS FILED 1/28/2025, DOC #28</u>		
11/27/24	\$1,850.00	7/29/25	No Response to Trustee's Motion to Dismiss.		
9 of 60	EFT	\$5,100.00			
			PLAN #60 filed 6/20/2025 is not feasible as it provides pro-rata overlapping payments for multiple creditors, which is mathematically impossible.		
			Plan fails to provide a divided to the general unsecured creditors as required by Debtor's non-exempt property.		
25-32908	MARISA NICOLE	\$0.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee recommends confirmation of Plan #2 filed 5/27/2025.
0 Resets	GOMEZ	0.00 Mos	PLAN #2 filed 5/27/2025 works, paying 1.04% to the general unsecured creditors.		
5/27/25	\$150.00	7/15/25			
3 of 36	No Pmt info	\$150.00	Proposed EFT Order #5 filed 5/28/2025 has not been signed.		
25-32976	DEDIA GAY SIMMS	\$0.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee recommends confirmation of Plan #2 filed 5/29/2025.
0 Resets	\$1,420.00	0.00 Mos	PLAN #2 filed 5/29/2025 works, paying 11.63% to the general unsecured creditors.		
5/29/25	WO	7/24/25			
3 of 60		\$1,420.00			
25-33175	DARQUIN ADONIS	\$2,050.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	RUIZ-RODRIGUEZ	1.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #23</u>		
6/2/25	\$2,050.00	8/4/25	No Response to Trustee's Motion to Dismiss.		
2 of 57	EFT	\$2,050.00			
			Debtor is delinquent 1 payment through 8/2/2025 totaling \$2,050.		
			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 #15 filed 7/2/2025 fails to fully provide for the pre-petition arrearage claim of Shafaii Investments LTD (Arrears per POC: \$10,303.36, Plan: \$2,901.99).		
			IRS claim #6 amended 8/1/2025 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$4,236.26. Trustee has not received a copy of		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 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					
the 2022 tax return. Plan fails to provide any treatment for the IRS.					
Plan fails to fully provide for secured claim #8 Capistrano Villas East HOA (Arrears per POC: \$11,918.06, Plan: \$10,973.10).					
25-33558	MICKY MARIE	\$0.00	CONFIRMATION HEARING	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	ELDER	0.00 Mos	MOTION TO DISMISS FILED 7/16/2025, DOC #15		
6/25/25	\$3,100.00	7/29/25	AMENDED MOTION TO DISMISS FILED 8/12/2025, DOC #28		
2 of 60	EFT	\$3,100.00	Debtor's Response to Trustee's Motion to Dismiss filed 7/31/2025 at docket #26.		
			Debtor failed to appear at the Meeting of Creditors on 7/30/2025. The meeting has been reset to 8/13/2025 at 2:00 pm.		
			PLAN #17 filed 7/22/2025 fails to properly provide for claim #8 of Nationstar Mortgage (Arrears per POC: \$22,287.28; Plan: \$13,462.65. Ongoing payments per POC: \$2,144.72; Plan: \$2,228.84).		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
25-33606	ANTONIO and	\$0.00	CONFIRMATION HEARING	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	JANET ADELE	0.00 Mos	PLAN #28 filed 7/29/2025 fails to provide for treatment of secured claim #7 filed 8/5/2025 by US Department of HUD in the amount of \$12,238.39.		
6/26/25	CARRIZALES	7/28/25			
2 of 60	\$2,180.00	\$2,180.00	Mortgage creditor (NewRez) has not yet filed a claim in the case. Bar date is 9/4/2025.		
	WO				
25-33608	CARLOS NELSON	\$0.00	CONFIRMATION HEARING	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	TEAGUE and	0.00 Mos	MOTION TO DISMISS FILED 7/17/2025, DOC #17		
6/26/25	MARCELA	8/4/25	AMENDED MOTION TO DISMISS FILED 8/12/2025, DOC #29		
2 of 60	MARTINEZ	\$3,200.00	Debtors' Response to Trustee's Motion to Dismiss filed 8/4/2025 at docket #27.		
	\$3,900.00		Debtors appeared at the Meeting of Creditors on 7/30/2025 but the meeting was not concluded.		
	EFT				
			Debtors have failed to provide Trustee with a copy of their 2024 tax return.		
			Debtors have failed to provide Trustee with proof of income to substantiate the		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

Reset Dates:
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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

amounts listed on Schedule I and Debtor's Official Form 122C.

PLAN #20 filed 7/30/2025 works, paying 2.94% to the general unsecured creditors. However, secured mortgage and vehicle creditors have not yet filed claims in the case. Bar date is 9/4/2025.

25-32452	TOWANDA ANN	(\$328.84)	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee requests confirmation and dismissal be continued to 9/17/2002.
1 Reset	GRANT-CUNNINGH	-0.23 Mos	<u>AMENDED MOTION TO DISMISS</u>	CRAIG ALEXANDER	
5/2/25	AM	8/12/25	<u>FILED 8/7/2025, DOC. #40</u>		
3 of 37	\$1,425.00 WO	\$657.69	Debtor's Response to Trustee's Motion to Dismiss filed 8/8/2025, doc. #41.		

The proposed PLAN #36 filed 7/10/2025 does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C totaling \$197,222.40.

25-32729	JUAN DE LEON, JR	\$1,231.78	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee recommends confirmation and dismissal hearings be continued to 9/17/2025.
1 Reset	and TAMMY MARIE	0.25 Mos	<u>MOTION TO DISMISS FILED 6/13/2025, DOC #22</u>	CRAIG ALEXANDER	
5/16/25	DE LEON	8/12/25	Response to Trustee's Motion to Dismiss #23 filed 6/16/2025.		
3 of 60	\$4,875.00 WO	\$931.68	PLAN #2 filed 5/16/2025 fails to properly provide for the claim of Freedom Mortgage (Arrears per POC: \$26,717.81, Plan: \$30,318.81; Ongoing payments per POC: \$2,864.98, Plan: \$2,869.58).		
			IRS claim #20 filed 8/11/2025 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$21,378.06. Trustee has not received an unsigned copy of the 2021 tax return reflecting a refund. Plan only provides \$5,560 for the IRS.		
			Plan fails to provide for treatment of the secured claim #19 filed 7/25/2025 by Westlake Financial Services in the amount of \$4,464.81 for a 2011 BMW 3 Series.		
			Based on JD Power value (\$20,403.90) as required by Order #12, the plan does not provide sufficient adequate protection to Ally Bank on the 2019 Ram 1500.		
			Objection to Confirmation #28 filed 7/3/2025 by Ally Bank.		

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 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					
25-33449	MOHAMED SALAH	\$0.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee requests confirmation and dismissal be continued to 9/17/2002.
0 Resets	ARAISSI	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>	CRAIG ALEXANDER	
6/18/25	\$4,330.00	7/15/25	<u>FILED 8/12/2025, DOC. #34</u>		
2 of 60	EFT	\$4,330.00	Debtor's Response to Trustee's Motion to Dismiss filed 7/17/2025, doc. #29.		
			IRS claim #5 filed 7/22/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$7,841.29. Trustee has not received a signed/unsigned copy of the 2022 tax return. Trustee has received an unsigned copy of the 2022 Tax Return reflecting a refund. Trustee has received an unsigned copy of the 2023 tax return reflecting a \$551 liability and a copy of the 2024 tax return signed 5/30/2025 reflecting a refund. PLAN #25 filed 7/14/2025 only provides \$4,752.13 for the IRS.		
			Plan fails to fully provide for treatment of the secured claim #4 filed on 7/19/2025 by First Colony CSA for HOA dues (Claim: \$4,810.72; Plan: \$2,795.72).		
			Plan fails to provide for treatment of the secured claim #6 filed on 7/30/2025 by Fort Bend County LID #2 in the amount of \$1,091 for 2025 property taxes. Objection to Confirmation filed by Fort Bend ISD and Fort Bend County LID #2 on 8/5/2025, doc. #33.		
			Plan fails to provide for treatment of the secured claim #7 filed on 7/30/2025 by Fort Bend ISD in the amount of \$8,039.09 for 2025 property taxes.		
			Plan Summary does not match the Plan.		
			Objection to Confirmation filed by PNC Bank on 7/15/2025, doc. #27. Debtor's Response to PNC Bank's Objection to Confirmation filed 7/15/2025, doc. #28.		
			Trustee alleges Plan is not feasible.		

