

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

June 10, 2025 1:30 pm

25-13737-RAM

Rodhe Esther Tabares Espinosa

TRUSTEE'S OBJ TO EXEMPTIONS (22)

1 A Plan served 4/9 (KENNETH S. ABRAMS, ESQUIRE) Atty precalled

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

Continue to 7/1 Due on before 6/13: 1) Bank Account Statements #2656 (1/8-4/8/25) : payment advises provided to Trustee reflect direct deposit into bank account but no bank account disclosed on schedules, 2) Plan does not disclose treatment of all Sch D creditors: Regions Mortgage; 3) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles: 22 Nissan; 4) Amend Petition to disclose AKA "Rodhe E Tabares Espinosa" per ID received 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (not married on tax returns and SOFA); 6) Schedule J Expenses: Provide Proof of line 6a, 6c, 7, 15b, 16 (already on schedule I), 17a, 17b ****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/13-7/8/2025**** NEW ISSUE: Object or conform to POC CT CL#6 –Regions Bank

VESTED

Recommendation updated

25-13682-RAM

Jordan Lima

Plan served 4/6 (ROBERT A. STIBERMAN, ESQUIRE)

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

Continue to 7/1

Due on before 6/13: 1) Bank statements UNDISCLOSED, large transfers into saving #1390; 2) Amend plan sect III E to disclose creditors as plan does not disclose treatment of all Sch D, E or G creditors: Newrez, Shellpoint Mtg & Westlake Portfolio, 3) Object or Conform to Proof of Claim: POC# 3, 4) Amend sch A/B to disclose bank acct# 1390 & CashappNEW ISSUE: Object or conform to POC# 6 **** LF 76 (Attorney Compliance with Claims Review) Due: 6/12-7/13/25****

VESTED Objection to Confirmation (17) NewRez will file POC

25-13662-RAM

Milord Renesca

(MATT BAYARD, ESQUIRE) Atty precalled

Plan served 5/20

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

Continue to 7/1:

Due on before 6/13 1) From Bank Account Statements explain with evidence of use of debit #8099 3/17 \$3600, 2) Creditor paid through the Plan has not filed a POC: Shellpoint Mtg ****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/12-7/3/25****

Objection to Confirmation (14) Shellpoint will file POC

VESTED

25-13652-RAM

Felix Orlando Hernandez

ALSO ON AM, SEE PAGE 55

Plan served 4/6 (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 7/1:

Due on before 6/13 1) Corporate tax returns*: 2023-2024 PYA 2) Bank Account Statements: 3 months pre-petition (ending on the date of the petition): with evidence and explanation of all debits (checks withdrawals etc) over \$999.99, 3) Fee Application 4) Debtor has a business or self-employed: Premier Plus Consulting LLC provide a) Profit/Loss b) Balance Sheet c) evidence of \$252,728 of investments held by Premier Plus (statement not provided), d) Business Bank statements and checks: #5688 (2/1 – 4/3/25), e) From Bank Statements: Explanation of debit and evidence of use #5688 1/7 \$4000, 1/9 \$2600, 1/10 \$1000 5) Amend Schedule I to disclose tax refund, should be \$748.25., 6) Personal expenses paid by business are income to debtor (zelles to Carla Hernandez, Ricardo Angles, Laura Cabriles, T Mobile, Comcast, etc)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/12- 7/3/25****

Objection to Confirmation (15) JPMorgan Chase claim is not paid in full

VESTED

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

June 10, 2025 1:30 pm

25-13629-RAM

Iraida Diaz Roque

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Plan served 4/5 (HAVEN DEL PINO, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13 1) Bank Account Statements: Acct 4956 (3/1/25-4/2/25); 2) Amend Plan to include in other provisions: Gambling, 3) FMV Carmax (Not online offer) or J.D. Power of vehicles: 18 Toyota Scion, 4) SOFA #27 details: What happened to business s assets?, 5) Amend Sch G to disclose description of collateral, 6) Explain reasonableness of numerous vehicles and expenses

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/11-7/2/2025****

VESTED

25-13574-RAM

Denise Bonnette Jones

Plan served 4/3 (PATRICK L. CORDERO, ESQUIRE) Atty precalled

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

Continue to 7/1:

**** Creditor paid through the Plan has not filed a POC: Island Shores (6/9/25) and LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/9-6/30/25**

Objection to Confirmation (20) Chase Home 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.

