

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

Highlighted = H Claims

Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
# of R/S	Plan Pmt	No of Mos			Case Disposition
Petition Dt	Pmt Method	Last Rcpt			
10:00 am					
23-80042	JOHN THOMAS	\$30,161.72	POST-CONF. TRUSTEE'S MOTION TO DISMISS #71 FILED 3/20/2025 FOR	BAKER, REESE W	Trustee Recommends Dismissal.
5 Resets	DUNCAN	9.56 Mos	NON-PAYMENT		
3/6/23	\$3,156.07	10/10/25	Response filed on 5/12/25 at #73.		
32 of 60	EFT	\$500.00	Debtor had been making payments via ePay, but there have been several months in which only partial payments, or no payments, have posted. Last payment posted on 10/10/25 for \$500.		
25-80345	YALANDA VENETTE	\$5,996.00	CONFIRMATION HEARING	CHEUNG, WAI PING	Trustee does not recommend confirmation.
1 Reset	WHITE	1.11 Mos	MOTION TO DISMISS		
7/31/25	\$5,400.00	10/10/25	FILED 9/17/2025, DOC #30		
4 of 60	EFT	\$204.00	No Response to Trustee's Motion to Dismiss.		
Debtor is 1.11 payments through 10/30/2025 totaling \$5,996.00.					
PLAN #54 filed 10/29/2025 proposes to strip the lien of The Gatsby Condominiums Association, Inc. in Paragraph 8E of the Plan. Notice of Strip Lien #50 was filed 10/16/2025; proper notice needs to be provided.					
Debtor has failed to provide a complete copy of the 2024 federal income tax return.					
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.					
Objection to Confirmation #61 filed 11/6/2025 by SWE Homes, LP.					
Objection to Confirmation #34 filed 10/9/2025 by Capital Fund Reit, LLC.					
22-80247	DERRICK CJ and	\$2,850.00	UNIFORM MODIFICATION #67 FILED 10/15/2025	CIMENT, DANIEL	Trustee Recommends Mod #67 be Denied.
1 Reset	ASHLEY NICOLE	1.00 Mos			
12/20/22	MONTANEZ	6/16/25	TRUSTEE'S OBJECTION TO MOD FILED 11/5/2025, DOC #78		
35 of 60	\$2,850.00	\$157.59	POST-CONF. TRUSTEE'S MOTION TO DISMISS #63 FILED 8/21/2025 FOR		
	WO		NON-PAYMENT		Trustee Recommends Dismissal.
Modification was filed to: cure delinquency and add post-petition mortgage payments.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			

10:00 am

Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve (Correct Amount: \$632.78; Plan: \$329.81).

Debtors have failed to provide proof of current income.

Motion to dismiss for non-payment. Debtor had been making payments via wage order, but no payments have posted since 6/16/25.

Mod payment is \$2,850.

Per the Mod, Debtor is delinquent \$2,850 with next payment due 11/19/25.

If the Mod is not approved, Debtor will be delinquent \$11,164.84.

25-80407	JOHNATHON	(\$533.86)	<u>CONFIRMATION HEARING</u>	CIMENT, DANIEL	Trustee
0 Resets	MICHAEL OLIVER	-0.38 Mos	PLAN #31 filed 11/5/2025 works, paying 5.28% to the general unsecured creditors.		recommends
8/30/25	\$1,400.00	11/6/25			confirmation of
3 of 60	WO	\$800.00			Plan #31 filed
					11/5/2025.

21-80099	CLIFTON EDWARD	\$1,222.25	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #68 FILED 9/22/2025 FOR</u>	GALLEVO, MICHAEL	Trustee
0 Resets	GASPARD	0.30 Mos	<u>FEASIBILITY AND NON-PAYMENT</u>		Recommends
6/9/21	\$4,108.06	10/29/25	No response filed.		Dismissal.
53 of 60	WO	\$1,896.03			
			Plan is deficient based on increased Posted Trustee Fee effective 4/2023, 12/2024 and now fails to meet the liquidation test.		
			Case is on a full wage order. Employer is paying, but there have been several months in which only partial payments have posted. Debtor is not sending the difference. Last payment posted on 10/29/25 for \$1,896.03.		

25-80146	ALLEN JAMES and	(\$480.00)	<u>UNIFORM MODIFICATION #48 FILED 10/2/2025</u>	GALLEVO, MICHAEL	Trustee
0 Resets	JESSICA JORDAN	-0.38 Mos			Recommends
4/12/25	LONGORIA	11/5/25	<u>TRUSTEE'S OBJECTION TO MOD FILED 10/29/2025, DOC #49</u>		Mod #48 be
7 of 60	\$1,248.00	\$576.00	Modification was filed to correct a clerical error in the plan of the first plan payment from May 2026 to May 2025.		Denied.
	WO				

Debtors failed to file amended Schedules I and J in compliance with BLR 3015-1(c)
(3).