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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					
25-31736	EDWIN ELLIS and DEANA LAMBERT LEE \$7,810.00 EFT	\$7,720.00 0.99 Mos 7/24/25 \$7,900.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 5/22/2025, DOC #28</u> Response to Trustee's Motion to Dismiss #30 filed 5/29/2025. Debtors are delinquent 0.98 payments through 7/30/2025 totaling \$7,720. IRS claim #18 filed 6/16/2025 shows an unfiled tax return for the year 2022, 2023, 2024 and reflects a priority claim amount of \$76,995.23. Trustee has received an unsigned copy of these tax returns on 6/16/2025 all reflecting liabilities. PLAN #46 filed 8/6/2025 provides \$100,970.90 for the IRS.	KEELING, KENNETH A	Trustee does not recommend confirmation.
1 Reset 3/31/25 5 of 60					
25-31850	FLORO HERNANDEZ III \$2,595.00 EFT WO	(\$879.63) -0.34 Mos 8/12/25 \$884.46	<u>CONFIRMATION HEARING</u> PLAN #56 filed 8/7/2025 works, paying 8.6% to the general unsecured creditors.	KEELING, KENNETH A	Trustee recommends confirmation of Plan #56 filed 8/7/2025..
1 Reset 4/1/25 4 of 60					
25-31939	REYNALDO HERRERA \$4,170.00 EFT	\$4,180.00 1.00 Mos 7/8/25 \$3,500.00	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 8/11/2025, DOC. #52</u> Debtor's Response to Trustee's Motion to Dismiss filed 8/11/2025, doc. #53. Debtor is delinquent 1 payment through August totaling \$4,180. PLAN #54 filed 8/11/2025 works, paying 28.12% to the general unsecured creditors.	KEELING, KENNETH A	Trustee does not recommend confirmation.
1 Reset 4/7/25 4 of 60					
25-31951	GENNIFER FOBBS-SIMONTON \$1,515.00 EFT	\$0.00 0.00 Mos 8/5/25 \$1,515.00	<u>CONFIRMATION HEARING</u> PLAN #37 filed 7/9/2025 works, paying 4.77% to the general unsecured creditors.	KEELING, KENNETH A	Trustee recommends confirmation of Plan #37 filed 7/9/2025.
2 Resets 4/8/25 4 of 60					

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Judge Jeffrey P. Norman, Houston
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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					
25-32480	SHARON BLAKLEY	(\$5.00)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation of Plan #36 filed 7/28/2025.
1 Reset	HARRIS	-0.01 Mos	PLAN #36 filed 7/28/2025 works, paying 59% to general unsecured creditors.	A	
5/5/25	\$625.00	7/16/25			
3 of 60	EFT	\$940.00			
25-32496	TOMMY LORENE	\$613.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation and dismissal be continued to 9/17/2025 for noticing purposes.
1 Reset	SAVAGE	0.15 Mos	<u>AMENDED MOTION TO DISMISS</u>	A	
5/5/25	\$3,970.00	8/8/25	<u>FILED 6/12/2025, DOC. #34</u>		
3 of 60	WO	\$1,633.00	Debtor's Response to Trustee's Motion to Dismiss filed 6/25/2025, doc. #35.		
			Debtor's original Wage Order #27 entered 6/10/2025 and Amended Wage Order #46 are not yet active. Debtor has been paying by TFS.		
			Trustee alleges that PLAN #41 filed 7/22/2025 fails to provide for all of Debtor's disposable income.		
			Plan lists a special provision in Paragraph #27: Santander Consumer USA Inc. has an allowed secured claim of \$12,626.26 which includes a default of \$487.89. The claim will be paid direct to Santander Consumer USA Inc. by the debtor.		
25-32530	OSCAR ARMANDO	\$3,800.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends dismissal.
1 Reset	JERESANO	1.00 Mos	<u>AMENDED MOTION TO DISMISS</u>	A	
5/5/25	BETANCOURTH	7/22/25	<u>FILED 6/25/2025, DOC. #32</u>		
3 of 60	\$3,800.00	\$4,120.00	Debtor's Response to Trustee's Motion to Dismiss filed 6/25/2025, doc. #33.		
	EFT		Debtor is delinquent 1 payment through August totaling \$3,800.		
			Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.		
			Amended Objection to Confirmation filed by Elido Flores and Flores Partner Investments on 7/31/2025, doc. #47.		

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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					
25-32550 1 Reset 5/6/25 3 of 60	JOSHUA ALAN FRAZEE \$2,200.00 EFT	\$0.00 0.00 Mos 8/5/25 \$2,200.00	<u>CONFIRMATION HEARING</u> PLAN #40 filed 7/22/2025 works, paying 71.03% to the general unsecured creditors.	KEELING, KENNETH A	Trustee recommends confirmation of Plan #40 filed 7/22/2025.
25-32572 1 Reset 5/6/25 3 of 60	MICHAEL KERRY GIBSON SR and SIBYL JOHNSON GIBSON \$715.00 WO	(\$475.38) -0.66 Mos 8/12/25 \$330.00	<u>CONFIRMATION HEARING</u> PLAN #36 filed 7/9/2025 works, paying 3.50% to the general unsecured creditors.	KEELING, KENNETH A	Trustee recommends confirmation of Plan #36 filed 7/9/2025.
25-32712 1 Reset 5/15/25 3 of 60	KEVIN JERON ROBINSON \$5,600.00 WO	(\$2,800.00) -0.50 Mos 8/8/25 \$2,800.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 6/13/2025, DOC #26</u> Response to Trustee's Motion to Dismiss #29 filed 6/24/2025. PLAN #32 filed 7/9/2025 fails to fully provide for the claim of Select Portfolio Servicing (Arrears per POC: \$96,463.31, Plan: \$90,253.82; Ongoing payments per POC: \$3,317.83, Plan: \$2,605.35). Plan fails to provide for treatment of the secured claim #14 filed 7/24/2025 by TDECU in the amount of \$1,108.09 secured by savings account. Plan is misleading as it appears to pay a higher claim amount for US SBA in Paragraph 9B despite Trustee's obligation to pay the lower value amount of \$0. Debtor failed to provide proof to substantiate the amounts to be paid to Senterra Lakes Community Association. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan. Debtor failed to provide Trustee with proof of expenses.	KEELING, KENNETH A	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					
25-32774	RONESHA NACOLE	(\$367.70)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation of Plan #36 filed 8/6/2025
1 Reset	RICHARDSON	-0.31 Mos	PLAN #36 filed 8/6/2025 works, paying 7% to general unsecured creditors.	A	
5/20/25	\$1,195.00	8/4/25			
3 of 60	WO	\$551.54			
25-32900	JAMES ADAMS	(\$918.45)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee requests confirmation and dismissal be continued to 9/17/2025 for noticing purposes.
0 Resets	BLOW, JR and	-0.44 Mos	<u>AMENDED MOTION TO DISMISS</u>	A	
5/27/25	EUGENIA FAY	8/12/25	<u>FILED 8/11/2025, DOC. #40</u>		
3 of 60	BLOW	\$210.00	Debtors' Response to Trustee's Motion to Dismiss filed 7/14/2025, doc. #32.		
	\$2,080.00		Based on JD Power value (\$41,605.20) as required by Order #10, PLAN #34 filed 8/8/2025 does not provide sufficient adequate protection to JSC Credit Union on the 2022 Lincoln Aviator.		
	WO				
25-32928	CHRISTOPHER	\$5,150.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends dismissal.
0 Resets	JOHNSON	0.92 Mos	<u>MOTION TO DISMISS</u>	A	
5/28/25	\$5,625.00	7/22/25	<u>FILED 7/14/2025, DOC. #32</u>		
3 of 60	EFT	\$2,100.00	Debtor's Response to Trustee's Motion to Dismiss filed 7/14/2025, doc. #33.		
			Debtor is delinquent .92 payments through July totaling \$5,150, with the next payment due 8/27/2025.		
			Debtor has not provided proof to substantiate the amount to be paid to Crest Management through PLAN #36 filed 8/8/2025. The bar date passed on 8/6/2025 without the creditor filing a claim and the Trustee must pay per the Plan .		
			Per 341 testimony, Schedule J does not represent a good faith estimate of Debtor's projected expenses.		
25-33142	LATISHA CHERISE	\$2,430.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	HOLMAN	0.62 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #27</u>	A	
6/2/25	\$3,940.00	7/7/25	Response to Trustee's Motion to Dismiss #29 filed 7/25/2025.		
2 of 60	WO	\$5,450.00	PLAN #34 filed 8/11/2025 fails to provide treatment for secured claim #13 filed 8/11/2025 by Preferred Credit in the amount of \$6,125.14 for a water treatment system.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 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

Objection to Confirmation #32 filed 8/8/2025 by Prosperity Bank.

25-33145	RALPH EDWARD	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	SLATES	0.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #26</u>	A	
6/2/25	\$1,210.00	8/11/25	Response to Trustee's Motion to Dismiss #28 filed 7/25/2025.		
2 of 60	EFT	\$1,210.00	Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Debtor is proposing to pay PHH Mortgage directly in paragraph 8C of PLAN #2 filed 6/2/2025 however, claim #11 reflects an arrearage amount of \$2,975.79.		
			Based on JD Power value (\$6,997.50) as required by Order #11, the Plan does not provide sufficient adequate protection to TitleMax on the 2008 Chevrolet Silverado.		
			Objection to Confirmation #30 filed 8/4/2025 by US Bank N.A.		
			Objection to Confirmation #32 filed 8/6/2025 by Hunter-Kelsey II, LLC.		

25-33174	JENNIFER AISLINN	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	GRANT	0.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #36</u>	A	
6/2/25	\$1,375.00	8/12/25	Response to Trustee's Motion to Dismiss #39 filed 7/25/2025.		
2 of 60	EFT	\$1,375.00	Plan #33 filed 7/15/2025 does not comply with BLR 3015-1(a).		
			IRS claim #7 filed 8/11/2025 shows an unfiled tax return for the year 2022, 2023, 2024 and reflects a priority claim amount of \$2,173.19. Trustee has received unsigned copies of these tax returns all reflecting refunds. Plan only provides \$820 for the IRS.		
			Plan fails to properly provide for Carrington Mortgage claim #8 pre-petition arrears (Arrears per POC: \$18,918.02, Plan: \$20,737.32).		
			Plan fails to provide for treatment of secured claim #9 filed 8/11/2025 by Lone Star College in the amount of \$242.66.		

