

**Pre-Conf/Dismissal**  
**Judge Alfredo R. Perez, Houston**  
**Tiffany D. Castro, Trustee**  
**February 19, 2026 9:00 am**

**Reset Dates:**  
03/19/2026  
04/23/2026  
05/21/2026

Highlighted = H Claims

<u>Case #</u>	<u>Debtor(s)</u>	<u>Arrears</u>	<u>Notes</u>	<u>Attorney</u>	<u>Recommendation</u>
<u># of R/S</u>	<u>Plan Pmt</u>	<u>No of Mos</u>			<u>Case Disposition</u>
<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
<b>9:00 am</b>					
25-34176	UMAR ALI KHAN	\$0.02	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee</b>
0 Resets	\$0.01	2.00 Mos	<b><u>MOTION TO DISMISS FILED 1/21/2026, DOC #45</u></b>		<b>recommends</b>
7/23/25	No Pmt info	1/1/00	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
7 of 60		\$0.00	Debtor appeared at the Meeting of Creditors on 1/14/2026 but the meeting was not concluded.		
			No payments have been made, and Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.		
			Debtor has failed to provide Trustee with a copy of his 2024 tax return.		
			Debtor has failed to provide proof of identification and social security number.		
			Debtor has failed to file amended schedules as required by BLR 1019-1.		
			Debtor has failed to file a Plan or Plan Summary.		
25-35751	DENISHA LIZETTE	\$1,025.75	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee</b>
2 Resets	BROADNAX	1.77 Mos	<b><u>MOTION TO DISMISS FILED 11/14/2025, DOC #34</u></b>		<b>recommends</b>
9/30/25	\$581.07	12/19/25	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
5 of 60	No Pmt info	\$288.00	Debtor is delinquent 1.77 payment through 1/30/2026 totaling \$1,025.75 and Debtor has failed to file a wage deduction order or EFT authorization with the Court.		
			PLAN #37 filed 12/2/2025 is mathematically incorrect in paragraph 4.		
			Plan Summary #38 filed 12/2/2025 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.		

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Trustee alleges Plan is not feasible as Schedule J reflects insufficient disposable income to fund the plan.

Objection to Confirmation #33 filed 11/13/2025 by American Credit Acceptance.

Objection to Confirmation #44 filed 12/11/2025 by Cygne Multifamily Development Fund I LP dba Meridian City Park Apartments.

No corrective action taken.

25-37405	DEBBION	(\$508.81)	<b><u>CONFIRMATION HEARING</u></b>	.PRO SE	<b>Trustee recommends dismissal.</b>
0 Resets	CARLESIA	-0.08 Mos	<b><u>MOTION TO DISMISS FILED 1/22/2026, DOC #28</u></b>		
12/5/25	EVANS-YOBO	2/5/26	No Response to Trustee's Motion to Dismiss.		
2 of 60	\$6,491.19 No Pmt info	\$7,000.00	Debtor appeared at the Meeting of Creditors on 1/21/2026 but the meeting was not concluded.		
			Debtor has failed to provide proof of identification and social security number.		
			Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.		
			Debtor has failed to provide Trustee with a copy of her 2024 tax return.		
			PLAN #18 filed 12/17/2025 fails to provide for treatment of secured claim #5 filed 12/17/2025 by IRS in the amount of \$42,101.28. Further, Plan fails to fully provide for the IRS priority claim amount (Claim: \$41,907.07; Plan: \$39,652.00).		
			Plan fails to provide for treatment of secured claim #10 filed 1/9/2026 by OneMain Financial in the amount of \$16,855.35 for a 2014 Toyota Camry.		
			Plan fails to provide for treatment of secured claim #14 filed 2/9/2026 by Colony Ridge Land LLC in the amount of \$40,252.01.		
			Plan fails to provide for treatment of secured claim #15 filed 2/9/2026 by Colony Ridge Land LLC in the amount of \$40,340.34.		

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9:00 am

Plan fails to provide for treatment of secured claim #16 filed 2/11/2026 by Westlake Financial Services in the amount of \$22,544.67 for a 2015 Ford Commercial Transit Van.

Plan provides for bifurcated treatment of the Nationstar Mortgage claim. Trustee objects to confirmation of a plan that proposes to have Debtor make direct payments on the ongoing payment and Trustee to make payments on the pre-petition arrears.

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

Plan lists special provisions in Paragraph 27:

1. Debtor surrenders the primary residence at 19335 Linden Meadow Ln, Richmond, TX 77407 per Paragraph 7 as the property would be expensive to maintain and would cause further financial strain.
2. Debtor shall retain the secondary residence at 615 Oregon St, South Houston, TX 77587 under Paragraph 8(B) by curing all pre-petition arrearages through the Plan while maintaining regular post-petition payments.
3. Debtor's student loans are in administrative forbearance; Debtor may seek enrollment in or maintain any applicable IDR plan or forbearance with the US Dept of Education of its servicers without violating the automatic stay.

Debtor has failed to file Schedules A/B, D, G-H and a Statement of Financial Affairs.

<b>25-35930</b>	JAMES TRENT and YARIBEL	<b>\$13,500.00</b>
2 Resets	QUINONES DRIVER	2.84 Mos
10/6/25		1/23/26
4 of 60	\$4,750.00	\$500.00
	WO	

**CONFIRMATION HEARING**  
**MOTION TO DISMISS FILED 11/14/2025, DOC #25**  
No Response to Trustee's Motion to Dismiss.

ABII, EZENWANYI G

**Trustee recommends dismissal.**

Debtors are 2.84 payments delinquent through 2/5/2026 totaling \$13,500.

