

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
Tiffany D. Castro, Trustee  
March 19, 2025 9:30 am

Reset Dates:  
04/23/2025  
05/19/2025  
06/23/2025

Highlighted = H Claims

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

9:30 am

25-30009	CATHERYN	\$1,000.00	<b>CONFIRMATION HEARING</b>	.PRO SE	Trustee
0 Resets	YVONNE LONGINO	1.00 Mos	<b>MOTION TO DISMISS FILED 2/18/2025, DOC #30</b>		recommends
1/2/25	\$1,000.00	1/30/25	No Response to Trustee's Motion to Dismiss.		dismissal.
2 of 60	No Pmt info	\$1,000.00			
Debtor is delinquent 1 payment through 3/1/2025 totaling \$1,000.					
First Meeting of Creditors has not been conducted or concluded.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
PLAN #22 filed 1/17/2025 is not mathematically correct and is not feasible.					
Plan Summary #22 does not match plan.					
Plan fails to specify the applicable commitment period in Paragraph 4.					
Plan fails to fully provide for the claim of Select Portfolio (Arrears per POC: \$101,627.02, Plan: \$101,302; Ongoing payments per POC: \$1,387.27, Plan: \$471.21 mos 1-4 and \$1,385.44 mos 5-60).					
IRS claim #5 filed 2/7/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$100. Trustee has not received a copy of the 2024 tax return. Plan provides \$25,494 for the IRS priority claim.					
Plan fails to provide for secured portion of IRS claim #5 (\$32,215.35, Plan: \$0).					
Plan proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/2024.					
25-30396	INOCENCIO ORTIZ	\$0.01	<b>CONFIRMATION HEARING</b>	.PRO SE	Trustee
0 Resets	\$0.01	1.00 Mos	<b>AMENDED MOTION TO DISMISS</b>		recommends
1/27/25	No Pmt info	1/1/00	<b>FILED 3/7/2025, DOC. #21</b>		dismissal with
2 of 60		\$0.00	No Response to Trustee's Motion to Dismiss.		prejudice.

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**9:30 am**

Debtor failed to appear for his initial 341 Meeting held on 3/7/2025.

Debtor failed to file proof of attendance at an approved credit counseling course.

Debtor has failed to provide the Trustee with copies of his 2023-2024 Tax Returns.

Debtor failed to file a Pay Order and has not made a payment in this case.

Debtor failed to file Schedules, Statement of Financial Affairs, Official Form 122C,  
Pay Advices, Chapter 13 Plan and Plan Summary.

24-35868	ADAM JOSEPH and	(\$400.00)	<b><u>CONFIRMATION HEARING</u></b>	BAKER, REESE W	<b>Trustee recommends confirmation of Plan #30 filed 3/11/2025 with a C4 Order.</b>
1 Reset	LAUREN ASHLEY	-0.18 Mos	PLAN #30 filed 3/11/2025 works, paying 100% to the general unsecured creditors.		
12/13/24	JENKINS	3/4/25	Plan must remain 100% per Debtor's Official Form 122C requirement of \$138,003		
3 of 46	\$2,200.00 WO	\$2,600.00	and 46-month plan duration.		

24-35948	JUSTIN GABRIEL	\$9,200.00	<b><u>CONFIRMATION HEARING</u></b>	BAKER, REESE W	<b>Trustee recommends dismissal.</b>
0 Resets	CRAFT SR and	2.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
12/19/24	KIARA LYNN CRAFT	1/1/00	<b><u>FILED 2/20/2025, DOC. #35</u></b>		
3 of 60	\$4,600.00 WO	\$0.00	No Response to Trustee's Motion to Dismiss.		

Debtors are delinquent 2 payments through February totaling \$9,200, with the next payment due 3/18/2025. Wage Order #27 entered 2/4/2025 is not signed.

Plan fails to provide sufficient funds for payment in full of all secured and priority claims.

Debtors are proposing to pay Colonial Savings directly in paragraph 8C of Plan #24 filed 2/10/2025, however claim #37 reflects an arrearage amount of \$80,065.22. Further, per 341 testimony and Paragraph 8C of the plan, Debtors are currently in a trial loan period but failed to provide the Trustee with the Trial Loan Modification Agreement. Lastly, the Plan does not provide for the notice of post-petition fee claim of Colonial Savings in the amount of \$1,250 for Proof of Claim fees/plan review. Objection to Confirmation filed by Colonial Savings, FA filed 2/25/2025, doc. #36.

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Plan proposes to pay Fall Creek HOA in Paragraph 9B despite being secured solely by real property. Further, the Plan fails to comply with 11 U.S.C. 1325(a)(5) as it does not provide interest on Fall Creek HOA's secured claim.

Plan fails to provide for treatment of the secured claim #24 filed on 2/10/2025 by Carvana/Bridgecrest in the amount of \$8,104.86 for a 2016 Mercedes-Benz E350.

Plan fails to fully provide for treatment of the secured claim #17 filed on 2/3/2025 for a 2022 Chevy Camaro (Claim: \$31,039.80; Plan: \$30,541). Further, based on JD Power value (\$23,659.20) as required by Order #5, the Plan does not provide sufficient adequate protection to Navy FCU on the 2022 Chevy Camaro.

Plan proposes to provide for treatment of Carvana/Bridgecrest's claim in Paragraph #9B despite the 2019 Land Rover Range Rover having been purchased within 910 days of the petition date. Further, based on JD Power value (\$26,752.50) as required by Order #5, the Plan does not provide sufficient adequate protection to Carvana/Bridgecrest on the 2019 Land Rover Range Rover. Objection to Confirmation filed by Bridgecrest Credit Company, LLC on 2/10/2025, doc. #31.

Based on JD Power value (\$26,162.10) as required by Order #5, the Plan does not provide sufficient adequate protection to Carvana/Bridgecrest on the 2016 Chevy Silverado 1500.

Plan and Plan Summary do not match. Bridgecrest's claim for the 2016 Chevy Silverado is listed in the Plan Summary and not in the plan.

Debtors have not provided proof to substantiate the amounts to be paid to the IRS and Fall Creek HOA through the Plan. The bar date passed on 2/27/2025 without the creditors filing claims and Trustee must pay per the Plan.

Plan fails to meet the liquidation test.

Trustee objects to Confirmation of a Plan that pays an ESF without providing for the Trustee's Fee.

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<b>9:30 am</b>					
Per 341 testimony, Schedule I is inaccurate.					
Mrs. Craft 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.					
25-30123	FRANK ALFRED	<b>\$30.76</b>	<b><u>CONFIRMATION HEARING</u></b>	BAKER, REESE W	Trustee does not recommend confirmation.
0 Resets	WILLIAMS, JR and	<b>0.08 Mos</b>	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #26</u></b>		
1/6/25	VANDETTA	3/6/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	ANTOINETTE	\$184.62			
	CUNNINGHAM		PLAN #2 filed 1/6/2025 fails to provide for the payment of Trustee's statutory fee on the Emergency Savings Fund.		
	\$400.00				
	WO				
			IRS claim #12 filed 3/3/2025 shows an unfiled tax return for the year 2021, 2022, 2023, 2024 and reflects a priority claim amount of \$4,301.12. Trustee has not received a copy of these returns. Plan fails to provide any treatment for the IRS.		
			Plan fails to provide for treatment of secured claim #1 filed on 1/7/2025 by US Department of HUD in the amount of \$19,335.92.		
			Plan fails to provide for treatment of secured claim #11 filed on 2/17/2025 by Harris County LGBS Clients in the amount of \$110.71.		
			Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Lakeview/Mr. Cooper claim.		
			Plan is proposing to treat New Property Owners Association of Texas in paragraph 9B rather than 8B and fails to address the ongoing monthly HOA assessments.		
			Debtors are proposing to pay Lakeview (Nationstar) directly in paragraph 8C of the Plan, however, claim #13 reflects an arrearage amount of \$4,049.79. Objection to Confirmation #27 filed 2/21/2025 by Lakeview Loan Servicing.		

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<b>9:30 am</b>					
25-30347	KEITH EDWARD	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	BAKER, REESE W	Trustee does not recommend confirmation.
0 Resets	and JILL RENEE	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
1/22/25	VANWOERT	3/4/25	<b><u>FILED</u></b>		
2 of 41	\$2,200.00	\$2,200.00	Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #30.		
	WO		IRS claim #7 filed 3/6/2025 shows unfiled tax returns for the year 2024 and reflects a priority claim amount of \$13,917.48. Trustee has received a signed copy of the 2024 tax return reflecting a \$3,261 liability. Plan #2 filed 1/22/2025 only provides \$4,093.62 for the IRS.		
			Plan fails to begin payments within 30 days of the petition date, as required by 1326(a)(1) and Paragraph 4, footnote 2 of the plan.		
			The proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C totaling \$156,771.		
			Objection to Confirmation filed by Nationstar Mortgage on 3/7/2025, doc. #29.		
24-35362	SABRINA PATRICE	(\$110.00)	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	Trustee recommends confirmation of Plan #31 filed 1/22/2025.
2 Resets	HAMILTON	-1.00 Mos	PLAN #31 filed 1/22/2025 works, paying 3% to general unsecured creditors.		
11/14/24	\$110.00	3/11/25			
4 of 60	WO	\$55.00			
24-35585	JAMES EDWARD	(\$10.00)	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	Trustee recommends confirmation of Plan #40 filed 3/7/2025.
1 Reset	and MARTHA	0.00 Mos	PLAN #40 filed 3/7/2025 works, paying 2.45% to the general unsecured creditors.		
11/27/24	GOUGH EBEL	2/27/25			
4 of 60	\$2,125.00	\$2,125.00			
	EFT				
24-35902	DENISE	\$400.00	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	Trustee does not recommend confirmation.
1 Reset	RICHARDSON	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #23</u></b>		
12/17/24	JOHNSON	1/22/25	<b><u>AMENDED MOTION TO DISMISS FILED 3/10/2025, DOC #34</u></b>		
3 of 60	\$400.00	\$400.00	No Response to Trustee's Motion to Dismiss.		
	EFT		Debtor is delinquent 1 payment of \$400.00, with next payment due on 3/16/2025.		

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Debtor has failed to provide Trustee with a copy of her 2023 tax return.

PLAN #2 filed 12/17/2024 works, paying 1.28% to the general unsecured creditors.

24-36106	CINDY RENEE	\$0.00	<b>CONFIRMATION HEARING</b>	BRYEANS, DONALD	Trustee does not recommend confirmation.
0 Resets	KING	0.00 Mos	<b>MOTION TO DISMISS</b>		
12/31/24	\$3,625.00	2/25/25	<b>FILED 2/20/2025, DOC. #36</b>		
3 of 60	EFT	\$3,625.00	No Response to Trustee's Motion to Dismiss.		