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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					
Plan fails to provide for treatment of secured claim #4 filed 7/29/2025 by Humble ISD in the amount of \$2,741.75.					
Plan fails to provide for treatment of secured claim #5 filed 7/29/2025 by City of Houston in the amount of \$1,287.99.					
Objection to Confirmation #41 filed 8/4/2025 by Humble ISD and City of Houston.					
25-33412	JEFFREY MARTIN	(\$906.92)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee requests confirmation and dismissal be continued to 9/17/2025 for noticing purposes.
0 Resets	SILVER	-1.47 Mos	<u>MOTION TO DISMISS</u>	A	
6/16/25	\$615.00	7/30/25	<u>FILED 7/14/2025, DOC. #27</u>		
2 of 60	EFT WO	\$276.92	Debtor's Response to Trustee's Motion to Dismiss filed 7/14/2025, doc. #28.		
			Trustee requests confirmation and dismissal be continued to 9/17/2025 for the change in treatment to Santander's claim.		
25-33529	CYNTHIA	(\$861.55)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation of Plan #31 filed 8/11/2025.
0 Resets	ELIZABETH DARBY	-0.38 Mos	PLAN #31 filed 8/11/2025 works, paying 2% to general unsecured creditors.	A	
6/24/25	\$2,240.00	8/1/25			
2 of 60	WO	\$1,033.85			
25-33199	WENDY	\$424.60	<u>CONFIRMATION HEARING</u>	KHOSHNOOD,	Trustee does not recommend confirmation.
0 Resets	GUARDADO	0.15 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #22</u>	HOOMAN	
6/3/25	\$2,760.00	8/12/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,273.85	PLAN #4 filed 6/3/2025 fails to provide treatment for secured claim #2 filed by Harris County LBGS Clients in the amount of \$238.52. Objection to Confirmation #25 filed 7/28/2025 by Harris County LBGS Clients.		
			Plan fails to properly provide for the claim of Freedom Mortgage (Arrears per POC: \$25,604.40, Plan: \$18,856.03; Ongoing payments per POC: \$1,497.77, Plan: \$1,609.48).		
			Debtor has not provided proof to substantiate the amounts to be paid to Morton Creek Ranch CAI through the Plan. The bar date passed 8/12/2025 without the creditor filing a claim and Trustee must pay per the Plan.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
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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					
Per 341 testimony, Schedule I #1 does not accurately reflect Debtor's current income.					
25-32183 1 Reset 4/22/25 4 of 60	MARCELO JAIME BENEVIDES and FILOMENA MARIA DA COSTA \$125.00 EFT	(\$30.00) -0.24 Mos 7/22/25 \$125.00	<u>CONFIRMATION HEARING</u> PLAN #30 filed 7/9/2025 works, paying .26% to the general unsecured creditors.	KIM, MIN GYU	Trustee recommends confirmation of Plan #30 filed 7/9/2025.
25-32708 1 Reset 5/15/25 3 of 60	KEYSHA LATREECE GILLIAM \$750.00 WO	\$0.00 0.00 Mos 7/21/25 \$750.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 6/13/2025, DOC #21</u> No Response to Trustee's Motion to Dismiss. Trustee alleges PLAN #15 filed 5/30/2025 fails to provide for all Debtor's disposable income. Debtor historically receives large tax refunds not accounted for in Debtor's budget.	KIM, MIN GYU	Trustee does not recommend confirmation.
25-32977 0 Resets 5/29/25 3 of 60	TARA MICHELLE NOVICH \$5,000.00 WO	\$0.00 0.00 Mos 7/28/25 \$5,000.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 7/17/2025, DOC #26</u> No Response to Trustee's Motion to Dismiss. Debtor has failed to file an amended wage deduction order or EFT/ACH authorization with the Court. PLAN #20 filed 6/18/2025 fails to provide for treatment of secured claim # 11 filed 7/3/2025 by Humble ISD in the amount of \$2,627.67. Plan fails to provide for treatment of secured claim #12 filed 7/3/2025 by City of Houston in the amount of \$1,444.41. Objection to Confirmation #27 filed 8/5/2025 by Humble ISD and City of Houston. Plan fails to fully provide for claim #15 of PHH Mortgage (Ongoing payments per POC: \$2,987.33; Plan: \$2,586.32). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A. Debtor has failed to provide Trustee with proof of income to substantiate the	KIM, MIN GYU	Trustee does not recommend confirmation.

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

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11/12/2025

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					
amounts listed on Schedule I.					
25-33378	DELIA BANKS	\$107.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	BASS	0.97 Mos	<u>MOTION TO DISMISS</u>		
6/13/25	\$110.00	7/8/25	<u>FILED 8/11/2025, DOC. #24</u>		
2 of 36	WO	\$113.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent .97 payments through July totaling \$107, with the next payment due 8/13/2025. PLAN #2 filed 6/13/2025 begins plan payments the same month Debtor filed her Petition, causing the payment deficiency.					
Per 341 testimony, Schedule B fails to disclose all assets, thus the plan may not meet the liquidation test.					
Per 341 testimony, Debtor failed to provide documentation supporting the rental and charitable expense reflected on Schedule J.					
25-33530	AUBRIANA DANICE	(\$1.00)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	MCDERMOTT	0.00 Mos	<u>MOTION TO DISMISS FILED 7/18/2025, DOC #21</u>		
6/24/25	\$585.00	8/1/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$586.00			
Per 341 testimony, Schedule I is inaccurate as Debtor has changed employers.					
Debtor has failed to provide Trustee with requested Robinhood account liquidation documents.					
Based on JD Power value (\$21,379.50) as required by Order #9, PLAN #15 filed 7/1/2025 does not provide sufficient adequate protection to Nissan on the 2022 Nissan Rogue.					
Debtor failed to provide proof to substantiate the amounts to be paid to Nissan through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.					

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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					
25-33415	JAMES CLYDE	(\$2,616.92)	<u>CONFIRMATION HEARING</u>	KISCH, KAREN	Trustee does not recommend confirmation.
0 Resets	ALFORD	-0.92 Mos	<u>MOTION TO DISMISS</u>		
6/16/25	\$2,835.00	8/12/25	<u>FILED 8/11/2025, DOC. #32</u>		
2 of 57	WO	\$654.23	No Response to Trustee's Motion to Dismiss.		
			PLAN #13 filed 6/26/2025 fails to provide for treatment of the secured claim #3 filed on 6/30/2025 by Montgomery County in the amount of \$1,826.90 for 2025 property taxes. Objection to Confirmation filed by Montgomery County on 7/28/2025, doc. #30.		
			Plan fails to provide for treatment of the secured claim #6 filed on 7/1/2025 by Credit Union of Texas in the amount of \$1,053.06 for a cross-collateralized loan w/On the Spot Loan (collateral: 2014 Ford Escape).		
			Plan fails to provide for treatment of the secured claim #7 filed on 7/1/2025 by Credit Union of Texas in the amount of \$1,560.57 for a cross-collateralized loan w/credit card ending in 5004 (collateral: 2014 Ford Escape).		
			Plan fails to fully provide for treatment of the secured claim #10 filed on 7/7/2025 for a 2023 Ford F-150 Lariat Crew Cab (Claim: \$78,364.34; Plan: \$76,162). Based on JD Power value (\$65,313) as required by Order #29, the Plan does not provide sufficient adequate protection to Ford on the vehicle. Objection to Confirmation filed by Ford Motor Credit Company, LLC on 7/10/2025, doc. #27.		
			Plan fails to provide for treatment of the secured claim #17 filed on 7/30/2025 by Quantum3 Group LLC in the amount of \$6,486.49 for a water treatment system.		
			Debtor failed to provide proof to substantiate the amount to be paid to CIA Hidden Forest Inc. through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan.		

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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					
25-33239	JIMMY DEWAYNE	\$1,160.00	<u>CONFIRMATION HEARING</u>	LUSKY, BENJAMIN	Trustee does not recommend confirmation.
0 Resets	and SHELBY	0.62 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #21</u>		
6/4/25	PULLEY WALKER	7/29/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$1,885.00 WO	\$870.00	PLAN #29 filed 7/25/2025 works at 100% to all creditors. Plan must remain 100% per Debtors' Official Form 122C requirement of \$190,263.00 and disposable income. Bar date is 8/13/2025.		
			Debtors' Objections to unsecured claim #1 of LVNV Funding (\$1,363.04), claim #2 of LVNV Funding (\$982.99), claim #4 of Merrick Bank (\$1,639.14), claim #6 of Credit Portfolio Control (\$720.06) and claim #7 of Spring Oaks Capital (\$623.20) are all set for hearings on 8/25/2025 at 1:30 pm.		
25-32193	PATRICIA DENKINS	(\$216.77)	<u>CONFIRMATION HEARING</u>	MCCARDELL SR,	Trustee does not recommend confirmation.
1 Reset	\$835.15	-0.26 Mos	<u>MOTION TO DISMISS</u>	AARON	
4/23/25	WO	8/5/25	<u>FILED 6/5/2025, DOC. #29</u>		
4 of 60		\$385.42	No Response to Trustee's Motion to Dismiss.		
			Paragraph 8C of PLAN #21 filed 5/20/2025 is incomplete as the Date Last Payment is Due and Contract Interest Rate have not been provided on Freedom Mortgage's claim.		
			Plan fails to provide for treatment of the secured claim #3 filed on 6/16/2025 by Smart Financial Credit Union in the amount of \$11,969.64 for a cross-collateralized loan.		
			Plan fails to provide for treatment of the secured claim #6 filed on 7/8/2025 by Houston Community College in the amount of \$103.75 for 2025 property taxes. Objection to Confirmation filed by Houston Community College on 7/8/2025, doc. #33.		
			Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due and Contract Interest Rate have not been provided on Smart Financial CU's claim. Objection to Confirmation filed by Smart Financia Credit Union, regarding two 2019 Toyota Camrys, on 6/16/2025, doc. #31.		

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

Per 341 testimony, Schedule A/B fails to disclose all assets and thus the plan may not meet the liquidation test.

Pursuant to the Fixed Fee Agreement filed 5/12/2025, doc. #16, Schedule E fails to list attorney's fees.

