

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
23-80042	JOHN THOMAS	\$27,505.65	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #71 FILED 3/20/2025 FOR</u>	BAKER, REESE W	Trustee Recommends Dismissal.
4 Resets	DUNCAN	8.72 Mos	<u>NON-PAYMENT</u>		
3/6/23	\$3,156.07	6/20/25	Response filed on 5/12/25 at #73.		
31 of 60	EFT	\$3,156.07	Debtor had been making payments via ePay, but no payments have posted since 6/20/25.		
			Debtor filed Objection to Claim #1 on 9/15/25 and is set for hearing on 10/29/25 at 9:00 AM.		
24-80180	OTIS DEAN NEZAT	\$5,999.88	<u>CONFIRMATION HEARING</u>	BAKER, REESE W	Trustee does not recommend confirmation.
10 Resets	\$6,000.00	1.00 Mos	<u>AMENDED MOTION TO DISMISS #87 FILED 3/4/2025</u>		
6/28/24	EFT	7/25/25	Debtor's Response to Trustee's Amended Motion to Dismiss filed 3/13/2025 at docket #90.		
16 of 60		\$5,610.00	Debtor is delinquent \$5,999.88, with next payment due on 10/28/2025.		
			PLAN #136 filed 9/10/2025 works, paying 3.32% to the general unsecured creditors. Plan provides for the terms of a mortgage loan with Guy and Rosa Pfitzner that is being refinanced in Paragraph 8D. The Executed Real Estate Lien Note was filed 9/19/2025 at docket #142. However, plan fails to separate post-petition arrears from modified ongoing payments.		
			Plan lists a special provision in Paragraph 27: Guy and Rosa Pfitzner - The arrearage amount of \$9,318.08 owed to Guy and Rosa Pfitzner is to be paid by the Chapter 13 Trustee with the first disbursements under the Chapter 13 Plan.		
			Objection to Confirmation #124 filed 8/12/2025 by Guy and Rosa Pfitzner.		
25-80305	ROBERT and	\$148.60	<u>CONFIRMATION HEARING</u>	BOTTING, MELISSA	Trustee does not recommend confirmation.
1 Reset	HERLINDA M	0.23 Mos	<u>MOTION TO DISMISS</u>		
7/2/25	BUENROSTRO	10/7/25	<u>FILED 8/14/2025, DOC #20</u>		
3 of 60	\$650.00	\$650.00	No Response to Trustee's Motion to Dismiss.		
	ACH		IRS claim #22 filed 10/6/2025 shows an unfiled tax return for the year 2023 and reflects a priority claim amount of \$31,390.18. Trustee received a signed copy of the 2023 tax return on 7/14/2025 dated 4/29/2024 reflecting \$3,826 liability. PLAN		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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

#28 filed 9/11/2025 provides \$25,000.00 for the IRS.

Plan fails to provide for treatment of the secured claim #21 filed on 10/6/2025 by Texas City ISD in the amount of \$369.00 for estimated 2025 ad valorem tax.

Debtors are proposing to pay NewRez LLC d/b/a Shellpoint Mortgage Servicing directly in paragraph 8C of the Plan, however claim #16 filed on 9/10/2025 reflects an arrearage amount of \$1,185.92.

Debtor has failed to file a completed Chapter 13 Plan Summary.

Trustee alleges the Plan is not feasible. Plan provides for an increase in payment at month 14 in the amount of \$27,000.00 without explanation.

Exemptions have not yet been allowed. Trustee's objection period has not run. Plan may not meet the liquidation test.

25-80345	YALANDA VENETTE	\$3,100.00	<u>CONFIRMATION HEARING</u>	CHEUNG, WAI PING	Trustee does not recommend confirmation.
0 Resets	WHITE	1.00 Mos	<u>MOTION TO DISMISS</u>		
7/31/25	\$3,100.00	9/3/25	<u>FILED 9/17/2025, DOC #30</u>		
3 of 60	EFT	\$3,100.00	No Response to Trustee's Motion to Dismiss.		

Debtor is 1 payment delinquent through September totaling \$3,100, with the next payment due 10/30/2025.

PLAN #28 filed 9/15/2025 fails to fully provide for the secured claim #13 filed on 9/19/2025 by Capital Fund I, LLC (POC: \$138,260.00; Plan: \$120,000.00).

Plan fails to provide for treatment of the secured claim #14 filed on 9/24/2025 by Navy Federal Credit Union in the amount of \$1,514.92 for a secured Visa.

Plan fails to provide for treatment of the secured claim #15 filed on 9/24/2025 by Navy Federal Credit Union in the amount of \$87.29 for a personal loan secured by savings account.

Debtor has failed to provide a complete copy of the 2024 federal income tax return.

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 Trustee with proof of business income and expenses for the six months prior to filing as well as proof of current income.					
22-80229	JOHN EDWARD	(\$1,472.09)	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #82 FILED 8/19/2025 FOR</u>	CIMENT, DANIEL	Trustee Recommends Dismissal.
0 Resets	TAYLOR, SR	-0.58 Mos	<u>FEASIBILITY</u>		
12/5/22	\$2,526.00	10/1/25	Response filed on 10/6/25 at #83.		
34 of 60	WO	\$1,165.85	Plan is deficient to pay 100% to all allowed claims as required by order #38 due to increased Posted Trustee Fee effective 4/2023 and 12/2024.		
22-80247	DERRICK CJ and	\$8,774.67	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #63 FILED 8/21/2025 FOR</u>	CIMENT, DANIEL	Trustee Recommends Dismissal.
0 Resets	ASHLEY NICOLE	3.67 Mos	<u>NON-PAYMENT</u>		
12/20/22	MONTANEZ	6/16/25	No response filed.		
34 of 60	\$2,390.17	\$157.59	Case is on a full wage order. Employer stopped paying in June 2025. Last payment posted on 6/16/25 for \$157.59.		
	WO				
25-80190	JACKEY ROYCE	\$6,080.00	<u>CONFIRMATION HEARING</u>	GALLEVO, MICHAEL	Trustee does not recommend confirmation.
3 Resets	and MELISSA RENE	1.67 Mos	<u>MOTION TO DISMISS #20 FILED 6/18/2025</u>		
5/5/25	MCDUGAL	9/23/25	No Response to Trustee's Motion to Dismiss.		
5 of 60	\$3,646.00	\$2,025.00	Debtors are delinquent 1.67 payments through 10/4/2025 totaling \$6,080.00.		
	WO		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).		
25-80286	ARIZI FELIX	\$4,400.00	<u>CONFIRMATION HEARING</u>	GALLEVO, MICHAEL	Trustee does not recommend confirmation.
1 Reset	IWERIEBOR, SR	1.63 Mos	<u>MOTION TO DISMISS #18 FILED 8/14/2025</u>		
6/26/25	\$2,700.00	10/9/25	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$700.00	Debtor is delinquent 1.63 payments totaling \$4,400.00, with next payment due on 10/26/2025.		
			PLAN #22 filed 9/4/2025 fails to provide for the notice of post-petition fee claim of Citibank/Fay Servicing filed 9/17/2025 at docket #28 in the amount of \$400.00 for		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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

Proof of Claim/Plan Review fees.