PLAN #15 filed 1/8/2025 proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Plan fails to fully provide for treatment of the secured claim #6 filed on 1/30/2025 by Durrett Motor Company, Inc. for a 2016 Jeep Wrangler (Claim: \$22,821.10; Plan: \$22,254) and fails to comply with Agreed Order Conditioning the Automatic Stay entered 2/24/2025, doc. #38. Objection to Confirmation filed by Durrett Motor Company, Inc. on 2/7/2025, doc. #27, regarding a 2016 Jeep Wrangler.

Plan fails to fully provide for treatment of the secured claim #7 filed on 2/17/2025 by TitleMax for a 2019 Polaris Slingshot (Claim: \$5,377.73; Plan: \$5,062.73). Further, Plan proposes to provide for treatment of TitleMax's claim in Paragraph 9A despite the Polaris having been purchased outside of the 910-day window.

Per 341 testimony, Schedule B is inaccurate.

24-35075	LATHANIEL ANDRE	\$3,189.20	<b>CONFIRMATION HEARING</b>	CHEUNG, WAI PING	Trustee does not recommend confirmation.
2 Resets	ALLEN	0.88 Mos	<b>AMENDED MOTION TO DISMISS</b>		
10/30/24	\$3,640.00	3/12/25	<b>FILED 2/19/2025, DOC #63</b>		
5 of 60	WO	\$853.85	Response to Trustee's Motion to Dismiss filed 2/25/2025 at #64.		

Debtor is delinquent .88 payments through 2/28/25 totaling \$3,189.20.

PLAN #58 filed 1/31/2025 works, paying 0.968% to the general unsecured creditors.

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9:30 am					
Motion to Confirm No Automatic Stay is in Effect by Fay Servicing, LLC as servicer for US Bank Trust National Association filed 1/15/25 at #47. Per hearing held 2/18/25, Agreed Order to be submitted in 14 days. Objection to Confirmation #54 filed 1/28/25.					
24-33866	JENNIFER JULISSA	\$81.38	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee recommends confirmation of Plan #50 filed 1/21/2025.
2 Resets	VILLAFUERTE	0.10 Mos	PLAN #50 filed 1/21/2025 works, paying 100% to the general unsecured creditors.		
8/23/24	\$785.00	2/27/25			
7 of 60	WO	\$362.41			
25-30045	KEITH EDWANDE	\$9,400.00	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	DESEAN MORGAN	1.81 Mos	<u>MOTION TO DISMISS FILED 2/13/2025, DOC #30</u>		
1/3/25	\$5,200.00	3/5/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT WO	\$400.00			
			Debtor is delinquent 1.81 payments through 3/2/2025 totaling \$9,400.00. The first full payment has not posted.		
			PLAN #34 filed 3/10/2025 fails to fully provide for mortgage claim #10 of The Owner Finance Company for the 1st lien on Debtor's homestead (Ongoing payments per POC: \$4,367.75; Plan: \$4,342.75).		
			Debtor is proposing to pay the 2nd lien with The Owner Finance Company directly in Paragraph 8C of the Plan but claim #11 reflects an arrearage amount of \$2,939.45.		
			Objection to Confirmation #35 filed 3/11/2025 by The Owner Finance Company.		
			Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		

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9:30 am					
25-30278	JOSE RAMON	\$0.00	<b>CONFIRMATION HEARING</b>	CIMENT, DANIEL	Trustee does not recommend confirmation.
0 Resets	RAMOS and	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
1/15/25	MARGARITA MEJIA	2/18/25	<b><u>FILED 3/13/2025, DOC. #28</u></b>		
2 of 60	\$695.00	\$695.00	No Response to Trustee's Motion to Dismiss.		
	EFT				
Debtors failed to provide a copy of their 2024 Tax Return to the Trustee.					
PLAN #2 filed 1/15/2025 fails to provide for treatment of secured claim #1 filed on 1/17/2025 by Harris County Tax Office in the amount of \$948.93 for 2025 taxes.					
Per 341 testimony, Schedule A fails to disclose all real property and thus the Plan may not meet the liquidation test.					
Per 341 testimony, Schedule B fails to disclose all assets.					
Debtors failed to complete Schedule C.					
Per 341 testimony, Schedule D fails to disclose the mortgage creditor and debt owed on the property located at 1876 CRT 3550.					
Per 341 testimony, Schedule I is inaccurate.					
Per 341 testimony, the Statement of Financial Affairs is inaccurate.					
Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-30367	GWENDOLYN	\$2,320.38	<b>CONFIRMATION HEARING</b>	CIMENT, DANIEL	Trustee recommends dismissal.
0 Resets	OSBORNE SWINT	0.89 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #24</u></b>		
1/23/25	\$2,595.00	3/12/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$274.62	Debtor is delinquent 0.89 payments through 2/22/2025 totaling \$2,320.38 with the next payment due 3/22/2025.		
			Debtor has failed to provide Trustee with a copy of her 2024 tax return.		



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

PLAN #2 filed 1/23/2025 fails to provide for treatment of secured claim #2 filed 1/24/2005 by US Department of HUD in the amount of \$61,199.32.

Plan fails to provide for treatment of secured claim #13 filed 2/28/2025 by Hunters Glenn MUD in the amount of \$1,416.82.

Plan fails to provide for treatment of secured claim #14 filed 2/28/2025 by Harris County LGBS Clients in the amount of \$598.41.

Plan fails to provide interest to Foxwood HOA in paragraph 8B.

Debtor is proposing to pay (2) CarMax claims directly in paragraph 8C of the Plan, however, claim #1 reflects an arrearage amount of \$1,338.80 and claim #4 reflects an arrearage amount of \$1,012.88.

Trustee alleges the Plan fails to provide for all of Debtor's disposable income as the Debtor is electing to keep a Timeshare.

24-36045	SHERRY and	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	DEAL, RICK J	<b>Trustee does not recommend confirmation.</b>
0 Resets	MICHIEL D SMITH	0.00 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #21</u></b>		
12/28/24	\$2,000.00	2/27/25	No Response to Trustee's Motion to Dismiss.		
3 of 17	WO	\$2,000.00			

PLAN #23 filed 3/12/2025 proposes to begin payments later than the 30 days required by 1326(a)(1).

25-30100	THOMAS PHAM	\$7,750.00	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee recommends dismissal.</b>
0 Resets	\$3,875.00	2.00 Mos	<b><u>MOTION TO DISMISS FILED 2/13/2025, DOC #13</u></b>	T	
1/6/25	EFT	1/1/00	Debtor's Response to Trustee's Motion to Dismiss filed 3/11/2025 at docket #25.		
2 of 60		\$0.00	No payments have been made. Debtor is delinquent 2 payments through 3/5/2025 totaling \$7,750.00.		

Debtor has failed to provide Trustee with a copy of his 2024 tax return.

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PLAN #2 filed 1/6/2025 fails to provide for treatment of priority claim #6 filed 2/18/2025 by Texas Comptroller of Public Accounts in the amount of \$8,287.08.

Plan fails to provide for treatment of secured claim #7 filed 2/27/2025 by Cypress Hill MUD #1 in the amount of \$2,011.38.

Plan fails to provide for treatment of secured claim #8 filed 2/28/2205 by Cypress Fairbanks ISD in the amount of \$2,030.63.

Plan fails to provide for treatment of secured claim #9 filed 2/28/2025 by Harris County ESD #9 in the amount of \$129.07.

Plan fails to provide for treatment of secured claim #10 filed 2/28/2025 by Lone Star College System in the amount of \$354.92.

Plan fails to properly provide for claim #11 of US Bank/Shellpoint Mortgage (Arrears per POC: \$115,584.37; Plan: \$93,546.00. Ongoing payments per POC: \$1,808.54; Plan: \$1,815.59). Objection to Confirmation #10 filed 1/17/2025 by US Bank/Shellpoint Mortgage.

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

Plan Summary fails to list the non-exempt property amount of \$1,220.00.

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

25-30336	NICOLE LAMECHE	\$250.00	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	Trustee
0 Resets	KINDRED	1.00 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #33</u></b>	T	recommends
1/21/25	\$250.00	1/1/00	Response to Trustee's Motion to Dismiss #38 filed 3/11/2025.		dismissal.
2 of 60	EFT	\$0.00			

Debtor is delinquent 1 payment in the amount of \$250 with next payment due 3/20/2025.

The filing fees for this case have not been paid in full. An Order granting

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

**Reset Dates:**  
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05/19/2025  
06/23/2025

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

Application to Pay Filing Fees in Installments #15 was entered 1/23/2025, the final installment payment is due by 4/30/2025.

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

Schedule J does not accurately represent Debtor's proposed expenses.

IRS claim #7 filed 2/28/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$1,988. Trustee has not received a copy of the 2024 tax return. PLAN #35 filed 3/11/2025 fails to provide any treatment for the IRS.

25-30002	CRUZ RICARDO	\$3,480.00	<u>CONFIRMATION HEARING</u>	GALLEVO, MICHAEL	Trustee recommends dismissal.
0 Resets	CANIZALES	2.00 Mos	<u>MOTION TO DISMISS</u>		
1/2/25	\$1,740.00	1/1/00	<u>FILED 2/20/2025, DOC. #27</u>		
2 of 60	EFT	\$0.00	No Response to Trustee's Motion to Dismiss.		
Debtor has made no payments. Debtor is delinquent 2 payments through March totaling \$3,480.					
IRS claim #7 filed 1/30/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$3,721. Trustee has not received signed/unsigned copies of the 2022-2024 tax returns. PLAN #10 filed 1/22/2025 fails to provide any treatment for the IRS.					
Plan fails to properly provide for the claim of JP Morgan Chase Bank (Arrears per POC: \$15,576.51, Plan \$14,731.68. Ongoing payments per POC \$1,160.24; Plan: \$1,197). Further, the Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Objection to Confirmation filed by JPMorgan Chase on 2/5/2025, doc. #24.					
Plan fails to provide for treatment of the secured claim #12 filed on 2/21/2025 by La Porte ISD in the amount of \$4,038.13 for a 2025 property taxes.					
Per 341 testimony, Schedule B is inaccurate.					

