

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37245	JOSUE VAZQUEZ	<b>\$0.02</b>	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee recommends dismissal with prejudice.</b>
12/1/25	\$0.01	2.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
2/9/26	No Pmt info	1/1/00	<b><u>FILED 1/15/2026, DOC. #19</u></b>		
2 of 60		\$0.00	No Response to Trustee's Motion to Dismiss.  IRS claim #7 filed 1/26/2026 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$7,022.29. Trustee has not received signed/unsigned copies of the 2022-2024 tax returns.  Debtor failed to appear for his 341 Meeting held on 1/14/2026.  Debtor has failed to provide proof of identification and has failed to file schedules , an Official Form 122C, a statement of financial affairs, pay advices, Chapter 13 Plan and Plan Summary.  Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court and has not made a payment in this case.  Debtor has caused unreasonable delay that is prejudicial to creditors under 11 U.S.C. Sec. 707(a).		
25-37442	TREVA DEVONDA	<b>\$0.01</b>	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee recommends dismissal.</b>
12/8/25	MOTT	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #28</u></b>		
2/17/26	\$0.01	1/1/00	No Response to Trustee's Motion to Dismiss.  Debtors First Meeting of Creditors has not been conducted or concluded.  Debtor failed to file proof of attendance at an approved credit counseling course taken before the petition date.  Debtor has failed to file a Uniform Plan with attached Plan Summary pursuant to 11 U.S.C. Section 1321 and Local Bankruptcy Rule 3015-1.		
2 of 60	No Pmt info	\$0.00			

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			Debtor failed to provide Trustee with proof of identity and a copy of her 2024 tax return.		
			Debtor failed to file pay advices.		
			Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
25-36210	DONALD CLAY	\$248.44	<b><u>CONFIRMATION HEARING</u></b>	ADAMS, JIM ALAN	<b>Trustee does not recommend confirmation.</b>
10/20/25	WILKINS	0.23 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
12/29/25		2/5/26	<b><u>FILED 11/21/2025, DOC. #24</u></b>		
4 of 60	SANDY KING WILKINS	\$497.08	No Response to Trustee's Motion to Dismiss.		
	\$1,077.00 WO		PLAN #2 filed 10/20/2025 fails to provide for treatment of the priority claim #9 filed on 11/17/2025 by the IRS in the amount of \$25,388.20 for 2022-2024 tax liability.		
			Debtors are proposing to pay TD Bank directly in paragraph 9C of the Plan for a 2020 Chevy Corvette, however, claim #3 reflects an arrearage amount of \$3,273.99. Motion for Relief from the Stay #37 filed 1/22/2026 by TD Bank. Hearing is set for 2/18/2026 at 9:30.		
			Debtors are proposing to pay Ally Bank directly in paragraph 9C of the Plan for a 2023 GMC Sierra 1500 Denali, however, claim #8 reflects an arrearage amount of \$1,641.53.		
			Plan Summary does not match the plan.		
			The proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and		

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
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<u>Month/Term</u>					
<b>9:30 am</b>					
thus the plan may not meet the liquidation test.					
No corrective action since last hearing					
25-36788	OLUSESAN	\$615.38	<b><u>CONFIRMATION HEARING</u></b>	ALSINA-BATISTA,	<b>Trustee does not recommend confirmation.</b>
11/10/25	OMOTUNDE	0.08 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #19</u></b>	CARLOS C	
1/20/26	OYEMADE	1/22/26	No Response to Trustee's Motion to Dismiss.		
3 of 60	\$7,900.00 WO	\$3,692.31	PLAN #39 filed 2/2/2026 the grand total in paragraph 4 is mathematically incorrect.		
25-36562	RUFUS RICHMOND	\$189.00	<b><u>CONFIRMATION HEARING</u></b>	ARNIC, RODERICK J	<b>Trustee recommends confirmation of Plan #43 filed 2/3/2026 with a C4 Order.</b>
10/31/25	\$1,420.00 WO	0.13 Mos	PLAN #43 filed 2/3/2026 works at 100% to all creditors. Plan must remain 100% due to disposable income.		
1/9/26		2/3/26			
4 of 60		\$662.50			
25-37009	GABRIELLE	(\$295.10)	<b><u>CONFIRMATION HEARING</u></b>	BAKER, REESE W	<b>Trustee does not recommend confirmation.</b>
11/21/25	MICHELLE SPILLER	-0.31 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
1/30/26	\$960.00 WO	2/3/26	<b><u>FILED 2/2/2026, DOC. #23</u></b>		
3 of 60		\$443.02	No Response to Trustee's Motion to Dismiss.		
Debtor failed to provide the Trustee with copies of the non-filing spouse's 2023-2024 Tax Returns.					
Wage Order #7 entered 11/25/2025 is not yet active.					
Paragraph 7 of PLAN #2 filed 11/21/2025 proposes to surrender Navy FCU's collateral but fails to list a description of the collateral in the column provided.					

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9:30 am

Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due has not been provided on MRC/United Wholesale's claim.

Paragraph 8C of the Plan is incomplete as the Date Last Payment is Due, Contract Interest Rate and monthly payment have not been provided on SBA's and Meridiana CAI's claims.

Plan fails to provide for treatment of the secured claim #3 filed on 11/28/2025 by U. S. Department of HUD in the amount of \$74,013.59 for Debtor's homestead property.

The proposed plan does not provide a dividend to unsecured creditors that equals or exceeds the amount mandated by Form 122C.

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

Per 341 testimony, Schedule J does not represent a good faith estimate of Debtor's projected expenses.

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

25-35765	BRANDI GAY	\$2,116.09	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	<b>Trustee does not recommend confirmation.</b>
9/30/25	PARKER	0.77 Mos	<b><u>MOTION TO DISMISS FILED 11/6/2025, DOC #17</u></b>		
12/9/25	\$2,750.00	1/27/26			
5 of 60	WO	\$1,269.13	No Response to Trustee's Motion to Dismiss.		
			PLAN #33 filed 1/2/2026 fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122C #1 filed on 9/30/2025.		
			Debtor's Objections to Claims #1 and #3 of Ashley Funding filed 1/2/2026 at dockets #34 and #35 are set for hearings on 2/10/2026 at 1:30 pm.		

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<b>9:30 am</b>					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.					
25-36104	LANCE EARL RICE,	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	<b>Trustee does not recommend confirmation.</b>
10/14/25	SR	0.00 Mos	<b><u>MOTION TO DISMISS FILED 11/7/2025, DOC #16</u></b>		
12/23/25	\$650.00	1/9/26			
4 of 46	EFT	\$650.00	No Response to Trustee's Motion to Dismiss.		
PLAN #33 filed 1/13/2026 works, paying 18.05% to the general unsecured creditors. However, Paragraph 21 fails to list the correct total for the ad valorem tax reserve.					
25-36657	ALLISON MASON	\$3,850.00	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	<b>Trustee does not recommend confirmation.</b>
11/4/25	\$4,150.00	0.93 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #32</u></b>		
1/13/26	EFT	1/20/26			
3 of 60		\$4,300.00	No Response to Trustee's Motion to Dismiss.		
PLAN #44 filed 2/3/2026 fails to properly provide for amended mortgage claim #17 of August REI LLC (Ongoing payments per POC: \$1,676.75; Plan: \$2,484.32).					
25-37133	DEEANA ROSE	\$1,475.00	<b><u>CONFIRMATION HEARING</u></b>	BRYEANS, DONALD	<b>Trustee does not recommend confirmation.</b>
11/26/25	KITTLE	0.73 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
2/4/26	\$2,025.00	2/2/26	<b><u>FILED 2/2/2026, DOC. #37</u></b>		
3 of 60	EFT	\$550.00	No Response to Trustee's Motion to Dismiss.		
Debtor is delinquent .73 payments through January totaling \$1,475.					
PLAN #2 filed 11/26/2025 fails to properly provide for claim #10 filed 1/30/2026 by LoanCare, LLC (Arrears per POC: \$27,225.12, Plan \$21,368. Ongoing payments per POC \$1,313.15; Plan: \$1,315.15).					
Per 341 testimony, Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.					

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<b>9:30 am</b>					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-37157	SASHA NICOLE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	CIMENT, DANIEL	<b>Trustee does not recommend confirmation.</b>
11/26/25	SESSION	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
2/4/26	\$3,450.00	1/28/26	<b><u>FILED 2/5/2026, DOC. #28</u></b>		
3 of 60	EFT WO	\$3,465.00			
No Response to Trustee's Motion to Dismiss.					
Trustee alleges PLAN #22 filed 1/22/2026 is not feasible as it provides only \$163.71 to general unsecured creditors. Debtor has a lender established escrow and an interest bearing auto claim.					
Plan fails to properly provide for claim #9 filed on 2/4/2026 by International Bank of Commerce (Arrears per POC: \$18,745.41, Plan \$17,600). Further, the plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.					
Plan Summary #2 fails to list the non-exempt property amount of \$14,377.50 and thus, fails to meet the liquidation test.					
25-36163	JOEY BERNARD	\$81.00	<b><u>CONFIRMATION HEARING</u></b>	DEAL, RICK J	<b>Trustee does not recommend confirmation.</b>
10/16/25	HARRIS	0.03 Mos	<b><u>MOTION TO DISMISS FILED 11/7/2025, DOC #17</u></b>		
12/26/25	\$2,901.00	2/3/26			
4 of 60	WO	\$1,410.00			
No Response to Trustee's Motion to Dismiss.					
PLAN #43 filed 1/27/2026 fails to provide for treatment of secured claim #14 filed 12/27/2025 by Westlake Financial Services in the amount of \$4,391.03 for a 2010 Ford F150.					



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<u>Month/Term</u>					
<b>9:30 am</b>					
the case. Bar date is 2/12/2026.					
25-36686	BANNON JOHN	<b>\$816.90</b>	<b><u>CONFIRMATION HEARING</u></b>	FEALY, VICKY	<b>Trustee recommends confirmation of Plan #34 filed 2/3/2026.</b>
11/4/25	DYE	0.15 Mos			
<b>1/13/26</b>		2/3/26	PLAN #34 filed 2/3/2026 works, paying 41.27% to the general unsecured creditors.		
3 of 60	KELLY LYNN DYE	\$2,446.15			
	\$5,300.00				
	WO				
25-35963	JUAN CARLOS	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee recommends dismissal.</b>
10/7/25	SUAREZ	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	T	
<b>12/16/25</b>	\$325.00	2/2/26	<b><u>FILED 1/15/2026, DOC. #40</u></b>		
4 of 60	EFT	\$325.00			
No Response to Trustee's Motion to Dismiss.					
IRS claim #8 filed 1/12/2026 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$3,692.25. Trustee received a signed copy of the 2024 tax return dated 4/11/2025. PLAN #2 filed 10/7/2025 fails to provide any treatment for the IRS.					
Plan fails to fully provide for treatment of the secured claim #2 filed on 10/23/2025 by Carrington Mortgage for the homestead (Claim: \$194,639.74; Plan: \$9,831.63). Further, Debtor has failed to include an ad valorem tax reserve as required by Paragraph 21(D). Lastly, Plan does not provide for Carrington Mortgage's 3002.1(c) Post-Petition Fee Notice, doc. #27, in the amount of \$2,250 for bankruptcy/proof of claim fees, Objection, plan review and 410A.Objection to Confirmation #14 filed by Carrington Mortgage Services on 11/5/2025.					
Plan fails to provide for treatment of secured claim #3 filed on 11/5/2025 by Quantum 3/Good Leap in the amount of \$43,953.37 for solar panels.					
Plan fails to provide for treatment of the secured claim #5 filed on 11/20/2025 by Harris County LGBS Clients/Houston City College in the amount of \$66.88 for					

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<b>9:30 am</b>					
<p>2025 property taxes. Objection to Confirmation #28 filed by Houston City College on 12/2/2025.</p> <p>Plan fails to provide for treatment of secured claim #6 filed on 12/3/2025 by Jefferson Capital Systems, Inc. (Conn's) in the amount of \$2,621.29 for queen bed and dryer.</p> <p>Plan Summary #2 is incomplete. The projected income, expenses and disposable income amounts are incomplete.</p> <p>Plan Summary fails to list the non-exempt property amount of \$10.</p> <p>No corrective action since the last 2 hearings.</p>					
25-36023	MONGELIA ROSS	(\$38.42)	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee does not recommend confirmation.</b>
10/8/25	\$500.00	-0.08 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 11/25/2025, DOC #24</u></b>	T	
12/17/25	WO	2/5/26			
4 of 60		\$115.38	Debtor's Response to Trustee's Motion to Dismiss filed 1/6/2026 at docket #36.		
<p>IRS claim #11 filed 12/15/2025 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$12,820.01. Trustee received an unsigned copy of Debtor's 2022 return on 1/7/2026, which reflects a liability of \$143.00. PLAN #34 filed 1/6/2026 fails to provide any treatment for the IRS.</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.</p>					
25-37091	LARONDA KAY	\$850.00	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee recommends dismissal.</b>
11/25/25	COLEMAN	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #17</u></b>	T	
2/3/26	\$850.00	1/6/26			
3 of 60	No Pmt info	\$850.00	No Response to Trustee's Motion to Dismiss.		
<p>Debtor is delinquent 1 payment through 1/25/2026 totaling \$850 and Debtor has failed to file a wage deduction order or EFT authorization with the Court.</p> <p>IRS claim #5 filed 12/19/2025 shows an unfiled tax return for the year 2023, 2024</p>					

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and reflects a priority claim amount of \$2,087.48. Trustee has not received a copy of the 2023 tax return. PLAN #2 filed 11/25/2025 fails to provide any treatment for the IRS.

