

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

April 15, 2025 1:30 pm

25-11405-RAM Ruben Brito Pena

**Plan served 2/11** (PATRICK L. CORDERO, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024 & Corporate tax returns: 2023-2024, 2) object/conform to cl#2 (claim based on Estimated amount), 3) Plan does not fund properly: Month 13 -60, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/21/25

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-11343-RAM Cristian Henriquez

**ALSO ON AM, SEE PAGE 55**

**Plan served 2/21** (PATRICK L. CORDERO, ESQUIRE)

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: 4/18/25\*\***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-11335-RAM Alberto E. San Pedro

**Plan NOT served** (BEN R. HETFELD, ESQ.) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Corporate tax returns: 2023-2024 BUILDERS OUTDOOR SYSTEMS, LLC, 2) Amend Plan to include the court claim # for creditor in Section III.A (POC#8), 3) Amend plan sect VIII to provide Miami IVL OR remove, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/18/25

**Objection to Confirmation (19) Gabriel Herrero Object to treatment of foreclosure judgment in plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-11299-RAM Antonio Vias

**Plan served 2/9** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: #9297 (12/21/24-1/23/25), 2) Explanation of debit and evidence of use #8772 12/17: \$2000 & #9297 2/3: \$1000, 2/3 \$2,000, #5906 11/8: \$2800, 11/13: \$1500, 11/15: \$2800, 11/22: \$2800, 12/3: \$1200, 12/6: \$2700, 12/13: \$2800, 12/17: \$3200, 12/20: \$1260 & \$2900, 12/27: \$4800, 12/30: \$3267.013) amend plan to pay Ch 7 is \$11,717 (includes tax refund), 4) Copy of check(s) and explanation/evidence of use #5906 Check#1101: \$1500, Check#1103: \$2500, Check#1102: \$4500, Check#1104: \$2000, 6) SOFA #27 details: When did business close? What happened to business assets?, 7) proof of household size & income, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/17/2025, 9) Amend Sch B.17 to disclose Acct#9297

**VESTED**

Recommendation updated

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

April 15, 2025 1:30 pm

25-11291-RAM

Sergio Reyes

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

(MARY REYES, ESQ.) Atty Precalled

**1AP served 3/13**

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: 4/17/25

**VESTED**

Recommendation updated

25-11289-RAM

Yeny Finnegan

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

(MARY REYES, ESQ.)

**ALSO ON AM, SEE PAGE 55**

**Plan served 2/9**

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

**If Motion to Waive WDO granted, Confirm Plan**

**\*\*LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/17/2025\*\***

**VESTED**

25-11267-RAM

Daniel Antonio Ovalle

**Plan served 2/8**

(PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024 & Corporate tax returns: 2024 (ALLELUSSO SHADES INC), 2) Object or Conform to POC #1 & #8 (claim based on Estimated amount), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/16/2025

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-11256-RAM

Maria Angeles Carreras

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

(MANUEL A. PERAZA, ESQUIRE)

**Plan served 2/8**

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

**Continue to 5/13:**

**Due on or before 4/18:** 3) Object or Conform to POC #1 (claim based on Estimated amount), 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/16/2025, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 7) documentation/calculation: CMI Form B122C-2 line 16, 18, 25

**VESTED**

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

April 15, 2025 1:30 pm

25-11254-RAM Lila Gallo

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 2/8**

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: 4/16/25\*\***

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-11243-RAM Hector Ramon Pupo

**Plan served 2/7** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024, 2) Bank Account Statements::#5460 (1/28 – 2/4/25), Coinbase (11/12 – 2/4/25), 3) Object or Conform to POC #2 (claim based on Estimated amount), 4) amend plan to pay Ch 7 is \$10000.90 may increase until all documents received and reviewed, 5) Affidavit of support, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/15/25, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 8) Spouse's pay advices & Spouse's income not included on Schedule I or CMI, 9) Is debtor married? Taxes filed as single.

**VESTED**

25-11240-RAM Moises Martin Celas Freitas

**TRUSTEE'S OBJ TO EXEMPTIONS (32)**

**Plan served 3/4** (MATISYAHU ABARBANEL, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 3) Object or Conform to POC #3 (Westlake Portfolio Management) and amend plan to disclose treatment, 4) Object or Conform to POC #4 (Bradesco) and Amend Section III.A 1 to include claim number, 5) Trustee objects to keeping investment property (no income rcvd), 6) amend CMI-122C-2 line 9a & 9b to remove non homestead expenses & no proof of rental payments, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/15/2025 NEW ISSUE: Object or conform to POC CT CL#5 -EMERSON PARK AT AVE MARIA NEIGHBORHOOD ASSOCIATION Objection to Confirmation (36) Bradesco Bac does not conform to POC #4

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

Recommendation updated

**VESTED**

25-11179-RAM Linda Schweikart Johnson

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

**Plan served 2/5** (ANDRES MONTEJO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Explanation of withdrawal/debit/transfer and evidence of use #6835-8310 1/15: \$1500, 2) preference pymts to Best Egg, Credit One & Mastercard-provide acct #, 6month stmts & address, 3) Amend Plan to include and/or to correct the court claim # for creditor in Section III.E 1 (POC#5), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/11/2025, 5) Income understated per debtor's taxes \$ 82,319.00 (pension income), 6) amend plan to pay disposable income, 7) where does inheritance get deposited monthly, provide proof, 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 line 14, 12

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
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April 15, 2025 1:30 pm

25-11176-RAM

Henry Antelo & Sylvia Diaz Antelo

**Plan served 2/5**

(AIMEE MELICH, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Complete 2024 tax returns (cut off pages), 2) Creditor in Plan is not listed in Schedules or has not filed a POC (Goodleap LLC bar date 4/15), 3) Object or Conform to POC #5 (claim based on Estimated amount), 4) amend plan to correct collateral in Section III.E3 s/b 2024 Toyota Venza & III.E4 s/b 2025 Toyota Camry

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-11159-RAM

Michael Ivan Vidal & Stefanie Lopez

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

**Plan served 2/5**

(YEVGENIY FELDMAN, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) ~~provide Tax returns: 2024 & Corporate tax returns: 2024 (Elixir Holding Corp)~~, 2) Photo ID (color copy) - Updated with new address, 3) Bank Account Statements: #8278, #9712, #9110, & #1322 (10/31/25-1/31/25), 4) Amend Plan to include IVL, 5) Object or Conform to POC #2 & #9, 6) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 08 Toyota, 7) Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: #2384 & #6555 (10/31-1/31), 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/11/2025, 9) Amend Sch I to correct employment status for DB1 - per LF10 & 122C-1 s/b self employed, 10) Income understated per SOFA #1, 11) Provide Proof of Sch J line 6a, 6c (paid by business) 15c (Business has \$12,687 of vehicle expenses, \$13,967 office expenses in addition to phone expenses), 12) documentation/calculation: CMI Form B122C-1 line 5

**Objection to Confirmation (16) Bank of America plan does not disclose treatment of claim #2**

**VESTED**

Recommendation updated

25-11139-RAM

Ediel Fuentes

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

**Plan served 2/5**

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Corporate tax returns: 2023-2024 (Wood Masters USA, LLC), 2) Object or Conform to POC #4 (claim based on Estimated amount), 3) Amend section II.B -ATTY fees overpaid, 4) Amend Section III.E to remove CR GM Financial- Already listed on section VII.1, 5) provide Balance Sheet, Inventory and Business Bank statements and checks: #8367(1/1/25-1/31/25), 6) Copy of check(s) and explanation/evidence of use #8367 Check#1036: \$1500, Check#1039: \$3000, Check#1041: \$6000, 7) Explanation of withdrawal/debit/transfer and evidence of use #8367 10/21: \$3165.82, 10/29: \$1516, 12/10: \$6000, 12/18: \$3164.89, 12/27: \$1445.57, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/11/2025, 9) Amend Sofa#4 to disclose YTD for 2024 & current, 10) Income understated per debtor's P&L provided once Debtor's salary unexplained cash withdrawals are imputed to the Debtor as income, which averages \$4,293.34/m, 11) Provide Proof of Sch J lines: 6c, 15c, 15d, 18 and 21, 12) Provide 1099s paid to subcontractors as indicated in P&L statements, 13) Provide six months of income and expenses re: Quickbooks, 14) Provide list of assets (re: debtor also does millwork for kitchen cabinets)

**VESTED**

25-11125-RAM

Cynthia Whitmore Kovacs

**TRUSTEE'S OBJ TO EXEMPTIONS (30)**

**Plan served 2/19**

(CHAD T. VAN HORN, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Object or Conform to POC #2 (claim based on Estimated amount), 2) Amend plan Section II.B to correct Atty balance owed, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/11/25, 4) IRS letter 2019-2021 and 2023-2024 taxes not filed, 5) provide Tolling Agreement(s): \$1,050.00: friend, Brandon Alvarez

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

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

April 15, 2025 1:30 pm

25-11063-RAM

James Dean Elliott

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

(JORGE L. SUAREZ, ESQUIRE) Atty Precalled

**Plan served 2/5**

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: 4/11/25\*\***

**VESTED**

25-11056-RAM

Rayan Alexander Tojil

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

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 2/5**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024, 2) Object or Conform to POC #4 (does not belong to debtor) & #5 (claim based on Estimated amount), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/11/2025, 4) IRS letter dated 3/18 2023 and 2024 tax returns not filed

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-11043-RAM

Edilberto Cala & Nairobi Diaz

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

(MARY REYES, ESQ.) Atty Precalled

**2AP served 4/10 (LATE)**

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

**Confirm 2A Plan**, no material change

**VESTED**

Recommendation updated

25-11020-RAM

Carlos Alberto Maldonado

**Plan served 2/2**

(PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024 & Corporate tax returns: 2024 (City Wheels & Soundz Inc); 2023 statement of additional expenses, 2) Plan does not fund properly: MONTH 1-60, 3) Object or Conform to POC #6 (claim based on Estimated amount), 4) amend plan to pay Ch 7 is \$ 24,187.47 may increase until all documents received and reviewed, 5) Balance Sheet business valued at \$7,000 & Inventory, 6) Explanation of withdrawal/debit/transfer and evidence of use #1611 11/4: \$2210, 11/5: \$1000, 12/2: \$2210, 1/3: \$2210, 1/29: \$2500, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/10/2025, 8) documentation/calculation: CMI Form B122C-2 line 12 (only one vehicle is reasonable for household of 1), 43, 9) IRS letter 2022-2024 taxes not filed

**VESTED**

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

April 15, 2025 1:30 pm

25-10991-RAM Humberto Michel Lara

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

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Tax returns: 2024 and Corporate tax returns: Michel Lara 2023-2024, 2) Bank Account Statements #3767 (1/11 – 1/30/25), 3) File Fee Application, 4) Plan does not disclose treatment of all Sch D creditors: Truist Bank, 5) Object or Conform to POC# 8, 6) amend plan to pay Ch 7 is \$19155 may increase until all documents received and reviewed, 7) FMV Carmax (Not online offer) or J.D. Power of vehicles: 19 Chevy, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/10/25, 9) Amend Sch. I to include tax refund if applicable, 10) Provide Proof of Sch J line 6a, 6b, 6c

Objection to Confirmation : (16) Truist Bank plan does not conform to POC #8

**VESTED**

25-10966-RAM Lazaro Recano

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

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

**1 A Plan served 4/4 (LATE)**

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

**Continue to 5/13:**

**Due on or before 4/18:** Plan does not pay 100% of allowed unsecured claims

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

Recommendation updated

25-10958-RAM Lexfrank Carrillo Bauta & Gretel Carrillo

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

**2 A Plan served 4/11 (LATE)**

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

**Continue to 5/13:**

**Due on or before 4/18:** amended plan not reviewed 3) Amend Schedules & Plan to correct the year VW s/b 2020 per POC #1

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

Recommendation updated

25-10954-RAM Mildrey Martinez Hernandez

**TRUSTEE'S OBJ TO EXEMPTIONS (14)**

(MANUEL A. PERAZA, ESQUIRE) Atty Precalled

**Plan served 2/1**

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

**Continue to 5/13:**

**Due on or before 4/18:** amended plan not reviewed 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/9/25,

**VESTED**

Recommendation updated



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
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April 15, 2025 1:30 pm

25-10949-RAM Keith Reid & Chanika N Coleman

Plan served 4/9 (LATE)(PAUL N. CONTESSA, P.A.) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Need LF 90 UPDATED FORM 12/1/15, 2) Plan does not disclose treatment of all Sch D creditors, 3) Object or Conform to POC #14 & #32, 4) Amend Plan to include the court claim # for creditor in Section III.E2 (POC #18), 5) Amend section IX to select box for "None" for nonstandard provisions, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/9/2025, 7) Amend Petition to disclose AKA "JR" for DB & "Nicole" for CO-DB per ID & SS received, 8) provide Tolling Agreement (transfer)

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

Recommendation updated

25-10921-RAM Katia Gonzalez

(MARY REYES, ESQ.) Atty Precalled

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

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

**Confirm 2AP** no material change

**\*\*LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/9/25\*\***

**VESTED**

Recommendation updated

25-10901-RAM Alejandro Burgaleta, Sr.