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

9:30 am

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

25-30299	CARLOS PEREZ,	(\$3,731.00)	<b><u>CONFIRMATION HEARING</u></b>	GALLEVO, MICHAEL	Trustee does not recommend confirmation.
0 Resets	JR and RACHEL	-1.00 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #22</u></b>		
1/17/25	ARLENE PEREZ	3/10/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$3,731.00 WO	\$3,731.00	Per 341 testimony, Debtors have not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Per 341 testimony, Schedule I does not accurately reflect Debtors current income.		
			PLAN #2 filed 1/17/2025 fails to provide for the payment of Trustee's statutory fee on the Emergency Savings Fund.		
			Plan fails to provide for treatment of secured claim #13 filed 2/26/2025 by Fort Bend County.		
			Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Nationstar claim.		
			Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the American Honda Finance claim.		
			Objection to Confirmation #24 filed 2/27/2025 by Nationstar Mortgage LLC.		
24-33775	MOHAMMAD	\$320.00	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
3 Resets	FURUKH and UZMA	0.31 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 10/3/2024, DOC #31</u></b>		
8/16/24	FURUKH SHIEKH	3/7/25	Response to Trustee's Motion to Dismiss #30 filed 10/2/2024.		
7 of 60	\$1,020.00 EFT	\$940.00	IRS claim #28 filed 12/27/2024 shows unfiled WT-FICA returns for the year 2021-2024 and reflects a priority claim amount of \$1,300. Trustee has not received a copy of these returns. PLAN #55 filed 12/3/2024 fails to provide any treatment for the IRS.		
			Debtors' Objection to Claim #28 IRS filed 2/3/2025, doc. #70. Hearing has been		

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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>					
rescheduled for April 1, 2025.					
Plan fails to provide for the payment of Trustee's statutory fee on the Emergency Savings Fund					
<b>24-36101</b>	WILLIAM CODY and	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	<b>Trustee</b>
<b>0 Resets</b>	DANIELLE	<b>0.00 Mos</b>	PLAN #34 filed 3/4/2025 works, paying 9.94% to the general unsecured creditors.		<b>recommends</b>
12/31/24	ELIZABETH	3/12/25			<b>confirmation of</b>
3 of 60	TURNER	\$784.62			<b>Plan #34 filed</b>
	<b>\$3,000.00</b>				<b>3/4/2025.</b>
	<b>WO</b>				
<b>24-36108</b>	RAMON	<b>(\$353.85)</b>	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	<b>Trustee</b>
<b>0 Resets</b>	ESPINOZA-ZAVALA	<b>-0.15 Mos</b>	PLAN #31 filed 3/12/2025 works, paying 100% to the general unsecured creditors.		<b>recommends</b>
12/31/24	<b>\$2,300.00</b>	3/11/25	Plan must remain 100% due to liquidation requirement.		<b>confirmation of</b>
3 of 59	<b>WO</b>	\$530.77			<b>Plan #31 filed</b>
					<b>3/12/2025 with a</b>
					<b>C4 Order.</b>
<b>24-35733</b>	ISAAC A and AMY M	<b>\$1,529.93</b>	<b><u>CONFIRMATION HEARING</u></b>	HIMES, DAVID A	<b>Trustee does not</b>
<b>1 Reset</b>	MEJIA	<b>0.94 Mos</b>	<b><u>MOTION TO DISMISS</u></b>		<b>recommend</b>
12/4/24	<b>\$1,625.31</b>	2/24/25	<b><u>FILED 1/27/2025, DOC. #26</u></b>		<b>confirmation.</b>
3 of 60	<b>WO</b>	\$3,346.00	No Response to Trustee's Motion to Dismiss.		
PLAN #2 filed 12/4/2024 proposes to surrender Connexus Credit Union's claim #1 in Paragraph 7 but Connexus Credit Union has only filed an amended unsecured claim.					
Plan fails to properly provide for the claim of LoanCare LLC (Arrears per POC: \$16,553.90, Plan \$10,589.71. Ongoing payments per POC \$1,206.76; Plan: \$1,265.75).					
Trustee alleges Plan is not feasible as it provides only \$26.29 to general unsecured creditors. Debtor has a lender established escrow.					
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).					

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

9:30 am

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

Per 341 testimony, Schedule B is inaccurate.

Per 341 testimony, Schedules I and J are inaccurate.

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

24-35137	LORENZO LOPEZ	(\$21.32)	<u>CONFIRMATION HEARING</u>	HIXON, ERIC C	Trustee does not recommend confirmation.
0 Resets	JR. and ELISA	-0.08 Mos	<u>MOTION TO DISMISS</u>		
10/31/24	LOPEZ	3/7/25	<u>FILED 12/19/2024, DOC #23</u>		
5 of 60	\$283.00	\$230.76	No Response to Trustee's Motion to Dismiss.		
	WO				
PLAN #43 filed 3/6/2025 works at 32.447% to the general unsecured creditors. However, Trustee alleges Plan fails to provide all of Debtors disposable income into the Plan.					
Plan proposes to surrender a Timeshare which had been retained in previous plans. However, Schedule J proposes to pay a monthly fee of \$83.00 for the Timeshare.					

24-36053	STACY BELCHER	(\$28.24)	CONFIRMATION HEARING		KEELE, DANIEL C	Trustee does not recommend confirmation.
0 Resets	\$1,371.88	-0.02 Mos	MOTION TO DISMISS FILED 2/18/2025, DOC #42			
12/30/24	EFT	3/4/25	No Response to Trustee's Motion to Dismiss.			
3 of 60		\$1,372.00	PLAN #47 filed 2/28/2025 is not feasible as the plan base is mathematically incorrect.			
			Plan Summary #47 does not match Plan.			
			Plan proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/2024.			

**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>					
			Plan is misleading as Oak Ridge Improvement Association is in both paragraph 8B and 8C.		
			Plan is proposing to treat US Department of HUD as a cure claim in paragraph 8B rather than a total debt claim.		
			IRS claim #6 filed 2/20/2025 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$3,904.01. Trustee has not received a copy of the 2022 tax return. Plan fails to provide any treatment for the IRS.		
			Paragraph 21 of the plan is contradictory as multiple boxes are checked regarding Reserves, however, there is not a Schedule 21 attachment.		
			Plan is misleading as it appears to pay a higher claim amount for Speedway Loan in Paragraph 9B despite Trustee's obligation to pay the lower value amount. Further, Debtor has not provided proof to substantiate the amounts to be paid to Speedway Loan through the Plan. The bar date passed 3/10/20025 without the creditor filing a claim and Trustee must pay per the Plan .		
			Debtor has failed to file the Certificate of Service required by FRBP 3015(d).		
			Objection to Confirmation #49 filed 3/5/2025 by Oak Ridge Improvement Association, Inc.		
			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 does not accurately reflect Debtor's current income.		

**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>			
<b>9:30 am</b>					
<b>24-35586</b>	JUAN MANUAL	<b>\$834.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #44 filed 3/11/2025 with a C3 Order.</b>
1 Reset	RIVERA	0.21 Mos	PLAN #44 filed 3/11/2025 works, paying 74.15% to the general unsecured creditors.	A	
11/27/24	GUERRERO and	3/12/25			
4 of 60	LEAH JO RIVERA	\$885.00			
	\$3,900.00				
	WO				
<b>24-35669</b>	ROBERT WAYNE	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
1 Reset	LASHLEE	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #30</u></b>	A	
12/2/24	\$3,470.00	2/27/25	Response to Trustee's Motion to Dismiss #31 filed 2/11/2025.		
3 of 60	EFT	\$3,470.00			
			Debtor has not provided proof to substantiate the amounts to be paid to Conn's through the Plan. The bar date passed on 2/10/2025 without the creditor filing a claim and Trustee must pay per the Plan.		
			Per 341 testimony, Debtor has not provided for all known secured creditors.		
			Objection to Confirmation #26 filed 12/27/2024 by Planet Home Lending.		
<b>24-35700</b>	LILIANA HERRERA	<b>\$75.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
1 Reset	\$565.00	0.13 Mos	<b><u>MOTION TO DISMISS FILED 1/27/2025, DOC #24</u></b>	A	
12/3/24	WO	2/26/25	Debtor's Response to Trustee's Motion to Dismiss filed 2/11/2025 at docket #26.		
3 of 60		\$810.00			
			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.		
<b>24-35723</b>	BRIDGETTE	<b>\$1,011.90</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
1 Reset	LASCHELE KNOX	0.34 Mos	PLAN #29 filed 2/18/2025 works, paying 3.47% to the general unsecured creditors. However, Paragraph 13 of the Plan shows Republic Finance's lien is fully secured and not avoided as there is sufficient value to secure the claim. No treatment is provided for Republic Finance's remaining secured claim.	A	
12/3/24	\$2,935.00	2/26/25			
3 of 60	WO	\$1,153.85			



**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>					
<b>24-35747</b>	SCOTT EDWIN and	<b>(\$3,375.00)</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
<b>1 Reset</b>	ANEYA LOIS KEE	<b>-2.41 Mos</b>	<b><u>MOTION TO DISMISS FILED 1/27/2025, DOC #31</u></b>	A	
12/5/24	\$1,400.00	3/12/25	Debtors' Response to Trustee's Motion to Dismiss filed 2/11/2025 at docket #34.		
3 of 60	EFT WO	\$1,200.00	PLAN #47 filed 3/12/2025 works, paying 12.11% to the general unsecured creditors. However, proper notice needs to be provided for the newly surrendered vehicle with AmeriCredit Financial Services (2022 Buick Encore).		
<b>25-30012</b>	DEREK DEAN and	<b>(\$843.58)</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
<b>0 Resets</b>	LAURA TROTT	<b>-0.22 Mos</b>	<b><u>MOTION TO DISMISS</u></b>	A	
1/2/25	\$3,845.00	3/12/25	<b><u>FILED 2/20/2025, DOC. #30</u></b>		
2 of 60	WO	\$1,774.62	Debtors' Response to Trustee's Motion to Dismiss filed 2/24/2025, doc. #32.		
			IRS claim #6 filed 2/10/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$10,232.84. Trustee has received a signed copy of the 2024 tax return reflecting a \$9,077 liability. PLAN #34 filed 3/12/2025 provides \$17,295.94 for the IRS.		
			Paragraph 13 of the Plan shows Republic Finance's lien is fully secured and not avoided as there is sufficient value to secure the claim. No treatment is provided for Republic Finance's remaining secured claim.		
			Per 341 testimony, Schedule J is inaccurate.		
<b>25-30021</b>	KRISTINE MARINA	<b>\$1,864.62</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
<b>0 Resets</b>	BUTLER	<b>0.62 Mos</b>	<b><u>MOTION TO DISMISS</u></b>	A	
1/3/25	\$3,030.00	3/6/25	<b><u>FILED 2/20/2025, DOC. #26</u></b>		
2 of 60	WO	\$1,398.46	Debtor's Response to Trustee's Motion to Dismiss filed 2/24/2025, doc. #27.		
			IRS claim #4 filed 1/24/2025 shows unfiled tax returns for the years 2021-2022 and 2024 and reflects a priority claim amount of \$7,238.60. Trustee has received signed/unsigned copies of the 2021-2022 and 2024 tax returns reflecting refunds. PLAN #2 filed 1/3/2025 fails to provide any treatment for the IRS.		
			Plan fails to provide for treatment of the priority claim #9 filed on 2/13/2025 by Texas Comptroller of Public Accounts in the amount of \$1,662.79 for Sales and Use tax.		

