

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

Reset Dates:
07/14/2025
08/18/2025
09/17/2025

Highlighted = H Claims

Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
9:30 am					
25-32075	SARAH ELIZABETH	\$750.00	CONFIRMATION HEARING	.PRO SE	Trustee recommends dismissal.
0 Resets	WILLIAMS	2.00 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #29		
4/15/25	\$375.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 12	No Pmt info	\$0.00			
			The filing fees for this case have not been paid in full. An Order granting Application to Pay Filing Fees in Installments was entered 4/16/2025, the final installment payment was due 5/30/2025.		
			Debtor is delinquent 1 payment through 5/15/2025 totaling \$375. Debtor has not remitted any payments.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			Debtor's First Meeting of Creditors has not been concluded.		
			Per 341, Debtors schedules are inaccurate and/or incomplete.		
			PLAN #25 filed 4/28/2025 does not comply with BLR 3015-1(a).		
			Plan is not feasible as Schedule J #26 reflects an inability to fund the plan.		
25-31699	MARGARITA	\$0.00	CONFIRMATION HEARING	AGUINAGA, JESSE	Trustee does not recommend confirmation.
0 Resets	TORRES	0.00 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #42		
3/28/25	\$5,450.00	5/28/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$4,500.00			
			PLAN #43 filed 6/11/2025 contains a special provision in paragraph 27. "Mortgagee Adequate Protection Issues- Mack Brooks, LLC: 1. Conduit payments on a secured claim, using a 7 year amortization, with direct payment to resume when the plan ends; 2. three (3) Strike language results in stay relief in rem as to the real property as to all lienholders if payments are missed with 15 day cure; 3. Dismissal of the case is in rem as to our property all lienholders; 4. The mortgagee/lien holder has a court judgment, so the confirmation order will state that acceptance of payments during plan term or afterward does not constitute a de-acceleration or reinstatement of the debt. The judgment will remain enforceable post-dismissal/stay relief/plan completion. 5. Debtor's property tax loan is		

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secured by the real property located at 2432 Hartwick Road, Houston, TX 77093-1108 ("the Subject Property"). A final judgment ("Judgment") authorizing foreclosure of Lender's tax liens was rendered in Cause No. 202049583, styled Ovation services LLC v. Margarita Tores, et al, in Harris County, Texas before the 269th Judicial District Court. Confirmation of this Plan does not void, rescind, release or otherwise affect the validity or enforceability of the Judgment, but functions simply as a post-Judgment forbearance to allow the Debtor to satisfy the Judgment under the terms of the Plan. Neither Lender's acceptance of payments in conformity with this Plan, nor Lender's acceptance of future payments, will affect the enforceability of the Judgment, and will not constitute a de-acceleration or a rescission of acceleration of the Debtor's obligations to Lender. In the event of a default under the Plan, or Debtor's failure to make payment after the Plan term, the Judgment will be fully enforceable under its terms."

Plan proposes to pay Mack Brook's total debt claim in Paragraph 8A, instead of 8B. Objection to Confirmation #46 filed 6/13/2025 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 provide a dividend to the general unsecured creditors as required by Debtor's non-exempt property as the plan fails to fully provide for over-secured claims entitled to interest from the date the bankruptcy Petition was filed.

Debtor has failed to provide Trustee with proof of income.

25-31958	CAMISHA	\$575.00	<u>CONFIRMATION HEARING</u>	AGUINAGA, JESSE	Trustee does not recommend confirmation.
0 Resets	DOMINIQUE	1.00 Mos	<u>MOTION TO DISMISS FILED 5/19/2025, DOC #38</u>		
4/8/25	GARLOW	5/14/25	<u>AMENDED MOTION TO DISMISS FILED 6/13/2025, DOC #43</u>		
2 of 60	\$575.00	\$575.00	Debtor's Response to Trustee's Motion to Dismiss filed 5/22/2025 at docket #40.		
	EFT		PLAN #44 filed 6/16/2025 proposes to begin payments later than the 30 days required by 1326(a)(1).		

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9:30 am					
Objection to Confirmation #41 filed 6/9/2025 by Capital One Auto Finance.					
25-30123	FRANK ALFRED	(\$338.11)	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
3 Resets	WILLIAMS, JR and	-0.85 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.		
5 of 60	ANTOINETTE	\$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.		
	CUNNINGHAM				
	\$400.00				
	WO				
Objection to Confirmation #27 filed 2/21/2025 by Lakeview Loan Servicing.					
25-30347	KEITH EDWARD	\$950.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee recommends dismissal.
2 Resets	and JILL RENEE	1.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
1/22/25	VANWOERT	5/6/25	<u>FILED 3/7/2025, DOC. #28</u>		
5 of 60	\$950.00	\$2,200.00	Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #30.		
	WO		Debtor is 1 payment delinquent through May totaling \$950, with the next payment due 6/21/2025.		
			The proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C totaling \$156,771.		
			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.					
25-30546	RODERICK GEREL	\$693.75	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
2 Resets	and VERONICA	0.52 Mos	<u>MOTION TO DISMISS</u>		
1/31/25	SALINAS DORSEY	6/10/25	<u>FILED 5/13/2025, DOC. #54</u>		
5 of 60	\$1,325.00	\$331.25	Debtors' Response to Trustee's Motion to Dismiss filed 4/22/2025, doc. #39.		
	WO		Plan is misleading as it indicates an anticipated 100% return to general unsecured creditors, when the distribution will be significantly lower.		
			Trustee alleges Schedule I is inaccurate as it fails to reflect Mrs. Dorsey's current		

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financial situation.

Objection to Trustee Distribution to Debtor and Non-Petition for Priority Creditor
Status & Non-discharge of Debt filed by Glen Uhack on 3/24/2025, doc. #31.
Debtor's Response filed 4/17/2025, doc. #33. Glen Uhack's Response filed
4/22/2025, doc. #44.

Debtors' Objection to the IRS' Proof of Claim #8 filed 6/13/2025 set for 7/22/2025
at 1:30 p.m.

25-31158	TEOFILA ADAME	\$10,460.00	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 6/5/2025, DOC. #</u>	BAKER, REESE W	Trustee recommends dismissal.
1 Reset	\$5,480.00	1.91 Mos			
3/3/25	No Pmt info	4/23/25	Debtor's Response to Trustee's Motion to Dismiss filed 6/10/2025, doc. #39. Debtor has no opposition to TMTD.		
3 of 60		\$2,740.00			
Debtor is delinquent 1.90 payments through June totaling \$10,460.					
PLAN #14 filed 3/18/2025 Plan fails to properly provide for the claim of Selene Finance (Arrears per POC: \$133,018.54, Plan \$131,871. Ongoing payments per POC \$1,857.27; Plan: \$2,282.45). 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 #5 filed on 6/12/2025 by Clear Brook City MUD in the amount of \$1,189.03 for 2024 property taxes. Objection to Confirmation filed by Clear Brook City MUD on 6/16/2025, doc. #41.					
Based on JD Power value (\$17,442.90) as required by Order #5, the Plan does not provide sufficient adequate protection to Santander on the 2021 Nissan Sentra. Objection to Confirmation filed by Santander Bank on 4/15/2025, doc. #25, regarding a 2021 Nissan Sentra. Exhibit List filed 4/15/2025, doc. #26.					
Per 341 testimony, Schedule I 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.					

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9:30 am					
Objection to Confirmation filed by MCLP Asset Company, Inc./Selene Finance on 4/21/2025, doc. #31.					
25-31170	GLEND A ROBLEY	(\$140.00)	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee
1 Reset	FERGUSON	-0.07 Mos	PLAN #33 filed 5/14/2025 works paying 11.31% to the general unsecured creditors.		recommends
3/3/25	\$2,060.00	6/17/25			confirmation of
3 of 60	EFT	\$2,060.00			Plan #33 filed
					5/14/2025.
25-31178	ISAAC LOUIS	\$0.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee
1 Reset	STEWART, JR	0.00 Mos	PLAN #34 filed 5/17/2025 works, paying 7.18% to the general unsecured creditors.		recommends
3/3/25	\$1,340.00	6/4/25			confirmation of
3 of 60	EFT	\$1,340.00			Plan #34 filed
					5/17/2025.
25-31455	YVONNE FRANKLIN	\$450.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee
1 Reset	HUGHES	1.00 Mos	PLAN #43 filed 6/10/2025 works, paying 18.42% to the general unsecured creditors.		recommends
3/18/25	\$450.00	6/2/25			confirmation of
3 of 60	EFT	\$450.00			Plan #43 filed
					6/10/2025.
25-31808	ALLISON MASON	\$0.00	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not
0 Resets	\$3,875.00	0.00 Mos	<u>MOTION TO DISMISS</u>		recommend
3/31/25	EFT	6/2/25	<u>FILED 5/15/2025, DOC. #25</u>		confirmation.
3 of 60		\$3,875.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #9 filed 4/8/2025 fails to provide for payment in full of Attorney General's child support arrearage claim in the amount of \$21,536.25. Plan fails to provide for the correct interest rate for the Attorney General's arrearage claim.		
			Plan fails to provide for treatment of the secured claim #5 filed on 4/29/2025 by Harris County WCID #110 in the amount of \$2,149.84 for 2025 property taxes.		
			Plan fails to provide for treatment of the secured claim #6 filed on 4/29/2025 by Klein ISD in the amount of \$2,065.83 for 2025 property taxes. Objection to Confirmation filed by Klein ISD on 6/16/2025, doc. #29.		

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Plan fails to provide for treatment of the secured claim #7 filed on 4/30/2025 by Harris County LGBS in the amount of \$651.93 for 2025 property taxes. Objection to Confirmation filed by Harris County LGBS Clients on 6/16/2025, doc. #28.

