

**Pre-Conf/Dismissal**  
**Judge Alfredo R. Perez, Houston**  
**Tiffany D. Castro, Trustee**  
**January 30, 2025 9:00 am**

**Reset Dates:**  
02/20/2025  
03/20/2025  
04/24/2025

Highlighted = H Claims

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:00 am</b>					
<b>24-33882</b>	TRUONG THANH	<b>(\$100.25)</b>	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee does not recommend confirmation.</b>
<b>2 Resets</b>	and JENNIFER	<b>-0.03 Mos</b>	<b><u>MOTION TO DISMISS FILED 10/18/2024, DOC #36</u></b>		
8/26/24	MAJORENE	1/14/25	No Response to Trustee's Motion to Dismiss.		
5 of 60	NGUYEN	\$760.00	PLAN #52 filed 12/16/2024 fails to provide a dividend to the general unsecured creditors as required by Debtors' Official Form 122-C #54 filed on 12/16/2024.		
	<b>\$3,170.95</b>		Plan is not feasible as paragraph 4 of the plan fails to correctly specify the monthly plan payments.		
	<b>WO</b>		Objection to Confirmation #30 filed 9/18/2024 by Nationstar Mortgage.		
			No corrective action taken since last hearing.		
24-33704	JADA REGEANNE	<b>\$1,080.00</b>	<b><u>CONFIRMATION HEARING</u></b>	ALLEN, JASON N	<b>Trustee does not recommend confirmation.</b>
<b>2 Resets</b>	CLARK	<b>1.61 Mos</b>	<b><u>MOTION TO DISMISS</u></b>		
8/11/24	<b>\$670.00</b>	12/20/24	<b><u>FILED 9/16/2024, DOC #24</u></b>		
5 of 60	<b>No Pmt info</b>	\$930.00	No Response to Trustee's Motion to Dismiss		
			Debtor is delinquent 1.61 payments through 1/10/2025 totaling \$1,080.00.		
			IRS claim #5 filed 12/5/2024 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$2,867.62. Trustee has not received a signed copy of this return. PLAN #12 filed 8/26/2024 only provides \$1,206.00 for the IRS.		
			Plan fails to fully provide for claim #1 by Carvana LLC (POC: \$24,600.55, Plan: \$23,965.00). Further, based on JD Power value (\$11,992.50) as required by Order #4, the Plan does not provide sufficient adequate protection to Carvana LLC on the 2016 Mercedes C300.		
			No corrective action since the prior hearing.		

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<b>9:00 am</b>					
<b>24-33706</b>	NICOLE VENICIA	<b>\$12,425.00</b>	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	<b>Trustee recommends dismissal.</b>
<b>2 Resets</b>	WILLIAMS	<b>2.23 Mos</b>	<b><u>MOTION TO DISMISS FILED 9/17/2024, DOC #21</u></b>		
8/12/24	<b>\$5,575.00</b>	12/2/24	No Response to Trustee's Motion to Dismiss.		
5 of 60	EFT	\$1,700.00			
			Debtor is delinquent 2.2 payments through 1/11/2025 totaling \$12,425.		
			PLAN #38 filed 11/14/2024 fails to provide treatment for secured IRS claim #3 in the amount of \$5,734.39.		
			Objection to IRS claim #3 filed 11/18/2024, docket #43. Hearing continued to 2/5/2025 at 9:00 AM.		
			Plan fails to fully provide for IRS priority claim #3 amended 12/9/2024 (POC: \$2,743.43, Plan: \$1,547).		
			Plan proposes to provide for treatment of Strike Acceptance's claim in Paragraph #9B despite the 2020 Cadillac XT4 having been purchased within 910 days of the petition date.		
<b>24-35004</b>	DARRELL JAMES	<b>(\$471.02)</b>	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	<b>Trustee does not recommend confirmation.</b>
<b>0 Resets</b>	THOMPSON	<b>-0.38 Mos</b>	<b><u>MOTION TO DISMISS FILED 12/27/2024, DOC #29</u></b>		
10/28/24	<b>\$1,225.00</b>	1/16/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$565.34			
			PLAN #20 filed 11/20/2025 fails to fully provide for treatment of 910 secured claim #11 filed 1/6/2025 by Bridgecrest for the 2017 Dodge Charger (POC: \$37,050.32, Plan: \$33,734.00). Objection to Confirmation #30 filed 1/8/2025 by Bridgecrest/Carvana.		
			IRS claim #4 filed 12/10/2024 shows an unfiled tax return for the year 2021, 2022, 2023 and reflects a priority claim amount of \$2,223.57. Trustee has not received a copy of these tax returns. Plan fails to provide any treatment for the IRS.		
			Based on JD Power value (\$19,462.50) as required by Order #6, the Plan does not provide sufficient adequate protection to Bridgecrest on the 2014 BMW M6.		
			Objection to Confirmation #25 filed 12/9/2024 Bridgecrest/Carvana.		