25-31079	CLIFFORD PAUL	\$0.00	<u>CONFIRMATION HEARING</u>	MILLS, COREY L	Trustee recommends confirmation and dismissal hearings be continued to 9/17/2025.
3 Resets	BREAUX, IV and	0.00 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #32</u>		
2/27/25	ARPINE	7/21/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	GARABEDIAN	\$2,100.00	PLAN #2 filed 2/27/2025 fails to fully provide for treatment of amended IRS priority claim #2 (POC: \$38,537.27, Plan: \$36,191.08).		
	BREAUX		Debtors are proposing to pay NewRez LLC dba Shellpoint Mortgage directly in paragraph 8C of the Plan, however, claim #17 reflects an arrearage amount of \$7,156.46.		
	\$2,100.00 EFT		Plan fails to fully provide for USAA 910 claim #8 filed 4/19/25 (POC: \$40,375.18, Plan: \$39,990).		
			Based on JD Power value (\$23,463) as required by Order #10, the Plan does not provide sufficient adequate protection to Ford Motor Credit 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. Objection to Confirmation #31 filed 4/30/2025 by Fort Bend County.		
			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.		

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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

25-32827	TAMICA RENEE	\$2,498.12	<u>CONFIRMATION HEARING</u>	MILLS, COREY L	Trustee recommends confirmation and dismissal hearings be continued to 9/17/2025.
0 Resets	SIMMONS	1.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #18</u>		
5/22/25	\$2,500.00	7/1/25	No Response to Trustee's Motion to Dismiss.		
3 of 50	No Pmt info	\$2,501.88			
			Debtor is delinquent 0.99 payments through 7/21/2025 totaling \$2,498.12.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			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.		
			PLAN #2 filed 5/22/2025 fails to properly provide for the claim of Carrington Mortgage (Arrears per POC: \$13,585.45, Plan: \$11,000; Ongoing payments per POC: \$1,460.72, Plan: \$1,621.25).		
			IRS claim #14 filed 8/11/2025 shows an unfiled tax return for the year 2022, 2023, 2024 and reflects a priority claim amount of \$6,653.74. Trustee has received unsigned copies of all tax returns. Plan fails to provide any treatment for the IRS.		
			Plan fails to provide for treatment of secured claim #1 filed 6/6/2025 by Cypress Fairbanks ISD in the amount of \$878.85.		
			Plan fails to provide for treatment of secured claim #2 filed 6/6/2025 by Harris County LGBS Clients in the amount of \$305.18.		
			Objection to Confirmation #13 filed 6/10/2025 by Cypress Fairbanks ISD and Harris County LGBS Clients.		

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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					
25-33354	JONATHAN	\$4,140.00	<u>CONFIRMATION HEARING</u>	MILLS, COREY L	Trustee requests confirmation and dismissal be continued to 9/17/2025 at 9:30 am.
0 Resets	NICHOLAS and	1.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #18</u>		
6/11/25	JAMIE LYNN FINK	7/24/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$4,140.00	\$3,300.00	Debtors have failed to file a wage deduction order or EFT/ACH authorization with the Court.		
	No Pmt info				
			PLAN #2 filed 6/11/2025 fails to provide for treatment of secured claim #1 filed 6/13/2025 by US Department of HUD in the amount of \$71,637.82.		
			Plan fails to provide for treatment of secured claim #7 filed 6/29/2025 by CarMax Auto Finance in the amount of \$20,953.29 for a 2016 Fiat 500X.		
			Plan fails to provide for treatment of secured claim #8 filed 7/14/2025 by Katy ISD in the amount of \$3,014.20. Objection to Confirmation #20 filed 8/11/2025 by Katy ISD.		
			Plan fails to fully provide for amended priority claim #11 filed 8/11/2025 by IRS (Claim: \$7,857.42; Plan: \$7,300.00).		
			Plan fails to properly provide for mortgage claim #15 of Citizens Bank (Arrears per POC: \$29,401.70; Plan: \$29,000.00. Ongoing payments per POC: \$2,498.86; Plan: \$2,525.00).		
			Plan Summary does not match the Plan.		
			The Applicable Commitment Period listed in Paragraph 4 of the Plan is incorrect.		
			Debtors have 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.		
			Debtors have failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test.		

Pre-Conf/Dismissal
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-32967	SIMONE NATALIE	\$0.00	<u>CONFIRMATION HEARING</u>	MORRISON, CHRISTOPHER	Trustee does not recommend confirmation.
0 Resets	DOYLEY	0.00 Mos	PLAN #28 filed 7/31/2025 works, paying 36.78% to the general unsecured creditors. However, the Applicable Commitment Period listed in Paragraph 4 of the Plan is incorrect.		
5/29/25	\$2,480.00	8/1/25			
3 of 60	WO	\$1,240.00	Objection to Confirmation #22 filed 6/25/2025 by Colonial National Mortgage.		
25-33129	DARIUSZ PIOTR	\$3,587.65	<u>CONFIRMATION HEARING</u>	MORRISON, CHRISTOPHER	Trustee requests dismissal with prejudice.
0 Resets	GABRYS	0.85 Mos	<u>MOTION TO DISMISS</u>		
6/2/25	\$4,240.00	8/12/25	<u>FILED 8/11/2025, DOC. #</u>		
2 of 60	WO	\$978.47	No Response to Trustee's Motion to Dismiss.		
			Debtor failed to appear for his initial 341 Meeting held on 7/16/2025 and his rescheduled 341 Meeting held on 8/6/2025.		
			Debtor is delinquent 1.07 payments through August totaling \$4,566.12.		
			Plan fails to properly provide for the claim of LoanCare, LLC (Arrears per POC: \$34,846.38, Plan \$30,000.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
25-33137	JAMES HAROLD	\$2,182.15	<u>CONFIRMATION HEARING</u>	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #31 filed 8/11/2025.
0 Resets	and DIAN GIRARD	0.74 Mos	PLAN #31 filed 8/11/2025 works, paying 16% to general unsecured creditors.		
6/2/25	JOHNS	8/12/25			
2 of 60	\$2,950.00	\$567.85			
	EFT WO				
25-33229	JEFFERY ALLAN	\$3,159.00	<u>CONFIRMATION HEARING</u>	MORRISON, CHRISTOPHER	Trustee does not recommend confirmation.
0 Resets	JAMNIK, II	0.75 Mos	<u>MOTION TO DISMISS FILED 7/18/2025, DOC #22</u>		
6/4/25	\$4,212.00	8/8/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,053.00	PLAN #26 filed 8/6/2025 fails to provide the address of the principal residence as required by paragraph 8A.		
			Debtor has not provided proof to substantiate the amounts to be paid to Use Credit		

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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					
Union and Attorney General through the Plan. Creditors have not yet filed claims and Trustee must pay per the Plan.					
25-33582	CHAVEZ DINELL	(\$340.00)	<u>CONFIRMATION HEARING</u>	MORRISON,	Trustee requests confirmation and dismissal be continued to 9/17/2025 at 9:30 am.
0 Resets	and TAMMY	-0.38 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #23</u>	CHRISTOPHER	
6/25/25	DELEON RIDEAUX	8/5/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$884.00 WO	\$408.00	PLAN #25 filed 8/6/2025 works, paying 22.73% to the general unsecured creditors.		
Shellpoint Mortgage has not yet filed a claim in the case. Bar date is 9/3/2025.					
24-36077	WENDY JO	(\$650.00)	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not recommend confirmation.
3 Resets	MCNATT	-0.10 Mos	<u>AMENDED MOTION TO DISMISS</u>		
12/30/24	\$6,765.00	8/1/25	<u>FILED 8/7/2025, DOC. #52</u>		
8 of 60	EFT	\$6,100.00	No Response to Trustee's Motion to Dismiss.		
IRS claim #7 filed 6/16/2025 shows unfiled tax returns for the years 2022-2023 and reflects a priority claim amount of \$13,904.50. Trustee has received a copy of the 2022 tax return signed on 6/20/2025 reflecting a \$534 liability and a copy of the unsigned 2023 tax return on 5/19/2025 reflecting a \$2,393 liability. PLAN #47 filed 6/19/2025 only provides \$2,500 for the IRS.					
Plan fails to provide the proper rate of interest of 7% on the IRS claim #7 per Section 511. Plan provides 5.25.					
25-32376	MARK ALLEN	(\$15.00)	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee recommends confirmation of Plan #24 filed 7/9/2025.
0 Resets	VAUGHN and	-0.01 Mos	PLAN #24 filed 7/9/2025 works, paying 1.9% to the general unsecured creditors.		
4/30/25	SHIRLEY ANN	7/24/25			
4 of 60	WOODS	\$1,110.00			
	\$1,110.00 EFT				

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-32606	MELISSA DENISE	(\$161.53)	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not recommend confirmation.
1 Reset	HALL	-0.20 Mos	<u>MOTION TO DISMISS FILED 6/16/2025, DOC #24</u>		
5/8/25	\$825.00	8/4/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$380.77	PLAN #34 filed 7/8/2025 fails to provide for treatment of priority claim #9 filed 8/1/2025 by Texas Comptroller of Public Accounts in the amount of \$2,427.85.		
			Plan fails to fully provide for secured claim #8 filed 7/17/2025 by Houston Habitat for Humanity for a lien on Debtor's homestead located at 11902 Greencanyon Dr (Claim: \$22,560.00; Plan: \$13,000.00).		
25-33444	TERENCE KIRK	\$0.00	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not recommend confirmation.
0 Resets	THIBODEAUX	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
6/18/25	\$1,495.00	7/21/25	<u>FILED 8/11/2025, DOC. #27</u>		
2 of 60	EFT	\$1,495.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #4 filed 6/18/2025 proposes to pay the Secretary of Veteran's Affairs' 1322(b)(5) claim in Paragraph 8A instead of 8B despite being secured by real property that is not Debtor's principal residence.		
			Debtor failed to provide proof to substantiate the amounts to be paid to The Secretary of Veteran's Affairs, Eastpoint CAI, Goose Creek ISD and Harris County Attorney's Office through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan.		
			Trustee alleges Schedule A undervalues the 0 Frank Road property values 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.		
25-32400	YOLVALDA	\$0.00	<u>CONFIRMATION HEARING</u>	PAYNE, KYLE	Trustee does not recommend confirmation.
1 Reset	NICHELLE JONES	0.00 Mos	<u>MOTION TO DISMISS FILED 6/12/2025, DOC #24</u>	KENNETH	
4/30/25	\$2,900.00	7/29/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$2,900.00	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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Highlighted = H Claims

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

PLAN #14 filed 5/23/2025 fails to provide treatment for secured claim #9 filed 6/30/2025 by Lone Star College in the amount of \$132.55. Objection to Confirmation #30 filed 7/7/2025 by Lone Star College.