Plan fails to provide for treatment of priority claim #6 filed 1/15/2026 Attorney General of Texas in the amount of \$7,526.84. Further, Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).

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

25-37232	TAMEACCA	<b>\$76.67</b>	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee does not recommend confirmation.</b>
12/1/25	MICHELLE WILSON	0.04 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	T	
<b>2/9/26</b>	<b>\$1,750.00</b>	2/5/26	<b><u>FILED 1/16/2026, DOC. #20</u></b>		
2 of 56	WO	\$403.85			

No Response to Trustee's Motion to Dismiss.

PLAN #2 filed 12/1/2025 fails to properly provide for claim #3 filed 1/30/2026 by Cenlar FSB (Arrears per POC: \$30,687.87, Plan \$24,919.70. Ongoing payments per POC \$921.31; Plan: \$1,032.32). Objection to Confirmation #15 filed by Cenlar FSB on 12/9/2025.

Plan fails to meet the liquidation test.

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

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25-37282	BERNARD KOFI	\$16,700.00	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES		<b>Trustee</b>
12/1/25	ANYAN	2.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #20</u></b>	T		<b>recommends</b>
2/9/26	\$8,350.00	1/1/00				<b>dismissal.</b>
2 of 60	No Pmt info	\$0.00	No Response to Trustee's Motion to Dismiss.			
<p>No payments have been made Debtor has failed to file a wage deduction order or EFT authorization with the Court.</p> <p>Debtor's First Meeting of Creditors has not been conducted or concluded.</p> <p>Debtor failed to provide Trustee's with proof of identity.</p> <p>The filing fees for this case have not been paid in full. An Order granting Application to Pay Filing Fees in Installments was entered on 12/5/2025, the final installment payment is due 3/2/2026. No installment payments have been made.</p> <p>IRS claim #7 filed 1/27/2026 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$16,373.76. Trustee has not received a copy of the 2024 tax return. PLAN #2 filed 12/1/2025 fails to provide any treatment for the IRS.</p> <p>Plan fails to provide for treatment of the secured claim #1 filed 12/4/2025 by US Department of HUD in the amount of \$58,693.28.</p> <p>Plan fails to fully provide for the claim of Rocket Mortgage LLC (Arrears per POC: \$95,940.63, Plan: \$69,599; Ongoing payments per POC: \$4,120.34, Plan: \$3,897). Objection to Confirmation #26 filed 2/4/2026 by Rocket Mortgage.</p> <p>Plan fails to fully provide for the claim of NewRez, LLC (Arrears per POC: \$24,864.72, Plan: \$15,973; Ongoing payments per POC: \$2,082.98, Plan: \$2,070). Objection to Confirmation #16 filed 12/24/2025 by NewRez, LLC dba Shellpoint Mortgage Servicing.</p> <p>Plan fails to provide for treatment of secured claim #8 filed 2/3/2026 by VW Credit in the amount of \$63,966.62 for a 2020 Audi S7. Objection to Confirmation #25</p>						

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**February 11, 2026 9:30 am**

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03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
filed 1/30/2026 VW Credit, Inc.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-36477	GREGORY WAYNE	\$1,711.00	<b><u>CONFIRMATION HEARING</u></b>	GALLEVO, MICHAEL	Trustee recommends confirmation of Plan #40 filed 1/27/2026.
10/30/25	MOORE	0.86 Mos			
1/8/26		1/6/26	PLAN #40 filed 1/27/2026 works, paying 2.10% to the general unsecured creditors.		
4 of 60	ANITA NOVETTE MOORE	\$145.00			
	\$2,000.00				
	WO				
25-37183	DARRALYN DENISE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	GALLEVO, MICHAEL	Trustee recommends confirmation of Plan #22 filed 2/3/2026.
11/28/25	BROWN	0.00 Mos			
2/6/26	\$475.00	1/27/26	PLAN #22 filed 2/3/2026 works, paying 29.80% to the general unsecured creditors.		
3 of 60	WO	\$475.00			
25-34678	JUAN PEDRO	(\$28.00)	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	Trustee recommends confirmation and dismissal hearings be continued to 3/18/2026 to allow objection to IRS claim to be heard.
8/12/25	MEDINA	-0.01 Mos	<b><u>MOTION TO DISMISS FILED 10/15/2025, DOC #30</u></b>		
10/21/25		2/4/26	Response to Trustee's Motion to Dismiss #33 filed 11/6/2025.		
6 of 60	BLANCA A. MEDINA	\$760.00			
	\$1,950.00		IRS claim #18 filed 10/24/2025 shows an unfiled tax return for the year 2019, 2022, 2023, 2024 and reflects a priority claim amount of \$91,318.60. Trustee has received unsigned copies of all the returns. PLAN #56 filed 1/16/2026 only provides \$3,229 for the IRS.		
	EFT		Debtor's Objection to IRS Claim #13 filed 12/4/2025, docket #42. Hearing set for 2/18/2026 at 1:30 PM		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

9:30 am

Paragraph 9C of the Plan is incomplete as the Date Last Payment is Due, Monthly Payment and Contract Rate have not been provided on the Texas Pawn claims.

Plan Summary fails to list the correct non-exempt property amount of \$22,856.35.

Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtors' Non-Exempt Property \$22,856.35.

25-35823	WALTER PAUL	\$2,565.38	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	<b>Trustee does not recommend confirmation.</b>
10/2/25	GUZMAN	0.97 Mos	<b><u>MOTION TO DISMISS FILED 11/25/2025, DOC #31</u></b>		
12/11/25	\$2,650.00	2/5/26	<b><u>AMENDED MOTION TO DISMISS FILED 2/3/2026, DOC #51</u></b>		
4 of 60	WO	\$1,223.08	Debtor's Response to Trustee's Motion to Dismiss filed 12/31/2025 at docket #39.		
			Debtor is delinquent 1.43 payments through 2/1/2026 totaling \$3,788.46.		
			PLAN #50 filed 1/28/2026 works, paying 7.50% to the general unsecured creditors.		
25-36381	JOE CORTEZ	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	<b>Trustee does not recommend confirmation.</b>
10/27/25	\$675.00	0.00 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #21</u></b>		
1/5/26	EFT	1/20/26			
4 of 60		\$675.00	No Response to Trustee's Motion to Dismiss.		
			The total for ad valorem reserves in Paragraph 21 (\$7,763.40) does not match Schedule 21 (\$7,899.60).		

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

9:30 am

25-37107	DOLORES	\$2,850.00	<b><u>CONFIRMATION HEARING</u></b>	GUZMAN, ELOISE A	
11/25/25	MONCIVAIS	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #31</u></b>		<b>Trustee recommends dismissal.</b>
2/3/26	\$2,850.00	1/5/26			
3 of 40	EFT	\$2,850.00	No Response to Trustee's Motion to Dismiss.		
<p>Debtor is delinquent 1 payment through 1/25/2026 totaling \$2,850.</p> <p>IRS claim #5 filed 1/8/2026 shows an unfiled tax return for the year 2023, 2024 and reflects a priority claim amount of \$59,222.73. Trustee has not received a copy of the 2024 tax return. PLAN #12 filed 12/9/2025 fails to provide any treatment for the IRS.</p> <p>Plan fails to fully provide treatment for total debt mortgage claim #12 filed 1/16/2026 by NewRez, LLC (POC: \$59,810.48, Plan: \$47,966). Objection to Confirmation #36 filed 1/22/2026 by Deutsche Bank (NewRez).</p> <p>Plan Summary Line 9 is incorrect. Plan Summary reflects \$0.00 while Plan and top portion of Summary reflect \$5,396. Consequently, Lines 11 and 12 are also incorrect.</p> <p>Objection to Confirmation #33 filed 1/15/2026 by Santander.</p> <p>Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.</p>					

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37234	MICHAEL RAY	<b>\$12,707.62</b>	<b><u>CONFIRMATION HEARING</u></b>	HIXON, ERIC C	<b>Trustee recommends dismissal.</b>
12/1/25	COOPER, SR	1.54 Mos	<b><u>MOTION TO DISMISS FILED 1/9/2026, DOC #19</u></b>		
<b>2/9/26</b>	<b>\$8,260.00</b>	1/15/26			
2 of 59	<b>EFT WO</b>	<b>\$3,812.38</b>	Debtor's Amended Response of No Opposition to Trustee's Motion to Dismiss filed 1/29/2026 at docket #26.		
			Debtor appeared at the Meeting of Creditors on 1/14/2026 but the meeting was not concluded and has been reset to 2/18/2026 at 10:30 am.		
			Debtor is delinquent 1.54 payments through 1/31/2026 totaling \$12,707.62.		
			PLAN #2 filed 12/1/2025 fails to provide for treatment of the secured claim of Artavia N Village HOA. This claim is listed on the Plan Summary only.		
			Plan fails to fully provide for claim #1 of CMG Mortgage/Cenlar FSB (Arrears per POC: \$76,742.19; Plan: \$73,882.47. Ongoing payments per POC: \$6,112.78; Plan: \$6,058.36). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A. Objection to Confirmation #25 filed 1/29/2026 by CMG Mortgage.		
			Plan proposes to begin payments later than the 30 days required by 1326(a)(1).		
			Paragraph 21 of the Plan fails to list Property Address and Total for the HOA reserve.		
			Plan is not feasible as Schedules I and J reflect insufficient disposable income to fund the plan.		

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-35863	TONIA ANTOINETTE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	JONES III, THOMAS	<b>Trustee does not recommend confirmation.</b>
10/3/25	EDWARDS	0.00 Mos	<b><u>MOTION TO DISMISS FILED 11/7/2025, DOC #20</u></b>	FREDERICK	
12/12/25	\$1,450.00	2/4/26			
4 of 60	EFT	\$1,450.00	Response to Trustee's Motion to Dismiss #22 filed 11/10/2025.		
			PLAN #16 filed 11/5/2025 provides for payment of a total debt claim to PHH Mortgage Services on real property located at 1330 Clinton Park, Houston, TX 77029, but Debtor has failed to include an ad valorem tax reserve as required by Paragraph 21(D).		
			Plan fails to provide for treatment of secured claim #5 filed 12/3/2025 by Westlake Financial Services in the amount of \$2,228.69 for a 2018 Dodge Journey.		
			Plan fails to provide for treatment of secured claim #8 filed 12/17/2025 by IRS.		
			Trustee alleges Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
25-34795	ANTHONY	\$85.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
8/18/25	MARQUIS-VENTUR	0.01 Mos	<b><u>MOTION TO DISMISS FILED 10/9/2025, DOC #34</u></b>	A	
10/27/25	NIO FAISON	2/4/26			
6 of 60	\$5,980.00	\$1,250.00	Debtor's Response to Trustee's Motion to Dismiss filed 10/22/2025 at docket #35.		
	EFT WO		PLAN #57 filed 1/28/2026 fails to fully provide for claim #13 of Gateway Mortgage for Debtor's homestead located at 410 Nocturne Ridge Dr (Arrears per POC: \$92,733.10; Plan: \$77,414.73). Objection to Confirmation #36 filed 10/23/2025 by Gateway Mortgage.		
			Debtor's Objection to Claim #13 of Veterans Land Board/Gateway Mortgage filed 12/8/2025 at docket #45 is set for a hearing on 3/3/2026 at 1:30 pm.		
			Plan does not meet the liquidation test pursuant to the requirements of 11 U.S.C.		

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

9:30 am

1325(a)(4).

Plan lists a special provision in Paragraph 27:

AmeriCredit Financial Services, Inc. dba GM Financial has an allowed secured claim of \$47,526.86 which includes arrearages of \$990.01. The claim will be paid direct to AmeriCredit Financial Services, Inc. dba GM Financial by the Debtor, including the arrearage.

Capital One Auto Finance, a division of Capital One, N.A. has an allowed secured claim of \$41,566.62 which includes arrearages of \$2,087.86. The claim will be paid direct to Capital One Auto Finance, a division of Capital One, N.A. by the Debtor, including the arrearage.