VESTED

25-13571-RAM

Kenia Llanes

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

Plan served 4/3

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

Continue to 7/1:

Due on before 6/13: 1) Bank Account Statements: #1926 (1/1 – 3/31/25), #3648 (2/21 – 3/31/25), #2173 (3/8 – 3/31/25)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/9-7/27/25 ****

VESTED

Recommendation updated

25-13569-RAM

Yadira Herrera Beltran

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(JOSE BLANCO, ESQUIRE)

1 A Plan served 5/15

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: 6/9-7/30/2025****

VESTED

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

June 10, 2025 1:30 pm

25-13559-RAM Carmen Elena De la Espriella

(PATRICK L. CORDERO, ESQUIRE)

Plan served 4/3

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: 6/9-6/30/2025****

VESTED

25-13558-RAM Dayana Rivas

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

2 A Plan served 6/5 (LATE)

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

Continue to 7/1:

Due on or before 6/13: 1 A Plan does not pay 100% of allowed unsecured creditors (\$55,984.15)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/9-6/30/2025****

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

Recommendation updated

25-13542-RAM Lianet Lopez

Plan served 4/3 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13 1) Corporate tax returns: 2023-2024 Lianet Lopez, PA, 2) Bank Account Statements: Paypal (2/22 – 3/31/25), #3829/3513 (3/21 – 3/31/25), 3) Amend Plan to include in other provisions: IVL (Miami) 4) Amend sch A/B to disclose bank acct #3513, 5) Large transfers to bank acct# 0050, provide evidence of ownership, 6) Expenses: documentation/calculation: CMI Form B122C-1 line 5, CMI Form B122C-2 line 13, 18 (term), 21 (babysitting of 12 year old)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/9-6/30/25****

VESTED

25-13507-RAM Oscar Wong Mauriz

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Plan served 4/3 (PATRICK L. CORDERO, ESQUIRE) Atty precalled

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

Continue to 7/1:

Due on before 6/13 1) Bank Account Statements: #7270 (3/21/25-3/31/25), #1691 (2/26/25-3/31/25) & #7840 (1/25/25-3/31/25), 2) Plan does not disclose treatment of all Sch G creditors: Gm Financial and Object or Conform to Proof of Claim: CT CL#1- ACAR Leasing LTD d/b/a GM Financial Leasing, 3) SOFA #27 details: What happened to business s assets? 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (single on tax returns only 1 in household on 341 Questionnaire, 5) documentation/calculation: CMI Form B122C-2 line 12, 16, 41

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/9-6/30/2025****

VESTED

Recommendation updated

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

June 10, 2025 1:30 pm

25-13495-RAM Alejandro Rodriguez Martinez

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 5/31 (LATE)

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

Continue to 7/1:

Due on before 6/13: 1) Provide evidence IRS served with 2024 tax returns than object or conform to POC #5,
****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/9-6/30/25****

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

Recommendation updated

25-13437-RAM Maria Lourdes Herrera

(PATRICK L. CORDERO, ESQUIRE)

Plan served 4/3

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: 6/9-6/30/2025****

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

25-13429-RAM Jose Anibal Ramirez Alfaro

(PATRICK L. CORDERO, ESQUIRE)

Plan served 4/2

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: 6/9-6/30/25****

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

25-13426-RAM Jannina Emerita Roman

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Plan served 4/2 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13 1) Bank Account Statements: Acct #8361-9149 (2/20/25-3/29/25) & Acct #2103 (2/20/25-3/29/25), 2) Plan does not fund properly: MONTH 1-5, 3) Object or Conform to Proof of Claim: CT CL#4 - PennyMac Loan Services, LLC (Arrears underpaid) and Amend Plan to include the claim # for PennyMac Loan Services, LLC, 4) Ch 7 is \$4,974.00 includes transfer and nonexempt portion of tax refund, 5) provide Tolling Agreement(s) - \$1K to Mom

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/9-6/30/2025****

Objection to Confirmation (19) PennyMac will file POC

VESTED

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

June 10, 2025 1:30 pm

25-13422-RAM

Fernando Diaz

TRUSTEE'S OBJ TO EXEMPTIONS (27)

2 A Plan served 5/27 (CHRISTIAN S. DIAZ, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13 1) 2 AP states no attorney fees received prepetition which does not match 2016(b), 2) Object or conform to POC #3 filed by PHH Mortgage

****Creditor paid through the Plan has not filed a POC: U.S. Bank Trust National Association c/o Selene Finance LP,**

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/6-6/23/2025****

Objection to Confirmation (20) US Bank feasibility

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

25-13370-RAM

Micaela Albisu Castillo

TRUSTEE'S OBJ TO EXEMPTIONS (16)

ALSO ON AM, SEE PAGE 54

(MARY REYES, ESQ.) Atty precalled
2 A Plan served 6/5 (LATE)

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

If motion granted and debtor agrees to abate objection to exemptions,

Confirm 2 A Plan (no material change)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/6-6/27/2025****

VESTED

Recommendation updated

25-13349-RAM

Yosvany Trujillo Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (22)

Plan served 3/31 (MANUEL A. PERAZA, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13: 1) Bank Account Statements and checks:#1032 (3/1 – 3/28/25): Cryptocurrency statement - transactions (on 341 questionnaire) 2) Explanation of withdrawal/debit/transfer and evidence of use:#1032 1/3 \$1000, 1/28 \$3550, 2/14 \$1630, 2/28 \$1130, 3) Chapter 7 of \$8,056.70 (per business balance sheet should be \$19,967.37 – need bank statement to determine)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/6-6/27/25****

Creditor paid through the Plan has not filed a POC: IRS (9/24)