Debtors have failed to file an amended wage deduction order or EFT authorization with the Court.

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PLAN #42 filed 1/26/2026 proposes to pay NewRez's Section 1322(b)(5) claim in Paragraph 8B instead of 8A despite being secured by the principal residence. Objection to Confirmation #10 filed 10/14/2025 by NewRez LLC dba Shellpoint Mortgage Servicing.

Plan proposes to treat US Department of HUD's claim in paragraph 9C rather than 8C.

Plan proposes treatment of Brazoria County and Brazoria County MUD #31 claims in paragraph 8C, despite the claims including both surrendered and retained properties. Objection to Confirmation #30 filed 12/12/2025 by Brazoria County and Brazoria County MUD #31.

Debtors 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 Debtors' projected income and expenses.

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

Trustee alleges Plan is not feasible as Schedule J reflects insufficient disposable income to fund the plan.

25-37296	SERGIO DANIEL	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	AGUINAGA, JESSE	<b>Trustee does not recommend confirmation.</b>
0 Resets	RICO	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/16/2026, DOC #33</u></b>		
12/2/25	\$1,900.00	2/10/26	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,900.00			
			PLAN #14 filed 12/31/2025 fails to properly provide for the claim #1 of Selene filed on 02/02/2026 (Arrears per POC: \$8,130.28, Plan: \$19,526.43; Ongoing payments per POC \$1,070.07, Plan: \$1,417.19).		
			Plan fails to provide for all known secured creditors.		
			Per 341 testimony, Debtor has not disclosed all assets on schedules A/B and		

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thus the plan may not meet the liquidation test.

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

25-36522	JOUSHA RASHAD and ROLANDA	\$1,962.36 0.77 Mos	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS FILED 12/30/2025, DOC #29</b> No Response to Trustee's Motion to Dismiss.	CIMENT, DANIEL	Trustee does not recommend confirmation.
1 Reset					
10/31/25	MARTIN DOUGLAS	1/21/26			
4 of 60	\$2,550.00 WO	\$140.38			

Debtors are 0.98 payments delinquent through 1/30/2026 totaling \$1,962.36.

PLAN #38 filed 1/30/2026 fails to fully provide for the ongoing claim of Loancare (Ongoing payments per POC: \$1,889.69, Plan: \$1,834.47).

Plan fails to provide treatment for all known priority creditors.

Plan newly surrenders the water treatment system to Quantum3 Group, LLC and requires additional noticing time.

25-34667	ANDRIA SHAUNTA WILLIAMS	\$2,220.00 3.00 Mos	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS FILED 9/25/2025, DOC #18</b> Response to Trustee's Motion to Dismiss #23 filed 10/23/2025.	FERGUSON, JAMES T	Trustee recommends dismissal.
3 Resets					
8/12/25	\$740.00 EFT	12/8/25			
6 of 60		\$740.00			

Debtor is delinquent 3 payments through 2/11/2026 totaling \$2,220.

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

PLAN #22 filed 10/21/2025 works, paying 7% to general unsecured creditors.

25-35155	LONNIE EARL PERKINS	\$1,230.04 1.17 Mos	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS FILED 10/20/2025, DOC #22</b> Response to Trustee's Motion to Dismiss #29 filed 11/14/2025.	FERGUSON, JAMES T	Trustee does not recommend confirmation.
3 Resets					
9/1/25	\$1,050.00 EFT	2/2/26			
5 of 60		\$854.99			

Debtor is delinquent 1.17 payments through 2/1/2026 totaling \$1,230.04.

PLAN Summary #51 filed 1/26/2026 does not match Plan.

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<b>9:00 am</b>					
Plan Summary fails to list the correct non-exempt property amount of \$4,220 and Plan fails to pay a dividend to the general unsecured creditors as required by Debtor's non-exempt property.					
Objection to Confirmation #23 filed 11/4/2025 by Bank of America.					
Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Debtor's Official Form 122C.					
25-37024	JUSTIN RAY	\$500.00	<b><u>CONFIRMATION HEARING</u></b>	FERGUSON, JAMES	<b>Trustee does not recommend confirmation.</b>
0 Resets	VANLEUVEN	1.00 Mos	<b><u>MOTION TO DISMISS FILED 1/21/2026, DOC #21</u></b>	T	
11/21/25	\$500.00	1/27/26	No Response to Trustee's Motion to Dismiss.		
3 of 60	No Pmt info	\$500.00	Debtor is delinquent \$500.00, with next payment due on 2/21/2026.		
Debtor has failed to file a wage deduction order or EFT/ACH authorization with the Court.					
Debtor has failed to provide Trustee with a copy of his 2024 tax return.					
PLAN #19 filed 1/15/2026 provides for treatment of the Truist Bank claim (2025 Chevrolet 1500) in Paragraph 8C instead of 9C.					
Debtor is proposing to avoid a lien in Paragraph 13 of the Plan for a creditor with an executory contract.					
Per 341 testimony, Debtor has not disclosed all assets on Schedule A/B and thus the Plan may not meet the liquidation test.					
25-36212	VIOLA JEANETTE	\$1,834.00	<b><u>CONFIRMATION HEARING</u></b>	GALLEVO, MICHAEL	<b>Trustee does not recommend confirmation.</b>
2 Resets	MARSHALL	0.57 Mos	<b><u>MOTION TO DISMISS FILED 11/14/2025, DOC #21</u></b>		
10/20/25	\$3,200.00	1/28/26	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$1,240.00	PLAN #32 filed 1/28/2026 does not provide for the notice of post-petition fee claim of Gateway Mortgage in the amount of \$750 for proof of claim and 410A form.		
Plan proposes treatment for a secured IRS tax lien claim in para 8A as a monthly					

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ongoing mortgage payment rather than a total debt claim with interest. Further, IRS has only filed claim #11 for priority and general unsecured amounts.