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:00 am</b>					
<b>24-33992</b>	THEODORE	<b>\$1,800.00</b>	<b><u>CONFIRMATION HEARING</u></b>	CHEUNG, WAI PING	<b>Trustee does not recommend confirmation.</b>
1 Reset	JOHNSON, JR.	1.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
8/29/24	\$1,800.00	12/6/24	<b><u>FILED 10/7/2024, DOC #22</u></b>		
5 of 60	EFT	\$1,800.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent \$1,800.00 with next payment due 1/28/25.		
			PLAN #29 filed on 11/15/2024 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/2024.		
			Plan does not provide for by Selene Finance LP's 3002.1(c) Notice (docket #37) in the amount of \$575.00.		
			Plan provides for treatment of the IRS in the amount of \$8,000.00 in Paragraph 6 but IRS has only filed an unsecured claim.		
			Plan fails to provide for treatment of the secured claim #7 filed on 10/24/24 by Udoh David Ubak-Offiong in the amount of \$19,429.12. Objection to Claim filed 11/14/24 at #27 is set for a hearing on 2/19/25 at 9:00 AM.		
<b>24-34923</b>	SHANNELL DENISE	<b>\$658.90</b>	<b><u>CONFIRMATION HEARING</u></b>	CHEUNG, WAI PING	<b>Trustee recommends confirmation of Plan #41 filed 1/13/2025.</b>
1 Reset	CUNNINGHAM	0.26 Mos	PLAN #41 filed 1/13/2025 works, paying less than 1 percent to general unsecured creditors.		
10/22/24	\$2,500.00	1/22/25			
3 of 60	EFT WO	\$784.62			
<b>24-33963</b>	JARRETT LYNN	<b>(\$817.04)</b>	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee does not recommend confirmation.</b>
1 Reset	SPENCE	-0.98 Mos	<b><u>MOTION TO DISMISS</u></b>		
8/28/24	\$835.00	1/16/25	<b><u>FILED 10/7/2024, DOC #18</u></b>		
5 of 60	WO	\$1,075.14	Response to Trustee's Motion to Dismiss filed 11/7/2024 at #22.		
			PLAN #2 filed 8/28/2024 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/2024.		
			IRS claim #4 filed 12/31/24 shows an unfiled tax return for the year 2020 and		

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<b>9:00 am</b>					
<p>reflects a priority claim amount of \$18,270.08. Trustee has not received a copy of this return. Plan fails to provide any treatment for the IRS.</p> <p>Plan fails to provide for treatment of the secured claim #4 filed on 12/31/24 by the IRS in the amount of \$17,282.54.</p> <p>Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's disposable income.</p> <p>Trustee alleges Debtor's Official Form 122C is incorrect, thus Plan fails to meet the requirements of 1325(b) and fails to reflect the correct applicable commitment period.</p>					
24-34940	IMEH JOHN ETEFIA	\$1,845.00	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee
1 Reset	\$615.00	3.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 12/10/2024, DOC #22</u></b>		recommends
10/23/24	WO	1/1/00	No Response to Trustee's Motion to Dismiss.		dismissal.
3 of 60		\$0.00			
<p>Debtor is delinquent 3 payments through 1/22/2025 totaling \$1,845.</p> <p>Debtor failed to appear at the First Meeting of Creditors held 11/20/2024.</p> <p>PLAN #2 filed 10/23/2024 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/01/2024.</p> <p>Plan fails to fully provide for treatment secured claim #3 filed on 11/4/2024 for a 2020 BMW 3 Series (Claim: \$29,286.27, Plan: \$28,786).</p> <p>IRS claim #5 filed 12/13/2024 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$1,026. Trustee has not received a copy of the 2021 tax return. Plan fails to provide any treatment for the IRS.</p>					