Plan Summary Line 9 is incorrect. It reflects \$487.00 when Plan and top portion of Summary reflect \$5,713.00. Consequently, Lines 11 and 12 are also incorrect.

25-80346	ALEX MADRID, JR	\$10,120.00	<u>CONFIRMATION HEARING</u>	GALLEVO, MICHAEL	Trustee recommends dismissal.
0 Resets	and THERESA L	2.00 Mos	<u>MOTION TO DISMISS</u>		
7/31/25	MADRID	1/1/00	<u>FILED 9/17/2025, DOC #22</u>		
3 of 60	\$5,060.00	\$0.00	Non-Opposition Response to Trustee's Motion to Dismiss filed 10/8/2025 at #25.		
	No Pmt info				
			Meeting of Creditors has not been concluded pending proof of Debtor's social security number.		
			Debtors have failed to file a wage deduction order or EFT/ACH authorization with the Court.		
			No payments remitted. Debtors are delinquent 2 payments through 9/30/2025 totaling \$10,120.00.		
			PLAN #11 filed 8/14/2025 fails to properly provide for the claim of Lakeview Loan Servicing, LLC (Arrears per POC: \$20,872.00, Plan \$19,227.51. Ongoing payments per POC \$3,810.28; Plan: \$3,979.25).		
			Plan fails to provide for treatment of the secured claim #22 filed 10/8/2025 by Army and Airforce Exchange Services in the amount of \$5,522.51 for a designer tote bag, 3 dehumidifiers and a pair of air pods. Further, none of the items are not listed on Schedule B. Thus, the Plan may not meet the liquidation requirement.		
			Debtors failed to comply with BLR 3015-1(b) requiring Debtors to timely provide information required by the Administrative Procedures for Claims Secured by Real Estate.		
			Plan Summary line 9 is incorrect. It reflects \$687.00 when Plan and top portion of Summary reflect \$5,613.00. Consequently, Lines 11 and 12 are also incorrect.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
25-80289	LISBETH JUDITH	(\$310.38)	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee
1 Reset	RIVERA	-0.13 Mos	PLAN #35 filed 9/12/2025 works, paying 0.30% to the general unsecured creditors.		recommends
6/26/25	\$2,355.00	10/7/25			confirmation of
4 of 60	WO	\$969.23			Plan #35 filed
					9/12/2025.
25-80357	SHEILA DAWN	\$3,100.00	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not
0 Resets	MELTON	1.00 Mos	<u>MOTION TO DISMISS</u>		recommend
8/4/25	\$3,100.00	9/23/25	<u>FILED 9/17/2025, DOC #21</u>		confirmation.
2 of 60	No Pmt info	\$2,700.00	No Response to Trustee's Motion to Dismiss.		
			PLAN #15 filed 9/9/2025 fails to provide for treatment of the secured claim #7 filed on 10/2/2025 by Chambers County in the amount of \$1,370.60 for estimated 2025 ad valorem tax.		
			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.		
			Objection to Confirmation #27 filed 9/23/2025 by PNC Bank, National Association.		
			Motion for Relief #26 filed 9/22/2025 by Wells Fargo Bank, N.A. is set for a hearing on 10/16/2025 at 11:00 AM.		
25-80365	SQUIRE TOMMY	\$4,307.70	<u>CONFIRMATION HEARING</u>	GUZMAN, ELOISE A	Trustee does not
0 Resets	TAYLOR, JR	1.08 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommend
8/6/25	\$4,000.00	10/1/25	<u>FILED 10/8/2025, DOC #31</u>		confirmation.
2 of 60	WO	\$1,846.15	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1.08 payments through 10/5/2025 totaling \$4,307.70.		
			PLAN #28 filed 10/8/2025 works, paying 0.752% to the general unsecured creditors.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Plus4 Credit Union through the Plan. Creditor has not filed a claim and Trustee must disburse according to the Plan.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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

25-80189	GERALD JEROME	\$16,900.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee
2 Resets	ANDERSON	2.89 Mos	<u>AMENDED MOTION TO DISMISS</u>	CRAIG ALEXANDER	recommends
5/2/25	\$5,850.00	8/20/25	<u>FILED 8/7/2025, DOC #36</u>		dismissal.
5 of 60	WO	\$6,000.00	Response to Amended Trustee's Motion to Dismiss filed 8/08/2025 at docket #37.		
			Debtor is delinquent 2.89 payments through 10/1/2025 totaling \$16,900.00.		
			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.		
25-80198	HEATHER LEIGH	\$7,419.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not
3 Resets	GARCIA	3.18 Mos	<u>MOTION TO DISMISS</u>	CRAIG ALEXANDER	recommend
5/5/25	\$2,335.00	7/11/25	<u>FILED 6/18/2025, DOC #21</u>		confirmation.
5 of 60	EFT WO	\$1,100.00	Response to Trustee's Motion to Dismiss filed 6/20/2025 at docket #22.		
			Debtor is delinquent 3.18 payments totaling \$7,419.00.		
			PLAN #29 filed 7/15/2025 fails to fully provide for the secured claim #12 filed 7/11/2025 by Gulf Coast Educators Federal Credit Union for a 2022 Chevrolet Trax (POC: \$16,737.14; Plan: \$13,737.14).		
			Debtor is proposing to avoid a lien in Paragraph 13 for a creditor with an executory contract.		
			Plan Summary Line 9 is incorrect. It reflects \$0.00 when Plan and top portion of Summary reflect \$6,338.00. Consequently, Lines 11 and 12 are also incorrect.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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

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

25-80291	STEPHEN FREDICK	\$0.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not
1 Reset	WALKER	0.00 Mos	<u>MOTION TO DISMISS</u>	CRAIG ALEXANDER	recommend
6/26/25	\$2,820.00	10/6/25	<u>FILED 8/14/2025, DOC #21</u>		confirmation.
4 of 60	EFT	\$2,820.00	Response to Trustee's Motion to Dismiss filed 9/10/2025 at #26.		

PLAN #2 filed 6/26/2025 fails to fully provide for secured claim #4 filed 7/9/2025 by Santander Consumer USA for a 2021 GMC Sierra (Claim: \$42,624.25; Plan: \$41,601.00).

Plan fails to properly provide for claim #11 of Freedom Mortgage (Arrears per POC: \$8,002.90; Plan: \$7,483.28. Ongoing payments per POC: \$1,051.37; Plan: \$1,106.32).

Plan 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.