Debtor has not provided proof to substantiate the amounts to be paid to GoodLeap through the Plan. The bar date passed 12/29/2025 without the creditor filing a claim and Trustee must pay per the Plan.

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

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

25-37145	JULIA ARNETTE	(\$554.51)	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not recommend confirmation.</b>
0 Resets	BROWN	-0.77 Mos	<b><u>MOTION TO DISMISS FILED 1/21/2026, DOC #28</u></b>	A	
11/26/25	\$720.00	2/13/26	Debtor's Response to Trustee's Motion to Dismiss filed 1/28/2026 at docket #29.		
3 of 60	WO	\$166.15	PLAN #2 filed 11/26/2025 fails to fully provide for priority claim #5 filed 1/6/2026 by IRS (Claim: \$14,083.84; Plan: \$12,465.13).		
			Based on JD Power value (\$19,387.80) as required by Order # 11, the Plan does not provide sufficient adequate protection to Ally Bank on the 2015 Ram 2500.		
			Objection to Confirmation #19 filed 12/9/2025 by Ally Bank.		

25-37220	MARCUS PATRICK	\$2,450.00	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee recommends dismissal.</b>
0 Resets	HUDSON	2.00 Mos	<b><u>MOTION TO DISMISS FILED 1/21/2026, DOC #26</u></b>	A	
12/1/25	\$1,225.00	1/5/26	Debtor's Response to Trustee's Motion to Dismiss filed 1/28/2026 at docket #27.		
2 of 60	EFT	\$-1,225.00	Debtor is delinquent 2 payments through 1/31/2026 totaling \$2,450.00.		
			PLAN #2 filed 12/1/2025 fails to provide for treatment of priority claim #9 filed 12/16/2025 by Attorney General of Texas in the amount of \$40,756.25.		
			Plan fails to provide for treatment of priority claim #17 filed 1/27/2026 by Texas Comptroller of Public Accounts in the amount of \$239.71.		

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**9:00 am**

Plan fails to fully provide for secured claim #18 filed 1/29/2026 by Westgreen Civic Improvement Association (Claim: \$13,924.68; Plan: \$13,090.70).

Plan Summary fails to list the non-exempt property amount of \$18.89.

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

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

<b>25-37305</b>	ROLANDO	<b>\$4,325.00</b>	<b><u>CONFIRMATION HEARING</u></b>	KEELING, KENNETH	<b>Trustee does not</b>
0 Resets	GONZALEZ and	<b>1.00 Mos</b>	<b><u>MOTION TO DISMISS FILED 1/16/2026, DOC #33</u></b>	A	<b>recommend</b>
12/2/25	DIANA SANCHEZ	2/5/26	Response to Trustee's Motion to Dismiss #37 filed 1/29/2026.		<b>confirmation.</b>
2 of 60	GALVAN	\$2,162.50			
	<b>\$4,325.00</b>		Debtors are delinquent 1 payment through 2/1/2026 totaling \$4,325.		
	<b>WO</b>				
			PLAN #5 filed 12/2/2025 fails to fully provide for the claim #12 filed 01/30/20269 by Selene Finance (Arrears per POC: \$29,175.33, Plan: \$25,000; Ongoing payments per POC: \$3,144.16, Plan: \$3,206).		
			Plan fails to properly provide for treatment of secured claim #11 filed 1/21/2026 by Liberty Lakes HOA in the amount of \$449.29.		
			The plan fails to comply with 1322(b)(1) as it unfairly discriminates among unsecured creditors of the same class, student loans are paid directly in paragraph 14.		
<b>25-36888</b>	JAMES BAILEY and	<b>(\$1,850.00)</b>	<b><u>CONFIRMATION HEARING</u></b>	KIM, MIN GYU	<b>Trustee</b>
1 Reset	CHRISTINE MCCOY	<b>-1.03 Mos</b>	PLAN #40 filed 2/10/2026 works at 100% to all creditors. Plan must remain 100%		<b>recommends</b>
11/15/25	DUNCAN	2/12/26	per Debtors' Official Form 122C requirement of \$177,724.20.		<b>confirmation of</b>
3 of 60	<b>\$1,800.00</b>	\$1,450.00			<b>Plan #40 filed</b>
	<b>EFT WO</b>				<b>2/10/2026 with a</b>
					<b>C3/C4 Order.</b>