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

9:30 am

PLAN fails to properly provide for the claim of Flagstar Bank (Arrears per POC: \$21,067.70, Plan \$16,869.94. Ongoing payments per POC \$2,036.49; Plan: \$2,186.41).

Plan fails to provide for treatment of the secured claim #1 filed on 1/13/2025 by Katy ISD in the amount of \$3,589.83 for 2025 property taxes.

Schedule J and the Plan Summary do not match. The projected income, expenses and DI do not match.

Plan Summary #2 fails to list the non-exempt property amount of \$6,613.

Plan fails to meet the liquidation test.

Trustee objects to confirmation of a plan that includes an ESF without proposing to pay a Trustee Fee.

Per 341 testimony, Schedule B is inaccurate.

Per 341 testimony, Schedule H is inaccurate.

<b>25-30099</b>	PATRICIA RENEE	<b>\$7,900.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee</b>
<b>0 Resets</b>	GARY	<b>2.00 Mos</b>	<b><u>MOTION TO DISMISS FILED 2/14/2025, DOC #28</u></b>	A	<b>recommends</b>
1/6/25	<b>\$3,950.00</b>	1/1/00	Debtor's Response to Trustee's Motion to Dismiss filed 3/6/2025 at docket #46.		<b>dismissal.</b>
2 of 60	EFT	\$0.00			

No payments have been made. Debtor is delinquent 2 payments through 3/5/2025 totaling \$7,900.00.

IRS claim #12 filed 2/20/2025 shows unfiled tax returns for the years 2023 and 2024, reflecting a priority claim amount of \$19,780.37. Trustee received an unsigned copy of Debtor's 2023 return on 2/19/2025 (shows a refund of \$337.00). Trustee has not received a copy of a 2024 return. PLAN #2 filed 1/6/2025 only provides \$3,500.00 for the IRS in Paragraph 6.

Plan fails to fully provide for secured claim #7 filed 2/6/2025 by Truist Bank for a

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**March 19, 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**

2019 Ford F250 (Claim: \$60,581.42; Plan: \$60,459.00).

Plan fails to fully provide for secured claim #13 filed 2/27/2025 by Brazoria County for 2023-2025 ad valorem taxes on real property located at 608 Wagon Wheel Trail (Claim: \$4,209.37; Plan: \$3,081.56).

Plan fails to provide for treatment of the secured claim of Star Loans. This claim is listed on the plan summary only.

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

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

25-30119	VINCENZA I	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #32 filed 2/26/2025.</b>
0 Resets	SCAVELLO-ONORA	0.00 Mos	PLAN #32 filed 2/26/2025 works, paying 45.31% to the general unsecured creditors.	A	
1/6/25	TO	2/27/25			
2 of 60	\$250.00 EFT	\$250.00			

25-30160	ODIS TERRY	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	JEFFERSON, SR.	0.00 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #27</u></b>	A	
1/7/25	and JESSIE LEE	2/19/25	Response to Trustee's Motion to Dismiss #30 filed 3/6/2025.		
2 of 60	JEFFERSON	\$960.00	Debtors have failed to provide proof of identity for Odis Jefferson.		

The meeting of creditors has not been conducted or concluded.

IRS claim #8 filed 2/27/2025 shows an unfiled tax return for the year 2021, 2022, 2023 and reflects a priority claim amount of \$31,505.42. Trustee has not received a copy of these tax returns nor 2024 or an affidavit regarding no filing requirement.

PLAN #2 filed 1/7/2025 fails to provide any treatment for the IRS.

Plan fails to provide for treatment of secured claim #12 filed 3/3/2025 by City of Houston in the amount of \$1,760.58.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

**Reset Dates:**  
04/23/2025  
05/19/2025  
06/23/2025

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 provide for treatment of secured claim #13 filed 3/3/2025 by Houston Comm College System in the amount of \$326.16.

Plan fails to provide for treatment of secured claim #14 filed 3/3/2025 by Houston ISD in the amount of \$2,944.42.

Objection to Confirmation #32 filed 3/10/2025 by City of Houston, Houston Comm College System and Houston ISD collectively.

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

Objection to Confirmation #24 filed 2/3/2025 by Cascade Funding Mortgage (PHH).

25-30398	RAMON and	(\$1,180.00)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee does not recommend confirmation.
0 Resets	CHRISTY LEE	-0.50 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #24</u></b>	A	
1/27/25	APONTE	3/5/25	Response to Trustee's Motion to Dismiss #27 filed 2/24/2025.		
2 of 60	\$2,360.00	\$1,180.00	Objection to Confirmation #31 filed 3/10/2025 by Lakeview Loan Servicing.		
	WO		PLAN #33 filed 3/12/2025 works, paying 30% to general unsecured creditors.		

25-30335	THOMAS JOSEPH	(\$4,003.40)	<b><u>CONFIRMATION HEARING</u></b>	KHOSHNOOD,	Trustee does not recommend confirmation.
0 Resets	SCARLATELLA	-0.92 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #23</u></b>	HOOMAN	
1/21/25	\$4,337.00	3/12/25	No Response to Trustee's Motion to Dismiss.		
2 of 31	WO	\$2,001.70			

Per 341, 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.

IRS claim #13 filed 3/4/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$596.20. Trustee has received an unsigned copy of the 2024 tax return 3/12/2025. PLAN #4 filed 1/21/2025 fails to provide any treatment for the IRS.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

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05/19/2025  
06/23/2025

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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					
Objection to Confirmation #20 filed 2/13/2025 by TH MSR Holdings, LLC (Nationstar).					
24-34684	DAVID SOLOMON	(\$20.00)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee recommends confirmation of Plan #46 filed 3/5/2025.
3 Resets	JOSEPH	-0.02 Mos	PLAN #46 filed 3/5/2025 works, paying 28% to general unsecured creditors.		
10/3/24	\$900.00	3/4/25			
5 of 60	WO	\$1,115.00			
24-35065	PAMMELA	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
1 Reset	NICHOLE	0.00 Mos	<u>MOTION TO DISMISS</u>		
10/30/24	CABRERA	3/3/25	<u>FILED 12/17/2024, DOC #23</u>		
5 of 60	\$4,050.00	\$4,050.00	Response to Trustee's Motion to Dismiss filed 1/28/2025 at #26.		
	EFT				
PLAN #17 filed 11/27/2024 fails to fully provide for the claim of Union Home Mortgage (Arrears per POC: \$31,176.76, Plan \$28,209.34. Ongoing payments per POC \$3,268.06; Plan: \$3,097.18).					
Plan does not meet the requirements of Sec. 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 #2.					
Debtor has failed to provide Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.					
24-35207	EDDIE EARL and	\$1.91	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
2 Resets	YVONNE	0.00 Mos	<u>MOTION TO DISMISS FILED 12/19/2024, DOC #27</u>		
11/4/24	MICHELLE	3/3/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	ADDISON	\$184.62	PLAN #36 filed 1/27/2025 works, paying 2.73% to the general unsecured creditors. However, Debtors are proposing to pay NewRez/Shellpoint Mortgage directly in Paragraph 8C of the Plan but claim #30 reflects an arrearage amount of \$1,633.17. Objection to Confirmation #41 filed 1/31/2025 by NewRez/Shellpoint Mortgage.		
	\$400.00				
	WO				

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

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06/23/2025

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<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
<b>9:30 am</b>					
24-35921 0 Resets 12/18/24 3 of 60	MARGO PATRICIA FAULKNER \$300.00 WO	(\$115.38) -0.38 Mos 3/4/25 \$138.46	<b><u>CONFIRMATION HEARING</u></b> PLAN #22 filed 3/5/2025 does not meet the requirements of Section 1322(a)(2), as it does not provide for any future fixed fees that may come due during the life of Plan, pursuant to the fixed fee agreement granted at docket #4 and plan pays less than 1% to general unsecured creditors.	KIM, MIN GYU	Trustee to upload Proposed Agreed Confirmation Order.
24-35951 1 Reset 12/19/24 3 of 60	JEFFREY JOSEPH LALONDE \$825.00 WO	(\$850.00) -1.03 Mos 3/5/25 \$625.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #24</u></b> No Response to Trustee's Motion to Dismiss.  PLAN #25 filed 3/6/2025 requires additional noticing time for adverse treatment to PNC Bank and CarMax.	KIM, MIN GYU	Trustee does not recommend confirmation.
24-35953 0 Resets 12/19/24 3 of 60	KIRONDA LATAY ROBINSON \$600.00 EFT	\$0.00 0.00 Mos 3/3/25 \$600.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #26</u></b> No Response to Trustee's Motion to Dismiss.  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 the Statement of Financial Affairs is inaccurate.  PLAN #2 filed 12/19/2024 fails to fully provide for treatment of secured claim #5 filed 2/11/2025 by Harris County (Claim: \$9,324.93, Plan: \$7,043.96). Objection to Confirmation #25 filed 2/18/2025 by Harris County.  Plan fails to provide for treatment of secured claim #9 filed 2/27/2025 by Aaron's for a queen mattress/foundation in the amount of \$2,912.49.  Plan fails to provide for treatment of secured claim #10 filed 2/27/2025 by Aaron's for a chest, nightstand and queen bed in the amount of \$462.04.  Plan fails to provide for treatment of secured claim #11 filed 2/27/2025 by Aaron's for a Playstation 5 in the amount of \$1,840.08.  Based on JD Power value (\$8,145) as required by Order #8, the Plan does not provide sufficient adequate protection to Integrity Texas Funding on the 2014	KIM, MIN GYU	Trustee does not recommend confirmation.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

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06/23/2025

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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>					
Chevrolet Impala.					
<b>25-30084</b>	APRIL CHRISTINA	<b>\$1,507.69</b>	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
<b>0 Resets</b>	BARRAGAN	<b>0.62 Mos</b>	<b><u>MOTION TO DISMISS FILED 2/13/2025, DOC #20</u></b>		
1/6/25	<b>\$2,450.00</b>	2/26/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,130.77	Amended IRS claim #5 filed 2/18/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$12,368.02. Trustee received an unsigned copy of Debtor's 2024 return on 3/11/2025 (shows a liability of \$453.00). PLAN #16 filed 1/18/2025 fails to provide any treatment for the IRS.		
			Plan fails to provide for treatment of secured claim #9 filed 2/28/2025 by City of Houston in the amount of \$969.06.		
			Plan fails to provide for treatment of secured claim #10 filed 2/28/2025 by Lone Star College System in the amount of \$200.83.		
			Plan fails to fully provide for claim #12 of Freedom Mortgage (Arrears per POC: \$13,642.18; Plan: \$12,918.76. Ongoing payments per POC: \$934.51; Plan: \$838.03). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.		
<b>25-30190</b>	ARDEN A'LEXIS	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee to upload Proposed Agreed Confirmation Order.</b>
<b>0 Resets</b>	<b>\$155.00</b>	<b>0.00 Mos</b>	PLAN #16 filed 1/16/2025 does not meet the requirements of Section 1322(a)(2), as it does not provide for any future fixed fees that may come due during the life of Plan, pursuant to the fixed fee agreement granted at docket #7 and plan pays less than 1% to general unsecured creditors.		
1/8/25	EFT	3/3/25			
2 of 36		\$155.00			
<b>25-30320</b>	DAWN GREEN	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
<b>0 Resets</b>	SMITH	<b>0.00 Mos</b>	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #23</u></b>		
1/18/25	<b>\$1,550.00</b>	3/6/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,550.00	IRS claim #6 filed 3/6/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$21,706.80. Trustee has received an unsigned copy of the 2024 tax return on 3/3/2025. PLAN #18 filed 2/11/2025 fails to provide any treatment for the IRS.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

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06/23/2025

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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

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.