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
Mod payment is \$1,248. Per the Mod, Debtor is current. If the Mod is not approved, Debtor will be paid ahead by \$608.93.					
25-80190	JACKEY ROYCE	\$6,080.00	<u>CONFIRMATION HEARING</u>	GALLEVO, MICHAEL	Trustee does not recommend confirmation.
4 Resets	and MELISSA RENE	1.50 Mos	<u>MOTION TO DISMISS #20 FILED 6/18/2025</u>		
5/5/25	MCDUGAL	10/23/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	\$4,050.00	\$2,025.00			
	WO		Debtors are delinquent 1.50 payments through 11/4/2025 totaling \$6,080.00.		
			PLAN #44 filed 10/2/2025 works, paying 1.85% to the general unsecured creditors.		
Objection to Confirmation #41 filed 9/22/2025 by Wells Fargo Bank (1st mortgage lien).					
22-80042	ALEXANDRIA and	\$38.30	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #75 FILED 10/3/2025 FOR</u>	GUZMAN, ELOISE A	Trustee Recommends Dismissal.
0 Resets	JOSHUA WADE	0.01 Mos	<u>FEASIBILITY AND NON-PAYMENT</u>		
3/11/22	\$2,829.47	11/4/25	No response filed.		
44 of 60	WO	\$652.95	Plan is deficient based on increased Posted Trustee Fee effective 4/2023, 12/2024, Notice of Post-pet fees #49, and Guzman's attorney fee notice #74.		
			Case is on a full wage order. Employer is paying weekly, but Debtor has been running less than a payment behind since month three. Last payment posted on 11/4/2025 for \$652.95.		
24-80123	MORTIE LEE	\$6,114.89	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #66 FILED 9/18/2025 FOR</u>	GUZMAN, ELOISE A	Trustee Recommends Dismissal.
0 Resets	HOWARD	3.53 Mos	<u>NON-PAYMENT</u>		
5/6/24	\$1,734.29	11/4/25	Response filed on 11/6/25 at #68.		
18 of 60	WO	\$600.00	Case is on a full wage order. Employer stopped paying in September 2025. Last payment posted on 11/4/25 for \$600 via ePay.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
25-80357	SHEILA DAWN	\$6,060.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee recommends dismissal.
0 Resets	MELTON	2.00 Mos	<u>MOTION TO DISMISS</u>		
8/4/25	\$3,030.00	9/23/25	<u>FILED 9/17/2025, DOC #21</u>		
3 of 60	EFT	\$2,700.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 2 payments through 11/3/2025 totaling \$6,060.00.		
			PLAN #31 filed 10/15/2025 does not provide for the notice of post-petition fee claim of PNC Bank in the amount of \$1,125.00 for Proof of Claim fees/preparation of loan repayment.		
			Plan fails to propose an amount to Plantation on Cotton Bayou POA's claim in Paragraph 8A instead of 8B.		
			Plan Summary includes the amount of \$225.00 at 6.5%. Plan Summary does not match the Plan.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Plantation on Cotton Bayou POA through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan.		
25-80365	SQUIRE TOMMY	\$4,415.40	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	TAYLOR, JR	1.16 Mos	<u>AMENDED MOTION TO DISMISS</u>		
8/6/25	\$3,800.00	11/4/25	<u>FILED 10/8/2025, DOC #31</u>		
3 of 60	WO	\$1,846.15	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1.16 payments through 11/5/2025 totaling \$4,415.40.		
			PLAN #40 filed 10/20/2025 adds priority unsecured creditor Department of Finance and Admin. for \$822.13. No claim is filed, and Schedule E has not been amended.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Department of Finance and Admin. through the Plan. The government bar date is 2/2/2026, the creditor has not filed a claim.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
25-80404	MICHAEL	\$0.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not recommend confirmation.
0 Resets	RUDOLPH GREEN,	0.00 Mos	<u>MOTION TO DISMISS</u>		
8/29/25	JR	10/30/25	<u>FILED 10/15/2025, DOC #29</u>		
3 of 60	\$3,450.00	\$3,450.00	Response to Trustee's Motion to Dismiss filed 11/6/2025 at #38.		
	EFT				
			PLAN #26 filed 10/7/2025 fails to fully provide for claim #7 filed on 10/30/2025 by PennMac Loan Services, LLC (Arrears per POC: \$37,142.10, Plan \$11,447.67).		
			Debtor failed to provide proof to substantiate the amounts to be paid to Goodleap, LLC through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan.		
			Objection to Confirmation #31 filed 10/15/2025 by Santander Consumer Bank, N.A.		
25-80189	GERALD JEROME	\$22,750.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee recommends dismissal.
3 Resets	ANDERSON	3.89 Mos	<u>AMENDED MOTION TO DISMISS</u>	CRAIG ALEXANDER	
5/2/25	\$5,850.00	8/20/25	<u>FILED 8/7/2025, DOC #36</u>		
6 of 60	WO	\$6,000.00	Response to Amended Trustee's Motion to Dismiss filed 8/08/2025 at docket #37.		
			Debtor is delinquent 3.89 payments through 11/1/2025 totaling \$22,750.00.		
			PLAN #24 filed 7/16/2025 fails to provide for treatment of secured claim #2 filed 5/22/2025 by Doctor Cool and Professor Heat Inc in the amount of \$3,738.00.		
			Plan fails to provide for treatment of the secured claim #18 filed on 7/3/2025 by Roadrunner Financial, Inc in the amount of \$5,124.99 for a 2013 Yamaha Drive Golf Cart. The collateral is not listed on Schedule B.		
			Plan Summary Line 9 is incorrect. It reflects \$162.00 when Plan and top portion of Summary reflect \$6,838.00. Consequently, Lines 11 and 12 are also incorrect.		
			Plan Summary Line 15 fails to indicate the reason for 100% forecast per Line 14.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
10/08/2026
02/05/2025

