

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

**Reset Dates:**  
08/18/2025  
09/17/2025  
10/15/2025

Highlighted = H Claims

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
25-32121	ALANCIA RENEE	\$602.18	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	Trustee recommends dismissal.
0 Resets	HAL	0.78 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
4/17/25	\$771.71	5/29/25	<b><u>FILED 6/25/2025, DOC. #56</u></b>		
3 of 60	EFT	\$321.24	Debtor's Response to Trustee's Motion to Dismiss filed 6/20/2025, doc. #55.		
			Debtor is delinquent .78 payments through June totaling \$602.18, with the next payment due July 17, 2025.		
			Trustee alleges PLAN #54 filed 6/20/2025 is not feasible. Trustee has not received proof of income, and the Plan provides \$0 to general unsecured creditors. Debtor has an interest bearing auto claim.		
			Trustee objects to treatment of Navy Federal Credit Union's claim in Paragraph 8B. Objection to Confirmation filed by Navy FCU on 6/26/2025, doc. #57.		
			Plan proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a).		
			Plan Summary #54 fails to list the non-exempt property amount of \$40,366.93 and thus, the Plan fails to pass the liquidation test.		
			Per 341 testimony, Schedule B is inaccurate.		
			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.		
			Order Denying Debtor's Motion to Enforce Turnover Order entered 5/27/2025, doc. #44, regarding Navy FCU's 2022 Audi Q3.		
25-32265	ALAN ISMAEL	\$8,326.74	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	Trustee recommends dismissal.
0 Resets	PAGAN-PEREZ and	2.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
4/25/25	MARICELLA ANA	1/1/00	<b><u>FILED 6/25/2025, DOC. #42</u></b>		
3 of 60	BENAVENTE	\$0.00	No Response to Trustee's Motion to Dismiss.		
	\$4,163.37				
	No Pmt info		Debtors appeared for their 341 Meeting held on 6/4/2025; however, their meeting was adjourned pending Trustee's receipt of proof of income, expenses and Trust		

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documents. Trustee has not received the requested documents.

Debtors have failed to file a wage deduction order or EFT/ACH authorization with the Court and are delinquent 2 payments through June totaling \$8,326.74.

Debtors failed to file Pay Advices and a Plan Summary.

IRS claim #1 filed 6/16/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$58,908.44. Trustee has not received signed/unsigned copies of the 2022-2023 tax returns but has received an unsigned copy of the 2024 tax return reflecting \$7,891 liability. PLAN #27 filed 5/9/2025 fails to provide any treatment for the IRS.

Plan does not comply with BLR 3015-1(a) and is not feasible.

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

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

Per 341 testimony, Schedule G is inaccurate.

Per 341 testimony, Schedule I fails to reflect Mr. Pagan-Perez's correct income, which is currently overstated.

Per 341 testimony, Schedule J fails to list Debtors' combined monthly income and contribution to their daughter.

Debtors failed to provide documentation supporting the expenses reflected on Schedules J.

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.

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<b>9:30 am</b>					
25-32431	JOSE O REYES	\$0.02	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee recommends dismissal with prejudice.</b>
0 Resets	\$0.01	2.00 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #13</u></b>		
5/2/25	No Pmt info	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60		\$0.00	Debtor failed to appear at the First Meeting of Creditors held 6/11/2025.		
			Debtor has failed to file a wage deduction order with the court, nor remitted any payments.		
			Debtor failed to provide Trustee with proof of identity and tax returns .		
			Debtor has failed to file Schedules A-J, a completed Official Form 122C, Statement of Financial Affairs, and pay advices.		
			Debtor failed to file a Plan with attached Plan Summary.		
			Debtor has caused unreasonable delay that is prejudicial to creditors under 11 U.S.C. Section 707(a).		
25-32501	RANIA EDLIBI	\$2,000.00	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee recommends dismissal with prejudice.</b>
0 Resets	\$1,000.00	2.00 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #26</u></b>		
5/5/25	No Pmt info	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60		\$0.00	Debtor is delinquent 2 payments through 7/4/2025 totaling \$2,000. Debtor has not remitted any payments.		
			Debtor failed to appear at the First Meeting of Creditors held 6/18/2025.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			Debtor failed to file proof of attendance at an approved credit counseling course taken before the petition date.		
			Debtor failed to provide Trustee with a copy of her 2024 tax return.		

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

PLAN #22 filed 5/13/2025 does not have an attached Plan Summary.

Plan is not feasible pursuant to U.S.C. Section 1325(a)(6).

Debtor may not be eligible for relief under Chapter 13 as the debts exceed the limits set by 11 U.S.C. Section 109(e).

Debtor has caused unreasonable delay that is prejudicial to creditors under 11 U.S.C. Section 707(a).

25-32533	JESSE ALEXANDER	\$13,710.00	<u>CONFIRMATION HEARING</u>	ABII, EZENWANYI G	Trustee recommends dismissal.
0 Resets	SPARKS	3.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
5/5/25	\$4,570.00	1/1/00	<u>FILED 6/25/2025, DOC. #23</u>		
2 of 60	WO	\$0.00	No Response to Trustee's Motion to Dismiss.		
<p>Debtor failed to appear for his 341 Meeting held on 6/18/2025. Debtor appeared for his rescheduled 341 Meeting set for 7/2/2025; however, the meeting was not conducted or concluded for failure to provide proof of identification. Final reset 341 Meeting will be set for 7/16/2025.</p>					
<p>Debtor is delinquent 3 payments through July totaling \$13,710.</p>					
<p>Debtor failed to provide a copy of his 2024 Tax Return to the Trustee.</p>					
<p>PLAN #28 filed 7/1/2025 fails to provide for treatment of the secured claim #6 filed on 7/3/2025 by Klien ISD in the amount of \$3,037.11 for 2025 property taxes.</p>					
<p>Plan Summary #28 fails to list the non-exempt property amount of \$723.99 and thus, the plan fails to meet the liquidation test.</p>					
<p>Trustee alleges that the plan is not feasible as Schedules I and J and the Plan Summary reflect insufficient disposable income to fund the plan.</p>					

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<b>9:30 am</b>					
Trustee alleges Schedule B is inaccurate.					
Trustee alleges Schedule I is inaccurate.					
Objection to Confirmation filed by Capital One Auto Finance on 6/26/2025, doc. #24, regarding a 2012 BMW X3 28i.					
25-31699	MARGARITA	\$2,570.00	<b><u>CONFIRMATION HEARING</u></b>	AGUINAGA, JESSE	Trustee does not recommend confirmation.
1 Reset	TORRES	0.32 Mos	<b><u>MOTION TO DISMISS FILED 5/22/2025, DOC #42</u></b>		
3/28/25	\$8,020.00	7/1/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$5,450.00	PLAN #59 filed 7/1/2025 proposes to pay Mack Brook's total debt claim in Paragraph 8A, instead of 8B. Amended Objection to Confirmation #60 filed 7/2/2025 by Mack Brooks, LLC.		
			Plan proposes to pay Harris County Court Cost's total debt claim in Paragraph 8A instead of 8B.		
			Plan proposes to establish (2) ad valorem reserve accounts while Schedule A reflects Debtor owning only (1) piece of real property.		
			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.		
25-32461	LOU WALKER	(\$50.00)	<b><u>CONFIRMATION HEARING</u></b>	BAIR, THOMAS E	Trustee does not recommend confirmation.
0 Resets	WEAVER	-0.50 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #14</u></b>		
5/2/25	\$100.00	7/2/25	No Response to Trustee's Motion to Dismiss.		
2 of 36	WO	\$50.00	Trustee alleges Schedule I is inaccurate.		
			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.		

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9:30 am					
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.					
25-30123	FRANK ALFRED	\$61.89	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
4 Resets	WILLIAMS, JR and	0.15 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #26</u>		
1/6/25	VANDETTA	6/11/25	Response to Trustee's Motion to Dismiss #30 filed 3/13/2025.		
6 of 60	ANTOINETTE CUNNINGHAM	\$30.39	Debtors are proposing to pay Lakeview (Nationstar) directly in paragraph 8C of PLAN #40 filed 4/22/2025, however, claim #13 reflects an arrearage amount of \$4,049.79.		
	\$400.00 WO		Plan does not provide for the notice of post-petition fee claim of Lakeview (Nationstar) in the amount of \$400 for proof of claim and 410 A form.		
Objection to Confirmation #27 filed 2/21/2025 by Lakeview Loan Servicing.					
25-30347	KEITH EDWARD	\$0.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
3 Resets	and JILL RENEE	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
1/22/25	VANWOERT	6/18/25	<u>FILED 3/7/2025, DOC. #28</u>		
6 of 60	\$960.00 WO	\$1,900.00	Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #30.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.		
Objection to Confirmation filed by Nationstar Mortgage on 3/7/2025, doc. #29.					
25-32291	SUSAN KAYE	\$0.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
0 Resets	OWENS	0.00 Mos	<u>MOTION TO DISMISS</u>		
4/28/25	\$300.00 WO	7/1/25	<u>FILED 6/13/2025, DOC. #23</u>		
3 of 45		\$300.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #2 filed 4/28/2025 unfairly discriminates among unsecured creditors of the same class.		
Debtor is proposing to pay Regional Acceptance Corporation directly in paragraph					

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9C of the Plan, however, claim #18 reflects an arrearage amount of \$5,086.72.						
Plan fails to provide the Amount of Cure in Paragraph 16 for Debtor's contractual obligations to CS Community LLC and Steven Furniture.						
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.						
25-32458	BARON TODD and	\$3,870.00	CONFIRMATION HEARING	BAKER, REESE W	Trustee recommends dismissal.	
0 Resets	STEFANIE RENA	1.35 Mos	AMENDED MOTION TO DISMISS			
5/2/25	WYATT	6/26/25	FILED 7/3/2025, DOC. #39			
2 of 60	\$2,870.00	\$1,870.00	No Response to Trustee's Motion to Dismiss.			
	WO					
Wage Order #30 entered 6/16/2025 is not yet active. Debtors are delinquent 1.34 payments through July totaling \$3,870.						
PLAN #23 filed 7/11/2025 fails to properly provide for the claim of PHH Mortgage (Arrears per POC: \$39,033.82, Plan \$32,569.65. Ongoing payments per POC \$1,254.61; Plan: \$1,415.91). Objection to Confirmation filed by PHH Mortgage on 6/27/2025, doc. #38.						
Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtors' Official Form 122C.						
25-32513	HAROLD GRAYSON	\$2,800.00	CONFIRMATION HEARING	BAKER, REESE W	Trustee recommends dismissal.	
0 Resets	\$1,400.00	2.00 Mos	AMENDED MOTION TO DISMISS			
5/5/25	EFT	1/1/00	FILED 6/25/2025, DOC. #26			
2 of 60		\$0.00	No Response to Trustee's Motion to Dismiss.			
IRS claim #2 filed 6/16/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$2,837.56. Trustee has not received a signed/unsigned copy of the 2022-2024 tax returns. Trustee has received Debtor's Unsworn Declaration Regarding Unfiled Tax Returns for 2020-2024 on 6/4/2025 wherein he had minimal income. PLAN #6 filed 5/8/2025 fails to provide any treatment for the IRS.						
Debtor is delinquent 2 payments through July totaling \$2,800.						