Plan fails to comply with 11 U.S.C. 1325(a)(5) as it does not provide interest on secured claims.

Plan fails to provide for treatment of the secured claim #9 filed on 5/2/2025 by Capital One Auto Finance in the amount of \$9,837.47 for a 2013 Volkswagen Beetle. Further, based on JD Power value (\$8,685) as required by Order #4, the Plan does not provide sufficient adequate protection to Capital One Auto Finance on the 2013 VW Beetle.

The Plan Summary does not match the plan.

Plan fails to meet the liquidation test.

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.

25-31693	JOHN TIMOTHY	\$9,550.00	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee
0 Resets	BENNETT, JR	1.62 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommends
3/28/25	\$5,900.00	5/1/25	<u>FILED 5/14/2025, DOC. #31</u>		dismissal.
3 of 60	EFT	\$2,250.00	No Response to Trustee's Motion to Dismiss.		

Debtor is delinquent 1.62 payments through May totaling \$9,550, with the next payment due 6/27/2025.

PLAN #2 filed 3/28/2025 fails to fully provide for treatment of the IRS' amended priority claim #5 filed on 6/16/2025 for 2021-2024 tax liability (Claim: \$25,781.46; Plan: \$17,019).

Plan fails to properly provide for the claim of Selene Finance Ongoing payments per POC \$2,416.81; (Plan: \$2,510.70) and proposes to overprovide for Selene

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Finance's arrearage claim. Lastly, the Plan does not provide for the notice of post-petition fee claim of Selene Finance in the amount of \$325 for plan review.

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

Per 341 testimony, Schedule I fails to reflect Debtor's increased income.

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

25-31773	JULIA OTILLIA JETT	\$8,700.00	<u>CONFIRMATION HEARING</u>	BRYEANS, DONALD	Trustee does not recommend confirmation.
0 Resets	\$7,700.00	1.13 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #27</u>		
3/31/25	EFT	5/20/25	No Response to Trustee's Motion to Dismiss.		
3 of 60		\$4,000.00	Debtor is delinquent 1.13 payments through 5/30/2025 totaling \$8,700.		
			PLAN #17 filed 5/12/2025 fails to fully provide for the claim of Wells Fargo (Arrears per POC: \$247,077.51, Plan: \$225,000; Ongoing payments per POC: \$4,180.53, Plan: \$3,017.86). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Objection to Confirmation #24 filed 5/15/2025 by Wells Fargo Bank.		
			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.		
25-30613	CARLYNE FERNELIA PHILLIP	\$7,700.00	<u>CONFIRMATION HEARING</u>	CHEUNG, WAI PING	Trustee does not recommend confirmation.
2 Resets		1.00 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #34</u>		
2/3/25	\$7,700.00	5/15/25	Debtor's Response to Trustee's Motion to Dismiss filed 4/18/2025 at docket #52.		
4 of 60	EFT	\$401.00	Debtor appeared at the original 341 meeting on 3/12/2025 and the reset meeting on 4/9/2025, but the meetings were not concluded as Debtor failed to provide financial information, tax returns and proof of insurance on real properties. Debtor then failed to appear at a reset meeting on 5/21/2025, and the meeting has been reset again to 6/18/2025 at 3:00 pm.		

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9:30 am					
Debtor is delinquent 1 payment of \$7,700.00, with next payment due on 7/5/2025.					
Objection to Confirmation #54 filed 4/21/2025 by Loan Ranger Capital Investments regarding real property located at 5959 Belmark St.					
Objection to Confirmation #80 filed 5/15/2025 by Nevada Funding regarding real property located at 4806 Holloway Dr.					
Debtor has failed to provide proof of insurance to verify compliance with Paragraph 11 of the Plan.					
PLAN #77 filed 5/15/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.					
25-31176	JONATHON NEAL	\$10,220.92	<u>CONFIRMATION HEARING</u>	CHEUNG, WAI PING	Trustee does not recommend confirmation.
1 Reset	PORCHIA	1.02 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #34</u>		
3/3/25	\$10,000.00	6/16/25	Debtor's Response to Trustee's Motion to Dismiss filed 5/14/2025 at docket #38.		
3 of 60	EFT WO	\$2,500.00	Debtor is delinquent 1.02 payments through 6/2/2025 totaling \$10,220.92.		
			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.		
			Debtor's Objection to Claim #6 of the IRS filed 6/12/2025 at docket #46 is set for a hearing on 7/15/2025 at 1:30 pm.		
			Debtor has failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test.		

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9:30 am					
25-31510 1 Reset 3/20/25 3 of 60	JOSE RAUL MORALES \$4,000.00 EFT	(\$3,510.00) -0.88 Mos 6/3/25 \$3,610.00	<p style="text-align: center;"><u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS FILED 5/12/2025, DOC #42</u> No Response to Trustee's Motion to Dismiss. PLAN #56 filed 6/4/2025 works, paying 1.89% to the general unsecured creditors. Objection to Confirmation #40 filed 5/9/2025 by Aldine ISD.</p>	CHEUNG, WAI PING	Trustee recommends confirmation of Plan #56 filed 6/4/2025 with a C3 Order if the Objection of Aldine ISD is withdrawn/overruled.
25-31682 0 Resets 3/28/25 3 of 60	LLOYD TYRONE ROBINSON \$3,800.00 EFT	\$0.00 0.00 Mos 6/2/25 \$3,800.00	<p style="text-align: center;"><u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 5/22/2025, DOC #20</u> No Response to Trustee's Motion to Dismiss.</p> <p>Debtor's 341-a meeting has not been concluded. Reset 341 has been scheduled for 7/2/2025 at 10:30 AM.</p> <p>PLAN #31 filed 6/13/2025 fails to provide treatment for amended secured claim #7 filed 6/13/2025 by Harris County Court Costs in the amount of \$12,611.28. Amended Objection to Confirmation #34 filed 6/16/2025 by Harris County et al. and Harris County Court Costs.</p> <p>IRS claim #8 filed 5/8/2025 shows an unfiled tax return for the year 2021, 2022, 2023 and reflects a priority claim amount of \$300. Trustee has not received a copy of the 2021 or 2022 tax return. Plan fails to provide any treatment for the IRS.</p> <p>Plan fails to provide a separate ad valorem reserve for each property subject to a reserve in Paragraph 21.</p> <p>Debtor failed to provide proof of insurance to verify compliance with paragraph 11 of the Plan.</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.</p>	CHEUNG, WAI PING	Trustee does not recommend confirmation.

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25-30452 2 Resets 1/29/25 5 of 60	KAMASHIA DANIELLE TERRANCE \$3,095.00 WO	(\$717.30) -0.23 Mos 6/10/25 \$1,428.46	<u>CONFIRMATION HEARING</u> PLAN #41 filed 5/19/2025 works, paying 19.3% to the general unsecured creditors.	CIMENT, DANIEL	Trustee recommends confirmation of Plan #41 filed 5/19/2025.
25-31280 0 Resets 3/6/25 3 of 60	RODERICK JAMAR CARTER \$2,710.00 WO	\$828.47 -0.31 Mos 6/11/25 \$1,269.23	<u>CONFIRMATION HEARING</u> PLAN #34 filed 5/16/2025 works, paying 2% to general unsecured creditors.	CIMENT, DANIEL	Trustee recommends confirmation of Plan #34 filed 5/16/2025. Trustee to submit the proposed confirmation order.
25-31561 1 Reset 3/24/25 3 of 60	DOMONIC LEE WOODRING \$6,630.00 WO	(\$2,189.24) -0.33 Mos 6/5/25 \$500.00	<u>CONFIRMATION HEARING</u> PLAN #52 filed 6/13/2025 works, paying 5.82% to the general unsecured creditors.	CIMENT, DANIEL	Trustee recommends confirmation of Plan #52 filed 6/13/2025.
25-31694 0 Resets 3/28/25 3 of 60	CHARLES RAY DILL, SR and JO ANN CAROL DILL \$2,685.00 WO	(\$1,942.72) -0.72 Mos 6/17/25 \$619.62	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 5/14/2025, DOC. #28</u> PLAN #38 filed 6/10/2025 fails to provide for treatment of the secured claim #7 filed on 4/28/2025 by Stellar Bank in the amount of \$272,835.41 for a Judgment. Objection to Confirmation filed by Stellar Bank on 6/9/2025, doc. #37, Plan fails to provide the Amount of Cure in Paragraph 16. The proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C totaling \$161,103. Trustee alleges that Plan fails to provide for all of Debtors' disposable income.	CIMENT, DANIEL	Trustee does not recommend confirmation.