**2AP served 4/10 (late)**(ANTHONY RODRIGUEZ, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide 2024 tax returns, 2) Bank Account Statements: #6569 (1/1-1/30/2025), 3) BDQ, Balance Sheet, Per P&L business does not pay sales tax regularly, What is kitchen supplies & provide information on loan repayments, 4) Business Bank statements and checks: #6569 (1/1- 1/28/25), 5) Explanation of withdrawal/debit/transfer and evidence of use #6569 11/19 \$1200, 7) Amend Sch. I to include tax refund if applicable 10) documentation/calculation: CMI Form B122C-1 line 5

**VESTED**

Recommendation updated

25-10893-RAM Sergio Efrain Perez

(PATRICK L. CORDERO, ESQUIRE)

**1AP served 3/27 (LATE)**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: #8679 (12/24 – 1/23/25), 2) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/8/25, 4) Income understated per debtor's bank deposits

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
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CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

April 15, 2025 1:30 pm

25-10891-RAM

Maria Dolores Urquiaga

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

(TERESA M. ALVAREZ, ESQUIRE) Atty Precalled

**Plan served 2/4**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: Chase ckg/svg & #1438: 3 months pre-petition (ending on the date of the petition), 2) Amend Plan to include IVL, 3) Plan does not disclose treatment of all Sch E creditors: Dept of Edu, 4) amend plan to pay Ch 7 is \$97,683 may increase until all documents received and reviewed, 5) FMV of 2010 Honda, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/8/25, 7) Amend petition to disclose AKA shown on SS card, 8) Income understated no other source of income, teaching, pension, etc 9) 2024 TAX RETURNS

**VESTED**

Recommendation updated

25-10871-RAM

Margeryt Bengura

**ALSO ON AM, SEE PAGE 54**

(MARY REYES, ESQ.)

1 A Plan served 4/2 (Late)

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

*I motion to waive granted* **Confirm 1 A Plan**

**VESTED**

Recommendation updated

25-10870-RAM

Mario Alvarez & Natividad Alvarez

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/31**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/8/2025, 2) Income understated per debtor's stubs \$ 7504.60/m (Mario) \$1,067/m (Natividad) and 2024 tax returns \$82617.00 (Mario) and \$12433.00 (Natividad)-pension income, 3) Plan does not pay debtor's calculation of disposable income CMI/DI  $\$1,504.10 \times 60 = \$90,246.00$

**VESTED**

25-10863-RAM

Al Monroy & Esneda Monroy

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

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/31**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Corporate tax returns: 2023-2024 Mont Roy Transport, 2) Bank Account Statements: #1463 (9/28 – Until close), #0067 (10/28 – 12/18/24), 3) Explanation of withdrawal/debit/transfer and evidence of use #1984 12/2 \$2085, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/8/25, 5) Amend sch A/B to disclose bank acct# 0067, 6) Amend Schedule I to disclose tax refund, should be \$11.00, 7) Info on transfer SOFA

**VESTED**



**UNITED STATES BANKRUPTCY COURT  
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April 15, 2025 1:30 pm

25-10849-RAM

Claire Marie Powell Taylor

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/30**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024 , 2) Bank Account Statements: #0565 (12/12/24-1/27/25), #7799 (12/24/24-1/27/25), #9314 (12/11/24-1/27/25), #3489 & #0560 (12/19/24-1/27/25), #9683 (12/13/24-1/27/25), Paypal (jameriko@hotmail.com- 12/1/24-1/27/25), #6973 (1/1/25-1/27/25), Paypal Jameriko Dolls LLC d/b/a Claire Taylor Dolls (12/1/24-1/27/25), #5500 (12/28/24-1/27/25), #6465 (1/1/25-1/27/25), 3) Explanation of withdrawal/debit/transfer and evidence of use #9314 11/20: \$1000, 12/9: \$1,000.00, 4) Object or Conform to POC #10 (claim based on Estimated amount), 5) provide 401 K/Retirement/Pension (CURRENT), 6) Business Bank statements and checks: #5735 (1/1/25-1/27/25) & #0697 (10/27/24-1/27/25), 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/7/2025, 8) documentation/calculation: CMI Form B122C-1 line 13 & CMI Form B122C-2 lines: 16, 25, 9) Provide evidence of CMI line 5 expenses, 10) Amend SOFA#27 to disclose business

**VESTED**

25-10833-RAM

Alberto Olmo

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/30**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Object or Conform to POC #6 (claim based on Estimated amount), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/7/25, 3) Amend tax returns to correct marital status-taxes filed as single

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-10828-RAM

Aniza Graupera

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

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/30**

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

**Continue to 5/13:**

**Due on or before 4/18:** ~~1) provide Tax returns: 2024~~, 2) Bank Account Statements: #3388 10/27-12/1/24 or proof when account was opened as pursuant to schedules opened Dec. 2024 and 1/9-1/27/25, #4010 10/27-12/27/24 or proof when account was closed, #9956 proof when in Oct. 2024 account was closed, 3) FMV and payoff of Real Estate: Timeshare, 4) Affidavit of support from non-filing spouse to fund plan, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/7/25, 6) Amend Sch J to disclose direct payment to Worldgate Timeshare-who makes payments? Does debtor have an account ending in #4327, 7) Amend Petition to disclose pending bankruptcy filed by non-filing spouse, 8) Provide Proof of Sch J line: 21, 9) Trustee objects to retaining timeshare to the detriment of unsecured creditors, 10) CMI and Sch. I income is inconsistent, 11) Who owns acct# 4327 Transfer from said acct to E-Trade stock account

**VESTED**

Recommendation updated

25-10808-RAM

Rebeca Gonzalez

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

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/29**

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

**Continue to 5/13:**

**Due on or before 4/18:** : 2) Explanation of withdrawal/debit/transfer and evidence of use #0648 10/29 \$1700.00, , 5) Amend Schedules to disclose cemetery plot and value as not exempt, 6) Info on transfer SOFA, 7) provide Tolling Agreement: Car to Son for \$4000 NEW ISSUE: Chapter 7 is \$10,558.59

**VESTED**

Recommendation updated

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

April 15, 2025 1:30 pm

25-10805-RAM

Hector Jose Caraballo

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/30**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: #0871 (12/13 – 1/25/25), 2) Object or Conform to POC# 2, 4) Amend plan to correct DB last name, 5) FMV of 2015 Suzuki, 6) BDQ- Incomplete Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Balance Sheet and Business Bank statements and checks:#5168 (1/1 – 1/25/25), 7) Explanation of withdrawal/debit/transfer and evidence of use #5168 All over \$999.99, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/7/25, 9) Provide Proof of Sch J line 7, 11, 17a

**VESTED**

25-10778-RAM

Eduardo Batista

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

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/29**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024, 2) Bank Account Statements: #2681 (12/20/24 – 1/24/25), 3) Object or Conform to POC #4 (claim based on Estimated amount), 4) amend plan to pay Ch 7 is \$ 13,261.96 may increase until all documents received and reviewed – does not include any potential 2024 tax refund, 5) BDQ-COMplete Line #(s): 1 (a,e,f,g,h,i), 2, 3, 4 & 5, Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) Explanation of withdrawal/debit/transfer and evidence of use #2656: 10/16 \$2399.36, 11/19 \$2399.36, 12/17 \$2399.36, 1/8 \$1100, 2/19 \$2402.78, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/4/2025, 8)Amend Schedule B #16 to disclose value of cash or select "no," and Schedule B #17.2 to correct undervalued bank account, should be \$1,043.56, 9) Amend Sofa #4 to disclose YTD for 2025, 10) Amend Schedule I to pro-rate refund, 11) Income understated per deposits in #2656, which averages \$6,870.81/m, 12) Provide evidence of Schedule J expenses on Line: 4 (per bank statements appears to be paid by Debtor's business)

**VESTED**

25-10713-RAM

Sebastian Pablo Fraiese

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

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/30**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024, 2) Amend plan to disclose DSO, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/4/25

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-10704-RAM

Demetrio Osmani Cardenas Garcia & Yoleine Lorenzo Torres

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

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/29**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Corporate tax returns: HHA Services 2023-2024, 2) Photo ID (color copy) – DB Updated with new address, 3) Bank Account Statements: #5137 (10/14 – 10/18) & (12/18 – 12/18/24), #1166 (1/1 – 1/14/25), #0220 (1/23 – 1/24/25), 4) Object or Conform to POC #4 (claim based on Estimated amount), 5) FMV Carmax (Not online offer) or J.D. Power of vehicles: 20 Ford & 05 Ford), 6) BDQ-Updated (Complete), Profit/Loss & Balance Sheet, 7) Explanation of withdrawal/debit/transfer and evidence of use #9782 1/2 \$3200, 12/2 \$3200, 11/1 \$3200, 11/15 \$1000, 10/2 \$3200, 10/28 \$3000 and 10/28 \$4000, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date 4/4/25, 9) Income understated – unable to determine as P&L has not been provided at time of Trustee's review – business deposits average \$8,627/m in #9782 and \$4,859.16/m in #7125, 10) Provide Proof of Sch J lines: 6b, 7 and 16

**VESTED**

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

April 15, 2025 1:30 pm

25-10680-RAM Nadiesda Jaime

(PATRICK L. CORDERO, ESQUIRE)

**1AP served 3/26 (LATE)**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Affidavit of support from Partner (\$3600.00), 2) amend Sch I to include \$1800.00 rental income from roommate, rcvd affidavit, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/3/2025, 4) proof of Sch J line #16, if IRS pymt remove and include in Plan

**VESTED**

25-10675-RAM Jorge Munoz

(SAMIR MASRI, ESQUIRE) Atty Precalled

**Plan served 2/5**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024, 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) amend plan to correct months in Section V s/b m. 43, 5) file motion to value and set for hearing, 6) Amend plan to mark "not included" for Avoidance of Judicial Lien & "included" for Valuation in Section I, 7) Amend Plan to include IVL, 9) Amend Plan sect V to correct inconsistent months to match sect II A, 10) amend plan to pay Ch 7 is \$9415 may increase until all documents received and reviewed, 11) FMV of 2015 Honda & 2006 Ford, 12) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/3/25, 13) Amend Sch. I to include tax refund if applicable.

*Objection to Confirmation: (17) US Bank NA will file POC, no MMM motion filed, escrow is \$1,654.37; (21) NewRez property undervalued*

**VESTED**

Recommendation updated

25-10664-RAM Jessica Elizabeth Sloan

(CHAD T. VAN HORN, ESQUIRE)

**Plan served 1/26**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) LF90 with debtor's signature, 2) who is Terry Brands? Rcvd name on LF90, not debtor's, 3) Object or Conform to POC #1, 4) amend plan to pay Ch 7 is \$17,107.11 (include tax refund), 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/3/25

**VESTED**

25-10642-RAM Belkis Sosa

(JAMES W. SCHWITALLA, ESQUIRE)

**Plan served 2/7**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024, 2) Bank Account Statements: #9559 (10/23-1/23/25) & EdFed Acct (10/23-1/23/25), 3) Copy of check(s) and explanation/evidence of use #1247 \$2,200; #1235 \$2,035.00 & #1213 \$2,074.00, 4) Amend Plan to include IVL, 5) Object or Conform to POC# 2, 6) Amend Plan to include the court claim # for creditor in Sectio III.A (POC#2), 7) amend plan to pay disposable income, 8) amend plan to pay Ch 7 is \$1905 may increase until all documents received and reviewed, 9) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/3/25, 10) Amend Sch. A/B Line #17.2 to disclose Acct # for EdFed Bank Acct

*Objection to Confirmation (25) Wilmington Savings will file POC*

**VESTED**

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

April 15, 2025 1:30 pm

25-10629-RAM

Carlos Perez

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

**Plan served 1/25** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Object or Conform to POC #8 (claim based on Estimated amount) and POC #22 (Federal Home Loan Mortgage - Selene Finance TREATMENT NOT DISCLOSED IN PLAN), 2) Amend Plan to disclose DSO info, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/2/25, 4) provide Marital Settlement Agreement, 5) provide Tolling Agreement(s) transfer of property to ex-spouse or provide copy of MSA requiring Debtor to transfer same Objection to Confirmation (16) Federal Home plan does not disclose treatment of claim

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-10605-RAM

Florencia Hane

**TRUSTEE'S OBJ TO EXEMPTIONS (30)**

(MICHAEL S. HOFFMAN, ESQUIRE)

**2AP NOT served**

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

**ORDER CONTINUING (#43) TO 5/13:**

**Due on or before 4/18:** SEE LAST FILED DEFICIENCY

25-10597-RAM

Yuleidy Reyes Echevarria

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

(MANUEL A. PERAZA, ESQUIRE)

**Plan served 1/25**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Corporate tax returns: 2023-2024: KYM Therapy Services, LLC, 2) Object or Conform to POC #1, 3) amend plan to pay Ch 7 is \$25,521.15 (includes tax refund), 4) FMV of 2016 Chevrolet, 5) Business Bank statements and checks: #5394 (1/1 – 1/21/25), 6) Explanation of withdrawal/debit/transfer and evidence of use #5394: 10/4 \$1753.37, 11/5 \$1753.37, 12/5 \$1753.37, 12/9 \$1400, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/1/2025, 8) Amend Petition to disclose AKA Yuleidy Reyes per 2024 tax returns received, 9) provide Tolling Agreement(s) - \$3K value of 2014 Chevy Traverse transferred to Yarelys Perez with evidence of value, 10) Who makes the payments on Debtor's vehicle (Schedule J is silent and plan provides for direct pay)?