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25-37109	ROBERT LEE and FELICIA ANN SMITH	\$0.00 0.00 Mos	<b>CONFIRMATION HEARING</b> <b>MOTION TO DISMISS FILED 1/21/2026, DOC #34</b>	KIM, MIN GYU	Trustee recommends dismissal.
0 Resets 11/25/25 3 of 60	\$3,500.00 EFT WO	2/12/26 \$1,750.00	Debtors failed to appear at the Meeting of Creditors on 1/7/2026, 1/21/2026 and 1/28/2026.  IRS claim #26 filed 12/29/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$66,026.54. Trustee has not received copies of any tax returns. PLAN #26 filed 1/2/2026 fails to provide any treatment for the IRS.  Plan fails to provide for treatment of secured claim #32 filed 1/6/2026 by Quantum3 Group in the amount of \$536.04.  Plan fails to provide for treatment of priority claim #33 filed 1/8/2026 by Texas Comptroller of Public Accounts in the amount of \$1,061.34.  Plan fails to provide for treatment of secured claim #65 filed 2/3/2026 by Brazos River's Edge Community Association in the amount of \$5,644.74.  Plan fails to fully provide for claim #59 of PHH Mortgage (Arrears per POC: \$24,134.19; Plan: \$10,942.00. Ongoing payments per POC: \$2,300.28; Plan: \$2,035.00). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A. Objection to Confirmation #34 filed 1/21/2026 by The Secretary of Veterans Affairs/PHH Mortgage.  Debtor has caused unreasonable delay that is prejudicial to creditors under 11 U.S.C. 707(a) due to the multiple missed 341 meetings and unfiled tax returns.		

10:00 am

25-32145	TIFFANY GIBSON	(\$925.20)	<b>CONFIRMATION HEARING</b> <b>AMENDED MOTION TO DISMISS FILED 11/12/2025, DOC #66 DEBTORS</b> <b>OBJECTION TO IRS CLAIM FILED 8/6/2025, DOC #40</b>	MIXON, PHILLIP	Trustee does not recommend confirmation.
5 Resets 4/18/25 10 of 60	\$3,000.00 WO	-0.31 Mos 2/9/26 \$1,384.65	No Response to Trustee's Motion to Dismiss.		

PLAN #45 filed 8/14/2025 fails to provide for treatment of secured IRS claim #13 in

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the amount of \$29,417.35. Further, Plan fails to fully provide for priority IRS claim #13 (POC: \$83,637.48, Plan: \$28,000.00). Debtor's Objection to IRS Claim #13 filed 8/6/2025, #40. Hearing continued to 2/19/2026 at 10:00 AM.

Paragraph 9C of the Plan is incomplete as the Contract Rate and Date Last Payment is Due have not been provided on the CarMax and Capital One Auto Finance claims.

Plan Summary does not match Plan.

Plan fails to provide a 100% dividend to the general unsecured creditors as required by Debtor's Official Form 122-C #44 amended 8/14/2025.

Plan fails to establish a Federal Income Tax Reserve and thus may not be feasible.

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

25-36973	TROI ELAINE	\$180.00	<b><u>CONFIRMATION HEARING</u></b>	MORRISON, CHRISTOPHER	<b>Trustee recommends confirmation of Plan #21 filed 2/9/2026.</b>
0 Resets	MULLINS	0.11 Mos	PLAN #21 filed 2/9/2026 works, paying 9.53% to the general unsecured creditors.		
11/20/25	\$1,690.00	2/5/26			
3 of 60	WO	\$1,000.00			

25-35867	ANDREA MICHELE	\$6,840.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee does not recommend confirmation.</b>
1 Reset	CLARK	2.00 Mos	<b><u>MOTION TO DISMISS FILED 11/14/2025, DOC #27</u></b>	KENNETH	
10/3/25	\$3,420.00	1/27/26	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$1,545.00			

Debtor is delinquent 2 payments through 2/2/2026 totaling \$6,840.

PLAN #16 filed 10/29/2025 fails to properly provide for the claim of NewRez LLC (Arrears per POC: \$34,335.74, Plan: \$29,280.86; Ongoing payments per POC: \$1,814.01, Plan: \$1,899.02). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8.

Plan fails to include the property address and total amount of the HOA Reserve in

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paragraph 21 as required by footnote 15.

Plan Summary does not match Plan.

25-37126	CHRISSETTA	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	PAYNE, KYLE	<b>Trustee does not recommend confirmation.</b>
0 Resets	MICHELE HARRIS	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/22/2026, DOC #26</u></b>	KENNETH	
11/26/25	\$705.00	2/5/26	<b><u>AMENDED MOTION TO DISMISS FILED 2/12/2026, DOC #27</u></b>		
3 of 60	EFT	\$705.00	No Response to Trustee's Motion to Dismiss.		
<p>PLAN #2 filed 11/26/2025 fails to provide for treatment of secured claim #9 filed 1/22/2026 by Navy Federal Credit Union in the amount of \$488.32.</p> <p>Plan proposes to overprovide for treatment of OTR FUND I, LLC's claim #10 filed 1/26/2026 in Paragraph 9A at the expense of general unsecured creditors.</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, Schedule I does not represent a good faith estimate of Debtor's projected income.</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 12/1/2025 at docket #7; the final installment payment is due by 2/27/2026.</p>					

25-36996	TOMMY and AMY	\$197.13	<b><u>CONFIRMATION HEARING</u></b>	PHAM, KEVIN H	<b>Trustee does not recommend confirmation.</b>
0 Resets	WONG	0.58 Mos	<b><u>MOTION TO DISMISS FILED 1/21/2026, DOC #29</u></b>		
11/20/25	\$340.59	1/29/26	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$161.35			
<p>Debtors are proposing to pay CrossCountry/Roundpoint Mortgage directly in Paragraph 8C of PLAN #31 filed 1/29/2026. However, claim #22 reflects an arrearage amount of \$1,902.13 that includes principal and interest. Objection to Confirmation #26 filed 1/12/2026 by CrossCountry/Roundpoint Mortgage. Debtors' Objection to Claim #22 of CrossCountry/Roundpoint Mortgage was filed 2/2/2026 at docket #32 -- a hearing is set on 3/4/2026 at 9:00 am.</p>					

Debtors are proposing to pay Wells Fargo Auto (2025 Toyota Sienna) directly in

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Paragraph 9C of the Plan but claim #8 reflects an arrearage amount of \$1,053.21. Debtors' Objection to Claim #8 of Wells Fargo Auto was filed 2/6/2026 at docket #35 -- a hearing is set on 3/18/2026 at 9:00 am.