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<b>9:00 am</b>					
<b>24-35161</b>	JOSE RUFINO	<b>\$2,216.55</b>	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee recommends transfer of the case to the Eastern District of Texas.</b>
0 Resets	COREA MEZA	1.31 Mos	Trustee's Motion to Transfer Case Out of District #21 filed 1/2/2025.		
11/1/24	\$1,695.00	1/24/25	Debtor's Response to Motion to Transfer Case #22 filed 1/21/2025.		
2 of 60	WO	\$391.15	Debtor is delinquent 1.3 payments through 1/1/2025 totaling \$2,216.55.		
			PLAN #2 filed 11/1/2024 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/2024.		
			Plan fails to fully provide for the claim of Vanderbilt Mortgage (Arrears per POC: \$11,812.57, Plan: \$6,761; Ongoing payments per POC: \$1,273.95, Plan: \$1,344.21).		
			Plan fails to provide a dividend to the general unsecured creditors as required by Non-Exempt Property.		
24-33184	MOHAMMED	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee does not recommend confirmation.</b>
4 Resets	KHALID AL	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>	T	
7/7/24	QARAGULLY	1/7/25	<b><u>FILED 8/15/2024, DOC #21</u></b>		
6 of 60	\$400.00	\$400.00	Response to Trustee's Motion to Dismiss filed 9/18/2024 at #24.		
	EFT		PLAN #43 filed 12/19/2024 works, paying 1.197% to the general unsecured creditors. However, Trustee alleges that Plan fails to provide for all of Debtor's disposable income.		
24-33447	JANNETH FLORES	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	<b>Trustee does not recommend confirmation.</b>
4 Resets	\$600.00	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
7/30/24	EFT	1/13/25	<b><u>FILED 8/16/2024, DOC #16</u></b>		
6 of 60		\$600.00	Response to Trustee's Motion to Dismiss filed 10/15/2024 at #35.		
			PLAN #41 filed 11/19/2024 works, paying 9.456% to the general unsecured creditors. However, 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.		

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9:00 am

Plan lists a special provision in Paragraph #27:  
TD Bank, N.A. Debtor made a payment of \$1,700.00 on or about 8/14/2024 which was meant to cover the pre-petition payment. The payment made by the Debtor will be treated as a pre-petition payment and Debtor will continue paying TD Bank, N.A. directly.

Plan fails to provide for all of Debtor's disposable income. Debtor reported the brother is driving and paying for the 2020 Dodge Ram 1500 but has not provided proof. Trustee alleges that even if permitted to pay directly, this debt/asset is not necessary for the support of Debtor or Debtor's dependents.

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

No corrective action since the prior hearing.

24-34603	HEATHER MARIE	(\$596.92)	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
1 Reset	and CHAD ANDREW	-0.53 Mos	Objection to Confirmation #22 filed 12/11/2024 by Nebraska Furniture Mart.		
9/30/24	FURR	1/24/25			
4 of 60	\$1,120.00 WO	\$258.46	PLAN #24 filed 12/19/2024 works, paying 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$180,055.20. Trustee requests a C4 Confirmation Order for 100% Plans		

24-35325	SANTOS GABRIEL	\$500.00	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	and JENNIFER	0.12 Mos	<b><u>MOTION TO DISMISS</u></b>		
11/12/24	VIRGINIA REYES	1/22/25	<b><u>FILED 12/16/2024, DOC #31</u></b>		
2 of 60	\$4,100.00 WO	\$1,800.00	No Response to Trustee's Motion to Dismiss.		