**VESTED**

25-10579-RAM

Yunisbel Linares

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

(MARY REYES, ESQ.)

**2 A Plan served 4/2 (LATE)**

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 and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

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

April 15, 2025 1:30 pm

25-10578-RAM

Carlos Perez

**ALSO ON AM, SEE PAGE 54**

**1AP served 3/12**

(MARY REYES, ESQ.) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** : 1) provide Tax returns: 2024 & Corporate tax returns: 2024 CLP Home Health Service Corp & 2024 Good Consultants and Services Corp, 2) amend plan to pay Ch 7 is \$30,402.57 includes tolling waiver amounts for transfer of car to mother as well as transfers/zelles of money to mother, 5) Provide current statement for account #1106, 6) how does debtor pay bills with no bank acct in his name since 10/24, 7) Income understated – unable to determine as 2023-2024 corp tax returns not provided and Debtor appears to not have any active bank accounts, 8) provide fully executed including full notary Tolling Agreement(s) for transfer of 2019 Cadillac to Mother per testimony at 341 as well as \$12,500 in transferred via zelle to Debtor's mother, 9) Did Debtor receive return of garnished funds in the amount of \$5,569.74 (#1976 on 9/4), 11) Provide explanation of what Debtor did with \$41K borrowed from AMEX incurred 4/2022 (acct ending in #8563) and \$29,991.83 borrowed from Wells Fargo incurred 3/2022 (acct ending #0001)

**VESTED**

Recommendation updated

25-10559-RAM

Luis Reyes

**TRUSTEE'S OBJ TO EXEMPTIONS (14)**

**Plan served 1/24**

(PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) ~~provide Tax returns: 2024 & Corporate tax returns: 2024~~, 2) Object or Conform to POC #6 & #7, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/1/25, 4) How long has Debtor been married – files taxes as Single – need Amended 2022-2023 tax returns

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

Recommendation updated

25-10553-RAM

Pierre-Laurent Michel M Bazin

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

**ALSO ON AM, SEE PAGE 53**

**1AP served 2/24**

(CLARE CASAS, ESQ.)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Photo ID (color copy) - Updated with new address, 2) 100% Plan issue with filed claims-amend plan, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/31/25

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

25-10503-RAM

Marilyn Pons Diaz & Fermin Enrique Paneque Cabrera

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

**1 A Plan served 4/3 (LATE)**

(ISMAEL JOSE LABRADOR, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** : 1 A Plan does not include 100% language OR 1) amend plan to pay the higher of Ch 7 is \$128,643.99 or debtor's calculation of disposable income CMI/DI  $\$1,316.94 \times 60 = \$79,016.40$  2) Explanation of withdrawal/debit/transfer and evidence of use #0026 12/18 \$1291, 3) FMV and payoff of Firearms, 4) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 5) Income understated, 6) documentation/calculation: CMI Form B122C-2 line 15, 17, 18 (evidence term), 21 (nonworking adult in home – saving for college is not proper expense), 29, 7) Plan does not pay debtor's calculation of disposable income CMI/DI  $\$1,316.94 \times 60 = \$79,016.40$ , 8) Provide Information on Clear One Advantage

**VESTED**

Recommendation updated

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

April 15, 2025 1:30 pm

25-10479-RAM

Rigoberto Gonzalez

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

Plan served 2/13

(JERRY BORBON, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) file LF 67 on docket 2) Plan does not disclose treatment of all Sch D creditors: Ocean Bank, Specialized Loan, PNC, Capital One, US Bank, 3) Object or Conform to POC #10, #11, #12, #14, #15, #16 & #18, 4) amend plan to pay 100% of the allowed unsecured claims or the Chapter 7 liquidation test of at least \$205,304.47 see below OR provide all documents listed on filed deficiency

Objection to Confirmation: (25) NewRez treatment not disclosed (27) Ocean Bank treatment not disclosed

**VESTED**

Recommendation updated

25-10402-RAM

Roberto Jose Ramirez

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

(PATRICK L. CORDERO, ESQUIRE)

Plan served 1/18

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Corporate tax returns: 2023-2024, 2) Bank Account Statements: #1271(12/27/24-1/15/2025), 3) Explanation of withdrawal/debit/transfer and evidence of use #1271 12/2 & 10/31 & 12/2 \$1300, 9/30 \$1600, 9/3 \$1325 (all appear to be Zelles to Elia Maria Gonzalez) #1721 11/12 \$1000 11/12 & 11/5 \$2000, 11/14 \$2132.04 11/4 \$1500, 8/23 \$1141, 8/28 \$2200, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:03/26/2025, 5) Amend Sch.A/B to disclose Bank Acct #1721 info, 6) Income understated – unable to determine as P&Ls and other business documents are not provided, 7) Provide Proof of Sch J lines: #15d, 8) What asset does Debtor own that generates 622 in interest, 9) Provide trace and accounting of use of pension distributions – 5K in 2023

**VESTED**

25-10398-RAM

Mayda Enid Urdanivia

(KENNETH S. ABRAMS, ESQUIRE) Atty Precalled

Plan served 4/9 (LATE)

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

**Continue confirmation to 5/13** at 1:35 pm due on or before 4/18 issues/documents on deficiency

Objection to Confirmation (23) Bank of NY Mellon no payments for first 9 months of plan, does not conform to POC

**VESTED**

Recommendation updated

25-10393-RAM

Augusto Cuesta

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

**ALSO ON AM, SEE PAGE 53**

Plan served 1/31

(JAMES ALAN POE, ESQ.)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024 & Corporate tax returns: 2023-2024, 2) Plan does not fund properly: Month 1 – 10 & 11 – 20, 3) Creditor paid through the Plan has not filed a POC: Dade Asset, TLGY, LLC, 4) Object or Conform to POC# 1, #2 (claim based on Estimated amount), #3, #4, # 5, #6 & DE#11, 5) Amend Plan to include and/or to correct the court claim # for creditor in Section(s):III A 1 – 7, 6) Amend plan sect IIIA #2 to correct arrears amount, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/26/25, 8)Address Feasibility Issue, 9) At time of Trustee's review, no Order on docket re: Extending the Automatic Stay (hearing was 2/11/25), 10) lump sum must be approved by Court

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors*

Objection to Confirmation (20) will file POC, unequal payments, feasible

**VESTED**



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

April 15, 2025 1:30 pm

25-10389-RAM Roque Gavilla

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

**Plan served 1/18**

(PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: #6846 (1/14 – 1/15/25), 2) Object or Conform to POC #5 & #10, 3) Non-Homestead Info Sheet with all questions answered: Saddle Bunch Key Lot 4 – COMPLETE Line #(s): 4-6 & Saddle Bunch Key Lot 5, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/26/2025, 5) Amend Schedule G #2.1 to state what the contract or lease is for, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 7) Spouse's pay advices, Spouse's income not included on Schedule I or CMI, 8) Info on transfer SOFA #18 and accounting of sale proceeds, 9) provide Tolling Agreement, 10) Is debtor legally married, 11) SOFA#18: Lazaro Marquez sale of 2004 Trailer-friend or family member

**VESTED**

25-10373-RAM John David Stephens, Jr.

**Plan served 1/18**

(ROBERT A. STIBERMAN, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Tax returns: 2024 (missing Sch 1), 2) 2016(b), SOFA #16 and Plan do not match-amend, 3) Object or Conform to Proof of Claim: POC# 1, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date 3/26/25, 5) Amend plan to add AKA of Debtor per SSN card, 6) Amend Form 122C-1 as Line 16 does not match family median income amount, 7) Income understated – unable to determine as Debtor has not provided required bank statements nor 2024 tax return, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – Taxes filed with only 2 dependents not 7, 9) Provide Proof of Sch J lines: 7 & 13 (only if Debtor unable to substantiate household size), 10) Amend tax returns to correct marital status if applicable, 11) When was homestead paid off

**VESTED**

25-10363-RAM Sarai Waleska Reyes

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

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 3/25**

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 1 A Plan***

**\*\*LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/25/23\*\***

**VESTED**

Recommendation updated

25-10333-RAM Camila Maria Cabre Salup

**1AP served 3/18**

(MANUEL A. PERAZA, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** ~~1) provide Tax returns: 2024~~, 2) Object or Conform to POC #6 (claim based on Estimated amount), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/25/2025, 4) Provide Proof of Sch J lines: 4a, 4b, 5, 5) Provide accounting (re: HELOC: re: 341 Quest. #17B), 6) Why are utilities not listed on Sch. J? Amend Sch. J if not otherwise paid by debtor's business, 7) Amend plan to pay disposable income

**VESTED**

Recommendation updated

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

April 15, 2025 1:30 pm

25-10283-RAM

Fran Jessica Spann

**ALSO ON AM, SEE PAGE 53**

(ANDRES MONTEJO, ESQUIRE)

If case is CONTESTED @ 341 ON 4/11

Continue to 5/13

Due on or before 4/18: provide all documents, explanations and evidence on last filed deficiency

**VESTED**

25-10280-RAM

Jorge Saez & Heidi Saez

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

(AIMEE MELICH, ESQUIRE)

**1 A Plan served 4/3 (LATE)**

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

Continue to 5/13:

**Due on or before 4/18:** 1) 341 Written Questionnaire- Updated 4.3.2024 version with all questions answered #12 (Lawsuit), #13 (HHS #), 2) Bank Account Statements: #1238 (10/12/24-10/16/24), 3) Amend Plan to include IVL & Lawsuit language, 4) Object or Conform to POC #13 (claim based on Estimated amount), 5) Amend Plan to include and/or to correct the court claim # for creditor in Section VII.1 (POC #5), 6) provide 401 K/Retirement/Pension, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/24/2025, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) documentation/calculation: CMI Form B122C-2 line 16, 17, 18, 20, 21, 25, 41, 43

**VESTED**

25-10233-RAM

Pavel Morales

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

**Plan served 1/15** (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 5/13:

**Due on or before 4/18:** 1) Amend Plan to include IVL, 2) amend plan to pay Ch 7 is \$148,743.00 may increase until all documents received and reviewed, 3) FMV of Real Estate: #4550, 0 CR 630 E(Lot) -2430, & 0 CR 630 E(Lot) -2460, 4) Non-Homestead Info Sheet with all questions answered:#4550, 0 CR 630 E(Lot) -2430, & 0 CR 630 E(Lot) -2460, 5) FMV Carmax (Not online offer) or J.D. Power of vehicles: 2017 Spark, 6) BDQ for MyCheapprice LLC – COMPLETE Line #(s): 3f, 3g, 4b, 5, Profit/Loss & Balance Sheet, 7) Explanation of withdrawal/debit/transfer and evidence of use #8160: 11/18 \$1000, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date:03/21/2025

**VESTED**

25-10156-RAM

Yandry Parra Vera

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

**1 A Plan served 3/25** (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 5/13:

**Due on or before 4/18:** 1) provide Tax returns: 2024, 2) Photo ID (color copy) - Updated with new address, 3) Plan does not fund properly: MONTH 1-60, 4) object/conform to cl #9 (claim based on Estimated amount), 5) 100% Plan issue with filed claims-amend, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/19/2025

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

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

April 15, 2025 1:30 pm

25-10135-RAM

Elizabeth Cid

**ALSO ON AM, SEE PAGE 52**

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

**1AP served 3/20**

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

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

LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/18/25

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

**VESTED**

Recommendation updated

25-10100-RAM

Ziggy Ramic

**ALSO ON AM, SEE PAGE 52**

(MICHAEL J BROOKS, ESQUIRE) Atty Precalled

**6AP served 4/8 (LATE)**

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

**Continue to 5/13:**

**Due on or before 4/18:** 2) File Fee Application, 3) Object or Conform to POC #4 (claim based on Estimated amount) & #6, 6) Per IRS letter 2/27 Debtor has not filed 19-24 tax returns and Hvy Vehicle for 2020, 2023-2024, provide proof of service on IRS