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>			
10:00 am					
25-80291	STEPHEN FREDICK	\$0.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not recommend confirmation.
0 Resets	WALKER	0.00 Mos	<u>MOTION TO DISMISS</u>	CRAIG ALEXANDER	
6/26/25	\$2,535.00	11/4/25	<u>FILED 8/14/2025, DOC #21</u>		
5 of 60	EFT	\$2,820.00	Response to Trustee's Motion to Dismiss filed 9/10/2025 at #26.		
			PLAN #38 filed 10/14/2025 does not meet the requirements of 11 U.S.C. 1325(a) (4).		
			Plan lists a special provision in Paragraph 27: Property located at 724 E Linden Ln, Mustang, OK 73064. Ex-wife lives in the property and pays mortgage direct per divorce decree. Debtor and ex-wife are joint tenants in common. If ex-wife sells within 5 years from divorce, they split proceeds. If she sells after 5 years from divorce, she gets all the proceeds. Decree entered 01/22/2025, Canadian County, OK. If debtor receives any proceeds from the sale of the property, debtor will pay his proceeds to the chapter 13 trustee for distribution to the unsecured creditors.		
			Trustee alleges Schedule J does not represent a good faith estimate of Debtor's projected expenses and Plan fails to provide for all of Debtor's disposable income.		
25-80321	RICHARD LEON	\$0.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee recommends confirmation of Plan #28 filed 9/10/2025.
2 Resets	GREGORY, JR and	0.00 Mos	PLAN #28 filed 9/10/2025 works, paying 11.10% to the general unsecured creditors.	CRAIG ALEXANDER	
7/15/25	JACQUELINE ANNE	10/20/25			
4 of 60	GREGORY	\$500.00			
	\$500.00				
	EFT				
25-80349	JOSHUA JOHN and	\$3,765.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not recommend confirmation.
1 Reset	AMY KATHLEEN	0.63 Mos	<u>MOTION TO DISMISS</u>	CRAIG ALEXANDER	
8/1/25	PINTER	11/4/25	<u>FILED 9/17/2025, DOC #28</u>		
3 of 60	\$6,015.00	\$2,000.00	Response to Trustee's Motion to Dismiss filed 9/18/2025 at #30.		
	EFT		Debtor is delinquent \$3,765.00 with next payment due 11/30/2025.		
			Paragraph 9C of PLAN #41 filed 10/14/2025 is incomplete as the Date Last Payment is Due has not been provided on the Believers Pawn claims.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			

10:00 am

Plan fails to comply with Order #48 filed on 10/27/2025.

Plan does not provide for Rocket Mortgage's 3002.1(c) Notice (docket #51) in the amount of \$850.00.

Debtor has failed to provide proof to substantiate the direct monthly payment listed on Schedule J and Paragraph 9C.

Trustee alleges that Plan fails to provide for all of Debtor's disposable income.

Objection to Confirmation #19 filed 8/8/25 by Americredit Financial Services, Inc. d/b/a GM Financial.

25-80351	CLARA JEAN	\$0.00	CONFIRMATION HEARING	HIGGINBOTHAM,	Trustee requests confirmation be continued to 12/11/2025 at 10AM.
0 Resets	MOUTON	0.00 Mos	Trustee alleges Schedule A is not accurate .	CRAIG ALEXANDER	
8/1/25	\$400.00	10/29/25			
3 of 60	EFT	\$400.00	Trustee alleges PLAN #38 filed 10/14/2025 does not meet the Liquidation Test.		
			Trustee's Motion to Dismiss filed 11/7/2025, #43 is set for a hearing on 12/11/2025 at 10:00AM.		
25-80389	BRENT WILLIAM	\$146.12	CONFIRMATION HEARING	HIGGINBOTHAM,	Trustee does not recommend confirmation.
0 Resets	MATULA	0.15 Mos	MOTION TO DISMISS	CRAIG ALEXANDER	
8/25/25	\$950.00	11/4/25	FILED 10/15/2025, DOC #18		
3 of 60	WO	\$438.47	Response to Trustee's Motion to Dismiss filed 10/21/2024 at #21.		

PLAN #2 filed 8/25/2025 works, paying 76.942% to the general unsecured creditors.

Paragraph 9c of the Plan is inconsistent with claim #13 filed on 10/25/2025 by Toyota Motor Credit. Further, Date Last Payment is Due has not been provided.

Paragraph 16c of the Plan is incomplete as it fails to list Amount of Cure on the BR Edgewater Leaseco, LLC claim.

Plan Summary Line 9 is incorrect. It reflects \$2,662.00 when Plan and top portion