25-35494	ENI PAUL KANU	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #43 filed 12/9/2025 with a C4 Order.</b>
9/18/25	\$9,820.00	0.00 Mos		A	
11/28/25	EFT	1/16/26	PLAN #43 filed 12/9/2025 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement.		
5 of 60		\$9,820.00			

25-35626	BRYCE WAYNE	\$2,260.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends dismissal.</b>
9/25/25	CALLENDER	1.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
12/4/25	\$2,260.00	12/8/25	<b><u>FILED 2/2/2026, DOC. #53</u></b>		
5 of 60	EFT	\$1,875.00	Debtor's Response to Trustee's Motion to Dismiss filed 12/31/2025, doc. #42.		
			Debtor is delinquent 1 payment through January totaling \$2,260.		
			Debtor has failed to provide Trustee with documentation showing that all post-petition domestic support obligation payments have been paid as required by 1325(a)(8).		
			Objection to Confirmation #46 filed by TD Bank on 1/6/2026.		

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Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
Petition Dt	Plan Pmt	No of Mos			
Bar Date	Pmt Method	Last Rcpt			
Month/Term					
<b>9:30 am</b>					
			PLAN #43 filed 1/6/2026 works, paying 19.48% to the general unsecured creditors.		
25-35746	EARNEST MOSE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee recommends confirmation of Plan #48 filed 1/27/2026.
9/30/25	RILEY	0.00 Mos		A	
12/9/25		2/2/26	PLAN #48 filed 1/27/2026 works, paying 2.16% to the general unsecured creditors.		
5 of 60	CHARLOTTE RUTH LANE	\$1,010.00			
	\$1,980.00				
	EFT				
25-36090	HUY MINH VO	(\$1,800.00)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee does not recommend confirmation.
10/13/25	\$1,100.00	-1.64 Mos	<b><u>MOTION TO DISMISS FILED 11/7/2025, DOC #28</u></b>	A	
12/22/25	WO	2/3/26	Debtor's Response to Trustee's Motion to Dismiss filed 11/18/2025 at docket #31.		
4 of 60		\$1,100.00	Objection to Confirmation #34 filed 12/1/2025 by Hunter Kelsey of Texas and Propel Financial Services.		
			PLAN #40 filed 12/31/2025 works, paying 5.81% to the general unsecured creditors.		
25-36262	LINO PENA	\$4,493.07	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee does not recommend confirmation.
10/22/25	CAZAREZ	1.19 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #23</u></b>	A	
12/31/25	\$3,780.00	12/22/25	Response to Trustee's Motion to Dismiss #26 filed 12/18/2025.		
4 of 60	WO	\$1,502.31	Debtor is delinquent 1.19 payments through 1/21/2026 totaling \$4,493.07.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			PLAN #38 filed 1/28/2026 proposes to provide for treatment of secured claim #2 filed 12/4/2025 by Navy Federal Credit Union in the amount of \$768.25 for a secured visa credit card without interest.		

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
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<b>9:30 am</b>					
25-36264	CHRISTOPHER ROSS WILLIAMS	(\$1.50)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee requests confirmation and dismissal be continued to 3/18/2026 at 9:30AM for noticing.</b>
10/22/25		0.00 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #28</u></b>	A	
<b>12/31/25</b>	STACY HOLMAN WILLIAMS	2/5/26	Response to Trustee's Motion to Dismiss #32 filed 12/18/2025.		
4 of 60	\$5,800.00 EFT	\$4,100.00	PLAN #45 filed 2/4/2026 works, paying 9.27% to the general unsecured creditors.		
			Plan lists a special provision in paragraph 27 and proper notice needs to be provided:		
			"1. Integrity Texas Funding, LP: Integrity Texas Funding, LP has an allowed secured claim of \$1,676.64. The claim will be paid direct to Integrity Texas Funding, LP by the Debtor.		
			2. Capital Community Bank c/o Wheels Financial Group: Capital Community Bank c/o Wheels Financial Group has an allowed secured claim of \$3,656.24 which includes arrearages of \$806.22. The claim will be paid direct to Capital Community Bank c/o Wheels Financial Group by the Debtor, including the arrear."		
25-36431	JOSE CIRIACO GALEAS	\$738.48	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #31 filed 12/31/2025.</b>
10/29/25		0.23 Mos	PLAN #31 filed 12/31/2025 works, paying 13.49% to the general unsecured creditors.	A	
<b>1/7/26</b>	BRANDIE GUAJARDO GALEAS	2/3/26	Plan lists a special provision in Paragraph 27: Capital One Auto Finance has an allowed secured claim of \$26,336.51 which includes arrearages of \$77.48 consisting of late fees. The claim will be paid direct to Capital One Auto Finance by the Debtors, including the arrearage.		
4 of 60	\$3,200.00 WO	\$1,476.92			

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
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<b>9:30 am</b>					
25-36457	KAMIEL YVONNE	\$6,575.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
10/29/25	MORGAN	1.00 Mos	<b><u>MOTION TO DISMISS FILED 12/8/2025, DOC #26</u></b>	A	
1/7/26	\$6,575.00	1/15/26			
4 of 60	EFT WO	\$6,575.00	Debtor's Response to Trustee's Motion to Dismiss filed 12/18/2025 at docket #30.		
<p>IRS claim #12 filed 1/26/2026 shows unfiled tax returns for the years 2022, 2023 and 2024, reflecting a priority claim amount of \$21,833.32. Trustee received signed copies of these returns on 1/28/2026: 2022 shows a liability of \$1,918.00, 2023 shows a liability of \$5,931.00 and 2024 shows a refund of \$1,372.00. PLAN #37 filed 1/15/2026 only provides \$5,931.00 for the IRS in Paragraph 6.</p>					
25-36617	YOLONDA ROSHON	\$3,000.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
11/3/25	HENDRICKS	0.72 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
1/12/26	\$4,190.00	2/5/26	<b><u>FILED 1/15/2026, DOC. #39</u></b>		
3 of 60	EFT	\$1,190.00	Debtors' Response to Trustee's Motion to Dismiss filed 1/15/2026, doc. #40.		
<p>Debtor is delinquent .72 payments through February totaling \$3,000.</p> <p>PLAN #32 filed 12/31/2025 fails to fully provide for amended claim #13 filed 2/4/2026 by SWE Homes LP (Arrears per POC: \$33,234.33, Plan \$15,000. Ongoing payments per POC \$3,209.45; Plan: \$3,000). Objection to Confirmation #43 filed 2/4/2026 by SWE Homes, LP.</p> <p>Debtor failed to provide documentation supporting the expenses reflected on Schedules J.</p> <p>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.</p>					

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<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
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<b>9:30 am</b>					
25-36633	MICHAEL GLEN	\$5,237.50	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
11/3/25	ROUNTREE	1.56 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
1/12/26		1/14/26	<b><u>FILED 12/18/2025, DOC. #28</u></b>		
3 of 60	AMY RENEE ROUNTREE	\$582.50	Debtors' Response to Trustee's Motion to Dismiss filed 12/18/2025, doc. #29.		
	\$3,350.00 WO		Debtors are delinquent 1.56 payments through February totaling \$5,237.50.		
			PLAN #41 filed 1/22/2026 does not properly provide for Midfirst Bank's pre-petition arrearage claim or the Notice of Mortgage Payment Change at #45.		
			Objection to Confirmation #24 filed on 11/26/2025 by Midfirst Bank.		
25-36634	NASSEM BEY	\$4,020.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
11/3/25		0.50 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
1/12/26	RAMONA RENEE	2/5/26	<b><u>FILED 2/4/2026, DOC. #47</u></b>		
3 of 60	CAMPBELL	\$4,020.00	Debtors' Response to Trustee's Motion to Dismiss filed 12/18/2025, doc. #29.		
	\$8,040.00 WO		Debtors are delinquent .50 payments through February totaling \$4,020.		
			PLAN #32 filed 12/31/2025 provides for treatment of Service Finance Company's claim #15 filed 1/12/2026 in the amount of \$13,464.82 in Paragraph 9A but Service Finance Company has only filed an unsecured claim.		
			Plan Summary #32 fails to list the non-exempt property amount of \$6,490.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Per 341 testimony, Schedule J does not represent a good faith estimate of Debtors' projected expenses.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36719	MANUEL CRUZ	(\$115.74)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #35 filed 12/31/2025.</b>
11/6/25	OJEDA	-0.35 Mos		A	
<b>1/15/26</b>	YVONNE RIOJAS	1/22/26	PLAN #35 filed 12/31/2025 works, paying 2.38% to the general unsecured creditors.		
3 of 60	OJEDA	\$165.00			
	\$330.00				
	WO				
25-36838	COZETT MILAM	\$3,230.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
11/13/25	HORACE	0.62 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #24</u></b>	A	
<b>1/22/26</b>	\$5,230.00	1/21/26	Response to Trustee's Motion to Dismiss #28 filed 12/17/2025.		
3 of 60	EFT	\$2,000.00			
			PLAN #32 filed 12/31/2025 fails to properly provide for the claim of NewRez, LLc (Arrears per POC: \$27,270.94, Plan: \$28,387.65; Ongoing payments per POC: \$2,890.96, Plan: \$3,534.56).		
25-37017	BENJAMIN ALLEN	\$153.83	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
11/21/25	CARTER	0.38 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #29</u></b>	A	
<b>1/30/26</b>	\$400.00	2/5/26	Response to Trustee's Motion to Dismiss #30 filed 1/15/2026.		
3 of 60	WO	\$92.31			
			Trustee alleges the Applicable Commitment Period listed in Paragraph 4 of PLAN #2 filed 11/221/2025 is incorrect.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
Petition Dt	Plan Pmt	No of Mos			
Bar Date	Pmt Method	Last Rcpt			
Month/Term					
<b>9:30 am</b>					
25-37139	CHRISTIAN	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee recommends confirmation of Plan #28 filed 1/22/2026.
11/26/25	FABIOLA SALDANA	0.00 Mos		A	
2/4/26	\$1,170.00	2/4/26	PLAN #28 filed 1/22/2026 works, paying 100% to the general unsecured creditors.		
3 of 60	WO	\$585.00			
25-37147	GREGORY LAMAR	(\$160.00)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee requests confirmation and dismissal be continued to 3/18/2026 for noticing purposes.
11/26/25	DAVIS	-0.06 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	A	
2/4/26		2/3/26	<b><u>FILED 2/4/2026, DOC. #34</u></b>		
3 of 60	ASHLEE CHRISTINA DAVIS	\$435.00	Debtors' Response to Trustee's Motion to Dismiss filed 2/4/2026, doc. #35.  Mrs. Davis's Wage Order #11 entered 12/1/2025 is not yet active.  Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
25-37254	MONICA NOEL	(\$616.90)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	Trustee recommends confirmation of Plan #35 filed 2/4/2026.
12/1/25	HENDERSON	-0.31 Mos		A	
2/9/26	\$2,005.00	2/5/26	PLAN #35 filed 2/4/2026 works, paying 31.32% to the general unsecured creditors.		
2 of 60	WO	\$925.38			

**Pre-Conf/Dismissal**  
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**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37258	JUAN PABLO	<b>\$324.64</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
12/1/25	ZAMARRON LOPEZ	0.15 Mos	<b><u>MOTION TO DISMISS FILED 1/12/2026, DOC #25</u></b>	A	
<b>2/9/26</b>	<b>\$2,110.00</b>	2/2/26	Debtor's Response to Trustee's Motion to Dismiss filed 1/15/2026 at docket #27.		
2 of 60	WO	\$486.92	PLAN #31 filed 2/4/2026 works, paying 7.52% to the general unsecured creditors.  Objection to Confirmation #23 filed 12/16/2025 by NewRez/Shellpoint Mortgage.		
25-37262	JACQUELYN KAYE	<b>\$906.62</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
12/1/25	PORCHE	0.22 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #23</u></b>	A	
<b>2/9/26</b>	<b>\$4,200.00</b>	2/3/26	Debtor's Response to Trustee's Motion to Dismiss filed 1/15/2026 at docket #24.		
2 of 60	WO	\$1,938.46	PLAN #27 filed 2/4/2026 fails to properly provide for treatment of mortgage claim #7 of Lakeview Loan Servicing/LoanCare LLC.		
25-37283	JOSE LUIS	<b>\$292.32</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends confirmation of Plan #32 filed 2/4/2026.</b>
12/1/25	ESTEVEZ	0.09 Mos	PLAN #32 filed 2/4/2026 works, paying 22% to general unsecured creditors.	A	
<b>2/9/26</b>	<b>\$3,100.00</b>	2/2/26			
2 of 60	WO	\$1,476.92			

