

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-12293-RAM

Daisy Fernandez

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

**Plan served 3/22**

(RACHAMIN COHEN, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: 3 months pre-petition (ending on the date of the petition), 2) Amend Plan to include IVL & MMM language, 3) amend plan to pay Ch 7 of \$13,929.71 may increase until all documents received and reviewed, 4) FMV/payoff of vehicles, 5) WDO or Motion to waive, 6) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 7) documentation/calculation: CMI Form B122C-2 lines: 16, 25, 41, 8) Plan does not pay debtor's calculation of disposable income CMI/DI \$625.88 x 60 = \$37,552.80, 9) Why is debtor's husband listed as a dependent on Sch. J, 10) Provide evidence of TBE (title of car and evidence of marriage), 11) Why does debtor needs three cars, 12) CMI and Schedule I income is inconsistent (business income), 13) What is source of business income? Per 341 debtor has two jobs, 14) Amend Sch. I to provide employment income as husband is now working

**\*\*Creditor paid through the Plan has not filed a POC (Statebridge bar date 5/20)\*\***

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/20/24*

**VESTED**

24-12291-RAM

Roberto Hernandez Montes De Oca & Martha Rosa Hernandez Montes De Oca

**TRUSTEE'S OBJ TO EXEMPTIONS (28)**

1 A Plan served 5/5 late (JORDAN E BUBLICK, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #2545 (12/11-1/21/24), 2) Explanation of withdrawal/debit/transfer and evidence of use 9945 2/15 \$8000, 3/6 \$1080, 6) amend plan to pay Ch 7 of \$16390 may increase until all documents received and reviewed, 7) FMV of 17 Jeep & 06 Benz, 8) 401 K/Retirement/Pension, 9) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 10) Income understated per debtor's taxes \$165,915.00 while CMI reflects \$74,672.04, 11) Provide Proof of Sch J lines: 6a, 6c, 9, 11, 12, 12) CMI and Schedule I is inconsistent (wages on CMI none listed on Sch. I for debtor, pension income not listed on CMI for debtor as well as joint debtor income of \$1,300.00 not disclosed on CMI), 13) LF 10 inconsistent with CMI and schedules, 14) Amend Sch. I to include tax refund **\*\*Creditor paid through the Plan has not filed a POC (Space Coast bar date 5/20)\*\***

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/20/24*

*Objection (23) NewRez will file POC*

VESTED

24-12259-RAM

Roberto Labrada La Rosa

**5pm for \$803.70**

**Plan served 3/13**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) FMV of 22 Hyundai Accent (with description of vehicle), 2) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 3) Provide Proof of Sch J lines: 6c, 4) Info on transfer SOFA#18, 5) Provide Tolling Agreement(s) (SOFA#18-2010 Dodge), 6) Amend tax returns to correct marital status, 7) Provide accounting of sale (SOFA#18) of 2017 Toyota Camry, 8) Provide FMV of 2010 Dodge, 9) Amend SOFA#27 to provide business information Explain garnishments in paystubs not disclosed, 10) Explain business income on tax returns

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/17/2024*

**VESTED**

24-12255-RAM

Leticia Gomez

**Plan served 3/13**

(MANUEL A. PERAZA, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Explanation of withdrawal/debit/transfer and evidence of use #4904: 12/7: \$1,000.00, 2) amend plan to pay Ch 7 of \$14894.16 , 3) Amend Sch I to provide income in correct lines, 4) Amend SOFA #4 to disclose YTD 2024, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 6) Provide Proof of Sch J lines: 21, 7) Explanation of Sch J line 8 income, 8) Pursuant to 341 debtor is unemployed only source of income is non filing spouse

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/17/2024*

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-12241-RAM Jorge Luis Gonzalez

**1AP served 4/9**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm 1 A Plan**

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/16/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

**VESTED**

24-12237-RAM Fabiola Fornis

(SAMIR MASRI, ESQUIRE)

**Plan served 3/12**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: Acct#7411 (12/7/23 -1/24/24 & 2/23/24-3/7/24), 2) Amend plan to mark "not included" in Section I, 3) Amend Plan to include IVL, 4) Is homestead 911 E Ponce de Leon paid in full? Not listed on D or J, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 6) Spouse's pay advices  Spouse's income not included on Schedule I or CMI, 7) Provide Proof of Sch J line #6c, 7, 11, 13, 17a, 8) Bank United CD date of redemption or statement, 9) Rosendo Fornis Rev Trust copy of trust document and list of res

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/16/2024

**VESTED**

*Atty precalled*

24-12214-RAM Jorge Alberto Rodriguez

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(PATRICK L. CORDERO, ESQUIRE)

**1AP served 4/9**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm 1AP**

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/16/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-12206-RAM Deyanira Espinosa

**TRUSTEE'S OBJ TO EXEMPTIONS (22)  
ALSO ON AM, SEE PAGE 49**

(ISMAEL JOSE LABRADOR, ESQUIRE)

**Plan served 3/7**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Explanation of withdrawal/debit/transfer and evidence of use Acct#3015: 2/13: \$1070.69 & 3/4: \$2145.94, 2) amend plan to pay Ch 7 of \$24,444.00 may increase until all documents received and reviewed, 3) Affidavit of support, 4) provide proof of homestead being jointly owned, 5) Is Homestead 21251 SW 129TH CT & 2018 Lexus paid off? Debt not listed on D, 6) documentation/ calculation: CMI Form B122C-2 line 16, 17, 7) Plan does not pay debtor's calculation of disposable income CMI/DI \$1,842.11 x 60 = \$100,526.60

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/15/2024

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-12205-RAM

Selma Angelica Mora

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 5/8**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:** material change to FL DOR

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/15/2024

**VESTED**

*Atty precalled*

24-12162-RAM

Kirenia Hernandez Junquera

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(SANDRA NAVARRO, ESQ)

**1AP served 4/1**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Explanation of withdrawal/debit/transfer and evidence of use #3728 (3/1 \$1500), 2) WDO or Motion to waive, 3) Affidavit of support, 5) provide evidence of separation (debtor separated for one year)

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/14/2024

**VESTED**

*Atty precalled*

24-12159-RAM

Ruben Osvaldo Lovato Monaldi

**TRUSTEE'S OBJ TO EXEMPTIONS (26)  
ALSO ON AM, SEE PAGE 48**

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 4/10**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) object/conform to cl#6 NEW ISSUE DUE BY 5/17 2) Object or conform to POC CT CL 19 - Miami-Dade County Credit & Collections

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/14/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-12151-RAM

Greisy Medina Padilla

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

(PATRICK L. CORDERO, ESQUIRE)

**1AP served 4/15**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) 2016(b), SOFA #16 and Plan do not match, 2) Amend Plan to include IVL, 3) amend plan to correct atty fees, 7) amend plan to pay Ch 7 of \$ 13,624.88, 8) BDQ complete with selection(s), 9) Provide Proof of Sch J lines: 12 & 15c (vehicle expense deducted from Debtor's income per 2023 return)

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/14/2024

**VESTED**

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**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-12130-RAM Taimara Chirino Valdes

**1AP served 4/17** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Plan does not fund properly: MONTH 25 overlapping in Section V, 2) Amend section IV.B to unselect box "None", 3) Amend section V to correct payment month S/B 26-60 (overlapping month 25), 4) Amend section III.E 1 to correct creditor name for Lakeview Loan (POC #6), 5) amend plan to pay Ch 7 of \$ 7095.55 , 6) CMI Line 16 does not match family median income amount, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – Debtor listed as married, but a household of 1, 8) Amend schedules as pursuant to 341 debtor is married, spouse is unemployed, 9) If Debtor separated from Spouse, provide evidence of separation, 10) Amend Sch. A/B to disclose earrings and ring

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/13/2024

**VESTED**

24-12127-RAM Jorge Martin Zevallos Alvarez

**5pm for \$496.06**

**Plan served 3/7** (EFRAIN CORTES, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: Acct# 4184/4207 (12/4/23-1/11/24, 2) Explanation of withdrawal/debit/transfer and evidence of use Acct# 4184/4207 2/23: \$3000, 2/27: \$1000, 3/7 \$2,000, 3) amend plan to pay Ch 7 of \$28,380 may increase until all documents received and reviewed, 4) WDO or Motion to waive, 5) Affidavit of support, 6) Provide Proof of Sch J lines: 6b, 6c, 8, 17a, 17b and 19, 7) provide Tolling Agreement(s) \$2,000.00 to father (Jorge Zevallos), 8) Amend A/B line 17 to correct bank account number and Line 28 to correct refund amount, 9) File TBE Motion or Address Objection to Exemption re: TBE, 10) Does Debtor have a business (sales income in 2023 return), 11) Who owns account #9978

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/13/2024

**VESTED**

24-12108-RAM Paola Angulo

(JOSE BLANCO, ESQUIRE)

**1AP served 4/3**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Tax returns: 2022 & Corporate tax returns: 2023, 2) Copy of check(s) and explanation/evidence of use Acct#7099: 1/2 #999 \$5000, 2/13 #2000 \$1500Acct#7057 2/26 #172 : \$10,000, 3) Object or Conform to POC #1 & #2, 4) BDQ, Profit/Loss & Balance Sheet, 5) Provide explanation/evidence of use Acct 8476 #1088 11/27 \$1500, #1089 \$1471.12, #1091 \$1500, 1/4 #1096: \$1875, 6) Explanation of withdrawal/debit/transfer and evidence of use Acct 8476 12/4 \$1500, 7) SOFA #27 details: When did business close? What happened to business assets? BGASH Inc., 348 The Point Orlando & Sky Luxury Toys, LLC, 8) Amend Sch B to disclose Business Bank Acct numbers, 9) Amend Sch D & E to provide for MDC tax collector - listed in Sch E as secured, 10) Income understated – unable to verify as neither tax returns or business docs provided at time of Trustee's review, 11) Provide Proof of Sch J lines: 4 and 4d, 12) documentation/calculation: CMI Form B122C-1 lines: 5, 13) address Feasibility (Sch J is negative), 14) Debtor's business, Sky Media Pay, Inc., filed Chapter 11 (21-20444-LMI, plan has been confirmed 6/8/22), 17) Provide explanation of non-payroll deposits/wire transfers in #7099 – 12/18 \$2000 and 12/29 \$10000, 18) Provide evidence of losses in 23 return for partnership and other

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/10/24

**VESTED**

24-12100-RAM Jose Bermudez

(AIMEE MELICH, ESQUIRE)

**1AP served 5/1**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** : 1) Need review of Tax returns: 2022-2023 (Debtor to subpoena business for 1099s/Tax Returns – Tax Declaration inapplicable and insufficient) & Corporate tax returns: 2022-2023, 2) Photo ID - (expired), 3) Bank Account Statements: 3 months pre-petition (ending on the date of the petition), 4) file Fee Application, 5) Object or Conform to POC #8, #10 & #DE#24, 7) WDO or Motion to waive, 8) SOFA #27 details: When did business close? What happened to business assets of Atlas J & A Investment Group, LLC (other than RE listed in Schedule A/B), 9) Trace and accounting of use of \$35,000.00, 10) Amend plan to pay DI of \$3,825.82/m per Schedule J, 11) Amend Schedule B to disclose account ending in #5730 (direct deposit per LF10) and provide 3 months pre-petition bank statements, 12) Amend Schedule I to disclose how long Debtor has been employed with current employer NEW ISSUE on or before 5/21: AMENDED PLAN INCLUDES PAYMENT TO CREDITOR NOT DISCLOSED IN SCHEDULES NOR HAS FILED POC LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/10/2024

\*Objection (30) DOT Fund debtor is not owner but guarantor on mortgage, 18555 SW 295 Ter\*

**VESTED**

**TRUSTEE'S OBJ TO EXEMPTIONS (19)  
ALSO ON AM, SEE PAGE 48**

**TRUSTEE'S OBJ TO EXEMPTIONS (33)**

*Atty precalled*

**TRUSTEE'S OBJ TO EXEMPTIONS (26)  
ALSO ON AM, SEE PAGE 48**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-12079-RAM Reina Isabel Leon

**Plan served 5/8** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #7200/1193 (1/1 – 2/29/24), #2262 (2/1 – 2/29/24) & #5231/4251 (1/26 – 2/29/24), 2) Explanation of withdrawal/debit/transfer and evidence of use #7200/1193 11/14 \$1000, 3) Amend Plan to include IVL, 4) Amend plan sect IX to select "None", 5) Amend plan sect III E #2 to correct creditor acct# to match POC# 4, 6) Amend section III.E 1 to change CR name to match POC CT CL 11- Citigroup Mortgage Loan Trust Inc