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.

Objection to Confirmation #25 filed 3/4/2025 by Lakeview Loan Servicing.

25-30182	KEVIN MICHAEL	\$1,481.00	<b><u>CONFIRMATION HEARING</u></b>	KISCH, KAREN	<b>Trustee does not recommend confirmation.</b>
0 Resets	ELS	1.37 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #22</u></b>		
1/8/25	\$1,081.00	2/25/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$681.00			

Debtor is delinquent 1.4 payments through 3/7/2025 totaling \$1,481.

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

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

PLAN #2 filed 1/8/2025 Plan fails to provide for the payment of Trustee's statutory fee on the Emergency Savings Fund.

Plan fails to provide for treatment of secured claim #9 filed 3/5/2005 by Resolution Finance, LLC in the amount of \$127,385.59.

Objection to Confirmation #24 filed 3/4/2025 by Resolution Finance, LLC.

Plan fails to provide for treatment of secured claim #7 filed 3/5/2005 by Harris County ESD #09 in the amount of \$281.57.

Plan fails to provide for treatment of secured claim #8 filed 3/5/2005 by Lone Star



**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 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

College System in the amount of \$724.39.

Plan fails to fully provide for treatment of secured claim #1 filed 1/10/2025 by Harris County Tax Office (POC: \$3,178.84, Plan: \$1,469.92).

Plan fails to fully provide for treatment of secured claim #6 filed 3/5/2025 by Cypress-Fairbanks ISD (POC: \$2,566.60, Plan: \$929.58).

Plan fails to fully provide for treatment of secured claim #5 filed 2/28/2025 by Harris County MUD #149 (POC: \$3,1528.48, Plan: \$1,173.54).

Objection to Confirmation #27 filed 3/12/2025 by Harris County LGBS Clients.

25-30220	NICOLE ANITRA and	\$1,920.00	<b><u>CONFIRMATION HEARING</u></b>	KISCH, KAREN	Trustee does not recommend confirmation.
0 Resets	JERMAINE	0.50 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #34</u></b>		
1/10/25	AREWYN BAYNE	3/12/25	No Response to Trustee's Motion to Dismiss.		
2 of 42	\$3,840.00 WO	\$1,920.00	IRS claim #3 filed 2/5/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$8,686.80. Trustee received an unsigned copy of Debtors' 2024 return on 3/10/2025 (shows a liability of \$1,073.00). PLAN #21 filed 2/4/2025 fails to provide any treatment for the IRS.		
			Plan fails to provide for the payment of Trustee's statutory fee on the Savings Fund.		

24-36096	ALVIN T. JACKSON	\$500.00	<b><u>CONFIRMATION HEARING</u></b>	MILLEDGE, SAMUEL	Trustee recommends dismissal.
0 Resets	\$500.00	1.00 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #20</u></b>	L	
12/30/24	No Pmt info	3/13/25	No Response to Trustee's Motion to Dismiss.		
3 of 60		\$500.00	Debtor is delinquent 1 payment through 2/28/2025 totaling \$500.00.		
			Debtor has failed to file a proposed order for EFT with the Court.		

PLAN #2 filed 12/30/2024 provides for bifurcated treatment of the same claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears. Additionally, Plan does not comply with Paragraph 8A

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 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

-Footnote 9 and Paragraph 8C. Further, plan fails to fully provide for the pre-petition arrears owed to Select Portfolio (POC: \$21,549.22, Plan: \$19,587.48).

Plan fails to provide for treatment of secured claim #14 filed 3/32025 by First Service Credit Union in the amount of \$987.60 for cross-collateralized credit card.

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

Plan does not contain a Plan Summary.

Paragraph 10 is incomplete for the Date Last Payment is Due on all claims.

Debtor is proposing to pay Community Resource Credit Union directly in paragraph 10 of the Plan, however, claim #7 reflects an arrearage amount of \$1,469.64. Objection to Confirmation #18 filed 2/11/2025 by Community Resource Credit Union.

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 J does not reflect an accurate accounting of Debtor's expenses.

24-35666	TONI THOMAS	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	MILLS, COREY L	Trustee does not recommend confirmation.
1 Reset	BATES	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #27</u></b>		
12/2/24	\$2,500.00	3/5/25	No Response to Trustee's Motion to Dismiss.		
3 of 39	EFT	\$2,500.00	PLAN #29 filed 2/20/2025 contains a special provision in paragraph 27. "Property Taxes: Debtor has pre-petition property tax arrears that existed before she obtained her disability exemption. With her disability exemption, there is no property tax owed for future years for Cypress-Fairbanks ISD, and the Harris County taxes are around \$13 annually. This is the reason no property tax reserve has been set up."		
			Plan does not provide for the notice of post-petition fee claim of NewRez LLC dba Shellpoint Mortgage in the amount of \$1,895 for Proof of Claim, 410A form, plan		

**Pre-Conf/Dismissal**  
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**Tiffany D. Castro, Trustee**  
**March 19, 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					
review and objection.					
Plan proposes to treat Cypress Fairbanks, Harris County and Harris County MUD as cure claims in paragraph 8B rather than total debt claims.					
Debtor failed to provide proof to substantiate the amounts to be paid to Harris County MUD #105 through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.					
25-30204	BRENNA RAQUEL	\$0.00	<u>CONFIRMATION HEARING</u>	MILLS, COREY L	Trustee does not recommend confirmation.
0 Resets	COOPER	0.00 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #15</u>		
1/9/25	\$675.00	3/11/25	No Response to Trustee's Motion to Dismiss.		
2 of 56	No Pmt info	\$675.00			
Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.					
PLAN #18 filed 3/12/2025 works, paying 1.21% to the general unsecured creditors.					
24-35652	ELIZABETH OLMO	\$384.18	<u>CONFIRMATION HEARING</u>	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #28 filed 3/3/2025.
1 Reset	\$2,925.00	0.13 Mos	PLAN #28 filed 3/3/2025 works, paying 10% to general unsecured creditors.		
12/2/24	WO	3/10/25			
3 of 60		\$1,398.47			
24-35926	JORGE	(\$494.00)	<u>CONFIRMATION HEARING</u>	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #30 filed 3/6/2025 with a C4 Order.
0 Resets	AGUIRRE-LOPEZ	-0.23 Mos	PLAN #30 filed 3/6/2025 works, paying 100% to the general unsecured creditors.		
12/18/24	\$2,106.00	2/21/25	Plan must remain 100% per Debtor's Official Form 122C requirement of \$156,372.60 and 57-month plan duration.		
3 of 57	WO	\$500.00			
25-30164	EARNESTINE	(\$287.50)	<u>CONFIRMATION HEARING</u>	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #21 filed 2/20/2025.
0 Resets	WASHINGTON-DUP	-0.50 Mos	PLAN #21 filed 2/20/2025 works, paying 1% to general unsecured creditors.		
1/7/25	REE	3/6/25			
2 of 47	\$575.00	\$575.00			
	WO				

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 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>					
<b>25-30185</b>	PASSION	<b>\$1,006.50</b>	<b><u>CONFIRMATION HEARING</u></b>	MORRISON,	Trustee does not recommend confirmation.
0 Resets	MARSHAY HURD	0.48 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #22</u></b>	CHRISTOPHER	
1/8/25	\$2,112.00	3/5/25	Response to Trustee's Motion to Dismiss #34 filed 3/12/2025.		
2 of 60	WO	\$1,072.50	Debtor failed to provide Trustee with a copy of their 2024 tax return.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Bridgecrest through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.		
			PLAN #28 filed 3/3/2025 works, paying 1% to general unsecured creditors.		
<b>25-30188</b>	CARL WAYNE	<b>\$1,099.00</b>	<b><u>CONFIRMATION HEARING</u></b>	MORRISON,	Trustee does not recommend confirmation.
0 Resets	WHITEHEAD, II and	0.50 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #23</u></b>	CHRISTOPHER	
1/8/25	BRANDY MICHELLE	3/12/25	Response to Trustee's Motion to Dismiss #31 filed 3/12/2025.		
2 of 60	WHITEHEAD	\$1,102.00	Debtors have not disclosed all assets on Schedule A/B and thus the plan may not meet the liquidation test.		
	\$2,204.00		Debtors failed to provide proof to substantiate the amounts to be paid to Mr. Cooper through the Plan. Creditor has not yet filed a claim and Trustee must disburse according to the Plan.		
	WO		IRS claim #7 filed 2/25/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$7,077.80. Trustee has received a signed copy of the 2024 tax return on 3/11/2025. PLAN #28 filed 3/12/2025 fails to provide any treatment for the IRS.		
<b>25-30292</b>	BEVERLY LARAE	<b>\$32.00</b>	<b><u>CONFIRMATION HEARING</u></b>	MORRISON,	Trustee recommends confirmation of Plan #25 filed 3/12/2025.
0 Resets	LEVY	0.10 Mos	PLAN #25 filed 3/12/2025 works, paying .72% to the general unsecured creditors.	CHRISTOPHER	
1/16/25	\$325.00	2/3/25			
2 of 60	WO	\$293.00			