**Pre-Conf/Dismissal**  
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**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37284	JASON JOSHUA SMITH	\$5,200.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #30</u></b>	KEELING, KENNETH A	<b>Trustee does not recommend confirmation.</b>
12/1/25		0.77 Mos			
<b>2/9/26</b>		2/3/26			
2 of 60	LETICIA RENEE SMITH	\$2,000.00	Response to Trustee's Motion to Dismiss #33 filed 1/22/2026.		
	\$6,730.00 EFT WO		PLAN #2 filed 12/1/2025 fails to fully provide for the claim of NewRez,LLC (Arrears per POC: \$40,194.06, Plan: \$35,925.55; Ongoing payments per POC:\$4,933.46 Plan: \$4,910.04). Objection to Confirmation #20 filed 12/9/2025 by US Bank/NewRez.		
			Plan fails to provide for treatment of the secured claim #18 filed 1/23/2026 by Jefferson Capital/Conn's in the amount of \$2,192.74 for a Cyberpower PC.		
			Plan fails to provide for treatment of the secured claim #16 filed 12//29/2025 6 by Quantum3 Group/Aqua Finance in the amount of \$6,551.88 for a water treatment system.		
			Plan Summary # fails to list the non-exempt property amount of \$7,112.56 and Plan fails to pay a dividend to the general unsecured creditors as required by Debtors non-exempt property.		
			Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.		
25-37286	ALBERTO ANDRADE	\$350.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS</u></b> <b><u>FILED 2/5/2026, DOC. #42</u></b>	KEELING, KENNETH A	<b>Trustee does not recommend confirmation.</b>
12/1/25		0.11 Mos			
<b>2/9/26</b>		2/5/26			
2 of 60	TATIANA PATRICIA DELGADO ARTEAGA	\$780.00	Debtors' Response to Trustee's Motion to Dismiss filed 2/4/2026, doc. #41.		
	\$3,295.00 WO		Debtors are delinquent .11 payments through January totaling \$350.		
			PLAN #31 filed 1/29/2026 fails to properly treat LoanCare, LLC's ongoing mortgage claim #4 filed 1/21/2026.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37327	HERISHA	<b>\$830.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
12/2/25	JAMORROW	0.27 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #27</u></b>	A	
<b>2/10/26</b>	JAMES	2/4/26			
2 of 60	<b>\$3,120.00</b> EFT WO	\$1,000.00	Response to Trustee's Motion to Dismiss #30 filed 1/26/2026.  IRS claim #8 filed 1/26/2026 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$5,000. Trustee has received a signed copy of the 2024 tax return 1/27/2026. PLAN #37 filed 2/3/2026 fails to provide any treatment for the IRS.		
25-37334	SAIRA ESTHER	<b>\$3,124.53</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
12/2/25	LIMONES ORTEGA	1.45 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #29</u></b>	A	
<b>2/10/26</b>	<b>\$2,150.00</b>	1/22/26			
2 of 60	WO	\$90.47	Response to Trustee's Motion to Dismiss #33 filed 1/26/2026.  Debtor is delinquent 1.45 payments through 2/1/2026 totaling \$3,124.53.  PLAN #12 filed 12/4/2025 fails to fully provide for total debt mortgage claim #9 filed by Fay Servicing 1/26/2026 (POC: \$70,243.80, Plan: \$64,840.72). Objection to Confirmation #32 filed 1/22/2026 by Citibank (Fay Servicing).  Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
25-37478	KATHRINE	<b>(\$769.24)</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
12/9/25	HOUSTON	-0.38 Mos		A	
<b>2/17/26</b>	JOUGANATOS	2/2/26	PLAN #2 filed 12/9/2025 fails to fully provide for the pre-petition arrearage claim of Members Choice Credit Union (Arrears per POC: \$1,810.97, Plan: \$1,430.03).		
2 of 60	<b>\$2,000.00</b> No Pmt info	\$923.08	Plan Summary fails to list the non-exempt property amount of \$9,935 and Plan fails to pay a dividend to the general unsecured creditors as required by Debtor's non-exempt property.  Based on JD Power value (\$14,872.50) as required by Order #10, the Plan does not provide sufficient adequate protection to CIG Financial on the 2020 Ford Explorer.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

9:30 am

Debtor failed to provide proof to substantiate the amounts to be paid to CIG Financial, Big Oaks MUD, and Twin Oaks HOA through the Plan. Creditors have not yet filed a claim, and Trustee must disburse according to the Plan.

Trustee's Motion to Dismiss filed 2/4/2026. Hearing set 3/18/2026 at 9:30 AM.

25-30320	DAWN GREEN	\$975.00	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
1/18/25	SMITH	0.39 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 5/13/2025, DOC #36</u></b>		
3/31/25	\$2,475.00	1/21/26			
13 of 60	WO	\$2,475.00	No Response to Trustee's Motion to Dismiss.		

Debtor is proposing to pay Lakeview (Nationstar) directly in paragraph 8C of PLAN #58 filed 10/27/2025 however, claim #9 reflects an arrearage amount of \$6,066.87.

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

25-37188	TOSIN YETUNDE	\$8,980.76	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
11/29/25	OYENOLA	1.31 Mos	<b><u>MOTION TO DISMISS FILED 1/13/2026, DOC #21</u></b>		
2/9/26	\$6,850.00	1/16/26			
3 of 60	WO	\$3,969.24	No Response to Trustee's Motion to Dismiss.		

Debtor failed to appear at the Meeting of Creditors on 1/14/2026. The meeting has been reset to 2/18/2026 at 10:30 am.

Debtor is delinquent 1.31 payments through 1/29/2026 totaling \$8,980.76.

Amended IRS claim #5 filed 1/30/2026 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$17,736.23. Trustee has not received a copy of Debtor's 2022 return. PLAN #25 filed 1/20/2026 fails to provide any treatment for the IRS.

Plan fails to provide for treatment of secured claim #9 filed 1/20/2026 by Jefferson Capital Systems (Conns) in the amount of \$2,527.12.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37192	AVON BETTINA	<b>\$375.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
11/29/25	YOUNG	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/9/2026, DOC #19</u></b>		
<b>2/9/26</b>	<b>\$375.00</b>	1/5/26			
3 of 60	EFT	\$375.00	No Response to Trustee's Motion to Dismiss.		
<p>IRS claim #3 filed 1/9/2026 shows unfiled tax returns for the years 2022, 2023 and 2024, reflecting a priority claim amount of \$11,810.51. Trustee has not received copies of any tax returns. Debtor filed a Statement Regarding Unfiled Tax Returns on 12/4/2025 at docket #14 for the 2021-2024 tax years alleging insufficient taxable income to require filing a tax return. PLAN #5 filed 11/29/2025 fails to provide any treatment for the IRS.</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.</p> <p>Per 341 testimony, Debtor has not disclosed all assets on Schedule A/B and thus the Plan may not meet the liquidation test.</p>					
25-37363	SAMARA NICOLE	<b>\$137.50</b>	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
12/3/25	BROWN	0.50 Mos	<b><u>MOTION TO DISMISS</u></b>		
<b>2/11/26</b>	<b>\$275.00</b>	2/3/26	<b><u>FILED 1/8/2026, DOC. #21</u></b>		
2 of 60	WO	\$137.50	No Response to Trustee's Motion to Dismiss.		
<p>PLAN #24 filed 1/21/2026 fails to provide for treatment of the secured claim #10 filed on 1/7/2026 by Jefferson Capital Systems, LLC (Conn's) for a sofa, chair and chaise.</p> <p>Plan proposes to overprovide for treatment of Titlemax's claim #1 filed 12/4/2025 for a 2016 Mazda 6 in Paragraph 9A at the expense of general unsecured creditors.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37409	KANITHIA MONIQUE	<b>\$1,050.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee does not recommend confirmation.</b>
12/5/25	RAY	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #23</u></b>		
<b>2/13/26</b>	<b>\$1,050.00</b>	1/6/26			
2 of 60	<b>EFT WO</b>	<b>\$1,050.00</b>	No Response to Trustee's Motion to Dismiss.		
			Debtor failed to appear at the First Meeting of Creditors held 1/21/2026 and 1/28/2026.		
			Debtor is delinquent 1 payment through February 2026 totaling \$1,050.00.		
			PLAN #4 filed 12/5/2025 fails to provide for treatment of the secured claim #10 filed 1/27/2026 by Jefferson Capital/Conn's in the amount of \$4,269.43.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Capital One Auto Finance through the Plan. Creditor has not yet filed a claim and Trustee must disburse according to the Plan.		
25-34424	ALAN ANTHONY	<b>\$239.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KISCH, KAREN	<b>Trustee recommends confirmation of Plan #81 filed 2/3/2026 with a C4 Order.</b>
8/1/25	AMAYA	0.06 Mos			
<b>10/10/25</b>	<b>\$3,940.00</b>	2/2/26	Plan #81 filed 2/3/2026 works, paying 100% to the general unsecured creditors.		
6 of 60	<b>EFT</b>	<b>\$3,815.00</b>	Plan must remain 100% due to liquidation requirement.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-35320	CHARLES HENRY	<b>\$915.38</b>	<b><u>CONFIRMATION HEARING</u></b>	KISCH, KAREN	<b>Trustee recommends confirmation of Plan #56 filed 1/1/2026.</b>
9/9/25	WINTERS, III	0.32 Mos	PLAN #56 filed 1/1/2026 works, paying 100% to all creditors with no requirement.		
<b>1/6/26</b>	LAKESHA DANIELLE WINTERS	1/21/26			
5 of 60	<b>\$2,900.00</b> WO	\$1,300.00			
25-36564	JOSE ORTIZ, JR	<b>(\$596.90)</b>	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 12/5/2025, DOC #17</u></b>	KISCH, KAREN	<b>Trustee does not recommend confirmation.</b>
10/31/25	<b>\$1,940.00</b>	-0.31 Mos	No Response to Trustee's Motion to Dismiss.  Debtor has failed to file the proposed E-Wage Order on Local Form 13-17.  PLAN #21 filed 1/2/2026 does not meet the disposable income test as Debtor is expending income on items that are not reasonably necessary.		
<b>1/9/26</b>	No Pmt info	2/3/26			
4 of 60		\$895.38			
25-36647	MAURICE ALVAREZ	<b>\$360.00</b>	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS FILED 12/29/2025, DOC #22</u></b>	LAAS-SUGHRUE, JASON	<b>Trustee does not recommend confirmation.</b>
11/3/25	<b>\$5,140.00</b>	0.07 Mos	Debtor's Response to Trustee's Motion to Dismiss filed 12/29/2025 at docket #26.  PLAN #25 filed 12/29/2025 fails to provide for treatment of priority claim #7 filed 1/12/2026 by IRS in the amount of \$19,507.60.  Plan fails to fully provide for claim #6 of Freedom Mortgage (Ongoing payments per POC: \$3,510.60; Plan: \$3,484.17).  Based on JD Power value (\$13,108.50) as required by Order #4, the Plan does not provide sufficient adequate protection to CarMax on the 2020 Nissan Altima.  Paragraph 9C of the Plan is incomplete as Contract Interest Rate, Monthly Payment and Date Last Payment is Due have not been provided on the Capital		
<b>1/12/26</b>	WO	1/27/26			
3 of 60		\$2,285.00			

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
One Auto Finance claim (2016 Nissan Rogue).					
Plan Summary does not match the Plan.					
25-37287	REBECCA ANN	\$4,200.00	<b><u>CONFIRMATION HEARING</u></b>	MARTINDALE, LANNY	<b>Trustee recommends dismissal.</b>
12/1/25	VON GONTEN	2.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #12</u></b>	ROBERT	
2/9/26	\$2,100.00	1/1/00			
2 of 60	No Pmt info	\$0.00	No Response to Trustee's Motion to Dismiss.		
No payments have been made. Debtor is delinquent 2 payments through January 2026 totaling \$4,200.00.					
Debtor has failed to file a wage deduction order or EFT authorization with the Court.					
Debtor's First Meeting of Creditors has not been conducted or concluded.					
Debtor has failed to provide Trustee with a copy of her 2024 tax return.					
Debtor has failed to file pay advices.					
PLAN Summary #2 filed 12/1/2025 does not match plan.					
Plan fails to fully provide for the claim of Selene (Arrears per POC: \$52,863.37, Plan: \$37,710; Ongoing payments per POC: \$988.14, Plan: \$0).					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
Debtor has caused unreasonable delay that is prejudicial to creditors under 11 U.S.C. Section 707(a).					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36654	BANJO SAMUEL	\$3,015.00	<b><u>CONFIRMATION HEARING</u></b>	MCCARDELL SR,	<b>Trustee does not recommend confirmation.</b>
11/4/25	ONAMUSI	1.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 12/29/2025, DOC #25</u></b>	AARON	
1/13/26	\$3,015.00	1/5/26			
3 of 60	WO	\$2,980.00	No Response to Trustee's Motion to Dismiss.		
<p>PLAN #28 filed 1/5/2026 fails to provide for treatment of secured claim #6 filed 12/30/2025 by Conn's in the amount of \$2,551.77.</p> <p>Plan fails to properly provide for mortgage claim #7 of LoanCare LLC (Ongoing payments per POC: \$897.38; Plan: \$1,826.00).</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.</p>					
25-35276	GLEN GATHING	\$800.00	<b><u>CONFIRMATION HEARING</u></b>	MILLS, COREY L	<b>Trustee does not recommend confirmation.</b>
9/5/25	JEFFERY	1.00 Mos	<b><u>MOTION TO DISMISS FILED 11/4/2025, DOC #19</u></b>		
11/14/25	\$800.00	1/22/26			
5 of 46	No Pmt info	\$800.00	No Response to Trustee's Motion to Dismiss.		
<p>Debtor has failed to file a wage deduction order or EFT authorization with the Court.</p> <p>PLAN #2 filed 9/5/2025 fails to provide for treatment of priority claim #8 filed 10/22/2025 by IRS in the amount of \$573.04.</p> <p>Debtor is proposing to pay US Bank directly in Paragraph 8C of the Plan, but mortgage claim #4 reflects an arrearage amount of \$8,082.57. Objection to Confirmation #14 filed 9/26/2025 by US Bank.</p> <p>Plan fails to provide for treatment of secured claim #11 filed 11/8/2025 by Fort Bend County MUD #176 in the amount of \$2,018.67.</p> <p>Plan fails to provide for treatment of secured claim #12 filed 11/8/2025 by Fort Bend County LID #20 in the amount of \$1,830.01.</p>					