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9:30 am					
PLAN #6 filed 5/8/2025 fails to provide for treatment of the secured claim #1 filed on 5/20/2025 by Fort Bend County in the amount of \$17.02 for 2025 property taxes. Objection to Confirmation filed by Fort Bend County on 6/4/2025, doc. #21.					
25-32525	MARTHA ESTELA	\$1,775.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
0 Resets	RODRIGUEZ	1.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
5/5/25	\$1,775.00	6/23/25	<u>FILED 7/7/2025, DOC. #30</u>		
2 of 60	WO	\$775.00	No Response to Trustee's Motion to Dismiss.		
Wage Order #24 entered 6/20/2025 is not yet active.					
PLAN #21 filed 6/19/2025 fails to fully provide for the claim of Select Portfolio Services (Arrears per POC: \$30,046.10, Plan \$25,794. Ongoing payments per POC \$1,226.83; Plan: \$967.22).					
Per 341 testimony, Schedule B is inaccurate.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-31773	JULIA OTILLIA JETT	\$1,300.00	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee recommends confirmation of Plan #40 filed 7/3/2025 if Objection #24 filed by Wells Fargo is withdrawn or overruled.
1 Reset	\$9,825.00	0.13 Mos	Objection to Confirmation #24 filed 5/15/2025 by Wells Fargo Bank.		
3/31/25	EFT	7/1/25	PLAN #40 filed 7/3/2025 works, paying 34% to general unsecured creditors.		
4 of 60		\$7,700.00			
25-32636	DIAMOND	\$384.12	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee recommends confirmation of Plan #23 filed 6/30/2025.
0 Resets	BRITTANY	0.61 Mos	PLAN #23 filed 6/30/2025 works, paying 1.63% to the general unsecured creditors.		
5/9/25	RICHARDSON	6/25/25			
2 of 60	\$625.00	\$288.44			
	WO				



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25-32680	CATHERYNE	\$0.00	CONFIRMATION HEARING	BRYEANS, DONALD	Trustee recommends confirmation of Plan #31 filed 7/1/2025 with a C3 Order.
0 Resets	YVONNE LONGINO	0.00 Mos	PLAN #31 filed 7/1/2025 works, paying 35.02% to the general unsecured creditors. Trustee requests a C3 Confirmation Order for pending lawsuits.		
5/14/25	\$4,480.00	6/16/25			
2 of 60	EFT	\$4,450.00			
25-32791	MICHAEL KENNETH	\$0.00	CONFIRMATION HEARING	BRYEANS, DONALD	Trustee recommends confirmation of Plan #31 filed 7/5/2025.
0 Resets	and LILIANA G	0.00 Mos	PLAN #31 filed 7/5/2025 works, paying 14% to general unsecured creditors.		
5/21/25	DENNIS	6/20/25			
2 of 60	\$1,500.00	\$1,500.00			
	EFT				
25-31176	JONATHON NEAL	\$7,843.74	CONFIRMATION HEARING	CHEUNG, WAI PING	Trustee does not recommend confirmation.
2 Resets	PORCHIA	0.78 Mos	AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #34		
3/3/25	\$10,000.00	7/3/25	Debtor's Response to Trustee's Motion to Dismiss filed 5/14/2025 at docket #38.		
4 of 60	EFT WO	\$221.00	IRS claim #6 filed 4/22/2025 shows unfiled tax returns for the years 2021, 2022, 2023 and 2024, reflecting a priority claim amount of \$4,933.03. Trustee received signed copies of these returns on 5/29/2025: 2021 shows a refund of \$2,244.00, 2022 shows a refund of \$190.00, 2023 shows a refund of \$2,837.00 and 2024 shows a refund of \$7,026.00. PLAN #35 filed 5/13/2025 fails to provide any treatment for the IRS.		
			The hearing on Debtor's Objection to Claim #6 of the IRS filed 6/12/2025 at docket #46 has been reset to 7/22/2025 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.		
25-30367	GWENDOLYN	\$3,594.98	CONFIRMATION HEARING	CIMENT, DANIEL	Trustee does not recommend confirmation.
3 Resets	OSBORNE SWINT	1.21 Mos	AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #52		
1/23/25	\$2,970.00	7/2/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	WO	\$274.62	Debtor is delinquent 1.21 pmts through 6/22/2025 totaling \$3,594.98.		
			IRS claim #19 filed 5/9/2025 shows an unfiled tax return for the year 2021 and		

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reflects a priority claim amount of \$5,408.06. Trustee has received an signed copy of the 2021 tax return on 7/7/2025 reflecting a refund of \$1,989. PLAN #42 filed 4/22/2025 fails to provide any treatment for the IRS priority claim, nor the secured portion of the IRS claim in the amount of \$831.					
Plan does not provide for the notice of post-petition fee claim of LoanCare in the amount of \$900 for proof of claim and property preservation fees.					
25-32120	CHAD DANIEL and	(\$317.34)	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	SARAH LEANNE	-0.38 Mos	<b><u>MOTION TO DISMISS</u></b>		
4/17/25	MARTIN	6/25/25	<b><u>FILED 6/5/2025, DOC. #26</u></b>		
3 of 60	\$825.00	\$380.78	No Response to Trustee's Motion to Dismiss.		
	WO				
Plan #2 filed 4/17/2025 unfairly discriminates among unsecured creditors of the same class.					
Plan fails to provide the Amount of Cure in Paragraph 16 for Debtors' contractual obligations to BRE Realty LLC.					
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.					
Per 341 testimony, Schedule B is inaccurate.					
Per 341 testimony, Schedule I fails to reflect Debtor's correct gross income, which is currently understated.					
25-32237	LARRON BRYAN	(\$150.96)	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	and ELICIA NOEL	-0.16 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #26</u></b>		
4/24/25	MACKEY	7/2/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	\$925.00	\$475.00			
	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.					
Debtors failed to provide Trustee with documentation supporting the expenses					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

**Reset Dates:**  
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09/17/2025  
10/15/2025

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

reflected on Schedules J.

25-32377	MELANIE LYNN	\$138.77	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee does not recommend confirmation.</b>
0 Resets	GREEN	0.46 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
4/30/25	\$300.00	6/25/25	<b><u>FILED 6/25/2025, DOC. #24</u></b>		
3 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 unfairly discriminates among unsecured creditors of the same class.

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

Per 341 testimony, Schedule I is inaccurate.

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

25-32419	TAMMY LYNN	\$712.28	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee does not recommend confirmation.</b>
0 Resets	LEWIS	1.16 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #21</u></b>		
5/1/25	\$615.00	7/7/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$19.62			

Debtor is delinquent 1.16 payments through 6/30/2025 totaling \$712.28.

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

Plan #24 filed 6/30/2025 proposes to begin payments later than the 30 days required by 1326(a)(1).

Based on JD Power value (\$31,518) as required by Order #6, the Plan does not provide sufficient adequate protection to JSC Federal Credit Union on the 2021 GMC Canyon.

Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not

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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					
been provided on the Wells Fargo Auto claim.					
Debtor is not contributing all disposable income into the plan. Debtor is proposing to keep a jet ski at the expense of the general unsecured creditors.					
25-32596	GESELL PONCE	\$750.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	MORALES	1.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
5/7/25	\$750.00	6/13/25	<u>FILED 6/26/2025, DOC. #24</u>		
2 of 60	EFT	\$855.00	No Response to Trustee's Motion to Dismiss.		
Debtor failed to substantiate the \$8,000 to be paid to IRS in PLAN #21 filed 6/25/2025. The Internal Revenue Service has not filed a claim, and Trustee must disburse according to Plan. Debtor's 2023 tax return reflects \$0 liability and Debtor's 2024 tax return reflects a refund.					
Plan fails to provide the Amount of Cure in Paragraph 16.					
25-32676	NATASHA	(\$200.00)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	WYNETTE JENKINS	-0.50 Mos	<u>MOTION TO DISMISS FILED 6/13/2025, DOC #19</u>		
5/13/25	\$400.00	6/24/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$200.00	PLAN #30 filed 7/2/2025 works, paying 2.36% to the general unsecured creditors. However, 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.		
25-31439	ELOY GUILLERMO	\$0.00	<u>CONFIRMATION HEARING</u>	DEAL, RICK J	Trustee does not recommend confirmation.
1 Reset	and JACKIE JEAN	0.00 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #22</u>		
3/15/25	CUBERO	6/13/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	\$444.00	\$444.00	PLAN #33 filed 7/7/2025 works, paying 10.44% to the general unsecured creditors. However, Plan does not meet the disposable income test as Debtors are expending income on items that are not reasonably necessary.		
	EFT		Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		

**Pre-Conf/Dismissal**  
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**July 14, 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>			
<b>9:30 am</b>					
25-32569	JAMIE DANIELLE	\$2,290.00	<b><u>CONFIRMATION HEARING</u></b>	DEAL, RICK J	Trustee does not recommend confirmation.
0 Resets	LILES	1.00 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #19</u></b>		
5/6/25	\$2,290.00	7/8/25	<b><u>AMENDED MOTION TO DISMISS FILED 7/7/2025, DOC #22</u></b>		
2 of 60	WO	\$2,290.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1 payment of \$2,290.00, with next payment due on 8/5/2025.		
			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.		
			Paragraph 9C of the Plan is incomplete as Date Last Payment is Due has not been provided on the Capital One Auto Finance claim (2022 Chevy Silverado).		
25-32598	KENNETH LAMAR	\$4,102.76	<b><u>CONFIRMATION HEARING</u></b>	DEAL, RICK J	Trustee does not recommend confirmation.
0 Resets	and HEIDI ANN	0.62 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #21</u></b>		
5/7/25	JESSOP	7/1/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$6,667.00	\$3,077.08			
	WO				
			PLAN #2 filed 5/7/2025 fails to provide for treatment of secured claim #6 filed 6/18/2025 by Horizon Credit Union in the amount of \$43,086.35 for a 2023 Toyota 4Runner. This claim is listed on the plan summary only.		
			Objection to Confirmation #17 filed 5/27/2025 by PNC Mortgage.		
			Paragraph 8C of the Plan is incomplete as Date Last Payment is Due has not been provided on the PNC Mortgage claim.		
			Plan proposes to strip the lien of DLL (lawn tractor) in Paragraph 8E of the Plan. Notice of Strip Lien has not been filed.		
			Paragraph 9C of the Plan is incomplete as Monthly Payment and Date Last Payment is Due have not been provided on the Ford Motor Credit and Horizon Credit Union claims.		