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
			of Summary reflect \$4,398.00. Consequently, Lines 11 and 12 are also incorrect.		
			Debtor is not contributing all disposable income as the direct monthly payment of \$667.38 per Paragraph 9C will terminate in December 2026 without a corresponding step up in payments.		
			Trustee alleges Debtor's Official Form 122C is incorrect, thus Plan fails to meet the requirements of 1325(b).		
			Debtor has failed to provide proof to substantiate the \$500.00 to be paid directly for a health savings account.		
23-80231	MICHAEL WAYNE	(\$1,040.04)	<u>AMENDED UNIFORM MODIFICATION #89 FILED 10/18/2025</u>	JONES III, THOMAS	Trustee
4 Resets	MATHENA and	-0.39 Mos	<u>AMENDED TRUSTEE'S OBJECTION TO MOD FILED 11/6/2025, DOC #92</u>	FREDERICK	Recommends
11/9/23	KRISSY LEE	11/7/25	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #70 FILED 4/28/2025 FOR</u>		Amended Mod
24 of 60	MORTON	\$623.16	<u>FEASIBILITY AND NON-PAYMENT</u>		#89 be Denied.
	\$2,700.00		Modification was filed to cure delinquency.		Trustee
	WO		Mod Plan Summary fails to reflect the correct amount of non-exempt property.		Recommends
			Motion to dismiss for feasibility and non-payment. Plan is deficient based on increased Posted Trustee Fee effective 12/2024, unscheduled fee notices #60 for \$871.91 and #61 for \$1,805.79, and failure to meet the liquidation test.		Dismissal.
			Debtors pay via wage order, but there have been several months in which only partial employer payments have posted. Last payment posted on 11/7/25 for \$623.16.		
			Mod payment is \$2,700.		
			Per the Mod, Debtor is current.		
			If the Mod is not approved, Debtor will be delinquent \$3,526.36.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
24-80043	ANGEL LUIS	\$10,230.55	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #52 FILED 9/18/2025 FOR</u>	KIM, MIN GYU	Trustee Recommends Dismissal.
0 Resets	MILLAN and	3.16 Mos	<u>NON-PAYMENT</u>		
2/15/24	ROSALVA VARGAS	9/17/25	No response filed.		
21 of 60	\$3,236.26 EFT	\$1,690.00	Debtors had been making payments via TFS, but there have been several months in which only partial payments have posted. Last payment posted on 9/17/25 for \$1,690.		
25-80374	ASHLEY NICOLE	(\$1,898.48)	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	THOMAS and	-0.90 Mos	<u>MOTION TO DISMISS</u>		
8/14/25	ANDREW TRAVIS	11/5/25	<u>FILED 9/17/2025, DOC #22</u>		
3 of 60	FAULK	\$946.16	No Response to Trustee's Motion to Dismiss.		
	\$2,100.00 WO		PLAN #36 filed 10/24/2025 adds post-petition mortgage payments of \$3,494.28 for months 1-2 for TMHL Investments LLC to be paid through the plan and begins the on-going payments in month 3 without creditor approval.		
			IRS claim #19 filed 10/16/2025 shows unfiled tax returns for Debtor Andrew Travis for years 2022, 2023, and 2024 and reflect a priority claim amount of \$5,586.83. Debtor filed Statement Under Penalty of Perjury #33 on 10/21/2025 stating he has not been required to file a tax return for years 2020-2024 because his only source of income is from Social Security. Plan #36 filed 10/24/2025 fails to provide any treatment for the IRS.		
25-80393	JONATHAN DAVID	\$1,850.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	LUCAS	1.00 Mos	<u>MOTION TO DISMISS</u>		
8/27/25	\$1,850.00	10/1/25	<u>FILED 10/15/2025, DOC #21</u>		
3 of 60	EFT	\$1,900.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1 payment through 10/26/2025 totaling \$1,850.00.		
			PLAN #26 filed 11/6/2025 works paying 14% to the general unsecured creditors.		
			Plan Summary Line 9 is incorrect. It reflects \$5,000.00 when Plan and top portion of Summary reflect \$6,625.00. Consequently, Lines 11 and 12 are also incorrect.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
25-80397	WHITNEY ASHLYN	\$3,600.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	RAGAS	1.00 Mos	<u>MOTION TO DISMISS</u>		
8/28/25	\$3,600.00	10/1/25	<u>FILED 10/15/2025, DOC #22</u>		
3 of 60	EFT	\$3,600.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1 payment through 10/27/2025 totaling \$3,600.00.		
			PLAN #18 filed 10/6/2025 fails to properly provide for the claim of Nationstar Mortgage, LLC (Arrears per POC: \$14,744.58, Plan \$18,486.08. Ongoing payments per POC \$2,633.27; Plan: \$2,639.44). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
			Plan proposes to strip the lien of Meridiana COA and U.S. Department of HUD in Paragraph 8E of the Plan. Notices of Stripped Liens have not been filed.		
25-80408	MARLA KAY and	\$0.00	<u>CONFIRMATION HEARING</u>	KIM, MIN GYU	Trustee recommends dismissal.
0 Resets	BRIAN EARL BOYD	0.00 Mos	<u>MOTION TO DISMISS</u>		
9/1/25	\$2,800.00	11/4/25	<u>FILED 10/15/2025, DOC #23</u>		
2 of 60	EFT	\$2,800.00	No Response to Trustee's Motion to Dismiss.		
			IRS claim #11 filed 10/31/2025 shows an unfiled tax return for the year 2022 and 2023 and reflects a priority claim amount of \$11,807.89. Trustee has not received a copy of the 2022 or 2023 tax return. Plan fails to provide any treatment for the IRS.		
			Plan fails to properly provide for claim #6 filed on 10/6/2025 by PHH Mortgage (Arrears per POC: \$12,687.09, Plan \$5,854.37. Ongoing payments per POC \$1,152.29; Plan: \$1,351.34). Objection to Confirmation #21 filed 9/25/25.		
			Plan fails to properly provide for claim #18 filed on 11/4/2025 by Galveston County (POC: \$1,944.84, Plan \$0.00. Objection to Confirmation #29 filed 11/6/25 by Galveston County.		
			Based on JD Power value (\$33,334.20), the Plan does not provide sufficient adequate protection to Associate Credit Union of Texas on the 2021 Jeep		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
Gladiator. Further, Debtor failed to provide proof to substantiate the amounts to be paid to Associated Credit Union of Texas through the Plan. Creditor has not filed a claim, and Trustee must disburse according to the Plan. Plan Summary Line 9 is incorrect. It reflects \$72.00 when Plan and top portion of Summary reflect \$6,553.00. Consequently, Lines 11 and 12 are also incorrect.					
23-80265	FELISA JEAN	\$6,160.00	<u>AMENDED UNIFORM MODIFICATION #107 FILED 10/15/2025</u>	LUSKY, BENJAMIN	Trustee
9 Resets	MILLER	2.00 Mos	Modification was filed to cure delinquency, add post-petition mortgage payments, and provide for Notice of Post-petition Mortgage Fees #47 filed by Shellpoint Mortgage for \$350.		Recommends
12/7/23	\$3,080.00	10/10/25			Amended Mod
23 of 60	WO	\$1,540.00			#100 be Denied.
Amended Mod works at 100% to general unsecured creditors with no adverse effect on any creditor requiring additional notice but cannot be recommended until payments are brought current. Mod payment is \$3,080. Per the Mod, Debtor is delinquent \$6,160. If the Mod is not approved, Debtor will be delinquent \$21,791.12.					
22-80082	JANET DENISE	\$11,850.00	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #102 FILED 9/18/2025 FOR</u>	PACK LAW, P.C.	Trustee
0 Resets	HARRIS	4.31 Mos	<u>NON-PAYMENT</u>		Recommends
4/29/22	\$2,750.00	8/14/25	Response filed on 11/5/25 at #103.		Dismissal.
43 of 60	EFT	\$2,179.41	Debtor had been making payments via TFS, but no payments have posted since 8/14/25.		
24-80023	JOLENE MARIE and	\$26,000.00	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #112 FILED 9/18/2025 FOR</u>	PARKER, H BRAD	Trustee
0 Resets	BRUCE MICHAEL	4.00 Mos	<u>NON-PAYMENT</u>		Recommends
1/31/24	DENNIS	10/15/25	Response filed on 9/20/25 at #113.		Dismissal.
22 of 60	\$6,500.00	\$4,000.00	Debtors pay via TFS and ePay, but there have been several months in which no payments have posted. Last payment posted on 10/15/25 for \$4,000 via TFS.		
	EFT				