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

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
Trustee alleges Schedule B is inaccurate.					
25-31788	JONAH BRUCE	(\$5.00)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
0 Resets	WILLIAM, SR	0.00 Mos	Debtor is proposing to pay Planet Home Lending directly in paragraph 8C of PLAN		recommend
3/31/25	\$1,325.00	6/2/25	#20 filed 4/11/2025, however, claim #7 reflects an arrearage amount of \$1,488.87.		confirmation.
3 of 60	EFT	\$1,330.00	Plan fails to fully provide for Tranquility Lake Owners Association monthly HOA assessment (POC: \$590.40, Plan: \$560).		
25-31976	KEITH LAMONT and	\$492.31	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
0 Resets	FREDERICKA	0.62 Mos	<u>MOTION TO DISMISS</u>		recommend
4/9/25	LASHUND VANCE	6/4/25	<u>FILED 5/21/2025, DOC. #23</u>		confirmation.
2 of 60	\$800.00	\$369.23	No Response to Trustee's Motion to Dismiss.		
	WO		Per 341 testimony, Schedule J is inaccurate.		
			PLAN #25 filed 6/11/2025 works, paying 1.21% to the general unsecured creditors.		
			J: fails to list Debtor's rental insurance expense.		
25-32048	LESLIE ELLEN	\$288.48	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not
0 Resets	RANSOM	0.15 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #21</u>		recommend
4/14/25	\$1,875.00	6/9/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 60	WO	\$865.38	Per 341 testimony, Debtor has not disclosed all secured debts.		
			PLAN #23 filed 6/12/2025 works at 100% to all creditors. Plan must remain 100% due to Debtor's Official Form 112C requirement of \$106,040.40.		
25-31681	JEFFREY L and	(\$2,355.76)	<u>CONFIRMATION HEARING</u>	COTHROLL, KEITH	Trustee does not
0 Resets	LEMANDA K	-0.94 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #25</u>	ANDERSON	recommend
3/28/25	SINGLETARY	6/17/25	No Response to Trustee's Motion to Dismiss.		confirmation.
3 of 60	\$2,500.00	\$625.00	Debtors failed to provide Trustee with a copy of their 2024 tax return.		
	WO		Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Schedule J does not represent a good faith estimate of Debtor's projected		

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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 reflects an inability to fund the plan.

PLAN #2 filed 3/28/2025 fails to provide for treatment of secured claim #2 filed 4/29/2025 by Harris County LGBS Clients in the amount of \$522.24. Objection to Confirmation #28 filed 6/16/2025 by Harris County LGBS Clients.

Plan fails to provide for treatment of priority claim #3 filed 5/8/2025 by Texas Comptroller in the amount of \$37,835.98.

Plan does not provide for the notice of post-petition fee claim of PNC Bank in the amount of \$2,250 for plan review, objection, proof of claim and 410a form.

Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the PNC Bank claim. Additionally, Debtors are proposing to pay PNC directly in paragraph 8C of the Plan, however, claim #6 reflects an arrearage amount of \$26,416.50. Objection to Confirmation #18 filed 4/17/2025 by PNC Bank.

Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Ally and Capital One claims. Additionally, Debtors are proposing to pay Ally and Capital One directly in paragraph 9C of the Plan, however, both claims reflect arrears.

25-31147	WEI JOHNNY NG	\$107.72	<u>CONFIRMATION HEARING</u>	DAMANI, ANIS	Trustee does not
1 Reset	\$700.00	0.15 Mos	<u>MOTION TO DISMISS FILED 4/21/2025, DOC #17</u>		recommend
3/1/25	WO	6/9/25	No Response to Trustee's Motion to Dismiss.		confirmation.
3 of 60		\$323.07			

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.

Paragraph 9C of the PLAN #2 filed 3/1/2025 is incomplete as the Date Last Payment is Due has not been provided on the Toyota Motor Credit claim.

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
9:30 am					
Paragraph 16 proposes a monthly cure payment to be made to David Tu without listing the corresponding total amount of the cure claim.					
25-32063 0 Resets 4/14/25 2 of 36	MICHAEL DAVID and JOSEFINA CARRASCO ANORGA \$405.00 WO	\$62.32 0.15 Mos 6/16/25 \$186.92	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS</u> <u>FILED 6/16/2025, DOC. #31</u> Trustee alleges PLAN #28 filed 6/15/2025 is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors but ending at different months, which is mathematically impossible.	Dove, Ryan J	Trustee does not recommend confirmation.
25-31717 0 Resets 3/31/25 3 of 60	SHANNON D. BLAND \$3,500.00 WO	\$269.24 0.08 Mos 6/9/25 \$1,615.38	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS</u> <u>FILED 5/14/2025, DOC. #24</u> Debtor's Response to Trustee's Motion to Dismiss filed 6/16/2025, doc. #27. IRS claim #5 filed 5/5/2025 shows unfiled tax returns for the years 2021-2023 and reflects a priority claim amount of \$14,202.20. Trustee has received stamped "filed" copies of the 2021-2023 tax returns dated 6/6/2025 reflecting refunds. PLAN #14 filed 4/14/2025 fails to provide any treatment for the IRS. Plan fails to fully provide for the claim of Select Portfolio Services (Arrears per POC: \$3,799.36, Plan \$2,392. Ongoing payments per POC \$1,811.40; Plan: \$1,700.89). Plan fails to provide for treatment of the secured claim #4 filed on 4/29/2025 by Harris County LGBS Clients in the amount of \$3,138.95 for 2025 property taxes. Objection to Confirmation filed by Harris County LGBS Clients on 6/16/2025, doc. #25. Based on JD Power value (\$19,530) as required by Order #6, the Plan does not provide sufficient adequate protection to Titlemax on the 2016 Lexus ES350. Per 341 testimony, Schedule B fails to disclose all assets. Trustee alleges the Official Form 122C is inaccurate.	FEALY, VICKY	Trustee does not recommend confirmation.

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-31470	TIMOTHY L.	\$675.00	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee does not recommend confirmation.
1 Reset	MORRIS	1.00 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #20</u>	T	
3/18/25	\$675.00	6/9/25	Debtor's Response to Trustee's Motion to Dismiss filed 5/15/2025 at docket #24.		
3 of 60	EFT	\$675.00	PLAN #21 filed 5/15/2025 fails to provide for treatment of secured claim #14 filed 5/28/2025 by Vervent Inc/Freedom Truck Finance in the amount of \$44,442.80 for a 2012 Freightliner Cascadia.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		
25-31664	HOMER and	\$0.00	<u>CONFIRMATION HEARING</u>	FERGUSON, JAMES	Trustee does not recommend confirmation.
0 Resets	TERESA	0.00 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #20</u>	T	
3/27/25	FOURROUX	5/6/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	\$1,600.00	\$1,600.00	Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
	No Pmt info		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.		
24-35621	MARVIN GEOVANY	\$1,675.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	CANO	0.91 Mos	<u>MOTION TO DISMISS FILED 1/28/2025, DOC #28</u>		
11/27/24	\$1,835.00	5/29/25	No Response to Trustee's Motion to Dismiss.		
7 of 60	EFT	\$1,700.00	Debtor is delinquent 0.91 through 5/27/2025 totaling \$1,675.		

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
PLAN #58 filed 5/23/2025 newly surrenders the 2018 Cadillac Escalade, which had been retained in previous plans, and does not provide for the adequate protection claim granted under the initial order for months 1-5 in the amount of \$1,612.85.					
Plan fails to provide a dividend to the general unsecured creditors as required by Debtor's non-exempt property.					
25-31722	NICELDA BEATRIZ	(\$1,100.00)	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	CAMEY	-0.88 Mos	<u>AMENDED MOTION TO DISMISS</u>		
3/31/25	\$1,250.00	6/13/25	<u>FILED 6/16/2025, DOC. #32</u>		
3 of 60	WO	\$550.00	No Response to Trustee's Motion to Dismiss.		
PLAN #13 filed 4/15/2025 fails to provide for treatment of the secured claim #4 filed on 5/23/2025 by the City of Houston in the amount of \$6,125.40 for 2020-2025 property taxes.					
24-35700	LILIANA HERRERA	(\$452.50)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH A	Trustee does not recommend confirmation.
4 Resets	\$565.00	-0.80 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #48</u>		
12/3/24	WO	6/4/25	Debtor's Response to Amended Trustee's Motion to Dismiss filed 5/15/2025 at docket #49.		
6 of 60		\$1,535.00			
PLAN #27 filed 2/19/2025 works at 100% to all creditors. However, Debtor is proposing to pay PennyMac Loan Services directly in Paragraph 8C of the Plan but claim #5 reflects an arrearage amount of \$928.99.					
25-30627	MAIDA LUCIA	\$1,541.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH A	Trustee recommends confirmation of Plan #51 filed 5/15/2025 if the Objection to Confirmation filed by Weststar Mortgage is withdrawn/overruled.
2 Resets	ARCHER	0.27 Mos	<u>MOTION TO DISMISS FILED 3/20/2025, DOC #33</u>		
2/3/25	\$5,635.00	6/3/25	Debtor's Response to Trustee's Motion to Dismiss filed 4/7/2025 at docket #37.		
4 of 60	EFT WO	\$2,817.50	Objection to Confirmation #36 filed 4/2/2025 by Weststar Mortgage.		
PLAN #51 filed 5/15/2025 works, paying 0.40% to the general unsecured creditors.					

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
June 23, 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					
25-30804	EARL PHILLIP and	\$3,321.16	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation of Plan #45 filed 4/23/2025.
2 Resets	MELISSA ANN	0.87 Mos	PLAN #45 filed 4/23/2025 works, paying 23.53% to the general unsecured creditors.	A	
2/12/25	MEIGHAN	6/17/25			
4 of 60	\$3,800.00 WO	\$1,200.00			
25-31155	DANIEL PEREZ and	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee recommends confirmation of Plan #36 filed 5/8/2025 if Objection to Confirmation #27 filed by CarMax is withdrawn or overruled.
1 Reset	KAMA KAY	0.00 Mos	Objection to Confirmation #27 filed 3/25/2025 by CarMax.	A	
3/3/25	SANCHEZ	6/4/25			
3 of 60	\$1,650.00 WO	\$825.00	PLAN #36 filed 5/8/2025 works, paying 14% to general unsecured creditors.		
25-31346	GREGORY and	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
1 Reset	OLETHA FAYE	0.00 Mos	<u>MOTION TO DISMISS FILED 4/21/2025, DOC #27</u>	A	
3/11/25	BROWN	6/4/25	Debtors' Response to Trustee's Motion to Dismiss filed 4/30/2025 at docket #31.		
3 of 60	\$3,450.00 WO	\$3,450.00	PLAN #46 filed 6/13/2025 fails to provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Debtors' Official Form 122C. Plan fails to comply with 1322(b)(1) as it unfairly discriminates among unsecured creditors of the same class (deferred student loans).		
25-31659	JOSEPH ALLEN	\$576.95	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	WARREN JR	0.38 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #26</u>	A	
3/27/25	\$1,500.00	6/11/25	Response to Trustee's Motion to Dismiss #27 filed 5/29/2025.		
3 of 60	WO	\$346.15	Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test. PLAN Summary #2 filed 3/27/2025 fails to list non-exempt property amount of \$1,434.		