**Pre-Conf/Dismissal**  
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**July 14, 2025 9:30 am**

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<b>9:30 am</b>					
25-32063 1 Reset 4/14/25 3 of 36	MICHAEL DAVID and JOSEFINA CARRASCO ANORGA \$405.00 WO	(\$124.60) -0.31 Mos 7/1/25 \$186.92	<b><u>CONFIRMATION HEARING</u></b> PLAN #32 filed 6/18/2025 works, paying 1.85% to the general unsecured creditors.	Dove, Ryan J	Trustee recommends confirmation of Plan #32 filed 6/18/2025.
24-35862 3 Resets 12/13/24 7 of 60	CHANTELE WASHINGTON \$625.00 WO	\$192.32 0.31 Mos 7/1/25 \$288.46	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #14</u></b> Debtor's Response to Trustee's Motion to Dismiss filed 2/25/2025 at docket #22.  IRS claim #7 filed 2/11/2025 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$147.93. Trustee received a signed copy of Debtor's 2021 return on 4/24/2025 (shows a liability of \$169.00). PLAN #34 filed 5/15/2025 provides \$169.00 for the IRS in Paragraph 6. IRS claim has not been amended to reflect the 2021 return as filed.	FERGUSON, JAMES T	Trustee does not recommend confirmation.
25-30603 2 Resets 2/3/25 5 of 60	LULU KANGAME \$1,350.00 EFT	\$1,150.00 0.85 Mos 6/6/25 \$1,400.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 3/21/2025, DOC #26</u></b> Response to Trustee's Motion to Dismiss #29 filed 4/21/2025.  Debtor is delinquent 0.85 through 7/5/2025 totaling \$1,150.  PLAN #27 filed 4/21/2025 fails to provide for treatment of IRS secured claim #7 amended 6/16/2025 in the amount of \$17.00.	FERGUSON, JAMES T	Trustee does not recommend confirmation.
25-31470 2 Resets 3/18/25 4 of 60	TIMOTHY L. MORRIS \$675.00 EFT	\$675.00 1.00 Mos 6/9/25 \$675.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #20</u></b> Debtor's Response to Trustee's Motion to Dismiss filed 5/15/2025 at docket #24.  Debtor is delinquent 1 payment of \$675.00, with next payment due on 7/17/2025.  Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.  PLAN #33 filed 6/22/2025 works, paying 9.97% to the general unsecured creditors.	FERGUSON, JAMES T	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>			
<b>9:30 am</b>					
25-31664	HOMER and	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	Trustee does not recommend confirmation.
1 Reset	TERESA	0.00 Mos	<b><u>MOTION TO DISMISS FILED 5/22/2025, DOC #20</u></b>	T	
3/27/25	FOURROUX	6/23/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	\$1,600.00	\$1,600.00			
	No Pmt info		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.		
			PLAN #2 filed 3/27/2025 fails to fully provide for treatment of IRS priority claim #9 filed 5/5/2025 (Claim: \$14,326.37, Plan: \$3,000).		
			Plan fails to provide for treatment of secured claim #5 filed 4/2/2025 for a 2016 Chevrolet Traverse in the amount of \$20,568.12.		
			Plan fails to fully provide for treatment of secured claim #11 filed 5/14/2025 for a 1-1/2 ctw diamond band in the amount of \$767.25.		
			Objection to Confirmation #19 filed by Ford Motor Credit.		
			No corrective action since last hearing.		
25-32518	NISHA RICHELLE	<b>\$2,750.00</b>	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	Trustee recommends dismissal.
0 Resets	KEITH	1.55 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	T	
5/5/25	\$1,775.00	7/8/25	<b><u>FILED 6/25/2025, DOC. #25</u></b>		
2 of 60	EFT	\$400.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1.54 payments through July totaling \$2,750.		
			PLAN #2 filed 5/5/2025 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 #5 filed on 6/13/2025 by Houston Community College System in the amount of \$146.38 for 2025 property taxes. Objection to Confirmation filed by Houston Community College System on		

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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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6/24/2025, doc. #23.

Plan fails to provide for treatment of the secured claim #6 filed on 6/17/2025 by Alief ISD in the amount of \$1,753.75 for 2025 property taxes. Objection to Confirmation filed by Alief ISD on 7/7/2025, doc. #29.

Plan fails to provide for treatment of the secured claim #7 filed on 6/17/2025 by the City of Houston in the amount of \$869.15 for 2025 property taxes.

Plan Summary #2 is incomplete, fails to match the plan and the projected income, expenses and disposable income amounts are blank.

Plan

Trustee alleges that Plan Summary fails to list the non-exempt property amount of \$705.

Debtor failed to provide proof to substantiate the amount to be paid to KRJ Management through the Plan. Creditor has not filed a claim, and the Trustee must disburse according to the Plan.

Per 341 testimony, Schedule B is inaccurate.

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

25-32743	TERESSA ANN	\$0.00	<u>CONFIRMATION HEARING</u>		FERGUSON, JAMES	Trustee does not recommend confirmation.
0 Resets	SMALL	0.00 Mos	<u>MOTION TO DISMISS FILED 6/13/2025, DOC #16</u>		T	
5/16/25	\$350.00	7/1/25	No Response to Trustee's Motion to Dismiss.			
2 of 60	WO	\$350.00				
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 failed to provide proof to substantiate the amounts to be paid to Navy Federal Credit Union through the Plan. Creditor has not yet filed a claim, and						



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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
Trustee must disburse according to the Plan.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
24-35621	MARVIN GEOVANY	\$3,240.00	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
4 Resets	CANO	1.75 Mos	<b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #28</u></b>		
11/27/24	\$1,850.00	5/29/25	No Response to Trustee's Motion to Dismiss.		
8 of 60	EFT	\$1,700.00			
			Debtor is delinquent 1.91 payments through 6/27/2025 totaling \$3,240.		
			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.		
25-32452	TOWANDA ANN	\$219.23	<b><u>CONFIRMATION HEARING</u></b>	HIGGINBOTHAM,	Trustee does not recommend confirmation.
0 Resets	GRANT-CUNNINGH	0.15 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	CRAIG ALEXANDER	
5/2/25	AM	7/1/25	<b><u>FILED 6/25/2025, DOC. #3</u></b>		
2 of 60	\$1,425.00	\$657.69	Debtor's Response to Trustee's Motion to Dismiss filed 6/26/2025, doc. #32.		
	WO		PLAN #22 filed 6/11/2025 fails to provide for treatment of the secured claim #6 filed on 6/13/2025 by Harris County MUD #420 in the amount of \$3,088.30 for 2025 property taxes.		
25-32729	JUAN DE LEON, JR	\$4,413.46	<b><u>CONFIRMATION HEARING</u></b>	HIGGINBOTHAM,	Trustee does not recommend confirmation.
0 Resets	and TAMMY MARIE	0.91 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #22</u></b>	CRAIG ALEXANDER	
5/16/25	DE LEON	6/5/25	Response to Trustee's Motion to Dismiss #23 filed 6/16/2025.		
2 of 60	\$4,875.00	\$230.77			
	WO		Debtors are delinquent 0.91 payments through 6/15/2025 totaling \$4,413.46.		
			Based on JD Power value (\$20,403.90) as required by Order #12, PLAN #2 filed 5/16/2025 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.		
			Debtors failed to provide proof to substantiate the amounts to be paid to all secured and priority creditors through the Plan. Creditors have not yet filed claims		

**Pre-Conf/Dismissal**  
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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

and Trustee must disburse according to the Plan.

<b>25-32472</b>	KELLY TIA ST.	<b>\$12,736.00</b>	<b><u>CONFIRMATION HEARING</u></b>	HOLLINS SR,	<b>Trustee</b>
0 Resets	LOUIS	1.74 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #23</u></b>	MICHAEL G	<b>recommends</b>
5/4/25	\$7,328.00	6/20/25	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
2 of 60	EFT	\$1,920.00			
Debtor is delinquent 1.73 payments through 7/3/2025 totaling \$12,736.					
PLAN #2 filed 5/4/2025 fails to provide treatment for secured claim #4 filed 5/22/2025 by Humble ISD in the amount of \$7,092.58.					
Plan fails to provide treatment for secured claim #5 filed 5/22/2025 by City of Houston in the amount of \$3,331.89.					
Plan fails to provide treatment for secured claim #6 filed 5/22/2025 by Harris County MUD #450 in the amount of \$3,272.91.					
Objection to Confirmation #28 filed 7/3/2025 by Humble ISD, City of Houston and Harris County MUD #450.					
Plan fails to provide treatment for secured claim #7 filed 6/5/2025 by Lone Star College System in the amount of \$627.74. Objection to Confirmation #22 filed 6/10/2025 by Lone Star College System.					
Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.					
Plan Summary does not match the Plan.					
Objection to Confirmation #17 filed 5/12/2025 by Security National Mortgage.					