Debtors are proposing to pay Fifth Third Bank (2023 Toyota Rav4) directly in Paragraph 9C of the Plan but claim #9 reflects an arrearage amount of \$550.48. Debtors' Objection to Claim #9 of Fifth Third Bank was filed 2/5/2026 at docket #34 -- a hearing is set on 3/18/2026 at 9:00 am.

Plan Summary Line 9 is incorrect. It reflects \$0.00 when Plan and top portion of Summary reflect \$1,000.00. Consequently, Lines 11 and 12 are also incorrect.

25-36648	ROSIE GUERRERO	\$3,055.00
1 Reset	\$1,285.00	2.38 Mos
11/3/25	WO	1/5/26
3 of 60		\$800.00

**CONFIRMATION HEARING**  
**MOTION TO DISMISS FILED 12/30/2025, DOC #28**  
No Response to Trustee's Motion to Dismiss.

POPE, JAMES Q

**Trustee does not recommend confirmation.**

Debtor is delinquent 2.38 payments through 2/3/2026 totaling \$3,055.

PLAN #17 filed 12/7/2025 provides for \$4,150 in attorney's fees. Fixed fee agreement filed 11/24/2025 at #11 shows \$4,150 plus a reimbursement for the \$313 filing fee totaling \$4,463.

Plan fails to properly provide for the claim of PHH Mortgage/Wells Fargo (Arrears per POC: \$13,142.85, Plan: \$11,500; Ongoing payments per POC: \$541.40, Plan: \$566.44). Further, plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8. Objection to Confirmation #25 filed 12/11/2025 by PHH Mortgage/Wells Fargo.

Plan fails to fully provide for treatment of the secured claim #3 filed 11/28/2025 by Consumer Portfolio Services for a 2017 GMC Acadia (Claim: \$16,408.03, Plan: \$16,068.56).

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

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			

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amounts listed on Schedule I and Debtor's Official Form 122C.

No corrective action taken.

25-33757	CHIAMAKA	\$2,875.78	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
3 Resets	PRECIOUS	3.34 Mos	<b><u>AMENDED MOTION TO DISMISS FILED 12/11/2025, DOC #39</u></b>		
6/30/25	AKOMAS	1/7/26	Debtor's Response to Trustee's Motion to Dismiss filed 12/14/2025 at docket #40.		
8 of 60	\$860.00 WO	\$200.00	Debtor is delinquent 3.49 payments through 1/30/2026 totaling \$2,875.78. Further, Trustee alleges that PLAN #45 filed 12/20/2025 is not feasible as Debtor has never been current in the 7 months that plan payments have come due.  Plan fails to fully provide for amended priority claim #3 filed 1/7/2026 by IRS (Claim: \$1,639.87; Plan: \$1,454.00).  Schedules I and J do not represent a good faith estimate of Debtor's projected income and expenses.		

25-35018	DASHYA CHYNELL	\$3,200.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
2 Resets	BALLARD	0.78 Mos	<b><u>MOTION TO DISMISS FILED 10/21/2025, DOC #26</u></b>		
8/28/25	\$4,100.00	1/21/26	Debtor's Response to Trustee's Motion to Dismiss filed 11/13/2025 at docket #30.		
6 of 60	EFT	\$3,200.00	Debtor has failed to provide Trustee with proof of income to substantiate the amounts listed on Schedule I and Official Form 122C.  Objection to Confirmation #27 filed 10/30/2025 by Lakeview Loan Servicing.  PLAN #47 filed 2/5/2026 works, paying 6.04% to the general unsecured creditors.		

25-35627	TRENT LEE and	\$36,995.00	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends dismissal.</b>
2 Resets	TAMMY KATHLEEN	3.83 Mos	<b><u>MOTION TO DISMISS FILED 11/14/2025, DOC #33</u></b>		
9/25/25	RASMUSSEN	1/1/00	Response to Trustee's Motion to Dismiss #56 filed 2/6/2026.		
5 of 60	\$9,650.00 EFT	\$0.00	No payments have been made.  IRS claim #19 filed 10/29/2025 shows an unfiled tax return for the years 2022-2024 and reflects a priority claim amount of \$107,903.68. Trustee has not received a copy of the 2022 or 2023 tax return. PLAN #39 filed 12/5/2025 only provides		