VESTED

25-13295-RAM

Eloina Escalona

(PATRICK L. CORDERO, ESQUIRE)
Plan served 3/30

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: 6/5-6/26/2025****

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**

June 10, 2025 1:30 pm

25-13270-RAM

Desiree Blandon & Wendy Karolina Velasquez

(ROBERT A. STIBERMAN, ESQUIRE)

IF *not dismissed* at 341 on 6/13 at 9:00 am, **Continue confirmation to 7/1:**

Due on before 6/13 all documents listed on last filed deficiency

VESTED

25-13269-RAM

Yainelys Pedrero Milian

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 3/29

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

Continue to 7/1:

Due on before 6/13 1) From Bank Statements: Explanation of debit and evidence of use: #3822 2/26 \$7,500 2) Amend Plan to disclose treatment of: POC#1 - U.S. Department of HUD, 3) Object or conform to POC #2 and #4 (arrear)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/4-6/25/2025****

VESTED

25-13267-RAM

Juan Manuel Castellanos

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Plan served 3/29

(RICARDO A RODRIGUEZ, ESQ.)

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

DISMISS: LF 67 not on docket and LF 90 not received if on docket and received by end of business 6/2 (MONDAY):

Continue to 7/1:

Due on before 6/13 1) Bank Account Statements: Acct#3342, Acct#9513 & Acct#6247 (12/26/24-3/26/25), 2) Ch 7 is \$45,516.07, 3) Payoff of Real Estate: 2925 W. 80 Street, Apt. 121, 4) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 19 Jeep, 20 Chevy & 19 Nissan, 5) documentation/calculation: CMI Form B122C-1 line: 13 (including 3 months prepetition credit card statements and student loan statements) and CMI Form B122C-2 line: 16, 17, 18 and 25

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/4-6/25/2025****

VESTED

25-13206-RAM

Valerie Sue Barrera

TRUSTEE'S OBJ TO EXEMPTIONS (15)

ALSO ON AM, SEE PAGE 54

Plan served 3/28

(AIMEE MELICH, ESQUIRE) Atty precalled

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

Continue to 7/1:

Due on before 6/13: 1) Bank Account Statements: Acct#4337 (12/25/24-12/31/24) & Acct#4412 (12/25/24-3/25/25) and explanation of debit and evidence of use: Acct#4337 2/10: \$1273.83, 2/18: \$4000, 3/19: \$1000 2) Amend Plan to include in other provisions: IVL (Miami) and Lawsuit per 341 Questionnaire, 3) Ch 7 is \$537,703.95, 4) FMV Carmax (Not online offer) or J.D. Power of vehicles: 06 Ford, 5) 401 K, Retirement, Pension statement, 6) Income understated per debtor's taxes \$60,831.00, 7) Schedule J Expenses: Provide Proof of lines: 4b, 6c and 7, 17a (no debt listed on Schedule D or G) and 21, 8) Provide evidence of BLT of #4337 Account and/or evidence of Debtor as Trustee of Account, 9) Provide 1 year of #4337 bank statements and explanation of source of \$60K in account, trace deposits and evidence debtor did not benefit from funds nor disclosed these accounts to obtain credit.

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/3/2025****

VESTED

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

June 10, 2025 1:30 pm

25-13200-RAM

Caridad Sanchez Mejias

Plan served 3/28 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13 1) Bank Account Statements: & Acct#4412 (3/1/25-3/25/25) and explanation of debit and evidence of use: Acct#4337 2/10: \$1273.83, 2/18: \$4000, 3/19: \$1000 Acct#4412 : 2/6: \$2588, 2/11: \$4052.79 2) Amend Plan to include in other provisions: IVL (Miami) and Lawsuit per 341 Questionnaire, 3) Ch 7 is \$40,544.62 , 6) Income understated per debtor's taxes \$60,831.00 , 7) Schedule J Expenses: Provide Proof of lines: 4b, 6c and 7, 17a (no debt listed on Schedule D or G) and 21, 8) Provide evidence of BLT of #4337 Account and/or evidence of Debtor as Trustee of Account, 9) Provide 1 year of #4337 bank statements and explanation of source of \$60K in account, trace deposits and evidence debtor did not benefit from funds nor disclosed these accounts to obtain credit.

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/3/2025****

VESTED

25-13197-RAM

Lester Perez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/28

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: 6/3-6/24/2025**

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

Recommendation updated

25-13185-RAM

Kathleen Boyd

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(RODOLFO DE LA GUARDIA, ESQUIRE) Atty precalled

Plan served 3/28

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

Continue to 7/1:

Due on before 6/13 1) Bank Account Statements: 3 months pre-petition (ending on the date of the petition), 2) Ch 7 is \$2734.00 3) Income understated per taxes \$32,402.00, 4) Schedule J Expenses: Provide Proof of line: 4a and 4b, 5) provide Tolling Agreement(s) - \$2K to son per testimony

**** LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/3-6/24/25****

VESTED

25-13170-RAM

Angel Salles & Tania Torralba

(MARY REYES, ESQ.) Atty precalled Atty precalled

1 A Plan served 5/19

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: 6/3-6/24/2025****

Objection to Confirmation (18) JPMorgan will file POC

VESTED

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

June 10, 2025 1:30 pm

25-13127-RAM

Daniel Fundora Alvarado

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/27

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: 6/2-6/23/2025****

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

25-13111-RAM

Norberto Ortiz Ramirez

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Plan served 3/27 THY S (TIMOCADE, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13 2) Amend Plan to include in other provisions: Lawsuit per 341 Questionnaire, 3) Ch 7 is \$89650.66, 4) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 16 Ford, 20 Dodge & 16 Cana, 6) Income understated – no evidence has been provided to substantiate business expenses on Line 5 of CMI (personal expenses paid from 1099 income on tax returns), 7) Schedule J Expenses: Provide Proof of line: 4a, 15c, 8) Provide evidence of when property paid in full and source of funds

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/2-6/23/25****

VESTED

Recommendation updated

25-13105-RAM

Lucy Lazo

(KATHY L. HOUSTON, ESQUIRE)

*If not dismissed at 341 on 6/13 at 9:00 am, **Continue confirmation to 7/1:***

Due on before 6/13 all documents listed last filed deficiency

VESTED

25-13096-RAM

Gilberto Casanova

Plan served 3/27 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 7/1:

Due on or before 6/13: 1) object/conform to cl#6

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 6/2-6/23/2025****

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
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June 10, 2025 1:30 pm

25-13095-RAM

Rogelio Espinosa & Carmen Luisa Leyva

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/27

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

Continue to 7/1:

Due on before 6/13 1) Amend Plan to include in other provisions: IVL (Miami), 2) Ch 7 is \$27,426.00, 3) Amend Sch. I to include tax refund, 4) Schedule J Expenses: Provide Proof of line: 4d and 5 and Trustee objects to retention of non-homestead property, if not income producing

****LF 76 (Attorney Compliance with Claims Review) Due: 6/2-6/23/25****

VESTED

25-13086-RAM

Nelly Solange Vallejo

Plan served 3/26 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13 1) Info on transfer SOFA#18 (valuation and payoff) and provide Tolling Agreement(s): transferred property to mom, 2) LF 76 (Attorney Compliance with Claims Review) Due: 6/2-6/23/2025, 3) Ch 7 is \$425,336.41, 4) Plan does not pay debtor's calculation of disposable income CMI/DI $\$2,758.00 \times 60 = \$165,480.00$, 5) Bank Account Statements: Robinhood Account #3857 (12/22/24-12/31/24 & 2/1/25-3/22/25) & Acct #4036 (2/8/25-3/22/25), 6) From Bank Statements: Explanation of debit and evidence of use: Acct #4036 1/15: \$1000, 7) Amend Plan to include in other provisions: IVL (Miami) 8) FMV and payoff of Real Estate: 15401 SW 74 Circle Ct Unit 303, 9) Non-Homestead Info Sheet with all questions answered: 15401 SW 74 Circle Ct Unit 303, 10) Debtor has a business or self-employed: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, a) Profit/Loss b) Balance Sheet c) Inventory d) Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 11) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI

VESTED

25-13047-RAM

Iraidis Gonzalez

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(ISMAEL JOSE LABRADOR, ESQUIRE)

1 A Plan served 5/21

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) Due: 5/30-6/20/2025****

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
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June 10, 2025 1:30 pm

25-13046-RAM Maria Artidiello

(MARY REYES, ESQ.) Atty precalled

1 A Plan served 5/14

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

Confirm 1 A Plan

VESTED

Recommendation updated

25-13045-RAM Rodolfo Moreno

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(MARY REYES, ESQ.)

1 A Plan served 5/30 (LATE)

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

Confirm 1AP (no material change)

VESTED

25-12975-RAM Alexei Gil Atalay

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/31 (LATE)

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

Continue to 7/1: to be heard with objections

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

25-12971-RAM Grizancy Tramountanis

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(ROBERT SANCHEZ, ESQUIRE)

Plan served 3/23

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

Continue to 7/1:

Due on or before 6/13: 1) file LF 67 and provide DB Name, 2) Bank Account Statements: #7579 (2/19 – 3/17/25) and Chase bank account listed on SOFA#20: three months pre-petition to date of closing, 3) Copy of check(s) and explanation/evidence of use #7579 ck#137 \$30,500.00, #139 \$30,000, #140 \$30,000, 4) Explanation of withdrawal/debit/transfer and evidence of use # 7579: 12/31: \$11,000.00, 5) Amend Plan to include IVL (MIAMI), 6) Object or Conform to POC#2, 7) amend plan to pay Ch 7 is \$203,895.88 may increase until all documents received and reviewed includes value of acct# 5275 at time of filing, 8) BDQ- Incomplete 6 – 10 Home Health Care & Grizancy Nursing Corp, Balance Sheet and Business Bank statements and checks: #9173 (3/1 – 3/20/25), 9) Copy of check(s) and explanation/evidence of use #5275 All over \$999.99, 10) Explanation of withdrawal/debit/transfer and evidence of use #5725 & 9173 All over \$999.99 (several), 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/29/25, 12) Amend SOFA to disclose 2025 YTD Income. Who's bank acct# 3202, 13) Income understated per deposits in Debtor's bank statements, 14) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 15) Provide Proof of lines: 4d, 6c, 9, 10, 11, 12, 15c, 17a & Objectionable Lines: 21, 16) provide Tolling Agreement(s) – from daughter, Grizancy Fundora for \$100,000, 17) Provide proof of separation or Amend Schedules to reflect income as per testimony Debtor and Spouse reside in the same home, but estranged Spouse lives on one side, 18) Amend Sch. A/B Bank acct# 5275 undervalued on sch B: \$ 198,609.88, 19) Provide evidence of deductions on 2024 tax return for business: Grizancy Nursing Corp and Galilea Home Health Care, 20) Why are businesses valued at \$0.00, 21) Who pays for second vehicle: not disclosed on Sch. J, 22) Provide explanation of deposit on 12/13 of \$60,000.00 in acct# 7579, 23) Amend Sch. A/B to disclose bank acct# 3202 transfers from said account to acct# 7579 and provide three months pre-petition bank statements