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

**Reset Dates:**  
04/23/2025  
05/19/2025  
06/23/2025

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>					
<b>24-34818</b>	JOSEPH LEE	(\$3,354.63)	<b><u>CONFIRMATION HEARING</u></b>	PACK LAW, P.C.	<b>Trustee does not recommend confirmation.</b>
<b>2 Resets</b>	NORSWORTHY, III	-0.47 Mos	<b><u>MOTION TO DISMISS</u></b>		
10/15/24	and LEAH	3/12/25	<b><u>FILED 11/14/2024, DOC #31</u></b>		
5 of 60	RACHELLE	\$2,213.75	No Response to Trustee's Motion to Dismiss.		
	NORSWORTHY				
	\$7,150.00		PLAN #63 filed 1/28/25 works, paying 11.096% to the general unsecured creditors.		
	WO		Plan reflects that Debtors are stripping the liens of Castle Credit Co Holdings, LLC and Solar Mosaic, LLC, and Notices of Intention to Strip the Liens were filed 12/23/2024. However, Trustee asserts the Plan improperly calculates the remaining equity in the property and proposes to strip liens where there is sufficient equity to cover the debt.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Sterling Association through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan. Non governmental bar date is 12/24/24		
24-35973	KARLA CIRENIA	(\$487.50)	<b><u>CONFIRMATION HEARING</u></b>	PACK LAW, P.C.	<b>Trustee recommends confirmation of Plan #19 filed 3/12/2025 with a C4 Order.</b>
<b>0 Resets</b>	MUNOZ	-0.75 Mos	PLAN #19 filed 3/12/2025 works, paying 100% to all creditors. Plan must remain 100% per OF122C requirement of \$51,124.80 and applicable commitment period.		
12/20/24	\$650.00	3/5/25			
3 of 48	WO	\$487.50			
<b>24-36077</b>	WENDY JO	(\$75.00)	<b><u>CONFIRMATION HEARING</u></b>	PACK LAW, P.C.	<b>Trustee does not recommend confirmation.</b>
<b>0 Resets</b>	MCNATT	-0.01 Mos	<b><u>MOTION TO DISMISS</u></b>		
12/30/24	\$6,100.00	3/4/25	<b><u>FILED 2/20/2025, DOC. #24</u></b>		
3 of 60	EFT	\$6,100.00	No Response to Trustee's Motion to Dismiss.		
			Debtor failed to provide a copy of her 2023 Tax Return to the Trustee.		
			PLAN #19 filed 2/13/2025 fails to fully provide for the claim of Assurance Financial Group (Ongoing payments per POC \$3,954.14; Plan: \$3,817). Further, the Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
			Debtor has not provided proof to substantiate the amount to be paid to the IRS		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 2025 9:30 am**

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06/23/2025

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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						
through the Plan.						
Plan fails to meet the liquidation test.						
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.						
25-30228	NATALIE MARIE	\$53.46	<b>CONFIRMATION HEARING</b>	PACK LAW, P.C.	Trustee does not recommend confirmation.	
0 Resets	SILAS-PHILLIPS	0.08 Mos	<b>MOTION TO DISMISS FILED 2/18/2025, DOC #20</b>			
1/10/25	\$695.00	3/3/25	No Response to Trustee's Motion to Dismiss.			
2 of 60	WO	\$320.77				
IRS claim #6 filed 2/19/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$11,807.40. Trustee has not received a copy of this return. PLAN #2 filed 1/10/2025 fails to provide any treatment for the IRS.						
Plan fails to provide for treatment of secured claim #1 filed 1/13/2025 by US Department of HUD in the amount of \$8,783.83.						
Plan fails to provide for treatment of secured claim #10 filed 3/10/2025 by Harris County LGBS Clients in the amount of \$637.90.						
Plan provides for treatment of Synchrony Bank/Rooms to Go's claim #7 in the amount of \$3,157.51 in Paragraph 9B but creditor has only filed an unsecured claim.						
Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed 1/10/2025.						
24-34233	MARLON SERRET	\$550.00	<b>CONFIRMATION HEARING</b>	PAYNE, KYLE	Trustee does not recommend confirmation.	
4 Resets	LOPEZ	0.97 Mos	<b>MOTION TO DISMISS</b>	KENNETH		
9/11/24	\$565.00	2/18/25	<b>FILED 10/30/2024, DOC #24</b>			
6 of 60	EFT	\$565.00	No Response to Trustee's Motion to Dismiss.			
PLAN #38 filed 12/18/2024 works, paying 3.851% to the general unsecured creditors.						
Objection to Confirmation #26 filed 11/4/24 by Santander Consumer USA (2015						

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**March 19, 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					
Cadillac Escalade).					
25-30241	ROSA ELVIRA	\$1,076.93	<b>CONFIRMATION HEARING</b>	PAYNE, KYLE	Trustee does not recommend confirmation.
0 Resets	VASQUEZ	0.62 Mos	<b>MOTION TO DISMISS FILED 2/18/2025, DOC #21</b>	KENNETH	
1/13/25	\$1,750.00	3/4/25	<b>AMENDED MOTION TO DISMISS FILED 3/12/2025, DOC #27</b>		
2 of 60	WO	\$807.69	No Response to Trustee's Motion to Dismiss.		
Debtor has failed to provide Trustee with a copy of her 2024 tax return.					
PLAN #2 filed 1/13/2025 fails to provide for treatment of secured claim #2 filed 2/27/2025 by Harris County MUD #157 in the amount of \$1,160.91.					
Plan fails to provide for treatment of secured claim #3 filed 2/28/2025 by Cypress-Fairbanks ISD in the amount of \$1,018.04.					
Plan fails to provide for treatment of secured claim #4 filed 2/28/2025 by Harris County LGBS Clients in the amount of \$326.79.					
Based on JD Power value (\$7,695.00) as required by Order #5, the Plan does not provide sufficient adequate protection to Jose Natividad Aguirre on the 2012 Toyota Corolla.					
Paragraph 9C of the Plan is incomplete as Contract Interest Rate has not been provided on the Skylar Motors claim (2015 Ford Explorer).					
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.					
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**  
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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>					
<b>24-34621</b>	LEPOLEON and HELENA ANNETTE PRUITT	<b>(\$4,788.19)</b> <b>-1.09 Mos</b> 3/11/25	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 11/21/2024, DOC #30</u></b> No Response to Trustee's Motion to Dismiss.  Amended IRS claim #6 filed 2/4/2025 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$88,411.91. Trustee received an unsigned copy of this return on 11/13/2024 (shows a refund of \$2,889.00). PLAN #39 filed 1/28/2025 fails to provide any treatment for the IRS.  Plan Summary does not match the Plan.	POPE, JAMES Q	<b>Trustee does not recommend confirmation.</b>
3 Resets 9/30/24 6 of 60	<b>\$4,400.00</b> WO	\$1,015.39			
<b>25-30125</b>	VALARIE WATKINS-GRAVES	<b>\$8,500.00</b> <b>1.67 Mos</b> 3/11/25	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS</u></b> <b><u>FILED 2/20/2025, DOC. #27</u></b> No Response to Trustee's Motion to Dismiss.  Debtor failed to provide copies of her 2023-2024 Tax Returns to the Trustee.  Debtor is delinquent 1.66 payments through March totaling \$8,500.00.  Plan fails to properly provide for the claim of Select Portfolio Servicing (Arrears per POC: \$178,288.05, Plan \$132,589.84. Ongoing payments per POC \$2,187.25; Plan: \$2,274.43).  Plan proposes to strip the lien of Lake Olympia CAI in Paragraph 8C of the Plan. Notice of Strip Lien has not been filed.  Plan fails to provide for treatment of the secured claim #5 filed on 2/17/2025 by Fort Bend County in the amount of \$3,794.84 for 2025 property taxes.  Plan fails to provide for treatment of the secured claim #6 filed on 2/18/2025 by Fort Bend ISD in the amount of \$3,144.09 for 2025 property taxes.  Plan proposes to overprovide for treatment of American Credit Acceptance's claim #1 filed 1/8/2025 in Paragraph 9A at the expense of general unsecured creditors.	POPE, JAMES Q	<b>Trustee recommends dismissal.</b>
0 Resets 1/6/25 2 of 59	<b>\$5,100.00</b> EFT	\$1,700.00			



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

9:30 am

Plan Summary #19 fails to list the non-exempt property amount of \$522,976.

Plan fails to meet the liquidation test.

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 #10.

Trustee alleges Schedule A undervalues the real property located at 4214 Oak Forest Drive.

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

Per 341 testimony, Schedule I is inaccurate.

Schedule J is inaccurate as it lists a monthly payment for the 2014 Infiniti QX70; however, the vehicle is paid through the plan.

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

Per 341 testimony, the Statement of Financial Affairs 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.

<b>25-30127</b>	FRANK ALLEN	<b>\$12,600.00</b>	<b><u>CONFIRMATION HEARING</u></b>	POPE, JAMES Q	<b>Trustee recommends dismissal.</b>
<b>0 Resets</b>	WARFORD	<b>2.00 Mos</b>	<b><u>AMENDED MOTION TO DISMISS FILED 3/11/2025, DOC #32</u></b>		
1/6/25	<b>\$6,300.00</b>	1/1/00	No Response to Trustee's Motion to Dismiss.		
2 of 59	<b>EFT</b>	<b>\$0.00</b>	Debtor has caused unreasonable delay that is prejudicial to creditors.		
			Debtor is delinquent 2 payments through 3/5/2025 totaling \$12,600.		
			Debtor failed to appear at the First Meeting of Creditors held 2/19/2025 and the reset held 3/5/2025.		