25-80321	RICHARD LEON	\$0.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not
1 Reset	GREGORY, JR and	0.00 Mos	<u>MOTION TO DISMISS #21 FILED 8/14/2025</u>	CRAIG ALEXANDER	recommend
7/15/25	JACQUELINE ANNE	9/17/25	No Response to Trustee's Motion to Dismiss.		confirmation.
3 of 60	GREGORY	\$500.00	PLAN #28 filed 9/10/2025 works, paying 11.10% to the general unsecured creditors.		
	\$500.00				
	EFT				

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I. Accordingly, Trustee alleges Schedules I and J do not represent a good faith estimate of Debtors' projected income and expenses.					
25-80338	SHAWN PATRICK	(\$42.40)	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee recommends confirmation of Plan #49 filed 10/7/2025.
0 Resets	and JOHNATHAN	-0.08 Mos	PLAN #49 filed 10/7/2025 works, paying 1.440% to the general unsecured creditors.	CRAIG ALEXANDER	
7/28/25	DEMERRICK	10/7/25			
3 of 36	BROWN	\$60.58			
	\$525.00 WO				
25-80343	JUNE ELOISE	\$0.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not recommend confirmation.
0 Resets	MARSH	0.00 Mos	<u>MOTION TO DISMISS</u>	CRAIG ALEXANDER	
7/30/25	\$2,125.00	9/22/25	<u>FILED 9/17/2025, DOC #20</u>		
3 of 60	EFT	\$2,125.00	Response to Trustee's Motion to Dismiss filed 9/18/2024 at #22.		
PLAN #2 filed 7/30/2025 fails to properly provide for claim #6 filed on 9/8/2025 by Bank of America (Arrears per POC: \$6,614.33, Plan \$3,278.38. Ongoing payments per POC \$1,535.22; Plan: \$1,601.02).					
Plan Summary Line 9 is incorrect. It reflects \$462.00 when Plan and top portion of Summary reflect \$6,538.00. Consequently, Lines 11 and 12 are also incorrect.					
25-80349	JOSHUA JOHN and	\$0.00	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not recommend confirmation.
0 Resets	AMY KATHLEEN	0.00 Mos	<u>MOTION TO DISMISS</u>	CRAIG ALEXANDER	
8/1/25	PINTER	10/3/25	<u>FILED 9/17/2025, DOC #28</u>		
2 of 60	\$5,765.00	\$5,765.00	Response to Trustee's Motion to Dismiss filed 9/18/2025 at #30.		
	EFT				
PLAN #35 filed 9/29/2025 fails to fully provide for claim #6 filed on 9/3/2025 by Rocket Mortgage, LLC (Arrears per POC: \$48,250.06, Plan \$45,813.19). Debtor's Objection to Claim filed 9/15/2025 at #26 is set for a hearing on 10/15/2025 at 9:00 AM.					
Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due has not been provided on the Believers Pawn claims.					
Debtor has failed to provide proof to substantiate the direct monthly payment listed					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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						
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	<u>CONFIRMATION HEARING</u>	HIGGINBOTHAM,	Trustee does not recommend confirmation.	
0 Resets	MOUTON	0.00 Mos	<u>MOTION TO DISMISS</u>	CRAIG ALEXANDER		
8/1/25	\$400.00	9/29/25	<u>FILED 9/17/2025, DOC #22</u>			
2 of 60	EFT	\$400.00	Response to Trustee's Motion to Dismiss filed 9/17/2025 at #23.			
PLAN #2 filed 8/1/2025 proposes to begin payments later than the 30 days required by 1326(a)(1).						
Plan Summary Line 9 is incorrect. It reflects \$662.00 when Plan and top portion of Summary reflect \$6,338.00. Consequently, Lines 11 and 12 are also incorrect.						
23-80231	MICHAEL WAYNE	\$1,406.28	<u>UNIFORM MODIFICATION #74 FILED 6/26/2025</u>	JONES III, THOMAS	Trustee Recommends Mod #74 be Denied.	
3 Resets	MATHENA and	0.47 Mos		FREDERICK		
11/9/23	KRISSY LEE	10/3/25	<u>TRUSTEE'S OBJECTION TO MOD FILED 8/5/2025, DOC #76</u>		Trustee Recommends Dismissal.	
23 of 60	MORTON	\$623.16	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #70 FILED 4/28/2025 FOR</u>			
	\$3,000.00		<u>FEASIBILITY AND NON-PAYMENT</u>			
	WO		Modification was filed to cure delinquency.			
Mod Plan Summary fails to reflect the correct amount of pre-modification distributions to secured creditors (Correct Amount: \$35,386.04; Plan: \$37,957.36).						
Mod Plan Summary fails to reflect the correct amount of pre-modification deposits into the Reserve (Correct Amount: \$528.52; Plan: \$5,272.18).						
Mod fails to provide for the correct Remaining Claim to Small Business Administration pre-arrears (Remaining Claim: \$3,768.36; Plan: \$353).						
Mod fails to provide for the correct Remaining Claim to Jimmy and Kristie Savage (Remaining Claim: \$32,913.31; Plan: \$33,123.15).						

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 improperly includes the Jimmy and Kristi Savage claim as a "Monthly Mortgage Payment" rather than a "Total Debt Claim" and provides for the total debt claim in Paragraph 8A rather than 8B.

Mod fails to provide for the Notice of Post-petition Mortgage Fees filed at #60 on 4/13/24 for \$871.91.

Mod fails to provide for the Notice of Post-petition Mortgage Fees filed at #61 on 4/12/24 for \$1,805.79.

Mod provides for only 58 ongoing monthly mortgage payments during the term of a 60-month plan on both mortgage claims.

Debtors have failed to file an amended wage order or electronic payment mechanism consistent with the proposed modification in compliance with BLR 3015-1(c)(1).

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.

Debtors pay via wage order, but there have been several months in which only partial employer payments have posted. Last payment posted on 10/3/25 for \$623.16.

Mod payment is \$3,000.

Per the Mod, Debtors are current.

If the Mod is not approved, Debtors will be delinquent \$3,942.16.

23-80250	DANNA SHAVONE	(\$2,700.00)
0 Resets	BROOKS	-1.00 Mos
11/30/23	\$2,700.00	9/24/25
23 of 60	WO	\$1,350.00

AMENDED UNIFORM MODIFICATION #72 FILED 9/24/2025

Modification was filed to cure delinquency, add post-petition mortgage payments, remove the Emergency Savings Fund and include her student loans originally identified as specially classified and deferred into her general unsecured debt claims.