VESTED

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

June 10, 2025 1:30 pm

25-12965-RAM

Mercedes Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(JAMES ALAN POE, ESQ.)

Plan served 4/14

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

Continue to 7/1:

Due on or before 6/13: 1) Amend plan to disclose DB last 4 SSN, 2) WDO or Motion to waive, 3) Amend Plan to include the court claim # for creditor in Section III.A (POC#4), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/29/25

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.

Objection to Confirmation (19) (28) Wells Fargo 31% is \$3,212.13

VESTED

25-12961-RAM

Leand Jesus Martinez & Greicy Trimino

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 6/4 (LATE)

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

Continue to 7/1:

Due on or before 6/13: Plan does not pay 100% of the allowed unsecured claims (\$157,685.77 or \$113,814.50 if object to student loans)

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

25-12921-RAM

Maria Consuelo Jaramillo & Maria C. Monteagudo

TRUSTEE'S OBJ TO EXEMPTIONS (23)

(JORGE L. SUAREZ, ESQUIRE)

Plan served 3/22

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

Confirm Plan

VESTED

25-12919-RAM

Jeffrey Rodriguez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 4/1

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: 5/28/2025****

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**

June 10, 2025 1:30 pm

25-12899-RAM

Juan Sebastian Daza Lizarazo

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/21

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

Continue to 7/1: to be heard with 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.

VESTED

Recommendation updated

25-12886-RAM

Luis Jose Franjul

TRUSTEE'S OBJ TO EXEMPTIONS (29)

(ALBERTO H. HERNANDEZ, ESQUIRE)

1AP served 4/24

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

Continue to 7/1:

Due on or before 6/13: 1) Object or Conform to POC #1 (claim based on Estimated amount), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/27/2025

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

25-12881-RAM

Lucrecia Maria Del Monte

(DIEGO GERMAN MENDEZ, ESQUIRE)

Continue confirmation to 7/1: Due on before 6/13 all documents issues listed on last deficiency

VESTED

25-12851-RAM

Adaljiza Reinaldo Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/20

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

Continue to 7/1:

Due on or before 6/13: 1) Explanation of withdrawal/debit/transfer and evidence of use #8182 1/13 \$1000, 2) Object or Conform to POC #1 (claim based on Estimated amount), 3) amend plan to pay Ch 7 is \$20,295.28, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/27/25, 5) Info on transfer SOFA #18, 6) What happened to business assets (SOFA#27)

VESTED

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

June 10, 2025 1:30 pm

25-12820-RAM

Fredric Mark Toney & Hilda Leigh Toney

TRUSTEE'S OBJ TO EXEMPTIONS (19)

OFER SHMUCHER, ESQUIRE) Atty precalled

2AP served 6/3 (LATE)

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

Continue to 7/1: 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.

VESTED

Recommendation updated

25-12805-RAM

Mario Javier Lopez & Maykel M. Lopez

Plan served 3/19

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

Continue to 7/1:

Due on or before 6/13: 1) Bank Account Statements: #3205 (12/14 – 12/20/24), 2) Amend plan section II B to disclose Atty monthly payments, 3) amend plan to pay Ch 7 is \$14,384.13 may increase until all documents received and reviewed, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/23/25, 5) Income understated pursuant to 2024 taxes \$107,798.00, 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 lines: 9b, 16, 17, 23 (objectionable) 25, 26, 41, 8) Info on transfer SOFA#18, 9) Provide Tolling Agreement, 10) Provide trace and accounting of SOFA#5 and SOFA#18 (sale proceeds of 2014 BMW and 2017 BMW), 11) Provide evidence of Bare Legal Title re: SOFA#18 and value of car (2017 BMW), 12) Amend petition to list AKA for joint Debtor: middle name: Maria, 13) CMI and Sch. I inconsistent (re: monthly reimbursements)

VESTED

25-12787-RAM

Tameshia Romel Williams

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(CHAD T. VAN HORN, ESQUIRE) Atty precalled

Plan served 3/19

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

Continue to 7/1:

Due on or before 6/13: 1) Corporate tax returns: 2023-2024, 2) Bank Account Statements: Cash App (12/14/24-12/31/24), #1955 (12/14/24-3/14/25), #2510 (12/14/24-12/17/24), # 6907, Coinbase, #7685 & #3864 (12/14/24-3/14/25), 3) Explanation of debit and evidence of use #0516 1/31: \$25,000, 2/6: \$6000, 2/12: \$1150, 3/12: \$1150, #5415 3/6: \$1000, #2510 2/3: \$25,000, 2/19: \$5000, 2/25: \$1000, 2/27: \$1000, 3/6: \$1000, 3/10: \$2500, 4) Plan does not fund properly: MONTH 1-60, 5) Amend Plan to include IVL, 6) Plan does not disclose treatment of all Sch G (Chase Card Services), 8) amend plan to pay Ch 7 is \$523,607.29 9) Life Insurance Policy (SHOWING BENEFICIARY), 10) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 11) SOFA #27 details: When did business close? What happened to business assets, 12) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/23/2025, 13) Amend Sofa#27 to disclose dates business existed, 14) documentation/calculation: CMI Form B122C-2 lines: 13b and explanation of same, 13d (in excess of lease standard), 16, 20 and provide substantiation/evidence of same, 25, 41, 43, 15) Plan does not pay debtor's calculation of disposable income CMI/DI \$4,615.27 x 60 = \$276,916.20, 16) Provide evidence of CMI line 5 expenses, 9) Provide explanation of inconsistent income on CMI and Sch. I (no income listed for non-filing spouse on Sch. I and inconsistent self employment income for debtor, 20) How much funds did debtor withdraw from 401k in 2023, 21) Who is TYRUS B WILLIAMS? Name on Acct#0947, Acct#5415, Acct#7834 & Acct#0144, 22) Who is NATHANIEL SMITH? Name on Acct#5415, 23) Who owns Acct#9943? Large withdrawal & deposits from that Acct# to Acct#2510, 24) Explain source of deposit in acct# 2510 on 2/3 of \$25,000.00

VESTED

Recommendation updated

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

June 10, 2025 1:30 pm

25-12722-RAM

Yasmina Perez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 3/16

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

Confirm Plan

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

VESTED

Recommendation updated

25-12714-RAM

Jennifer Fadul

(PATRICK L. CORDERO, ESQUIRE)

1AP served 5/23 (LATE)

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

Confirm 1 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.

VESTED

Recommendation updated

25-12713-RAM

Miguel Angel Avila Quintana

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/16

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

Continue to 7/1:

Due on or before 6/13: 1) Bank Account Statements: #2855 (1/28 – 2/26/25) & #4644 (2/13 – 2/26/25), 2) Object or Conform to POC#1 (claim based on Estimated amount) & 18, 3) Amend plan sect II B to correct Atty fee balance, 4) amend plan to pay Ch 7 is \$63,961.85 may increase until all documents received and reviewed, 5) BDQ- Incomplete #1 A & B, #4, 5 & 6 – 10, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) Affidavit of support, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/22/23, 8) Amend Sch. I to include tax refund if applicable, 9) Amend SOFA to disclose 2025 YTD Income, 10) Income understated per debtor's taxes \$37,119.00 (2023 taxes) and 2024 reflects \$25K in driver's income, 11) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 13) Provide itemization of assets of business listed on Sch. A/B#19 and valuation of trucks and trailers, 14) Amend Sch. A/B#2855 to correct value should be \$110.22, 15) Amend SOFA#27 to disclose business information

VESTED

25-12705-RAM

Altagracia Baez

TRUSTEE'S OBJ TO EXEMPTIONS (35)

(CHRISTINA VILABOA-ABEL, ESQUIRE)

Plan served 4/3

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

ALSO ON AM, SEE PAGE 54

Recommendation updated

Continue to 7/1:

Due on or before 6/13: 2) Explanation of withdrawal/debit/transfer and evidence of use #3355 3/11 \$7000, 3) Amend Plan to include IVL, 4) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicle, 5) Affidavit of support, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/22/25, 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 lines: 17a, 9) Provide pictures of household goods and furnishings, pursuant to schedules mostly has black mold, 10) Who is owner of property declared as exempt as homestead, 11) How is debtor proposing MMM when property not owned by debtor?, 12) Is debtor taking any action in state court (re: SOFA#18): alleged fraudulent transfer of property declared as exempt as homestead, 13) Withdraw ECF#19 as pleading appears to be re-docketed at ECF#21 and ECF#21 has been withdrawn

Objection to Confirmation (18) The Bank of New York Mellon will file POC

VESTED

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

June 10, 2025 1:30 pm

25-12704-RAM Rafael Pena

Plan served 3/26 (SAMIR MASRI, ESQUIRE)

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

DISMISS: LF90 with wet signature, if uploaded to 13DOCS (6/4); Continue to 7/1:

Due on or before 6/13: 1) Bank Account Statements: #7617 (12/13-3/13), 2) WDO or Motion to waive, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/22/25, 4) Amend Sch. I to include pro-rated tax refund, 5) Income understated per debtor's taxes \$137,864.00: \$11,488.67 a month while CMI discloses \$9,780.00, 6) documentation/calculation: CMI Form B122C-2 line 9 (debtor not paying mortgage-pursuant to POC loan due and payable in 2044, 13 (no car listed on schedules), 16, 22, 7) Plan does not conform to Applicable Commitment Period < 60 months, 8) Does debtor own a car? Expense listed on CMI and Sch. J but vehicle not disclosed on schedules: lease under brother in law's name" provide evidence of same

VESTED

Recommendation updated

25-12693-RAM Alexander C. Washington

(MITCHELL J. NOWACK, ESQ.)