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
25-80159	LOUIS EDWARD	(\$1,360.00)	<u>CONFIRMATION HEARING</u>	PAYNE &	Trustee does not recommend confirmation.
4 Resets	and KELLY ELAINE	-0.50 Mos	<u>MOTION TO DISMISS #21 FILED 5/15/2025</u>	ASSOCIATES, PLLC	
4/17/25	NORMAN	11/7/25	No Response to Trustee's Motion to Dismiss.		
7 of 60	\$2,700.00	\$1,350.00	PLAN #45 filed 9/11/2025 does not provide for the notice of post-petition fee claim of Bank of America filed 9/15/2025 at docket #55 in the amount of \$1,550.00 for attorney's fees/Proof of Claim/plan review fees.		
	WO		Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		
25-80302	LIONEL MOORE	\$950.00	<u>CONFIRMATION HEARING</u>	PAYNE &	Trustee does not recommend confirmation.
0 Resets	\$1,445.00	0.66 Mos	<u>MOTION TO DISMISS</u>	ASSOCIATES, PLLC	
7/1/25	EFT	10/14/25	<u>FILED 8/14/2025, DOC #22</u>		
4 of 60		\$1,445.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent \$950.00 with next payment due 11/30/2025.		
			Debtor is proposing to pay Nationstar Mortgage LLC directly in paragraph 8C of the Plan, however claim #29 filed on 9/8/2025 reflects an arrearage amount of \$2,915.28.		
20-80262	CLARENCE MOSES	\$1,973.00	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #57 FILED 11/13/2025 FOR</u>	PAYNE, KYLE	Trustee Recommends Amended Mod #100 be Denied.
0 Resets	PRICE	2.00 Mos	<u>NON-PAYMENT</u>	KENNETH	
10/16/20	\$985.00	10/21/25	No response filed.		
61 of 60	EFT	\$1,000.00	November is month 61 from a 60-month plan. Base balance is \$1,973. Last payment posted on 10/21/25 for \$1,000.		
24-80126	HEATHER LYNN	\$7,650.00	<u>AMENDED UNIFORM MODIFICATION #100 FILED 10/13/2025</u>	PAYNE, KYLE	Trustee Recommends Dismissal.
4 Resets	GRAGG	2.00 Mos	<u>AMENDED TRUSTEE'S OBJECTION TO MOD FILED 11/3/2025, DOC #106</u>	KENNETH	
5/6/24	\$3,825.00	10/1/25	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #73 FILED 5/23/2025 FOR</u>		
18 of 60	EFT	\$3,825.00	<u>FEASIBILITY AND NON-PAYMENT</u>		
			Modification was filed to cure delinquency and add post-petition mortgage payments.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
Mod Summary Line 29 is incorrect. It reflects \$5,000 when Mod and top portion of Summary reflect \$8,892.00 total. Consequently, Lines 30 and 31 are also incorrect. Mod does not comply with 11 U.S.C. Sec. 506(b) as it eliminates accrued interest on an over-secured claim without adequate notice. Mod fails to comply with 11 USC 1325(a)(4). Motion to dismiss for feasibility. Plan is deficient based on increased Posted Trustee Fee effective 12/2024 and fails to meet the liquidation test. Mod payment is \$3,825. Per the Mod, Debtor is delinquent \$7,650. If the Mod is not approved, Debtor will be delinquent \$16,646.55.					
23-80247	ASWIN ANTONIO	\$810.00	<u>AMENDED UNIFORM MODIFICATION #63 FILED 11/4/2025</u>	RASHID, AZWAR-RADI M	Trustee
0 Resets	NORMAN	0.20 Mos	Modification was filed to add post-petition mortgage payments and provide for Agreed Order #45 with US Bank entered 12/17/24. Additionally, mod proposes to change the treatment of Toyota Motor from paid direct to now be paid through the plan.		Recommends Approval of Amended Mod #63.
11/29/23	\$4,025.00	11/4/25			
24 of 60	WO	\$945.00			
Amended Mod works at 6% to general unsecured creditors with no adverse effect on any creditor requiring additional notice.					
25-80260	CENDIE FAYE	\$50.00	<u>CONFIRMATION HEARING</u>	RASHID, AZWAR-RADI M	Trustee
1 Reset	CHIMAOBI	0.02 Mos	PLAN #42 filed 11/3/2025 works paying 8% to the general unsecured creditors.		recommends confirmation of Plan #42 filed 11/3/2025.
6/12/25	\$2,500.00	10/23/25			
5 of 60	WO	\$1,000.00			
25-80042	LAJEANE SUE	\$2,500.00	<u>CONFIRMATION HEARING</u>	SCHUMACHER, KYLE WAYNE	Trustee does not recommend confirmation.
5 Resets	THOMPSON	0.79 Mos	<u>MOTION TO DISMISS</u>		
1/31/25	\$3,170.00	11/4/25	<u>FILED 3/18/2025, DOC #25</u>		
10 of 60	No Pmt info	\$1,920.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent 0.79 payments through November totaling \$2,500.00.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>				
10:00 am						
Debtor has failed to file an EFT/ACH authorization with the Court. Second Motion to Waive Pay Order #68 filed 10/29/2025. Debtor seeks permission to make payments by TFS Bill Pay.						
PLAN #66 filed 10/27/2025 fails to provide sufficient funds for payment in full of all secured and priority claims.						
Plan does not meet the requirements of 1322(a)(2), as it does not provide for all known future fixed fees that will come due during the life of Plan, pursuant to the fixed fee agreement granted at docket #7.						
Plan does not meet the liquidation test pursuant to the requirements of 11 U.S.C. 1325(a)(4).						
Objection to Confirmation #67 filed 10/29/2025 by NewRez/Shellpoint Mortgage.						
25-80390	FRANCIA REYES	(\$12.00)	CONFIRMATON HEARING	SCHUMACHER, KYLE	Trustee does not recommend confirmation.	
0 Resets	\$535.00	-0.02 Mos	MOTION TO DISMISS	WAYNE		
8/25/25	No Pmt info	10/10/25	FILED 10/15/2025, DOC #19			
3 of 60		\$511.00	Response to Trustee's Motion to Dismiss filed 11/2/2024 at #26.			
Debtor has failed to file a EFT/ACH authorization with the Court.						
PLAN #24 filed 11/1/2025 fails to fully provide for claim #6 filed on 9/25/2025 by Westlake Services LLC (POC: \$17,250.62; Plan: \$12,513.00).						
Plan fails to fully provide for claim #8 filed on 10/19/2025 by Jefferson Capital in the amount of \$1,581.10.						
Plan fails to fully provide for claim #9 filed on 10/19/2025 by Jefferson Capital in the amount of \$3,069.01.						
Paragraph 9C of the Plan is incomplete as the Amount of Cure has not been provided on the Meadow Park Apartments claim.						