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

IRS claim #5 filed 12/5/2024 shows an unfiled tax return for the year 2021, 2022 and 2023 and reflects a priority claim amount of \$401,764.81. Trustee received signed copies of these returns on 12/17/24 with the 2021 return reflecting a refund of \$1,759.00, 2022 return reflects a stated liability of \$265.00 and the 2023 return reflecting a stated liability of \$1,141.00. PLAN #33 filed 12/16/24 provides \$1,406.00 for the IRS.

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9:00 am					
Plan fails to fully provide for the claim of PHH Mortgage (Arrears per POC: \$16,666.52, Plan \$13,146.15. Ongoing payments per POC \$1,137.30; Plan: \$1,250.00). Objection to Confirmation #37 filed 1/6/25.					
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.					
24-34564	TIFFANEY DEANN	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
1 Reset	BROWN	0.00 Mos	<u>MOTION TO DISMISS</u>	A	
9/30/24	\$350.00	12/27/24	<u>FILED 11/14/2024, DOC. #27</u>		
4 of 60	WO	\$350.00	Response to Trustee's Motion to Dismiss filed 12/10/2024 at #29.		
PLAN #37 filed 12/17/24 works paying 6.184% to the general unsecured creditors. However, Trustee alleges that Plan is not feasible as Debtor's Schedule J reflects Debtor cannot afford the payment called for in paragraph 16 to cure arrears on the TAH Texas Services LLC claim.					
24-34967	MARIANGELA	\$1,903.78	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
1 Reset	JOSEPH JOMAN	0.73 Mos	<u>MOTION TO DISMISS FILED 11/21/2024, DOC #41</u>	A	
10/25/24	and JOMAN	1/23/25	<u>AMENDED MOTION TO DISMISS FILED 1/23/2025, DOC #72</u>		
3 of 60	KURUPPASSERY CHAKKO	\$2,650.61	Debtors' Response to Trustee's Motion to Dismiss filed 12/16/2024 at docket #60.		
	\$2,615.00 ACH		PLAN #71 filed 1/14/2025 is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.		
24-35038	JAMES CRAIG and	(\$3,837.50)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	STACY	-1.08 Mos	<u>MOTION TO DISMISS FILED 12/27/2024, DOC #33</u>	A	
10/29/24	DAMEWOOD HILL	1/22/25	Response to Trustee's Motion to Dismiss #34 filed 1/21/2025.		
3 of 60	\$3,550.00 WO	\$1,812.50	PLAN #39 filed 1/23/2025 works, paying 8% to general unsecured creditors, but newly surrenders the 2024 Nissan Sentra to Santander Consumer and requires additional noticing time.		

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24-35069	LAURA PAULINE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee recommends confirmation of Plan #36 filed 1/23/2025 with a C4 Order.
0 Resets	ELVEBAK	0.00 Mos	PLAN #36 filed 1/23/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement. Trustee requests a C4 Confirmation Order for 100% Plans.	A	
10/30/24	\$500.00	12/26/24			
3 of 60	EFT	\$500.00			
24-32733	CORY D'VON	\$1,085.00	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	Trustee does not recommend confirmation.
5 Resets	HARRIS, SR	1.00 Mos	<b><u>TRUSTEE'S MOTION TO DISMISS FILED 7/17/2024, DOC #21</u></b>		
6/12/24	\$1,085.00	1/3/25	No Response to Trustee's Motion to Dismiss.		
7 of 60	WO	\$1,085.00	Debtor is delinquent 1 payment through 1/12/2025 totaling \$1,085.		
			PLAN #39 filed 11/17/2024 works, paying 5% to general unsecured creditors.		
<b>10:00 am</b>					
24-33805	BRIAN VINCENT	(\$212.50)	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	Trustee does not recommend confirmation.
2 Resets	and LAURA KINCAID	-0.50 Mos	<b><u>MOTION TO DISMISS</u></b>	KENNETH	
8/19/24	REYNOLDS	1/22/25	<b><u>FILED 9/16/2024, DOC #21</u></b>		
5 of 60	\$425.00	\$212.50	No Response to Trustee's Motion to Dismiss.		
	WO		PLAN #25 filed 10/10/24 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a).		
			Paragraph 8C of the Plan is misleading as the Date Last Payment is Due on the Harris County, Harris County LGBS Clients, Tomball ISD, Harris County MUD #281 and Northpointe WCID claims reflect 1/31/2025.		
			Trustee alleges Debtor's Official Form 122C is incorrect, thus Plan fails to meet the requirements of 1325(b).		
			Schedule I fails to disclose current employment for Co-Debtor. Thus, the Plan may not meet the disposable income requirement.		
			No corrective action since the prior hearing.		