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

Recommendation updated

25-10047-RAM

Sergey Timoshenko

**TRUSTEE'S OBJ TO EXEMPTIONS (36)**

**5pm for \$6,948.60**

**Plan served 1/30**

(MATISYAHU ABARBANEL, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) provide Tax returns: 2024 & Corporate tax returns: 2023-2024, 2) Object or Conform to POC #11 & #14, 3) Amend Plan to include and/or to correct the court claim # for creditor in Section III.A2 (POC#11) & Section III.E1 (POC#15)-incorrect POC listed, 4) FMV Carmax (Not online offer) or J.D. Power of vehicles: 2023 Nissan Altima, 5) provide Life Insurance Policy, 6) Explanation of withdrawal/debit/transfer and evidence of use #5389: 12/19 \$1662.78, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 03/14/2025, 8) Amend Schedule B to disclose bank account #5389 as per bank statements received, valued at \$500.27, 9) Income understated per tax returns, 10) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 11) Provide Proof of Sch J line 15A (TERM LIFE)

*Objection to Confirmation (27) US Bank Trust will file POC*

**VESTED**

24-23691-RAM

Kevin Ray McDonald

(LAILA GONZALEZ) Atty Precalled

**1 A Plan served 4/5 (LATE)**

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

**Continue to 5/13:**

1) Bank Account Statements: #8896 (11/20-11/25/2024 date closed), 5) Object or Conform to POC #15 (claim based on Estimated amount), 11) Schedule J Expenses: Car leases are deducted as business expenses on Schedule I and also on Schedule J, 12) Proof IRS served with 2022 and 2024 tax returns

**VESTED**

Recommendation updated

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

April 15, 2025 1:30 pm

24-23662-RAM

Gustavo Sardina

**TRUSTEE'S OBJ TO EXEMPTIONS (21)  
ALSO ON AM, SEE PAGE 51**

**Plan served 1/4**

(TIMOTHY S. KINGCADE, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Statements: Explanation of withdrawal/debit/transfer and evidence of use #2279 10/09 \$2,500, 2) File Fee Application, 3) Object or Conform to POC #14 (claim based on Estimated amount), 4) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit: COMPLETE #7-#10 Admis Nail Salon, COMPLETE #6, #8, & #9 Rapid Liens, COMPLETE #2.h, #6-#10 FSAGD, Profit/Loss(12/1-12/31/24) WITH DETAIL SUCH AS CONSULTATION FEES FOR?) & Balance Sheet and Business Bank statements and checks: #0699 (09/30-12/31/24), #3332 (09/30-12/31/24), #2001 (09/30-12/31/24), #7406 (09/30-12/31/24), 5) Copy of check(s) and explanation/evidence of use #6795 check#34771 11/22 \$2,500, check#34644 11/22 \$1,125, check#34832 \$1,500, 6) Explanation of withdrawal/debit/transfer and evidence of use including #6795 all over \$999.99 (including zelle payments to persons not listed on BDQ as employee), #9183 all over \$999.99, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date:03/11/2025, 8) Amend sofa #20 to provide account # & date account was closed, 9) Income understated per debtor's bank deposits, 10) documentation/calculation: CMI Form B122C-1 line 5, 13 & CMI Form B122C-2 line 18 (term life), 22, 33d (evidence of recorded lien), 11) Trace use of \$1.2 Million from sale of home in 2022, 12) When was the house on 4511 property removed, 13) provide 6 months quickbook income and detailed expenses

**VESTED**

24-23654-RAM

Marcella Margarita Barbosa

**ALSO ON AM, SEE PAGE 51**

**1AP served 2/17**

(MICHAEL H. JOHNSON, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 2) amend plan to remove language from Section IX (not approved by court), 3) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 4) documentation/calculation: CMI Form B122C-2 line #9 (Homeowners regular payment is included on line 8), 16, 23 (read instructions, not cell), 25, 29, 41, 5) Info on transfer SOFA 7, 13

*Objection to Confirmation: (16) Nations Lending will file POC with arrears (37) Onemain Financial plan does not pay in full*

**VESTED**

Recommendation updated

24-23646-RAM

Ivan Rogelio Galan Sotolongo

**5pm for \$800.00**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/2**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: #1447 (09/30 – 10/17/24), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 03/10/2025, 3) Amend Sofa #4 to disclose YTD for 2024.

**VESTED**

24-23639-RAM

Ramon Seijo

**ALSO ON AM, SEE PAGE 51**

(JOSE BLANCO, ESQUIRE) Atty Precalled

**1AP served 3/20**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Object or Conform to POC #11 (claim based on Estimated amount), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:03/10/2025, 3) Proof IRS served with 2020 and 2024 tax returns  
*(objections pending)*

**VESTED**

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

April 15, 2025 1:30 pm

24-23635-RAM

Maritza Inoa Pimentel

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

**Plan served 1/2**

(JOSE BLANCO, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on or before 4/18:** 2) Object or Conform to POC# 5, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 03/10/2025, 5) Amend SOFA #4 to disclose income for YTD 2024, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 7) Income understated according to deposits into bank accounts: \$8-9,000 deposited per month, 8) Info on transfer undisclosed Repayments to niece, NEW ISSUE: Plan does not pay Chapter 7 liquidation of \$6,747.81 (includes tolling waiver)

**VESTED**

Recommendation updated

24-23627-RAM

Alexis Suarez

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

**Plan served 1/2**

(CHAD T. VAN HORN, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) file motion to value and set for hearing (2), 2) Object or Conform to POC 1, #6, #10 & #15, 3) Amend Plan to include the court claim # for creditor in Section III.A1 (POC#6) & III.B2 (POC #2), 4) Amend III.E.1 & III.E.2 to provide description of collateral (property address), 5) WDO or Motion to waive, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 03/10/2025 Objection to Confirmation (14) JPMorgan Chase will file POC, treatment not disclosed on plan

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

**VESTED**

24-23599-RAM

Jonathan Graterol Guevara

**ALSO ON AM, SEE PAGE 50**

(LAILA GONZALEZ, ESQ.)

**Plan served 1/2**

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

*If motion to waive WDO granted, **Confirm Plan***

**VESTED**

24-23074-RAM

Efrain Munoz Martinez

**Plan served 2/23**

(JORDAN E BUBLICK, ESQUIRE)

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: #1560 (9/14-10/6/24), 2) Amend Plan to include IVL, 3) Object or Conform to POC#5, 4) amend plan to pay Ch 7 is \$54,000,00 (includes transfers) may increase until all documents received and reviewed, 5) FMV of 92 Chevy, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/22/25, 7) Amend SOFA #27 to complete with address, 8) Info on transfer SOFA interest in property in 2 Lehigh Acres (no evidence of BLT including use and down payment) AND provide Tolling Agreement, 9) File Notice of Change of Address debtor moved 4 days before 341

**VESTED**

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

April 15, 2025 1:30 pm

24-21844-RAM

Flavia Salah

**ALSO ON AM, SEE PAGE 40**

(MYLES A. HOOVER, ESQUIRE)

**1AP served 1/26**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements:#7618 (11/6 – 11/12/24), 2) File Lien Avoidance Motion, 3) Amend Plan to include Lawsuit Language, 4) Plan does not disclose treatment of all Sch D Ocean Club & Wells Fargo, 5) Creditor in Plan is not listed in Schedules or has not filed a POC: SPS, 6) Creditor paid through the Plan has not filed a POC: Lake Tower Condo bar date 4/4, 7) Object or Conform to POC# 5, #6 & #8 (duplicate), 8) amend plan to pay Ch 7 is \$11,600.00 may increase until all documents received and reviewed, 9) file CMI Expenses B122C-2 as debtor is over median, 10) Attorney disclosure form 2016(b) not on docket, 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/4/25, 12) Amend sch A/B #38 -45 & 47 – 51 to select Yes or No, 13) Amend Sch A/B # 17 to disclose bank acct#, 14) amend Sch D to disclose amount of claim for Wells Fargo, 15) Amend SOFA #27 to disclose date business existed, 16) Income understated as Spouse's income not included on Schedule I or CMI, 17) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 18) Spouse's pay advices, 19) provide information on seizure of property disclosed on SOFA #10, 20) Debtor has no vehicle, 21) IN REM RELIEF ORDER ON DEBTOR'S REAL PROPERTY ENTERED IN 24-10249 NO STAY UNTIL 2/2026

**VESTED**

Recommendation updated

24-19309-RAM

Janet Rodriguez

**TRUSTEE'S OBJ TO EXEMPTIONS (45)**

(JAMES ALAN POE, ESQ.) Atty Precalled

**Plan served 1/29**

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

**Continue to 5/13:**

**Due on or before 4/18:** 1) Bank Account Statements: #9027(10/06/2024-01/06/2025), #8220(10/06/24-01/06/2025), 2) Object or Conform to POC#20, 3) FMV of 2022 Yamaha (jetski), 4) provide 401 K/Retirement/Pension, 5) WDO or Motion to waive, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:03/18/2025, 7) Amend schedule A/B #6, & #12 to disclose value or select "No", 8) Amend sofa #4 to disclose YTD 2024 income, 9) documentation/calculation: CMI Form B122C-2 line 12 and 13 (JETSKI is not a vehicle as defined by Fla Stat or by IRS Manual 5.15.1), 16, 25, 10) Plan does not pay debtor's calculation of disposable income CMI/DI \$1905.40 x 60 = \$114,324.00

**VESTED**

Recommendation updated



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

April 15, 2025 1:35 pm

24-23569-RAM Cesar M Roman & Martha C Roman

5pm for \$7,583.34

**ALSO ON AM, SEE PAGE 50**

**2 A Plan served 4/3 (LATE)** (RODOLFO DE LA GUARDIA, ESQUIRE) Atty Precalled

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Bank Account Statements: #7092(11/23-12/30/24), #8856 (09/30-10/25 & 12/27-12/30/24), 2) File Fee Application, 3) Amend Plan to include the court claim # for creditor in Section III.A1 (POC #10), 4) FMV Carmax (Not online offer) or J.D. Power of vehicles: 1983 300 SD Mercedes, 5) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition)-listed on SOFA #27, 6) Provide list of household goods, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI NEW ISSUE: Section I, notices non standard provision not marked included, Objection to Confirmation (28) *First Citizens does not conform to POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23542-RAM Jorge Darien Sosa Muro

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 1/2**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Bank Account Statements: #8208 (10/30 – 12/28/24), #9482-00 (11/1 – 12/28/24), Venmo (12/1 – 12/28/24), 2) Domestic Support Obligation form (complete with name, address, and phone number) or remove from expense from Sch J line #18, 3) FMV of Jewelry and sports equipment (\$300 per 341 testimony but not listed on Schedule B)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23537-RAM Enrique Garcia Artiles Portilla

(PATRICK L. CORDERO, ESQUIRE)

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

*Objection to Exemptions 522p*

**1 A Plan served 3/13**

**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 1 A Plan*

24-23534-RAM Yankiel Benitez

(PATRICK L. CORDERO, ESQUIRE)

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

*Objection to Exemption: Valuation*

**Plan served 1/1**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Bank Account Statements: Cashapp (12/ 1 – 12/28/24) & #1474/3439 (11/19 – 12/28/24), 2) provide 401 K/Retirement/Pension, 3) amend plan to pay disposable income of \$435.25 per month, 4) Info on transfer SOFA 18 Car to friend and provide Tolling Agreement,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

April 15, 2025 1:35 pm

24-23528-RAM Vicki Lee Rodriguez

**ALSO ON AM, SEE PAGE 50**

(PATRICK L. CORDERO, ESQUIRE)

**3 A Plan served 3/27 (LATE)**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Bank Account Statements: #4670-01/75 (10/1 – 10/31/24) – COMPLETE & (12/1 – 12/28/24), #0726 (9/28 – 12/28/24) – COMPLETE, 2) Explanation of withdrawal/debit/transfer and evidence of use #0726: all over \$999.99 cash withdrawals 9/12 \$1,000, 9/16 \$1,000, 9/19 \$1,000, 9/20 \$1,000, 9/26 \$1,000, 10/2 \$1,000, 10/16 \$1,000, 10/18 \$1,000, 10/21 \$1,000, 10/22 \$1,000, 10/23 \$1,000, 10/24 \$1,000, 10/25 \$1,000, 10/28 \$1,000, 10/30 \$1,000, 11/7 \$1,000, 11/12 \$1,000, 11/25 \$1,000, 12/2 \$1,000, 12/18 \$1,000 and \$2,000, 12/23 \$1,000, 3) Fee application needed,