25-32639	CHRISTIAN	<b>\$1,800.00</b>	<b><u>CONFIRMATION HEARING</u></b>	JONES III, THOMAS	<b>Trustee does not</b>
0 Resets	GABRIEL ORR	1.50 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #12</u></b>	FREDERICK	<b>recommend</b>
5/9/25	\$1,200.00	7/2/25	<b><u>AMENDED MOTION TO DISMISS FILED 7/7/2025, DOC #27</u></b>		<b>confirmation.</b>
2 of 56	No Pmt info	\$600.00	Debtor's Response to Trustee's Motion to Dismiss filed 6/25/2025 at docket #21.		
Debtor is delinquent 1.50 payments through 7/8/2025 totaling \$1,800.00. The first					

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Judge Jeffrey P. Norman, Houston  
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July 14, 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					
full payment has not posted.					
Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.					
Debtor has failed to provide Trustee with a copy of his 2024 tax return.					
Trustee alleges that PLAN #17 filed 6/23/2025 is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.					
Based on JD Power value (\$58,633.20) as required by Order #4, the Plan does not provide sufficient adequate protection to Ally Bank on the 2020 Dodge Challenger SRT.					
Objection to Confirmation #24 filed 7/3/2025 by Ally Bank.					
Objection to Confirmation #25 filed 7/6/2025 by Brazos Valley Schools Credit Union.					
25-31659	JOSEPH ALLEN	\$1,038.50	<b>CONFIRMATION HEARING</b>	KEELING, KENNETH	Trustee
1 Reset	WARREN JR	0.63 Mos	PLAN #28 filed 6/17/2025 works, paying 74% to general unsecured creditors.	A	recommends
3/27/25	\$1,650.00	7/2/25			confirmation of
4 of 60	WO	\$346.15			Plan #28 filed
					6/17/2025.
25-31754	XOCHITL	\$228.85	<b>CONFIRMATION HEARING</b>	KEELING, KENNETH	Trustee does not
1 Reset	CASSAGNE	0.17 Mos	<b>MOTION TO DISMISS FILED 5/22/2025, DOC #31</b>	A	recommend
3/31/25	\$1,370.00	7/8/25	Response to Trustee's Motion to Dismiss #33 filed 5/29/2025.		confirmation.
4 of 60	WO	\$685.00	PLAN #36 filed 6/17/2025 does not provide for the notice of post-petition fee claim of Selene Finance in the amount of \$325 for plan review.		
Plan fails to pay 100% dividend to general unsecured creditors as required by Debtor's non-exempt property.					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

**Reset Dates:**  
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09/17/2025  
10/15/2025

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
<b>25-31770</b>	RANDAL BOYD	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #30 filed 6/12/2025 with a C4 Order.</b>
1 Reset	MCDONALD, JR	0.00 Mos	PLAN #30 filed 6/12/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.	A	
3/31/25	\$2,940.00	6/20/25			
4 of 60	EFT	\$3,120.00			
<b>25-31850</b>	FLORO	<b>\$3,317.68</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee requests confirmation and dismissal be continued to 8/18/2025 for noticing purposes.</b>
1 Reset	HERNANDEZ III	0.79 Mos	<b><u>MOTION TO DISMISS</u></b>	A	
4/1/25	\$4,190.00	6/25/25	<b><u>FILED 5/20/2025, DOC. #29</u></b>		
3 of 60	EFT WO	\$1,471.58	Debtor's Response to Trustee's Motion to Dismiss filed 5/29/2025, doc. #31.		
			PLAN Summary #37 filed 6/18/2025 does match the plan.		
<b>25-31861</b>	CARL DAVID	<b>\$751.26</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
1 Reset	ROBERSON	0.12 Mos	<b><u>MOTION TO DISMISS</u></b>	A	
4/1/25	\$6,100.00	7/1/25	<b><u>FILED 5/20/2025, DOC. #34</u></b>		
3 of 60	EFT WO	\$830.00	Debtor's Response to Trustee's Motion to Dismiss filed 5/29/2025, doc. #36.		
			PLAN #39 filed 6/13/2025 fails to fully provide for treatment of the IRS' amended priority claim #16 filed on 7/3/2025 for 2023-2024 tax liability (Claim: \$13,386.46; Plan: \$12,196).		
			The plan unfairly discriminates among unsecured creditors of the same class.		
			Debtor failed to provide proof of expenses on Schedule J.		
			Trustee alleges Debtor's Official Form 122C is incorrect, thus Plan fails to meet the requirements of 1325(b).		
<b>25-31939</b>	REYNALDO	<b>\$1,500.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	HERRERA	0.30 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
4/7/25	\$5,000.00	7/8/25	<b><u>FILED 7/2/2025, DOC. #35</u></b>		
3 of 60	EFT	\$3,500.00	Debtor's Response to Trustee's Motion to Dismiss filed 7/2/2025, doc. #36.		
			PLAN #21 filed 5/7/2025 fails to fully provide for treatment of the secured claim #5 filed on 5/22/2025 by Newport POA for pre-petition HOA dues (Claim: \$1,669.09; Plan: \$660).		

**Pre-Conf/Dismissal**  
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**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

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10/15/2025

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
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9:30 am

Plan fails to properly provide for the claim of SWE Homes LP (Arrears per POC: \$7,242.14, Plan \$7,082. Ongoing payments per POC \$3,521; Plan: \$3,541).

Plan fails to provide for treatment of the secured claim #3 filed on 4/30/2025 by Harris County LGBS Clients in the amount of \$222.19 for a 2025 property taxes. Objection to Confirmation filed by Harris County LGBS Clients on 7/7/2025, doc. #37.

Plan fails to provide for treatment of the secured claim #6 filed on 5/23/2025 by Crosby ISD in the amount of \$3,773.76 for a 2025 property taxes.

Debtor has not provided proof to substantiate the amount to be paid to Westlake Portfolio Managment, LLC through the Plan. The bar date passed on 6/16/2025 without the creditor filing a claim and Trustee must pay per the Plan .

Per 341 testimony, Schedules B is inaccurate.

Per 341 testimony, schedule D is inaccurate.

25-31951	GENNIFER	\$1,515.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee does not recommend confirmation.
1 Reset	FOBBS-SIMONTON	1.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 6/13/2025, DOC #28</u></b>	A	
4/8/25	\$1,515.00	6/10/25	Debtor's Response to Amended Trustee's Motion to Dismiss filed 6/19/2025 at docket #33.		
3 of 60	EFT	\$1,515.00	PLAN #2 filed 4/8/2025 fails to provide for treatment of secured claim #4 filed 5/1/2025 by Lone Star College System in the amount of \$27.40. Objection to Confirmation #29 filed 6/16/2025 by Lone Star College System.		
			Plan fails to properly provide for treatment of secured claim #8 filed 6/17/2025 by Deutsche Bank/Select Portfolio Servicing in the amount of \$97,184.33 for the total debt mortgage claim on Debtor's homestead located at 8531 Cold Lake Dr. Objection to Confirmation #21 filed 4/29/2025 by Deutsche Bank/Select Portfolio Servicing.		
			Plan fails to fully provide for secured claim #9 filed 6/18/2025 by Inwood Forest		

**Pre-Conf/Dismissal**  
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**July 14, 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**

Village Homeowners Association (Claim: \$8,182.22; Plan: \$6,665.24).

Plan Summary fails to list the non-exempt property amount of \$1,436.50.

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

<b>25-32480</b>	SHARON BLAKLEY	<b>\$940.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not</b>
0 Resets	HARRIS	1.00 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #25</u></b>	A	<b>recommend</b>
5/5/25	\$940.00	6/23/25	Response to Trustee's Motion to Dismiss #29 filed 6/24/2025.		<b>confirmation.</b>
2 of 60	EFT	\$940.00	Debtor is delinquent 1 payment through 7/4/2025 totaling \$940.		

PLAN #2 filed 5/5/2025 works, paying 24% to general unsecured creditors.

<b>25-32496</b>	TOMMY LORENE	<b>\$1,542.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not</b>
0 Resets	SAVAGE	0.48 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	<b>recommend</b>
5/5/25	\$3,220.00	6/26/25	<b><u>FILED 6/12/2025, DOC. #34</u></b>		<b>confirmation.</b>
2 of 60	WO	\$1,633.00	Debtor's Response to Trustee's Motion to Dismiss filed 6/25/2025, doc. #35.		
			Debtor's Wage Order #27 is not yet active. Debtor has been paying by TFS and is current through June.		
			Trustee alleges that Plan fails to provide for all of Debtor's disposable income.		
			PLAN #2 filed 5/5/2025 fails to provide for treatment of the secured claim #6 filed on 5/21/2025 by Fort Bend ISD in the amount of \$2,104.66 for 2025 property taxes.		
			Plan fails to provide for treatment of the secured claim #10 filed on 5/30/2025 by Titlemax of Taxes in the amount of \$9,775.59 for a 2012 Infinity G37.		
			Debtor is proposing to pay Santander directly in paragraph 9C of the Plan, however, claim #8 reflects an arrearage amount of \$487.89 for the 2014 Honda Accord.		
			Schedule J #24 and Plan Summary do not match. The projected income,		

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**July 14, 2025 9:30 am**

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09/17/2025  
10/15/2025

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

9:30 am

expenses and disposable income amounts do not match.

Per 341 testimony, Schedule I is inaccurate.

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

Objection to Confirmation filed by PHH Mortgage on 5/14/2025, doc. #14.

25-32530	OSCAR ARMANDO	\$10,980.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends dismissal.</b>
0 Resets	JERESANO	3.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
5/5/25	BETANCOURTH	1/1/00	<b><u>FILED 6/25/2025, DOC. #32</u></b>		
2 of 60	\$3,660.00	\$0.00	Debtor's Response to Trustee's Motion to Dismiss filed 6/25/2025, doc. #33.		
	EFT				

Debtor is delinquent 3 payments through July totaling \$10,980.

PLAN #2 filed 5/5/2025 fails to provide for treatment of the secured claim #2 filed on 5/22/2025 by the City of Houston in the amount of \$1,070.73 for 2025 property taxes.