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
22-80048	TERESA Y RUELAS	\$2,578.40	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #57 FILED 9/18/2025 FOR FEASIBILITY AND NON-PAYMENT</u>	SOUTHWARD, ERIC	Trustee Recommends Dismissal.
0 Resets	\$1,965.00	1.31 Mos	No response filed.		
3/16/22	WO	11/5/25			
44 of 60		\$453.46			
			Plan is deficient bases on increased Posted Trustee Fee effective 4/2023 and 12/2024.		
			Case is on a full wage order. Employer is paying but there have been several months in which only partial payments have posted. Debtor is not paying the difference directly. Last payment posted on 11/5/25 for \$453.46.		
25-80265	THOMAS EARL	\$289.24	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends confirmation of PLAN #27 filed 8/13/2025.
0 Resets	CAMPBELL	0.58 Mos	PLAN #29 filed 8/13/2025 works, paying 11% to the general unsecured creditors - C2 Order.		
6/17/25	\$500.00	11/4/25			
5 of 60	WO	\$230.76			
25-80336	SIMON GONZALES,	\$2,250.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	JR and AMY	1.02 Mos	<u>MOTION TO DISMISS</u>		
7/26/25	ELIZABETH	9/29/25	<u>FILED 9/17/2025, DOC #22</u>		
4 of 60	GONZALES	\$2,150.00	Response to Trustee's Motion to Dismiss filed 10/14/2025 at #36.		
	\$2,200.00		Debtor is delinquent 1.02 payments through 10/25/2025 totaling \$2,250.00.		
	EFT		PLAN #37 fails to provide sufficient funds for payment in full of all secured and priority claims.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
25-80339	LOU ANN LAMB	\$6,510.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends dismissal.
1 Reset	\$2,170.00	3.00 Mos	<u>MOTION TO DISMISS</u>		
7/28/25	EFT	1/1/00	<u>FILED 9/17/2025, DOC #22</u>		
4 of 60		\$0.00	Response to Trustee's Motion to Dismiss filed 10/12/2025 at #25.		
			No payments remitted. Debtor is delinquent 3.00 payments through 10/27/25 totaling \$6,510.00.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			