*Objection (15) Rocket Mortgage will file POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23502-RAM Luis Taveras

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption Valuation*

**ALSO ON AM, SEE PAGE 49**

**1 A Plan served 3/18**

**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 and Trustee reserves the right to recall the meeting of creditors.*

24-23495-RAM Liliana Hernandez

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

**2 A Plan served 4/10**

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

**Continue to 5/13** material change

Recommendation updated

24-23460-RAM Juan J Lopez Perez

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption Valuation*

**1 A Plan served 3/11**

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

**Continue to 5/13:**

**Due on before 4/18** Debtor has not resolved estimated priority claim filed by IRS

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

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

April 15, 2025 1:35 pm

24-23437-RAM

Edey Bermudez Hernandez

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption Value*

**Plan served 12/28**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Explanation of debit and evidence of use #2332: 10/30 \$1000 & 11/29 \$1308 12/24 (2X) \$1,000, AND use #7291: 10/4 \$1587, 10/11 \$1500, 10/18 \$1500, 11/8 \$1000, 2) Object or Conform to POC #9 (claim based on Estimated amount), 3) payoff of vehicle: 2022 53' Reefer or increase payment to unsecured by \$38,000, 4) BDQ-Updated 4.3.2024 version complete with all questions answered: COMPLETE #(s): 1b, 1d & 4b, Profit/Loss & Balance Sheet 5) provide Tolling Agreement(s) Ford E250 and Kenworth to son and repayment of loans to daughter and wife and increase unsecured creditor payment by those amounts

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23408-RAM

Edwin Lugo & Elaine R Lugo

**ALSO ON AM, SEE PAGE 49**

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 3/4**

**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 and Trustee reserves the right to recall the meeting of creditors.*

24-23391-RAM

Jorge Luis Barroso

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

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemption Life Insurance*

**Plan served 12/28**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/03/2025, 2) object/conform to cl#1, #15 and #18, 3) documentation/calculation: CMI Form B122C-2 line 6, 18 (need evidence not inference), 4) Info on transfer of vehicle (equitable title) & provide Tolling Agreement

*Objection (14) Rocket Mortgage plan does not disclose treatment*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23383-RAM

Oswaldo Luis Lorenzo Cespedes

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption Valuation*

**1 A Plan served 3/5**

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

**Confirm 1 A Plan**

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

April 15, 2025 1:35 pm

24-23377-RAM

Virgen Maria Limonta Bosch

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemptions: 522p*

**Plan served 12/25**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Bank Account Statements: #1106 (9/22 – 12/22/24), #7889 (11/16 – 12/22/24), #7126 (12/1 – 12/22/24) & #2995 (11/19 – 12/22/24), 2) Income understated per debtor's 2024 taxes \$ 103,594.00 (amend CMI or provide 2024 tax returns reflecting only \$80,000 in income), 3) documentation/calculation: CMI Form B122C-2 line 16, 25, 4) Provide source and amount of down payment given to purchase home 5 months prior to bankruptcy (Per testimony, 671 credit score at the time) as well as loan application for home

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23298-RAM

Nelsa Albuerne

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 12/25**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Amend plan to mark "included" for nonstandard provisions in Section I, 2) Provide Proof of Sch J line 21, 7, 6, \*\*Updated Chapter 7 liquidation is \$19,446.00

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23293-RAM

Yobaris Estrada

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

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemption: 522p*

**Plan served 12/25**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Plan does not pay 100% of the allowed unsecured claims (\$529,815.82), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/28/2025,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

24-23258-RAM

Rogelio Morales

**5pm for \$1,083.72**

(ALEXANDRA LOPEZ, ESQUIRE)

**Plan served 3/5**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) object to claims or amend plan to pay 100% of the allowed unsecured claims (\$52,007.79) or to pay debtor's calculation of disposable income (\$66,025.20), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/27/24

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

April 15, 2025 1:35 pm

24-23245-RAM Odalmis Gutierrez

(HAVEN DEL PINO, ESQUIRE)

**Plan served 12/22**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Debtor has not filed POC for Creditor paid through the Plan (The Golfview Club bar date 2/27), 2) Object or Conform to POC# 2 & #7, 3) Amend Plan to include the court claim # for creditors in Section III., 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/27/24,

*Objection (13) Rocket Mortgage will file POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-23203-RAM Jose Miguel Velasquez

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

*Objection to Exemption TBE*

(CHAD T. VAN HORN, ESQUIRE)

**Plan served 12/21**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Plan does not disclose treatment of all Sch D (Cam Brokerage), 2) Object or Conform to POC 1, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/26/2025, 4) object or amend to pay 100% of the allowed unsecured creditors (\$130,003.40)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

24-23196-RAM Juan Carlos Pena

**ALSO ON AM, SEE PAGE 48**

(PATRICK L. CORDERO, ESQUIRE)

**3 A Plan served 4/8**

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

**Confirm 3A 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 and Trustee reserves the right to recall the meeting of creditors.*

Recommendation updated

24-23179-RAM Mauricio Andres Herrera

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

*Objection to Exemptions: Valuation & IRA*

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 12/21**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 A) Object or conform to POC #8 and #20, B) Amend plan to pay 100% of allowed unsecured creditor (\$114,335.08) OR 1) amend plan to pay Ch 7 of \$160,269.84 (still need evidence of vehicle lien), 2) Bank Account Statements: #1315(10/11-12/18/24), #8041(12/3-12/18/24), Schwab One Account #0950, Stash Account #23-13, Stash Account #48-13 (12/1-12/18/24), and Business Bank statements and checks: #2103 & #4886 (12/1-12/18/24), #8536(09/18-12/18/24), 3) Copy of check(s) and explanation/evidence of use Acct#7140-4175 Check#8774 \$5000, 8) Explanation of withdrawal/debit/transfer and evidence of use of all debits from Acct#7140-4175 (ALL), 10) Income understated per debtor's taxes \$47,443.00

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

April 15, 2025 1:35 pm

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24-23150-RAM      Leonardo Gonzalez & Dolores Catalina Gonzalez      **TRUSTEE'S OBJ TO EXEMPTIONS (21)**  
(MANUEL A. PERAZA, ESQUIRE)      *Objection to Exemptions: Overused Auto*

**2 A Plan served 3/17**

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

**Confirm 2 A Plan**

*LF 76 (Attorney Compliance with Claims Review) Bar Date:02/25/2025*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

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24-23145-RAM      Nasser Chelooee

(MITCHELL J. NOWACK, ESQ.)

**1AP served 2/25**

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

**Confirm 1 A Plan**

*Objection (15) JPMorgan treatment not disclosed*

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24-23119-RAM      Juana H Garcia

**Plan served 12/19**      (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Bank Account Statements: #1094 (11/30-12/16/24), 2) Explanation of debit and evidence of use #1094 9/24 \$6238.18, 3) Amend Plan to include the court claim # for creditor in Section III.A (POC#3), 4) Object or Conform to POC #2 (claim based on Estimated amount) & #3, 5) Debtor has a business or self-employed – GL Mayajigua Cleaner Corp: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, 6) Income understated per debtor's deposits in #1094, which averages \$8,175.22/m, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 8) Provide Proof of Sch J line: 6a, 7, 9) Evidence that IRS was served with 2023 tax return prior to meeting of creditors

*Objection (18) US Bank Trust will file POC*

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18***

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24-23118-RAM      Luis Manuel Varona Aguilar

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

**Plan served 12/19**      (MANUEL A. PERAZA, ESQUIRE)

*Objection to Exemptions: Valuation*

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Explanation of debit and evidence of use #5397: 9/4 \$1784, 10/4 \$1400, 11/4 \$1867, 12/9 \$1,863.00, 2) Amend Plan to include IVL, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/24/2025, 4) Income understated per debtor's deposits in #5397, which averages \$7,250.42/m (lesser amount listed in CMI Line 5), 5) Proof of household income of all adults disclosed on Sch J and CMI – 2023 tax returns filed as Single provide spouse's tax returns, 6) Provide Proof of Sch J line: 15c (appears already deducted as a business expense), 16 & 17c,

***Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18***



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

April 15, 2025 1:35 pm

24-23100-RAM

Ricardo Iborra Perez & Karen Rodriguez Wanton

**TRUSTEE'S OBJ TO EXEMPTIONS (53)**

**8AP served 1/23**

(MICHAEL J BROOKS, ESQUIRE) Atty Precalled

*Objection to Exemptions: Valuations*

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

**ALSO ON AM, SEE PAGE 48**

**Continue to 5/13:**

**Due on before 4/18 Remains unresolved from 3/11:** 1) Evidence of use from account #1847: 10/11 \$1,268.92; 9/17 \$14,009; 9/23 \$2,227; 10/15 \$1,047; 12/16 \$1,301; 12/16 \$1,301; 12/31 \$2,300; 1/9 \$1,001, and explanation of debit and evidence of use Acct #6033 9/16 \$17,220.00; 9/17 \$1,000, 9/17 \$1,000; 10/2 \$1,100, 10/8 \$1,200; 10/15 \$1,046; 11/4 \$1,000; 11/5 \$3,700; 11/25 \$1,720; 2) Amend Plan to disclose SSN's for DB & CO-DB, 3) Debtor has a business or self-employed: Profit/Loss & Balance Sheet (business is paying personal expenses such as vehicle) 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/24/25, 5) Income understated per debtor's stubs \$3,330.00/m (employer also differs on payment advices filed with the Court) or provide amended Schedules I & J with new employment information & co-debtor – unable to determine as bank statements not provided at time of Trustee's review, 6) Provide Proof of Sch J line: 15c,

*Objection (36) (43) Western Funding under valued, till*

**Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18**

24-23089-RAM

Idania Garcia

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemptions: Homestead/522(p) Issue & Duplex*

**1 A Plan served 3/19**

**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 1 A Plan***

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

24-23083-RAM

Jose Miguel Pena Nicot

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemptions: Valuation*

**Plan served 12/19**

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

**Continue to 5/13:**

**Due on before 4/18 Remains unresolved from 3/11** 1) Bank Account Statements: saving account #6508 (transfers into acct #0801) and checking #0240 (transfers as of 12/27 into #3811) (09/16 – 12/16/24), 2) BDQ-Updated 4.3.2024 version complete with all questions answered: COMPLETE # 1a, 2(a,c,d,f-h), 3g, 4b & 5 & Balance Sheet,

**Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18**

24-23059-RAM

Vivian Williams Shelton

**ALSO ON AM, SEE PAGE 48**

**5pm for \$10,634.91**

(JOSE P. FUNCIA, ESQUIRE)

**1 A Plan served 3/19**

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

**Continue to 5/13:**

**Due on before 4/18:** evidence that debtor served IRS with 2020 tax returns prior to meeting of creditors or dismiss under 1308

*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**

April 15, 2025 1:35 pm

24-23030-RAM Ivis Elisa Rodriguez Campos

(MANUEL A. PERAZA, ESQUIRE)

**Plan served 12/18**

**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: 2/21/2025*

24-23013-RAM Eduardo A Castro Herrera & Clara Luisa Castro

**ALSO ON AM, SEE PAGE 47**

(JOSE P. FUNCIA, ESQUIRE) Atty Precalled

**1 A Plan served 3/15**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Bank Account Statements: #6469 (11/1-12/13/24), #0975(09/13- 9/30) 3) Amend plan to pay disposable income of \$1,205.97 as CMI Form B122C-2 line 9 (\$64.50 HOA already deducted from line 8), 16 (not reduced by \$287.16 or 1/12 refund), 22 (total of \$385.44/6 = \$64.24 less than the amount on line 12), 29 (proof of expense not proof of payments)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

Recommendation updated

24-23007-RAM Freddy Fernando Miller

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

(AIMEE MELICH, ESQUIRE)

*Objection to Exemptions: Valuation & 222.15*

**ALSO ON AM, SEE PAGE 47**

**1 A Plan served 3/14**

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

*If objections sustained and mtm resolved, **Confirm 1 A Plan***

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

24-22918-RAM Jorge Pacheco

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

**Plan served 12/15**

(PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Bank Account Statements: Acct#0333 (9/11/24 & 11/13/24-12/11/24), Acct#6206 (12/7/24-12/11/24), Acct#0832 (12/5/24-12/11/24) & Acct#3572 (9/11/24-12/11/24), 2) Copy of check(s) and explanation/evidence of use Acct#6206 11/5: \$2000 Acct#0832, 8/30: \$1,000.00, 9/16: \$6000, 3) Explanation of withdrawal/debit/transfer and evidence of use Acct#0333 9/18: \$4244, 10/16: \$2000, 11/1: \$1000, 11/4: \$1000 Acct#6206 9/5: \$1850, 4) Amend Plan to include IVL, 5) Object or Conform to POC #4 (claim based on Estimated amount), 7) Provide Proof of Sch J lines: 7, 11, 8) Evidence IRS served with 2018-2023 tax returns prior to meeting of creditors See letter dated 1/13/2025: Per testimony IRS believes debtor may need to file 2023 returns pursuant to SOFA, 9) Amend plan to pay disposable income, 10) Who is Isabel Pacheco joint owner of bank acct# 6206