**Pre-Conf/Dismissal**  
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**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
<p>Plan provides for treatment of the Kingdom Heights Community Association claim in Paragraph 8B as a cure claim rather than a total debt claim.</p> <p>Plan fails to provide for treatment of secured claim #9 filed 10/29/2025 by Navy Federal Credit Union in the amount of \$1,810.43 for a 2013 BMW 5 Series.</p> <p>Plan fails to fully provide for secured claim #6 filed 10/16/2025 by Capital One Auto Finance for a 2019 BMW X2 (Claim: \$12,255.84; Plan: \$12,184.00).</p> <p>Plan Summary Line 9 is incorrect. Line 9 reflects \$1,500.00 while the Plan reflects \$3,500.00. Consequently, Lines 11 and 12 are also incorrect.</p>					
25-35951	FRIZZELL CANARY	\$1,199.04	<b><u>CONFIRMATION HEARING</u></b>	MILLS, COREY L	<b>Trustee recommends confirmation of Plan #49 filed 2/4/2026 if the Objection to Confirmation filed by Shelley Plumer is withdrawn.</b>
10/6/25	SUTHERLIN, III	0.80 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
12/15/25	\$1,500.00	2/3/26	<b><u>FILED 1/15/2026, DOC. #48</u></b>		
4 of 60	WO	\$323.08			
<p>No Response to Trustee's Motion to Dismiss.</p> <p>Objection to Confirmation #18 filed by Shelly Plumer on 10/29/2025. Shelly Plumer's Emergency Motion to Dismiss with Prejudice filed 12/23/2025 at #30 set for 1/7/2025 at 9:30 AM.</p> <p>PLAN #49 filed 2/4/2026 works, paying 19.26% to the general unsecured creditors.</p>					
25-35826	PIORGENE BLAIR	(\$7.80)	<b><u>CONFIRMATION HEARING</u></b>	MORRISON, CHRISTOPHER	<b>Trustee recommends confirmation of Plan #43 filed 2/4/2026.</b>
10/2/25	MALLARE	0.00 Mos			
12/11/25	\$2,355.00	2/3/26	PLAN #43 filed 2/4/2026 works, paying 7.65% to the general unsecured creditors.		
4 of 60	WO	\$2,355.00			

**Pre-Conf/Dismissal**  
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**February 11, 2026 9:30 am**

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05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36837	LAURA DEE	\$202.30	<b><u>CONFIRMATION HEARING</u></b>	MORRISON, CHRISTOPHER	Trustee recommends confirmation of Plan #23 filed 1/21/2026 with a C4 Order.
11/13/25	TRIMNAL	0.08 Mos	PLAN #23 filed 1/21/2026 will work at 100% to all creditors. Plan must remain 100% per Debtor's OF122C requirement of \$118,018.20.		
1/22/26	\$2,630.00	1/22/26			
3 of 58	WO	\$1,213.85			
25-35564	DEMITRIUS J.	\$0.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS</u></b> <b><u>FILED 11/21/2025, DOC. #23</u></b>	PACK LAW, P.C.	Trustee recommends dismissal.
9/22/25	PRICE	0.00 Mos	No Response to Trustee's Motion to Dismiss.  IRS claim #12 filed 12/1/2025 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$37,188.28. Trustee has received an unsigned/undated copy of the 2024 tax return on 2/5/2026 reflecting a \$2,305 liability. PLAN #2 filed 9/22/2025 fails to provide any treatment for the IRS.  Plan fails to fully provide for claim #11 filed 11/26/2025 by Select Portfolio Services (Arrears per POC: \$35,686.21, Plan \$35,000. Ongoing payments per POC \$4,156.02; Plan: \$3,929.97).  Plan fails to provide for treatment of the secured claim #8 filed on 11/5/2025 by Cy-Fair ISD in the amount of \$4,801.18 for 2025 property taxes. Objection to Confirmation filed by Cy-Fair ISD on 11/5/2025, doc. #22.  Plan fails to provide for treatment of the secured claim #9 filed on 11/5/2025 by Harris County LGBS Clients in the amount of \$2,194.26 for 2025 property taxes.  Plan fails to meet the liquidation test.  Debtor failed to provide proof to substantiate the amount to be paid to Falls at Dry		
12/1/25	\$5,850.00	1/21/26			
5 of 60	EFT	\$5,850.00			

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
<p>Creek CAI through the Plan. Creditor has not filed a claim, and the Trustee must disburse according to the Plan.</p> <p>Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.</p> <p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.</p> <p>No corrective action since last hearing.</p>					
25-37419	BRIAUNA NASHAY	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	PACK LAW, P.C.	<b>Trustee recommends confirmation of Plan #29 filed 2/4/2026.</b>
12/5/25	WILLIAMS	0.00 Mos	PLAN #29 filed 2/4/2026 works, paying 30.54% to the general unsecured creditors.		
2/13/26	\$1,395.00	2/3/26			
2 of 60	WO	\$595.00			
<hr/>					
25-35159	PAUL DERRICK	\$650.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee does not recommend confirmation.</b>
9/1/25	TAYLOR	1.00 Mos	<b><u>MOTION TO DISMISS FILED 10/10/2025, DOC #25</u></b>	KENNETH	
11/10/25	\$650.00	1/14/26	No Response to Trustee's Motion to Dismiss.		
5 of 60	EFT	\$25.00			
<p>PLAN #47 filed 1/6/2026 fails to provide sufficient funds for payment in full of all secured and priority claims. Further, the Plan Summary does not match the Plan for the claim of Ally Bank.</p>					

**Pre-Conf/Dismissal**  
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**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-35444	JIMMIE LEE SMITH	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee</b>
9/16/25	\$4,000.00	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>	KENNETH	<b>recommends</b>
11/25/25	EFT	2/2/26	<b><u>FILED 2/2/2026, DOC. #42</u></b>		<b>dismissal.</b>
5 of 59		\$4,000.00	No Response to Trustee's Motion to Dismiss.		
			IRS claim #20 filed 1/12/2026 shows unfiled tax returns for the years 2020-2021, 2023-2024 FICA/FUTA and reflects a priority claim amount of \$22,491.08. Trustee has not received undated/unsigned copies of the 2020-2021 and 2023 tax returns but has received an undated/unsigned copy of the Debtor's 2024 tax return reflecting a \$475 liability. PLAN #33 filed 1/6/2026 only provides \$8,302 for the IRS.		
			Plan fails to meet the liquidation test.		
			Objection to Confirmation #38 filed by TDECU on 1/9/2026, regarding a 2015 Open Range RV. Exhibit List, doc. #39.		
25-35465	BRENDA KENNIE	\$3,370.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee does not</b>
9/17/25	ELDRIDGE	1.00 Mos	<b><u>MOTION TO DISMISS FILED 11/7/2025, DOC #25</u></b>	KENNETH	<b>recommend</b>
11/26/25	\$3,370.00	12/29/25			<b>confirmation.</b>
5 of 60	EFT	\$3,370.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1 payment through 1/17/2026 totaling \$3,370.		
			PLAN #34 filed 1/6/2026 fails to properly provide for the ongoing claim of SN Servicing (Ongoing payments per POC: \$2,030.55 mos 1-3 and \$1,773.63 mos 4-60 per Notice of Mortgage Payment Change #45, Plan: \$2,030.55).		

**Pre-Conf/Dismissal**  
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**February 11, 2026 9:30 am**

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04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36250	CHANDRA DAWN	\$195.40	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee does not recommend confirmation.</b>
10/21/25	HICKS	0.15 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #22</u></b>	KENNETH	
12/30/25	\$1,270.00	1/22/26			
4 of 60	WO	\$586.15	No Response to Trustee's Motion to Dismiss.		
<p>Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.</p> <p>PLAN #15 filed 11/12/2025 proposes to overprovide for treatment of Lendmark Financial claim #10 and OneMain Financial claim #16 in Paragraph 9A at the expense of general unsecured creditors.</p> <p>Plan fails to indicate the total amount of the cure to be paid to Cedar Crest TX LLC in Paragraph 16.</p> <p>No corrective action taken.</p>					
25-36720	ROLANDA	(\$106.15)	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee does not recommend confirmation.</b>
11/6/25	LACHELLE	-0.23 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #20</u></b>	KENNETH	
1/15/26	MCHELLON	2/5/26			
3 of 60	\$460.00	\$106.15	No Response to Trustee's Motion to Dismiss.		
<p>Debtor has failed to provide Trustee with a copy of her 2024 tax return.</p> <p>The filing fees for this case have not been paid in full. An Order granting Application to Pay Filing Fees in Installments was entered 11/7/2025 at docket #7; the final installment payment is due by 2/6/2026.</p> <p>PLAN #2 filed 11/6/2025 works, paying 1.26% to the general unsecured creditors.</p>					

**Pre-Conf/Dismissal**  
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**February 11, 2026 9:30 am**

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05/13/2026

Case #	Debtor(s)	Arrears	Notes	Attorney	Recommendation
Petition Dt	Plan Pmt	No of Mos			
Bar Date	Pmt Method	Last Rcpt			
Month/Term					
<b>9:30 am</b>					
25-36786	LATOYA MICHELLE	(\$1,197.16)	<b><u>CONFIRMATION HEARING</u></b>	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #26 filed 12/30/2025.
11/10/25	HARRIS	-0.29 Mos	PLAN #26 filed 12/30/2025 works, paying 11% to general unsecured creditors.		
1/20/26	\$4,075.00	1/28/26			
3 of 60	EFT WO	\$3,251.00			
25-37168	ELIBRANDO	(\$120.30)	<b><u>CONFIRMATION HEARING</u></b>	RASHID, AZWAR-RADI M	Trustee recommends confirmation of Plan #37 filed 2/4/2026 if the Objection to Confirmation filed by City of Pasadena is withdrawn/resolved.
11/26/25	MARTINEZ	-0.04 Mos	<b><u>MOTION TO DISMISS FILED 1/12/2026, DOC #25</u></b>		
2/4/26		2/3/26	No Response to Trustee's Motion to Dismiss.		
3 of 60	PAULA LETICIA MARTINEZ	\$2,069.15	PLAN #37 filed 2/4/2026 works, paying 25.69% to the general unsecured creditors.		
	\$2,925.00		Objection to Confirmation #36 filed 2/4/2026 by City of Pasadena.		
	WO				
25-35185	LAKEISHA Y	\$1,969.20	<b><u>CONFIRMATION HEARING</u></b>	Sargent, Emil R	Trustee recommends dismissal.
9/2/25	MENIFEE	0.82 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
11/12/25	\$2,400.00	2/5/26	<b><u>FILED 2/2/2026, DOC. #61</u></b>		
5 of 60	WO	\$923.08	Debtor's Response to Trustee's Motion to Dismiss filed 11/12/2025, doc. #41.		
			IRS claim #13 filed 11/10/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$29,133.39. Trustee has received copies of the 2022-2023 returns reflecting a total liability of \$12,261 and the 2024 return reflecting a refund. PLAN #31 filed 10/22/2025 only provides \$7,920 for the IRS.		
			Debtor is delinquent 1.21 payments through February totaling \$2,892.28.		
			Plan fails to provide for treatment of the secured claim #9 filed on 10/24/2025 by		

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

**9:30 am**

Aldine ISD in the amount of \$595.98 for 2025 property taxes.

Plan fails to reflect the collateral for Santander's 910-auto claim, which is a 2024 Mitsubishi Mirage G4 LE. Plan lists "automobile".

Plan Summary does not match the Plan.

Plan fails to meet the liquidation test.

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

Debtor has not provided proof to substantiate the amount to be paid to Kenswick HOA through the Plan. The bar date passed on 11/12/2025 without the creditor filing a claim and the Trustee must pay per the Plan.

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

25-34234	JAMES EDWARD	<b>\$3,100.00</b>	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
7/26/25	THOMPSON	0.97 Mos	<b><u>MOTION TO DISMISS FILED 9/17/2025, DOC #23</u></b>		
<b>10/6/25</b>	<b>\$3,200.00</b>	1/28/26			
7 of 60	<b>EFT</b>	<b>\$1,000.00</b>	Response to Trustee's Motion to Dismiss #25 filed 10/8/2025.		
			Debtor is delinquent 0.97 payments through 12/25/25 totaling \$3,100.		
			PLAN #50 filed 1/2/2026 does not provide for the notice of post-petition fee claim of Nationstar in the amount of \$160 for proof of claim and 410A form.		