10:00 am

IRS claim #12 filed 10/15/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$16,192.91. Trustee received a unsigned copy of the 2024 tax return on 9/10/2025. PLAN #2 filed 7/28/2025 only provides \$8,606.18 for the IRS.

Plan fails to fully provide for claim #6 filed on 8/15/2025 by Vanderbilt Mortgage and Finance Inc. (Arrears per POC: \$7,017.89, Plan \$5,329.16. Ongoing payments per POC \$1,051.17; Plan: \$1,051.00). Further, per Notice #18 filed 8/15/25, the ongoing payment changes to \$1,007.71 effective 10/3/2025. Even further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Based on the pro-rata treatment to AmeriCredit Financial Services, Inc. and payment delinquency, the Plan fails to provide sufficient adequate protection on the 2021 Jeep Grand Cherokee. Further, the monthly pro rata distribution is less than the adequate protection payment due per Order #6 entered 7/29/2025.

Plan Summary Line 9 is incorrect. It reflects \$1,604.00 when Plan and top portion of Summary reflect \$3,396.00. Consequently, Lines 11 and 12 are also incorrect.

Trustee alleges Plan is not feasible. Trustee has not received proof of income.

25-80342	JEFFREY WILLIAM	\$0.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	PAYSSE	0.00 Mos	<u>MOTION TO DISMISS</u>		
7/29/25	\$1,170.00	11/5/25	<u>FILED 9/17/2025, DOC #18</u>		
4 of 60	WO	\$1,170.00	Response to Trustee's Motion to Dismiss filed 10/12/2025 at #21.		

PLAN #22 filed 10/14/2025 works, paying 4.166% to the general unsecured creditors.

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 I is incomplete as the Occupation, Employer's address and Length of Employment has not been provided for the Non Filing Spouse.