**Objection to Confirmation (27) USA** debtor has not filed tax returns for 2018-2023

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

April 15, 2025 1:35 pm

24-22905-RAM Carolyn Vazquez

**ALSO ON AM, SEE PAGE 46**

**5pm for \$3,173.51**

(CHRISTIAN PAUL LARRIVIERE, ESQ) Atty Precalled

**1 A Plan served 3/31 (LATE)**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: B) Amend plan to include 100% language OR 1) Amend Plan to include IVL, 2) Provide Proof of Sch J lines: 4, 4b, 6a, 6d, 3) Provide payoff of homestead property, 4) Amend plan to pay disposable income of \$3,244.43 per month, 5) amend plan to pay Chapter 7 liquidation \$4,368.75

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22825-RAM Mavel Maria Salina Correa

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

(MANUEL A. PERAZA, ESQUIRE)

**1 A Plan served 3/18**

**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: 2/18/25*

24-22791-RAM Brian Lee Stark & Brenda Liz Stark

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

(CHAD T. VAN HORN, ESQUIRE)

*Objection to Exemption wages, personal auto*

**ALSO ON AM, SEE PAGE 45**

**Plan served 12/11**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Plan does not fund properly: Month 1-60, 2) Object or Conform to POC #1 and #43, #44, 3) provide Life Insurance Policy: Pacific Life(x4), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/14/25, 5) evidence and calculation: CMI Form B122C-2 lines 9, 10, 13, 16, 17, 18, 25, 30 (and must show additional expense is reasonable and necessary and explain why additional expense above IRS standards), 31, 41, 43 (what is expense), 6) Provide trace and accounting refinancing of homestead (per 341 questionnaire)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22759-RAM Alarico Alejandro Hernandez & Jennifer Lizeth Montana Gomez

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption: personal property, life insurance*

**Plan served 12/11**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Bank Account Statements: #9494 (11/1/24-12/5/24), 2) amend plan to pay Ch 7 of \$23,552.52 3) FMV of Real Estate: Property in Bogota Colombia: and Non-Homestead Info Sheet with all questions answered: Property in Bogota Colombia (COMPLETE), 4) Life Insurance Policy (Showing beneficiary-National Life Group Insurance), 5) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) Provide Proof of Sch J lines: 6a, 6c, 7, 9, 15c, 7) provide Tolling Agreement(s): SOFA#6 & SOFA#18 and FMV of property on SOFA #18, 8) Trustee objects to retaining non-homestead property to the detriment of unsecured creditors, 9) Provide closing statement of homestead: document provided is draft,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

April 15, 2025 1:35 pm

24-22732-RAM

Kamel Jorge Azar & Maria Alejandra Albornoz

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption personal*

**Plan served 12/11**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Object or Conform to POC #13, 2) amend plan to pay Ch 7 of \$35,175.16 (or evidence of change of value on Schedules amended post 341 meeting) 3) Evidence of use #1528 all over \$999.99 (numerous) #5638 Over \$999.99 (numerous), 4) Provide Proof of Sch J lines: 6c (telephone paid by business not by the debtor), 7, 15c (paid by business not by the debtor), , 5) Provide explanation of negative income listed on 2023 corporate tax returns (costs of goods in excess of sales), 6) Provide additional information (re: SOFA# 21), 7) Provide Sch. A/B attachment, 8) Provide accounting for businesses (KMB Home Furnishings & Décor by A&M)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22724-RAM

Rolando Manuel Trujillo Pujol

(MANUEL A. PERAZA, ESQUIRE)

**1 A Plan served 4/4 (LATE)**

**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: 2/12/25,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

Recommendation updated

24-22712-RAM

Reybel Hernandez

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

(JAMES ALAN POE, ESQ.)

**Plan served 12/20**

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

**Continue to 5/13:**

**Due on before 4/18:** Remains unresolved from 3/11: A) Object or Conform to POC #4 and Amend Plan to include the court claim # for creditor in Section III.A, B) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/12/2025, C) amend plan to pay 100% of the allowed unsecured claims (\$22,677.66) OR 1) Amend Plan to pay debtor's calculation of disposable income CMI/DI \$5,158.22 x 60 = \$309,493.20, 2) amend plan to pay Ch 7 of \$25,700 pending FMV of vehicles, 3) Bank Account Statements: #1599 – 3060 (11/28/24-12/4/24), 4) Explanation of debit and evidence of use #1599 11/18 \$1000, 5) FMV of vehicles: 2006 Chevy & 2008 Keystone, 6) provide 401 K/Retirement/Pension, 7) Copy of spouse's 2022 and 2023 tax transcript,

*Objection (19) NewRez will file POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22685-RAM

Joel Jaimes

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 12/6**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Object or Conform to POC #4 & #11, 2) Peenco Inc had \$230,000 in retained earnings at the end of 2023 and undervalued per BDQ, 3) FMV (jewelry, collection, firearm): 8 firearms, 4) Income understated – what are costs of goods sold (\$229,861 in 2023 – need actual description of goods) and office expenses, 5) Provide Proof of Sch J line 6a (overstated by \$30-\$70/month), 6c (Overstated by \$300/month)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

April 15, 2025 1:35 pm

24-22659-RAM

Osmany Fernandez Gonzalez

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

*Objection to Exemption valuation*

(MANUEL A. PERAZA, ESQUIRE)

**1 A Plan served 3/17**

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

**Confirm 1 A Plan**

24-22627-RAM

Aquil Anthony Agard & Angelica Louise Agard

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

*Objection to Exemption: valuation*

(BRIAN J. COHEN, ESQ.)

**2 A Plan served 3/17**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) amend plan to pay disposable income of \$2,683.76 per month Or provide evidence and calculation: CMI Form B122C-2 line 17, 18 (remove whole life), 22, 23 (not cell phone or internet), 25, 26, 29, 30, 31, 41, 2) Info on transfer to mother (zelle payments) and provide Tolling Agreement(s)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22590-RAM

Lazaro F Bauta

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

*Objection to Exemption valuation*

(JOSE BLANCO, ESQUIRE) Atty Precalled

**ALSO ON AM, SEE PAGE 45**

**1 A Plan served 3/14**

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

**Confirm 1 A Plan**

24-22573-RAM

Nancy Perez Gonzalez

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

*Objection to Exemptions: Valuation/Over-Exempt Asset*

(JENNIFER R. JORGE, ESQUIRE)

**ALSO ON AM, SEE PAGE 44**

**1 A Plan served 2/7**

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

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

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

April 15, 2025 1:35 pm

24-22572-RAM

Celia Juana Cardoso

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

*Objection to Exemptions Valuation*

**ALSO ON AM, SEE PAGE 44**

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 3/11

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

*If motion to value granted, Confirm 1 A Plan*

24-22565-RAM

Ismael Roberto Vega

(LOUIS A. HERNANDEZ, ESQUIRE)

1 A Plan served 3/20

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

Confirm 1 A Plan

24-22564-RAM

Gustavo Alberto Arce Hernandez & Luz Marina Echeverri

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

*Objection to Exemption Valuation*

(PATRICK L. CORDERO, ESQUIRE)

1AP served 2/21

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

Confirm 1 A Plan



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

April 15, 2025 1:35 pm

24-22558-RAM

Meyellin Elizabeth Galeano

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

*Objection to Exemption TBE, 222.25(4)*

(LIZZIE M. RAMOS, ESQUIRE)

**1 A Plan served 3/11**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 Plan does not fund month 1-60 should be \$344.72 (344.72 – 34.47 (10%) - \$300.00 (fees) – 10.25 (unsecured) = \$0, 2) Object or conform to POC #15 (IRS)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

24-22557-RAM

Hector Jose Leal

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 12/4**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Bank Account Statements: Paypal (11/1-11/27) 2) Trace use of \$60,000 rec'd on 1/4/24 from sale of home, explain with evidence of use \$15,000 cash withdrawal on 1/29/24,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22538-RAM

Sonia Del Carmen Silva

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

*Objection to Exemption Life Insurance*

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 12/5**

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11: 1) Bank Account Statements: #6864 (10/24/24-11/27/24), 2) Object or Conform to POC #3, 3) amend plan in Section IV.B uncheck box "None", 4) amend plan to pay Ch 7 is \$9452.00, 5) Non-Homestead Info Sheet with all questions answered: Timeshare, 6) provide Life Insurance Policy (SHOWING BENEFICIARY NAME), 7) Provide Proof of Sch J Line 17a, 17c, 17d, 8) Amend to include debt with U of M

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22533-RAM

Noel Ernesto Manfut & Maria Nela Manfut

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 3/25**

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

**Confirm 1 A Plan**

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

April 15, 2025 1:35 pm

24-22491-RAM

Lenin A Feliz

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

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

*Objection to Exemptions Valuation*

**3A Plan served 4/7 (LATE)**

**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 and Trustee reserves the right to recall the meeting of creditors.*

Recommendation updated

24-22462-RAM

Eric A Zurita & Nepda D Zurita

**TRUSTEE'S OBJ TO EXEMPTIONS (30)  
ALSO ON AM, SEE PAGE 44**

(RODOLFO DE LA GUARDIA, ESQUIRE) Atty Precalled

**2 A Plan served 4/8 (LATE)**

**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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves:~~ Remains unresolved from 2/11 Continue to 5/13, 2) Debtor has a business or self-employed: **Agrizur Dragon Fruit, Inc. M&M Clinical Trials, Inc. Agrizur Corp., Inc., Criadero Zurita Pasofino Farm Inc. Quality Research & Medical Center, LLC**, a) Profit/Loss b) Balance Sheet, 4) Income understated – provide calculation as Debtor appears to be deducting vehicle expenses twice and business is paying personal expenses (ie \$8,323 payment from Agrizur to ORC Lending impute as income), 5) Proof of household income of all adults disclosed on Sch J and CMI, 6) Provide evidence of recorded liens held by Gonzalez Law and Torrens Law Land Trust on land owned by Debtor – Trustee objects to retention of non-income producing property as neither reasonable nor necessary – need evidence of valuation and payoff after sale of one lot, 7) Provide **explanation** and evidence of use: Acct #7820 – All debits over \$999.99; Acct #7868 – 9/6 \$3500 & 9/9 \$8186 & 9/13 \$1700 & 9/13 \$2500; Acct #3823 – W/D on 8/29 \$1150 9/16 \$1630 & 10/15 \$1189.09 & 10/30 \$1490.51 & 10/21 \$2150 & 11/13 \$2500 and with Copies of Checks: #2145 \$3662.92 & #2146 \$1200 & #2148 \$1389.93 & #2150 \$1200 & #1868 \$3662.97 & 1870 \$1200 & #1871 \$1200 & #2152 \$2311.06 & #1873 \$8000 & #1874 \$2311.06 & 1875 \$3662.92 NEW 8) TRUSTEE HAS NOT RECEIVED COPY OF CLOSING STATEMENT FROM SALE OF PROPERTY PER ORDER ECF #58, 9) Obj or conform to POC# 5 & POC# 6

24-22426-RAM

Ileana Valero

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

(MARY REYES, ESQ.) Atty Precalled

*Objection to Exemptions Valuation*

**ALSO ON AM, SEE PAGE 43**

**2 A Plan served 3/6**

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

**Continue to 5/13** objection pending

*Objection to Confirmation (28) USA plan does not conform to POC (38) USA debtor has not filed 2021 tax returns*

Recommendation updated

24-22383-RAM

Johana Carolina Aranguren

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

(LAILA GONZALEZ, ESQ.)