Plan fails to provide treatment for secured claim #8 filed 6/24/2025 by Amur in the amount of \$62,968.34 for a 2013 FRHT 125.

Plan fails to provide treatment for secured claim #12 filed 7/7/2025 by Jefferson Capital in the amount of \$1,257.35 for Conn's.

Plan #14 fails to properly provide for Wells Fargo mortgage claim #17 (Arrears per POC: \$25,288.66, Plan: \$20,732.51; Ongoing per POC: \$1,371.25, Plan: \$1,664.03). Objection to Confirmation #27 filed 6/23/2025 by Wells Fargo Bank N.A.

25-33101	CENAILO LOPEZ	\$2,100.00	<u>CONFIRMATION HEARING</u>	PAYNE, KYLE	Trustee recommends dismissal.
0 Resets	\$1,050.00	2.00 Mos	<u>AMENDED MOTION TO DISMISS</u>	KENNETH	
5/31/25	EFT	1/1/00	<u>FILED 8/4/2025, DOC. #22</u>		
3 of 60		\$0.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent 2 payments through July totaling \$2,100.					
IRS claim #3 filed 7/30/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$16,628.25. Trustee has not received signed/unsigned copies of the 2022-2023 tax returns. Trustee has received Debtor's unsigned/undated 2024 Tax Return on 7/14/2025 reflecting a \$927 liability. PLAN #2 filed 5/31/2025 fails to provide any treatment for the IRS.					
Plan fails to properly provide for the claim of Selene Finance, LP (Arrears per POC: \$8,467.91, Plan \$7,340. Ongoing payments per POC \$549.33; Plan: \$664. Further, the Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.					

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 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					
25-33237	ARTURO GARZA	\$5,700.00	<u>CONFIRMATION HEARING</u>	PAYNE, KYLE	Trustee
0 Resets	\$2,850.00	2.00 Mos	<u>MOTION TO DISMISS FILED 7/18/2025, DOC #26</u>	KENNETH	recommends
6/4/25	EFT	1/1/00	No Response to Trustee's Motion to Dismiss.		dismissal.
2 of 60		\$0.00			
Debtor is delinquent 2 payments through 8/4/2025 totaling \$5,700. Debtor has not remitted any payments.					
The filing fees for this case have not been paid in full. An Order granting Application to Pay Filing Fees in Installments #6 was entered 6/5/2025, the final installment is due 9/2/2025. Debtor has not remitted any installment payments towards the filing fee.					
Debtor failed to provide proof of insurance to verify compliance with paragraph 11 of the Plan.					
PLAN #19 filed 7/9/2025 fails to provide for treatment of secured claim #5 filed 8/5/2025 by Galena Park ISD in the amount of \$1,704.63.					
Plan fails to provide for treatment of secured claim #6 filed 8/5/2025 by San Jacinto Community College in the amount of \$469.80.					
Plan fails to provide for treatment of secured claim #7 filed 8/5/2025 by City of Houston in the amount of \$1,326.31.					
Objection to Confirmation #29 filed 8/8/2025 by Galena Park ISD, San Jacinto Community College District and City of Houston collectively.					
Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.					
Objection to Confirmation #25 filed 7/17/2025 by Nationstar Mortgage, LLC.					

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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					
25-32724	GARY DANG and	(\$525.82)	<u>CONFIRMATION HEARING</u>	PHAM, KEVIN H	Trustee recommends dismissal.
0 Resets	STACY P. TRAN	-1.11 Mos	<u>AMENDED MOTION TO DISMISS FILED 8/5/2025, DOC #29</u>		
5/16/25	\$472.09	8/8/25	Response to Trustee's Motion to Dismiss #30 filed 8/8/2025.		
3 of 60	WO	\$490.00	Debtors' Motion to Dismiss Chapter 13 Bankruptcy Case #31 filed 8/8/2025.		
			National Shuttlers, LLC Objection to Debtors Motion to Dismiss #32 filed 8/10/2025.		
			Debtors First Meeting of Creditors has not been concluded.		
			Debtors failed to provide copies of bank statements to Trustee .		
			Debtors is not be eligible for relief under Chapter 13 because the debts exceed the limits set by 11 U.S.C. Section 109(e).		
			Paragraph 8C of the Plan is incomplete as the Monthly Payment has not been provided for the Harris County and Cypress-Fairbanks ISD claims.		
			Objection to Confirmation #22 filed 7/7/2025 by Cypress-Fairbanks ISD and Harris County LGBS Clients.		
25-33055	LATREECE MONEA	\$860.00	<u>CONFIRMATION HEARING</u>	POPE, JAMES Q	Trustee recommends dismissal.
0 Resets	CRINER	1.79 Mos	<u>AMENDED MOTION TO DISMISS</u>		
5/30/25	\$480.00	7/15/25	<u>FILED 8/12/2025, DOC. #18</u>		
3 of 60	No Pmt info	\$100.00	No Response to Trustee's Motion to Dismiss.		
			Debtor failed to provide a copy of his 2023-2024 Tax Returns as requested by Trustee.		
			Debtor is delinquent 2 payments through July totaling \$860.		
			Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.		
			PLAN #2 filed 5/30/2025 fails to provide for treatment of the IRS' priority claim #7		

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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					
filed on 7/31/2025 in the amount of \$784.74 for 2024 liability.					
Debtor has not provided proof to substantiate the amount to be paid to Mercedes-Benz through the Plan. The bar date passed on 8/8/2025 without the creditor filing a claim and the Trustee must pay per the Plan .					
Per 341 testimony, 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 Debtor's Official Form 122C.					
Debtor has failed to provide proof if insurance to verify compliance with paragraph 11 of the Plan.					
25-31097	GREG	\$330.00	CONFIRMATION HEARING	RASHID,	Trustee recommends confirmation and dismissal hearings be continued to 9/172025 to allow for noticing.
0 Resets	HENDERSON	0.66 Mos	MOTION TO DISMISS FILED 4/21/2025, DOC #21	AZWAR-RADI M	
2/28/25	\$500.00	8/11/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	EFT	\$500.00	PLAN #39 filed 8/4/2025 newly adds two months of post-petition mortgage arrears to the plan and will require additional noticing time for Rushmore Servicing.		
25-31068	ROSS HENRY and	(\$1,055.92)	CONFIRMATION HEARING	RECIO, YVETTE V	Trustee recommends confirmation and dismissal hearings be continued to 9/17/2025 to allow for proper noticing.
3 Resets	LAURA LYNELL	-0.70 Mos	MOTION TO DISMISS FILED 3/25/2025, DOC #23		
2/27/25	BORING	8/7/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	\$1,500.00	\$91.38	PLAN #71 filed 8/11/2025 provides for bifurcated treatment to Colonial Savings, F.A in paragraph 8. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the notice of post-petition fees.		
	WO		Plan requires additional noticing time for change of treatment to Addition Financial .		

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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					
25-33268	SARAH ELIZABETH	\$660.00	<u>CONFIRMATION HEARING</u>	RECIO, YVETTE V	Trustee does not recommend confirmation.
0 Resets	THOMPSON	0.44 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #22</u>		
6/6/25	\$1,500.00	8/5/25	No Response to Trustee's Motion to Dismiss.		
2 of 55	WO	\$750.00	IRS claim #10 filed 7/30/2025 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$12,845.95. Trustee has not received a copy of this return. PLAN #2 filed 6/6/2025 only provides \$5,405.00 for the IRS in Paragraph 6.		
			Plan fails to provide for treatment of secured claim #7 filed 7/14/2025 by Montgomery County in the amount of \$3,592.36. Objection to Confirmation #26 filed 8/11/2025 by Montgomery County.		
			Objection to Confirmation #19 filed 7/10/2025 by PennyMac Loan Services.		
			Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C requirement of \$503,625.00 and plan term.		
25-33107	KATRINA ALISHA	\$0.00	<u>CONFIRMATION HEARING</u>	Sargent, Emil R	Trustee does not recommend confirmation.
0 Resets	SMITH	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
6/2/25	\$3,500.00	8/5/25	<u>FILED 8/12/2025, DOC. #40</u>		
2 of 60	EFT	\$3,500.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #7 filed 6/9/2025 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
			Plan fails to provide for treatment of the secured claim #11 filed on 7/30/2025 by Fort Bend ISD in the amount of \$3,674.84 for 2025 property taxes. Objection to Confirmation filed by Fort Bend ISD and Fort Bend MUD #141 on 8/5/2025, doc. #39.		
			Plan fails to provide for treatment of the secured claim #12 filed on 7/30/2025 by Fort Bend County MUD #141 in the amount of \$3,760.85 for 2025 property taxes.		
			Plan fails to fully provide for treatment of the secured claim #6 filed on 6/17/2025 by Santander for a 2018 Land Rover Range Rover (Claim: \$22,307.80; Plan:		

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\$19,000). Objection to Confirmation filed by Santander on 7/3/2025, doc. #29.
Exhibit List, doc. #30.

Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not
been provided on USAA's claim.

Debtor lists a special provision in Paragraph 27: Debtor shall place her home on
the market for sale. Debtor anticipates closing a sale within 180 days. Debtor shall
obtain approval for employment of a realtor before such date. Debtor shall seek
authorization from the Court to sell her property. All liens and encumbrances will
be paid at closing. Debtor will provide the Trustee with a closing statement within 7
days of the closing. Trustee objects to the special provision as it fails to direct the
Trustee on how to disburse payments and to whom, etc.

Debtor has not provided proof to substantiate the amounts to be paid to Cash Flow
King and Glendale Lake HOA through the Plan. The bar date passed on 8/11/2025
without the creditors filing claims and the Trustee must pay per the Plan.

Debtor failed to substantiate the \$10 to be paid to the IRS in Plan. The Internal
Revenue Service has not filed a claim, and Trustee must disburse according to
Plan. Debtor's 2023-2024 tax returns reflect refunds.

Per 341 testimony, Schedule I does not represent a good faith estimate of
Debtor's projected income.

Per 341 testimony, the Statement of Financial Affairs fails to disclose
foreclosures.

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

25-33201	MERCY GRANT	\$15,000.00	<u>CONFIRMATION HEARING</u>	Sargent, Emil R	Trustee
0 Resets	\$7,500.00	2.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #16</u>		recommends
6/3/25	WO	1/1/00	No Response to Trustee's Motion to Dismiss.		dismissal.
2 of 60		\$0.00			

Debtor is delinquent 2 payments through 8/3/2025 totaling \$15,000. Debtor has

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not remitted any payments.

Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.

PLAN #19 filed 7/18/2025 does not comply with BLR 3015-1(a).

Plan fails to fully provide for IRS priority claim #5 filed 8/5/2025 (POC: \$614,121.64, Plan: \$599,377.37).

Plan fails to provide treatment for secured claim #4 filed 7/28/2025 by Fort Bend ISD in the amount of \$5,505.13.

Objection to Confirmation #27 filed 8/4/2025 by Fort Bend ISD.

Plan fails to provide treatment for secured claim #2 filed 6/17/2025 by Fort Bend County in the amount of \$2,596.

Objection to Confirmation #28 filed 8/11/2025 by Fort Bend County.

Plan fails to fully provide treatment for secured claim #3 Aliana HOA (POC: \$25,048.89, Plan: \$21,071.03).

Plan fails to provide for the payment of Trustee's statutory fee on the Emergency Savings Fund.

Objection to Confirmation #23 filed 7/18/2025 by NewRez LLC DBA Shellpoint Mortgage Servicing.

25-32809	JAMES WILLIAM	\$8,754.51	<u>CONFIRMATION HEARING</u>	SHUSTER, DAVID J	Trustee recommends dismissal.
0 Resets	and TANIA	4.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #52</u>		
2/14/25	KATRISSE	7/23/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	BOSHEARS	\$2,190.00	Debtors are delinquent 3.99 payments totaling \$8,754.51 with the next payment due 8/16/2025.		
	\$2,190.00				

No Pmt info

Debtors have failed to file an EFT authorization with the Court.

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.					
Per 341 testimony, Debtors have not disclosed all secured creditors.					
Debtors have 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, Schedule J #46 is inaccurate and does not accurately reflect Debtors expenses.					
PLAN #40 filed 6/5/2025 proposes to begin payments later than the 30 days required by 1326(a)(1).					
IRS claim #8 filed 7/14/2025 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$25,232.87. Trustee has not received a copy of the 2022 tax return. Plan only provides \$20,691 for the IRS.					
Plan proposes to cramdown secured IRS claim #8 in the amount of \$42,140.25, however, there is sufficient equity to fully provide for the claim.					
Plan fails to provide for treatment of the secured claim #6 filed 3/31/2025 by Portfolio Recovery Associates in the amount of \$15,684.33 for a 2008 Mercedes-Benz S550.					
Based on JD Power value (\$21,915) as required by Order #36, the Plan does not provide sufficient adequate protection to Toyota on the 2016 Toyota Tundra.					
Further, plan is proposing to treat Toyota in paragraph 8B, rather than 9B.					
25-30740	JOSHUA KYLE and	\$533.11	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends confirmation of Plan #34 filed 5/19/2025 with a C4 Order.
2 Resets	SHANNEN LEE	0.30 Mos	PLAN #34 filed 5/19/2025 works at 100% to all creditors. Plan must remain 100% per Debtors' Official Form 122C requirement of \$49,706.40 and disposable income.		
2/6/25	CLEMENTS	8/6/25			
6 of 60	\$1,760.00 WO	\$766.15			

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Judge Jeffrey P. Norman, Houston
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Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
9:30 am					
25-32163	PAMELA GAIL	(\$1,045.00)	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	DAVIS	-1.00 Mos	MOTION TO DISMISS		
4/18/25	\$1,045.00	8/11/25	FILED 6/5/2025, DOC. #22		
4 of 60	EFT	\$1,045.00	Debtor's Response to Trustee's Motion to Dismiss filed 7/9/2025, doc. #25.		
			PLAN #2 filed 4/18/2025 fails to fully provide for the claim of Select Portfolio Servicing, Inc. (Arrears per POC: \$13,268.56, Plan \$6,962. Ongoing payments per POC \$735.35; Plan: \$696.20). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
			Plan fails to provide for treatment of the secured claim #1 filed on 5/5/2025 by Harris County LBGS Clients in the amount of \$287.37 for 2025 property taxes. Objection to Confirmation filed by Harris County LGBS Clients on 7/7/2025, doc. #23.		
			Plan fails to provide for treatment of the secured claim #2 filed on 5/29/2025 by Fallbrook UD in the amount of \$375.76 for 2025 property taxes. Objection to Confirmation filed by Fallbrook UD on 7/7/2025, doc. #24.		
			Based on JD Power value (\$7,571.70) as required by Order #6, the Plan does not provide sufficient adequate protection to Fred Fincher on the 2009 Chevy Tahoe.		
			Paragraph 16 of the Plan fails to list the Amount of Cure for Debtor's contractual obligation to Metro by T-Mobile.		
			Plan does not meet the requirements of 1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of Plan, pursuant to the fixed fee agreement granted at docket #7.		
25-32256	GRACIELA FLORES	\$70.00	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	TREVINO	0.13 Mos	MOTION TO DISMISS FILED 6/12/2025, DOC #26		
4/25/25	\$520.00	8/1/25	Response to Trustee's Motion to Dismiss #29 filed 7/9/2025.		
4 of 60	WO	\$240.00	Based on JD Power value (\$13,484.70) as required by Order #4, PLAN #32 filed 7/11/2025 does not provide sufficient adequate protection to TitleMax on the 2015 Chevrolet Tahoe.		

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-32411	BRANDON JIELLE	(\$36.00)	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends dismissal.
1 Reset	WASHINGTON	-0.01 Mos	<u>MOTION TO DISMISS FILED 6/12/2025, DOC #22</u>		
5/1/25	\$5,980.00	8/1/25	Response to Trustee's Motion to Dismiss #27 filed 7/9/2025.		
3 of 60	WO	\$6,000.00	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.		
			PLAN #13 filed 5/15/2025 fails to provide for treatment of secured claim #9 filed 7/3/2025 by Quantum3 Group as agent for Aqua Finance in the amount of \$45,670.89 for an outdoor kitchen, pergola and sauna.		
			Plan fails to provide for treatment of secured claim #6 filed 7/2/2025 by Jefferson Capital Systems (Conns) in the amount of \$3,035.36 for a washer/dryer.		
			Plan fails to properly provide for the claim of NewRez LLC dba Shellpoint Mortgage (Arrears per POC: \$80,502.09, Plan: \$75,390.25; Ongoing payments per POC: \$3,364.31, Plan: \$3,878.34). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
			Based on the pro-rata treatment to Yendo, the Plan fails to provide sufficient adequate protection on the 2004 Hummer H2.		
			Objection to Confirmation #26 filed 7/7/2025 by Montgomery County.		
			Objection to Confirmation #37 filed 8/11/2025 by iVita Financial, LLC and Ameris Bank Collectively.		
25-32497	WAYNE JONES, JR	\$0.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	\$1,500.00	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
5/5/25	EFT	8/6/25	<u>FILED 6/25/2025, DOC. #24</u>		
3 of 60		\$1,500.00	Debtor's Response to Trustee's Motion to Dismiss filed 7/9/2025, doc. #25.		
			PLAN #7 filed 5/15/2025 fails to fully provide for treatment of the secured claim #1		

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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>
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filed on 5/20/2025 by Montgomery County for 2019-2025 property taxes (Claim: \$99,129.623; Plan: \$98,617.68).