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
Plan fails to pay a dividend to the general unsecured creditors as required by Debtor's non-exempt property.					
25-31736	EDWIN ELLIS and	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	DEANA LAMBERT	0.00 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #28</u>	A	
3/31/25	LEE	6/12/25	Response to Trustee's Motion to Dismiss #30 filed 5/29/2025.		
3 of 60	\$7,810.00 EFT	\$7,810.00	Debtors 341(a) meeting has not been concluded. Reset 341 hearing has been scheduled for 6/25/2025 at 2:30 PM.		
PLAN #2 filed 3/31/2025 fails to properly provide for the claim of PNC Bank (Arrears per POC: \$93,705.18, Plan: \$91,438.83; Ongoing payments per POC: \$2,979.70, Plan: \$3,065.25).					
IRS claim #18 filed 6/16/2025 shows an unfiled tax return for the year 2022, 2023, 2024 and reflects a priority claim amount of \$76,995.23. Trustee has received an unsigned copy of these tax returns on 6/16/2025 all reflecting liabilities. Plan fails provides \$82,432 for the IRS.					
Plan fails to establish a Federal Reserve account for the future tax liability that will come due over the life of the plan.					
Plan fails to comply with 1322(b)(1) as it unfairly discriminates among unsecured creditors of the same class.					
Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
Per 341 testimonies, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.					
Objection to Confirmation #33 filed 6/16/2025 by Harris County LGBS Clients.					

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Judge Jeffrey P. Norman, Houston
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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-31754	XOCHITL	(\$406.15)	CONFIRMATION HEARING	KEELING, KENNETH	Trustee
0 Resets	CASSAGNE	-0.31 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #31	A	recommends
3/31/25	\$1,320.00	6/10/25	Response to Trustee's Motion to Dismiss #33 filed 5/29/2025.		confirmation and
3 of 60	WO	\$609.23	PLAN #2 filed 3/31/2025 fails to properly provide for pre-petition arrears of Selene Finance (Arrears per POC: \$28,536.07, Plan: \$30,120.65.		dismissal
			Plan fails to provide for treatment of the priority claim #7 filed 5/5/2025 by IRS in the amount of \$963.		hearings be
			Plan fails to provide for treatment of the secured claim #5 filed 4/8/2025 by Republic Finance in the amount of \$2,766.22 for personal property.		continued to
			Per 341 testimony, the plan does not meet the liquidation test, pursuant to the requirements of 11 U.S.C Section 1325(a)(4) as an examination of Debtor's schedules indicate non-exempt property rendering the plan deficient.		7/14/2025 at 9:30 AM.
25-31770	RANDAL BOYD	\$180.00	CONFIRMATION HEARING	KEELING, KENNETH	Trustee
0 Resets	MCDONALD, JR	0.06 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #26	A	recommends
3/31/25	\$2,940.00	5/22/25	Response to Trustee's Motion to Dismiss #28 filed 5/29/2025.		confirmation and
3 of 60	EFT	\$2,850.00	PLAN #30 filed 6/12/2025 will work at 100% to all creditors but requires additional noticing time for reduction of interest rate to Westwick HOA.		dismissal
					hearings be
					continued to
					7/14/2025 at 9:30 AM to allow for proper noticing.
25-31846	DIANE CORTEZ	\$3,705.00	CONFIRMATION HEARING	KEELING, KENNETH	Trustee
0 Resets	MORALES	1.30 Mos	MOTION TO DISMISS	A	recommends
4/1/25	\$2,850.00	4/21/25	FILED 5/20/2025, DOC. #26		dismissal.
2 of 60	EFT	\$1,000.00	Debtor's Response to Trustee's Motion to Dismiss filed 5/29/2025, doc. #28.		
			Debtor is delinquent 1.3 payments through June totaling \$3,705.		
			Debtor failed to substantiate the \$47,085.73 to be paid to IRS in PLAN #19 filed 4/14/2025. Internal Revenue Service has not filed a claim, and Trustee must disburse according to Plan. Debtor's 2022 tax returns reflect a refund.		

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

9:30 am

Plan fails to fully provide for the claim of TangleOaks Condo Association (Arrears per POC: \$10,544.25, Plan \$10,000. Ongoing payments per POC \$396.87; Plan: \$389.85).

Debtors are proposing to pay Nationstar Mortgage directly in paragraph 8C of the Plan, however, claim #12 reflects an arrearage amount of \$2,186.45.

Plan fails to provide for treatment of the secured claim #4 filed on 4/30/2025 by Harris County LGBS in the amount of \$2,568.24 for 2025 property taxes. Objection to Confirmation filed by Harris County LGBS Clients on 6/16/2025, doc. #31.

Plan fails to comply with 11 U.S.C. 1325(a)(5) as it does not provide interest on secured claims.

The plan fails to comply with 1322(b)(1) as it unfairly discriminates among unsecured creditors of the same class.

Plan is misleading as it indicates an anticipated 100% return to general unsecured creditors, when the distribution will be significantly lower.

Per 341 testimony, Schedule I is inaccurate.

25-31850	FLORO	\$599.26	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	HERNANDEZ III	0.18 Mos	<u>MOTION TO DISMISS</u>	A	
4/1/25	\$3,395.00	6/10/25	<u>FILED 5/20/2025, DOC. #29</u>		
2 of 60	EFT WO	\$848.14	Debtor's Response to Trustee's Motion to Dismiss filed 5/29/2025, doc. #31.		
			PLAN #2 filed 4/1/2025 fails to fully provide for the claim of M&T Bank (Arrears per POC: \$86,387.60, Plan \$83,586. Ongoing payments per POC \$2,006.24; Plan: \$1,450). Objection to Confirmation filed by Lakeview Loan Servicing/M&T Bank on 6/5/2025, doc. #33.		
			Plan fails to provide for treatment of the secured claim #2 filed on 4/30/2025 by Katy ISD in the amount of \$2,474.47 for 2025 property taxes. Objection to Confirmation filed by Katy ISD on 6/16/2025, doc. #34.		

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

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09/17/2025

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

Plan fails to fully provide for treatment of the secured claim #5 filed on 5/28/2025 by Katy Manor Residential CAI for HOA dues (Claim: \$2,491.71; Plan: \$2,447.99).

Plan fails to provide for treatment of the secured claim #3 filed on 5/1/2025 by OneMain Financial in the amount of \$11,228.46 for a 2013 Jeep Patriot.

Debtor is proposing to pay Ally Bank directly in paragraph 9C of the Plan, however claim #8 reflects an arrearage amount of \$840.71. Further, Paragraph 9C of the Plan is incomplete as the Contract Interest Rate has not been provided on Ally Bank's claim.

25-31861	CARL DAVID	(\$2,467.20)	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not
0 Resets	ROBERSON	-0.40 Mos	<u>MOTION TO DISMISS</u>	A	recommend
4/1/25	\$6,100.00	6/16/25	<u>FILED 5/20/2025, DOC. #34</u>		confirmation.
2 of 60	EFT WO	\$828.00	Debtor's Response to Trustee's Motion to Dismiss filed 5/29/2025, doc. #36.		

The plan fails to comply with 1322(b)(1) as it unfairly discriminates among unsecured creditors of the same class.

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

Debtor 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)

Objection to Confirmation filed by PNC Bank on 4/21/2025, doc. #30.

25-31951	GENNIFER	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not
0 Resets	FOBBS-SIMONTON	0.00 Mos	<u>MOTION TO DISMISS FILED 5/19/2025, DOC #25</u>	A	recommend
4/8/25	\$1,515.00	6/10/25	<u>AMENDED MOTION TO DISMISS FILED 6/13/2025, DOC #28</u>		confirmation.
2 of 60	EFT	\$1,515.00	Debtor's Response to Trustee's Motion to Dismiss filed 5/29/2025 at docket #26.		

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

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

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

9:30 am

Confirmation #29 filed 6/16/2025 by Lone Star College System.

Plan does not meet the liquidation test pursuant to the requirements of 11 U.S.C. 1325(a)(4).

Objection to Confirmation #21 filed 4/29/2025 by Deutsche Bank/Select Portfolio Servicing.

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.

25-32003	LANITRA MONIQUE	\$0.00	<u>CONFIRMATION HEARING</u>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	ROBINSON	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>	A	
4/10/25	\$635.00	6/4/25	<u>FILED 6/17/2025, DOC. #35</u>		
2 of 60	WO	\$635.00	Debtor's Response to Trustee's Motion to Dismiss filed 5/29/2025, doc. #33.		

Debtor appeared for her initial 341 Meeting held on 5/21/2025, which was adjourned pending receipt of required documentation. Debtor's rescheduled 341 Meeting is set for 6/18/2025 at 11:30.

Debtor failed to file Schedule I.

IRS claim #13 filed 6/16/2025 shows unfiled tax returns for the years 2022 and 2024 and reflects a priority claim amount of \$18,390.55. Trustee has received unsigned copies of the 2022 and 2024 tax returns on 6/2/2025 and 6/17/2025 reflecting a total of \$3,769 tax liability. PLAN #2 filed 4/10/2025 only provides \$3,000 for the IRS.