KIM, MIN GYU

**Trustee
Recommends
Approval of
Amended Mod
#72.**

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
Amended Mod works at 5% to general unsecured creditors with no adverse effect on any creditor requiring additional notice.					
24-80005	KEISHA LENAE	\$0.00	AMENDED UNIFORM MODIFICATION #56 FILED 10/7/2025	KIM, MIN GYU	Trustee Recommends Approval of Amended Mod #56.
2 Resets	GARCIA	0.00 Mos	Modification was filed to cure delinquency and add post-petition mortgage payments.		
1/11/24	\$2,000.00	9/11/25			
21 of 60	WO	\$2,000.00	Amended Mod works at 17% to general unsecured creditors with no adverse effect on any creditor requiring additional notice.		
25-80057	GEORGE JAMES	(\$25.00)	CONFIRMATION HEARING	KIM, MIN GYU	Trustee recommends confirmation of Plan #67 filed 10/8/2025 if the Objection to Confirmation filed by Coastal Community Federal Credit Union is withdrawn.
5 Resets	SHANNON	-0.01 Mos	PLAN #67 filed 10/8/2025 works, paying 28.239% to the general unsecured creditors.		
2/12/25	\$4,050.00	9/15/25	Plan lists a special provision in Paragraph #27: General Unsecured Distribution. The disbursement to General Unsecured Claims will be disbursed accordingly: 1) 100% disbursement to POC#4 (Norton Healthcare - \$1698.50) and POC#3 (Brickhouse OPCO I LLC - \$2396.40) totaling \$4094.90;		
8 of 60	EFT	\$3,600.00	2) Once POC#4 and #3 is paid in full, the remaining balance for unsecured creditors will be disbursed pro-rata to POC#6 (Coastal Community Federal Credit Union - split claim due to cross-collateralized claim creating a secured claim based on the value of the 3 identified collateral and the remaining balance to be a general unsecured claim).		
			Objection to Confirmation #46 filed 7/16/2025 by Coastal Community Federal Credit Union.		
25-80374	ASHLEY NICOLE	\$1,103.84	CONFIRMATION HEARING	KIM, MIN GYU	Trustee does not recommend confirmation.
0 Resets	THOMAS and	0.54 Mos	MOTION TO DISMISS #22 FILED 9/17/2025		
8/14/25	ANDREW TRAVIS	10/7/25	No Response to Trustee's Motion to Dismiss.		
2 of 60	FAULK	\$946.16	Debtors are delinquent \$1,103.84 with the next payment due 10/13/2025.		
	\$2,050.00		Debtor, Andrew Travis, failed to provide Trustee with a copy of his 2024 tax return or an affidavit regarding no requirement to file.		
	WO		PLAN Summary #14 filed 8/29/2025, Line 9 is incorrect. Plan Summary reflects		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
\$0.00 while the Plan and top portion of Summary reflect \$6,625. Consequently, Lines 11 and 12 are also incorrect.					
23-80265	FELISA JEAN	\$6,713.54	<u>AMENDED UNIFORM MODIFICATION #100 FILED 7/16/2025</u>	LUSKY, BENJAMIN	Trustee
8 Resets	MILLER	1.80 Mos	<u>TRUSTEE'S OBJECTION TO MOD FILED 9/22/2025, DOC #106</u>		Recommends
12/7/23	\$3,730.00	9/24/25	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.		Amended Mod
22 of 60	WO	\$1,540.00	Mod Plan Summary fails to reflect the correct amount of post-modification distributions to secured creditors (Correct Amount: \$140,607.32; Plan: \$140,493.09).		#100 be Denied.
Mod Summary Line 29 is incorrect. It reflects \$0.00 when Mod and top portion of Summary reflect \$7,100.00 total. Consequently, Lines 30 and 31 are also incorrect.					
Trustee alleges that Debtor has failed to disclose projected disposable income and her right for retroactive pay thus the plan may not meet the liquidation test.					
Mod payment is \$3,730.					
Per the Mod, Debtor is delinquent \$6,713.54.					
If the Mod is not approved, Debtor will be delinquent \$20,251.12.					
25-80047	JOEL ED	\$0.00	<u>CONFIRMATION HEARING</u>	PARKER, H BRAD	Trustee
4 Resets	LUTRINGER	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommends
2/4/25	\$1,420.00	10/7/25	<u>FILED 4/3/2025, DOC #32</u>		dismissal.
8 of 60	EFT	\$1,420.00	Response to Amended Trustee's Motion to Dismiss filed 4/11/2025 at docket #34.		
Amended IRS claim #6 filed 7/25/2025 shows an unfiled tax return for the year 2021 and reflects a priority claim amount of \$8,821.27. Trustee has not received a copy of this return. PLAN #17 filed 3/2/2025 only provides \$350.00 for the IRS in Paragraph 6.					
Plan fails to provide for treatment of secured claim #7 filed 3/28/2025 by Brazoria County in the amount of \$2,644.59. Objection to Confirmation #33 filed 4/11/2025.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 fully provide for claim #9 filed on 4/1/2025 by Susan Garlington (Arrears per POC: \$13,583.63; Plan: \$12,000.00). Further, Plan fails to provide for treatment of the post-petition mortgage payment due to Susan Garlington for February 2025. Objection to Confirmation #31 filed 4/1/2025.

Plan does not provide for Susan Garlington's 3002.1(c) Notice (docket #68) in the amount of \$2,928.00 for attorney fees and proof of claim fees.

No corrective action since last hearing.

25-80159	LOUIS EDWARD	(\$1,360.00)	<u>CONFIRMATION HEARING</u>	Payne & Associates,	Trustee does not
3 Resets	and KELLY ELAINE	-0.50 Mos	<u>MOTION TO DISMISS #21 FILED 5/15/2025</u>	PLLC	recommend
4/17/25	NORMAN	10/8/25	No Response to Trustee's Motion to Dismiss.		confirmation.
6 of 60	\$2,700.00	\$1,350.00			
	WO				

PLAN #45 filed 9/11/2025 fails to properly provide for treatment of mortgage claim #28 of Bank of America. Debtor proposes to pay ongoing mortgage payments as post-petition arrears.

Plan 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.

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 & Associates,	Trustee does not
1 Reset	\$1,445.00	0.66 Mos	<u>MOTION TO DISMISS</u>	PLLC	recommend
7/1/25	EFT	9/11/25	<u>FILED 8/14/2025, DOC #22</u>		confirmation.
3 of 60		\$950.00	No Response to Trustee's Motion to Dismiss.		

Debtor is delinquent \$950.00 with next payment due 10/30/2025.

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.