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/24

**VESTED**

*Atty precalled*

24-12074-RAM Eduardo Castillo & Marlene Martinez Rodriguez

(PATRICK L. CORDERO, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

**Plan served 5/9**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Tax returns: 2023 Missing page #2, 2) Object or Conform to POC #1

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

*Atty precalled*

24-12030-RAM Rolando Jose Arocha Alvarez

(PATRICK L. CORDERO, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

**Plan served 3/3**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: Acct 5964/6017 (2/21/24-2/29/24), Acct 6631 (1/27/24-2/29/24) & Acct 6017 (11/29/23-2/29/24), 2) documentation/calculation: CMI Form B122C-2 lines: 13 (no lien listed on Sch. D), 16, 18, 25, 3) Provide FMV and payoff of 2023 Tahoe Amend Sch/ A/B acct#5376 is undervalued and should be \$10,568.22, 4) Amend Sch. I to include tax refund if applicable

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/2024

**VESTED**

24-12026-RAM Clyde Mirambeau

(JOSE P. FUNCIA, ESQUIRE)

**ALSO ON AM, SEE PAGE 47**

**Plan served 3/3**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: Acct # 0713 & #0837 (11/29/23 - 2/29/24) Acct#6818 (1/17/24 – 2/27-24 & transfer letter), 2) 2016(b), SOFA #16 and Plan do not match, 3) Plan does not fund properly: MONTH 1-60, 4) Object or Conform to POC#4 & POC#6.2, 5) Amend section III.A 1 to correct creditor name & address for Federal Loan (POC#4), 6) Amend section III.B 1 to correct creditor name for OneMain Financial (POC#7), 7) Amend section III.E 1 to correct creditor name & acct number for Wells Fargo (POC#9), 8) FMV for 86 Ford Mustang, 9) provide Life Insurance Policy, 10) WDO or Motion to waive, 11) documentation/calculation: CMI Form B122C-2 line 12 (1 vehicle/1 person), 16 NEW ISSUE resolve by 5/21 : Object or conform to POC CT CL 17-Martha Purdy

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/2024

Objection (17) Federal Home Loan does not pay arrears

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-12017-RAM

Marius Dorin Boncea

(MATISYAHU ABARBANEL, ESQUIRE)

**1AP served 4/26**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 2) Review amended #23 Info on transfer SOFA 18, including closing statements, disposition of funds, and relationship of debtor to purchaser & provide Tolling Agreement(s) NEW ISSUE resolve by 5/21 Object or conform to POC #18 filed by Wells Fargo

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/24

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*  
Objection (15) Wells Fargo will file POC

**VESTED**

*Atty precalled*

24-12003-RAM

Rene Esteben Garcia

**Plan served 3/3**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Corporate tax returns: 2022 Two Brothers Express, 2) Bank Account Statements: #8533 (2/1/24 – 2/29/24) #9598 (2/1/24 – 2/29/24), 3) Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: #9598 (12/22 \$1000), 4) 2016(b), SOFA #16 and Plan do not match, 5) Object or Conform to POC #4, 6) FMV and payoff of Real Estate, 7) Non-Homestead Info Sheet, 8) FMV of 2007 Freightliner, 9) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 10) SOFA #27 details: When did business close? What happened to business's assets, 11) Amend Sch A to disclose values for Time Shares, 12) Provide Proof of Sch J line 6c, 18, 21

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/2024

**VESTED**

24-11996-RAM

Mario Abel Neira Masot

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

**Plan served 3/3**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Photo ID (color copy) - Updated with new address, 2) Plan does not disclose treatment DSO, 3) Object or Conform to POC #6, 4) Amend section III.E 1 to correct account number for Capital One (POC #8)

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

**VESTED**

24-11989-RAM

Maynel Borges

**Plan served 3/3**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Plan does not disclose treatment of all Sch D (Bonita Lakes POA)

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/24

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11978-RAM

Francisco Jose Gomez

**ALSO ON AM, SEE PAGE 47**

**Plan served 3/3** (TIMOTHY S. KINGCADE, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) File Fee Application needed, 2) Amend section III.E 4 to correct creditor name to Lakeview Loan (POC#13), 3) 100% Plan issue with filed claims-amend, 4) WDO or Motion to waive, 5) Info on transfer TO j Luna of \$4,080 & provide Tolling Agreement, 6) How long has debtor been legally married, 7) Amend tax returns to married not single or remove TBE exemption

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/24*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-11957-RAM

Amaury Garcia

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 5/8**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 5) Income understated per 2022 taxes \$104,833.00 per 2023 tax returns \$108,916.00

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024*

**VESTED**

24-11944-RAM

Claudio Fabian Szmuc & Jaquelina Karina Kopytkin

**Plan served 3/2** (MANUEL A. PERAZA, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (24)**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Explanation of withdrawal/debit/transfer and evidence of use #3357 (2/26 \$1148.23), 2) Object or Conform to POC #10, 3) provide IRA Account (RECENT), 4) WDO or Motion to waive, 5) Profit/Loss & Balance Sheet and Business Bank statements and checks: #9563 (11/28/23 – 2/28/24), 6) Explanation of withdrawal/debit/transfer and evidence of use #2833 (12/7 \$1000) (12/29 \$1647) (1/31 \$1647) (2/22 \$1193) & #9563 (2/28 \$1647), 7) Amend Schedule J to disclose provisions for both vehicle, 8) Income understated per debtor's 2023 taxes \$99,893.00 and pursuant to bank deposits in business account of \$5,500.00-\$8,000.00/month, 9) Why is car payment of 2021 Mazda not included on schedules

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024*

**VESTED**

24-11920-RAM

Deisy Gonzalez

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

**Plan served 3/2**

(MARY REYES, ESQ.)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Tax returns: 2023 (missing Sch 1), 2) Bank Account Statements: #7084 (1/26-2/28/24) & #7831 (2/1-2/28/24), 3) Amend Plan to include IVL, 4) Amend section III. D. to uncheck "none" box, 5) Amend section III. E. to disclose acct number for Santander, 6) Payoff of vehicles, 7) 401 K/Retirement/Pension: statement not screenshot, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) Provide Proof of Sch J lines: 6d, 15c (have vehicles been surrendered?), 17a, 17 c (have cars been surrendered, 19 21, 10) Does debtor's rent include utilities, 11) CMI and Sch. I income are inconsistent

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024*

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11916-RAM

Juan Carlos Szenkman & Lucia Mirta Szenkman

**1 A Plan served 5/8** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm 1 A Plan** (no material change)

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

*Atty precalled*

24-11913-RAM

Alberto Jesus Jimenez Abreu

**Plan served 3/2** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Object or Conform to POC#3, 4 & 8, 2) Amend Schedule B.44 to correct business value Amend Schedule D to provide all Yamaha creditors per Schedule B & Plan, 3) why is the same vehicle 2021 Yamaha listed on the plan 5 times with 2 creditors

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-11895-RAM

Tarcizio Henrique Da Silva & Estefany Da Silva

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(CHAD T. VAN HORN, ESQUIRE)

**Plan served 3/2**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Photo ID (color copy) - Updated with new address, 2) Bank Account Statements: #7311 (11/28/23 - 12/5/23) & #2057 & 1975 (11/28/23 - 12/31/23), 3) Explanation of withdrawal/debit/transfer and evidence of use #3192 (12/15 \$1287.25) (12/15 \$1089.09) (1/8 \$1500) (1/8 \$1094.76) (1/12 \$1287.25) (1/12 \$1089.09) (1/16 \$2000), 4) Plan does not fund properly: 1-60, 5) Plan does not disclose treatment of all Sch E creditors: NYS Dept of Tax & State of Connecticut Dept of Revenue, 6) Object or Conform to POC#8, 7) Amend Plan to correct description for Yamaha Motors Finance section III.D.1 & III.E.5 to match Schedule D, 8) Amend plan section III.E.2 to correct creditor name to match POC #19, 9) amend plan to pay Ch 7 of S 65314.00, 10) Amend Sch B.17 to disclose account #1975, 11) Real Estate: (25280 Payoff) & (125 FMV & Payoff), 12) Non-Homestead Info Sheet: 25280 & 125, 13) FMV/reg/payoff of vehicles: 2021 GMC, 2022 CHEVY, 2022 YAMAHA & 2023 YAMAHA (Payoff & Reg), 14) FMV of firearm, 15) WDO or Motion to waive, 16) SOFA #27 details: When did business close? What happened to business assets? - STAYLUX & I-95 Services Unlimited, LLC, 17) Affidavit of rent/lease, 18) Amend Petition to correct typo in address, 19) Amend Schedule C to disclose Homestead, 20) Amend Schedule J to disclose provisions for Non-Homestead Mortgage, 21) Amend SOFA #4 to disclose YTD 2024, 22) Amend SOFA #27 to provide opening/closing Dates for I-95 Services Unlimited LLC, 23) Income understated per debtors' 2022 taxes \$235K and deposits into bank account, 24) documentation/calculation: CMI Form B122C-2 lines: 16, 25 & 41, 25) Plan pays debtor's calculation of disposable income CMI/DI \$239.70 x 60 = \$14,382.00 - may increase once calculations are provided, 26) provide Tolling Agreement(s) - SOFA#8 Insider payments, 27) Provide 6 months of billing statement for AMEX - preference payments evidenced in #3192, 28) Do the Debtor's still drive for Lyft and/or conduct vending machine management as indicated in 2022 taxes, 29) Does Debtor receive rent from Duplex & Non-Homestead (none on Schedule I), 30) What did Debtors do with 30K borrowed from Best Egg in 5/2023 & 56K from First Internet Bank in May 2023, 31) Do Debtors have cryptocurrencies - Robinhood on Schedule F, 32) Does Debtor run or did Debtor run some form of Airbnb/vrbo etc (StayLux)

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024*

**VESTED**

*Atty precalled*

24-11893-RAM

Gerardo Quintana

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 3/2**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) WDO or Motion to waive, 2) provide Tolling Agreement(s) - \$10K to daughter for car, 3) Trace and accounting of \$11K pension distribution in 2022

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11891-RAM

Erbin Plasencia

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 3/2**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #0508 (11/28/23 – 12/15/23) & (1/18/24 – 2/28/24), 2) Amend Plan to include IVL & Gambling language, 3) Object or Conform to POC #4, 4) documentation/calculation: CMI Form B122C-2 line: 43, 5) Plan pays debtor's calculation of disposable income CMI/DI  $\$428.93 \times 60 = \$25,735.80$  – may increase once calculation of Line 43 provided

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2024

**VESTED**

24-11866-RAM

Yantier Hernandez

(HAVEN DEL PINO, ESQUIRE)

**Plan served 3/1**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 2) WDO or Motion to waive, 3) documentation/calculation: CMI Form B122C-1 line 13 (credit card payments calculated over 60 months not minimum payment & evidence wife owes and calculation of student loan over 60 months) & CMI Form B122C-2 line 16, 21 (spouse works from home), 25

**VESTED**

*Atty precalled*

24-11853-RAM

Vladimir Perez Mouriz & Naydi De Las Mercedes Rodriguez Del Santo

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 5/8**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 2AP does not fund month 25-60

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/7/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

*Atty precalled*

24-11788-RAM

Aleida Candelaria Nunez

**TRUSTEE'S OBJ TO EXEMPTIONS (23)**

**1AP served 5/2** (BARRY MITTELBERG, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) amend plan to fund properly m. 1-36, 2) amend plan to remove IVL from Section IX & disclose in Section VIII, 3) Amend section III.D 1 to change CR to match POC CT CL 1 - Mortgage Assets Management, LLC, 4) amend plan to pay Ch 7 of \$452,124.99, 5) Non-Homestead Info Sheet, 6) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles, 7) Feasibility: real property surrendered in plan and no rent expense on Sch. J, 8) Amend plan to pay disposable income,

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/6/24

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11770-RAM

Rodolfo Lams

**ALSO ON AM, SEE PAGE 46**

**Plan served 2/28**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) object/conform to cl #4, 2) amend plan to correct creditor name & address, 3) WDO or Motion to waive

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/6/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*  
Objection (14) US Bank will file POC

**VESTED**

24-11754-RAM

Livan Flores Rodriguez

**1AP served 4/10**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements:#1028 (2/22/24 – 2/23/24), 2) Explanation of withdrawal/debit/transfer and evidence of use #3638 (1/5 \$1000), #1028 (12/26 \$1100) (1/5 \$1000), 3) Object or Conform to POC #7, 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 5) Spouse's pay advices, 6) documentation/calculation: CMI Form B122C-2 line 12, 16, 25, 29 NEW ISSUE: Object or conform to POC CT CL 4 – US BANK TRUST COMPANY NATIONAL ASSOCIATION (and correct name to match POC)

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/3/2024

**VESTED**

24-11726-RAM

Martha Emilia Rodriguez Torres

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

**ALSO ON AM, SEE PAGE 46**

**Plan served 2/28**

(PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**\*\*MTD PENDING IN AM FOR 2023 TAX RETURNS (PERSONAL & CORP)**

**Continue to 6/18:**

**Due on or before 5/21:** 1) Corporate tax returns: 2022, 2) 341 Written Questionnaire did not complete question #11, 3) 100% Plan issue with filed claims-AMEND

LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/3/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

*Atty precalled*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11719-RAM Margaret Catherine Beall

(MAYLENE ABAD, ESQ.)