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
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\$20,666 for the IRS.					
Plan does not provide for the notice of post-petition fee claim of Rocket Mortgage #42 filed 12/12/20 in the amount of \$1,475 for plan review, objection, proof of claim and 410A form.					
Objection to Confirmation #31 filed 11/10/2025 by Rocket Mortgage, LLC.					
Motion for Relief from Stay #49 filed 1/16/2026 by Rocket Mortgage. Hearing set 2/12/2026 at 10:00 AM.					
25-36083	RYAN ADAM and JAMIE DEEANN KIMBERLING	\$2,200.00 0.50 Mos 2/5/26	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 11/20/2025, DOC #25</u></b> Debtors' Response to Trustee's Motion to Dismiss filed 12/14/2025 at docket #30.	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
2 Resets 10/13/25 4 of 60	\$4,400.00 WO	\$2,200.00	Objection to Confirmation #28 filed 12/5/2025 by Nebraska Furniture Mart.  Objection to Confirmation #44 filed 1/24/2026 by United Community Bank.  PLAN #43 filed 1/24/2026 works, paying 85.68% to the general unsecured creditors.		
25-36980	FRANK BURNETT CAMPBELL	\$1,800.00 1.20 Mos 2/12/26	<b><u>CONFIRMATION HEARING</u></b> <b><u>MOTION TO DISMISS FILED 1/21/2026, DOC #24</u></b> No Response to Trustee's Motion to Dismiss.	SOUTHWARD, ERIC	<b>Trustee does not recommend confirmation.</b>
0 Resets 11/20/25 3 of 60	\$1,500.00 EFT	\$500.00	Debtor is delinquent 1.20 payments totaling \$1,800.00, with next payment due on 2/20/2026.  PLAN #8 filed 12/2/2025 fails to provide for treatment of priority claim #7 filed 1/6/2026 by Texas Comptroller of Public Accounts in the amount of \$2,279.05.  Debtor is proposing to pay Wells Fargo Home Mortgage directly in Paragraph 8C of the Plan but claim #2 reflects an arrearage amount of \$990.92 that includes principal and interest. Objection to Confirmation #13 filed 12/3/2025 by Wells Fargo.		

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Plan fails to fully provide for secured claim #1 filed 12/4/2025 by Santander for a 2024 Ram 1500 (Claim: \$45,706.47; Plan: \$44,390.12).

Paragraph #9C of the Plan is incomplete as Collateral Value is the only amount provided for the Nissan Motor Acceptance claim (2022 Nissan Rogue).

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

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

**25-37399** CLINTON JOSEPH **\$10,960.00**  
0 Resets WAGONER **2.00 Mos**  
12/5/25 **\$5,480.00** 1/1/00  
2 of 60 **EFT WO** \$0.00

**CONFIRMATION HEARING**  
**MOTION TO DISMISS FILED 1/22/2026, DOC #27**

SOUTHWARD, ERIC

**Trustee recommends dismissal.**

No Response to Trustee's Motion to Dismiss.

No payments have been made. Debtor is delinquent 2 payments through 2/4/2026 totaling \$10,960.00.

IRS claim #4 filed 12/30/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$8,815.53. Trustee received a signed copy of Debtor's 2024 return on 1/20/2026 which reflects a refund of \$2,214.00. Trustee has not received copies of the 2022 and 2023 returns. PLAN #12 filed 12/20/2025 fails to provide any treatment for the IRS.

Plan fails to provide for treatment of secured claim #1 filed 12/8/2025 by US Department of HUD in the amount of \$82,820.58.

Plan fails to properly provide for claim #5 of Midfirst Bank (Arrears per POC: \$36,865.69; Plan: \$23,053.00. Ongoing payments per POC: \$3,328.93; Plan: \$3,600.00). Further, Plan proposes to credit the entire escrowed mortgage payment towards principal and interest in Paragraph 8A.

Objection to Confirmation #24 filed 1/15/2026 by Santander (2022 Jeep Wagoneer).

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Plan does not meet the disposable income test as Debtors are expending income on items that are not reasonably necessary.

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

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

<b>25-37472</b>	KORI and SHEKITA	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	SOUTHWARD, ERIC	<b>Trustee recommends dismissal.</b>
0 Resets	RENAE GREEN	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/22/2026, DOC #23</u></b>		
12/9/25	\$3,200.00	2/6/26	No Response to Trustee's Motion to Dismiss.		
2 of 60	EFT	\$3,200.00			

IRS claim #1 filed 12/19/2025 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$29,829.24. Trustee has not received copies of any tax returns but received a signed affidavit for Joint Debtor (Shekita) for the 2023 and 2024 tax years alleging insufficient taxable income to require filing a tax return. PLAN #2 filed 12/9/2025 fails to provide any treatment for the IRS.

Plan fails to properly provide for mortgage claim #6 of Lakeview Loan Servicing/LoanCare for the 1st lien on Debtors' homestead (Arrears per POC: \$9,247.38; Plan: \$8,779.20. Ongoing payments per POC: \$1,573.39; Plan: \$2,119.95). Objection to Confirmation #19 filed 12/18/2025 by Lakeview Loan Servicing/LoanCare.

Plan fails to fully provide for claim #5 of LoanDepot.com for the 2nd lien on the homestead (Arrears per POC: \$3,884.96; Plan: \$2,262.00. Ongoing payments per POC: \$771.85; Plan: \$754.00).

Paragraph 9C of the Plan is incomplete as Contract Interest Rate has not been provided on the Digital FCU claim for the 2012 GMC Sierra.

Schedule J does not represent a good faith estimate of Debtors' projected expenses.