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
24-80126	HEATHER LYNN	\$3,825.00	<u>AMENDED UNIFORM MODIFICATION #90 FILED 9/10/2025</u>	PAYNE, KYLE	Trustee
3 Resets	GRAGG	1.00 Mos		KENNETH	Recommends
5/6/24	\$3,825.00	10/1/25	<u>AMENDED TRUSTEE'S OBJECTION TO MOD FILED 9/24/2025, DOC #99</u>		Amended Mod
17 of 60	EFT	\$3,825.00	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #73 FILED 5/23/2025 FOR</u> <u>FEASIBILITY AND NON-PAYMENT</u>		#90 be Denied.
			Modification was filed to cure delinquency and add post-petition mortgage payments.		Trustee
			Mod Summary fails to reflect the correct amt of post-mod distributions to secured creditors (Correct Amount: \$150,354.21; Plan: \$149,521.91).		Recommends
			Mod Summary Line 29 is incorrect. It reflects \$8,792.00 when Mod and top portion of Summary reflect \$8,892.00 total. Consequently, Lines 30 and 31 are also incorrect.		Dismissal.
			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 \$3,825.		
			If the Mod is not approved, Debtor will be delinquent \$9,940.62.		
24-80222	LEA SUZETTE	\$2,476.92	<u>CONFIRMATION HEARING</u>	PAYNE, KYLE	Trustee does not
9 Resets	STALEY	0.54 Mos	<u>MOTION TO DISMISS #21 FILED 9/26/2024</u>	KENNETH	recommend
8/5/24	\$4,600.00	10/1/25	No Response to Trustee's Motion to Dismiss.		confirmation.
14 of 60	WO	\$2,123.08	PLAN #100 filed 9/10/2025 fails to provide for Notice of Mortgage Payment Change #99 filed 9/5/2025 by Carrington Mortgage indicating a new ongoing amount of \$2,922.20 effective 10/1/2025.		
			Debtor is proposing to pay Bridgecrest Acceptance (2013 Toyota Prius) directly in Paragraph 9C of the Plan. However, claim #12 filed 10/11/2024 reflects an arrearage amount of \$392.00.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
25-80313	CHRIS LINARES	\$5,400.00	CONFIRMATION HEARING	PEREZ, GABE	Trustee recommends dismissal.
1 Reset	and REBEKKA	2.00 Mos	MOTION TO DISMISS		
7/9/25	SHANNON GARCIA	9/5/25	FILED 8/14/2025, DOC #22		
3 of 60	\$2,700.00 No Pmt info	\$2,700.00	No Response to Trustee's Motion to Dismiss.		
Debtors are not eligible for relief under Chapter 13 because the debts exceed the limits set by 11 U.S.C. 109(e).					
Debtors are delinquent 2.00 payments through 10/8/2025 totaling \$5,400.00.					
Debtors have failed to file a wage deduction order or EFT/ACH authorization with the Court.					
PLAN #19 filed 7/23/2025 fails to provide for treatment of priority claim #9 filed 7/28/2025 by IRS in the amount of \$94,615.19.					
Plan fails to provide for treatment of amended secured claim #1 filed 7/24/2025 by Galveston County in the amount of \$17,090.20. Objection to Confirmation #26 filed 9/4/2025.					
Plan fails to properly provide for treatment of the secured claim #13 filed 8/5/2025 by Texas First Bank for the mortgage lien on Debtors' homestead located at 1007 Lillian Ln. Objection to Confirmation #27 filed 9/8/2025.					
Paragraph 8C of the Plan is incomplete as Date Last Payment is Due has not been provided on the Texas First Bank claim for the mortgage lien on real property located at 1506 Bay Pointe.					
Plan provides for treatment of Ally Financial's claim for a 2022 Ford Maverick in Paragraph 8C instead of 9C. Further, Plan fails to provide the Contract Interest Rate and Date Last Payment is Due for the claim.					
Plan fails to provide interest on the Speedway Loans secured claim listed in Paragraph 9A for a 2021 BMW X3.					
Paragraph 9C of the Plan is incomplete as Contract Interest Rate and Date Last					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
Payment is Due have not been provided on the American Honda Finance claim (2024 Honda Ridgeline). Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtors' Official Form 122C requirement of \$853,581.60. Plan Summary Line 9 is incorrect. It reflects \$1,800.00 when Plan and top portion of Summary reflect \$2,500.00. Consequently, Lines 11 and 12 are also incorrect. Objection to Confirmation #25 filed 9/2/2025 by Hunter-Kelsey of Texas. No corrective action since last hearing.					
23-80005	ANDREW THURMAN WALLACE	(\$1.00) 0.00 Mos 9/3/25	<u>AMENDED UNIFORM MODIFICATION #148 FILED 10/7/2025</u> Modification was filed to cure delinquency, add post-petition mortgage payments, remove American Credit Acceptance related to the 2015 Cadillac because the property was totaled and provide for Agreed Order #143 with Lakeview Loan Servicing entered 9/9/25.	RASHID, AZWAR-RADI M	Trustee Recommends Approval of Amended Mod #148.
3 Resets 1/12/23 33 of 60	\$3,390.00 EFT	\$2,501.00	Amended Mod works at 10% to general unsecured creditors with no adverse effect on any creditor requiring additional notice.		
24-80252	BIANCA LAUREN HERRERA	\$4,015.00 1.00 Mos 8/25/25	<u>AMENDED UNIFORM MODIFICATION #79 FILED 9/24/2025</u> <u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #51 FILED 6/20/2025 FOR NON-PAYMENT</u> Modification was filed to cure delinquency, add post-petition mortgage payments, surrender the 2017 Ford Edge to Ally Bank, extend the plan term from 59 to 60 months and decrease the plan payments due to reduced income.	RASHID, AZWAR-RADI M	Trustee Recommends Amended Mod #79 be Denied.
2 Resets 8/29/24 14 of 60	\$4,015.00 EFT	\$3,910.00	Amended Mod works at 54% to general unsecured creditors with no adverse effect on any creditor requiring additional notice but cannot be recommended until payments are brought current.		Trustee Recommends Dismissal.
Motion to dismiss for non-payment. Debtor had been making payments via wage order, but employer stopped paying in April 2025. Last payment posted on 8/25/25 for \$3,910 via TFS.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 \$4,015. Per the Mod, Debtor is delinquent \$4,015 with next payment due 10/28/25. If the Mod is not approved, Debtor will be delinquent \$22,528.03.					
25-80260	CENDIE FAYE	\$3,525.00	<u>CONFIRMATION HEARING</u>	RASHID,	Trustee does not recommend confirmation.
1 Reset	CHIMAOBI	1.00 Mos	<u>MOTION TO DISMISS</u>	AZWAR-RADI M	
6/12/25	\$3,525.00	8/28/25	<u>FILED 7/15/2025, DOC #23</u>		
4 of 60	WO	\$2,000.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent \$3,525.00 with next payment due 10/12/2025.					
PLAN #25 filed 8/8/2025 fails to properly provide for the claim of Selene Finance LP (Arrears per POC: \$32,594.56, Plan \$38,500.00. Ongoing payments per POC \$1,884.13; Plan: \$1,884.01). Debtor's Objection to Claim filed on 8/12/2025 at doc #28 is set for a hearing on 10/29/2025 at 9:00 AM.					
Plan Summary Line 9 is incorrect. It reflects \$862.00 when Plan and top portion of Summary reflect \$5,763.00. Consequently, Lines 11 and 12 are also incorrect.					
Trustee alleges the Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan. Further, Debtor has failed to provide proof of unemployment compensation.					
Debtor has failed to provide proof of current income.					
25-80368	ALEJANDRO	\$295.00	<u>CONFIRMATION HEARING MOTION TO DISMISS #20 FILED 9/17/2025.</u>	RASHID,	Trustee does not recommend confirmation.
0 Resets	SANCHEZ	1.00 Mos	No Response to Trustee's Motion to Dismiss.	AZWAR-RADI M	
8/6/25	\$295.00	8/15/25			
2 of 36	WO	\$295.00	Debtor is delinquent 1 payment through 10/5/2025 totaling \$295.		
Objection to Confirmation #22 filed 9/19/2025 by Arvest Bank.					
PLAN #25 filed 10/7/2025 works, paying 7% to general unsecured creditors.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
25-80382	CYNTHIA LOVE	\$23.08	<u>CONFIRMATION HEARING</u>	RASHID,	Trustee recommends confirmation of Plan #21 filed 10/7/2025.
0 Resets	CATO	0.04 Mos	PLAN #21 filed 10/7/2025 works, paying 10% to general unsecured creditors.	AZWAR-RADI M	
8/21/25	\$600.00	9/25/25			
2 of 59	WO	\$276.92			
24-80299	TRINA DAWN	\$566.14	<u>AMENDED UNIFORM MODIFICATION #69 FILED 9/24/2025</u>	SCHUMACHER, KYLE	Trustee Recommends Approval of Amended Mod #69 with M4 Order.
1 Reset	JANKOWSKI	0.62 Mos	Modification was filed to cure delinquency.	WAYNE	
10/7/24	\$920.00	10/3/25	Amended Mod works at 100% to general unsecured creditors per Debtor's OF122C requirement with no adverse effect on any creditor requiring additional notice.		
12 of 60	WO	\$424.62			
Trustee requests an MR4 order due to disposable income.					
25-80042	LAJEANE SUE	\$1,250.00	<u>CONFIRMATION HEARING</u>	SCHUMACHER, KYLE	Trustee does not recommend confirmation.
5 Resets	THOMPSON	0.39 Mos	<u>MOTION TO DISMISS</u>	WAYNE	
1/31/25	\$3,170.00	10/6/25	<u>FILED 3/18/2025, DOC #25</u>		
9 of 60	No Pmt info	\$1,920.00	No Response to Trustee's Motion to Dismiss.		
Debtor has failed to file an EFT/ACH authorization with the Court.					
PLAN #59 filed 9/22/2025 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.					
Objection to Confirmation #27 filed 4/9/2025 by NewRez/Shellpoint Mortgage.					
Plan does not meet the liquidation test pursuant to the requirements of 11 U.S.C. 1325(a)(4).					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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>
10:00 am					
21-80059 0 Resets 4/22/21 54 of 60	ADRIAN LYNN PARKS \$1,990.00 WO	\$1,659.82 0.83 Mos 10/7/25 \$2,300.00	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #67 FILED 5/22/2025 FOR</u> <u>NON-PAYMENT</u> Response filed 7/11/25 at #68. Case is on a full wage order. Employer is paying, but there have been several months in which only partial payments, or no payments have posted. Last payments posted on 10/7/25 totaling \$2,300 via TFS. Delinquent \$1,659.82 with next payment due 10/22/25.	SOUTHWARD, ERIC	Trustee Recommends Dismissal.
25-80091 5 Resets 3/3/25 7 of 60	JESSICA L MAHANAY \$1,925.00 EFT	\$9,625.00 5.00 Mos 6/16/25 \$1,925.00	<u>CONFIRMATION HEARING</u> <u>MOTION TO DISMISS</u> <u>FILED 4/17/2025, DOC #22</u> Response to Trustee's Motion to Dismiss filed 5/8/2025 at docket #24. Debtor is delinquent 5 payments through 10/2/2025 totaling \$9,625.00. No payments since June. Only two payments made in 7 months since filing. Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses. PLAN #35 filed 6/12/2025 works, paying 6.66% to the general unsecured creditors. No corrective action since last hearings resulting in prejudicial delay to creditors.	SOUTHWARD, ERIC	Trustee recommends dismissal.
25-80265 2 Resets 6/17/25 4 of 60	THOMAS EARL CAMPBELL \$500.00 WO	\$980.00 1.96 Mos 7/23/25 \$480.00	<u>CONFIRMATION HEARING</u> <u>AMENDED MOTION TO DISMISS</u> <u>FILED 8/7/2025, DOC #27</u> Response to Trustee's Motion to Dismiss filed 8/9/2025 at docket #28. Debtor is delinquent 1.96 payments through 9/17/2025 totaling \$980.00. PLAN #29 filed 8/13/2025 works, paying 2.24% to the general unsecured creditors.	SOUTHWARD, ERIC	Trustee recommends dismissal.