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

25-32524	JOSE R SALINAS	\$0.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	SAN MIGUEL and	0.00 Mos	<u>MOTION TO DISMISS</u>		
5/5/25	LAURA PATRICIA	8/11/25	<u>FILED 6/25/2025, DOC. #27</u>		
3 of 60	SALINAS	\$2,150.00	Debtors' Response to Trustee's Motion to Dismiss filed 7/9/2025, doc. #30.		
	\$2,150.00				
	WO				
			Mrs. Salinas' Wage Order #15 entered 5/20/2025 is not yet active. Debtors have been making their Chapter 13 plan payments by TFS.		
			PLAN #9 filed 5/17/2025 fails to fully provide for treatment of the IRS' priority claim #26 filed on 7/25/2025 in the amount of \$4,200.90 for 2023-2024 tax liability.		
			Plan fails to provide for treatment of the secured claim #6 filed on 6/13/2025 by the City of Pasadena in the amount of \$1,186.71 for 2025 property taxes. Objection to Confirmation filed by the City of Pasadena on 6/24/2025, doc. #25.		
			Plan fails to fully provide for treatment of the secured claim #17 filed on 7/3/2025 by Pasadena ISD for 2023-2025 property taxes (Claim: \$609.49; Plan: \$587.70). Objection to Confirmation filed by Pasadena ISD on 7/7/2025, doc. #29.		
			Plan fails to provide for treatment of the secured claim #25 filed on 7/16/2025 by the Harris County Tax Office in the amount of \$1,199.75 for 2022-2025 property taxes.		
			Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C requirement totaling \$48,477.		
			Per 341 testimony, Schedule I is inaccurate as it duplicates cell phone deductions.		
			Debtors have failed to provide proof of insurance to verify compliance with		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
August 18, 2025 9:30 am

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Highlighted = H Claims

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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

paragraph 11 of the Plan.

No corrective action since last hearing.

25-32539	BRENDA DENISE	(\$442.28)	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	ROBERSON	-0.31 Mos	PLAN #43 filed 7/22/2025 works, paying 5.60% to the general unsecured creditors. However, Plan fails to provide adequate protection to Credit Acceptance beginning in month 1 on the surrendered vehicle.		
5/5/25	\$1,440.00	8/12/25			
3 of 60	EFT WO	\$57.69			

25-32613	LORITA RENFRO	\$25.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	\$650.00	0.04 Mos	<u>MOTION TO DISMISS FILED 6/16/2025, DOC #22</u>		
5/8/25	EFT	7/30/25	Debtor's Response to Trustee's Motion to Dismiss filed 7/9/2025 at docket #27.		
3 of 60		\$975.00	IRS claim #18 filed 7/25/2025 shows unfiled tax returns for the years 2022, 2023 and 2024, reflecting a priority claim amount of \$10,040.20. Trustee has not received copies of any tax returns. PLAN #9 filed 5/16/2025 fails to provide any treatment for the IRS.		
			Plan fails to provide for treatment of secured claim #1 filed 5/13/2025 by TitleMax of Texas in the amount of \$10,906.45 for a title loan on a 2014 Cadillac SRX. This claim is listed on the plan summary only.		
			Plan fails to provide for treatment of secured claim #10 filed 6/27/2025 by Willis ISD in the amount of \$2,110.28.		
			Plan fails to fully provide for claim #3 of Finance of America Reverse Mortgage (Arrears per POC: \$4,636.92; Plan: \$3,734.69).		
			Plan fails to provide for the notice post-petition fee claim of Finance of America filed 6/18/2025 at docket #23 in the amount of \$900.00 for proof of claim/plan review fees.		
			Paragraph 9C of the Plan is incomplete as Contract Interest Rate and Date Last Payment is due have not been provided on the EZ Pawn claim (jewelry).		
			Debtor has failed to provide Trustee with proof of income to substantiate the		

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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					
amounts listed on Schedule I and Official Form 122C.					
25-32961	AUDREY NICOLE	\$0.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	ESTRADA	0.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #21</u>		
5/29/25	\$940.00	7/22/25	Debtor's Response to Trustee's Motion to Dismiss filed 8/12/2025 at docket #23.		
3 of 60	WO	\$940.00	PLAN #2 filed 5/29/2025 fails to fully provide for priority claim #17 filed 7/29/2025 by IRS (Claim: \$10,384.64; Plan: \$10,192.75).		
			Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors (attorney fees, Acura Financial) but ending at different months, which is mathematically impossible.		
			Debtor has failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test.		
25-33024	TAYLOR	\$0.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends confirmation of Plan #2 filed 5/29/2025.
0 Resets	CHARDONNAY	0.00 Mos	PLAN #2 filed 5/29/2025 works, paying 12.63% to the general unsecured creditors.		
5/29/25	MCMILLION	7/28/25			
3 of 60	\$1,025.00	\$325.00			
	WO				
25-33218	TAELE JEANETTE	\$881.30	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends dismissal.
0 Resets	DIRDEN	1.10 Mos	<u>AMENDED MOTION TO DISMISS FILED 8/12/2025, DOC #32</u>		
6/3/25	\$800.00	8/6/25	Response to Trustee's Motion to Dismiss #29 filed 8/12/2025.		
2 of 58	WO	\$318.70	Debtor is delinquent 1.1 payments through 8/3/2025 totaling \$881.30.		
			Debtor failed to appear at the First Meeting of Creditors held 7/16/2025 and the reset meeting held 8/6/2025.		
			Objection to Confirmation #28 filed 8/11/2025 by Texas Auto Capital, LLC		

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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					
25-33282	EMILE JAMES	\$746.55	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee requests confirmation and dismissal be continued to 9/17/2025 at 9:30 am.
0 Resets	HOPE, III	0.43 Mos	MOTION TO DISMISS FILED 7/17/2025, DOC #19		
6/7/25	\$1,725.00	8/12/25	Debtor's Response to Trustee's Motion to Dismiss filed 8/12/2025 at docket #21.		
2 of 57	WO	\$796.15	PLAN #2 filed 6/7/2025 fails to fully provide for secured claim #2 filed 6/24/2025 by Wells Fargo Auto for a 2023 Tesla Model 3 (Claim: \$33,621.07; Plan: \$33,266.00).		
Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors (attorney fees, Wells Fargo Auto) but ending at different months, which is mathematically impossible.					
25-33390	PEPPI SHERRI	\$4,245.00	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee recommends dismissal.
0 Resets	SMITH	1.00 Mos	AMENDED MOTION TO DISMISS		
6/13/25	\$4,245.00	1/1/00	FILED 8/12/2025, DOC. #39		
2 of 60	EFT WO	\$0.00	Debtor's Response to Trustee's Motion to Dismiss filed 8/11/2025, doc. #38.		
Debtor is delinquent 1 payment through July totaling \$4,245, with the next payment due 8/13/2025. No payments have been received in this case.					
PLAN #19 filed 7/12/2025 fails to properly provide for the claim of Gateway Mortgage (Ongoing payments per POC \$2,066.52; Plan: \$2,137.56).					
Plan proposes to pay Harris County Appraisal District's 1322(b)(5) claim in Paragraph 9C instead of 8C.					
Plan fails to provide for treatment of the secured claim #1 filed on 6/26/2025 by U. S. Department of HUD in the amount of \$60,019.98 for the homestead.					
Plan fails to provide for treatment of the secured claim #8 filed on 7/30/2025 by Spring ISD in the amount of \$2,557.92 for 2025 property taxes. Objection to Confirmation filed by Spring ISD and Harris County MUD #82 on 8/5/2025, doc. #35.					
Plan fails to provide for treatment of the secured claim #9 filed on 7/30/2025 by Harris County MUD #82 in the amount of \$2,302.34 for 2025 property taxes.					

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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

Based on JD Power value (\$15,853.50) as required by Order #4, the Plan does not provide sufficient adequate protection to Americredit on the 2019 Toyota Camry. Objection to Confirmation filed by AmeriCredit on 7/16/2025, doc. #30. Exhibit List, doc. #31.

Debtor failed to substantiate the \$76,548 to be paid to IRS in the Plan. The Internal Revenue Service has not filed a claim, and Trustee must disburse according to Plan. Debtor's 2024 tax return reflects a \$2,980 liability.

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 Confirmation filed by Harris County LGBS Clients on 8/11/2025, doc. #37.

25-33403	MARGERINE	\$3,700.00
0 Resets	WHITE WILLIAMS	1.00 Mos
6/14/25	\$3,700.00	1/1/00
2 of 60	EFT	\$0.00

CONFIRMATION HEARING
AMENDED MOTION TO DISMISS
FILED 8/12/2025, DOC. #27

SOUTHWARD, ERIC

**Trustee
recommends
dismissal with
prejudice.**

Debtor's Response to Trustee's Motion to Dismiss filed 8/11/2025, doc. #25.

Debtor failed to appear for her initial 341 Meeting held on 7/23/2025 and rescheduled 341 Meeting held on 8/6/2025.

Debtor is delinquent 1 payment through July totaling \$3,700, with the next payment due 8/14/2025. No payments have been received in this case.

PLAN #2 filed 6/14/2025 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Plan fails to provide for treatment of Fort Bend County's secured claim #3 in the amount of \$4,367.48 for 2025 property taxes. Objection to Confirmation filed by Fort Bend County on 7/28/2025.

Based on the pro-rata treatment to Ally Finance, the Plan fails to provide sufficient adequate protection on the vehicle. Objection to Confirmation filed by Ally Bank on 8/11/2025, doc. #24, regarding a 2018 Ford Explorer.