Debtors are proposing to pay MidFirst Bank directly in paragraph 8C of the Plan, however, claim #8 reflects an arrearage amount of \$960.11. Objection to Confirmation filed by MidFirst Bank on 5/20/2025, doc. #26.

Plan fails to provide for treatment of the secured claim #1 filed on 4/14/2025 by U.S. Department of HUD in the amount of \$6,079.09 for the homestead.

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

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

9:30 am

Plan fails to provide for treatment of the secured claim #6 filed on 5/1/2025 by Harris County LGBS Clients in the amount of \$433.86 for 2025 property taxes. Objection to Confirmation filed by Harris County LGBS Clients on 6/4/2025, doc. #34.

Based on the pro-rata treatment to Carvana/Bridgecrest, the Plan fails to provide sufficient adequate protection on the 2019 Mercedes-Benz CLA Sedan. Objection to Confirmation filed by Carvana/Bridgecrest on 5/29/2025, doc. #32.

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

25-30785	JOY IHEOMA	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee recommends confirmation of Plan #56 filed 6/12/2025.
2 Resets	OBASI	0.00 Mos	PLAN #56 filed 6/12/2025 works, paying 4% to general unsecured creditors.		
2/10/25	\$700.00	6/10/25			
4 of 60	WO	\$700.00			

25-31009	KEIWANA NICOLE	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
2 Resets	GRESHAM	0.00 Mos	<u>MOTION TO DISMISS FILED 3/25/2025, DOC #17</u>		
2/25/25	\$1,085.00	5/19/25	Response to Trustee's Motion to Dismiss #21 filed 4/16/2025.		
4 of 60	No Pmt info	\$1,085.00			

PLAN #29 filed 5/17/2025 lists a special provision in Paragraph #27. Trial Loan Modification: Debtor has applied for a partial claim loan modification and will need to pay 4 months of trial payments beginning on June 1, 2025, of \$2,311.

Plan fails to fully provide for the claim of Idaho Housing and Finance (Arrears per POC: \$19,119.72, Plan: \$0; Ongoing payments per POC: \$2,276.76 Plan: \$2,167.05 mos 1-2 and \$0 mos 3-60).

Plan fails to provide for treatment of secured claim #4 filed 4/3/2025 by Harris County LGBS Clients in the amount of \$3,357.57. Objection to Confirmation #28 filed 4/30/2025 by Harris County LGBS Clients.

Based on JD Power value (\$24,345) as required by Order #5, the Plan does not provide sufficient adequate protection to University Federal Credit Union on the

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
June 23, 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					
2021 Toyota Highlander.					
25-31342	MISRAIM TREJO	\$77.50	CONFIRMATION HEARING	KIM, MIN GYU	Trustee recommends confirmation of Plan #8 filed 3/12/2025 with the proposed Agreed Confirmation Order filed 6/17/2025 at docket #28.
1 Reset	\$155.00	0.50 Mos	PLAN #8 filed 3/12/2025 works, paying 0.29% to the general unsecured creditors.		
3/10/25	WO	6/4/25			
3 of 36		\$77.50			
25-31500	FRANCIS KARINA	(\$1,396.92)	CONFIRMATION HEARING	KIM, MIN GYU	Trustee recommends confirmation of Plan #34 filed 6/12/2025.
1 Reset	CONNOLLY	-0.65 Mos	PLAN #34 filed 6/12/2025 works, paying 2.38% to the general unsecured creditors.		
3/19/25	\$2,150.00	6/10/25			
3 of 60	WO	\$1,119.23			
25-31934	KENYATTA NICOLE	\$0.00	CONFIRMATION HEARING	KIM, MIN GYU	Trustee recommends confirmation of Plan #24 filed 6/12/2025.
0 Resets	GIVENS	0.00 Mos	PLAN #24 filed 6/12/2025 works, paying 1.92% to the general unsecured creditors.		
4/7/25	\$200.00	6/12/25			
2 of 60	WO	\$200.00			
25-32009	MONICA JEWELL	\$276.93	CONFIRMATION HEARING	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	GRIMES	0.62 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #20		
4/10/25	\$450.00	6/9/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$207.69	PLAN #15 filed 4/16/2025 fails to provide any treatment for the IRS priority claim in the amount of \$691.71		
Debtor has failed to provide Trustee with proof of expenses.					

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-30739	JESSE ROY SMITH,	(\$254.26)	<u>CONFIRMATION HEARING</u>	LANIER, MELISSA	Trustee recommends confirmation of Plan #55 filed 6/13/2025.
2 Resets	JR and CONNIE F. SMITH	-0.42 Mos	PLAN #55 filed 6/13/2025 works, paying 8.43% to the general unsecured creditors.	RAE	
2/6/25		6/11/25			
4 of 60	\$600.00 WO	\$138.46			
25-31079	CLIFFORD PAUL	(\$2,100.00)	<u>CONFIRMATION HEARING</u>	MILLS, COREY L	Trustee does not recommend confirmation.
2 Resets	BREAUX, IV and	-1.00 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #32</u>		
2/27/25	ARPINE	6/16/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	GARABEDIAN	\$2,100.00			
	BREAUX		PLAN #2 filed 2/27/2025 fails to fully provide for treatment of amended IRS priority claim #2 (POC: \$38,537.27, Plan: \$36,191.08).		
	\$2,100.00 EFT		Debtors are proposing to pay NewRez LLC dba Shellpoint Mortgage directly in paragraph 8C of the Plan, however, claim #17 reflects an arrearage amount of \$7,156.46.		
			Plan fails to fully provide for USAA 910 claim #8 filed 4/19/25 (POC: \$40,375.18, Plan: \$39,990).		
			Based on JD Power value (\$23,463) as required by Order #10, the Plan does not provide sufficient adequate protection to Ford Motor Credit on the 2019 Ford F150 XLT.		
			Plan fails to provide for treatment of secured claim #4 filed 4/3/2025 by Fort Bend County in the amount of \$7,973.36.		
			Objection to Confirmation #31 filed 4/30/2025 by Fort Bend County.		
			Plan fails to provide for treatment of secured claim #7 filed 4/16/2025 by Willow Point MUD in the amount of \$8,306.10.		
			Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtors' Official Form 122C.		
			Schedules I and J do not represent a good faith estimate of Debtors' projected		

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Judge Jeffrey P. Norman, Houston
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
income and expenses.					
25-31246	HORACE WAYNE	\$181.60	<u>CONFIRMATION HEARING</u>	MORRISON,	Trustee
1 Reset	CHANEY	0.08 Mos	PLAN #29 filed 5/8/2025 works paying 100% to all creditors. Plan must remain	CHRISTOPHER	recommends
3/4/25	\$2,370.00	6/4/25	100% per Debtor's Official Form 122C requirement of \$127,025.40.		confirmation of
3 of 60	WO	\$1,093.85			Plan #29 filed
					5/8/2025 with a C4
					Order.
25-31557	TYLER PAUL LONG	(\$195.40)	<u>CONFIRMATION HEARING</u>	MORRISON,	Trustee
0 Resets	\$460.00	-0.42 Mos	PLAN #32 filed 6/10/2025 works, paying 2% to general unsecured creditors.	CHRISTOPHER	recommends
3/24/25	WO	6/10/25			confirmation of
3 of 60		\$267.70			Plan #32 filed
					6/10/2025.
25-31744	ROGER THOMAS	(\$1,265.00)	<u>CONFIRMATION HEARING</u>	MORRISON,	Trustee
0 Resets	and JENNA LEANN	-0.50 Mos	PLAN #34 filed 6/11/025 works, paying 1% to general unsecured creditors.	CHRISTOPHER	recommends
3/31/25	SANDERS	6/17/25			confirmation of
3 of 60	\$2,530.00	\$1,265.00			Plan #34 filed
	WO				6/11/2025.
25-31665	LORI YORK and	(\$84.60)	<u>CONFIRMATION HEARING</u>	MOUGHON,	Trustee
0 Resets	WILLIAM ALLEN	-0.85 Mos	PLAN #43 filed 6/6/2025 works, paying 2% to general unsecured claims.	REBECCA M.	recommends
3/27/25	MAHANA	6/16/25			confirmation of
3 of 60	\$100.00	\$46.15			Plan #43 filed
	WO				6/6/2025.
24-34818	JOSEPH LEE	\$2,377.09	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not
5 Resets	NORSWORTHY, III	0.33 Mos	<u>MOTION TO DISMISS</u>		recommend
10/15/24	and LEAH	6/11/25	<u>FILED 11/14/2024, DOC #31</u>		confirmation.
8 of 60	RACHELLE	\$2,842.02	No Response to Trustee's Motion to Dismiss.		
	NORSWORTHY				
	\$7,150.00		PLAN #80 filed 5/17/2025 fails to meet the liquidation test.		
	WO				
			Plan fails to comply with 11 U.S.C. 1325(a)(5) as it does not provide interest on		
			Solar Mosaic's secured claim.		

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

9:30 am

No corrective action since last hearing.

24-35091	LIUBER TOMAS and	\$3,040.00	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee
4 Resets	ARIANA LIMA	0.80 Mos	<u>AMENDED MOTIION TO DISMISS</u>		recommends
10/30/24	\$3,785.00	4/21/25	<u>FILED 5/13/2025, DOC #54.</u>		dismissal.
8 of 60	EFT	\$3,690.00	No Response to Trustee's Motion to Dismiss.		

Debtors are delinquent .99 payments through May totaling \$3,040.00, with the next payment due 6/29/25.