**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>					
Debtor failed to provide Trustee with 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 #19 filed 2/4/2025 fails to provide for treatment of the secured claim # 11 filed 2/21/2025 by Klein ISD in the amount of \$6,240.96.					
Plan fails to provide for treatment of the secured claim #9 amended 2/28/2025 by Harris County LGBS Clients in the amount of \$1,097.69.					
Plan fails to provide for treatment of the priority claim #10 filed 2/21/2025 by Texas Comptroller in the amount of \$3,309.26.					
Objection to Confirmation #28 filed 2/19/2025 by US Bank Trust N.A.					
<b>24-35009</b>	SAIRA ESTHER	<b>(\$13.00)</b>	<b><u>CONFIRMATION HEARING</u></b>	RASHID,	Trustee
0 Resets	LIMONES	-0.01 Mos	PLAN #31 filed 2/17/2025 works, paying 4% to general unsecured creditors.	AZWAR-RADI M	recommends
10/28/24	\$2,450.00	3/3/25			confirmation of
5 of 60	WO	\$400.00			Plan #31 filed
					2/17/2025.
24-35966	AZALEA	<b>\$13.46</b>	<b><u>CONFIRMATION HEARING</u></b>	RASHID,	Trustee
0 Resets	ESMERALDA	0.08 Mos	PLAN #2 filed 12/20/2024 works, paying 2.23% to the general unsecured	AZWAR-RADI M	recommends
12/20/24	SANDOVAL	3/6/25	creditors.		confirmation of
3 of 36	\$175.00	\$80.77			Plan #2 filed
	WO				12/20/2024.
25-30218	JOSE DE JESUS	<b>(\$5.67)</b>	<b><u>CONFIRMATION HEARING</u></b>	RASHID,	Trustee does not
0 Resets	CHAVEZ and	0.00 Mos	<b><u>MOTION TO DISMISS FILED 2/18/2025, DOC #29</u></b>	AZWAR-RADI M	recommend
1/10/25	KIMBERLY TEJADA	3/10/25	No Response to Trustee's Motion to Dismiss.		confirmation.
2 of 32	\$1,465.00	\$610.00			
	WO		Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.		
			PLAN #34 filed 3/11/2025 works at 100% to all creditors, but bar date does not		

**Pre-Conf/Dismissal**  
**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>
<b>9:30 am</b>					
pass until 3/21/2025. Plan must remain 100% per Debtor's Official Form 122C requirement of \$89,880.60 and plan term.					
25-30246 0 Resets 1/14/25 2 of 60	LINDA RAQUEL WALKER \$725.00 WO	\$0.00 0.00 Mos 3/11/25 \$725.00	<b><u>CONFIRMATION HEARING</u></b> PLAN #21 filed 3/11/2025 works, paying 40.54% to the general unsecured creditors.	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #21 filed 3/11/2025.
24-35209 1 Reset 11/4/24 4 of 60	ANTONIA S. JOHNSON \$3,200.00 EFT	\$3,200.00 1.00 Mos 2/24/25 \$3,200.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 12/19/2024, DOC #20</u></b> <b><u>AMENDED MOTION TO DISMISS FILED 3/13/2025, DOC #54</u></b> Debtor's Response to Trustee's Motion to Dismiss filed 1/28/2025 at docket #30.  PLAN #48 filed 2/24/2025 works, paying 21.38% to the general unsecured creditors. However, Plan fails to provide for the payment of Trustee's statutory fee on the Savings Fund.  Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.	Sargent, Emil R	Trustee does not recommend confirmation.
24-35367 1 Reset 11/14/24 4 of 60	LINNE SUZANNE HOYT-KERNS and JOHNNY HAMPTON JACKSON, JR. \$1,190.00 EFT	\$0.00 0.00 Mos 2/12/25 \$1,190.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 12/26/2024, DOC #23</u></b> Response to Trustee's Motion to Dismiss #24 filed 1/23/2025.  PLAN #26 filed 1/24/2025 proposes to treat 21st Mortgage in paragraph 8 A rather than 8B.  Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
24-35864 1 Reset 12/13/24 3 of 60	DANIELLE JOY ROTH \$985.00 WO	\$331.90 0.34 Mos 3/12/25 \$454.62	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #20</u></b> Debtor's Response to Trustee's Motion to Dismiss filed 2/20/2025 at docket #22.  PLAN #2 filed 12/13/2024 works, paying 1.96% to the general unsecured creditors. However, Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors (attorney fees and Exeter	SOUTHWARD, ERIC	Trustee does not recommend confirmation.

**Pre-Conf/Dismissal**  
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**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					
Finance) but ending at different months, which is mathematically impossible.					
24-35920	CHARLES	(\$335.00)	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	RUSSELL	-1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #21</u></b>		
12/17/24	BLEDSON, JR and	3/11/25	Response to Trustee's Motion to Dismiss #27 filed 2/20/2025.		
3 of 60	LAUREL OLESON	\$335.00			
	BLEDSON		Debtors have failed to file a wage deduction order or EFT/ACH authorization with the Court. Motion to Waive Requirement for Wage Order #26 filed 2/20/2025.		
	\$335.00		Hearing scheduled 3/18/2025 at 1:30 PM.		
	No Pmt info				
			Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
			Trustee alleges Schedule G is inaccurate.		
			PLAN #2 filed 12/17/2024 does not provide for the notice of post-petition fee claim of Provident Funding Associates, LP in the amount of \$1,850.		
			Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Provident Funding claim.		
			Objection to Confirmation #23 filed 2/13/2025 by Provident Funding.		
24-36043	MYRA JANE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	EDWARDS	0.00 Mos	<b><u>MOTION TO DISMISS</u></b>		
12/27/24	CALDWELL	2/24/25	<b><u>FILED 2/7/2025, DOC. #22</u></b>		
3 of 36	\$175.00	\$175.00	Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #24.		
	EFT				
			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.		

**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>			
<b>9:30 am</b>					
24-36094	NOVA LEE	<b>\$291.92</b>	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
0 Resets	YOUNGBLOOD	<b>0.15 Mos</b>	<b><u>AMENDED MOTION TO DISMISS</u></b>		
12/30/24	<b>\$2,000.00</b>	3/12/25	<b><u>FILED 3/11/2025, DOC. #28</u></b>		
3 of 60	WO	\$463.51	Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #30.		
			PLAN #2 filed 12/30/2024 fails to fully provide for treatment of the secured claim #15 filed on 3/4/2025 by Resolution Finance for property taxes (Claim: \$58,229.26; Plan: \$55,281.45). Objection to Confirmation filed by Resolution Finance on 3/10/2025, doc. #27.		
			Plan fails to fully provide for treatment of the secured claim #17 filed on 3/6/2025 by NRH I, LLC for property taxes (Claim: \$13,238.34; Plan: \$11,796.98). Objection to Confirmation filed by NRH I, LLC on 3/10/2025, doc. #26.		
			Plan fails to provide for treatment of the secured claim #11 filed on 2/11/2025 by Harris County ESD #09 in the amount of \$226.34 for 2023-2024 property taxes. Objection to Confirmation filed by Harris County on 3/12/2025, doc. #29.		
			Plan fails to provide for treatment of the secured claim #12 filed on 2/11/2025 by Lone Star College System in the amount of \$566.95 for 2023-2024 property taxes.		
			Debtor has not provided proof to substantiate the amount to be paid to West Harris County MUD #10 through the Plan. The bar date passed on 3/10/2025 without the creditor filing a claim and Trustee must pay per the Plan.		
			Plan fails to fully provide for over-secured claims entitled to interest from the date the bankruptcy Petition was filed.		
			Per 341 testimony, Schedule B fails to disclose all assets.		
			Per 341 testimony, Schedule H is inaccurate.		

Pre-Conf/Dismissal  
Judge Jeffrey P. Norman, Houston  
Tiffany D. Castro, Trustee  
March 19, 2025 9:30 am

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06/23/2025

Highlighted = H Claims

<u>Case #</u> <u># of R/S</u> <u>Petition Dt</u>	<u>Debtor(s)</u> <u>Plan Pmt</u> <u>Pmt Method</u>	<u>Arrears</u> <u>No of Mos</u> <u>Last Rcpt</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u> <u>Case Disposition</u>
9:30 am					
24-36138 0 Resets 12/31/24 3 of 60	JUAN JOSEPH HARRIS and RANETTE MARIE HORTON \$1,400.00 WO	\$53.30 0.04 Mos 3/6/25 \$350.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS</u></b> <b><u>FILED 3/13/2025, DOC. #32</u></b>  Debtor's Response to Trustee's Motion to Dismiss filed 3/12/2025, doc. #31.  IRS claim #24 filed 2/28/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$2,637.04. Trustee has not received a signed/unsigned copy of the 2024 tax return. Trustee has received a copies of Debtors' 2023 tax transcripts reflecting refunds. PLAN #2 filed 12/31/2024 only provides \$918.48 for the IRS.  Plan fails to provide for treatment of the secured claim #13 filed on 2/3/2025 by ISPC in the amount of \$6,776.12 for a water conditioning system.  Plan fails to provide for treatment of the U.S. Dept. of HUD's secured claim #1 filed 1/2/2025 in the amount of \$7,442.44 for Debtor's homestead.  Based on JD Power value (\$9,922.50) as required by Order #10, the Plan does not provide sufficient adequate protection to Bridgecrest on the 2013 Range Rover Sport.  Plan fails to meet the liquidation test.  Per 341 testimony, Schedule B fails to disclose all assets.  Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
24-35688 1 Reset 12/2/24 3 of 60	DELIA BROWN DIXON \$775.00 WO	(\$298.10) -0.38 Mos 3/4/25 \$357.70	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #26</u></b>  Debtor's Response to Trustee's Motion to Dismiss filed 2/20/2025 at docket #30.  PLAN #15 filed 12/16/2024 fails to fully provide for secured claim #5 filed 1/6/2025 by Capital Community Bank for a 2016 Toyota Corolla (Claim: \$3,224.85; Plan: \$3,185.00).	TOMASINO, JUAN	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					
Plan fails to provide for treatment of amended priority claim #6 filed 2/18/2025 by IRS in the amount of \$5.11.					
Plan fails to provide for treatment of secured claim #10 filed 1/29/2025 by Ovation Sales Finance Trust in the amount of \$3,988.60. Objection to Confirmation #29 filed 2/12/2025 by Ovation.					
Objection to Confirmation #28 filed 2/11/2025 by Mack Brooks/FGMS Holdings LLC.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.					
24-35591	CASSANDRA ANITA	\$1,600.00	CONFIRMATION HEARING	TRAN SINGH LLP	Trustee does not recommend confirmation.
1 Reset	WILLIAMS	0.42 Mos	MOTION TO DISMISS		
11/27/24	\$3,825.00	3/3/25	FILED 1/8/2025, DOC. #19		
4 of 60	EFT	\$2,225.00	No Response to Trustee's Motion to Dismiss.		
PLAN #2 filed 11/27/2024 fails to fully provide for the claim of PHH Mortgage (Ongoing payments per POC \$2,657.53; Plan: \$2,646.56).					
Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due and Contract Rate of Interest have not been provided on Mario Used Cars' claim.					
Trustee alleges the Plan fails to meet the liquidation test.					
Trustee objects to confirmation of a plan that includes an ESF without proposing to pay a Trustee Fee.					
Per 341 testimony, Schedule B fails to disclose all assets.					
24-34141	MICHAEL LAVERNE	(\$400.82)	CONFIRMATION HEARING	VASQUEZ, REGINA	Trustee recommends confirmation of Plan #45 filed 1/30/2025 with a C4 Order.
3 Resets	GRIMES, JR	-0.48 Mos	PLAN #45 filed 1/30/2025 works at 100% to all creditors. Plan must remain 100% per Debtor's Official Form 122C requirement of \$88,958.40.		
9/4/24	\$830.00	3/12/25			
6 of 60	WO	\$383.08			