**1AP served 4/17**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) 341 Written Questionnaire (Updated 12/7/22), 2) amend plan to remove direct language from Section IX & disclose in Section III.E, 3) Object or Conform to POC #3 & #4 NEW ISSUE: Object or Conform to POC CT CL 4 - Sandy Spring Bank, need review of 2023 tax returns LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/3/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on prior deficiencies contemporaneously with filing of amended plan*

**VESTED**

24-11697-RAM Joel Meneses

**TRUSTEE'S OBJ TO EXEMPTIONS (18)  
ALSO ON AM, SEE PAGE 45**

**2AP served 5/8** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 100% Plan issue with filed claims (\$51,162.39)

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

**VESTED**

*Atty precalled*

24-11692-RAM Ruth Nelly Moreno Salero

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

**Plan served 2/25** (MANUEL A. PERAZA, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Corporate tax returns: 2022-2023, 2) Explanation of withdrawal/debit/transfer and evidence of use #7522 (11/24 \$1000) (2/22 \$1500) (12/1 \$1978.37) (12/22 \$1200) (12/28 \$1700), 3) Object or Conform to POC #4, 4) amend plan to correct creditor name & address for US Bank (POC#8) in Section III.A, 5) Profit/Loss (By Craft Zone) & Balance Sheet and Business Bank statements and checks: #0148 (11/22/23 - 1/31/24) & #2307 (11/22/23 - 1/31/24), 6) Provide Proof of Sch J line 6a, 6c, 6d, 15b & Objectable Line 21: school tuition limited to \$189.58 per child per month, 7) DEBTOR IS A CONSULTANT WHAT IS THE COST OF GOODS SOLD ON 2022 TAX RETURN (\$73,283.00). WHAT GOOD IS DEBTOR PRODUCING?

**VESTED**

24-11677-RAM Marlyce Jeanene Benjamin

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(MITCHELL J. NOWACK, ESQ.)

**1 A Plan served 5/7**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 7) WDO or Motion to waive, NEW ISSUE: Amend section III.A 2 to correct (address of collateral) for USBA  
\*\*\*Creditor paid through the Plan has not filed a POC (SBA bar date 8/20),

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11674-RAM Yaser Vega

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(MARY REYES, ESQ.)

**Plan served 2/28**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #2332 (2/14/24 – 2/22/24), 2) Amend Plan to include IVL, 3) amend plan to pay Ch 7 of \$ 6394.00 may increase until all documents received and reviewed, 4) FMV of firearm , 5) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) SOFA #27 details: When did business close? What happened to business assets  
LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/2/2024

**VESTED**

24-11657-RAM David Eric Carlton

**1AP served 4/10** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) amend plan to itemize atty fees in Section II.B, 2) 2016(b), SOFA #16 and Plan do not match-amend, 3) Object or Conform to POC #4, #6, 4) Plan overpays Atty Fees balance due in Section II.B, 5) Amend section II.B to disclose itemized ATTY fees, 6) Amend section IV.B to uncheck box for "None", 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/1/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

Objection (20) Huntington National purchased \$33,000 boat and trailer November 2022, plan fails to disclose treatment

**VESTED**

24-11651-RAM Yurien Enriquez Albrecht

(PATRICK L. CORDERO, ESQUIRE)

**3AP served 5/9**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm 3 A Plan** (no material change)

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-11648-RAM Edgardo Roberto Perez & Francis Dallana Avile Torres

*Atty precalled*

(KATHY L. HOUSTON, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (17)  
ALSO ON AM, SEE PAGE 44**

**1AP served 4/11**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Explanation of withdrawal/debit/transfer and evidence of use Acct #9464 on 12/6 & 12/15 \$1185.58 and Acct #0012 on 12/18 \$3093.16, 2) Object or Conform to POC #19, 3) amend plan to pay Ch 7 of \$5573 may increase until all documents received and reviewed, 4) documentation/calculation: CMI Form B122C-2 line 16, 5) \$1000 paid to Trustee from creditor must be added to month 1 of plan-amend, 6) Provide explanation of business income on 2023 return and business documents (if applicable), 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/1/2024

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11628-RAM Wilfredo Munoz

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(MARY REYES, ESQ.)

**Plan served 2/24**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #5282/2543 2/15-2/21/24, 2) Explanation of withdrawal/debit/transfer and evidence of use 1/17/24 \$3630.01, 1/17/24 \$1638.00, 1/24/24 \$7850.00, 3) file motion to value and set for hearing, 4) Amend Plan to include IVL, 5) Object or Conform to POC #17, 6) Amend section III.E 1 to correct creditor name for Celink (POC#5), 7) amend plan to pay Ch 7 of \$17,203.83 may increase until all documents received and reviewed, 8) provide 401 K/Retirement/Pension & Life Insurance Policy, 9) Who owns bank account #9644, 10) Provide Proof of Sch J line 6a, 6d, 11) Amend plan to mark "included" for valuation in Section, 12) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/1/2024

**VESTED**

24-11623-RAM Walter Ramirez

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 5/9**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm 2 A Plan** (no material change)

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

*Atty precalled*

**VESTED**

24-11577-RAM Alvaro Machin

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(MARY REYES, ESQ.)

**Plan served 2/23**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Tax returns: 2023 (Missing Schedule 1), 2) Bank Account Statements: #2987 1/24-2/20/24, 3) Explanation of withdrawal/debit/transfer and evidence of use: 11/6 \$1,590, 12/11 \$1290.00 & 1/8 \$1393.00, 4) Amend Plan to include Gambling language, 5) Plan does not disclose treatment of all Sch D creditors: BOA, 6) Object or Conform to POC #2 & #8, 7) amend plan to pay Ch 7 of \$3296.38, 8) provide Life Insurance Policy, 9) WDO or Motion to waive, 10) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (341 questionnaire is not completed), 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/30/2024

Objection (21) Bank of America plan does not disclose treatment of claim, not feasible

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11564-RAM

Carlos Alberto Autie

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(HAVEN DEL PINO, ESQUIRE)

**Plan served 2/23**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 2) Object or Conform to POC #4, 5) documentation/calculation: CMI Form B122C-2 lines: 19, 25, 43, 6) provide Tolling Agreement, 9) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/30/2024

**VESTED**

*Atty precalled*

24-11542-RAM

Nelson Ramirez Criebeiro

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(MANUEL A. PERAZA, ESQUIRE)

**Plan served 2/22**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #0000 (1/1/24 – 2/19/24), 2) Explanation of withdrawal/debit/transfer and evidence of use #7613 (1/29 \$1500), 3) Domestic Support Obligation form (complete with name, address, and phone number), 4) file motion to value and set for hearing, 5) Amend plan to separate both accounts for Suncoast Credit Union, 6) Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 7) documentation/calculation: CMI Form B122C-2 lines: 16, 43 , 8) Info on transfer SOFA #18 and provide FMV of motorcycle, 9) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/29/2024

**VESTED**

24-11537-RAM

Eduardo Karin Mena

**Plan served 2/22** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #3864 (11/19-12/20/23), 2) Amend Plan to include IVL, 3) Amend section III.E1 to correct creditor name for Ally Bank (POC#7), 4) amend plan to pay Ch 7 of \$17,145.62 , 5) 401 K/Retirement/Pension(recent), 6) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 7) Income understated per debtor's stubs \$ 5,290.38/month, 8) address feasibility issue, 9) Amend Schedule to disclose and value clothing, 10) Amend Schedules to disclose Google smart watch, 11) Provide valuation of business listed at \$1.00 on Schedule B, 12) Does the Debtor generate any income from his business-Arrow Tech (none disclosed in Schedule I), 13) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/29/2024

**VESTED**

24-11531-RAM

Jorge Ablanedo

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 2/22**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #6902 (2/1-2/19), #6767 (2/1-2/19), 2) Explanation of withdrawal/debit/transfer and evidence of use #6902 all over \$999.99, 3) Amend plan section III.E.2 to correct account number to match POC #3, 4) amend plan to pay Ch 7 of \$12889 , 5) Affidavit of support, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 7) Provide Proof of Sch J lines: 4c, 5, 6b, 7 (high for household of 2), 11 and 21, 8) Amend Sch. A/B to disclose apple watch, 9) LF 76 (Attorney Compliance with Claims Review) Bar Date:4/29/24

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11525-RAM

Elizabeth Ann Theodorides

**TRUSTEE'S OBJ TO EXEMPTIONS (15)  
ALSO ON AM, SEE PAGE 43**

**1 A Plan served 5/8** (PATRICK L. CORDERO, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 2) Amend schedules debtor is not married and lives with boyfriend who contributes to household expenses (pays 50% of rent and electricity)

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

*Atty precalled*

24-11492-RAM

Brenda Mercedes Michinel

**ALSO ON AM, SEE PAGE 43**

**Plan served 3/6** (ISMAEL JOSE LABRADOR, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**JUDGE: MMM not filed, if not dismissed, Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #7186 (2/3/24 – 2/16/24), 2) 2016(b), SOFA #16 and Plan do not match-amend, 3) amend plan to pay Ch 7 of \$2250.00, 4) provide 401 K/Retirement/Pension, 5) WDO or Motion to waive, 6) amend plan to pay equal pymts m. 5, 7) Income understated per debtor's taxes - \$107K, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) Spouse's pay advices & Spouse's income not included on Schedule I or CMI or provide evidence of separation, 10) documentation/calculation: CMI Form B122C-2 lines: 28 (provide evidence that actual expense is more than UST standard), 11) Plan does not pay debtor's calculation of disposable income CMI/DI \$1,655.40 x 60 = \$99,324.00, 12), 12) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/26/2024

Objection (20) Heartwood 47 plan does not conform to POC

**VESTED**

24-11488-RAM

Yilian Alonso

(HAVEN DEL PINO, ESQUIRE)

**Plan served 3/5**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) WDO or Motion to waive, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date 4/26/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-11484-RAM

James T Goosby

**TRUSTEE'S OBJ TO EXEMPTIONS (28)  
ALSO ON AM, SEE PAGE 43**

**Plan served 3/12**

(MICHAEL A. FRANK, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**\*\*MTD PENDING IN AM FOR 2023 TAX RETURNS (personal & corp)\*\***

**Continue to 6/18:**

**Due on or before 5/21:** 1) Corporate tax returns: 2022, 2) Object or Conform to POC #2, #3 & #4, 3) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition, 4) Income understated – unable to verify as business documents have not been provided at time of Trustee's review, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 6) Spouse's pay advices, 7) Provide Proof of Sch J lines: 15b and 15c, 8) Amend VP to disclose aka as listed on DL "James Timothy Goosby", 9) No car? No furnishings? No electronics? No clothes? No jewelry? No bank account statements?, 10) Is Debtor married (CMI/SOFA = Yes, Schedule I reflects no income), 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/26/2024

Objection (25) NewRez will file POC

**VESTED**

*Atty precalled*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11442-RAM

Karinee Rodriguez

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 2/18**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm Plan**

**LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/25/2024**

*If 100% language is removed, Debtor to provide documents/resolve issues on prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-11417-RAM

Denise Elaine Furs

(ROBERT A. STIBERMAN, ESQUIRE)

**Plan served 2/14**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Object or Conform to POC #17, 2) Amend section III.E 2 to correct creditor name for World Omni (POC #11), 3) amend plan to pay Ch 7 of \$1797.19, 4) Affidavit of support, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – no dependents declared on tax return, 6) Provide Proof of Sch J lines: 14, 15c, 17a, 7) Who makes payment on second vehicle (not provided for in Schedules or Plan), 8) No jewelry, 9) Is Debtor's renting rooms in her house (income from 2 room rentals listed in Schedules, but no affidavit received), Pursuant to 341 debtor is renting a room in her home, 10) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/24/2024