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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-35122	SANDRA M TELLO	\$2,280.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
8/29/25	\$2,400.00	0.95 Mos	<b><u>MOTION TO DISMISS FILED 10/10/2025, DOC #28</u></b>		
11/7/25	EFT	1/9/26			
6 of 60		\$2,420.00	Debtors' Response to Trustee's Motion to Dismiss filed 11/6/2025 at docket #31.  IRS claim #10 filed 12/9/2025 shows unfiled tax returns for the years 2023 and 2024, reflecting a priority claim amount of \$14,385.89. Trustee received an unsigned copy of Debtor's 2024 return on 9/9/2025 which reflects a refund of \$3,268.00. Trustee has not received a copy of a 2023 tax return. PLAN #47 filed 1/13/2026 fails to provide any treatment for the IRS.  Plan fails to provide for treatment of priority claim #6 filed 10/10/2025 by Texas Comptroller of Public Accounts in the amount of \$7,341.07.		
25-35126	DAVID ERNEST	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
8/29/25	MOORE	0.00 Mos	<b><u>MOTION TO DISMISS FILED 10/10/2025, DOC #19</u></b>		
11/7/25	\$1,735.00	2/2/26			
6 of 60	EFT	\$1,076.00	Debtor's Response to Trustee's Motion to Dismiss filed 11/5/2025 at docket #24.  IRS claim #21 filed 11/10/2025 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$1,036.99. Trustee has not received a copy of this return. PLAN #32 filed 12/4/2025 fails to provide any treatment for the IRS.  Plan fails to fully provide for amended claim #19 of NewRez/Shellpoint Mortgage (Arrears per POC: \$16,431.22; Plan: \$16,316.22).  Plan does not provide for NewRez/Shellpoint Mortgage's 3002.1(c) Notice #38 filed on 1/14/2026 in the amount of \$1,550.00 (POC/Plan Review fees).  Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.		

**Pre-Conf/Dismissal**  
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<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-35129	SOMONA	\$600.00	<b>CONFIRMATION HEARING</b>	SOUTHWARD, ERIC	Trustee recommends confirmation of Plan #33 filed 12/5/2025 if the Objection to Confirmation filed by Lakeview Loan Servicing is withdrawn.
8/30/25	CHARLENE MASON	0.15 Mos	Objection to Confirmation #18 filed by Lakeview Loan Servicing, LLC (M&T Bank) on 10/7/2025.		
11/10/25	\$3,900.00	2/3/26			
6 of 60	WO	\$1,800.00	PLAN #33 filed 12/5/2025 works paying 20.87% to the general unsecured creditors.		
25-35540	RASHAD O'RAE	(\$374.04)	<b>CONFIRMATION HEARING</b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
9/19/25	ROBERSON	-0.23 Mos	<b>AMENDED MOTION TO DISMISS FILED 12/3/2025, DOC #26</b>		
11/28/25		2/5/26	Debtors' Response to Trustee's Motion to Dismiss filed 12/3/2025 at docket #25.		
5 of 60	CECILEE ANTOINETTE MILLER ROBERSON	\$745.38	PLAN #33 filed 1/2/2026 lists a special provision in Paragraph 27: Bonus contribution as additional Disposable Income. Every March, within 14 days of the receipt of a bonus, the Debtor will turn over to the Trustee one-half (1/2) the net amount of the annual bonus and provide a copy of the paystub or other proof of the amount of the bonus and the one-half (1/2) bonus shall be additional disposable income and shall increase the base amount of the plan.		
	\$1,615.00		Trustee objects to the special provision. Trustee alleges that Plan fails to provide for all of Debtors' disposable income.		
	WO				
25-35541	ERIC LYNN LAMB	\$808.02	<b>CONFIRMATION HEARING</b>	SOUTHWARD, ERIC	Trustee does not recommend confirmation.
9/19/25	\$3,535.00	0.23 Mos	<b>MOTION TO DISMISS FILED 11/6/2025, DOC #28</b>		
11/28/25	WO	2/4/26	Debtor's Response to Trustee's Motion to Dismiss filed 12/2/2025 at docket #31.		
5 of 60		\$815.77	PLAN #39 filed 1/2/2026 does not provide for Lakeview Loan Servicing's 3002.1(c) Notice #49 filed on 1/28/2026 in the amount of \$2,250.00.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

**Reset Dates:**  
03/18/2026  
04/17/2026  
05/13/2026

<b>Case #</b>	<b>Debtor(s)</b>	<b>Arrears</b>	<b>Notes</b>	<b>Attorney</b>	<b>Recommendation</b>
<b>Petition Dt</b>	<b>Plan Pmt</b>	<b>No of Mos</b>			
<b>Bar Date</b>	<b>Pmt Method</b>	<b>Last Rcpt</b>			
<b>Month/Term</b>					
<b>9:30 am</b>					
25-36126	JOVON JAMES	\$200.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
10/15/25	PEAVIE	1.00 Mos	<b><u>MOTION TO DISMISS FILED 11/25/2025, DOC #23</u></b>		
12/24/25	\$200.00	2/2/26	<b><u>AMENDED MOTION TO DISMISS FILED 2/3/2026, DOC #34</u></b>		
4 of 60	EFT	\$200.00	<p>Debtor's Response to Trustee's Motion to Dismiss filed 1/1/2026 at docket #27.</p> <p>Debtor is delinquent 1 payment of \$200.00, with next payment due on 2/14/2026.</p> <p>PLAN #28 filed 1/2/2026 works, paying 2.14% to the general unsecured creditors. However, Debtor has failed to provide proof of insurance to verify compliance with Paragraph 11 of the Plan.</p>		
25-36194	JARAD COLTON	(\$403.10)	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
10/17/25	BARR	-0.32 Mos	<b><u>MOTION TO DISMISS FILED 12/1/2025, DOC #21</u></b>		
12/26/25	\$1,245.00	2/4/26			
4 of 60	WO	\$574.62	<p>Debtor's Response to Trustee's Motion to Dismiss filed 1/1/2026 at docket #25.</p> <p>PLAN #26 filed 1/5/2026 does not meet the disposable income test as Debtor is paying for a 2020 Harley Davidson Nightster that has no equity and is not necessary for reorganization or the support of Debtor or Debtor's dependents.</p>		
25-36423	VERNON LEE	(\$16.85)	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee requests confirmation and dismissal be continued to 3/18/2026 at 9:30 for noticing.</b>
10/29/25	JILES, JR	0.00 Mos	<b><u>MOTION TO DISMISS FILED 12/4/2025, DOC #22</u></b>		
1/7/26		2/5/26			
4 of 60	GLENDAN ANN JILES	\$1,968.76	<p>Debtors' Amended Response to Trustee's Motion to Dismiss filed 1/3/2026 at docket #28.</p> <p>PLAN #34 filed 1/28/2026 works, paying 19.02% to the general unsecured creditors. However, proper notice needs to be provided regarding change in treatment of the Quantum3 Group/GoodLeap LLC claim.</p>		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36518	DAVID SALINAS	<b>\$4,100.00</b>	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
10/31/25	SOLIZ	1.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 12/29/2025, DOC #26</u></b>		
<b>1/9/26</b>	<b>\$4,100.00</b>	1/15/26			
4 of 60	EFT	\$4,100.00	Debtor's Amended Response to Trustee's Motion to Dismiss filed 1/5/2026 at docket #31.		
<p>Amended IRS claim #3 filed 1/8/2026 shows an unfiled tax return for the year 2022 and reflects a priority claim amount of \$11,639.86. Declaration was filed 1/5/2026 at docket #32 for the 2022 tax year alleging insufficient taxable income to require filing a tax return. PLAN #30 filed 1/5/2026 only provides \$7,052.00 for the IRS in Paragraph 6.</p> <p>Plan fails to properly provide for claim #11 of NewRez/Shellpoint Mortgage (Arrears per POC: \$144,743.48; Plan: \$119,080.84. Ongoing payments per POC: \$2,376.86; Plan: \$3,552.31). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A. Objection to Confirmation #34 filed 1/6/2026 by NewRez/Shellpoint Mortgage.</p> <p>Based on JD Power value (\$6,390.00) as required by Order #4, the Plan does not provide sufficient adequate protection to Portfolio Recovery Associates on the 2014 Cadillac ATS.</p>					
25-36578	SPENCER KYLE	<b>\$9,180.00</b>	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
11/3/25	TAYLOR	2.00 Mos	<b><u>MOTION TO DISMISS FILED 12/4/2025, DOC #17</u></b>		
<b>1/12/26</b>	<b>\$4,600.00</b>	12/24/25			
3 of 60	WO	\$2,310.00	Debtor's Response to Trustee's Motion to Dismiss filed 1/1/2026 at docket #28.		
<p>Debtor is delinquent 2 payments through 2/3/2026 totaling \$9,180.00.</p> <p>PLAN #25 filed 12/31/2025 works, paying 0.81% to the general unsecured creditors.</p> <p>Objection to Confirmation #29 filed 1/2/2026 by Exeter Finance (2018 Honda Accord).</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36618	EUGENIO ANTONIO	\$12,500.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends dismissal.</b>
11/3/25	DE SOUZA	2.78 Mos	<b><u>MOTION TO DISMISS</u></b>		
1/12/26	\$4,500.00	12/10/25	<b><u>FILED 12/4/2025, DOC. #20</u></b>		
3 of 60	EFT	\$1,000.00			
Debtor's Response to Trustee's Motion to Dismiss filed 1/1/2026, doc. #24.					
Debtor is delinquent 2.78 payments through February totaling \$12,500.					
PLAN #2 filed 11/3/2025 fails to fully provide for claim #21 filed 1/12/2026 by PHH Mortgage (Arrears per POC: \$64,022.73, Plan \$41,533.07. Ongoing payments per POC \$4,801.03; Plan: \$3,866). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Objection to Confirmation #17 filed by PHH Mortgage Corporation on 11/18/2025.					
Plan fails to provide for treatment of the secured claim #11 filed on 12/19/2025 by Shell FCU in the amount of \$27,177.77 for cross-collateralized personal loan.					
Paragraph 9C of the Plan is incomplete as the Contract Interest Rate has not been provided on Shell FCU's claim for a 2020 GMC Sierra 1500. Motion for Relief from the Stay and Co-Debtor Stay #31 filed 2/2/2026. Exhibit List #32. The Hearing is set for 3/3/2026 at 9:30.					
Trustee alleges Debtor's Official Form 122C is incorrect, thus Plan fails to meet the requirements of 1325(b) and fails to reflect the correct applicable commitment period.					
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.					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36624	FRANCISCO	\$2,420.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
11/3/25	JAVIER MORALES	0.98 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
1/12/26	\$2,460.00	1/7/26	<b><u>FILED 2/2/2026, DOC. #35</u></b>		
3 of 60	EFT	\$2,500.00			
<p>Debtor's Amended Response to Trustee's Motion to Dismiss filed 1/1/2026, doc. #27.</p> <p>PLAN #26 filed 1/3/2026 fails to properly provide for the claim of Gateway Mortgage (Arrears per POC: \$19,071.37, Plan \$12,987.75. Ongoing payments per POC \$1,515.57; Plan: \$1,607.13).</p> <p>Plan fails to fully provide for treatment of secured claim #4 filed on 1/6/2026 for a 2021 Chevy Trailblazer RS (Claim: \$16,474.65; Plan: \$16,410.52).</p> <p>Paragraph 8C of the Plan is incomplete as the Contract Interest Rate and Monthly Payment have not been provided on Gateway Mortgage's claim for the 2nd mortgage lien.</p> <p>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 #8.</p>					
25-36643	NERI RENE	\$3,024.24	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
11/3/25	ALCANTAR	1.06 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 12/29/2025, DOC #25</u></b>		
1/12/26	SEVASTIAN	1/23/26			
3 of 60	\$2,865.00 WO	\$1,322.31			
<p>Debtor's Response to Trustee's Motion to Dismiss filed 1/1/2026 at docket #26.</p> <p>Debtor is delinquent 1.06 payments through 2/3/2026 totaling \$3,024.24.</p> <p>PLAN #27 filed 1/3/2026 does not provide for Zions Bancorporation's 3002.1(c) Notice #37 filed on 1/29/2026 in the amount of \$2,250.00.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36784	MATTHEW JAMES	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends dismissal.</b>
11/10/25	ALLEN	0.00 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #20</u></b>		
1/20/26	\$505.00	1/6/26			
3 of 36	EFT	\$505.00	Response to Trustee's Motion to Dismiss #25 filed 1/5/2026.		
			IRS claim #8 filed 1/12/2026 shows an unfiled tax return for the year 2023, 2024 and reflects a priority claim amount of \$3,602.25. Trustee has not received a copy of these returns. PLAN #12 filed 11/30/2025 fails to provide any treatment for the IRS.		
			Plan fails to pay a dividend to the unsecured creditors as required by Debtors non-exempt property.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Per 341 testimony, Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.		
25-37031	ASHLEY MICHELLE	\$7,140.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends dismissal.</b>
11/21/25	BREEDLOVE	1.58 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #21</u></b>		
1/30/26	\$4,520.00	2/2/26			
3 of 60	No Pmt info	\$1,900.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1.58 payments through 1/21/2026 totaling \$7,140. Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			PLAN #16 filed 12/15/2025 fails to fully provide for the pre-petition arrears claim of Triad (Arrears per POC: \$17,152.25, Plan: \$14,721.39. Further, Plan credits the entire escrowed mortgage payment towards principal and interest in Paragraph 8.		
			Plan fails to provide for treatment of the pre-petition mortgage payment due in the amount of \$2,466.09 to Triad for 11/2025 payment.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

**Reset Dates:**  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

**9:30 am**

Based on JD Power value (\$37,940.40) as required by Order #5, the Plan does not provide sufficient adequate protection to Ally Bank on the 2025 Chevrolet Traverse.