Plan fails to provide for treatment of the secured claim #4 filed on 6/13/2025 by Lone Star College System in the amount of \$231.99 for 2025 property taxes.  
Objection to Confirmation filed by Lone Star College System on 6/24/2025, doc. #29.

Based on the pro-rata treatment to Loan Star Auto Sales (and payment delinquency), the Plan fails to provide sufficient adequate protection on the vehicle.

Plan Summary and Schedule J #20 do not match. The projected income, expenses and disposable income amounts do not match.

Plan Summary fails to list the non-exempt property amount of \$3,530.

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.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
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**July 14, 2025 9:30 am**

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Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation	
# of R/S	Plan Pmt	No of Mos			Case Disposition	
Petition Dt	Pmt Method	Last Rcpt				
9:30 am						
Per 341 testimony, Schedule B is inaccurate.						
Per 341 testimony, Schedule J is inaccurate.						
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 of 60 months.						
25-32548	PATRICIA FAYE	\$299.24	CONFIRMATION HEARING	KEELING, KENNETH	Trustee recommends confirmation of Plan #35 filed 7/7/2025.	
0 Resets	REED-BROWN	0.10 Mos	PLAN #35 filed 7/7/2025 works at 100% to all creditors. Plan is not required to pay 100%.	A		
5/6/25	\$2,875.00	7/1/25				
2 of 60	WO	\$1,326.92				
25-32550	JOSHUA ALAN	\$0.00	CONFIRMATION HEARING	KEELING, KENNETH	Trustee does not recommend confirmation.	
0 Resets	FRAZEE	0.00 Mos	MOTION TO DISMISS FILED 6/13/2025, DOC #23	A		
5/6/25	\$2,200.00	7/7/25	AMENDED MOTION TO DISMISS FILED 7/7/2025, DOC #28			
2 of 60	EFT	\$2,200.00	Debtor's Response to Trustee's Amended Motion to Dismiss filed 7/7/2025 at docket #30.			
PLAN #2 filed 5/6/2025 fails to provide for treatment of secured claim #1 filed 6/17/2025 by Harris County LGBS Clients in the amount of \$2,986.50. Objection to Confirmation #29 filed 7/7/2025 by Harris County LGBS Clients.						
Trustee alleges that Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.						
Plan does not meet the liquidation test pursuant to the requirements of 11 U.S.C. 1325(a)(4).						
Plan Summary fails to list the non-exempt property amount of \$4,441.80.						
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.						



**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
25-32572	MICHAEL KERRY	\$484.62	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	GIBSON SR and	0.50 Mos	PLAN #19 filed 5/22/2025 fails to provide for treatment of secured claim #13 filed	A	
5/6/25	SIBYL JOHNSON	7/1/25	6/23/2025 by City of Houston in the amount of \$1,238.66.		
2 of 60	GIBSON	\$450.00	Plan fails to provide for treatment of secured claim #14 filed 6/23/2025 by Houston		
	\$975.00		Community College System in the amount of \$236.02.		
	WO		Plan fails to provide for treatment of secured claim #15 filed 6/23/2025 by Houston		
			ISD in the amount of \$253.32.		
			Objection to Confirmation #34 filed 7/7/2025 by City of Houston, Houston		
			Community College System and Houston ISD.		
			Objection to Confirmation #32 filed 6/30/2025 by Cross River Bank (solar panels).		
25-32712	KEVIN JERON	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	ROBINSON	0.00 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #26</u></b>	A	
5/15/25	\$5,600.00	6/25/25	Response to Trustee's Motion to Dismiss #29 filed 6/24/2025.		
2 of 60	WO	\$2,800.00	PLAN #2 filed 5/15/2025 fails to provide for treatment of secured claim #2 filed		
			6/13/2025 by Harris County LGBS Clients in the amount of \$950.91.		
			Objection to Confirmation #28 filed 6/24/2025 by Harris County LGBS Clients.		
			Plan fails to provide for treatment of secured claim #6 filed 7/3/2025 by Klein ISD		
			in the amount of \$5,406.41.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Senterra		
			Lakes Community Association and US Bank National Association through the		
			Plan. Creditors have not yet filed a claim, and Trustee must disburse according to		
			the Plan.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and		
			thus the plan may not meet the liquidation test.		
			Per 341 testimony, Schedules I and J do not represent a good faith estimate of		
			Debtor's projected income and expenses		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
Plan fails to provide for all of Debtor's disposable income.					
Plan fails to pay a dividend to the general unsecured creditors as required by Debtor's non-exempt property.					
25-32774	RONESHA NACOLE	(\$459.62)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	RICHARDSON	-0.38 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #24</u></b>	A	
5/20/25	\$1,195.00	7/8/25	Response to Trustee's Motion to Dismiss #26 filed 6/24/2025.		
2 of 60	WO	\$551.54	PLAN #2 filed 5/20/2025 fails to list the correct Applicable Commitment Period in Paragraph 4.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
25-32586	TYLER JALEEL	\$894.00	<b><u>CONFIRMATION HEARING</u></b>	KHOSHNOOD,	Trustee recommends dismissal.
0 Resets	VINCENT	1.49 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	HOOMAN	
5/7/25	\$600.00	7/7/25	<b><u>FILED 7/2/2025, DOC. #23</u></b>		
2 of 60	WO	\$6.00	No Response to Trustee's Motion to Dismiss.		
			Debtor's Wage Order #15 entered 5/22/2025 is not yet active. Debtor has been making his Chapter 13 plan payments by TFS and is delinquent 1.49 payments through July totaling \$894.		
			Paragraph 16 of the PLAN #7 filed 5/7/2025 fails to list Debtor's apartment lease with The Sarah at Lake Houston.		
			The proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C totaling \$45,727.80.		
			Per 341 testimony, Schedule B is inaccurate		
			Per 341 testimony, Schedule I fails to reflect Debtor's current employment and income.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-30320	DAWN GREEN	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	Trustee does not recommend confirmation.
2 Resets	SMITH	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #36</u></b>		
1/18/25	\$1,550.00	6/18/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	WO	\$1,550.00	PLAN #18 filed 2/11/2025 fails to provide any treatment for amended IRS priority claim #6 in the amount of \$18,888.40.		
			Plan fails to provide for treatment of secured claim #7 filed 3/12/2025 by Harris County LGBS Clients in the amount of \$686.39.		
			Objection to Confirmation #35 filed 5/6/2025 by Harris County LGBS Clients.		
			Based on JD Power value (\$9,259) as required by Order #8, the Plan does not provide sufficient adequate protection to Credit Acceptance on the 2012 BMW 335.		
			Debtor is proposing to pay Wells Fargo directly in paragraph 8C of the Plan, however, claim #4 reflects an arrearage amount of \$3,656.33.		
			Objection to Confirmation #24 filed 2/25/2025 by Wells Fargo.		
			Debtor is proposing to pay Lakeview (Nationstar) directly in paragraph 8C of the Plan, however, claim #9 reflects an arrearage amount of \$6,066.87.		
			Plan does not provide for the notice of post-petition fee claim of Lakeview (Nationstar) in the amount of \$600 for Proof of Claim, Plan Review and 410A Form.		
			Objection to Confirmation #25 filed 3/4/2025 by Lakeview Loan Servicing.		
			The plan does not meet the liquidation test of 1325(a)(4).		
25-31298	NATASHA LIVINGS	\$975.00	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	Trustee does not recommend confirmation.
1 Reset	JOHNSON	1.00 Mos	<b><u>MOTION TO DISMISS FILED 4/21/2025, DOC #23</u></b>		
3/6/25	\$975.00	7/1/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$975.00	IRS claim #4 filed 6/25/2025 shows unfiled tax returns for the years 2021, 2022, 2023 and 2024, reflecting a priority claim amount of \$38,927.31. Trustee received		

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
signed copies of Debtor's 2023 and 2024 returns on 5/19/2025: 2023 shows a liability of \$328.00 and 2024 shows a liability of \$543.00. Trustee has not received copies of a 2021 or 2022 tax return. PLAN #7 filed 3/7/2025 only provides \$1,601.26 for the IRS in Paragraph 6.					
Plan fails to fully provide for secured claim #1 filed 4/14/2025 by Galveston County (Claim: \$77.12; Plan: \$38.56). Objection to Confirmation #25 filed 5/9/2025 by Galveston County.					
Debtor has 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. Mortgage creditor (Texas Real Estate Development) did not file a claim in the case. Bar date passed on 5/15/2025.					
25-32009	MONICA JEWELL	(\$138.45)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
1 Reset	GRIMES	-0.31 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #20</u>		
4/10/25	\$450.00	7/8/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$207.69	Debtor has failed to provide Trustee with proof of expenses.		
PLAN #24 filed 6/18/2025 works, paying 1% to general unsecured creditors.					
25-32183	MARCELO JAIME	(\$30.00)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	BENEVIDES and	-0.24 Mos	<u>MOTION TO DISMISS</u>		
4/22/25	FILOMENA MARIA	6/24/25	<u>FILED 6/5/2025, DOC. #25</u>		
3 of 60	DA COSTA	\$125.00	No Response to Trustee's Motion to Dismiss.		
	\$125.00		PLAN #21 filed 6/5/2025 fails to fully provide for treatment of the IRS' amended priority claim #12 filed on 6/5/2025 for 2022-2024 tax liability (Claim: \$1,351.84; Plan: \$1,185).		
	EFT		Per 341 testimony, Schedule B is inaccurate.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