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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 failed to provide proof to substantiate the amount to be paid to Sugar Creek HOA through the Plan. Creditor has not filed a claim and the Trustee must disburse according to the Plan.					
25-33488	JENNIFER ISAACS	(\$576.92)	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	THOMAS	-1.92 Mos	<u>MOTION TO DISMISS FILED 7/18/2025, DOC #19</u>		
6/19/25	\$300.00	8/8/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$138.46	Debtor has failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.		
			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 6/19/2025 fails to specify the correct applicable commitment period in Paragraph 4.		
25-33552	FRANCHELE	\$0.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	ELIZABETH YOUNG	0.00 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #19</u>		
6/24/25	\$1,075.00	7/21/25	Debtor's Response to Trustee's Motion to Dismiss filed 8/12/2025 at docket #22.		
2 of 60	WO	\$1,075.00	PLAN #2 filed 6/24/2025 fails to provide for treatment of secured claim #8 filed 7/14/2025 by Harris County LGBS Clients in the amount of \$311.91. Objection to Confirmation #21 filed 8/11/2025 by Harris County LGBS Clients.		
			Plan fails to fully provide for priority claim #13 filed 8/5/2025 by IRS (Claim: \$14,394.92; Plan: \$2,465.70).		
			Paragraph 8C of the Plan is incomplete as Date Last Payment is Due has not been provided on the PHH Mortgage claim.		
			Debtor is proposing to pay Lexus Financial Services (2017 Lexus RX350) directly in paragraph 9C of the Plan. However, claim #15 reflects an arrearage amount of \$885.67.		
			Plan fails to provide a dividend to unsecured creditors that equals or exceeds the		

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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					
amount mandated by Debtor's Official Form 122C.					
25-31741	SHANNON LYNN	\$672.16	<u>CONFIRMATION HEARING</u>	TRAN SINGH LLP	Trustee does not recommend confirmation.
0 Resets	FRANKLIN-TEDFOR	0.54 Mos	<u>MOTION TO DISMISS FILED 7/18/2025, DOC #47</u>		
3/31/25	D and MARQUES	8/1/25	No Response to Trustee's Motion to Dismiss.		
5 of 60	ALAN TEDFORD	\$576.92			
	\$1,250.00 WO		PLAN #32 filed 6/12/2025 fails to provide for treatment of secured claim #1 filed 5/1/2025 by Fort Bend ISD in the amount of \$3,091.66.		
			Plan fails to provide for treatment of secured claim #5 filed on 6/9/2025 by Quantum3 Group LLC in the amount of \$12,319.13 for 18KW Generac generator.		
			Objection to Confirmation #41 filed 6/24/2025 by Fort Bend County.		
			Objection to Confirmation #49 filed 7/28/2025 by Capital One Auto Finance.		
			Objection to Confirmation #51 filed 8/5/2025 by Fort Bend ISD.		
			Objection to Confirmation #53 filed 8/11/2025 by Loan Depot, LLC.		
25-31957	ANGELIQUE	(\$260.62)	<u>CONFIRMATION HEARING</u>	TRUEBA, PHILLIP	Trustee recommends confirmation of Plan #31 filed 6/24/2025.
1 Reset	ROCHELLE and	-0.18 Mos	PLAN #31 filed 6/24/2025 works, paying 10.74% to the general unsecured creditors.	HENRY	
4/8/25	CHRISTOPHER	8/1/25			
4 of 60	CHAPPELL	\$658.00			
	\$1,425.00 WO				
25-33292	ARTIS LEBON and	\$2,485.00	<u>CONFIRMATION HEARING</u>	TRUEBA, PHILLIP	Trustee does not recommend confirmation.
0 Resets	GIOVANNA	0.50 Mos	<u>MOTION TO DISMISS FILED 7/17/2025, DOC #22</u>	HENRY	
6/9/25	MICHELLE	8/5/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	DICKERSON	\$2,485.00			
	\$4,970.00 WO		PLAN #35 filed 8/6/2025 fails to provide for treatment of secured claim #15 filed 7/31/2025 by Quantum3 Group (Zales) in the amount of \$413.00.		
			Plan fails to provide for treatment of secured claim #16 filed 7/31/2025 by Quantum3 Group (Wayfair) in the amount of \$515.00.		

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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					
<p>Plan fails to provide for treatment of secured claim #17 filed 7/31/2025 by Quantum3 Group (Wayfair) in the amount of \$671.76.</p> <p>Plan provides for treatment of Capital One Auto Finance's claim in Paragraph 9A but the 2016 BMW was not purchased within 910 days of the petition date.</p> <p>Mortgage creditor (Planet Home Lending) has not yet filed a claim in the case. Bar date is 8/18/2025.</p>					
25-31974	THOMAS PAUL	\$944.82	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee
1 Reset	SNOW	0.27 Mos	PLAN #30 filed 7/21/2025 works, paying 75.10% to the general unsecured creditors.		recommends
4/9/25	\$3,480.00	8/8/25			confirmation of
4 of 60	WO	\$1,428.46			Plan #30 filed
					7/21/2025 with the
					proposed Order
					filed at docket
					#37.
25-33561	DEBRA F	\$1,575.00	<u>CONFIRMATION HEARING</u>	WALKER &	Trustee
0 Resets	THOMPSON	1.00 Mos	<u>AMENDED MOTION TO DISMISS</u>	PATTERSON P C	recommends
6/25/25	\$1,575.00	1/1/00	<u>FILED 8/4/2025, DOC. #18</u>		dismissal.
2 of 60	No Pmt info	\$0.00	No Response to Trustee's Motion to Dismiss.		
<p>Debtor failed to appear for her initial 341 Meeting held on 7/30/2025. Debtor's 341 Meeting has been rescheduled for 8/13/2025.</p> <p>IRS claim #10 filed 7/30/2025 shows unfiled tax returns for the years 2023-2024 and reflects a priority claim amount of \$6,223.45. Trustee has not received signed/unsigned copies of the 2023-2024 tax return. PLAN #2 filed 6/25/2025 fails to provide any treatment for the IRS.</p> <p>Debtor is delinquent 1 payment through July totaling \$1,575, with the next payment due 7/25/2025. Further, Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.</p> <p>Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.</p>					

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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

Plan fails to provide for treatment of the secured claim #5 filed on 7/10/2025 by Lone Star College System in the amount of \$94.93 for 2025 property taxes. Objection to Confirmation filed by Lone Star College System on 8/6/2025, doc. #19.

Plan fails to provide for treatment of the secured claim #7 filed on 7/17/2025 by Republic Finance in the amount of \$18,304.01 for a loan secured by a 2016 Chevy Malibu, 2 laptops, 1 desktop and 5 televisions).

Plan fails to provide for treatment of the secured claim #8 filed on 7/18/2025 by One Main Financial in the amount of \$3,841.61 for a 2009 Hyundai Azera.

Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due, Monthly Payment and Contract Interest Rate have not been provided on McFerrin Motors' claim.

25-32027	DERRICK DEKEITH and ELAINE	\$453.67 0.39 Mos	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 5/22/2025, DOC #23</u> No Response to Trustee's Motion to Dismiss.	WESLEY-THOMAS, ALVA	Trustee does not recommend confirmation.
2 Resets					
4/11/25	WILLIAMS WESLEY	8/5/25			
4 of 60	\$1,160.00 WO	\$306.25	Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			IRS claim #22 filed 8/11/2025 shows an unfiled tax return for the year 2022, 2023 and reflects a priority claim amount of \$33,017.04. Trustee has not received a copy of the 2022 tax return. PLAN #32 filed 7/14/2025 only provides \$4,842 for the IRS.		
			Plan fails to provide a dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed 4/11/2025.		
25-32054	LISA HARRELL DONALDSON	(\$380.00) -1.00 Mos	<u>CONFIRMATION HEARING</u> PLAN #40 filed 7/8/2025 works, paying 7% to general unsecured creditors.	WESLEY-THOMAS, ALVA	Trustee recommends confirmation of Plan #40 filed 7/8/2025.
2 Resets					
4/14/25	\$380.00 EFT	8/4/25			
4 of 60		\$380.00			

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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					
25-32673 1 Reset 5/13/25 3 of 60	LORRINE ANTIONETTE HILL \$2,400.00 WO	\$2,609.23 1.09 Mos 8/1/25 \$742.09	<u>CONFIRMATION HEARING</u> PLAN #35 filed 8/7/2025 works, paying 2.60% to the general unsecured creditors. However, Paragraph 21 fails to list the property address for the HOA Reserve per Footnote 15.	WESLEY-THOMAS, ALVA	Trustee does not recommend confirmation.
25-32228 1 Reset 4/24/25 4 of 60	LEVETIUS JARNELL and BRIANNA JECALA MISTER \$5,300.00 WO	(\$2,462.50) -0.46 Mos 8/4/25 \$1,412.50	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS</u> <u>FILED 6/13/2025, DOC. #30</u> No Response to Trustee's Motion to Dismiss. PLAN #38 filed 7/14/2025 fails to provide for treatment of the secured claim #12 filed on 6/16/2025 by Carmax in the amount of \$17,932.52 for a 2018 Jeep Grand Cherokee. Debtors' Objection to Carmax's claim #12 is set for 8/25/2025, doc. #39.	WESTON LEGAL, PLLC	Trustee does not recommend confirmation.
25-30554 3 Resets 1/31/25 7 of 60	CHRISTINA BAYLESS PITTMAN \$1,180.00 EFT	\$0.00 0.00 Mos 8/5/25 \$1,180.00	<u>CONFIRMATION HEARING</u> PLAN #45 filed 7/11/2025 works, paying 10% to general unsecured creditors.	YAO, KURT	Trustee recommends confirmation of Plan #45 filed 7/11/2025.
25-32936 0 Resets 5/28/25 3 of 60	EBONIE BROOKE RUNNER \$820.00 WO	\$1,640.00 2.00 Mos 1/1/00 \$0.00	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 8/11/2025, DOC. #28</u> No Response to Trustee's Motion to Dismiss. Debtor's Wage Order #19 entered 6/12/2025 is not yet active. Debtor is delinquent 2 payments through July totaling \$1,640. Debtor has not provided proof to substantiate the amount to be paid to Stellantis Financials through PLAN #12 filed 6/11/2025. The bar date passed on 8/6/2025 without the creditor filing a claim and the Trustee must pay per the Plan. Per 341 testimony, Schedule B fails to disclose all assets. Per 341 testimony, Schedules I and J do not represent a good faith estimate of	YAO, KURT	Trustee recommends dismissal.

<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's projected income and expenses.					