**VESTED**

24-11389-RAM

Mikel Vivero Delgado

**Plan served 2/17**

(ROBERT SANCHEZ, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Explanation of withdrawal/debit/transfer and evidence of use Acct #0640 on 11/24 \$1047.34, 2) Amend Plan to include IVL & lawsuit language, 3) Object or Conform to POC #7, 4) BDQ, Profit/Loss & Balance Sheet, 5) Explanation of withdrawal/debit/transfer and evidence of use 11/22 \$2072.67 & 12/11 \$1000, 12/19 \$2113.72, 6) Affidavit of support, 7) provide Acorns Statement, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) Spouse's pay advices as spouse files separate tax returns yet is claimed as household member, 9) Business made payments to Debtor through Wise Account and to personal JPM account not disclosed. Debtor Truist personal account also making payments through Wise to self, 10) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/24/2024

Objection (24) Synovus Bank plan does not pay disposable income

**VESTED**

24-11379-RAM

Pedro M Lugo Moreno

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(HAVEN DEL PINO, ESQUIRE)

**Plan served 2/21**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) WDO or Motion to waive, 2) Provide proof of debtor's legal status (permanent resident, asylum, etc), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/23/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11372-RAM

Roberto Moreno

**TRUSTEE'S OBJ TO EXEMPTIONS (32)  
ALSO ON AM, SEE PAGE 42**

(ROBERT C. MEYER, ESQUIRE)

**1AP served 3/26**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 4) Plan does not fund properly: 1-60 , 5) Amend plan to check none in all unused fields, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/23/2024

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

24-11359-RAM

Hector Acosta Abreus

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(JOSE BLANCO, ESQUIRE)

**Plan served 2/16**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Photo ID (color copy) - Updated with new address, 2) Explanation of withdrawal/debit/transfer and evidence of use Acct #6329 on 12/27 \$1000, 1/10 \$1000, 1/24 \$1000, 2/7 \$1000 & 2/21 \$1000, 4) Amend Plan to include IVL & gambling language, 5) Object or Conform to POC #2, 6) Provide Proof of Sch J line 4, 12 (no car listed on schedules), 21, 7) Info on transfer SOFA 18, 8) No real property & No car, 9) Provide accounting SOFA#18, 10) Amend Sch.A/B acct# 6329 is undervalued, 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/23/2024

**VESTED**

*Atty precalled*

24-11354-RAM

Simon Diaz & Grettel E Diaz

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

(JOSE P. FUNCIA, ESQUIRE)

**Plan served 2/16**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Bank Account Statements: #2206 (1/1/24 – 2/13/24)#4519 (11/13/23 – 2/13/24), 2) Amend Plan to include IVL, 3) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 4) Provide Proof of Sch J line: 6b, 6d, 12 (no car listed on schedules), 21, 5) No real property & No car, 6) CMI household size inconsistent with 341 Quest. (CMI-2, 341 Quest=3), 7) Does adult son contribute to household expenses, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/23/2024

**VESTED**

24-11325-RAM

Maria Elena Carballo de Plasencia

(PATRICK L. CORDERO, ESQUIRE)

**1AP served 2/26**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm 1AP**

**LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/22/2024**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-11316-RAM

Carlos Mederos & Niurka Ortiz Pifferrer

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 4/18**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Confirm 2AP**

**LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/22/2024**

*If 100% language is removed, Debtor to provide documents/resolve issues on prior deficiencies contemporaneously with filing of amended plan*

**VESTED**

24-11282-RAM

Ryan K Mobley

**Plan served 2/27**

(JAMES ALAN POE, ESQ.)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18**

**Due on or before 5/21:** 1) Bank Account Statements: #9525 (11/9/23 – 2/9/24) & #4419 (12/16/23 – 2/9/24), 2) Amend Plan to include IVL, 3) Amend section III.E.1 to provide account number, 4) amend plan to pay Ch 7 of \$43188.00, 5) FMV of vehicles: 2016 Yamaha, 2015 Kia & 2014 Trailer, 6) WDO or Motion to waive, 7) Income understated: Non filing spouse's income is not disclosed and 2023 taxes filed married reflect income of \$51,757.00, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) Spouse's pay advices & Spouse's income not included on Schedule I or CMI, 10) Provide Proof of Sch J lines: 4, 4d, 6c, 15b, 16, 11) Is debtor separated from spouse? Taxes filed married filing jointly but non filing spouse's income not disclosed Pursuant to 341 debtor's spouse is unemployed, 12) Debtor owns no jewelry, 13) Amend Sch.A/B to disclose wedding ring, apple watch, 14) Amend Sch. I to include income tax refund, 15) Amend Sch. B# 4.1 to provide make and model of 2014 Trailer, 16) Amend SOFA#4 to provide income, 17) Amend Sch. B#17 to disclose acct#4419, 18) Amend petition to disclose middle name not disclosed as reflected on debtor's driver's license and social security card, 19) Does debtor have a 401k? Pursuant to 341 questionnaire debtor took out loan from same but no account disclosed on schedules, 20) When was the last time debtor withdrew funds from his 401k, 21) Pursuant to 341 home was paid in full five years ago lump sum gift from mother of approximately \$35,000.00, 22) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/19/2024

**VESTED**

24-11161-RAM

Shamicka Latawyn Robinson

**TRUSTEE'S OBJ TO EXEMPTIONS (22)  
ALSO ON AM, SEE PAGE 41**

(CHRISTIAN J. OLSON, ESQUIRE)

**1AP served 4/22**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) Explanation of withdrawal/debit/transfer and evidence of use #4039 (1/26 \$2027) (1/26 \$2034) (1/29 \$2012) (2/2 \$1098.99), 2) Object or Conform to POC #1, 3) WDO or Motion to waive, 4) CMI and Schedule I income is inconsistent, 5) Provide explanation of Visa/Cash app deposit on 1/30 of \$2,012.00 in acct#4039

**VESTED**

24-10570-RAM

Willie George Hayward, Jr.

**1AP served 3/27**

(DIEGO GERMAN MENDEZ, ESQUIRE)

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**DISMISS: LF90, if uploaded to 13DOCS (5/8) and LF67 not filed, if on docket (5/8); Continue to 6/18:**

**Due on or before 5/21:** 1) Corporate tax returns: 2022-2023, 2) Photo ID (color copy) - Updated with new address, 3) Bank Account Statements: 3 months pre-petition (ending on the date of the petition), 4) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles: 2016 Range Rover & Food Truck, 5) FMV of firearm, 6) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 7) Provide Proof of Sch J lines: 3, 6c, 17a, 8) address Feasibility issue, 9) No real property, 10) Amend Sch. A/B# 3.2 to provide description of food trailer (is it a lunch truck)-also provide pictures, 11) Amend Sch. A/B#3.1 to provide valuation of 2016 Land Rover, 12) Amend Sch. I to include tax refund, 13) Amend SOFA#27 to provide business information, 14) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/23/2024

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:30 pm

24-10071-RAM

Ulises Francisco Espaillat

**ALSO ON AM, SEE PAGE 33**

**5pm for \$8,903.14**

(PATRICK L. CORDERO, ESQUIRE)

**4AP served 4/26**

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

**Continue to 6/18:**

**Due on or before 5/21:** 1) file fee application, 2) Property not claimed exempt has homestead with MDC property appraiser, 3)

Who are Mercedes Prieto & Ricardo Espaillat – Debtor makes multiple transfers to these individuals from #0741, 4) LF 76

(Attorney Compliance with Claims Review) Bar Date: 4/26/2024

**\*\*Creditor paid through the Plan has not filed a POC(IRS gov bar date 8/14)\*\***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

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24-11287-RAM Richard Perez  
**DISMISS no \$\$ rcvd**  
**\$11,362.74** (RACHAMIN COHEN, ESQUIRE)

**Plan served 2/23**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from prior deficiencies (3/22/24): a) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/19-5/10/2024, b) amend plan to include MMM language, c) plan does not pay 100% of allowed unsecured claims, d) debtor plan payments end at month 20 but disbursements continue through month 60

*Objection (18) Fifth Third Bank plan pays adequate protection not MMM or cure and maintain.*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

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24-11268-RAM Fernando Gonzalez Marzo  
(MANUEL A. PERAZA, ESQUIRE)

**2AP served 4/15**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9: 1) LF 76 (Attorney Compliance with Claims Review) Due: 4/19 – 5/10/2024, 2) Object or conform to POC CT CL 5 - Service Finance Company, a division of Truist Bank

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

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24-11261-RAM Esther M Luis  
(ALEXIS GARCIA, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

**2 A Plan served 4/17**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan**

(withdrew TBE)

*Atty precalled*

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24-11254-RAM Maria E Ydrovo  
**5pm for \$3,025.20**  
(BROOKS RICHARD SIEGEL, ESQUIRE)

**Plan served 2/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9: a) Tax returns: 2023: Missing Sch I Part 2, b) Bank Account Statements: #9345 & #9617 (1/1/24 – 3/21/24) with explanation of withdrawal, transfer or other debits and evidence of use over \$999.99 and Copy of check(s) and explanation/evidence of use over \$999.99: c) Copy of check and evidence of use #9345 (12/7 \$2150) d) Amend plan to provide regular payments & account number for Ludlum Lakes Assoc., e) use clerk's plan form, f) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles: 2018 KIA, g) Wage deduction order or Motion to waive h) Creditor paid through the Plan has not filed a POC: Select Portfolio Serv. & Ludlum Lakes Assoc. i) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/18/2024, NEW ISSUE DUE 5/17 OBJ/CONF POC #13

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-11244-RAM Mauro Bueno De Camargo

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 4/30**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan (no material change)**

*Objection (22) US Bank Trust, plan does not conform to POC and not feasible*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

24-11233-RAM Marlene Collazo

**ALSO ON AM, SEE PAGE 42**

(SAMIR MASRI, ESQUIRE)

**1 A Plan served 4/17**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Bank Account Statements (11/8/2023 – 11/9/2023) & (12/11/2023 – 2/8/2024) with explanation and evidence of use of all debits over \$999.999 (include copies of checks), 2) Wage deduction order or Motion to waive; 3) Amend plan section III.A.1 to correct creditor name and address to match POC #3, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/18- 5/9/2024 **NEW ISSUES due on or before 5/17** Chapter 7 liquidation is \$15,399.00

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*

24-11215-RAM Yosvel Perez Segura

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption: VALUATION*

**Plan served 2/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Bank Account Statements: #1145 (11/7/23 – 11/30/23) 2) Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: #2266 (10/20 \$9,500) 3) Provide a copy of the lease – deposit not listed as an asset on Schedule B (11/6 \$2,135.20) 4) Schedule J Expenses: Provide Proof of line 6a (current charges are \$180 not \$400) 6c (WHY IS DEBTOR PAYING FOR 5 PHONE LINES - \$51.00 necessary), **NEW ISSUES due on or before 5/17** Debtor's business is paying for "auto and truck expenses" and debtor is a driver, no vehicle listed on Schedule B line3 or as a business asset

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

24-11187-RAM Adolfo Vinicio Soto

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 4/30**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan** (no material change)

*Objection (20) Deutsche Bank will file POC*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-11184-RAM

Yshonda Yvette Thomas

**ALSO ON AM, SEE PAGE 42**

(CHAD T. VAN HORN, ESQUIRE)

**1 A Plan served 4/1**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Provide copies of the following bank account statements: #ETrade (11/6/23 – 11/30/23), #2546 & #3616 (11/6/23 – 11/14/23), #0084 (11/6/23 – 12/31/23) & (2/1/24 – 2/6/24), #4753 (11/6/23 – 2/6/24) and #1475 0001 / 0002 (11/6/23 – 12/1/23), 2) Amend Plan to include IVL (Miami), 3) Amend section III.A.1 to correct creditor name and address to match POC #4 and Section III.A.2. to correct address and interest rate to match POC #1, 4) Object or Conform to OneMain Financial POC #1 (principal is higher and interest rate) AND POC#. 4, 5) Debtor has a business or self-employed: a) BDQ complete with selection(s), b) Profit/Loss c) Balance Sheet, d) Business Bank statements and checks: 12/1/23 – 2/6/24 and 7) File LF76 (Bar Date: 4/16/24)

*Objection (16) Bank of NY Mellon will file POC*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

24-11167-RAM

Ramses Perez & Elina Echevarria

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption – Automobile/ Eligibility of FL exemptions*

**ALSO ON AM, SEE PAGE 41**

**1AP served 4/1**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Provide a copy of 2022-2023 Corporate Tax Return, 2) Object to claims and/or amend plan to provide for 100% of the allowed unsecured general claims (\$169,201.23, at time of Trustee's review, if no Objections filed) and 3) File LF76 (Bar Date: 4/16/24)

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

*Atty precalled*

24-11140-RAM

Kiley Hernandez Toyos

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

(PATRICK L. CORDERO, ESQUIRE)

**ALSO ON AM, SEE PAGE 41**

**1 A Plan served 4/16**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If objection sustained, **Confirm 1 A Plan***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

24-11129-RAM

Lourdes Curbelo

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption – Valuation*

**3 AP served 4/16**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 3 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-11125-RAM

Ernesto Viera Martinez

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 2/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** 1) Bank Account Statements: #8231 (1/1/24 – 2/5/24) #2001 (1/9/24 – 2/5/24) 2) Object or Conform to Proof of Claim: Dept of Housing Ct Cl #2, 3) evidence and calculation of CMI Form B122C-2 line 16, 18, 25, 41, 4) Amend plan section III.E.8 to match creditor name to POC #8, 5) Ch 7 is \$11,253.00 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/15-5/6/2024

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-11102-RAM

Leobel Hector & Maria Hector

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

*Objection to Exemption – SSI (Trace Needed)*

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 4/12**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9:** 1) Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: #9975 (11/6 \$1200) #3832 (11/6 \$1000) (11/6 \$1000) 2) Chapter 7 liquidation is \$9,330.00 with withdrawals \$12,530.77 (Exemption evidence not provided) 3) Business income on taxes but debtor has not provided BDQ complete with selection(s), Profit/Loss, Balance Sheet; 4) Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition) 5) What is in Debtors' safety deposit box (no description in SOFA#21)?