**Reset Dates:**  
08/18/2025  
09/17/2025  
10/15/2025

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					
25-32534	KAYLA ARIEL	\$287.50	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee recommends confirmation of Plan #15 filed 5/20/2025.
0 Resets	ABRAM	0.33 Mos	PLAN #15 filed 5/20/2025 works, paying 26.08% to the general unsecured creditors.		
5/5/25	\$875.00	6/24/25			
2 of 60	WO	\$487.50			
25-32578	MARTIN CARLOS	(\$43.85)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee recommends dismissal.
0 Resets	PITON, JR	-0.46 Mos	<u>MOTION TO DISMISS FILED 6/16/2025, DOC #22</u>		
5/6/25	\$95.00	7/8/25	<u>AMENDED MOTION TO DISMISS FILED 7/7/2025, DOC #25</u>		
2 of 60	WO	\$95.00	No Response to Trustee's Motion to Dismiss.		
Debtor failed to appear at the original Meeting of Creditors on 6/18/2025 and the reset meeting on 7/2/2025.					
PLAN #12 filed 5/22/2025 fails to provide for treatment of secured claim #2 filed 6/17/2025 by Harris County MUD #149 in the amount of \$6,101.39. Objection to Confirmation #28 filed 7/7/2025 by Harris County MUD #149.					
Plan fails to provide for treatment of priority claim #3 filed 6/18/2025 by Texas Comptroller of Public Accounts for mixed beverage tax in the amount of \$37,447.87.					
Plan fails to provide for treatment of priority claim #4 filed 6/18/2025 by Texas Comptroller of Public Accounts for mixed beverage sales tax in the amount of \$42,312.24.					
Plan fails to provide for treatment of secured claim #5 filed 6/23/2025 by Cypress-Fairbanks ISD in the amount of \$10,292.87. Plan fails to provide for treatment of secured claim #6 filed 6/23/2025 by Harris County in the amount of \$6,595.81. Objection to Confirmation #27 filed 7/7/2025 by Cypress-Fairbanks ISD and Harris County.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 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						
25-32708	KEYSHA	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.	
0 Resets	LATREECE GILLIAM	0.00 Mos	<u>MOTION TO DISMISS FILED 6/13/2025, DOC #21</u>			
5/15/25	\$750.00	6/18/25	No Response to Trustee's Motion to Dismiss.			
2 of 60	WO	\$750.00	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.			
25-32369	HEATHER LYNN	(\$200.00)	<u>CONFIRMATION HEARING</u>	LANIER, MELISSA	Trustee recommends confirmation of Plan filed 7/4/2025, doc. #37 with a C3 Order.	
0 Resets	DUEITT	-0.24 Mos	PLAN #36 filed 7/4/2025 works, paying 2.27% to the general unsecured creditors.	RAE		
4/30/25	\$835.00	7/1/25	Trustee requests a C3 Confirmation Order for pending lawsuits.			
3 of 60	EFT	\$775.00				
25-32193	PATRICIA DENKINS	(\$281.04)	<u>CONFIRMATION HEARING</u>	MCCARDELL SR,	Trustee does not recommend confirmation.	
0 Resets	\$835.15	-0.34 Mos	<u>MOTION TO DISMISS</u>	AARON		
4/23/25	WO	7/8/25	<u>FILED 6/5/2025, DOC. #29</u>			
3 of 60		\$385.46	No Response to Trustee's Motion to Dismiss.			
Debtor is proposing to pay Freedom Mortgage Corp. directly in paragraph 8C of the Plan, however, claim #5 reflects an arrearage amount of \$2,886.88.						
Paragraph 8C of the Plan 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 cross-collateralized loan.						
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.						
Per 341 testimony, Schedule A is inaccurate.						

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 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>			
<b>9:30 am</b>					
Per 341 testimony, Schedule B fails to disclose all assets.					
Pursuant to the Fixed Fee Agreement filed 5/12/2025, doc. #16, Schedule E fails to list attorney's fees.					
Per 341 testimony, Schedule I is incomplete.					
Per 341 testimony, the Statement of Financial Affairs is incomplete.					
25-32233	GILBERTO	(\$66.22)	<b><u>CONFIRMATION HEARING</u></b>	PACK LAW, P.C.	Trustee
0 Resets	HERNANDEZ	-0.23 Mos	PLAN #23 filed 6/4/2025 works paying 100% to all creditors. Plan must remain		recommends
4/24/25	\$285.00	7/7/25	100% per applicable commitment period.		confirmation of
3 of 31	WO	\$297.77			Plan #23 filed
					6/4/2025 with a C4
					Order.
25-32376	MARK ALLEN	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	PACK LAW, P.C.	Trustee does not
0 Resets	VAUGHN and	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		recommend
4/30/25	SHIRLEY ANN	6/26/25	<b><u>FILED 6/13/2025, DOC. #20</u></b>		confirmation.
3 of 60	WOODS	\$1,095.00	No Response to Trustee's Motion to Dismiss.		
	\$1,095.00		PLAN #2 filed 4/30/2025 fails to properly provide for the claim of Select Portfolio		
	EFT		Servicing (Arrears per POC: \$15,130.43, Plan \$12,000. Ongoing payments per		
			POC \$631.88; Plan: \$653.14).		
			Plan fails to provide for treatment of the secured claim #27 filed on 6/30/2025 by		
			Lone Star College System in the amount of \$38.53 for 2024 property taxes.		
			Houston Community College filed an Objection on 7/7/2025, doc. #23.		
25-32606	MELISSA DENISE	(\$248.07)	<b><u>CONFIRMATION HEARING</u></b>	PACK LAW, P.C.	Trustee does not
0 Resets	HALL	-0.30 Mos	<b><u>MOTION TO DISMISS FILED 6/16/2025, DOC #24</u></b>		recommend
5/8/25	\$825.00	7/8/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 60	WO	\$357.69	Debtor has failed to provide Trustee with a copy of her 2024 tax return.		
			PLAN #27 filed 6/25/2025 works, paying 5.25% to the general unsecured		
			creditors. However, Plan is misleading as it appears to pay a higher claim amount		
			for Quantum3 Group LLC in Paragraph 9B despite Trustee's obligation to pay the		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
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10/15/2025

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
lower value amount.					
25-32400	YOLVALDA	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	Trustee does not recommend confirmation.
0 Resets	NICHELLE JONES	0.00 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #24</u></b>	KENNETH	
4/30/25	\$2,900.00	6/23/25	No Response to Trustee's Motion to Dismiss.		
3 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.		
			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 #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. Lone Star College filed an Objection to Confirmation on 7/7/2025, doc. #30.		
			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.		
			Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Chapter 13 Trustee Procedures for Administration of Claims Secured by Real Property, and creditor has not yet filed a claim.		
			Objection to Confirmation #27 filed 6/23/2025 by Wells Fargo Bank N.A.		
25-32724	GARY DANG and	(\$17.91)	<b><u>CONFIRMATION HEARING</u></b>	PHAM, KEVIN H	Trustee does not recommend confirmation.
0 Resets	STACY P. TRAN	-0.04 Mos	<b><u>MOTION TO DISMISS FILED 6/13/2025, DOC #18</u></b>		
5/16/25	\$472.09	6/9/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$490.00	Debtors First Meeting of Creditors has not been concluded.		
			Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		



**Pre-Conf/Dismissal**  
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
Debtors failed to substantiate the \$800 to be paid to IRS in Plan. Internal Revenue Service has not yet filed a claim, and Trustee must disburse according to Plan. Debtors 2023 and 2024 tax return both reflect refunds due.					
Debtors may not be eligible for relief under Chapter 13 because the debts exceed the limits set by 11 U.S.C. Section 109(e).					
PLAN #23 filed 7/7/2025 is not feasible, as Schedule J #1 reflects an inability to fund the plan.					
Objection to Confirmation #22 filed 7/7/2025 by Cypress-Fairbanks ISD and Harris County LGBS Clients.					
<b>25-32487</b>	FRANK ALLEN	<b>\$10,600.00</b>	<b><u>CONFIRMATION HEARING</u></b>	POPE, JAMES Q	<b>Trustee</b>
<b>0 Resets</b>	WARFORD	<b>1.68 Mos</b>	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #30</u></b>		<b>recommends</b>
5/5/25	<b>\$6,300.00</b>	5/15/25	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
2 of 58	<b>EFT</b>	<b>\$2,000.00</b>			
Debtor is delinquent 1.7 payments through 7/4/2025 totaling \$10,600.					
Debtor failed to appear at the First Meeting of Creditors held 6/18/2025.					
Debtor failed to provide Trustee with sufficient proof of identity nor a copy of his 2024 tax return.					
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 5/5/2025 fails to provide treatment for secured claim #7 filed 5/14/2025 by Memorial Northwest HOA in the amount of \$10,279.42.					
Plan fails to provide treatment for secured claim #6 filed 5/14/2025 by Harris County LGBS Clients in the amount of \$14,097.69. Objection to Confirmation #20 filed 5/20/2025 by Harris County LGBS Clients.					
Plan fails to provide treatment for secured claim #14 filed 7/3/2025 by Klein ISD in the amount of \$6,240.96.					

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
<p>Plan fails to provide treatment for priority claim #11 filed 6/24/2025 by Texas Comptroller in the amount of \$3,335.10.</p> <p>Plan fails to fully provide for the claim of Selene Finance (Arrears per POC: \$158,884.72, Plan: \$99,757; Ongoing payments per POC: \$3,139.92, Plan: \$2,378.44). Objection to Confirmation #24 filed 5/23/2025 by US Bank Trust (Selene Finance).</p>					
<b>25-32499</b>	KENNETH JAMES	<b>\$7,800.00</b>	<b><u>CONFIRMATION HEARING</u></b>	POPE, JAMES Q	<b>Trustee</b>
<b>0 Resets</b>	AUENSON, II and	<b>2.00 Mos</b>	<b><u>AMENDED MOTION TO DISMISS</u></b>		<b>recommends</b>
5/5/25	MICHELLE MARIE	1/1/00	<b><u>FILED 6/25/2025, DOC. #25</u></b>		<b>dismissal.</b>
2 of 60	AUENSON	\$0.00	No Response to Trustee's Motion to Dismiss.		
	<b>\$3,900.00</b>				
	<b>No Pmt info</b>				
<p>Debtors are delinquent 2 payments through July totaling \$7,800.</p> <p>PLAN #19 filed 6/18/2025 fails to properly provide for the claim of U.S. Bank (Arrears per POC: \$54,647.62, Plan \$37,379.04. Ongoing payments per POC \$2,399.05; Plan: \$2,423.16). Objection to Confirmation filed by U.S. Bank, N.A. on 6/26/2025, doc. #26.</p> <p>Plan fails to fully provide for treatment of the secured claim #12 filed on 7/3/2025 by PHH Mortgage for the homestead 2nd lien (Claim: \$8,335.30; Plan: \$8,156.49).</p> <p>Plan fails to provide for treatment of the secured claim #9 filed on 6/20/2025 by Humble ISD in the amount of \$2,594.50 for 2025 property taxes. Objection to Confirmation filed by Humble ISD on 7/2/2025, doc. #28.</p> <p>Plan fails to provide for treatment of the secured claim #10 filed on 6/20/2025 by Harris County MUD #290 in the amount of \$2,246.42 for 2025 property taxes. Objection to Confirmation filed by Harris County MUD #290 on 7/2/2025, doc. #28.</p> <p>Plan Summary #19 fails to list the non-exempt property amount of \$9,977 and thus, fails to meet the liquidation test.</p> <p>Plan fails to fully provide for over-secured claims entitled to interest from the date</p>					

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

9:30 am

the bankruptcy Petition was filed.