**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					
24-35773	SARON LOUNH and	\$1,740.00	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee does not recommend confirmation.
1 Reset	PHALA SOUN	2.00 Mos	<u>MOTION TO DISMISS FILED 1/28/2025, DOC #17</u>		
12/9/24	\$870.00	1/27/25	<u>AMENDED MOTION TO DISMISS FILED 3/10/2025, DOC #26</u>		
3 of 60	No Pmt info	\$435.00	No Response to Trustee's Motion to Dismiss.		
Debtors are delinquent 2 payments through 3/8/2025 totaling \$1,740.00.					
Debtors have failed to file an amended wage deduction order or EFT/ACH authorization with the Court.					
PLAN #2 filed 12/9/2024 works, paying 48.02% to the general unsecured creditors. However, Plan fails to list the treatment and reason for special classification for the 2 Mohela student loan claims in Paragraph 14.					
Schedules I and J do not represent a good faith estimate of Debtors' projected income and expenses.					
25-30301	JENNIFER SOLIS	\$0.00	<u>CONFIRMATION HEARING</u>	VASQUEZ, REGINA	Trustee does not recommend confirmation.
0 Resets	CASARES	0.00 Mos	<u>MOTION TO DISMISS FILED 2/18/2025, DOC #24</u>		
1/17/25	\$2,575.00	3/7/25	No Response to Trustee's Motion to Dismiss.		
2 of 42	WO	\$1,287.50			
IRS claim #3 filed 2/26/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$3,469. Trustee has not received a copy of the 2024 tax return. PLAN #26 filed 3/5/2025 fails to provide any treatment for the IRS.					
Debtor failed to provide proof to substantiate the amounts to be paid to Park Springs HOA through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.					
24-34133	LOIS JEAN SCOTT	(\$35.00)	<u>CONFIRMATION HEARING</u>	VENABLE, DAVID L	Trustee does not recommend confirmation.
3 Resets	\$2,365.00	-0.01 Mos	<u>MOTION TO DISMISS FILED 10/15/2024, DOC #20</u>		
9/3/24	EFT	3/5/25	Debtor's Response to Trustee's Motion to Dismiss filed 10/26/2024 at docket #23.		
6 of 60		\$2,365.00			
PLAN #4 filed 9/3/2024 fails to fully provide for claim #3 of Freedom Mortgage (Arrears per POC: \$52,965.12; Plan: \$31,204.67. Ongoing payments per POC: \$2,499.27; Plan: \$1,595.40). Debtor's Objection to Claim #3 of Freedom Mortgage filed 12/26/2024 at docket #37 has a rescheduled hearing set for 4/8/2025 at 1:30					



**Pre-Conf/Dismissal**  
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**March 19, 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

pm.

Notice of Mortgage Payment Change #43 filed 3/7/2025 indicates a new ongoing amount of \$2,058.69 effective 4/1/2025. Debtor's Objection to Notice of Mortgage Payment Change and Motion for Determination of Mortgage Payment Amount filed 3/8/2025 at docket #44 is set for a hearing on 4/8/2025 at 1:30 pm.

Plan proposes to pay a trustee fee lower than the "Posted Chapter 13 Trustee Fee" required by the Uniform Plan set forth in Local Rule 3015-1(a) effective 12/2024.

24-35863	ALLISON REANELL	(\$40.00)	<b>CONFIRMATION HEARING</b>	WESLEY-THOMAS,	Trustee does not recommend confirmation.
1 Reset	GODSEY	-0.04 Mos	<b>MOTION TO DISMISS FILED 1/28/2025, DOC #18</b>	ALVA	
12/13/24	\$910.00	3/11/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$455.00			
PLAN #2 filed 12/13/2024 fails to fully provide for secured claim #3 filed 1/8/2025 by Santander for a 2023 Toyota Camry (Claim: \$33,343.52; Plan: \$33,176.00).					
25-30259	CARLOS DMARSE	\$800.00	<b>CONFIRMATION HEARING</b>	WESTON LEGAL,	Trustee does not recommend confirmation.
0 Resets	TURNER	0.50 Mos	<b>MOTION TO DISMISS</b>	PLLC	
1/14/25	\$1,600.00	3/13/25	<b>FILED 2/20/2025, DOC. #25</b>		
2 of 60	WO	\$800.00	No Response to Trustee's Motion to Dismiss.		

Debtor's Motion to Continue Confirmation filed 3/12/2025, doc. #27. Trustee has no opposition.

PLAN #10 filed 1/27/2025 fails to fully provide for treatment of the secured claim #3 filed on 2/12/2025 by Flagship Credit Acceptance for a 2021 Toyota Camry (Claim: \$28,205.36; Plan: \$27,081). Based on JD Power value (\$19,603.80) as required by Order #4, the Plan does not provide sufficient adequate protection to Flagship Credit Acceptance on the 2021 Toyota Camry.

Plan fails to provide the Amount of Cure in Paragraph 16 for Debtor's lessor, Broadwater.

Debtor failed to substantiate the \$1,464.83 to be paid to IRS in Plan. The Internal Revenue Service has not filed a claim, and Trustee must disburse according to

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# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
9:30 am					
Plan. Debtor's 2024 tax return reflects a liability amount totaling \$3,606; however, the plan only provides \$1,464.83.					
Per 341 testimony, Schedule B fails to disclose Debtor's health, auto and renter's insurance policies.					
Per 341 testimony, Debtor's Official Form 122C is incorrect, thus the Plan fails to meet the requirements of 1325(b).					
24-35366	JUSTIN LEE and	(\$1,314.90)	CONFIRMATION HEARING	WILLIAMS, PATRICK T	Trustee does not recommend confirmation.
2 Resets	BEATRIZ MANNINO	-1.48 Mos	MOTION TO DISMISS FILED 12/26/2024, DOC #27		
11/14/24	\$886.00	3/12/25	Response to Trustee's Motion to Dismiss #30 filed 1/22/2025.		
4 of 60	WO	\$574.15			
PLAN #38 filed 2/19/2025 lists a special provision in Paragraph #27. "Direct Pay Home Equity loan: Debtors were current on their monthly payments of principal and interest for their home equity loan with First Community Federal Credit Union on the petition date. However, the proof of claim reflects a default in the amount of \$71.64, as a result of fees added to the regular monthly payment. Debtors request permission to pay the creditor directly."					
Plan provides for bifurcated treatment of First Service Credit Union and JPMorgan Chase Bank. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears. Additionally, Plan does not comply with Paragraph 8 A - Footnote 9 and Paragraph 8C.					
24-35781	LENZY MICHAEL	\$186.60	CONFIRMATION HEARING	WRZESINSKI,	Trustee does not recommend confirmation.
1 Reset	ALBERT, III	0.08 Mos	MOTION TO DISMISS FILED 1/28/2025, DOC #21	CLAYTON WILLIAM	
12/9/24	\$2,323.00	3/10/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$1,099.85			
PLAN Summary #25 filed 2/19/2025 does not match Plan.					

**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>			
<b>9:30 am</b>					
24-34665	BETTY JEANETTE	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	Trustee to upload proposed confirmation order in favor of Plan #42 filed 2/25/2025.
3 Resets	CLAY	0.00 Mos	PLAN #42 filed 2/25/2025 works, paying 22% to general unsecured creditors.		
10/2/24	\$420.00	2/27/25			
5 of 60	EFT	\$420.00			
24-35543	GREGORY SCOTT	<b>\$20.00</b>	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	Trustee does not recommend confirmation.
2 Resets	and CHARLISS	0.09 Mos	<b><u>MOTION TO DISMISS FILED 12/26/2024, DOC #20</u></b>		
11/25/24	MICHELLE	3/10/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	SHELTON	\$210.00	Debtor has not provided proof to substantiate the amounts to be paid to TitleMax through the Plan. The bar date passed 2/3/2025 without the creditor filing a claim and Trustee must pay per the Plan.		
	\$230.00		PLAN #33 filed 2/25/2025 works, paying 42% to general unsecured creditors.		
	EFT				
24-35550	NUA KOSHA	<b>(\$220.00)</b>	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	Trustee recommends confirmation of Plan #44 filed 2/25/2025.
2 Resets	LATRICE	-0.73 Mos	PLAN #44 filed 2/25/2025 works, paying 4% to general unsecured creditors.		
11/26/24	CAMPBELL	3/10/25			
4 of 60	\$300.00	\$300.00			
	EFT				
24-35914	MOE ARAISSI	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	Trustee does not recommend confirmation.
1 Reset	\$270.00	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #28</u></b>		
12/17/24	ACH	2/25/25	No Response to Trustee's Motion to Dismiss.		
3 of 60		\$140.00	PLAN #31 filed 2/17/2025 provides for bifurcated treatment of the Prosperity Bank. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears. Additionally, Plan does not comply with Paragraph 8 A - Footnote 9 and Paragraph 8C.		
			Plan proposes to treat First Colony CIA in paragraph 8A as a cure claim rather than 8B as a total debt claim with interest. Objection to Confirmation #27 filed 1/27/2025 by First Colony CIA.		

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9:30 am

Debtor is proposing to pay PNC Bank directly in paragraph 8C of the Plan, however, claim #6 reflects an arrearage amount of \$75.

Plan fails to provide a dividend to the general unsecured creditors as required by Debtor's Non-Exempt Property.

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

No corrective action taken.

24-35940	BURBANK	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	<b>Trustee does not recommend confirmation.</b>
1 Reset	ANDREW and	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/28/2025, DOC #33</u></b>		
12/18/24	LATISHA MARIE	2/18/25	No Response to Trustee's Motion to Dismiss.		
3 of 60	DORSEY	\$2,100.00	PLAN #19 filed 1/14/2025 fails to provide sufficient funds for payment in full of all secured and priority claims.		
	\$2,100.00 EFT		Debtors are proposing to pay Citizens Bank directly in Paragraph 8C of the Plan. However, amended claim #11 reflects an arrearage amount of \$10,928.51. Objection to Confirmation #31 filed 1/21/2025 by Citizens Bank.		
			Plan fails to provide interest on the S-G II Owners Association claim in Paragraph 8B.		
			Plan fails to fully provide for secured claim #28 filed 2/6/2025 by Carvana/Bridgecrest for a 2022 Kia Telluride (Claim: \$38,341.80; Plan: \$37,000.00).		
			Objection to Confirmation #34 filed 1/29/2025 by Ally Bank (2019 Chevrolet Silverado).		
			Plan fails to provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Debtor's Official Form 122C.		