Plan fails to properly treat the principal residence claim of MidFirst Bank. Plan proposes to treat MidFirst Bank's notice of post-petition fee claim in the amount of \$950 as a Post-Petition Claim instead of a Rule 3002.1(c) claim.

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

Debtor failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.

No corrective action since last hearing.

24-36077	WENDY JO	\$0.00	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not
0 Resets	MCNATT	0.00 Mos	<u>MOTION TO DISMISS</u>		recommend
12/30/24	\$6,100.00	6/2/25	<u>FILED 2/20/2025, DOC. #24</u>		confirmation.
6 of 60	EFT	\$6,250.00	No Response to Trustee's Motion to Dismiss.		

IRS claim #7 filed 6/16/2025 shows unfiled tax returns for the years 2022-2023 and reflects a priority claim amount of \$13,904.50. Trustee has not received a copy of the 2022 tax return. Trustee received a copy of the unsigned 2023 tax return on 5/19/2025 reflecting a \$2,393 liability. Plan provides \$18,000 for the IRS.

PLAN #38 filed 5/17/2025 fails to provide for treatment of the secured claim #7 filed on 6/16/2025 by the IRS in the amount of \$12,634.47 for 2021 civil penalties relating to Galveston County.

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

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
Plan fails to properly treat the principal residence claim of Assurance Financial Group. Plan proposes to treat Assurance's notice of post-petition fee claim in the amount of \$973.50 as a Post-Petition Claim instead of a Rule 3002.1(c) claim.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
No corrective action since last hearing.					
25-31107	KEISHA SHAMONE	\$76.16	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee does not recommend confirmation.
1 Reset	COLLINS	0.15 Mos	<u>MOTION TO DISMISS FILED 4/21/2025, DOC #18</u>		
2/28/25	\$495.00	5/16/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	WO	\$228.46			
PLAN #2 filed 2/28/2025 fails to fully provide for secured claim #7 filed 4/3/2025 by Capital One Auto Finance (POC: \$11,328.17, Plan: \$10,593).					
Plan fails to fully provide for amended priority IRS claim # 11 (POC: \$7,473.56, Plan: \$6,200).					
25-31312	RICHARD ERNEST	\$0.00	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee recommends confirmation of Plan #2 filed 3/7/2025.
1 Reset	and VIANNEY	0.00 Mos	PLAN #2 filed 3/7/2025 works, paying 1.92% to the general unsecured creditors.		
3/7/25	CHACON	6/5/25			
3 of 36	\$315.00	\$315.00			
	No Pmt info				
25-31685	EDWIN ANTONIO	\$990.00	<u>CONFIRMATION HEARING</u>	PACK LAW, P.C.	Trustee recommends dismissal.
0 Resets	GUEVARA JUAREZ	2.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
3/28/25	\$495.00	1/1/00	<u>FILED 6/16/2025, DOC. #26</u>		
3 of 60	EFT	\$0.00	No Response to Trustee's Motion to Dismiss.		
Debtor failed to appear for his 341 Meeting held on 5/12/2025.					
Debtor failed to provide proof of identification.					
Debtor has made no payments is delinquent 2 payments through May totaling \$990, with the next payment due 6/27/2025.					

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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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					
Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).					
IRS claim #2 filed 4/24/2025 shows unfiled tax returns for the years 2023-2024 and reflects a priority claim amount of \$786.68. Trustee has not received signed/unsigned copies of the 2023-2024 tax returns. PLAN #20 filed 5/12/2025 provides \$1,000 for the IRS.					
Plan proposes to overprovide for treatment of TitleMax's claim #1 filed 4/7/2025 in Paragraph 9A at the expense of general unsecured creditors.					
25-31710	ANGELA MARIE and	\$4,700.00	CONFIRMATION HEARING	PAYNE, KYLE	Trustee recommends dismissal.
0 Resets	PAUL DERRICK	1.40 Mos	MOTION TO DISMISS	KENNETH	
3/30/25	TAYLOR	5/28/25	FILED 5/14/2025, DOC. #29		
3 of 60	\$3,350.00	\$2,000.00	No Response to Trustee's Motion to Dismiss.		
	WO				
Debtors are delinquent 1.4 payments through May totaling \$4,700, with the next payment due 6/29/2005.					
PLAN #2 filed 3/30/2025 fails to properly provide for the claim of NewRez (Arrears per POC: \$36,197.18, Plan \$27,148.44. Ongoing payments per POC \$1,908.61; Plan: \$1,970.86). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Lastly, Objection to Confirmation filed by Deutsche Bank on 4/17/2025, doc.#22.					
Plan fails to provide for treatment of the secured claim #9 filed on 4/29/2025 by Cy-Fair ISD in the amount of \$1,865.66 for 2025 property taxes. Objection to Confirmation filed by Cy-Fair ISD on 6/16/2025, doc. #33.					
Plan fails to provide for treatment of the secured claim #10 filed on 4/29/2025 by Harris County LGBS in the amount of \$458.38 for 2025 property taxes.					
Plan fails to fully provide for treatment of the secured claim #21 filed on 5/27/2025 for a 2021 Dodge Ram 1500 (Claim: \$23,566.78; Plan: \$23,532).					
Plan Summary #2 fails to list the non-exempt property amount of \$7,832 and thus,					

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Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
fails to meet the liquidation test.					
Per 341 testimony, Schedule B fails to disclose all assets.					
24-34621	LEPOLEON and	(\$3,773.22)	<u>CONFIRMATION HEARING</u>	POPE, JAMES Q	Trustee does not recommend confirmation.
5 Resets	HELENA ANNETTE	-0.86 Mos	<u>MOTION TO DISMISS FILED 11/21/2024, DOC #30</u>		
9/30/24	PRUITT	6/17/25	No Response to Trustee's Motion to Dismiss.		
9 of 60	\$4,400.00	\$1,015.39	PLAN #39 filed 1/28/2025 fails to provide for the terms of the Order Sustaining Objection to IRS Proof of Claim entered 5/13/2025 at docket #67. Order states that IRS claim #6 is allowed as a general unsecured claim in the amount of \$2,503.00 and a priority unsecured claim for the tax year of 2021 in the amount of \$15,267.97. Plan fails to provide any treatment for the IRS.		
	WO				
Plan Summary does not match the Plan.					
25-30606	OTHELETTA	\$1,700.00	<u>CONFIRMATION HEARING</u>	POPE, JAMES Q	Trustee recommends dismissal.
2 Resets	MARRIA HOGUE	2.00 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #40</u>		
2/3/25	\$850.00	5/20/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$500.00	Debtor is delinquent 2 payments through 6/5/2025 totaling \$1,700.00.		
			IRS claim #5 filed 5/1/2025 shows unfiled tax returns for the years 2021 and 2024, reflecting a priority claim amount of \$8,101.76. Trustee received signed copies of these returns on 5/19/2025: 2021 shows a refund of \$608.00 and 2024 shows a refund of \$53.00. PLAN #43 filed 5/30/2025 only provides \$1,505.55 for the IRS in Paragraph 6. IRS claim has not been amended to reflect the 2021 and 2024 returns as filed.		
Plan fails to provide sufficient funds for payment in full of all secured and priority claims.					
25-31803	JASON MICHAEL	(\$2,999.98)	<u>CONFIRMATION HEARING</u>	POPE, JAMES Q	Trustee recommends dismissal.
0 Resets	LIGHT	-299998.00	<u>MOTION TO DISMISS</u>		
3/31/25	\$0.01	Mos	<u>FILED 5/20/2025, DOC. #20</u>		
3 of 60	No Pmt info	5/15/25	No Response to Trustee's Motion to Dismiss.		
		\$3,000.00	Debtor appeared for her 341 Meeting held on 5/14/2025, which was not concluded		

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

Reset Dates:
07/14/2025
08/18/2025
09/17/2025

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					
<p>due to Debtor's failure to provide proof of identification and a copy of his 2024 Tax Return to the Trustee. Trustee has reset the 341 Meeting for 6/25/2025 at 11:00.</p> <p>Debtor failed to file a Plan and Plan Summary.</p> <p>Debtor has failed to file the Certificate of Service required by FRBP 3015(d) and Local Rule 2002.</p> <p>Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.</p> <p>Debtor has caused unreasonable delay that is prejudicial to creditors.</p>					
25-31097	GREG	\$120.00	<u>CONFIRMATION HEARING</u>	RASHID,	Trustee
1 Reset	HENDERSON	0.05 Mos	<u>MOTION TO DISMISS FILED 4/21/2025, DOC #21</u>	AZWAR-RADI M	recommends
2/28/25	\$2,230.00	6/16/25	No Response to Trustee's Motion to Dismiss.		confirmation and
4 of 60	EFT	\$2,000.00	IRS claim #4 filed 3/17/2025 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$40,045.53. Trustee has received an unsigned copy of the 2023 tax return on 3/28/2025. PLAN #26 filed 5/9/2025 only provides \$2,614.42 for the IRS.		dismissal
			Debtor's Objection to IRS claim #4 filed 6/13/2025. Hearing scheduled for 7/22/2025 at 1:30 PM.		hearings be
					continued to
					8/18/2025 to allow
					IRS objection to
					claim to be heard.
25-31122	BLANCA GLAFIRA	\$4,431.28	<u>CONFIRMATION HEARING</u>	RASHID,	Trustee
1 Reset	COOK	1.01 Mos	<u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #25</u>	AZWAR-RADI M	recommends
2/28/25	\$4,395.00	4/22/25	No Response to Trustee's Motion to Dismiss.		confirmation and
4 of 60	WO	\$356.22	Debtor is delinquent 1.01 payment through 5/30/2025 totaling \$4,431.28.		dismissal
			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.		hearings be
			Plan Summary #23 does not match the Plan.		continued to
					7/14/2025 at 9:30
					AM.