Continue confirmation to 7/1: Due on before 6/13 all documents listed on last filed deficiency

VESTED

25-12684-RAM Maria Sans

**TRUSTEE'S OBJ TO EXEMPTIONS (17)
ALSO ON AM, SEE PAGE 53**

(MARY REYES, ESQ.) Atty precalled

3 A Plan served 5/21 (LATE)

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

Continue to 7/1: material change

VESTED

Recommendation updated

25-12656-RAM Dayllan Regalado Pena

(PATRICK L. CORDERO, ESQUIRE)

Continue confirmation to 7/1: Due on before 6/13 all documents listed on last deficiency

VESTED

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

June 10, 2025 1:30 pm

25-12635-RAM

Sandra M Cue

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/15

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

Continue to 7/1:

Due on or before 6/13: 1) Object or Conform to POC #2 (claim based on Estimated amount), 2) amend plan to pay Ch 7 is \$11,012 , 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/21/25, 5) Income understated per debtor's taxes \$ 105,550.00 pursuant to 2024 tax return, 6) Provide Proof of Sch J lines: 4a, 4d, 6c, 15b, 15c, 17a, 17b

VESTED

25-12629-RAM

Carmen D Garcia

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

Plan served 3/14

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

Continue to 7/1:

Due on or before 6/13: 1) Bank Account Statements: #7340 (2/10/25-3/11/25), #7827 (2/27/25-3/11/25) & #2994 (2/8/25-3/11/25), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/20/2025, 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 5) Provide Proof of Sch J lines: 4, 6b, 6) Provide proof of separation: separated for 2.5 years but lives in same house and contributes to rent, 7) Who are co-owners of bank accounts #7340, #2994 and #7827, 8) Provide explanation of deposit in acct# 7827 on 2/10, 9) Amend Sch. I to adjust rent payment pursuant to testimony should be \$1,600.00 and "separated" spouse contributes to difference and amend Sch. J accordingly

VESTED

Recommendation updated

25-12625-RAM

Gino Dimitri Galvez, Sr.

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 53

Recommendation updated

2AP served 5/31 (LATE)

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

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

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

VESTED

25-12596-RAM

Rodney Alameda

TRUSTEE'S OBJ TO EXEMPTIONS (32)

EMMANUEL PEREZ, ESQ.

ALSO ON AM, SEE PAGE 53

1AP served 3/25

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

Recommendation updated

Continue to 7/1:

Due on or before 6/13: 1) Object or Conform to POC #2 (claim based on Estimated amount provide proof IRS served with returns) & #11, 2) Amend Plan to include the court claim # for creditor in Section III.A1 (POC#10), 3) amend plan to pay Ch 7 is \$82,403.76 plus \$99.00 turned over by BOA from secured credit card may increase until all documents received and reviewed, 4) WDO or Motion to waive, 5) Debtor appears to be a W2 employee per payment advices filed at ECF No. 22 & 24 and per 341 testimony; however, Debtor's Schedule I indicated Debtor is self-employed/1099, if 1099 Debtor to provide: 1099 Affidavit, 6) Affidavit of support, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/20/2025, 10) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI as Debtor files returns as Married, Filing Separately with no dependents, 11) Provide Proof of line: 6a, 6c and 8, Objection to Confirmation (25) MCLP Asset will file POC

VESTED

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

June 10, 2025 1:30 pm

25-12589-RAM Ernesto Torres

Plan served 3/16 (JULIO A. DE ARMAS, ESQUIRE)

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

Continue to 7/1:

Due on or before 6/13: 3) Amend Plan to include IVL, 4) Amend plan section II.B to disclose ATTY fees per 2016-B received pr turn over funds received per plan provision no debtor attorney fees exist, 5) Profit/Loss and Balance Sheet, Inventory and Business Bank statements and checks: #8771 (12/11/24-3/11/25 – COMPLETE), 7) Amend B.17 to disclose Acct#, 8) Income understated per debtor's taxes \$ 157,104.00 while CMI reflects \$102,949.32, 9) Plan does not pay debtor's calculation of disposable income CMI/DI \$4,096.11 x 60 = \$245,766.60, 10) Amend Sch. A/B# 11 and #12, 11) LF 10 and Sch. I is inconsistent-provide calculation of income, 12) Who owns acct#0147 transfers into acct# 3314 dated 11/18/24