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
25-80311	KYLE EDWARD	\$267.67	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	SVETLY-BERG	0.59 Mos	<u>MOTION TO DISMISS #26 FILED 8/14/2025</u>		
7/3/25	\$450.00	10/3/25	Debtor's Response to Trustee's Motion to Dismiss filed 9/4/2025 at docket #30.		
3 of 36	EFT WO	\$103.85	IRS claim #1 filed 8/5/2025 shows unfiled tax returns for the years 2022, 2023 and 2024, reflecting a priority claim amount of \$7,785.82. Trustee received unsigned copies of these returns on 10/6/2025: 2022 shows a liability of \$694.00, 2023 shows a refund of \$231.00 and 2024 shows a liability of \$183.00. PLAN #32 filed 9/11/2025 provides \$600.00 for the IRS in Paragraph 6.		
			Plan provides for treatment of the Attorney General child support claim in Paragraph 6 instead of 5.		
			Plan surrenders a 2023 Ram Truck 1500 (Ally Financial), which had been retained in previous plans, but does not provide for the adequate protection claim granted under the initial order for months 1-2.		
			Plan Summary Line 9 is incorrect. It reflects \$0.00 when Plan and top portion of Summary reflect \$3,331.00. Consequently, Lines 11 and 12 are also incorrect.		
25-80330	ANDREA DENISE	\$0.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
1 Reset	HALL-ROLSAL	0.00 Mos	<u>MOTION TO DISMISS</u>		
7/23/25	\$475.00	9/18/25	<u>FILED 8/14/2025, DOC #22</u>		
3 of 60	EFT	\$475.00	Response to Trustee's Motion to Dismiss filed 9/4/2025 at #25.		
			Based on JD Power value (\$11,691.00) as required by Order #5, PLAN #14 filed 8/6/2025 does not provide sufficient adequate protection to Chase Auto Finance on the 2020 Chevrolet Trax.		
			Paragraph 8C of the Plan is incomplete as Date Last Payment is Due has not been provided on the PennyMac mortgage claim.		
			Plan fails to properly provide for treatment of the secured claim # 11 filed on 10/5/2025 by TitleMax of Texas, Inc. in the amount of \$7,375.83 for a 2019 Nissan Versa. Plan reflects First Star Financial, LLC.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 Summary Line 9 is incorrect. It reflects \$1,269.00 when Plan and top portion of Summary reflect \$3,731.00. Consequently, Lines 11 and 12 are also incorrect.					
Trustee alleges Plan is not feasible. Trustee has not received proof of income.					
25-80336	SIMON GONZALES,	\$50.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	JR and AMY	0.02 Mos	<u>MOTION TO DISMISS</u>		
7/26/25	ELIZABETH	9/29/25	<u>FILED 9/17/2025, DOC #22</u>		
3 of 60	GONZALES	\$2,150.00	No Response to Trustee's Motion to Dismiss.		
	\$2,200.00				
	EFT				
PLAN #15 filed 8/1/2025 fails to properly provide for claim #18 filed on 10/6/2025 by NewRez LLC d/b/a Shellpoint Mortgage Servicing (Arrears per POC: \$28,661.87, Plan \$24,885.18. Ongoing payments per POC \$832.09; Plan: \$1,410.80). Objection to Confirmation #25 filed 8/11/25.					
Plan fails to provide for treatment of the secured claim #1 filed on 7/30/2025 by Galveston County Tax Office in the amount of \$224.74 for estimated 2025 ad valorem tax.					
Based on JD Power value (\$15,840.00) as required by Order #6, the Plan does not provide sufficient adequate protection to Prestige Financial Services on the 2020 Mitsubishi Outlander.					
Plan Summary Line 9 is incorrect. It reflects \$1,588.00 when Plan and top portion of Summary reflect \$3,412.00. Consequently, Lines 11 and 12 are also incorrect.					
Trustee alleges the Plan may not be feasible. Plan provides for a \$1,000 plan payment increase in month 13 without explanation.					
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	\$4,340.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends dismissal.
0 Resets	\$2,170.00	2.00 Mos	<u>MOTION TO DISMISS</u>		
7/28/25	EFT	1/1/00	<u>FILED 9/17/2025, DOC #22</u>		
3 of 60		\$0.00	No Response to Trustee's Motion to Dismiss.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
No payments remitted. Debtor is delinquent 2.00 payments through September totaling \$4,340.00.					
Debtor failed to substantiate the \$8,606.18 to be paid to IRS in PLAN #2 filed on 7/28/2025. IRS has not filed a claim, and Trustee must disburse according to Plan. Debtor's 2024 tax return reflects a refund.					
PLAN #2 filed 7/28/2025 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.					
25-80342	JEFFREY WILLIAM	\$1,170.00	CONFIRMATION HEARING	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
0 Resets	PAYSSE	1.00 Mos	MOTION TO DISMISS		
7/29/25	\$1,170.00	8/21/25	FILED 9/17/2025, DOC #18		
3 of 60	WO	\$1,170.00	No Response to Trustee's Motion to Dismiss.		
No payments remitted. Debtor is delinquent totaling \$1,170.00 with the next payment due 10/28/2025.					
PLAN #2 filed 7/29/25 works, paying 4.282% to the general unsecured creditors.					
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.					
Debtor has failed to provide Trustee with proof of income to substantiate the					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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