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-11077-RAM

Ana Cecilia Garcia

(JORGE L. SUAREZ, ESQUIRE)

**1 A Plan served 4/16**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

24-11071-RAM

Sebastian E. Saravi

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

*Objection to Exemption – Valuation*

(AIMEE MELICH, ESQUIRE)

**Plan served 2/1**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) amend plan to correct atty fees (overpaid) in Section II.B, 2) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles: 2022 Mercedes (FMV & Payoff), 2015 Ford (FMV & Payoff) & 2018 Toyota (Payoff), 3) Explanation of withdrawal, transfer and evidence of use #7357 (10/2 \$2000, \$1000 and \$4450) (10/10 \$2600) (10/20 \$1000) (10/20 \$2000) (10/23 \$1800) (10/30 \$1000 & \$1500) (10/31 \$1288.28) (11/6 \$1000) (11/9 \$1070) (1/26 \$5,000), (1/29 \$5,000), (1/29 \$3,090), (1/29 \$1,500), 4) Income understated per debtor's deposits in business bank statements and payment of personal expenses, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – inconsistent in CMI/J, 6) Provide Proof of Sch J lines: 15a, 15b, 15c, 17a and 17b, 7) Info on transfer SOFA#18, 8) Provide BLT evidence for 2018 Toyota Corolla, 9) Provide evidence of valuation of Y&A Stone Corp \$5,000 in business bank account not disclosed on Schedule B, 10) What is basis of debt with TD Bank of \$115K, 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/11- 5/1/2024, 12) Withdrawals for tools more than value of tools on schedule B, date and value of vacation purchase,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*Atty precalled*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-11057-RAM Ramon Navia Rosales  
(HAVEN DEL PINO, ESQUIRE)

**ALSO ON AM, SEE PAGE 40**

**2 AP served 4/26**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) Object or Conform to POC #1, 2) amend plan to pay 100% of allowed unsecured claims OR a) Bank Account Statements: #5722 (1/18-2/1/24), b) Explanation of withdrawal/debit/transfer and evidence of use 5722 & 2988 over \$999.99, c) provide FMV of 24 Jeep, d) BDQ, Profit/Loss & Balance Sheet – for all applicable businesses and Business Bank statements and checks: #1718, #1695, #1679, #8938, #7929, #7437, #0973, #0920, #4171 (2/1/24) for all applicable businesses, e) Copy of check(s) and explanation/evidence of use for all over \$999.99, f) Explanation of withdrawal/debit/transfer and evidence of use for all over \$999.99, g) SOFA #27 details: When did business close? What happened to business assets? – for all closed businesses, h) Affidavit of support, i) What did debtor do with funds from vacant lot sold in 12/20/23 (SOFA #18), j) Amend SOFA #4 to disclose income from all applicable businesses for 2021-present, k) Provide copy of Primerica Life Insurance policy, Primerica IRA statement, l) Income understated – Debtor's bank statements reflect large deposits from multiple undisclosed businesses owned by the Debtor, m) Provide Proof of Sch J lines: 6a, 6b, 9, 15c and 17a (vehicle expenses appear to be paid by business), n) provide Tolling Agreement(s) – all transfers made to Mishelle Cardenas Gonzalez (girlfriend) & the business of Mishelle Cardenas Gonzalez, o) Provide evidence of valuation of business – The PJS Store, LLC – however, Debtor resides in property owned by his business valued at \$731,917 per Miami Dade County Property appraiser, p) Provide evidence of all deductions taken in P&L from Business in 2023 tax return, q) Basis of debt with Bank of America - \$21K and Bitty Advance 2, LLC on Schedule F, r) How long has Debtor been unemployed (large deposits in bank account from multiple businesses)? – per Debtor's testimony amounts were held in Stripe or Paypal accounts of now closed businesses and paid out – provide copies of statements from Stripe and Paypal for the 6 months pre-petition, including date of filing, s) Furniture undervalued as two payments made to City Furniture on 1/8 and 1/9 totaling \$2,861.49, 22) Amend SOFA #4 to disclose income from businesses NEW ISSUES due on or before 5/17 t) copies of 2023 1099 from Dinavi Automation for \$190,987 not listed as asset on Scheule B but company held \$40,614 cash at end of 2023, u) evidence that Pilotnavia in 2023 paid of \$104,924 paid to consultant (non-owner) and \$368,683 in advertising, v) From Dinavi Auto #1679 12/1 \$2,800; 12/1 \$3,300.00; 11/7 \$1,500; 11/16 \$4,409.00; Grupo Navia #0973 1/11 \$3,500; 12/11 \$1,500; 1/16 \$1,600; 1/7 \$1,500; 11/13 \$1,193; Gupo Navia #8939 1/2 \$6394; 1/3 \$11,550; 1/10 \$4,900; 1/11 \$2,700; 1/16 \$2,000; 1/22 \$1,000; 1/22 \$1,500; 12/1 \$1,500; 2/4 \$1,800; 2/6 \$1,500; 12/11 \$2,000; 12/14 \$1,000; 12/15 \$2,500; 12/18 \$1,500; 12/18 \$2,500; 12/18 \$1,000; 12/19 \$1,500; 12/20 \$1,125; 12/20 \$1,000; 12/20 \$3,000; 12/20 \$3,000; 12/20 \$2,500, 12/27 \$1,000; 12/27 \$9,000; 11/1 \$1,640; 11/2 \$1,300; 11/2 \$1,700; 11/12 \$2,000; 11/3 \$2,000; 11/15 \$1,688; 11/16 \$2,500; 11/27 \$1,176; 11/30 \$1,535;

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

24-11049-RAM Jorge Guillermo Taylor

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption – Valuation*

**ALSO ON AM, SEE PAGE 40**

**2 A Plan served 4/19**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) WDO or Motion to waive **NEW ISSUES due on or before 5/17** 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/11/24

*Objection (17) of Deutsche Bank, NA: Will file POC*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*If 100% language is removed, Debtor to provide documents/resolve issues on prior deficiencies contemporaneously with filing of amended plan.*

24-11038-RAM Jose Alejandro Hernandez Ricardo

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(JOSE BLANCO, ESQUIRE)

**ALSO ON AM, SEE PAGE 39**

**Plan served 2/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) Provide accounting of funds received in 2021 from One Main and Synovas, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/10-5/1/24, 3) amend plan to pay CH 7 liquidation of \$5,274.37 (debtor's calculation did not include tax refund)

*Objection (22) Synovus Bank: Debtor received \$200,000 in May, June 2021*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*

24-11018-RAM Xavier Frias

**1 A Plan served 3/26** (VANESSA ANGULO, ESQUIRE)

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – evidence of household size of 1 and no evidence of child support if child living with debtor ), 2) Sch J line: 8 (non-working parent expense not necessary), 15c (insuring 2 vehicles but only one vehicle is necessary), 17a (for vehicle not disclosed on schedules Objectionable Line: 21 (sunbiz monthly charge was \$7.28 – \$9.78 -- violations and past due amount not included in calculation), 3) Chapter 7 liquidation is \$4,441.22 (may increase) 4) Amend plan section III.E 2 to change CR name to match POC CT CL 6 - UNITED WHOLESALE MORTGAGE, LLC, Chapter 7 is \$5,027.22, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/10/2024

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10962-RAM Jose Guillen

(MARY REYES, ESQ.)

**1 A Plan served 4/12**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9: 1) documentation/calculation: CMI Form B122C-2 line 16 (no reduced by refund), 18 (\$31.28 is TERM balance must be removed from CMI as not term life insurance) 26, 31,**

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*

24-10958-RAM Cecilia Ramirez

(MARY REYES, ESQ.)

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

*Objection to Exemption – Homestead/522p*

**ALSO ON AM, SEE PAGE 39**

**1 A Plan served 4/16**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9 1) provide Tolling Agreement(s) – transfer of 2010 GMC Terrain valued at \$5,000 and provide evidence of the valuation and gifts to daughters from house sales proceeds,**

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

24-10956-RAM James Anthony Welch

(PATRICK L. CORDERO, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption – Homestead/522p*

**2AP served 4/30**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If debtor agrees to abate objection to exemption **Confirm 2AP***

*Objection (17) Nationstar Mortgage will file POC\*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

24-10886-RAM Ronaldo Juan Cuervo-Arango

(PATRICK L. CORDERO, ESQUIRE)

**1AP served 3/21**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10881-RAM Fernando Sanfeliz

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

(MARY REYES, ESQ.)

*Objection to Exemption: Personal*  
**ALSO ON AM, SEE PAGE 38**

**1 A Plan served 4/16**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) Bank Account Statements: #8166 / 5731 (12/8/23 – 1/30/24), 2) Object or Conform to POC #5 2) FMV of 2011 Lexus, **NEW ISSUES due on or before 5/17** Chapter 7 liquidation is \$1,716.00

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*Atty precalled*

24-10863-RAM Cesar Antonio Mejia & Ailin Sierra Hernandez

(PATRICK L. CORDERO, ESQUIRE)

**2 A Plan served 5/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan** (no material change)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

*Atty precalled*

24-10861-RAM Franklin Fernandez Martinez

(PATRICK L. CORDERO, ESQUIRE)

**2 A Plan served 5/6**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2A Plan,**

24-10846-RAM Celeste Landeros & Fernando Rene Landeros

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(CHAD T. VAN HORN, ESQUIRE)

*Objection to Exemption: Homestead*  
**ALSO ON AM, SEE PAGE 38**

**Plan served 2/2**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) Plan does not fund properly: month 2, 2) Object or Conform to POC #6, 3) evidence and calculation: CMI Form B122C-2 line 16, 17, 25, 30, 41, 4) Plan does not pay debtor's calculation of disposable income CMI/DI \$1,936.67 x 60 = \$116,200.20, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/9-4/28/24, **NEW ISSUES due on or before 5/17** 6) income understated as tax returns reflect income of \$155,754.00 (plus pre tax expenses on CMI line 25 and 41)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*Atty precalled*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

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24-10843-RAM David F Vaillant

(PATRICK L. CORDERO, ESQUIRE)

**2 A Plan served 5/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan** (no material change)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*Atty precalled*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

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24-10840-RAM Pablo Ernesto Palacios Perez

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 2/1**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Bank Account Statements: #1298 (1/1-1/29), 2) Amend Plan to include IVL, 3) amend plan to pay Ch 7 of \$10,160.00, 4) BDQ, profit/loss and balance sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 5) Plan does not pay debtor's calculation of disposable income \$1,366.45, 6) What is the \$97,178.00 of goods sold on 2022 tax return (goods sold are not business expenses, they are actual inventory purchased), 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/8-4/29/24, **NEW ISSUES due on or before 5/17** 8) what was \$147,442 asset sold by partnership in 2023 (per 2023 tax returns) and what happened to the funds.