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<u>Petition Dt</u>	<u>Pmt Method</u>	<u>Last Rcpt</u>			
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<b>25-35762</b>	LANIECE	<b>\$5,700.00</b>	<b><u>CONFIRMATION HEARING</u></b>	TRUEBA, PHILLIP	<b>Trustee</b>
1 Reset	WABBINGTON	<b>2.00 Mos</b>	<b><u>MOTION TO DISMISS FILED 11/14/2025, DOC #20</u></b>	HENRY	<b>recommends</b>
9/30/25	SMITH	12/1/25	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
5 of 60	\$2,850.00 EFT	\$2,850.00	Debtor is delinquent 2 payments through 1/30/2026 totaling \$5,700.		
			IRS claim #15 filed 12/2/2025 shows an unfiled tax return for the year 2022, 2023, 2024 and reflects a priority claim amount of \$18,013.50. Trustee has not received a copy of these tax returns. PLAN #28 filed 12/12/25 fails to provide any treatment for the IRS.		
<b>25-35981</b>	KIMBERLY NICOLE	<b>\$7,538.31</b>	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	<b>Trustee</b>
2 Resets	ADAMS-WARFIELD	<b>1.43 Mos</b>	<b><u>MOTION TO DISMISS FILED 11/14/2025, DOC #28</u></b>		<b>recommends</b>
10/7/25	\$5,260.00	2/5/26	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
4 of 25	WO	\$2,427.69	Debtor is delinquent 1.43 payments through 2/6/2026 totaling \$7,538.31.		
			PLAN #46 filed 1/26/26 works at 100% to all creditors. Plan must remain 100% due to liquidation requirement and applicable commitment period.		
25-37061	TIFFANY LAJUAN	<b>(\$920.00)</b>	<b><u>CONFIRMATION HEARING</u></b>	VASQUEZ, REGINA	<b>Trustee</b>
0 Resets	GREEN	<b>-9.20 Mos</b>	PLAN #16 filed 1/7/2026 works, paying 7.39% to the general unsecured creditors.		<b>recommends</b>
11/24/25	\$100.00	2/9/26			<b>confirmation of</b>
3 of 60	WO	\$50.00			<b>Plan #16 filed</b>
					<b>1/7/2026.</b>
<b>25-36352</b>	BRIAN BERNARD	<b>(\$735.00)</b>	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee</b>
1 Reset	and LASHUNDRA	<b>-0.23 Mos</b>	PLAN #33 filed 1/27/2026 works, paying 99% to general unsecured creditors.	ALVA	<b>recommends</b>
10/25/25	SUSBERRY	2/5/26			<b>confirmation of</b>
4 of 60	HARRIS	\$1,470.00			<b>Plan #33 filed</b>
	\$3,185.00 WO				<b>1/27/2026.</b>

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<b>10:00 am</b>					
<b>25-37304</b>	DAYONAJJA ONANI	<b>\$583.08</b>	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee does not recommend confirmation.</b>
0 Resets	WILLIAMS	<b>0.15 Mos</b>	<b><u>MOTION TO DISMISS FILED 1/16/2026, DOC #22</u></b>	ALVA	
12/2/25	<b>\$3,790.00</b>	2/5/26	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,749.23	<p>PLAN #2 filed 12/2/2025 fails to provide for treatment of the secured claim #1 filed 12/4/2025 by US Department of HUD in the amount of \$63,112.45.</p> <p>Plan fails to provide for treatment of IRS claim #4 filed on 1/7/2026 by IRS in the amount of \$2,319.34 priority and \$24,649.80 secured.</p> <p>Plan fails to fully provide for claim #12 filed 2/9/2026 by NewRez, LLC (Arrears per POC: \$21,505.51, Plan: \$16,000; Ongoing payments per POC: \$2,474.54, Plan: \$2,341.52). Objection to Confirmation #20 filed 12/19/2025 by NewRez, LLC.</p> <p>Based on the pro-rata treatment to Flagship, the Plan fails to provide sufficient adequate protection on the 2021 Nissan Murano.</p> <p>Trustee alleges the Applicable Commitment Period listed in Paragraph 4 is incorrect.</p>		
<b>25-37421</b>	MELODY DIANE	<b>\$0.00</b>	<b><u>CONFIRMATION HEARING</u></b>	WESLEY-THOMAS,	<b>Trustee does not recommend confirmation.</b>
0 Resets	DAVIS	<b>0.00 Mos</b>	<b><u>MOTION TO DISMISS FILED 1/22/2026, DOC #18</u></b>	ALVA	
12/5/25	<b>\$2,900.00</b>	2/11/26	No Response to Trustee's Motion to Dismiss.		
2 of 60	WO	\$1,450.00	<p>PLAN #2 filed 12/5/2025 fails to fully provide for mortgage claim #8 of Selene Finance filed 02/02/2026 (Ongoing payments per POC: \$1,686.21; Plan: \$1,683.95).</p> <p>Plan is not feasible as it provides pro-rata distribution payments beginning in month 1 for multiple creditors (attorney fees and vehicle) but ending at different months, which is mathematically impossible.</p> <p>Statement of Financial Affairs fails to list business information in Paragraph 27.</p>		