Debtors failed to provide proof to substantiate the amounts to be paid to DLJ Mortgage Capital, Inc. and Eagle Springs, Inc. through the Plan. Creditors have not filed claims, and the Trustee must disburse according to the Plan.

Objection to Confirmation filed by DJ Mortgage Capital, Inc. on 7/1/2025, doc. #27.

Objection to Confirmation filed by Harris County ESD #46 and Lone Star College System on 7/7/2025, doc. #30.

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

<b>25-31122</b>	BLANCA GLAFIRA	<b>\$8,826.28</b>	<b><u>CONFIRMATION HEARING</u></b>	RASHID,	<b>Trustee</b>
<b>2 Resets</b>	COOK	<b>2.01 Mos</b>	<b><u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #25</u></b>	AZWAR-RADI M	<b>recommends</b>
2/28/25	<b>\$4,395.00</b>	4/22/25	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
5 of 60	WO	\$356.22			
Debtor is delinquent 2.01 payments through 6/30/2025 totaling \$8,826.28.					
PLAN #23 filed 5/9/2025 fails to properly provide for treatment of secured claim #3 filed 4/25/2025 by Jefferson Capital Systems (Foundation Finance) in the amount of \$6,333.72 for a water treatment system.					
Plan Summary #23 does not match the Plan.					
Plan unfairly discriminates among unsecured creditors of the same class.					
Debtor's amended Schedules I and J #24 filed 5/9/2025 reflect an inability to fund the plan.					
<b>25-31832</b>	BARBARA J.	<b>\$1,450.00</b>	<b><u>CONFIRMATION HEARING</u></b>	Sargent, Emil R	<b>Trustee does not</b>
<b>1 Reset</b>	HERNDON	<b>1.00 Mos</b>	<b><u>MOTION TO DISMISS FILED 5/20/2025, DOC #27</u></b>		<b>recommend</b>
4/1/25	<b>\$1,450.00</b>	6/18/25	<b><u>AMENDED MOTION TO DISMISS FILED 7/7/2025, DOC #44</u></b>		<b>confirmation.</b>
3 of 60	EFT	\$1,300.00	Debtor's Response to Trustee's Motion to Dismiss filed 6/12/2025 at docket #30.		

PLAN #35 filed 6/20/2025 does not meet the liquidation test pursuant to the requirements of 11 U.S.C. 1325(a)(4).

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
24-36094	NOVA LEE	\$1,023.84	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends confirmation of Plan filed 7/7/2025, doc. #70. Proposed Confirmation Order filed 7/8/2025, doc. #76.
4 Resets	YOUNGBLOOD	0.36 Mos	PLAN #70 filed 7/7/2025 works, paying 13.08% to the general unsecured creditors.		
12/30/24	\$2,820.00	7/2/25			
7 of 60	WO	\$520.00			
25-30637	BEVERLY ANN	\$2,110.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
2 Resets	MILLER	1.39 Mos	<u>AMENDED MOTION TO DISMISS FILED 6/16/2025, DOC #38</u>		
2/3/25	\$1,520.00	6/23/25	Debtor's Response to Amended Trustee's Motion to Dismiss filed 6/18/2025 at docket #39.		
5 of 60	WO	\$1,582.51			
IRS claim #7 filed 3/20/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$2,583.80. Trustee received an unsigned copy of Debtor's 2024 return on 4/22/2025 (shows a refund of \$2,630.00). PLAN #31 filed 4/21/2025 fails to provide any treatment for the IRS. IRS claim has not been amended to reflect the 2024 return as filed.					
25-31750	JAMES PATRICK	\$3,200.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	ALDRIDGE	1.00 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #21</u>		
3/31/25	\$3,200.00	6/4/25	Response to Trustee's Motion to Dismiss #28 filed 6/18/2025.		
4 of 60	No Pmt info	\$3,200.00			
Debtor is delinquent 1 payment through 6/30/2025 totaling \$3,200.					
Debtor has failed to file a wage deduction order or EFT authorization with the Court.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
Per 341 testimony, Schedules I and J #11 do not represent a good faith estimate of Debtor's projected income and expenses.					
IRS claim #14 filed 6/30/2025 shows an unfiled tax return for the year 2023 and					

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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

reflects a priority claim amount of \$1,729.60. Trustee has received a signed copy of the 2023 tax return on 6/2/2025 reflecting a refund of \$248. PLAN #12 filed 4/11/2025 fails to provide any treatment for the IRS.

Plan fails to properly provide for the claim of Guild Mortgage Company (Arrears per POC: \$27,307.66, Plan: \$31,561.60). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Plan fails to provide a dividend to the general unsecured creditors as required by Debtor's non-exempt property.

Plan fails to provide for treatment of secured claim #13 filed 6/6/2025 by Quantum3 Group LLC as agent for GoodLeap in the amount of \$14,374.83 for All Star A/C Hearing Services.

Plan fails to provide for treatment of secured claim #6 filed 5/7/2025 by Fort Bend ISD in the amount of \$3,746.46.

Plan fails to provide for treatment of secured claim #7 filed 5/7/2025 by Quail Valley UD ISD in the amount of \$482.11.

Objection to Confirmation #27 filed 6/16/2025 by Fort Bend ISD and Quail Valley UD.

Objection to Confirmation #26 filed 6/16/2025 by Fort Bend County.

25-32015	OSCAR ALBERTO	(\$253.84)
1 Reset	and NATALIE	-0.85 Mos
4/11/25	EVETTE	6/25/25
3 of 60	VIRAMONTES	\$138.46
	\$300.00	
	WO	

**CONFIRMATION HEARING**  
**MOTION TO DISMISS FILED 5/22/2025, DOC #20**  
No Response to Trustee's Motion to Dismiss.

SOUTHWARD, ERIC

**Trustee does not  
recommend  
confirmation.**

Debtors are proposing to pay Freedom Mortgage directly in paragraph 8C of PLAN #29 filed 6/19/2025, however, claim #6 reflects an arrearage amount of \$14,055.54. Objection to Confirmation #23 filed 6/9/2025 by Freedom Mortgage.

Per 341 testimony, Schedule A is inaccurate.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

**Reset Dates:**  
08/18/2025  
09/17/2025  
10/15/2025

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

Debtors plan does not meet the liquidation test, pursuant to the requirements of 11 USC Section 1325(a)(4), as an examination of Debtors schedules indicates non-exempt real property rendering the plan deficient.

Objection to Confirmation #26 filed 6/16/2025 by Pasadena ISD.

25-32163	PAMELA GAIL	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
0 Resets	DAVIS	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
4/18/25	\$1,045.00	6/11/25	<b><u>FILED 6/5/2025, DOC. #22</u></b>		
3 of 60	EFT	\$1,045.00	No Response to Trustee's Motion to Dismiss.		

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.

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 Debtor's Official Form 122C.

25-32256	GRACIELA FLORES	\$30.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not
0 Resets	TREVINO	0.06 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #26</u></b>		recommend
4/25/25	\$520.00	7/1/25	No Response to Trustee's Motion to Dismiss.		confirmation.
3 of 60	WO	\$240.00			

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

PLAN #16 filed 5/23/2025 fails to provide for treatment of secured claim #8 filed 6/26/2025 by Jefferson Capital (Conns) in the amount of \$328.46.

Plan fails to fully provide for priority claim #5 IRS (POC: \$1,990.25, Plan: \$1,800).

Plan fails to fully provide for secured claim #4 Montgomery County (POC: \$3,574.83, Plan: \$1,914.48). Further, plan fails to provide for statutory interest on the claim. Montgomery County filed an Objection to Confirmation on 7/7/2025, doc. #28.

Based on JD Power value (\$13,484.70) as required by Order #4, the Plan does not provide sufficient adequate protection to TitleMax on the 2015 Chevrolet Tahoe.

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

25-32411	BRANDON JIELLE	(\$16.00)	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee
0 Resets	WASHINGTON	0.00 Mos	<b><u>MOTION TO DISMISS FILED 6/12/2025, DOC #22</u></b>		recommends
5/1/25	\$5,980.00	7/2/25	No Response to Trustee's Motion to Dismiss.		dismissal.
2 of 60	WO	\$5,990.00			

Debtor's First Meeting of Creditors was unable to be concluded due to Debtor's unwillingness to complete the meeting.

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

**Pre-Conf/Dismissal**  
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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

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 #8 filed 7/2/2025 by Quantum3 Group as agent for Aqua Finance in the amount of \$20,702.49 for a 2017 Cargo Craft Expedition.

PLAN 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.

25-32497	WAYNE JONES, JR	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not
0 Resets	\$1,500.00	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		recommend
5/5/25	EFT	7/7/25	<b><u>FILED 6/25/2025, DOC. #24</u></b>		confirmation.
2 of 60		\$1,500.00	No Response to Trustee's Motion to Dismiss.		

PLAN #7 filed 5/15/2025 fails to fully provide for treatment of the secured claim #1 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.