Plan Summary #16 fails to list the non-exempt property amount of \$2,579.91.

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

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

25-37123	CAGNEY	\$15.40	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends confirmation of Plan #2 filed 11/26/2025.</b>
11/26/25	BENJAMIN	0.08 Mos	<b>PLAN #2 filed 11/26/2026 works, paying 4.92% to the general unsecured creditors.</b>		
2/4/26	REEVES	2/5/26			
3 of 60	\$200.00 WO	\$46.15			

25-37173	ANDRE WILLIAM	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
11/26/25	PETTIJOHN	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/8/2026, DOC #23</u></b>		
2/4/26	LESLIE CHARRIES	2/5/26	<b>Debtors' Response to Trustee's Motion to Dismiss filed 2/4/2026 at docket #27.</b>		
3 of 59	PETTIJOHN \$1,300.00 EFT WO	\$1,000.00			

IRS claim #9 filed 1/6/2026 shows unfiled tax returns for the year 2024 and reflects a priority claim amount of \$5,455.00. Trustee received an unsigned copy of Debtor's (Andre) 2024 return on 1/14/2026, filing status Married filing Separately, which reflects a refund of \$5,734.00. Trustee received an unsigned copy of Joint Debtor's (Leslie) 2024 return on 12/8/2025, which reflects a refund of \$3,841.00. PLAN #2 filed 11/26/2025 fails to provide any treatment for the IRS.

Plan does not comply with 11 U.S.C. 1325(a)(2) as it fails to provide the statutory interest rate for proper payment of the priority Domestic Support Obligation claim.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

**Reset Dates:**  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

**9:30 am**

Plan fails to fully provide for secured claim #13 filed 1/12/2026 by Prestige Financial for a 2021 Nissan Rogue (Claim: \$28,127.35; Plan: \$26,285.00).

Based on JD Power value (\$11,250.00) as required by Order #6, the Plan does not provide sufficient adequate protection to First Investors Financial on the 2017 Kia Soul.

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

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

25-37179	SAMUEL ORELIA	<b>\$81.93</b>	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
11/26/25	PRICE, SR	0.07 Mos	<b><u>MOTION TO DISMISS FILED 1/9/2026, DOC #16</u></b>		
<b>2/4/26</b>	<b>\$1,100.00</b>	2/3/26			
3 of 60	<b>WO</b>	\$507.69	Debtor's Response to Trustee's Motion to Dismiss filed 2/5/2026 at docket #21.		
			PLAN #2 filed 11/26/2025 fails to provide for treatment of secured claim #17 filed 1/26/2026 by IRS in the amount of \$9,361.84. Further, Plan fails to fully provide for the IRS priority claim amount of \$2,674.96 (Plan: \$2,562.00).		
			Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors (atty fees, vehicles) but ending at different months, which is mathematically impossible.		
			Plan is misleading as it appears to pay a higher claim amount for Consumer Portfolio Services in Paragraph 9B despite Trustee's obligation to pay the lower value amount. The 2020 Chevy Equinox was purchased within 910 days (on 3/6/2024) and should be provided for in Paragraph 9A of the Plan instead of 9B.		
			Per 341 testimony, Debtor has not disclosed all assets on Schedule A/B and thus the Plan may not meet the liquidation test.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37197	JAMYN RICHARD	(\$400.00)	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
11/30/25	SHANLEY	-0.50 Mos	<b><u>MOTION TO DISMISS FILED 1/9/2026, DOC #21</u></b>		
<b>2/9/26</b>		2/5/26			
3 of 60	MELINDA SUE SHANLEY	\$400.00	Debtors' Response to Trustee's Motion to Dismiss filed 2/5/2026 at docket #26.		
	\$800.00		PLAN #2 filed 11/30/2025 fails to provide for treatment of secured claim #1 filed 12/2/2025 by US Department of HUD in the amount of \$22,325.12.		
	WO		Paragraph 8C of the Plan is incomplete as Date Last Payment is Due has not been provided on the Wells Fargo Mortgage claim.		
25-37261	ALVIN ELIONEL	\$13,630.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends dismissal.</b>
12/1/25	RICHARDSON, JR	2.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #21</u></b>		
<b>2/9/26</b>		1/1/00			
2 of 59	\$6,815.00 EFT	\$0.00	No Response to Trustee's Motion to Dismiss.		
			No payments have been made. Debtor is delinquent 2 payments through January 2026 totaling 13,630.00.		
			PLAN #12 filed 12/16/2025 fails to fully provide for the claim of PHH Mortgage (Arrears per POC: \$94,415.40, Plan: \$77,589.15; Ongoing payments per POC: \$4,760.10, Plan: \$4,753.06). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Objection to Confirmation #24 filed 2/3/2026 by Deutsche Bank/PHH Mortgage.		
			Plan Summary Line 9 is incorrect. Plan Summary reflects \$0.00 while Plan and top portion of Summary reflect \$2,865. Consequently, Lines 11 and 12 are also incorrect.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37264	LEA MARIE WYERS	(\$59.00)	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends dismissal.</b>
12/1/25	\$4,400.00	-0.01 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #18</u></b>		
2/9/26	WO	2/2/26			
2 of 60		\$500.00	No Response to Trustee's Motion to Dismiss.		
			IRS claim #9 filed 12/23/2025 shows an unfiled tax return for the year 2022, 2023 and reflects a priority claim amount of \$56,844.25. Trustee has not received a copy of these tax returns. PLAN #21 filed 1/20/2026 fails to provide any treatment for the IRS.		
			Based on the pro-rata treatment to Regional Acceptance, the Plan fails to provide sufficient adequate protection on the vehicle.		
			Objection to Confirmation #22 filed 1/26/2026 by Truist Bank (Regional Acceptance).		
25-37270	REZA	\$1,500.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
12/1/25	KARIMBAKSHH	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #20</u></b>		
2/9/26	\$1,500.00	1/6/26			
2 of 60	EFT	\$1,500.00	No Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 1 payment through 1/31/2026 totaling \$1,500.		
			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 and creditor has not yet filed a proof of claim.		
			Schedule J #1 reflects an inability to fund the plan.		
			PLAN Summary #2 filed 12/1/2025 fails to list the correct non-exempt property amount of \$7,183.44.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37360	AMADOU	\$1,400.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
12/3/25	MUHTARR JALLOW	0.54 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #22</u></b>		
2/11/26	\$2,600.00	2/3/26			
2 of 60	WO	\$600.00	No Response to Trustee's Motion to Dismiss.		
			IRS claim #10 filed 1/26/2026 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$7,923.38. Trustee has received an unsigned copy of the 2024 tax return on 12/11/2025. PLAN #15 filed 12/19/2025 fails to provide any treatment for the IRS.		
			Plan fails to properly provide for the claim of Carrington Mortgage (Arrears per POC: \$6,168.61, Plan: \$5,704.78; Ongoing payments per POC: \$1,392.02, Plan: \$1,438.40).		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.		
			Debtor failed to provide proof to substantiate the amounts to be paid to Fairway Villa Townhomes Association, First Service Credit Union and US Small Business Administration through the Plan. Creditors have not yet filed a claim and Trustee must disburse according to the Plan.		
25-37367	TONIA GERARD	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
12/3/25	BROWNE	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #20</u></b>		
2/11/26		2/4/26			
2 of 60	ANGEL MARIE BROWNE	\$512.50	No Response to Trustee's Motion to Dismiss.		
			PLAN #2 filed 12/3/2025 fails to provide for treatment of secured claim #7 filed 1/6/2026 by Quantum3 Group LLC/Sadino Funding in the amount of \$544.41 for tires.		
			Based on JD Power value (\$7,222.50) as required by Order #6, the Plan does not provide sufficient adequate protection to TitleMax of Texas on the 2013 Infiniti M37.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-37415	AUSTIN CHASE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
12/5/25	CUTRER	0.00 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
2/13/26		2/2/26	<b><u>FILED 2/4/2026, DOC. #43</u></b>		
2 of 60	TAYLOR LYNN COLLINS	\$1,400.00	Debtors' Response to Trustee's Motion to Dismiss filed 2/4/2026, doc. #44.		
	\$1,400.00		Mr. Cutrer failed to provide a copy of his 2024 Tax Return to the Trustee.		
	WO		Mr. Cutrer's Wage Order #29 entered 12/16/2025 is not yet active. Debtors have been making their payments via ePay and are current through January.		
			Debtors are proposing to pay Westlake directly in paragraph 9C of the PLAN #19 filed 12/12/2025 for a 2016 Nissan Titan, however, claim #16 reflects an arrearage amount of \$588.60. Further, Paragraph 9C of the Plan is incomplete as the Contract Rate of Interest has not been provided on Westlake's claim.		
			Debtors are proposing to pay U.S. Bank directly in paragraph 9C of the Plan for a 2021 Chevy Trailblazer, however, claim #18 reflects an arrearage amount of \$581.64.		
			Debtors are not contributing all disposable income as the direct monthly payments of \$565.00 and \$645.14 per Paragraph 9C will terminate in 2/15/2028 and 10/2026 without a corresponding step up in payments.		
			Per 341 testimony, Schedule I does not represent a good faith estimate of Debtor's projected income and expenses.		
			Per 341 testimony, Debtors failed to provide documentation supporting the expenses reflected on Schedule J.		
			Per 341 testimony, Debtors have failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtors' Official Form 122C.		
			Objection to Confirmation #38 filed by Lakeview Loan Servicing on 1/14/2026.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
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04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36019	TONY TYRELL	<b>\$9,310.00</b>	<b><u>CONFIRMATION HEARING</u></b>	TRAN SINGH LLP	<b>Trustee does not recommend confirmation.</b>
10/8/25	ANDERSON	1.94 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 11/25/2025, DOC #20</u></b>		
12/17/25	\$4,800.00	11/12/25			
4 of 60	EFT	\$4,510.00	No Response to Trustee's Motion to Dismiss.		
<p>Debtor is delinquent 1.94 payments totaling \$9,310.00, with next payment due on 2/7/2026.</p> <p>PLAN #23 filed 12/9/2025 fails to fully provide for secured claims #6 and #7 filed 12/8/2025 by Forks Township (Claims: \$2,646.43; Plan: \$2,216.66).</p> <p>Plan Summary Line 9 is incorrect. Line 9 reflects \$0 while the Plan reflects \$2,200.00. Consequently, Lines 11 and 12 are also incorrect.</p>					
25-36631	CYNDA BROOKE	<b>\$223.08</b>	<b><u>CONFIRMATION HEARING</u></b>	TRAN SINGH LLP	<b>Trustee does not recommend confirmation.</b>
11/3/25	HUTTO	0.15 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #23</u></b>		
1/12/26	\$1,450.00	2/3/26			
3 of 6	WO	\$669.23	No Response to Trustee's Motion to Dismiss.		
<p>PLAN #14 filed 11/19/2025 fails to provide for treatment of priority claim #6 filed 12/11/2025 by IRS in the amount of \$32,162.39.</p> <p>Objection to Confirmation #26 filed 12/17/2025 by PNC Bank N.A.</p> <p>Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.</p> <p>Plan Summary Box 15 is not checked indicating the reason for 100% Plan.</p> <p>No corrective action taken.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

9:30 am

25-36677	LAKESHA RENEE	\$42.68	<b><u>CONFIRMATION HEARING</u></b>	TRAN SINGH LLP		
11/4/25	DUNN	0.06 Mos				<b>Trustee recommends confirmation of Plan #29 filed 1/20/2026.</b>
1/13/26	\$680.00	2/5/26	PLAN #29 filed 1/20/2026 works, paying 0.51% to the general unsecured			
3 of 60	WO	\$50.00	creditors.			

25-37152	JARED LLOYD	\$20,000.00	<b><u>CONFIRMATION HEARING</u></b> <b><u>AMENDED MOTION TO DISMISS</u></b> <b><u>FILED 2/4/2026, DOC. #29</u></b>	TRAN SINGH LLP		
11/26/25	SHANKLIN	2.00 Mos				<b>Trustee recommends dismissal.</b>
2/4/26	\$10,000.00	1/1/00				
3 of 60	EFT	\$0.00				

No Response to Trustee's Motion to Dismiss.