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

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24-10837-RAM Marc Antoine Evariste

(ROSHAWN BANKS, ESQUIRE)

**2AP served 4/12**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

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24-10772-RAM Shania Danielle Jenkins

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/31**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10760-RAM

Antonio A Elias Cruz & Maria Elias

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

*Objection to Exemption: Valuation & EIC*

**ALSO ON AM, SEE PAGE 38**

(HAVEN DEL PINO, ESQUIRE)

**1 A Plan served 4/26**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) amend plan to reject or assume lease, 2) Explanation of withdrawal/debit/transfer and evidence of use Acct #3840 on 11/27 \$1700 & 12/11 \$1122.08, 3) Object or Conform to POC #3, #11, 4) Explanation of withdrawal/debit/transfer and evidence of use All from Accts #1874, #3953 & #4291, 5) Income understated – unable to determine as information concerning business has not been provided and deposits into personal bank account total more than income, 6) Provide Proof of Sch J lines: 4, 6d (Trustee objects to Debtors paying for more than 2 lines as household contains only 2 adults), 15c (reduce to \$0.00 as paid by business per return), 15d, 17a (reduce to \$0.00 as paid by business per return) and 21 (Trustee objects as overstated and already covered by Line 12), 7) Info on transfer SOFA #18 – provide trace and accounting of use of \$12,000 received from sale of 2016 Chevy Silverado, 8) Do the Debtors have jewelry – wedding rings, 9) Provide accounting/software records used by business and provide substantiation of \$40,616/y rent, \$20,280/y depreciation, \$167,928 outside services, 156392 in business services, 27,027 in credit lines in 2023 Corporate Return, **NEW ISSUES due on or before 5/17** 10) Business assets Chevy Silverado and Toyota Corolla assets on business tax returns not disclosed as business asset,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-10758-RAM

Luz Helena Kratki

(ROBERT A. STIBERMAN, ESQUIRE)

**Plan served 1/31**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** documentation/calculation: CMI Form B122C-2 line 16 (reduced by 1/12 of refund), 17 (loan calculation and remove “store purchases”),

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-10738-RAM

Maria Regla McGee

(MATISYAHU ABARBANEL, ESQUIRE)

**1 A Plan served 2/1**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

24-10727-RAM

Fortune Sidney Andral

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

*Objection to Exemption: Homestead & Pension*

**ALSO ON AM, SEE PAGE 37**

(JOHN D SEGAUL, ESQ)

**2 A Plan served 5/2**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If objections sustained and agrees to abate the objection to exemptions, **Confirm 2 A Plan (no material change)***

*Objection (14) Deutsche Bank: will file POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10683-RAM Jennifer Regla Ruiz

**TRUSTEE'S OBJ TO EXEMPTIONS (25)**

*Objection to Exemption: 522p*

**ALSO ON AM, SEE PAGE 37**

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 4/11**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If debtor agrees to abate objection to exemption, **Confirm 1 A Plan***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

24-10643-RAM Patricia Del Pilar Adaro

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 4/12**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

24-10640-RAM Vincent Bernard Baker

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

*Objection to Exemption: valuation*

(MANUEL A. PERAZA, ESQUIRE)

**1 A Plan served 4/15**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Plan does not pay 100% of allowed claims (\$42,466.80)

*Objection (25) USA: Plan does not conform to POC #6*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan. (see ECF #21)*

24-10591-RAM Anileidy Lavinia Munoz Diaz

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** plan does not pay 100% of the allowed unsecured claims (\$98,731.49)

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10568-RAM

Berta Maria Valencia

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

*Objection to Exemption EIC*

(PATRICK L. CORDERO, ESQUIRE)

**6AP served 5/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 6 A Plan** (no material change)

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

*Atty precalled*

24-10557-RAM

Matilde Lopez Arce

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

*Objection to Exemption value*

(MARY REYES, ESQ.)

**Plan served 1/25**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

24-10549-RAM

Lisset Alfonso

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 4/12**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

*(Issue with expenses resolved by amount paid to unsecured)*

24-10536-RAM

Grover Smith, Jr.

(KATHY L. HOUSTON, ESQUIRE)

**Plan served 1/24**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) Object or conform to POC CT CL 2- Federal Home Loan Mortgage Corporation, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/1-4/21/2024

*Objection (16) Federal Home Loan will file POC, no Motion for MMM but MMM in plan*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10526-RAM

Angel Omar Medinilla & Lilia Maria Medinilla

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption life insurance*

**Plan served 1/24** (JOSE P. FUNCIA, ESQUIRE)

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/29- 4/20/2024, 2) Amend plan to fund month 3 - 4, 3) Amend plan to pay 100% of allowed unsecured creditors (\$93,884.79) or higher of Chapter 7 (\$232,077.32) or disposable income (\$132,369.00) **OR** a) Bank Account Statements: #9837 (11/11/23 - 1/16/24), #1657 (10/19/23 - 1/19/24), #530-8 (10/19/23 - 1/19/24), #6109 (11/28/23 - 1/16/24), #8075 (10/19/23 - 1/19/24, #0200 - 4010 (12/1/23 - 1/19/24) & #800 01-75 (12/1/23- 1/19/24), b) FMV and payoff of Real Estate: 10252 & 0 Cinnamon Ridge, c) Non-Homestead Info Sheet: 10252 & 0 Cinnamon Ridge, d) FMV of other: (jewelry), e) 401 K/Retirement/Pension Recent Statement (Memorial Health Care), f) Life Insurance Policy, g) provide Statement for Robinhood (12/1/2023 - 1/19/2024), h) evidence/calculation: CMI Form B122C-2 line 9 (remove HOA or remove expenses on line 8), 16, 18, 41

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-10487-RAM

Rafael Ravelo

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(MARY REYES, ESQ.)

**Plan served 1/22**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9: 1) Amend Plan to include IVL

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-10477-RAM

Ariamna Serrano Romero

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

(PATRICK L. CORDERO, ESQUIRE)

**3 A Plan served 4/30**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 3 A Plan** (no material change)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

24-10467-RAM

Gigi Westphalie McHale

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

*Objection to Exemption: life insurance*

**ALSO ON AM, SEE PAGE 36**

**2AP served 3/21**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Bank account #6308 (1/13-2-18), 2) Provide Proof (provide bill) of Sch J Line 6a, 6c, and 6d, **NEW ISSUES due on or before 5/17** Chapter 7 is \$32,174.36

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10465-RAM

Karla B Varela Martinez

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(RICARDO R. CORONA, ESQ.)

*Objection to Exemption homestead*  
**ALSO ON AM, SEE PAGE 36**

**1 A Plan served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If objection to claims sustained and debtor agrees to abate objection to exemptions, **Confirm 1 A Plan***

*Objection (18) Bank of NY Mellon will file POC*

*Objection (26) Real Time Resolution loan has matured and must be paid in full*

24-10438-RAM

Rosie Del Pino

**ALSO ON AM, SEE PAGE 36**

*debtor put stop pymt on check*

(TIMOTHY S. KINGCADE, ESQUIRE)

**1AP served 2/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 4/9** 1) amend plan to complete Section I, 2) file fee application, 3) Object or Conform to POC #4, 4) amend plan to correct account number for Truist (POC #3) in Section III.E, 5) amend plan to pay 100% of claims filed (\$33,447.73, CH 7 liquid is \$45,471.39) 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/28-4/18/24

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*  
*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

24-10426-RAM

Judy Seide

**TRUSTEE'S OBJ TO EXEMPTIONS (24)**

(BRIAN J. COHEN, ESQ.)

*Objection to Exemption: Value*  
**ALSO ON AM, SEE PAGE 35**

**1 A Plan served 4/30**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If Ally attorney does not object to material change (increase in interest rate) and objection sustained, **Confirm 1 A Plan***

*Objection (21) Ally Bank Till rate is 10.5%*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

24-10416-RAM

Mario Ibrahin Cueto

(JAMES W. SCHWITALLA, ESQUIRE)

**3AP served 4/22**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If fee application granted, **Confirm 3 A Plan***



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

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24-10394-RAM Felipe S Jimenez

(HAVEN DEL PINO, ESQUIRE)

**1 A Plan served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

*Atty precalled*

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24-10387-RAM Carlos Alberto Barba & Courtney Nicole Barba

**TRUSTEE'S OBJ TO EXEMPTIONS (35)  
ALSO ON AM, SEE PAGE 35**

(AIMEE MELICH, ESQUIRE)

**2 A Plan served 5/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If objections sustained, **Confirm 2 A Plan** (no material change)*

*Objection (19) First Horizon Bank will file POC*

*Objection (85) USA IRS, plan does not pay priority debt*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

*Atty precalled*

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24-10341-RAM Robert Morales

(PATRICK L. CORDERO, ESQUIRE)

**2 A Plan served 3/26**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

24-10302-RAM

Meghan Marie Wutz

**ALSO ON AM, SEE PAGE 34**

(JOSE P. FUNCIA, ESQUIRE)

**1 A Plan served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 3/12 1) Evidence of use (transfers to husband) #0448 (10/12 \$1880) (10/30 \$2000) (11/14 \$2000) (11/30 \$2000) (12/14 \$1900) (12/28 \$2,000) (1/11 \$1,800), 2) Income understated amend plan to provide IVL, 3) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (evidence of 2 living in home received, 4 listed on CMI), 4) Evidence and calculation of CMI Form B122C-1 line 13 (need court order), (NEW) CMI Form B122C-2 line 9b (POC is \$3290.80 not \$3540.58), 18,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-10250-RAM

Allison Bogin-Rudd

**TRUSTEE'S OBJ TO EXEMPTIONS (24)**

(RACHAMIN COHEN, ESQUIRE)

**2 A Plan served 5/6**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan,**

*Objection (22) Wells Fargo plan does not conform to POC and not feasible.*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17.*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

24-10236-RAM

Yiliam Rivero Ravelo

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(MANUEL A. PERAZA, ESQUIRE)

*Objection to Exemption: personal property and value*

**1AP served 2/15**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 3/12 1) CMI Form B122C-2 line 18 not allowable expense as insurance is whole life not term), plan must pay \$339.00/month or \$20,340.00 to unsecured, Trustee fee (added from line 36) and attorney fees. If amend CMI filed, provide evidence of any change in income or expenses (if change in household members also provide evidence), no continuance for additional evidence

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17*

24-10214-RAM

Luis Angel Arcila

(PATRICK L. CORDERO, ESQUIRE)

**3AP served 4/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 3 A Plan (ECF #32)**

*If 100% language is removed, Debtor to provide documents/resolve issues on prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

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24-10196-RAM Daniel Jose Hernandez

(PATRICK L. CORDERO, ESQUIRE)

**2 A Plan served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan**

*Atty precalled*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

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24-10175-RAM Gabriela Torres Batista

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 3/15**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If debtor agrees to order redirecting payments from IRS (amended plan to \$0), **Confirm 2 A Plan***

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24-10156-RAM Jenniffer Rodriguez

(PATRICK L. CORDERO, ESQUIRE)

**4AP served 4/11**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 4 A Plan**

*Objection (19) (26) Wells Fargo will file POC*

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24-10126-RAM Mark A McDonald

(AIMEE MELICH, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (23)**

*Objection to Exemption: valuation*

**5AP served 5/1**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** 2) object or conform to POC #3 (MMM final report) **NEW ISSUES due on or before 5/17** Creditor added to 5AP not disclosed in schedules or filed POC (Leonie E Roberts)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

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24-10122-RAM Brian Antonio Arias Jimenez & Jose Reyes

(PATRICK L. CORDERO, ESQUIRE)

**3 A Plan served 5/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

Continue to 6/18

*Atty precalled*

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24-10102-RAM Judith Diane Rodman

(DIEGO GERMAN MENDEZ, ESQUIRE)

**Plan served 1/18**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

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24-10097-RAM Jorge Pelaez

(ROBERT A. STIBERMAN, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

*Objection to Exemption: Valuation*

**ALSO ON AM, SEE PAGE 33**

**1AP filed 4/30**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**DISMISS UNLESS documents/amendments received by end of business 5/7 AND attorney pre-calls with Trustee's staff attorney on 5/8 or 5/9 and resolves: Remains unresolved from 3/12 1) 2023 tax returns not received (MTD Pending),**

*Objection (21) Mortgage Assets Management treatment not disclosed, and creditor not listed*

*Atty precalled*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

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24-10046-RAM Dionel Clapera

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 4/1**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-20900-RAM Herman Lee Anderson

(YEVGENIY FELDMAN, ESQUIRE)

**1 A Plan served 4/12**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

23-20899-RAM Sixto Manuel Figueroa Navarro

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(ARAMIS HERNANDEZ, ESQUIRE)

**2A Plan served 4/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If debtor agrees to abate objection to exemptions, Confirm 2 A Plan*

*Objection (21) Finance of America Reverse fails to provide for Claim #2, (33) Bonavista Condo will file POC*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