*Objection to Exemptions Valuation*

**ALSO ON AM, SEE PAGE 43**

**2 A Plan served 3/21**

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

*If objection withdrawn. **Confirm 2 A Plan***

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

April 15, 2025 1:35 pm

24-22352-RAM

Roberto C De Marcos Hirzel & Claudia C Arcia Hernandez

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

**TRUSTEE'S OBJ TO EXEMPTIONS (20)  
ALSO ON AM, SEE PAGE 42**

**2 A Plan served 3/6**

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

**Continue 5/13** pending objection

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors.*

24-22349-RAM

Leyli Fiscella Salazar

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

**ALSO ON AM, SEE PAGE 42**

**1 A Plan served 4/7 (LATE)**

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

*If motions resolved, Confirm 1 A Plan no material change*

Recommendation updated

24-22339-RAM

Omar Jesus Mesa

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

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

*Objection to Exemption 522p*

**4 A Plan served 4/10 (LATE)**

**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 4A Plan, no material change*

Recommendation updated

24-22333-RAM

Edward J Brameister & Sonia Margarita Brameister

(RICHARD S. GENDLER, EQUIRE) Atty Precalled

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

*Objection to Exemption Valuation*

**5 AP served 4/7**

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

**Continue to 5/13:**

**Due on before 4/18:** Remains unresolved from 3/11: 1) plan does not fund month 6 - 36, material change to mortgage

*Objection to Claim (58) Nationstar Mortgage plan does not pay regular payment through plan*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

Recommendation updated

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

April 15, 2025 1:35 pm

24-22276-RAM

David Thomas Barry

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

*Objection to Exemption 522p,TBE*

(MITCHELL J. NOWACK, ESQ.)

3AP served 3/12

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

**Continue to 5/13:**

**Due on before 4/18** Remains unresolved from 3/11 1) Provide evidence that loans were funded at time of execution as consideration for note OR provide Tolling Agreement from Rachel Volin (\$55,000) and Thomas Barry (\$100,000.00) and add to Chapter 7 liquidation (fraudulent transfer would be written loan agreement if funds given prior to execution), 2) Trace funds from receipt of loan March 2023 to repayment on October 20, 2023, 3) Trace use of funds from refinance of homestead of \$253,000 from October 2023, 4) Trace funds from sale of 14 Packer Street #3 of \$214,000 (and evidence payments to debtor's creditors) Provide recorded lien or Tolling Agreement(s) from wife and add to Chapter 7 liquidation ½ proceeds from sale of Unit 3 Packer street sold by David Barry (held sole tenancy) on 10/13/23 (Monroe County OR BK 3246 Page 1935 DEC #2436034) and converted from the sole ownership of the debtor during preference period to improve or purchase any property transferred into the name of the debtor's wife or by Tenancy by the Entireties, 5) Bank Statements Explanation of withdrawal/debit/transfer and evidence of use #0423 8/5: \$1,250.00, 8/8: \$1,500.00, 9/18 \$1000.00, 9/20: \$1,000.00, #6748 8/7: \$1,972.66, 8/12: \$1,200.00, 8/15: \$1,972.66, 9/9: \$2,942.90 9/18 \$2942.90, 9/13 \$2942.90, 9/10 \$2942.90, Check #130 \$2,500 payable to debtor, 6) documentation/calculation: CMI Form B122C-2 lines: 16, 25, 41, (calculation does not match CMI)

*Objection (29) New Rez will file POC*

**Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18**

24-22259-RAM

Maria T. Pena

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

*Objection to Exemptions: Valuation*

(EMMANUEL PEREZ, ESQ.)

2 A Plan served 4/4 (LATE)

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

*If debtor or creditor can confirm creditor waives MMM payments for first 4 months of plan, **Confirm 2 A Plan***

*Objection (19) US Bank MMM payment less than escrow of \$2,584.60, feasibility, due since 2018*

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

24-22218-RAM

Michele Davis Hines

(CHAD T. VAN HORN, ESQUIRE)

1 A Plan served 3/18

**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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves**~~ Remains unresolved from 2/11: **ASSETS** 1) Bank Account Statements: #8066 11/1-11/21/24, 2) Evidence of use #9395: 11/20 \$1000.00 #8066 9/30 \$6430.00: provide additional information regarding source of funds used to pay mortgage company being paid in plan pursuant to letter of explanation, 10/31 \$1600.00, 8/9: \$1,600.00 3) Who does acct #0667 belong to?-transfers to said acct from acct# 9395 4) provide Tolling Agreement(s): pursuant to letter of explanation gift to son (withdrawal on 9/18 of \$1,000.00 from acct# 9395): Jason Hines 5) Provide explanation of deposit on 10/25 of \$6,430.00 in acct# 8066, **DISPOSABLE INCOME** 6) Income understated per debtor's taxes \$ 82,585.00 (CMI and Schedule I have net pension income not gross – taxes deducted on line 21 already deducted from income), 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (and child support received and order of guardianship for grandchildren), 8) Provide Proof of Sch J lines: 6a, 6b, 6c, 7, 9, 10, 11, 12, 13, 14, 15c, 17a, 17b, 21, 9) Why does debtor need two cars? Trustee objects to paying for two cars to the detriment to unsecured creditors, **PLAN ISSUES** 10) plan overpays IRS \$3,108.00 but mathematically pays \$7,173.70, 11) Plan does not fund month 12-36

24-22205-RAM

Jonas Guerrero

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

*Objection to Exemption valuation*

(RODOLFO DE LA GUARDIA, ESQUIRE) Atty Precalled

Plan served 11/24

**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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves**~~ Remains unresolved from 2/11 : 1) FMV of Toyota sold to nephew, (if FMV in excess of \$6,000.00 provide Tolling Agreement and increase payments to unsecured) ,

**UNITED STATES BANKRUPTCY COURT  
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April 15, 2025 1:35 pm

24-22156-RAM Camarla Talsa Lennon

**ALSO ON AM, SEE PAGE 42**

(RICARDO A RODRIGUEZ, ESQ.)

**1 A Plan served 2/14**

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

**Continue to 5/13:**

**Due on before 4/18** Plan does not conform to POC #1 (objection does not state total amount if sustained)

Objection to Confirmation (45) USA debtor has not filed 2022 tax returns

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

24-22118-RAM Luisa Margarita Parra

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption 522p*

**ALSO ON AM, SEE PAGE 41**

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

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

**Continue to 5/13:** 5AP removes creditor: material change

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-22063-RAM Elianny I Abiche

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption: valuation and 401k evidence*

**3A Plan served 4/7 (LATE)**

**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 4/18*

Recommendation updated

24-22057-RAM Dorjeri Galindo

**TRUSTEE'S OBJ TO EXEMPTIONS (18/27)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption 522p*

**1 A Plan served 11/22**

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

**Continue to 5/13:**

**Due on before 4/18:** Object or conform to POC CT CL#21 - STATE OF FLORIDA - DEPARTMENT OF REVENUE (filed 3/20)

Objection to Confirmation (14) Carrington Mortgage will file POC, MMM motion not filed

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

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

April 15, 2025 1:35 pm

24-22045-RAM

Ana Isis Alvarez

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

(KATHY L. HOUSTON, ESQUIRE) Atty Precalled

*Objection to Exemption homestead*

**1 A Plan served 4/10**

**ALSO ON AM, SEE PAGE 41**

**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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves:**~~ Remains unresolved from 2/11 1) file motion to value and set for hearing (Citizen Bank, POC #7)), 2) Plan does not fund properly: Months 1-60, 3) Amend Plan to include Lawsuit Language, 4) Object or Conform to POC# 8 and Miami Dade Tax POC# 9, 5) amend plan in Section II.B (total fees & itemized fees do not match), 6) Copy of check(s) and explanation/evidence of use #8501: 8/21: \$2,000.00, 8/29: \$1,400.00, 9/17: \$3,412.12, 10/16: \$3,412.12) 8) Spouse's pay advices & Spouse's income not included on Schedule I or CMI **OR** evidence that spouse lives separately from debtor, Obj or conform to POC# 10 amended plan not reviewed

*Objection to Confirmation (22) Citizens Bank motion to value not filed, requests appraisal, Till interest 10%*

Recommendation updated

24-22026-RAM

Frank Antonio Urbina & Maribella Lazara Lemus

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

(AIMEE MELICH, ESQUIRE)

*Objection to Exemption: automobile auto*

**5AP served 3/14**

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

**Confirm 5 A Plan**

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors*

24-21941-RAM

Freda Alcausin Arzadon

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

2 A Plan served 4/10 (LATE)

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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves:**~~ Remains unresolved from 2/11 1) Bank Account Statements: #5316-01/75 11/1-11/14/24 #2061/5354 11/8-11/14/24 #4538 10/17-11/14/24 #3143 Proof of Closing, 2) Object or Conform to POC #1, #4 & #6, 3) evidence and calculation: CMI Form B122C-2 line 9 (HOA already deducted on line 8) disposable income to general unsecured \$27,300, 4) IRS letter dated 11/20 missing tax returns for 2020-2021; evidence returns or form 13736 sent to IRS prior to meeting of creditors

*Objection to Confirmation (18) La Jolla Homeowners plan does not conform to POC #7*

Recommendation updated

24-21930-RAM

Alejandro Lopez

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

(JAMES ALAN POE, ESQ.) Atty Precalled

*Objection to Exemption: insurance*

**Plan served 12/3**

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

**Confirm Plan,**

*Objection to Confirmation (18) Bank of NY Mellon will file POC, MMM issues, unequal payments*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors*

amended plan not reviewed



**UNITED STATES BANKRUPTCY COURT  
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April 15, 2025 1:35 pm

24-21920-RAM

Fenol Jean-Charles

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

*Objection to Exemption: valuation*

(CHAD T. VAN HORN, ESQUIRE)

**ALSO ON AM, SEE PAGE 41**

**Plan served 11/17**

**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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves:~~ Remains unresolved from 2/11 1) amend plan to pay 100% of the allowed unsecured creditors of \$29,216.32 if objection sustained or \$32,201.24 if not OR a) amend plan to pay debtor's calculation of disposable income CMI/DI \$1147.85 x 60 = \$68,871.00 (provide evidence contemporaneously with any amendments , b) FMV Carmax (Not online offer) or J.D. Power & Reg of vehicles: 2007 Wabash Trailer 53, 2017 Freightliner Cascadia & FMV OF: 2010 Toyota Camry, c) Tolling waiver for payoff of liability held by Expansion Capital Group, d) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, e) Expenses: documentation/calculation: CMI Form B122C-2 line 10, 16, 17, 18 (proof term only), 23, 30, 43

*Objection to Confirmation (27) USA Plan does not conform to POC*

24-21538-RAM

Louis Escarment

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

*Objection to Exemptions: Valuations*

(MATISYAHU ABARBANEL, ESQUIRE) Atty Precalled

**1 A Plan served 2/7**

**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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves~~ 1) Object or conform to POC CTCL#2.2 IRS filed 3/11 AND 2) pay unsecured creditors of \$36,723.28 OR refile Objection to Claim #1 (image incorrect) IRS POC includes estimated amounts provide evidence IRS served with taxes prior to meeting of creditors

*Objection to Confirmation (13) Deutsche Bank will file POC*

24-21529-RAM

Daniel Humberto Linares

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

*Objection to Exemptions: Homestead/522(p) issue*

**(\$6,404.65)**

(AIMEE MELICH, ESQUIRE) Atty Precalled

**ALSO ON AM, SEE PAGE 38**

**4 A Plan served 4/7**

**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 4/7 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 4/9 or 4/10 and resolves:~~ Remains unresolved from 1/21 1) Proof of income of all household members ((25 and 27 year old), , 2) Object or conform to POC #4 (Chevy principal is \$69,929.57, cannot reduce principal through objection to claim and plan does not state that the claim is being valued) 4AP removes payments to vehicle month 1 – 5

*Objection (31) Wells Fargo plan does not conform to POC (63) USA plan does not conform to POC (87) USA debtor has not filed 2022 and 2023 tax returns*

24-21489-RAM

Ingrid Lillian Laos

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

*Objection to Exemption Valuation*

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty Precalled

**ALSO ON AM, SEE PAGE 38**

**4 A Plan served 3/6**

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

**Continue to 5/13:**

**Due on before 4/18** a) plan does not fund month 6 – 60 (\$695.08)

*Objection to Confirmation (13) (14) Capital One Till is 10% does not conform to POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
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April 15, 2025 1:35 pm

24-21378-RAM

Angel Duviel Alfonso Gutierrez

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

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption valuation*

**2 A Plan served 2/28**

**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 and Trustee reserves the right to recall the meeting of creditors.*

24-21280-RAM

Yosvel De La Paz

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

(JOSE BLANCO, ESQUIRE) Atty Precalled

*Objection to Exemption Value*

**ALSO ON AM, SEE PAGE 37**

**2 A Plan served 3/11**

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

**Confirm 2 A Plan**

Recommendation updated

24-20800-RAM

Cherissa Nicole Kellam

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

(ROBERT A. STIBERMAN, ESQUIRE)

*Objection to Exemptions: 401K*

**ALSO ON AM, SEE PAGE 36**

**3 A Plan served 3/4 (LATE)**

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

**Confirm 3 A Plan**, no material change

Objection to Confirmation (24) Nationstar will file POC

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
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April 15, 2025 1:35 pm

24-20352-RAM

Blanca Hernandez

**5pm for \$2,515.12**

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

**TRUSTEE'S OBJ TO EXEMPTIONS (30)**

*Objection to Exemption value*

**ALSO ON AM, SEE PAGE 35**

**PENDING OVER 6 MONTHS**

**2 A Plan served 2/28**

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

If objection sustained, **Confirm 2 A Plan**

*Objection to Confirmation (25) NewRez will file POC*

Recommendation updated

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

24-20248-RAM

Mauricio Zeilic

(EMMANUEL PEREZ, ESQ.) Atty Precalled

**PENDING OVER 6 MONTHS**

**6 A Plan served 4/9 (LATE)**

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

**Confirm 6A Plan**, no material change

Recommendation updated

24-20061-RAM

Sailyn Rascon

(PATRICK L. CORDERO, ESQUIRE)

**PENDING OVER 6 MONTHS**

**2 A Plan served 3/4**

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

**Confirm 2 A Plan**

*Objection (14) VT Inc treatment of claim not disclosed, delinquent in lease payments*

24-19679-RAM

Luz Elena Guzman

**ALSO ON AM, SEE PAGE 35**

(JAMES ALAN POE, ESQ.)