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
Debtor has failed to provide proof of Non Filing Spouse's direct payment for a 2020 Kia Soul.					
25-80377	DANIEL LEE	\$5,560.00	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee recommends dismissal.
1 Reset	SELLARDS	1.88 Mos	MOTION TO DISMISS		
8/15/25	\$2,965.00	1/1/00	FILED 9/17/2025, DOC #24		
3 of 60	EFT	\$0.00	Response to Trustee's Motion to Dismiss filed 10/12/2025 at #27.		
Debtor has not remitted any payments. Debtor is delinquent 2 payments through 10/14/2025 totaling \$5,560.00.					
PLAN #28 filed 10/15/2025 works, paying 4.445% to the general unsecured creditors. However, Trustee alleges the Plan is not feasible.					
Trustee alleges Schedule B fails to list all assets. Thus, the Plan may not meet the liquidation requirement.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.					
25-80396	TONI CHERYL	\$326.93	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	HULIN	0.08 Mos	MOTION TO DISMISS		
8/28/25	\$4,350.00	10/30/25	FILED 10/15/2025, DOC #21		
3 of 60	WO	\$2,007.69	No Response to Trustee's Motion to Dismiss.		
PLAN #3 filed 8/28/2025 fails to provide for treatment of the priority claim #10 filed on 9/25/2025 by the IRS in the amount of \$24,895.00.					
Plan fails to provide for treatment of the priority claim #16 filed on 10/21/2025 by Texas Comptroller of Public Accounts in the amount of \$3,492.17.					
Plan fails to fully provide for claim #10 filed on 10/30/2025 by Freedom Mortgage Corporation (Arrears per POC: \$7,418.70, Plan \$5,232.00. Ongoing payments per POC \$2,732.92; Plan: \$2,587.44). Further, per Notice of Mortgage Payment Change #19, the payment changes to \$2,927.35 effective 11/1/2025.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
			Plan fails to provide for treatment of the secured claim #1 filed on 8/29/2025 by US Department of HUD in the amount of \$90,978.97.		
			Plan fails to provide for treatment of the secured claim #11 filed on 9/25/2025 by Jefferson Capital Systems, LLC in the amount of \$2,100.43.		
			Based on JD Power value (\$10,590.30) as required by Order #5, the Plan does not provide sufficient adequate protection to Bridgecrest Acceptance Corporation on the 2017 Ford Fusion.		
			Plan Summary Line 9 is incorrect. It reflects \$1,604.00 when Plan and top portion of Summary reflect \$3,396.00. Consequently, Lines 11 and 12 are also incorrect.		
25-80409	GINA LEE CONKLIN	\$9,420.00	<u>CONFIRMATION HEARING</u>	TRAN SINGH LLP	Trustee does not recommend confirmation.
0 Resets	\$4,710.00	2.00 Mos	<u>MOTION TO DISMISS</u>		
9/2/25	WO	1/1/00	<u>FILED 10/15/2025, DOC #28</u>		
2 of 60		\$0.00	No Response to Trustee's Motion to Dismiss.		
			No payments remitted. Debtor is delinquent 2 payments through 11/2/2025 totaling \$9,420.00.		
			Plan #34 filed 10/16/2025 fails to include an ad valorem reserve as required by Paragraph 21(D).		
			Paragraph 21 of the Plan fails to disclose the property address and total amount for the HOA reserve.		
			Plan Summary Box 15 is not checked indicating reason for 100% Plan.		
			Debtor failed to comply with BLR 3015-1(b) requiring Debtor to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Shell Federal Credit Union through the Plan for a 2017 Toyota 4Runner and a 2019 Club Car Golf Cart. Creditor has not filed a claim and Trustee must disburse according		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
to the Plan.					
25-80199	BRIAN ELIOK	\$13,500.00	<u>CONFIRMATION HEARING</u>	VENABLE, DAVID L	Trustee
2 Resets	WIGGINS	3.00 Mos	<u>MOTION TO DISMISS</u>		recommends
5/5/25	\$4,500.00	8/18/25	<u>FILED 6/18/2025, DOC #27</u>		dismissal.
6 of 60	EFT	\$4,500.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent 3 payments through 11/4/2025 totaling \$13,500.00.					
PLAN #31 filed 7/14/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.					
25-80151	DOROTHY DENICE	\$184.60	<u>CONFIRMATION HEARING</u>	WRZESINSKI,	Trustee does not
3 Resets	BARBER	0.28 Mos	<u>MOTION TO DISMISS</u>	CLAYTON WILLIAM	recommend
4/15/25	\$650.00	10/29/25	<u>FILED 5/15/2025, DOC #22</u>		confirmation.
7 of 60	WO	\$300.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent \$184.60 with next payment due 11/15/2025.					
PLAN #46 filed 9/24/2025 fails to fully provide for the priority claim #11 amended by the IRS on 8/27/2025 (POC: \$34,674.92; Plan: \$26,012.00). Debtor's Objection to IRS's Claim #44 filed 9/24/2025 is set for a hearing on 11/13/2025 at 10:00 AM.					
United States' (IRS) Motion to Stay Proceedings #52 filed 10/3/2025 is set for a hearing on 11/13/2025 at 10:00 AM.					
Based on JD Power value (\$8,190.00) as required by Order #10, the Plan does not provide sufficient adequate protection to American Consumer Financial Services on the 2016 Hyundai Sonata.					
Plan lists a special provision in Paragraph 27: Provision regarding vehicle valuation. The value of the 2016 Hyundai Sonata is \$3,800.00. Notwithstanding anything to the contrary in Order #10 entered on 4/16/2025, any adequate protection claim due to the lienholder is granted at \$47.50.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			
10:00 am					
25-80282	SCOTT NEAL and	\$17,056.50	CONFIRMATION HEARING	WRZESINSKI,	Trustee does not recommend confirmation.
2 Resets	REGINA MARIE	2.22 Mos	MOTION TO DISMISS	CLAYTON WILLIAM	
6/25/25	TAFURI	10/29/25	FILED 8/14/2025, DOC #32		
5 of 60	\$7,700.00	\$1,654.50	No Response to Trustee's Motion to Dismiss.		
	WO				
Debtor is delinquent 2.22 payments through 10/25/2025 totaling \$17,056.50.					
PLAN #46 filed 10/9/2025 works at 24.030% to the general unsecured creditors.					
Wage order is not paying.					
25-80350	LAURA MICHELLE	\$669.24	CONFIRMATION HEARING	WRZESINSKI,	Trustee does not recommend confirmation.
1 Reset	HARDIN	0.23 Mos	MOTION TO DISMISS	CLAYTON WILLIAM	
8/1/25	\$2,945.00	11/4/25	FILED 9/17/2025, DOC #21.		
3 of 60	WO	\$1,338.46	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent \$669.24 with next payment due 11/30/2025.					
Paragraph 16 of PLAN #25 filed 10/15/2025 is incomplete as the Amount of Cure has not been provided on the Associated CU of Texas claim.					
Trustee alleges Plan Summary #25 fails to disclose the full non-exempt property amount and the plan fails to meet the liquidation test of 11 USC 1325(a)(4).					
Debtor failed to provide documentation supporting the expenses reflected on Schedule J.					
25-80348	RICKEY JOSEPH	(\$613.86)	CONFIRMATION HEARING	YAO, KURT	Trustee does not recommend confirmation.
1 Reset	MARSHALL	-0.39 Mos	AMENDED MOTION TO DISMISS		
7/31/25	\$1,560.00	10/29/25	FILED 10/8/2025, DOC #36		
4 of 60	WO	\$964.62	No Response to Trustee's Motion to Dismiss.		
PLAN #49 filed 11/4/2025 surrenders a vehicle, which had been retained in previous plans, and does not provide for the adequate protection claim granted under the initial order for months 1-4.					
Trustee alleges Plan fails to provide for all of Debtor's disposable income. Per					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
November 13, 2025 10:00 am

Reset Dates:
12/11/2025
01/08/2026
02/05/2025

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>			

10:00 am

testimony, Debtor proposes to retain a 2024 Cadillac LYRIQ with a \$1,063.00 monthly payment at the expense of the general unsecured creditors. Further, Per claim #2 filed on 8/5/2025 by ACAR Leasing, LTD, the payment will terminate 12/14/2027 without a corresponding step up in payments.

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