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24-31416	ERIC	\$510.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
4 Resets	CHRISTOPHER	0.87 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 11/14/2024, DOC #64</u></b>		
3/29/24	BACH	1/2/25	Debtor's Response to Trustee's Motion to Dismiss #73 filed 12/15/2024.		
10 of 60	\$585.00	\$510.00	Debtor is delinquent \$510 with next payment due 1/28/2025 in the amount of \$585.		
	EFT		PLAN #68 filed 12/5/2024 works, paying 2.55% to the general unsecured creditors.		
24-35311	LENA LONGORIA	\$600.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	CHAVIRA	2.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
11/11/24	\$300.00	1/1/00	<b><u>FILED 12/16/2024, DOC #19</u></b>		
2 of 60	WO	\$0.00	No Response to Trustee's Motion to Dismiss.		
			Meeting of Creditors is not concluded. Meeting adjourned pending proof of social security number.		
			No payments remitted. Debtor is delinquent 2 payments through 1/11/25 totaling \$600.00.		
			PLAN #22 filed 12/26/24 fails to fully provide for priority claim #1 filed on 11/25/24 by the IRS (POC: \$10,368.23, Plan: \$6,000.00). Further, Debtor has failed to provide copy of the 2023 federal income tax return.		
			Plan fails to provide sufficient funds for payment in full of all secured and priority claims.		
24-34104	MANUEL	\$2,945.00	<b><u>CONFIRMATION HEARING</u></b>	TRAN SINGH LLP	Trustee does not recommend confirmation.
1 Reset	GONZALEZ JR	0.98 Mos	<b><u>MOTION TO DISMISS</u></b>		
9/2/24	\$3,020.00	1/14/25	<b><u>FILED 10/30/2024, DOC #32</u></b>		
4 of 60	EFT	\$1,000.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent \$2,945.00 with next payment due 2/2/2025.		
			PLAN #34 filed 11/19/24 works, paying 3.261% to the general unsecured creditors. However, Trustee alleges Plan is not feasible as it provides only \$268.54 to general unsecured creditors. Debtor has 2 interest bearing ad valorem tax claims.		

**Pre-Conf/Dismissal**  
**Judge Alfredo R. Perez, Houston**  
**Tiffany D. Castro, Trustee**  
**January 30, 2025 10:00 am**

**Reset Dates:**  
02/20/2025  
03/20/2025  
04/24/2025

Highlighted = H Claims

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

10:00 am

This is the fifth case filed regarding the same real property since 2022.

24-34894	URSULA MARIE	\$1,800.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 11/20/2024, DOC #11</u></b>	TURNER, REGINA	Trustee does not recommend confirmation.
1 Reset	ROSE	1.00 Mos	Response to Trustee's Motion to Dismiss #26 filed 12/18/2024.		
10/21/24	\$1,800.00	12/30/24			
3 of 60	No Pmt info	\$1,800.00	Debtor is delinquent 1 payment through 1/20/2025 totaling \$1,800.		
			Debtor has failed to file a wage deduction order with the Court.		
			Per 341, Debtor has not disclosed all assets on schedules A/B and thus the Plan may not meet the liquidation test.		
			PLAN #2 filed 10/21/2024 proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/2024.		
			Plan fails to provide for treatment of the secured claim #11 filed 12/12/2024 by Harris County LGBS Clients in the amount of \$568.40.		
			Objection to Confirmation #22 filed by Harris County LGBS Clients.		
			Plan fails to provide for treatment of the secured claim #12 filed 12/12/2024 by Tower Loan of Texas LIC in the amount of \$5,385.33.		
			Plan Summary #2 does not match the Plan.		
			Plan fails to pay 100% dividend to general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 10/21/2024.		