**PENDING OVER 6 MONTHS**

**1 A Plan served 1/22**

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

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

**UNITED STATES BANKRUPTCY COURT  
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April 15, 2025 1:35 pm

24-19478-RAM

Enrique Sanchez Leyva & Anaelis Ponce Solano

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

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

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

**PENDING OVER 6 MONTHS**

**2 A Plan served 9/19**

**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 2A Plan,***

*Objection (27) Flagstar plan does not conform to POC #7*

**\*\*24-19399 SEE PAGE 46\*\***

24-19297-RAM

Guillermo Alberto Martinez

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

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty Precalled

*Objection to Exemption TBE*

**PENDING OVER 6 MONTHS**

**1 A Plan served 3/6**

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

**Continue to 5/13:**

**Due on before 4/18** plan does not fund month 17-60 (\$591.11)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 4/18*

24-19153-RAM

Estela Almanzar Ortiz

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

(RODOLFO DE LA GUARDIA, ESQUIRE) Atty Precalled

*Objection to Exemption (22) TBE, BLT*

**PENDING OVER 7 MONTHS**

**1 A Plan served 1/23**

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

Continue to 5/13" 1 year bank statements and spreadsheet Remains unresolved from 12/10 1) Income understated per bank deposits (statement dated) 9/26 \$15,248.64, 8/29 \$21,720, 7/30 \$18,967, 6.27 \$18,661,

Recommendation updated

24-19120-RAM

Jose E Arteaga

(JAMES ALAN POE, ESQ.) Atty Precalled

**PENDING OVER 7 MONTHS**

**1 A Plan served 4/10 LATE**

**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, **Confirm 1 A Plan** , no material change*

*Objection (16) US Bank, NA will file POC*

Recommendation updated

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
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April 15, 2025 1:35 pm

24-19011-RAM Guillermo Paz, Jr

(AIMEE MELICH, ESQUIRE)

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

*Objection to Exemption 522p*

**ALSO ON AM, SEE PAGE 34**

**PENDING OVER 7 MONTHS**

**5 A Plan served 4/7 (LATE)**

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

**DISMISS** Plan does not pay \$1,005.60 per month to unsecured creditors (line 12 no evidence of two vehicles – incorrect standard amount used, cannot deviate from standards without court order and line 13 amount on line 13c should be \$0 or negative expense as actual payment is less than standard),

**NO FURTHER DOCUMENTS REVIEW:** Plan does not pay \$1,276.00 per month to unsecured creditors (no evidence of new expense of child care for children over 18 years old on line 21 or 25 on the 5th amended CMI form which was again untimely filed without evidence of expenses ),

24-18870-RAM Juliana Ortiz Gomez

(HAVEN DEL PINO, ESQUIRE)

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

*Objection to Exemption value*

**ALSO ON AM, SEE PAGE 34**

**PENDING OVER 7 MONTHS**

**3AP served 1/27**

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

*If objection sustained, **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 and Trustee reserves the right to recall the meeting of creditors.*

24-18724-RAM Eiliana Soca Barreiro

(KENNETH S. ABRAMS, ESQUIRE) Atty Precalled

**PENDING OVER 7 MONTHS**

**7A Plan served 4/9 (LATE)**

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

**Confirm 7A Plan,** no material change

*Objection to Confirmation (31) (44) OneMain Financial replacement value is \$6,000 and Till is 10.5%*

Recommendation updated

24-18190-RAM Felix S Cabada

**5pm for \$1,552.57**

(JAMES ALAN POE, ESQ.) Atty Precalled

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

**ALSO ON AM, SEE PAGE 33**

**PENDING OVER 8 MONTHS**

**3 A Plan served 3/11**

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

**Continue to 5/13 (Debtor deceased)** 1) 100% Plan issues with filed claims s/b \$281,042.07, 2) bad faith no payment to unsecured, 3) payments to condo association missing 1 – 4 and no order deeming current through month 3,

Recommendation updated

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

April 15, 2025 1:35 pm

24-18170-RAM

Mariana Isabel Cabrera

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

(DIEGO GERMAN MENDEZ, ESQUIRE)

*Objection to Exemptions: Split Auto*

**PENDING OVER 8 MONTHS**

**7 A Plan served 3/17**

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

**DISMISS** plan does not pay unsecured of \$219,381.70 (Objections at ECF #50 and #58 have not been properly served and no order continuing on docket)

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

24-17070-RAM

Ernesto Alexei Abreu Sanchez

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

**5pm for \$6,563.34**

(ALEXANDRA LOPEZ, ESQUIRE)

*Objection to Exemption BLT, valuation*

**PENDING OVER 9 MONTHS**

**4 A Plan served 3/14**

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

*If order on objection to claim submitted, **Confirm 4 A Plan***

*Objection (19) Shellpoint will file POC*

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended plan and Trustee reserves the right to recall the meeting of creditors*

24-16743-RAM

Mario Jesus Aza

(PATRICK L. CORDERO, ESQUIRE)

**PENDING OVER 9 MONTHS**

**6 A Plan served 4/8 (LATE)**

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

**Confirm 6A Plan**, no material change

24-16505-RAM

Cindy Sandra Fils

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

(CHAD T. VAN HORN, ESQUIRE)

*Objection to Exemption Value*

**PENDING OVER 9MONTHS**

**3 A Plan served 3/17**

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

**Confirm 3 A Plan**

*Objection (18) Capital One POC #3, Till rate*

*Objection (32) Sky Lake Gardens Plan does not conform to POC #10*



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

April 15, 2025 1:35 pm

24-16467-RAM

Yadian Hernandez Lugo

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

**1 A Plan served 11/27**

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

**DISMISS:** Remains unresolved from 9/17 and Reinstatement 1) Evidence of use Acct #6008 (ALL) 4/1, 3/14, 2) Income understated per debtor's personal bank statement deposits PAID AFTER BUSINESS EXPENSES DEDUCTED From business account #3780: 2/28-3/27 \$16,141.00, 3/28-4/26 \$25,444.22, 4/27 – 5/29 \$24,749.37, 5/30-6/26 \$16,015.36 (profit and loss does not address – personal expenses such as mortgage, meals, etc included on profit and loss) (new P&L has "payroll expenses" of \$8,000 to \$8,350 per month. Debtor has provided the Trustee with an affidavit of 1099 employee which the debtor swears that he does not have a business. But he is not claiming the \$8,000 as income.

24-16026-RAM

Carlotta McKenzie

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

(KATHY L. HOUSTON, ESQUIRE)

*Objection to Exemptions: 401K*

**PENDING OVER 9 MONTHS**

**5 A Plan served 2/3**

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

**Confirm 5 A Plan**

*Objection (34) Wilmington Trust 2 prior modifications defaulted, not eligible for MMM*

24-13671-RAM

Luis Bernardo Dominguez

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

(DIEGO GERMAN MENDEZ, ESQUIRE)

**PENDING OVER 11 MONTHS**

**4AP served 11/26**

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

**DISMISS** 4 A Plan still does not pay 100% of the allowed unsecured claims Plan pays \$38,575.60, allowed unsecured claims total \$75,238.51

24-12108-RAM

Paola Angulo

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

(JOSE BLANCO, ESQUIRE) Atty Precalled

*Objection to Exemption(33): Homestead/Personal*

**ALSO ON AM, SEE PAGE 28**

**CASE PENDING OVER 13 MONTHS**

**4AP served 9/20**

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

**Continue to 5/13: 1) LIST OF PAYMENTS TO CREDITORS FROM CLOSING OCTOBER 2024** (Accounting from Case #21-20444-LMI from final payment under Subchapter 5 (per plan was to be made February 2025)) AND Objection to claims to reduce claim by any amount received in the Subchapter5 (Claim # 2, 5, 9, 11, 16,17). Remains unresolved from 5/14/23 (issues expanded by late documents not timely provided): After sale of business property to pay off sub chapter 5 need valuation of remaining property and objection to reduce claims paid in sub chapter 5,

Recommendation updated

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

April 15, 2025 1:35 pm

24-11595-RAM Jessica M Paulo  
5pm for \$9,314.44

**ALSO ON AM, SEE PAGE 27**

(JOHN A. MOFFA, ESQUIRE)

**PENDING OVER 13 MONTHS**

**6 A Plan served 3/10**

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

**JUDGE: DENY CONFIRMATION:** Memorandum of Law (99) and Response (102)

Remains unresolved from 9/17:

1) The plan does not pay the unsecured creditors the same amount they would receive in a **Chapter 7 case**. The Trustee is requesting additional and more specific valuation to determine the exact **Chapter 7 liquidation**, rather than depending on the amounts asserted by the debtor, as the debtor has raised the amount of the Chapter 7 liquidation to be paid to the unsecured creditors.

2) **Remove business loss** listed as income on Sch I line 8- provide evidence of Profit/Loss (Schedule C of tax returns raised issues it cannot resolve them for example: evidence of debtor's actual expense of depreciation not just as a tax deduction but as an expense)

3) The plan is not feasible. The plan cures and maintains the mortgage on a non-homestead property that has no income and cannot sustain the payments. The debtor's disclosed disposable income is insufficient to fund the plan.

4) **Fix plan typos:**

a) **Section III.A.2. of the plan** (Neo Lofts, POC #18) has 2 payments for "Regular Payment (Maintain)" the "Other" in this section should disclose which payment is for the post-petition special assessment

b) **Section III.C.1. of the plan** (Citimortgage, no POC filed) states that a motion to avoid lien has been filed and served. There does not appear to be a motion on docket. If no motion to avoid the nonconsensual lien is filed, Section III.C.1 should be removed and Section I should reflect that the plan does not seek to avoid a judicial lien or nonpossessory, nonpurchase-money security interest. **THIS MUST BE DONE BY MOTION AND CANNOT BE EXECUTED BY PLAN PROVISION IN SECTION IX.**

c) **The 6 A plan does not fund:** Each month's payments to creditors must be added together then divided by .9 to determine the plan payment so that the plan payment less 10% subtracted by all creditor payments equals \$0.00

d) **Object or conform to POC #13 filed by Charles Bond.** If surrendering all property to creditor to permit foreclosure, Trustee objects to the inclusion of the non-homestead property as creditor has right to foreclose. Issue with surrender in full satisfaction and case law.

e) **Plan overpays attorney fees** (25 x \$250 is \$6,500.00)

5) **Resolve the Objections to Confirmation** filed by Creditors:

(33) (81) *Pentagon FCU proof of insurance, valuation:*

(34) *US Bank NA plan fails to disclose treatment,*

(27) *NewRez, LLC will file POC,*

(61) *Neo Lofts special assessment not in plan*

24-11254-RAM Maria E Ydrovo

**ALSO ON AM, SEE PAGE 26**

(BROOKS RICHARD SIEGEL, ESQUIRE)

**PENDING OVER 14 MONTHS**

**9 A Plan served 3/23**

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

*If motion granted, Confirm 9 A Plan*

*Objection (30) Bank of NY Mellon will file POC*

24-19399-RAM Martha Calderon

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

**1 A Plan served 12/19** (RODOLFO DE LA GUARDIA, ESQUIRE) Atty Precalled

*Objection to Exemption TBE*

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

Continue to 5/13:

**Due on before 4/18** Remains unresolved from 12/10 1) obj or conform to POC #12 of Florida Department of Revenue (filed 1/14), 2) upload order on the Objection (ECF #41) to Claim #4 of US Department of Education, 3) reset Fee Application, 3) amend plan to pay 100% of the allowed unsecured claim if not objecting to the unsecured general portion of Claim #12

Objection (22) PNC Bank Object to valuation

**Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14**

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