**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
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**July 14, 2025 9:30 am**

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-32524	JOSE R SALINAS	\$2,150.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	SAN MIGUEL and	1.00 Mos	<u>MOTION TO DISMISS</u>		
5/5/25	LAURA PATRICIA	6/10/25	<u>FILED 6/25/2025, DOC. #27</u>		
2 of 60	SALINAS	\$2,150.00	No Response to Trustee's Motion to Dismiss.		
	\$2,150.00				
	WO		Mrs. Salinas' Wage Order #15 entered 5/20/2025 is not yet active. Debtors have been making her Chapter 13 plan payments by TFS.		
			PLAN #9 filed 5/17/2025 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 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 B is inaccurate.		
			Per 341 testimony, Schedule I is inaccurate.		
			Per 341 testimony, Debtors failed to provide the Trustee with a copy of their homeowner's insurance policy.		
25-32539	BRENDA DENISE	\$843.86	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	ROBERSON	0.59 Mos	<u>MOTION TO DISMISS FILED 6/16/2025, DOC #27</u>		
5/5/25	\$1,440.00	7/8/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT WO	\$57.69			
			PLAN #33 filed 7/3/2025 surrenders a vehicle, which had been retained in previous plans, and does not provide for the adequate protection claim granted under the initial order for months 1-2.		

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
25-32613	LORITA RENFRO	\$350.00	<b>CONFIRMATION HEARING</b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	\$650.00	0.54 Mos	<b>MOTION TO DISMISS FILED 6/16/2025, DOC #22</b>		
5/8/25	EFT	6/27/25	No Response to Trustee's Motion to Dismiss.		
2 of 60		\$950.00			
			PLAN #9 filed 5/16/2025 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 amounts listed on Schedule I and Official Form 122C.		
25-31480	DELLA MAE	\$0.00	<b>CONFIRMATION HEARING</b>	TRAN SINGH LLP	Trustee recommends confirmation of Plan #37 filed 6/20/2025 if Objection #35 filed by Harris County Federal Credit Union is withdrawn or overruled.
1 Reset	HOGAN	0.00 Mos	Objection to Confirmation #35 filed 6/18/2025 by Harris County Federal Credit Union.		
3/18/25	\$2,172.00	7/7/25			
4 of 60	ACH	\$2,172.00	PLAN #37 filed 6/20/2025 works, paying 31% to general unsecured creditors.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**July 14, 2025 9:30 am**

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:30 am</b>					
25-30834	AMY JANE	(\$90.00)	<b><u>CONFIRMATION HEARING</u></b>	TRUONG, VIET	Trustee does not recommend confirmation.
2 Resets	CALHOUN	-0.45 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #35</u></b>		
2/13/25	\$200.00	7/8/25	No Response to Trustee's Motion to Dismiss.		
5 of 60	WO	\$100.00			
			IRS claim #6 filed 3/18/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$3,559.80. Trustee received an unsigned copy of the 2024 tax return 3/24/2025 (reflecting a refund of \$65). PLAN #39 filed 5/15/2025 fully provides for the IRS.		
25-32079	GLADYS MARIE	(\$5.00)	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #36 filed 7/7/2025 with a C3 Order.
1 Reset	MODDON	0.00 Mos	Plan #36 filed 7/7/2025 works, paying 30% to general unsecured creditors.		
4/15/25	\$1,980.00	6/17/25			
3 of 60	EFT	\$1,980.00			
25-31858	MARTIN HOWARD	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS, ALVA	Trustee does not recommend confirmation.
1 Reset	TROUPE	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
4/1/25	\$1,820.00	6/24/25	<b><u>FILED 5/20/2025, DOC. #20</u></b>		
3 of 60	EFT	\$420.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #2 filed 4/1/2025 fails to fully provide for treatment of the IRS' priority claim #10 filed on 6/16/2025 for 2022-2023 tax liability (Claim: \$1,007.48; Plan: \$900).		
			Plan fails to properly provide for the claim of Select Portfolio Services (Arrears per POC: \$29,145.19, Plan \$26,200. Ongoing payments per POC \$1,019.40; Plan: \$1,033).		
			Plan fails to provide for treatment of the secured claim #2 filed on 4/30/2025 by Fort Bend County in the amount of \$1,874.17 for 2025 property taxes. Objection to Confirmation filed by Fort Bend County on 6/16/2025, doc. #24.		
			Plan fails to provide for treatment of the secured claim #3 filed on 5/7/2025 by Fort Bend ISD in the amount of \$2,104.27 for 2025 property taxes. Objection to Confirmation filed by Fort Bend ISD on 6/16/2025, doc. #25.		
			Plan fails to provide for treatment of the secured claim #4 filed on 5/7/2025 by Fort		

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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					
Bend County LID in the amount of \$381.40 for 2025 property taxes.					
Plan fails to meet the liquidation test.					
25-32027	DERRICK DEKEITH	(\$715.95)	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee does not recommend confirmation.</b>
1 Reset	and ELAINE	-0.65 Mos	<b><u>MOTION TO DISMISS FILED 5/22/2025, DOC #23</u></b>	ALVA	
4/11/25	WILLIAMS WESLEY	7/8/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	\$1,095.00	\$273.75	Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
	WO		Debtors failed to provide Trustee with proof of expenses.		
Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Ally Financial claim.					
PLAN #2 filed 4/11/2025 fails to fully provide for claim #4 filed 5/8/2025 by One Main on the 2017 Nissan Titan (Claim: \$25,587.95, Plan: \$12,550).					
25-32054	LISA HARRELL	(\$380.00)	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee does not recommend confirmation.</b>
1 Reset	DONALDSON	-1.00 Mos	<b><u>MOTION TO DISMISS FILED 5/22/2025, DOC #30</u></b>	ALVA	
4/14/25	\$380.00	7/7/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$380.00	PLAN #2 filed 4/14/2025 fails to provide for treatment of the secured claim #7 filed 5/29/2025 by Harris County MUD #230 in the amount of \$904.45.		
			Objection to Confirmation #35 filed 6/17/2025 by Harris County MUD #230.		
Plan fails to fully provide for treatment of secured claim #15 Grants Trace HOA (POC: \$6,505.33, Plan: \$6,000).					
Plan fails to provide for treatment of the secured claim #8 filed 6/12/2025 by Cypress-Fairbanks ISD in the amount of \$1,144.18.					
Plan fails to provide for treatment of the secured claim #9 filed 6/12/2025 by Harris County LGBS Clients in the amount of \$591.75.					
Objection to Confirmation #34 filed 6/16/2025 by Cypress-Fairbanks ISD and					

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

9:30 am

Harris County LGBS Clients.

Objection to Confirmation #26 filed 5/2/2025 by NewRez.

Objection to Confirmation #27 filed 5/2/2025 by NewRez.

25-32673	LORRINE	\$192.46	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	Trustee does not
0 Resets	ANTIONETTE HILL	0.06 Mos	<b><u>MOTION TO DISMISS FILED 6/16/2025, DOC #20</u></b>	ALVA	recommend
5/13/25	\$2,995.00	7/2/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 60	WO	\$41.66			

PLAN #2 filed 5/13/2025 fails to provide for treatment of secured claim #1 filed 5/14/2025 by US Department of HUD in the amount of \$45,984.96.

Plan fails to provide for treatment of secured claim #3 filed 5/20/2025 by Harris County LGBS Clients in the amount of \$2,045.13. Objection to Confirmation #18 filed 6/4/2025 by Harris County LGBS Clients.

Plan fails to provide for treatment of secured claim #6 filed 6/17/2025 by Harris County MUD #390 in the amount of \$1,696.89. Objection to Confirmation #23 filed 7/7/2025 by Harris County MUD #390.

Plan fails to fully provide for claim #5 of US Bank Home Mortgage (Arrears per POC: \$15,451.30; Plan: \$12,510.00. Ongoing payments per POC: \$2,069.35; Plan: \$2,007.08).

Plan Summary does not match the Plan.

Paragraph 9C of the Plan is incomplete as Date Last Payment is Due has not been provided on the Consumer Portfolio Services vehicle claim.

25-32228	LEVETIUS JARNELL	(\$2,825.00)	<b><u>CONFIRMATION HEARING</u></b>	WESTON LEGAL,	Trustee does not
0 Resets	and BRIANNA	-0.50 Mos	<b><u>MOTION TO DISMISS</u></b>	PLLC	recommend
4/24/25	JECALA MISTER	7/8/25	<b><u>FILED 6/13/2025, DOC. #30</u></b>		confirmation.
3 of 60	\$5,650.00	\$1,412.50	No Response to Trustee's Motion to Dismiss.		
	WO				

IRS claim #28 filed 6/30/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$8,583.15. Trustee has received an unsigned

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

9:30 am

copy of the 2024 tax return on 5/29/2025 reflecting a \$2,754 liability. PLAN #2 filed 4/24/2025 provides \$2,754 for the IRS.

Plan fails to fully provide for the claim of PennyMac Loan Services, LLC (Arrears per POC: \$3,390.55, Plan \$0. Ongoing payments per POC \$2,596.27; Plan: \$2,529.78). Further, the plan proposes to pay PennyMac Loan Service, LLC's 1322(b)(5) claim in Paragraph 8B instead of 8A despite being secured by principal residence. The Plan proposes to credit the entire escrowed mortgage payment towards principal and interest. Objection to Confirmation filed by PennyMac Loan Services on 5/29/2025, doc. #27.

Plan fails to provide for treatment of the secured claim #1 filed on 4/25/2025 by U.S. Department of HUD in the amount of \$10,142.84 for the homestead property.

Plan fails to provide for treatment of the secured claim #27 filed on 6/30/2025 by Montgomery County in the amount of \$5,348.44 for 2024 property taxes. Objection to Confirmation filed by Montgomery County on 7/7/2025, doc. #32.

Plan 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.

Schedule B fails to disclose all assets.

Per 341 testimony, the Statement of Financial Affairs is inaccurate.

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

25-30544	HELINDA JUANITA	\$1,690.00	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	<b>Trustee does not recommend confirmation.</b>
2 Resets	MORAN	2.00 Mos	<b><u>MOTION TO DISMISS FILED 3/21/2025, DOC #29</u></b>		
1/31/25	\$845.00	6/11/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	EFT	\$845.00			

Debtor is delinquent 2 payment through 7/2/2025 totaling \$1,690.

PLAN #39 filed 5/18/2025 works, paying 54% to general unsecured creditors.

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Highlighted = H Claims

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-30554	CHRISTINA	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	Trustee does not recommend confirmation.
2 Resets	BAYLESS PITTMAN	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #34</u></b>		
1/31/25	\$1,180.00	7/3/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	EFT	\$1,180.00	PLAN #36 filed 5/18/2025 lists a cure claim amount of \$1,500 in paragraph 16 without indicating the total amount of the cure claim due.		