23-20896-RAM Jennifer Jane Porciello

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption: valuation*

(MICHAEL A. FRANK, ESQUIRE)

**1AP served 2/13**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**DISMISS UNLESS documents/amendments received by end of business 5/7 AND attorney pre-calls with Trustee's staff attorney on 5/8 or 5/9 and resolves:** Remains unresolved from 3/12: 1) Bank Account Statements: #0135 (9/30-12/8) 3) provide Prepaid College Statement w/ value & disclose on Sch B, 4) Provide Proof of Sch J lines 15c (evidence of \$193.03), 17c, 5/10 attorney uploaded several documents labeled for this case but belong to J. Goosby

*Atty precalled*

23-20855-RAM Roberto Jose Santos & Maria Esperanza Urbina De Santos

**TRUSTEE'S OBJ TO EXEMPTIONS (23)**

*Objection to Exemption 522(P)*

(PATRICK L. CORDERO, ESQUIRE)

**2AP served 2/14**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If debtor agrees to abate objection to exemption, Confirm 2 A Plan*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-20797-RAM

Derek Solomon Farrington

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

(ROBERT J. BIGGE, JR., ESQUIRE)

*Objection to Exemption: homestead*  
**ALSO ON AM, SEE PAGE 32**

1 A Plan served 5/7

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Continue to 6/18: material change

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17.*

23-20764-RAM

Daniela De La Nuez

**TRUSTEE'S OBJ TO EXEMPTIONS (23)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption – Homestead/522p Issue*

2AP served 4/4

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If debtor agrees to abate objection to exemptions, Confirm 2 A Plan

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

23-20761-RAM

Claudio Rubio Machado & Maria Eva Gotera Boscan

**TRUSTEE'S OBJ TO EXEMPTIONS (24)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption valuation and life insurance*

2AP served 4/30

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Continue to 6/18: Objection pending

*Atty precalled*

23-20712-RAM

Arelys Montesino

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption: valuation*

3AP served 4/17

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 3 A Plan

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-20633-RAM Delis Mauryn Capiro

(PATRICK L. CORDERO, ESQUIRE)

**4AP served 5/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

Continued to 6/18, amend plan to pay CH 7 liquidation of \$25,134.00

*Atty precalled*

23-20629-RAM Carlos A Casales

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

*Objection to Exemption 522(p)*

(HAVEN DEL PINO, ESQUIRE)

**1 A Plan served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: Remains unresolved from 3/12** 1) provide statement of \$496,625.00 of "other deductions" from corporate taxes, **NEW ISSUES due on or before 5/17:** 2) Tolling waiver for undisclosed transfers to Girlfriend (\$1300) and to Leizer (\$3000), 3) Bad faith, when did debtor purchase Porsche and obtain loan from TFCU on vehicle, 4) What did debtor do with \$300,000 from SBA in 2021

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

23-20611-RAM Raul G. Castillo & Maria Mayela Castillo

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

**ALSO ON AM, SEE PAGE 32**

(KENNETH S. ABRAMS, ESQUIRE)

**2 A Plan served 4/12**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**DISMISS UNLESS documents/amendments received by end of business 5/7 AND attorney pre-calls with Trustee's staff attorney on 5/8 or 5/9 and resolves Remains unresolved from 3/12:** 1) Profit/Loss & Balance Sheet, 2) Explanation of withdrawal/debit/transfer and evidence of use #0258 (9/7 \$6220), (9/11 \$4000), (11/3 \$5800), (11/8 \$4000), 11/14 (\$1,500), (12/7 \$5,760.00), 12/11 \$3000), 1/10 \$4,230) , 3) explain and provide evidence of use of debits from account #1373 10/2 \$4,830.00, 10/10 \$4000, 4) Income understated gross deposits on business bank account and personal expenses deducted deposits into personal account of \$19,400 per month, 5) Provide Proof of Sch J line 6a (\$219.24 not \$320.00) , 6c (proof of \$33.58 and \$130.00 – 4 phone lines not 8 phone lines plus purchase of equipment), 7, 12,

*Atty precalled*

23-20581-RAM Lilianith Gonzalez

(MANUEL A. PERAZA, ESQUIRE)

**2 A Plan served 4/2**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 2 A Plan**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

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23-20484-RAM                      Craig Gelbard

(RICARDO A RODRIGUEZ, ESQ.)

**1 A Plan served 4/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

Continue to 6/18

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23-20481-RAM                      Michelle Smith

(MARY REYES, ESQ.)

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

*Objection to Exemption: Homestead proceeds*

**1 A Plan served 3/15**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

*Atty precalled*

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23-20463-RAM                      Enesto Corcho

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 4/11**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan**

---

23-20451-RAM                      Rolando Reyes Guzman

(LAILA GONZALEZ, ESQ.)

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption – Valuation*

**3 A Plan served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 3 A Plan**

*Objection (26) Ford Motor valuation, uneven plan payments, and insurance proof*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17.*

*Atty precalled*



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-20414-RAM

Monica Renee Campbell

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

*Objection to Exemption – Homestead/Federal*

(CHRISTINE E. BRYCE, ESQUIRE)

**4AP served 5/2 (LATE)**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If creditor has no objection and debtor agrees to abate objection to exemptions, **Confirm 4 A Plan***

23-20290-RAM

David Christopher Brusa

**ALSO ON AM, SEE PAGE 31**

**5pm for \$2,154.00**

(JORDAN E BUBLICK, ESQUIRE)

**5AP Served 4/7**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If fee application granted, **Confirm 5AP***

23-20091-RAM

Ismael Noa & Nirma Ramirez Sanchez  
(RICARDO RODRIGUEZ)

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

*Objection to Exemption: Homestead/522(p)*

**1 A Plan served 5/2 (late)**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 1 A Plan** (no material change)

23-20082-RAM

Javier Alfonso Brochero

**5pm for \$1,293.44**

(PATRICK L. CORDERO, ESQUIRE)

**5 A Plan served 5/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17: 5AP not reviewed material change:** 1) amend plan to correct overpayment of atty fees in Section II.B (actually pays \$3,900), 2) Object or conform to POC # 2, Plan should only pay secured portion (\$6,100.00 secured with interest and \$4,674.89 unsecured – unsecured portion already paid in plan with other unsecured), 3) Object or Conform to POC #11

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17.*

*Atty precalled*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-20036-RAM Eduardo Rodriguez

(MICHAEL H. JOHNSON, ESQUIRE)

**7AP served 5/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If balloon payment approve by Court, **Confirm 7 A Plan***

*Objection (19) JPMorgan: Will file POC*

*Atty precalled*

23-19998-RAM Carlos Alejandro Zamora

(ISMAEL JOSE LABRADOR, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

*Objection to Exemptions – Valuation*

**2AP served 4/16**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Bad faith, plan does not provide for any payments to general unsecured creditors and does not pay debtor's calculation of disposable income (ECF #38) of \$503.90 per month to general unsecured creditors. Remains unresolved from 4/9 1) Trustee objects to payment in full of Claim #5 UCC#1 as it is secured by corporation assets debtor claims there are no assets, debtor should value lien to value of assets held, 2) Income understated per debtor's deposits in #8495, which average \$13,355.35/m (attorney letter does not address), 3) CMI Form B122C-2 line(s): 10 (evidence of special circumstances, i.e., see § 707(b)(2)(B)(ii) and (iii) and in re: Siler 426 B.R. 167, Bankr. W.D.N.C. 2010)) 4) Explanation of withdrawal, transfer, or other debits and evidence of use over \$999.99: All from #8495, 5) Debtor has a business or self-employed: BDQ complete with selection(s), 5) Trustee objects to debtor paying for his brother's rent and expenses including luxury vehicles.

*Objection (26) Synovus accounting of \$200,000 paid 12/2021, luxury expenses,*

*Atty precalled*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17.***

23-19973-RAM Harold Gonzalez

(JOSE BLANCO, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

**ALSO ON AM, SEE PAGE 31**

**5AP served 4/3**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*Unless creditor requests objection (44) and response (51) be heard by Judge and objections sustained, **Confirm 5 A Plan***

*Atty precalled*

23-19908-RAM Joseph Meza

**5pm for \$9,622.20**

(JAMES ALAN POE, ESQ.)

**1 A Plan served 4/4**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*Unless creditor requests objection (26) and response (40) be heard by Judge: **Confirm 1 A Plan***

*Objection (26) US Bank Trust 31% is \$3,131.00*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-19679-RAM

Juan Francisco Carles

**TRUSTEE'S OBJ TO EXEMPTIONS (41)**

(NICOLE E. FLORIN, ESQUIRE)

**8 A Plan served 5/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:** plan not reviewed in full. Car creditor not paid for 18 months

Objection (67) US Bank plan does not pay 31% of gross income to mortgage (\$890.28)

*(Objection filed in 5th month of plan)*

*Atty precalled*

23-19617-RAM

Ana Maria Torre Rojas

**TRUSTEE'S OBJ TO EXEMPTIONS (39)**

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemption 522p*

**2AP served 4/26 (LATE)**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/21:** a) Amend plan to correct monthly plan payment steps; b) Upload order for DE31 granted on 4/9; c) plan filed fewer than 21 days before confirmation hearing and has material changes.

Objection (28) Wilmington Savings: will file POC

23-19196-RAM

Raunel Robert Crespo Soler

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(VANESSA ANGULO, ESQUIRE)

*Objection to Exemption – Life Insurance*

**4 A Plan served 5/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If abate objection to exemption, **Confirm 4 A Plan** (no material change)*

*Atty precalled*

23-19028-RAM

Delia Victoria Rizo

**5pm for \$1,155.45**

(CHRISTIAN PAUL LARRIVIERE, ESQ)

**4 A Plan served 4/2**

**PENDING OVER 6 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** need objection or motion to clarify as CR Keys funding (III.A 3) conform to Cert [DE55] but not POC CT CL 18 and CR Keys funding (III.A 4) conform to Cert [DE55] but not POC CT CL 19

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17.*

*Atty precalled*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-18902-RAM  
5pm for \$1,004.12

Maria Eugenia Rincon & Jose Javier Perez  
(KENNETH S. ABRAMS, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (43)**  
*Objection to Exemption: valuation, auto, homestead*

**3AP served 4/16**

PENDING OVER 6 MONTHS

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Corporate tax returns: 2022-2023 Mikonos Investment and Sunlake, 2) Explanation of withdrawal, transfer, or other debit and evidence of use: #8941 (8/4 \$3073.38) (8/7 \$1500), 8/14: \$1,277.00, (9/13 \$1327) (10/23 \$1321) #8489 (8/3 \$2845) (8/11 \$1280) (9/5 \$2800) (9/12 \$1350) (10/6 \$3200) (10/16 \$1000) (10/20 \$1,230.00 3) Maria E Rincon – Empowered Realty Consultants, Inc is listed as realtor on contract to sell (ECF #46, page 13), realtor income is not disclosed on schedules or at meeting of creditors amend Schedule I, 4) Amend plan to pay disposable income each month – equal monthly payment, 5) Provide explanation of \$3,900.00 deposit on 11/24 in acct#8941, 11) Provide closing statement of sale of homestead of 7025 and accounting proceeds **NEW ISSUES due on or before 5/17** 12) Per closing statement K Abrams paid \$3,000 in attorney fees at closing no 2016(b) filed within 14 days (2016(b)), 13) What is relationship between debtors and Maria I Rincon 14) Per Letter 5/7: undisclosed gifts of \$4,649 to child and repayment of loa of \$1,500 need tolling waiver and add to Chapter 7 liquidation, Also need detail of “gastos mensuales” of \$13,705.00

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

23-18818-RAM

Tacovia Whipple

(MICHAEL A. FRANK, ESQUIRE)