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

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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
9:30 am					
Plan fails to comply with 1322(b)(1) as it 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.					
25-31511 1 Reset 3/20/25 3 of 60	FRANCISCO MAGANA RODRIGUEZ \$3,700.00 WO	(\$2,564.60) -0.69 Mos 6/16/25 \$876.92	<u>CONFIRMATION HEARING</u> PLAN #39 filed 6/13/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #39 filed 6/13/2025 with a C4 order.
25-31799 0 Resets 3/31/25 3 of 60	BENITA DENISE LEWIS \$1,485.00 WO	(\$1,095.76) -0.74 Mos 6/16/25 \$363.46	<u>CONFIRMATION HEARING</u> PLAN #23 filed 6/10/2025 works, paying 6.36% to the general unsecured creditors.	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #23 filed 6/10/2025.
25-31068 2 Resets 2/27/25 4 of 60	ROSS HENRY and LAURA LYNELL BORING \$1,100.00 WO	(\$1,245.50) -1.13 Mos 6/17/25 \$426.46	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 3/25/2025, DOC #23</u> No Response to Trustee's Motion to Dismiss. PLAN #44 filed 5/14/25 does not provide for the notice of post-petition fee claim of Colonial Savings, F.A in the amount of \$1,550 for plan review, proof of claim fees, 410a form. Plan fails to provide for interest on the arrearage portion of secured claim #8 filed 4/17/2025 by Connexus for an accessory building and fails to list a collateral value in paragraph 8. Debtors Objection to Claim #5 Addition Financial filed 6/13/2025, #53. Hearing scheduled for 7/22/2025 at 1:30 PM.	RECIO, YVETTE V	Trustee recommends confirmation and dismissal hearings be continued to 8/18/2025 to allow objection to claim #5 to be resolved.

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

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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
9:30 am					
25-31832 0 Resets 4/1/25 2 of 60	BARBARA J. HERNDON \$1,300.00 EFT	\$1,300.00 1.00 Mos 5/1/25 \$1,300.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 5/20/2025, DOC #27</u> Debtor's Response to Trustee's Motion to Dismiss filed 6/12/2025 at docket #30. PLAN #9 filed 4/7/2025 fails to fully provide for mortgage claim #3 of US Bank/Selene Finance (Arrears per POC: \$25,813.07; Plan: \$22,507.48. Ongoing payments per POC: \$756.22; Plan: \$661.89). Objection to Confirmation #20 filed 4/24/2025 by US Bank/Selene Finance. Debtor has failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test. Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.	Sargent, Emil R	Trustee does not recommend confirmation.
25-31924 0 Resets 4/6/25 2 of 60	DEBRA C. WHITE \$855.00 EFT	\$0.00 0.00 Mos 6/17/25 \$855.00	<u>CONFIRMATION HEARING</u> PLAN #26 filed 6/11/2025 works, paying 29.34% to the general unsecured creditors.	Sargent, Emil R	Trustee recommends confirmation of Plan #26 filed 6/11/2025.
24-36094 3 Resets 12/30/24 6 of 60	NOVA LEE YOUNGBLOOD \$2,000.00 WO	\$43.84 0.02 Mos 6/16/25 \$500.00	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 6/4/2025, DOC. #48</u> Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #30. Debtor failed to comply with Court Order #54 to file a confirmable plan. Trustee alleges PLAN #55 filed 6/2/2025 is not feasible. Plan fails to correctly provide for over-secured claims entitled to interest from the date the bankruptcy Petition was filed. The plan unreasonably proposes a large number of unnecessary variable payments that is administratively burdensome on the Trustee and may violate 1325(a)(5)(B)(iii)(I).	SOUTHWARD, ERIC	Trustee does not recommend confirmation.

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
9:30 am					
24-36138 3 Resets 12/31/24 6 of 60	JUAN JOSEPH HARRIS and RANETTE MARIE HORTON \$1,400.00 WO	\$214.82 0.15 Mos 6/17/25 \$161.54	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 3/13/2025, DOC. #32</u> Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #31. PLAN #34 filed 3/18/2025 does not provide for the notice of post-petition fee claim of NewRez in the amount of \$400 for Proof of Claim fees/plan review. Per 341 testimony, Schedule B fails to disclose all assets.	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
25-30637 1 Reset 2/3/25 4 of 60	BEVERLY ANN MILLER \$1,520.00 WO	\$2,172.51 1.43 Mos 5/1/25 \$29.04	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 3/20/2025, DOC #26</u> <u>AMENDED MOTION TO DISMISS FILED 6/16/2025, DOC #38</u> Debtor's Response to Trustee's Motion to Dismiss filed 4/18/2025 at docket #30. Debtor is delinquent 1.43 payments through 6/5/2025 totaling \$2,172.51. 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.	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
25-31504 1 Reset 3/20/25 3 of 60	RACHEL AMBA CANEZO \$1,220.00 WO	\$1,220.00 1.00 Mos 6/2/25 \$610.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS FILED 4/21/2025, DOC #19</u> Debtor's Response to Trustee's Motion to Dismiss filed 5/14/2025 at docket #22. Debtor is delinquent 1 payment of \$1,220.00, with next payment due on 6/19/2025. PLAN #2 filed 3/20/2025 works, paying 70.17% to the general unsecured creditors.	SOUTHWARD, ERIC	Trustee does not recommend confirmation.

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-31750	JAMES PATRICK	\$0.00	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	ALDRIDGE	0.00 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #21		
3/31/25	\$3,200.00	6/4/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	No Pmt info	\$3,200.00	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.		
			PLAN #12 filed 4/11/2025 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.		

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
June 23, 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					
25-31933	TUWANNA	\$5,149.00	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	TENNILLE BURKS	2.00 Mos	MOTION TO DISMISS FILED 5/20/2025, DOC #22		
4/7/25	\$2,575.00	5/13/25	AMENDED MOTION TO DISMISS FILED 6/13/2025, DOC #25		
2 of 60	WO	\$2,576.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent 2 payments through 6/7/2025 totaling \$5,149.00.					
PLAN #2 filed 4/7/2025 fails to provide for treatment of secured claim #1 filed 4/10/2025 by US Department of HUD in the amount of \$38,338.77.					
Plan fails to provide for treatment of secured claim #6 filed 4/30/2025 by Harris County LGBS Clients in the amount of \$779.83. Objection to Confirmation #26 filed 6/16/2025 by Harris County LGBS Clients.					
Plan fails to provide for treatment of secured claim #7 filed 5/8/2025 by Humble ISD in the amount of \$2,751.89. Plan fails to provide for treatment of secured claim #8 filed 5/8/2025 by Harris County MUD #400 in the amount of \$1,630.17. Objection to Confirmation #27 filed 6/16/2025 by Humble ISD and Harris County MUD #400.					
Plan fails to properly provide for mortgage claim #14 of LoanCare LLC (Ongoing payments per POC: \$1,796.58; Plan: \$1,869.00). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.					
25-32015	OSCAR ALBERTO	(\$115.38)	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	and NATALIE	-0.38 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #20		
4/11/25	EVETTE	6/17/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	VIRAMONTES	\$138.46			
	\$300.00		PLAN #2 filed 4/11/2025 fails to provide for treatment of secured claim #4 filed 5/23/2025 by Pasadena ISD in the amount of \$2,728.81. Objection to Confirmation #26 filed 6/16/2025 by Pasadena ISD.		
	WO				

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						
Plan fails to provide for treatment of secured claim #10 filed 6/13/2025 by City of Pasadena in the amount of \$1,356.24. Objection to Confirmation #25 filed 6/16/2025 by City of Pasadena.						
Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Freedom Mortgage or NewRez claims.						
Debtors are proposing to pay Freedom Mortgage directly in paragraph 8C of the Plan, however, claim #6 reflects an arrearage amount of \$14,055.54. Objection to Confirmation #23 filed 6/9/2025 by Freedom Mortgage.						
Paragraph 16 indicates a monthly cure claim to T-Mobile without the corresponding amount of the total cure claim provided.						
Per 341 testimony, Schedule A is inaccurate.						
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 indicated non-exempt real property rendering the plan deficient.						
25-31480	DELLA MAE	\$2,172.00	CONFIRMATION HEARING	TRAN SINGH LLP	Trustee does not recommend confirmation.	
0 Resets	HOGAN	1.00 Mos	MOTION TO DISMISS FILED 5/22/2025, DOC #33			
3/18/25	\$2,172.00	5/1/25	No Response to Trustee's Motion to Dismiss.			
3 of 60	ACH	\$2,172.00	Debtor is delinquent 1 payment through 5/25/2025 totaling \$2,172.			
			Debtor failed to provide Trustee with a copy of her 2024 tax return.			
PLAN Summary #13 filed 3/26/2025 does not match the plan and fails to list the correct Non-exempt property amount of \$207.11.						
Plan fails to provide for treatment of the secured claim #4 filed 4/2/2025 by Houston Community College System in the amount of \$42.65. Objection to Confirmation #34 filed 6/16/2025 by Houston Community College.						