**Pre-Conf/Dismissal**  
**Judge Alfredo R. Perez, Houston**  
**Tiffany D. Castro, Trustee**  
**January 30, 2025 10:00 am**

**Reset Dates:**  
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04/24/2025

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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
<b>10:00 am</b>					
24-34892 0 Resets 10/21/24 3 of 60	STEPHANIE ALEXANDRA COLINDRES \$1,815.00 WO	\$0.00 0.00 Mos 1/16/25 \$907.50	<b><u>CONFIRMATION HEARING</u></b> PLAN #27 filed 1/7/2025 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$186,504. Trustee requests a C3/C4 Confirmation Order for potential lawsuits and 100% Plans.	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #27 filed 1/7/2025 with a C3/C4 confirmation order.
24-34644 1 Reset 10/1/24 3 of 60	DONALD BREAU \$3,875.00 WO	(\$2,655.00) -0.69 Mos 1/21/25 \$885.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 11/20/2024, DOC #22</u></b> No Response to Trustee's Motion to Dismiss.  PLAN Summary #24 filed 12/14/2024 is misleading as it reflects a 46% return to general unsecured creditors, because the total amount of general unsecured claims is understated. Plan reflects \$8,865.09, when the total amount of timely filed general unsecured claims is \$19,441.28.  Debtor has failed to provide Trustee with proof of current income.	WESLEY-THOMAS, ALVA	Trustee does not recommend confirmation.
24-35256 0 Resets 11/6/24 2 of 60	KERA ALYSE KIDD \$540.00 WO	\$24.00 0.04 Mos 1/2/25 \$528.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 12/27/2024, DOC #20</u></b> No Response to Trustee's Motion to Dismiss.  PLAN #24 filed 1/2/2025 fails to provide treatment secured claim #18 filed 1/3/2025 by US Department of HUD in the amount of \$8,599.93.	WILLINGHAM, AMBER L	Trustee does not recommend confirmation.
24-34255 2 Resets 9/12/24 4 of 60	COREY ANTHONY and VANESSA MARIE HAYDEN PHILLIPS \$910.00 WO	\$2,360.65 2.59 Mos 12/18/24 \$210.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 10/30/2024, DOC #40</u></b> No Response to Trustee's Motion to Dismiss.  Debtors' are delinquent 2.59 payments through 1/12/25 totaling \$2,360.65.  PLAN #16 filed 10/9/2024 fails to fully provide for secured claim #8 by United Auto Credit Corporation (POC: \$32,551.88, Plan: \$31,086.63).  Based on JD Power value (\$6,120.00) as required by Order #5, Plan does not	YAO, KURT	Trustee does not recommend confirmation.

**Pre-Conf/Dismissal**  
**Judge Alfredo R. Perez, Houston**  
**Tiffany D. Castro, Trustee**  
**January 30, 2025 10:00 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>			

10:00 am

provide sufficient adequate protection to Integrity Texas Funding on the 2007 GMC Yukon. Further, plan reflects creditor as Lonestar Title Loans .

Schedule I fails to disclose length of employment for both Debtor and Co Debtor and Co-Debtor has failed to provide proof of income with Afni Insurance Services .

No corrective action since the prior 2 hearings.

24-35299	ROSSY NEYDA	\$0.00	<b><u>CONFIRMATON HEARING</u></b>	YAO, KURT	<b>Trustee does not recommend confirmation.</b>
0 Resets	REYES	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
11/9/24	\$370.00	1/21/25	<b><u>FILED 12/19/2024, DOC #22</u></b>		
2 of 60	No Pmt info	\$370.00	No Response to Trustee's Motion to Dismiss.		

Meeting of creditors is not concluded. Meeting is adjourned pending proof of business income and expenses.

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

Schedule I fails to disclose employers address or length of employment. Further, based on financials submitted, Debtor's business income is grossly understated, thus the Plan may not meet the disposable income requirement.

Trustee alleges the Statement of Financial Affairs is incomplete .