**ALSO ON AM, SEE PAGE 29**

**6AP NOT served**

PENDING OVER 6 MONTHS

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**DISMISS (REINSTATED UPON ATTORNEY REPRESENTATION DOCUMENTS SENT)** Remains unresolved from 1/23 1) **Bank Account Statements: #4779/6010/6864 (7/27-10/27)** Explanation of debits (transfer, withdrawal, purchases, etc and if check copy of check) and evidence of use over \$999.99 bank statements provided reflect that debtor has not paid for car, groceries, utilities, medical expenses or other deductions on Schedule J for 3 months pre-petition STILL LISTED ON AMENDMENT ECF #68 BUT ATTORNEY LETTER STATES CLOSED IN 2022, Need closing statement from bank, 2) **Copies of checks** with explanation of use: 1143 (7/27-9/12 and 10/23-10/27), 3) **Evidence of household size and income of all adults** from amended CMI, (Per sworn questionnaire only 2 underaged children in home) 4) **Disposition of Jewelry** (amended schedules from \$1000 to \$0.00 – what happened to jewelry as debtor testified schedules were correct at 341 and she had jewelry in prior case- LETTER INSUFFICIENT need disposition of jewelry 5) **Income understated** – unable to determine as insufficient documentation has been provided, debtor as only employee business taxes reflect wages of \$260,757.00 year not disclosed as income to debtor, plus payments for vehicle, telephone, cable etc (business is out of debtor's home) also foster income not disclosed, 6) 2022 business on taxes has **gross income of \$529,050** year but profit and loss only has \$167,604.00, 7) Provide Proof of Sch J lines: 4c, 6a (1 bill received excessive – still less than amount on Schedule J), 6b (1 bill received for 3 months of \$200 or \$66.67/month – arrears not monthly payment), 11 (evidence of \$164.20/month not \$1,3000/month), 12, 17a, 8) explain payments to undisclosed cash app #6627 from business account,

*Objection (27) Santander plan fails to disclose treatment of 2015 Infiniti*

*Objection (34) UMB Bank will file POC*

*Objection (31) USA does not conform to IRS POC*

*Atty precalled*

23-18780-RAM

Paola Marcela Gomez

(PATRICK L. CORDERO, ESQUIRE)

**8AP served 5/8**

PENDING OVER 6 MONTHS

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 8 A Plan,** (no material change)

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*

23-18753-RAM

Akop Torosian

**ALSO ON AM, SEE PAGE 29**

(HAVEN DEL PINO, ESQUIRE)

**Plan served 1/30**

PENDING OVER 6 MONTHS

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:**

**Due on or before 5/17:** Remains unresolved from 4/9 1) Corporate tax returns: 2021-2022 (or final return); 2) Bank Account Statements: #2569 (7/25/2023- 8/27/2023) & (10/24/2023 – 10/25/2023) with evidence and explanation of all debits and checks over \$999.99 3) Explanation of withdrawal, transfer or other debits and evidence of use All withdrawals over \$999.99: #7922 (9/22 \$11400) (10/2 \$1000) (10/16 \$1442) and all (too numerous to list) #2036, #2569, and #4548, 4) Object or Conform to Proof of Claim: IRS POC#2; 5) BDQ complete with selection(s) a) Profit/Loss b) Balance Sheet c) Business Bank statements and checks: #7922 (7/25/2023 – 8/27/2023) with evidence and explanation of all debits and checks over \$999.99; 5) Income understated: deposits into bank accounts of \$257,071 -74,000 per month personal bank account, 6) Expenses: documentation/calculation: CMI Form B122C-2 lines: 9 (not paying mortgage per Schedule J) 13 (no lien listed), 7) Plan does not pay debtor's calculation of disposable income CMI/DI \$1,875.00 x 60 = \$112,500.00 8) amend schedules to disclosed Business \*SuperJouiced Inc\* 9) LF 76 (Attorney Compliance with Claims Review) DUE: 1/3- 1/24/2023, 10) provide case number for ex-wife's bankruptcy **NEW ISSUES due on or before 5/17** 11) trace what happened to \$1,233,369.71 from sale of property in CA received on 4/7/22, \$70,000 for sale of Gym 10/11/23 and \$117,533.22 on 9/5/23 for g wagon. 15) information on Teaside lawsuit and any settlement, 16) information on \$1,688,315 (2,300,000 less ½ from sale of CA property) payment from divorce settlement (to be paid at \$40,000/month), 17) provide information on 35839 Garlock Road, Acton CA property (debtor has ½ interest per divorce), 18) what happened to '18 MB, '18 mB RV, '16 Jeep, 19) what happened to bank account with Wells (#9849, #4839), Golden State (#6209), CitBank (#913), 20) large transfers from account not disclosed #7821,

*Objection (60) F&G Creditors undisclosed assets, bad faith.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-18368-RAM

Alvaro Hoyos & Nelly Hoyos

**ALSO ON AM, SEE PAGE 27**

(TIMOTHY S. KINGCADE, ESQUIRE)

**2AP served 5/6 PENDING OVER 6 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If fee application granted, **Confirm 2 A Plan***

*Objection (18) NewRez, LLC will file POC*

*Objection (57) USA IRS plan does not conform to POC*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

23-18019-RAM

Juan Gabriel Dib Ramos

**TRUSTEE'S OBJ TO EXEMPTIONS (27)**

(ALEXANDRA LOPEZ, ESQUIRE)

**3 A Plan served 4/9**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If attorney proffers on the record that he/she will personally be responsible to timely object or conform to Post-Petition to Notice of Fees (escrow shortage increase) and debtor agrees to abate objection to exemption, **Confirm 3 A Plan***

*Objection (33) Truist Bank plan does not conform to POC*

23-17479-RAM

Yanier O Olazabal

(HAVEN DEL PINO, ESQUIRE)

**Plan served 12/22**

**PENDING OVER 7 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**DISMISS UNLESS documents/amendments received by end of business 5/7 AND attorney pre-calls with Trustee's staff attorney on 5/8 or 5/9 and resolves:** Remains unresolved from 4/9 1) Evidence of use: on 6/20 \$1200 (undisclosed gift to girlfriend), 8/8 \$1559.24, 8/17 \$2500 #7352 6/20: \$2000, 6/26: \$2000; 2) Ch 7 is \$98,900.80 3) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 21 Ford, 2022 & 2023 Load Trailer, 4) Debtor has a business or self-employed: BDQ complete with selection(s) (claims payments to employees need W2 or 1099 issued by business) 5) provide information on large payments to DMV IRP, Wells Fargo, 6) income understated as transfers from business to girlfriend are income to debtor, 7) Expenses: evidence and calculation: CMI Form B122C-2 line 13 (evidence that debtor pays for truck rather than business), 33d (no income from non-homestead on CMI 1),

**If not dismissed NEW ISSUES due on or before 5/17** 9) Amend plan section III.E 5 to correct CR name & collateral to match POC #11 - SynchronyBank, 10) Amend plan section III.E 6 to correct CR name & collateral to match POC #12 - Synchrony Bank

*Atty precalled*

23-16316-RAM

Oatny Borges

(JOSE BLANCO, ESQUIRE)

**3AP served 4/8**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 3 A Plan**

RECONVERT NOT DISMISS

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-15817-RAM

Roilan Delgado

**TRUSTEE'S OBJ TO EXEMPTIONS (23)**

(ISMAEL JOSE LABRADOR, ESQUIRE)

*Objection to Exemption: TBE, 522(p)*

**8AP served 4/9**

**PENDING OVER 7 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If debtor agrees to abate objection to exemptions, Confirm 8 A Plan*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

23-15625-RAM

Bassem Ibrahim Fayad

**TRUSTEE'S OBJ TO EXEMPTIONS (31)**

(MICHAEL J BROOKS, ESQUIRE)

*Objection to Exemption: value*

**12AP served 5/5**

**PENDING OVER 9 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continueto 6/18: PENDING TO DETERMINE DISCHARGEABILITY OF DEBT 12 AP removed DSO not just monthly payment**

*Objection (76) IRS plan does not conform to the POC*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*Atty precalled*

23-15518-RAM

Sharon Lorber

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(BEN R. HETFELD, ESQ.)

**4 A Plan served 4/87**

**PENDING OVER 9 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 4 A Plan**

23-14840-RAM

Albert F Doughlin

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(RICARDO A RODRIGUEZ, ESQ.)

**3AP served 4/16**

**PENDING OVER 10 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18: Due on or before 5/17 Amend plans to pay Unsecured up to month 60**

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/17***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-14321-RAM

Carlos Alberto Mirabal Navarro

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(DIEGO GERMAN MENDEZ, ESQUIRE)

*Objection to Exemption: 522(p)*

**4 AP served 3/13**

**PENDING OVER 10 MONTHS**

**If debtor's counsel appears at confirmation, confirms service, agrees to vesting and the recommendation on the record:**

**DISMISS UNLESS documents/amendments received by end of business 5/7 AND attorney pre-calls with Trustee's staff attorney on 5/8 or 5/9 and resolves:** Remains unresolved from 8/15 amend plan to pay 100% of allowed unsecured claims (\$397,457.90) OR 1) calculation of income (gross into bank account is \$22,000 to \$13,000 per month), 2) evidence/calculation of 122C-2 line #9b, #12, #13 & #13b (see ECF #20 for further information), 3) obj to non-homestead, expenses exceed income, 4) FMV of 23 Cadillac, 5) proof of household size/income of all adults, Remains unresolved from 9/19: 6) Explanation of check #9444 (#1275 #1300); 7) Explanation of withdrawals #9444 (4/3 \$1171) #7121 (3/29 \$1000) (4/17 \$1200) (4/21 \$2000) (6/28 \$4000) and #0718 (4/3 \$1500) (4/7 \$1197.79) (5/2 \$1500) (5/9 \$1197.79) (5/24 \$2400) (6/5 \$1500) (6/6 \$1197.79) (6/16 \$4893) 9) Explanation of check #9444 (#1275 #1300) 8) Explanation of withdrawals #9444 (4/3 \$1171) #7121 (3/29 \$1000) (4/17 \$1200) (4/21 \$2000) (6/28 \$4000) and #0718 (4/3 \$1500) (4/7 \$1197.79) (5/2 \$1500) (5/9 \$1197.79) (5/24 \$2400) (6/5 \$1500) (6/6 \$1197.79) (6/16 \$4893) and #1290 All checks Over \$999.99 9) inventory of mini-mart (only 1 ketchup – need pictures)

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan.*

23-14261-RAM

Sergio Antonio Rizo Varela

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemption: 522(p)*

**2 A Plan served 4/3**

**PENDING OVER 11 MONTHS**

**If debtor's counsel appears at confirmation, confirms service, agrees to vesting and the recommendation on the record:**

*If debtor agrees to abate objection to exemption, Confirm 2 A Plan*

*Objection to Confirmation (26) NewRez will file POC (30) Swift Financial business assets not disclosed*

*Atty precalled*

23-13682-RAM

Joel Perez

**TRUSTEE'S OBJ TO EXEMPTIONS (20)  
ALSO ON AM, SEE PAGE 23**

(HAVEN DEL PINO, ESQUIRE)

**4 A PLAN served 4/15**

**PENDING OVER 12 MONTHS**

**If debtor's attorney appears, confirms service, agrees to vesting and the recommendation on the record:**

*If fee application granted, Confirm 4 A Plan*

*Objection (46) USA plan does not conform to POC #14*

23-13603-RAM

Nick Mezraghy

**TRUSTEE'S OBJ TO EXEMPTIONS (57)**

(JOHN A. MOFFA, ESQUIRE)

**6AP served 4/29**

**PENDING OVER 9 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:** Remains unresolved from 10/17: Copy of Social Security statement showing amount currently deducted for child support payments 1) Plan does not pay liquidation of \$103,204.02, the plan must pay \$52,582.02 plus attorney fees (debtor attorney fees are not paid from Chapter 7 liquidation). Plan payments would need to increase to \$1,060.53 in March 2024 to pay the Chapter 7 liquidation over the remaining life of the plan. 5AP pays \$46,628.56 (\$55.56 for 59 months plus \$43,350.52) TRUSTEE HAS REQUESTED A WRITTEN RESPONSE WITH EVIDENCE IF DEBTOR DISPUTES AMOUNTS. SS document sent 5/3 reflects child support no longer deducted

*Objection (87) (114) (123) Nagiub Malaty Bad Faith*

*Atty precalled*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

May 14, 2024 1:35 pm

23-10874-RAM

Lucia Pelaez Henao

**TRUSTEE'S OBJ TO EXEMPTIONS (25/59)**

**5pm for 1,241.26**

(KENNETH S. ABRAMS, ESQUIRE)

**6AP served 4/9**

**PENDING OVER 15 MONTHS**

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

**Confirm 6 A Plan**

22-18845-RAM

Paulo Marcelo Bocato

**TRUSTEE'S OBJ TO EXEMPTIONS (40)**

**5pm for \$2,910.94**

(RACHAMIN COHEN, ESQUIRE)

**7AP served 10/13**

**PENDING OVER 17 MONTHS**

**If debtor's attorney appears, confirms service, agrees to vesting and the recommendation on the record:**

**Continue to 6/18:** Mediation and discovery pending

*Objection (62) Assuine: Bad Faith*

15-28640-RAM

Sara I Garcia

(PRO SE)

**5AP served 6/15**

**CASE PENDING OVER 102 MONTHS**

**Continue to 6/18:** Appeal pending ECF #621 and Adversary 17-1122;