amounts listed on Schedule I and Debtor's Official Form 122C. Further. Schedule I is incomplete as the Occupation, Employer's address and Length of Employment has not been provided for the Non Filing Spouse.

Debtor has failed to provide proof of Non Filing Spouse's direct payment for a 2020 Kia Soul.

25-80377	DANIEL LEE	\$2,780.00	<u>CONFIRMATION HEARING</u>	SOUTHWARD, ERIC	Trustee recommends dismissal.
0 Resets	SELLARDS	1.00 Mos	<u>MOTION TO DISMISS</u>		
8/15/25	\$2,780.00	1/1/00	<u>FILED 9/17/2025, DOC #24</u>		
2 of 60	No Pmt info	\$0.00	No Response to Trustee's Motion to Dismiss.		

Debtor has not remitted any payments.

Debtor provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C on October 9, 2025, which Trustee needs to review.

PLAN #16 filed 9/9/2025 fails to fully provide for claim #12 Idaho Housing and Finance Association (Arrears per POC: \$20,472.11, Plan: \$14,298.08; Ongoing payments per POC: \$2,029.25, Plan: \$1,978. Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Objection to Confirmation #22 filed 9/15/2025 by Idaho Housing and Finance Association.

Plan fails to provide for all secured creditors disclosed on Schedule D.

Based on JD Power value (\$9,360) as required by Order #4, the Plan does not provide sufficient adequate protection to American Credit Acceptance on the 2009 Jeep Wrangler.

Based on JD Power value (\$3,802.50) as required by Order #4, the Plan does not provide sufficient adequate protection to Texas Car Title and Payday Loan on the 2012 Kia Sorento.

Plan Summary Line 9 is incorrect. Plan Summary reflects \$2,000 while the Plan

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
and top portion of Summary reflect \$3,000. Consequently, Lines 11 and 12 are also incorrect.					
24-80145	GENE ALTON and	\$3,100.00	<u>AMENDED UNIFORM MODIFICATION #61 FILED 10/6/2025</u>	VENABLE, DAVID L	Trustee
1 Reset	LORENE M	0.65 Mos	<u>POST-CONF. TRUSTEE'S MOTION TO DISMISS #52 FILED 8/21/2025 FOR</u>		Recommends
5/30/24	WILLIAMS	10/9/25	<u>NON-PAYMENT</u>		Amended Mod
17 of 60	\$4,800.00	\$1,500.00	Modification was filed add post-petition mortgage payments, add a Reserve for HOA and provide for Agreed Order #50 with Nationstar Mortgage entered 7/11/25.		#61 be Denied.
	EFT		Amended Mod works at 4% to general unsecured creditors with no adverse effect on any creditor requiring additional notice but cannot be recommended until payments are brought current.		Trustee
			Motion to dismiss for non-payment. Debtors had been making payments via ePay, but there have been several months in which no payments have posted. Last payment posted on 10/9/25 for \$1,500.		Recommends
			Mod payment is \$4,800.		Dismissal.
			Per the Mod, Debtor is delinquent \$3,100 with next payment due 10/29/25.		
			If the Mod is not approved, Debtor will be paid ahead by \$500.		
25-80237	LASONYA MADRIA	\$8,800.00	<u>CONFIRMATION HEARING</u>	VENABLE, DAVID L	Trustee
2 Resets	MONTGOMERY	2.59 Mos	<u>AMENDED MOTION TO DISMISS</u>		recommends
6/2/25	\$3,400.00	9/11/25	<u>FILED 8/7/2025, DOC #27</u>		dismissal.
4 of 60	EFT	\$2,700.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 2.59 payments through 10/2/2025 totaling \$8,800.00.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		
			Line 9 of PLAN SUMMARY #37 filed 9/2/2025 is incorrect. It reflects \$400.00 when Plan and top portion of Summary reflect \$3,800.00. Consequently, Lines 11 and 12 are also incorrect.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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					
25-80151	DOROTHY DENICE	(\$33.86)	<u>CONFIRMATION HEARING</u>	WRZESINSKI,	Trustee does not recommend confirmation.
3 Resets	BARBER	-0.05 Mos	<u>MOTION TO DISMISS #22 FILED 5/15/2025</u>	CLAYTON WILLIAM	
4/15/25	\$650.00	10/1/25	No Response to Trustee's Motion to Dismiss.		
6 of 60	WO	\$131.54			
			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 10/29/2025 at 9:00 AM.		
			United States' (IRS) Motion to Stay Proceedings #52 filed 10/3/2025.		
			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.		
25-80282	SCOTT NEAL and	\$11,584.50	<u>CONFIRMATION HEARING</u>	WRZESINSKI,	Trustee does not recommend confirmation.
1 Reset	REGINA MARIE	1.75 Mos	<u>MOTION TO DISMISS</u>	CLAYTON WILLIAM	
6/25/25	TAFURI	10/1/25	<u>FILED 8/14/2025, DOC #32</u>		
4 of 60	\$6,619.00	\$1,654.50	No Response to Trustee's Motion to Dismiss.		
	WO				
			Debtor is delinquent 1.75 payments through 9/25/2025 totaling \$ 11,584.50.		
			PLAN #22 filed 7/8/2025 fails to fully provide for claim #20 filed 9/2/2025 by Everett Financial (Arrears per POC: \$60,228.43, Plan: \$17,149.32. Ongoing payments POC: \$3,333.69; Plan: \$4,238.00). Objection to Confirmation #36 filed 9/3/2025.		
			Objection to Confirmation #24 filed 7/9/25 by AmeriCredit Financial Services, Inc (2022 Chevrolet Suburban).		
			No corrective action since last hearing.		
25-80350	LAURA MICHELLE	\$446.16	<u>CONFIRMATION HEARING</u>	WRZESINSKI,	Trustee does not recommend confirmation.
0 Resets	HARDIN	0.15 Mos	<u>MOTION TO DISMISS</u>	CLAYTON WILLIAM	
8/1/25	\$2,900.00	10/3/25	<u>FILED 9/17/2025, DOC #21.</u>		
2 of 60	WO	\$1,338.46	No Response to Trustee's Motion to Dismiss.		
			PLAN #2 filed 8/1/2025 fails to provide for treatment of the secured claim #1 filed		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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

on 8/6/2025 by U.S. Department of HUD in the amount of \$58,516.18 for the homestead.