Debtor appeared for his initial 341 Meeting held on 1/14/2026, which was adjourned for Debtor's failure to provide business documents to the Trustee. Debtor appeared for his rescheduled 341 Meeting held on 1/28/2026, which was not concluded again, due to Debtor's failure to provide business documents to the Trustee. Debtor's final rescheduled 341 Meeting has been reset for 2/11/2026 at 3:30.

IRS claim #4 filed 1/16/2026 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$73,611.74. Trustee has not received signed/unsigned copies of the 2022-2024 tax returns. PLAN #13 filed 12/29/2025 fails to provide any treatment for the IRS.

Debtor is delinquent 2 payments through January totaling \$20,000.

Plan fails to properly provide for claim #11 filed on 2/3/2026 by FCI Lender Services, Inc. (Ongoing payments per POC \$4,871.47; Plan: \$7,092.27).

Plan fails to provide for treatment of the secured claim #9 filed on 1/27/2026 by Brazoria County in the amount of \$11,986.12 for 2025 property taxes.

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
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05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

9:30 am

Plan fails to provide for treatment of the secured claim #12 filed on 2/4/2026 by Service Finance Company in the amount of \$4,711.22 for HVAC Equipment.

Plan fails to meet the liquidation test.

Per 341 testimony, Debtor has not disclosed all assets on schedules A/B.

Objection to Confirmation #27 filed 1/29/2026 by Drivrz Financial, LLC, regarding a leased 2021 Cadillac Escalade.

25-35190	COREY JAMEL	\$10,524.92	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	<b>Trustee does not</b>
9/2/25	FORD	2.22 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		<b>recommend</b>
11/12/25		2/5/26	<b><u>FILED 2/5/2026, DOC. #59</u></b>		<b>confirmation.</b>
5 of 60	KELI RENEE FORD	\$1,008.75			
	\$4,750.00				
	WO				
			Debtors' Response to Trustee's Motion to Dismiss.		
			Debtor is delinquent 2.22 payments through February totaling \$10,524.92.		
			PLAN #53 filed 2/3/2026 fails to provide for the claim of Freedom Mortgage Corporation (Arrears per POC: \$.02, Plan \$0). Plan does not provide for Freedom Mortgage Corporation's 3002.1(c) Post-Petition Fee Notice, doc. #29, in the amount of \$200.00 for plan review.		
			Trustee alleges Debtor's Amended Official Form 122C #28 is incorrect, thus the plan fails to meet the requirements of 1325(b).		
			Amended Schedules I and J #38 do not represent a good faith estimate of Debtors' projected income and expenses and thus, the Plan fails to provide for all of Debtors' disposable income.		
			Motion for Relief from Stay Regarding Exempt Property #49 filed by Freedom Mortgage on 1/9/2026.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

Reset Dates:  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-35700	LAWANDA	\$1,739.00	<b><u>CONFIRMATION HEARING</u></b>	VENABLE, DAVID L	<b>Trustee recommends dismissal.</b>
9/29/25	ROCHELLE SMITH	1.27 Mos	<b><u>AMENDED MOTION TO DISMISS</u></b>		
12/8/25	\$1,370.00	1/23/26	<b><u>FILED 1/15/2026, DOC. #47</u></b>		
5 of 60	EFT	\$570.00			
<p>Debtor's Response to Trustee's Motion to Dismiss filed 1/16/2026, doc. #48.</p> <p>IRS claim #6 filed 1/12/2026 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$3,139.35. Trustee has not received a signed/unsigned copy of the 2024 tax return. PLAN #50 filed 1/20/2026 fails to provide any treatment for the IRS. Debtor's Objection to the IRS' Claim #6 filed 1/22/2026, doc. #51, is set for 3/3/2026 at 1:30.</p> <p>Debtor is delinquent 1.27 payments through January totaling \$1,739.</p> <p>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 #11.</p> <p>Paragraph 9C of the Plan is incomplete as the Contract Interest Rate has not been provided on Gloria Simpson's claim. Debtor has beneficial interest only. Title is held in her mother's name.</p> <p>Trustee has not received proof of income</p> <p>Plan fails to meet the liquidation test.</p>					
25-36486	PRISCILLA MARIE	\$4,840.00	<b><u>CONFIRMATION HEARING</u></b>	VENABLE, DAVID L	<b>Trustee does not recommend confirmation.</b>
10/30/25	WHEELER	1.74 Mos	<b><u>MOTION TO DISMISS FILED 12/9/2025, DOC #23</u></b>		
1/8/26	\$2,780.00	1/13/26			
4 of 60	No Pmt info	\$500.00			
<p>Debtor's Response to Trustee's Motion to Dismiss filed 12/23/2025 at docket #29.</p> <p>Debtor is delinquent 1.74 payments through 1/29/2026 totaling \$4,840.00.</p> <p>Debtor has failed to file an amended wage deduction order or EFT/ACH authorization with the Court.</p>					

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

**Reset Dates:**  
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05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
PLAN #37 filed 1/21/2026 works, paying 30.84% to the general unsecured creditors.					
25-36993	DEBRA F	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	WALKER SR,	<b>Trustee does not recommend confirmation.</b>
11/20/25	THOMPSON	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #17</u></b>	MICHAEL GLEN	
1/29/26	\$1,750.00	1/27/26			
3 of 60	No Pmt info	\$1,750.00	No Response to Trustee's Motion to Dismiss.		
PLAN #2 filed 11/20/2025 fails to provide for treatment of priority IRS claim #13 filed 1/5/2026 in the amount of \$6,925.15.					
Plan fails to fully provide for the pre-petition arrearage claim of PHH Mortgage (Arrears per POC: \$18,138.31, Plan: \$12,085.14). Amended Objection to Confirmation #13 filed 12/30/2025 by Wells Fargo (PHH Mortgage).					
Based on the pro-rata treatment to Integrity Texas Funding, the Plan fails to provide sufficient adequate protection on the 2018 Nissan Altima.					
Plan Summary does not match Plan.					
Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-36269	BERNADETTE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee recommends confirmation of Plan</b>
10/22/25	USSERY	0.00 Mos		ALVA	
12/31/25	\$5,460.00	1/21/26	PLAN #21 filed 1/2/2026 works, paying 6% to general unsecured creditors.		
4 of 60	WO	\$2,730.00			

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36986	SEUNDRA	(\$657.88)	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee does not recommend confirmation.</b>
11/20/25	MECHELLE	-0.42 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #18</u></b>	ALVA	
1/29/26	GORDWIN	2/3/26	No Response to Trustee's Motion to Dismiss.		
3 of 42	\$1,555.00 WO	\$777.50	<p>PLAN #2 filed 11/20/2025 fails to fully provide for priority IRS claim #7 filed 12/22/2025 (POC: \$48,699.91, Plan: \$34,498.46).</p> <p>Plan proposes to avoid the lien of Acima Digital and First Key Homes in Paragraph 13 despite the claims being executory contracts that should be listed in Paragraph 16.</p> <p>Plan Summary does not match Plan.</p> <p>Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #1 filed on 11/20/2025 and 42-month plan with 60-month applicable commitment period.</p> <p>Debtor is proposing to pay Wells Fargo Auto directly in paragraph 9C of the Plan, however, claim #21 reflects an arrearage amount of \$812.32.</p> <p>Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.</p>		
25-37055	YOLANDA WATSON	(\$1,249.40)	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee does not recommend confirmation.</b>
11/24/25	JOHNSON	-0.31 Mos	<b><u>MOTION TO DISMISS FILED 1/14/2026, DOC #21</u></b>	ALVA	
2/2/26	\$4,060.00	2/5/26	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$1,873.85	<p>IRS claim #12 filed 1/26/2026 shows an unfiled tax return for the year 2024 and reflects a priority claim amount of \$8,100. Trustee has received an unsigned copy of the 2024 tax return 12/29/2025. PLAN #2 filed 11/24/2025 fails to provide any treatment for the IRS.</p> <p>Plan fails to fully provide for the claim of Fay Servicing (Arrears per POC:</p>		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
<p>\$26,116.29, Plan: \$21,000; Ongoing payments per POC: \$1,543.44; Plan: \$1,544.64). Objection to Confirmation #17 filed 12/24/2025 by Wilmington Savings Fund Society (Fay Servicing).</p> <p>Based on the pro-rata treatment to American Credit Acceptance and Santander Consumer, the Plan fails to provide sufficient adequate protection on the vehicle.</p> <p>Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and thus the plan may not meet the liquidation test.</p>					
25-35741	CRYSTAL ELAINE	\$1,027.57	<b><u>CONFIRMATION HEARING</u></b>	WESTON LEGAL,	<b>Trustee recommends confirmation of Plan #22 filed 12/3/2025.</b>
9/30/25	MANN	0.82 Mos		PLLC	
12/9/25	\$1,250.00	2/4/26	PLAN #22 filed 12/3/2025 works, paying 6.82% to the general unsecured creditors.		
5 of 51	WO	\$491.35			
25-37094	TAMRA LEIGH	(\$275.00)	<b><u>CONFIRMATION HEARING</u></b>	WILLINGHAM,	<b>Trustee recommends confirmation of Plan #27 filed 1/20/2026.</b>
11/25/25	BARRON	-0.50 Mos		AMBER L	
2/3/26		2/3/26	PLAN #27 filed 1/20/2026 works, paying 76% to general unsecured creditors.		
3 of 60	BROOKS SUTLIFF	\$275.00			
	BARRON				
	\$550.00				
	WO				

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

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05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					
<b>9:30 am</b>					
25-36783	GARY SHERWOOD	(\$560.00)	<b><u>CONFIRMATION HEARING</u></b>	WRZESINSKI,	<b>Trustee does not recommend confirmation.</b>
11/10/25	FORD	-1.00 Mos		CLAYTON	
1/20/26		2/4/26	Trustee objects to the treatment proposed in Paragraph 16 of PLAN #25 filed 1/5/2026. Debtor is attempting to reject an executory contract in a paragraph specifically designed to assume the contracts listed therein.		
3 of 60	ZENORA KAY FORD	\$560.00	PLAN #25 filed 1/5/2026 works, paying 45% to general unsecured creditors.		
	\$560.00				
	EFT				
25-36689	REMICA BATISTE	\$700.00	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	<b>Trustee does not recommend confirmation.</b>
11/4/25	PRINCE	1.00 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 12/29/2025, DOC #31</u></b>		
1/13/26	\$700.00	1/6/26	No Response to Trustee's Motion to Dismiss.		
3 of 60	EFT	\$700.00	IRS claim #8 filed 12/11/2025 shows unfiled tax returns for the years 2022, 2023 and 2024, reflecting a priority claim amount of \$20,845.88. Trustee received signed copies of these returns on 1/8/2026: 2022 and 2023 both reflect \$0 liability/refund and 2024 reflects a liability of \$3,387.00. PLAN #8 filed 11/18/2025 fails to provide any treatment for the IRS.		
			Plan fails to provide for treatment of amended secured claim #4 filed 2/4/2026 by Fort Bend County in the amount of \$2,689.30. Amended Objection to Confirmation #48 filed 2/4/2026 by Fort Bend County.		
			Plan fails to provide for treatment of secured claim #23 filed 1/21/2026 by Fort Bend ISD in the amount of \$5,445.06.		
			Plan fails to provide for treatment of secured claim #24 filed 1/21/2026 by West Keegans Bayou ID in the amount of \$385.88.		
			Debtor is proposing to pay Lakeview Loan Servicing/LoanCare directly in Paragraph 8C of the Plan. However, claim #25 reflects an arrearage amount of \$5,148.60 that includes principal and interest.		

**Pre-Conf/Dismissal**  
**Judge Jeffrey P. Norman, Houston**  
**Tiffany D. Castro, Trustee**  
**February 11, 2026 9:30 am**

**Reset Dates:**  
03/18/2026  
04/17/2026  
05/13/2026

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u>Petition Dt</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			
<u>Bar Date</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<u>Month/Term</u>					

**9:30 am**

Plan fails to provide interest on the Canyon Gate at Cinco Ranch HOA claim listed in Paragraph 8B of the Plan.

Paragraph 8C of the Plan is incomplete as Contract Interest Rate, Monthly Payment and Date Last Payment is Due have not been provided on most of the claims.

Based on JD Power value (\$18,619.20) as required by Order #4, the Plan does not provide sufficient adequate protection to Texas Bay Credit Union on the 2019 BMW 330i. Objection to Confirmation #21 filed 11/26/2025 by Texas Bay Credit Union.

Amended Objection to Confirmation #41 filed 1/9/2026 by Mercedes-Benz Vehicle Trust (2021 Mercedes-Benz C300).

Plan fails to provide a 100% dividend to the general unsecured creditors as required by the liquidation test.

Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I.

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

25-36834	JAMAR CLIFFORD	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	<b>Trustee recommends confirmation of Plan #27 filed 1/5/2026.</b>
11/12/25	MIMS	0.00 Mos			
1/21/26	\$670.00	1/22/26	PLAN #27 filed 1/5/2026 works, paying 18% to general unsecured creditors.		
3 of 60	EFT	\$90.00			