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
Tiffany D. Castro, Trustee
June 23, 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					
25-31787	JERMAINE	\$12,600.00	<u>CONFIRMATION HEARING</u>	TRAN SINGH LLP	Trustee
0 Resets	TREMOND ANDRUS	0.99 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #25</u>		recommends
3/31/25	\$12,700.00	6/10/25	No Response to Trustee's Motion to Dismiss.		dismissal.
3 of 60	EFT	\$3,200.00			
Debtor is delinquent 0.99 payments through 5/30/2025 totaling \$12,600.					
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, Schedule I #10 is inaccurate and does not represent a good faith estimate of Debtor's income.					
PLAN #11 filed 4/7/2025 fails to fully provide for the claim of Fifth Third Bank (Arrears per POC: \$60,174.60, Plan: \$53,234.56; Ongoing payments per POC: \$4,225.14, Plan: \$4,241.34. 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 priority claim #10 filed 5/14/2025 by Texas Comptroller in the amount of \$11,209.57.					
Plan fails to provide for treatment of the secured claim #5 filed 4/28/2025 by Cypress-Fairbanks ISD in the amount of \$7,682.42.					
Plan fails to provide for treatment of the secured claim #6 filed 4/28/2025 by Harris County LGBS Clients in the amount of \$1,383.78.					
Plan fails to provide for treatment of the secured claim #8 filed 4/30/2025 by Santander in the amount of \$31,398.56 for a 2020 Dodge Ram 3500.					
Objection to Confirmation #22 filed 5/12/2025 by Santander.					
Based on the pro-rata treatment to TitleMax and payment delinquency, the Plan fails to provide sufficient adequate protection on the 2011 Ram 3500.					
Objection to Confirmation #29 filed 6/13/2025 by Toyota Motor Credit.					

Pre-Conf/Dismissal
Judge Jeffrey P. Norman, Houston
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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-31672	JUNE CAROLYN	\$130.00	<u>CONFIRMATION HEARING</u>	TRUEBA, PHILLIP	Trustee recommends confirmation of Plan #30 filed 5/19/2025.
0 Resets	LOHMAN	0.38 Mos	PLAN #30 filed 5/19/2025 works, paying 75.18% to the general unsecured creditors.	HENRY	
3/28/25	\$345.00	5/23/25			
3 of 60	WO	\$345.00			
25-31957	ANGELIQUE	(\$478.62)	<u>CONFIRMATION HEARING</u>	TRUEBA, PHILLIP	Trustee does not recommend confirmation.
0 Resets	ROCHELLE and	-0.34 Mos	<u>MOTION TO DISMISS FILED 5/20/2025, DOC #18</u>	HENRY	
4/8/25	CHRISTOPHER	6/6/25	<u>AMENDED MOTION TO DISMISS FILED 6/17/2025, DOC #27</u>		
2 of 60	CHAPPELL	\$1,109.54	No Response to Trustee's Motion to Dismiss.		
	\$1,425.00		IRS claim #28 filed 6/9/2025 shows unfiled tax returns for the years 2021 and 2023, reflecting a priority claim amount of \$24,152.53. Trustee received an unsigned copy of Debtors' 2023 return on 5/5/2025 (shows a liability of \$1, 117.00). Trustee has not received a copy of a 2021 return. PLAN #21 filed 6/3/2025 only provides \$1,800.00 for the IRS in Paragraph 6.		
	WO		Plan provides for treatment of Bridgecrest Credit's claim in Paragraph 9B despite the 2023 Tesla Model 3 having been purchased within 910 days of the petition date (on 7/17/2024).		
			Debtors are proposing to pay Nissan Motor Acceptance directly in Paragraph 9C of the Plan. However, claim #18 reflects an arrearage amount of \$652.88.		
25-31974	THOMAS PAUL	(\$1,071.34)	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee does not recommend confirmation.
0 Resets	SNOW	-0.35 Mos	<u>MOTION TO DISMISS FILED 5/20/2025, DOC #18</u>		
4/9/25	\$3,095.00	6/11/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,428.46	IRS claim #17 filed 6/16/2025 shows unfiled tax returns for the years 2022 and 2023, reflecting a priority claim amount of \$68,028.62. Trustee received a signed copy of Debtor's 2023 return on 4/14/2025 (shows a liability of \$17,313.00). Trustee has not received a copy of a 2022 return. PLAN #2 filed 4/9/2025 only provides \$21,076.00 for the IRS in Paragraph 6.		
			Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C requirement of \$347,637.00.		

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

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07/14/2025
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Highlighted = H Claims

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
Trustee alleges that Plan fails to provide for all of Debtor's disposable income.					
25-32079	GLADYS MARIE	(\$5.00)	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee does not recommend confirmation.
0 Resets	MODDON	0.00 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #25</u>		
4/15/25	\$1,980.00	6/17/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$1,980.00			
			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 Summary #21 filed 5/21/2025 fails to list the correct non-exempt property amount of \$2,980.		
			Plan fails to pay a dividend to the general unsecured creditors as required by Debtor's non-exempt property.		
25-30431	JUAN CARLOS	(\$200.00)	<u>CONFIRMATION HEARING</u>	WESLEY-THOMAS, ALVA	Trustee does not recommend confirmation.
2 Resets	RINCON	-0.50 Mos	<u>MOTION TO DISMISS</u>		
1/28/25	\$400.00	6/9/25	<u>FILED 3/13/2025, DOC. #24</u>		
5 of 60	WO	\$200.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #34 filed 5/15/2025 fails to provide the Amount of Cure in Paragraph 16 pursuant to Ally Bank Lease Trust's claim #23 for a 2023 Chevy Equinox.		
25-31294	SAM LACY and	\$38.48	<u>CONFIRMATION HEARING</u>	WESLEY-THOMAS, ALVA	Trustee does not recommend confirmation.
1 Reset	SHERITA LYNN	0.08 Mos	<u>MOTION TO DISMISS FILED 4/21/2025, DOC #23</u>		
3/6/25	SMITH	6/9/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	\$500.00	\$125.00			
	WO		PLAN #32 filed 5/16/2025 fails to provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Debtors' Official Form 122C.		
			Debtors are proposing to pay LoanCare LLC directly in Paragraph 8C of the Plan. However, claim #8 reflects an arrearage amount of \$3,041.11. Objection to Confirmation #15 filed 3/14/2025 by LoanCare LLC.		
			Debtors have failed to disclose all assets on Schedule A/B and thus the plan may not meet the liquidation test.		

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-31858	MARTIN HOWARD	(\$1,000.00)	<u>CONFIRMATION HEARING</u>	WESLEY-THOMAS,	Trustee does not recommend confirmation.
0 Resets	TROUPE	-0.55 Mos	<u>MOTION TO DISMISS</u>	ALVA	
4/1/25	\$1,820.00	6/16/25	<u>FILED 5/20/2025, DOC. #20</u>		
2 of 60	EFT	\$1,000.00	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 Bend County LID in the amount of \$381.40 for 2025 property taxes.		
			Plan fails to meet the liquidation test.		
25-32027	DERRICK DEKEITH	(\$189.51)	<u>CONFIRMATION HEARING</u>	WESLEY-THOMAS,	Trustee does not recommend confirmation.
0 Resets	and ELAINE	-0.17 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #23</u>	ALVA	
4/11/25	WILLIAMS WESLEY	6/16/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$1,095.00	\$273.75			
	WO		Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			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.		

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<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
PLAN #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	\$0.00	<u>CONFIRMATION HEARING</u>	WESLEY-THOMAS,	Trustee does not recommend confirmation.
0 Resets	DONALDSON	0.00 Mos	<u>MOTION TO DISMISS FILED 5/22/2025, DOC #30</u>	ALVA	
4/14/25	\$380.00	5/29/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$380.00	Debtor failed to provide proof to substantiate the amounts to be paid to Grants Trace HOA through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan		
			Objection to Confirmation #26 filed 5/2/2025 by NewRez.		
			Objection to Confirmation #27 filed 5/2/2025 by NewRez.		
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.					
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 Harris County LGBS Clients.					
25-31051	OMAR ELOY	(\$368.08)	<u>CONFIRMATION HEARING</u>	WILLINGHAM,	Trustee recommends confirmation of Plan #30 filed 5/12/2025.
0 Resets	RAMIREZ	-0.85 Mos	<u>MOTION TO DISMISS FILED 3/25/2025, DOC #14</u>	AMBER L	
2/27/25	\$435.00	6/6/25	PLAN #30 filed 5/12/2025 works, paying 8% to general unsecured creditors.		
4 of 60	WO	\$435.00			

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
9:30 am					
25-30938	JUAN GUADALUPE	(\$2,792.32)	<u>CONFIRMATION HEARING</u>	WRZESINSKI,	Trustee recommends confirmation of Plan #41 filed 6/13/2025 with a C4 Order.
2 Resets	and BRENDA LUNA	-0.79 Mos	PLAN #41 filed 6/13/2025 works, paying 100% to the general unsecured creditors.	CLAYTON WILLIAM	
2/20/25	GUERRERO	6/17/25	Plan must remain 100% due to liquidation requirement.		
4 of 60	\$3,520.00 WO	\$761.54			
25-31917	EDWARD	\$600.00	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee recommends dismissal.
0 Resets	LAWRENCE	2.00 Mos	<u>MOTION TO DISMISS FILED 5/20/2025, DOC #25</u>		
4/4/25	GOODLOW	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$300.00 EFT	\$0.00	No payments have been made. Debtor is delinquent 2 payments through 6/4/2025 totaling \$600.00.		
IRS claim #5 filed 4/29/2025 shows unfiled tax returns for the years 2021, 2023 and 2024, reflecting a priority claim amount of \$3,340.12. Trustee has not received copies of any tax returns. PLAN #10 filed 4/18/2025 fails to provide any treatment for the IRS.					
Based on JD Power value (\$11,317.50) as required by Order #4, the Plan does not provide sufficient adequate protection to Capital One Auto Finance on the 2013 Cadillac Escalade.					
Objection to Confirmation #26 filed 6/10/2025 by Capital One Auto Finance.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.					
Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.					