Plan fails to properly provide for treatment of the secured claim #9 filed on 10/3/2025 by Associated Credit Union of Texas for Debtor's assumed lease on a 2020 Infinity G50 in Paragraph 16. Plan proposes to treat the lease as an avoided lien in Paragraph 13.

Trustee alleges Plan Summary #2 fails to disclose the full non-exempt property amount and the plan fails to meet the liquidation test.

Plan Summary Line 9 is incorrect. It reflects \$384.50 when Plan and top portion of Summary reflect \$6,265.50. Consequently, Lines 11 and 12 are also incorrect.

Debtor failed to provide documentation supporting the expenses reflected on Schedule J.

Objection to Confirmation #15 filed 8/8/25 by Lakeview Loan Servicing, LLC.

25-80086	SHEILA	\$2,085.00	CONFIRMATION HEARING	YAO, KURT	Trustee does not
4 Resets	ROBERTSON	0.82 Mos	MOTION TO DISMISS #29 FILED 4/17/2025		recommend
3/3/25	SLAYTON	10/9/25	No Response to Trustee's Motion to Dismiss.		confirmation.
7 of 60	\$2,535.00	\$2,335.00			
	WO				
			Debtor is delinquent \$2,085.00 through 10/2/2025.		
			PLAN #48 filed 9/10/2025 works, paying 6.12% to the general unsecured creditors.		
			Plan Summary Line 9 is incorrect. It reflects \$87.00 when Plan and top portion of Summary reflect \$4,913.00. Consequently, Lines 11 and 12 are also incorrect.		
25-80272	HAGOP NERSES	\$6,540.00	CONFIRMATION HEARING	YAO, KURT	Trustee
2 Resets	KAZIZIAN	2.67 Mos	AMENDED MOTION TO DISMISS #38 FILED 9/3/2025		recommends
6/20/25	\$2,450.00	9/19/25	No Response to Trustee's Motion to Dismiss.		dismissal.
4 of 60	EFT	\$200.00			
			Debtor is delinquent 2.87 payments totaling \$6,540.00, with next payment due on 10/20/2025.		

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 #16 filed 10/6/2025 shows an unfiled income tax return for the year 2024 and unfiled FICA tax returns for the years 2019-2025, reflecting a priority claim amount of \$68,622.00. Trustee has not received copies of any FICA tax returns and received a signed affidavit for the 2023 and 2024 tax years alleging insufficient taxable income to require filing a tax return. PLAN #39 filed 9/10/2025 fails to provide any treatment for the IRS.

Objection to Confirmation #29 filed 8/4/2025 by NewRez/Shellpoint Mortgage.

Plan Summary Line 9 is incorrect. Line 9 reflects \$287.00 while the Plan reflects \$4,713.00. Consequently, Lines 11 and 12 are also incorrect.

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

25-80348	RICKEY JOSEPH	\$1,435.38	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee does not recommend confirmation.
0 Resets	MARSHALL	0.60 Mos	<u>AMENDED MOTION TO DISMISS</u>		
7/31/25	\$2,400.00	10/1/25	<u>FILED 10/8/2025, DOC #36</u>		
3 of 60	WO	\$964.62	No Response to Trustee's Motion to Dismiss.		

Debtor is delinquent .60 payments through September totaling \$1,435.38, with next payment due 10/30/2025.

Trustee alleges PLAN #27 filed 8/20/2025 fails to provide for all of Debtor's disposable income. Per testimony, Debtor proposes to retain a 2024 Cadillac LYRIQ with a \$1,063.00 monthly payment at the expense of the general unsecured creditors but failed to list the payment on Schedule J. 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 proposes to retain a 925 2 CTW Tennis Necklace with a \$458.32 monthly payment at the expense of the general unsecured creditors. Schedule B reflects a value of only \$550.00. Further, the payment will terminate 12/31/2026 without a corresponding step up in payments.

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 failed to provide proof to substantiate the amounts to be paid to Bridgecrest Credit through the Plan for a 2017 Mercedes-Benz C300. Creditor has not filed a claim and Trustee must disburse according to the Plan.					
Debtor failed to provide proof to substantiate the amounts to be paid to Bridgecrest Credit through the Plan for a 2018 BMW 230i. Creditor has not filed a claim and Trustee must disburse according to the Plan.					
Plan Summary Line 9 is incorrect. It reflects \$87.00 when Plan and top portion of Summary reflect \$4,913.00. Consequently, Lines 11 and 12 are also incorrect.					
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.					
25-80366	JARED SHAWN	\$0.00	<u>CONFIRMATION HEARING</u>	YAO, KURT	Trustee recommends dismissal.
0 Resets	BOULLION	0.00 Mos	<u>AMENDED MOTION TO DISMISS</u>		
8/6/25	\$560.00	10/7/25	<u>FILED 10/8/2025, DOC. #27</u>		
2 of 60	EFT	\$560.00	No Response to Trustee's Motion to Dismiss.		
IRS claim #2 filed 10/6/2025 shows unfiled tax returns for the years 2022 and 2024 and reflects a priority claim amount of \$4,952.87. Trustee has not received a copy of the 2022 and 2024 tax returns. PLAN #7 filed 8/13/2025 fails to provide any treatment for the IRS.					
Plan fails to fully provide for treatment of the secured claim #1 filed on 8/28/2025 for a 2020 Chevy Silverado 1500 (Claim: \$21,185.76; Plan: \$20,608). Further, the Plan proposes to pay Americredit's claim in Paragraph 9A instead of 9B despite being purchased more than 910 days before the petition date.					
Plan Summary Line 9 is incorrect. It reflects \$37.00 when Plan and top portion of Summary reflect \$4,963.00. Consequently, Lines 11 and 12 are also incorrect.					
Per 341 testimony, Schedule J does not represent a good faith estimate of Debtor's projected expenses.					

Pre and Post Conf Galveston Hearing
Judge Alfredo R. Perez, Galveston
Tiffany D. Castro, Trustee
October 16, 2025 10:00 am

Reset Dates:
11/13/2025
12/11/2025
01/08/2026

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 Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-80134	RICHARD LYMAN	\$1,113.26	<u>CONFIRMATION HEARING</u>	YATES, PHILLIP	Trustee does not recommend confirmation.
4 Resets	LASATER	0.55 Mos	<u>MOTION TO DISMISS #23 FILED 5/15/2025</u>	JASON	
4/1/25	\$2,010.00	9/12/25	No Response to Trustee's Motion to Dismiss.		
6 of 51	EFT	\$890.58			
PLAN #42 filed 9/10/2025 works at 100% to all creditors. Plan must remain 100% per liquidation requirement, Debtor's Official Form 122C requirement of \$42,643.20, plan term and disposable income.					
Plan Summary Line 9 is incorrect. It reflects \$300.00 when Plan and top portion of Summary reflect \$4,200.00. Consequently, Lines 11 and 12 are also incorrect. Plan Summary further fails to list amount of filed general unsecured claims.					
Plan Summary Box 15 is not checked indicating reason for 100% Plan.					