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<b>10:00 am</b>					
25-37074	HERMANN	(\$1,661.54)	<b><u>CONFIRMATION HEARING</u></b>	WESTON LEGAL,	<b>Trustee does not recommend confirmation.</b>
0 Resets	ARDONICE	-2.77 Mos	PLAN #22 filed 1/14/2026 fails to properly provide for treatment of secured claim #3 filed 1/13/2026 by Gateway Mortgage. Debtor has failed to provide for the terms of the mortgage loan modification in Paragraph 8D of the Plan and has failed to attach a copy of a loan modification agreement as Exhibit 8D.	PLLC	
11/24/25	DEGBEGNI	2/6/26			
3 of 60	\$600.00 WO	\$2,261.54			
Plan lists a special provision in Paragraph 27: Child Support Arrears are now being paid through wage garnishment.					
25-36895	DEVONTA ALLEN	\$1,900.00	<b><u>CONFIRMATION HEARING</u></b>	WILLINGHAM,	<b>Trustee recommends dismissal.</b>
1 Reset	LUCIUS	2.00 Mos	<b><u>MOTION TO DISMISS FILED 12/30/2025, DOC #18</u></b>	AMBER L	
11/17/25	\$950.00	1/1/00	No Response to Trustee's Motion to Dismiss.		
3 of 60	WO	\$0.00			
No payments have been made. Debtor is delinquent 2 payments totaling \$1,900.00, with next payment due on 2/17/2026.					
PLAN #20 filed 1/6/2026 works, paying 4.32% to the general unsecured creditors.					
25-37085	BARBRA KAY KEIL	(\$195.40)	<b><u>CONFIRMATION HEARING</u></b>	WRZESINSKI,	<b>Trustee recommends confirmation of Plan #17 filed 1/8/2026.</b>
0 Resets	\$635.00	-0.31 Mos	PLAN #17 filed 1/8/2026 works, paying 4.12% to the general unsecured creditors.	CLAYTON	
11/25/25	WO	2/9/26			
3 of 36		\$293.08			
25-35665	LOUIS CLARENCE	(\$405.00)	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	<b>Trustee does not recommend confirmation.</b>
2 Resets	CLARK	-0.69 Mos	<b><u>MOTION TO DISMISS FILED 11/14/2025, DOC #25</u></b>		
9/26/25	\$590.00	2/11/26	No Response to Trustee's Motion to Dismiss.		
5 of 60	WO	\$395.00			
Debtor failed to provide Trustee with the necessary Domestic Support Obligation documentation to comply with 1302(d)(1).					
PLAN #34 filed 1/28/2026 works, paying 79% to general unsecured creditors.					
25-36458	JADA RE'GEANNE	\$400.00	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	<b>Trustee does not recommend confirmation.</b>
1 Reset	CLARK	1.00 Mos	<b><u>MOTION TO DISMISS FILED 12/30/2025, DOC #27</u></b>		
10/29/25	\$400.00	2/2/26	No Response to Trustee's Motion to Dismiss.		
4 of 60	EFT	\$800.00			
Debtor is delinquent 1 payment through 1/28/2026 totaling \$400.					

**Pre-Conf/Dismissal**  
**Judge Alfredo R. Perez, Houston**  
**Tiffany D. Castro, Trustee**  
**February 19, 2026 10:00 am**

Reset Dates:  
03/19/2026  
04/23/2026  
05/21/2026

Highlighted = H Claims

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

10:00 am

PLAN #36 filed 2/2/2026 works, paying 14% to general unsecured creditors.

25-36990	CHANDA SHANTE	\$0.00	<b><u>CONFIRMATION HEARING</u></b>	YAO, KURT	<b>Trustee</b>
0 Resets	DAVIS	0.00 Mos	<b><u>MOTION TO DISMISS FILED 1/21/2026, DOC #24</u></b>		<b>recommends</b>
11/20/25	\$770.00	1/22/26	No Response to Trustee's Motion to Dismiss.		<b>dismissal.</b>
3 of 60	EFT	\$770.00	<p>IRS claim #3 filed 1/2/2026 shows unfiled tax returns for the years 2022-2024 and reflects a priority claim amount of \$5,225.07. Trustee has not received copies of any tax returns but received a signed affidavit for the 2023 tax year alleging insufficient taxable income to require filing a tax return. PLAN #10 filed 12/4/2025 fails to provide any treatment for the IRS.</p> <p>Plan fails to fully provide for secured claim #1 filed 12/11/2025 by Santander for a 2024 Buick Envista (Claim: \$29,790.80; Plan: \$29,308.00).</p>		

25-37336	MICHELLE RENEE	\$92.28	<b><u>CONFIRMATION HEARING</u></b>	YAZBECK, ELIAS	<b>Trustee does not</b>
0 Resets	and JENNIFER	0.08 Mos	<b><u>MOTION TO DISMISS FILED 1/16/2026, DOC #19</u></b>	MARWAN	<b>recommend</b>
12/2/25	LYNN KEETON	2/9/26	No Response to Trustee's Motion to Dismiss.		<b>confirmation.</b>
2 of 60	\$1,200.00 WO	\$553.86	<p>PLAN #2 filed 12/2/2025 proposes treatment for the IRS as a priority creditor, however, the IRS has only filed a general unsecured claim.</p> <p>Plan proposes to overprovide for treatment of OneMain claim #7 filed 12/31/2025 in Paragraph 9A at the expense of general unsecured creditors.</p> <p>Paragraph 16 of the plan indicates a monthly cure claim without listing the total amount of the cure.</p> <p>Debtors failed to provide proof to substantiate the amounts to be paid to the State of California through the Plan. Creditor has not yet filed a claim, and Trustee must disburse according to the Plan.</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>		