VESTED

Recommendation updated

25-12550-RAM Camilo Bravo Treto

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 5/23

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

Confirm 1AP

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

25-12543-RAM Mauricio Rosero & Leida Paulina Rios Gallego

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Recommendation updated

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/13

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

Continue to 7/1:

Due on or before 6/13: 2) Amend Plan to include IVL, 3) Object or Conform to POC #2, 45) provide 401 K/Retirement/Pension, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/19/25, 7) documentation/calculation: CMI Form B122C-2 lines: 16, 18, 25, 41, 8) Plan does not pay debtor's calculation of disposable income CMI/DI \$640.14 x 60 = \$38,408.40, 9) Amend plan to include language in non-standard plan provisions (re: joint debtor is beneficiary to debtor's life insurance policy and turnover of life insurance proceeds if received during pendency of plan, NEW ISSUE: Bank acct# 3307 (3/10) Ck# 209 \$1500

VESTED

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

June 10, 2025 1:35 pm

25-12446-RAM

Nelson Alfredo Rosales & Lizzette Maria Torres

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption Value

Plan served 3/9

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 Bank Account Statements: Acct #5937 (12/6/24-2/12/25 or proof when acct was opened), 2) Object or Conform to POC #1 & #4, 3) amend plan to pay Ch 7 is \$7931, 4) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: Acct #9301 (3/1/25-3/6/25), 5) SOFA #27 details: What happened to business s assets, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/15-6/5/2025, 7) Amend Sch G to disclose description of collateral, 8) Income understated as deposits into bank account higher than gross income

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12397-RAM

Jesus Lopez Vilches

TRUSTEE'S OBJ TO EXEMPTIONS (19)

5pm for \$550.00

(MANUEL A. PERAZA, ESQUIRE)

Objection to Exemption Valuation

Plan served 3/8

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: 5/14-6/7/2025

25-12365-RAM

Julio Cesar Marquez & Wendy Marquez

ALSO ON AM, SEE PAGE 52

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/9

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

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

***Objection to Confirmation (34)** USA 2024 taxes 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.

25-12335-RAM

Esteban Alfonso Otano

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/7

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1) Bank Account Statements: #5056 (2/13-3/4/25), #4677 (3/1-3/4/25), # 2913 (12/4-12/31/24), 2) Explanation of debit and evidence of use #5056 2/3 \$1200, #2913 1/6 \$1500, 1/9 \$2000, 2/24 \$1000, 3) proof 2021 tax returns served on IRS then Object or Conform to POC #1 (claim based on Estimated amount), 4) amend plan to pay Ch 7 is \$47,011, 5) FMV Carmax (Not online offer) or J.D. Power of vehicles: 09 Ford, 05 Ford & 05 Chevy, 6) BDQ- Incomplete, Profit/Loss & Balance Sheet and Business Bank statements and checks: #6673 (3/1 - 3/4/25), #6725 (3/1 - 3/4/25), #6356 (12/4 - 1/14/25), 7) Explanation of debit and evidence of use #6356 2/10 \$3500, 2/3 \$1200, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/13-6/3/25, 9) Who owns bank acct #7293 large transfers, 10) Amend sch A/B to disclose bank acct #2913, 11) Provide Proof of Sch J line 6a, 6b, 6c, 12) Info on transfer SOFA (Boat), 13) provide Tolling Agreement,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-12305-RAM

Cristina Alicia Monier
(HAVEN DEL PINO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Plan served 3/5

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13: 1) LF 76 (Attorney Compliance with Claims Review) Due: 5/12-6/2/25, 2) Amend Sch A/B to disclose bank acct# 1833, 3) Amend Sch. I to include tax refund amount \$748.67, 4) Income understated large deposits into bank account

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12286-RAM

Fadette Olesco Andre
(MARK S. STEINBERG, ESQ.)

ALSO ON AM, SEE PAGE 52

Recommendation updated

Atty precalled

1AP served 4/23

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

Continue to 7/1:

Remains unresolved from 5/13 IRS claim based on Estimated amount with evidence tax returns filed with IRS

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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.

25-12278-RAM

Michael Rodney Williams
(CHRISTIAN PAUL LARRIVIERE, ESQ)

TRUSTEE'S OBJ TO EXEMPTIONS (23)

Objection to Exemptions: Wages, Pension

Recommendation updated

5pm for \$752.00

Plan served 5/2

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 12) Explanation of debit and evidence of use #1184 10/23 & 11/13 \$1003.28, 4) amend plan to Ch 7 is \$13,075.09 will increase with value of savings bonds, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/9/2025, 6) Amend Sch B line 17 to disclose Acct#5337 from direct deposit of paystub and provide months prepetition, 7) Provide Proof of Sch J line: 4a, 4c (overstated), 11 & 15d, 8) Amend Sch. A/B to include savings bond

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-12275-RAM

Zoyla Edwards

TRUSTEE'S OBJ TO EXEMPTIONS (26)

Objection to Exemptions: Valuation, Wages & FL eligibility

(CHRISTIAN PAUL LARRIVIERE, ESQ)

2AP served 5/21

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1) LF 76 (Attorney Compliance with Claims Review) DUE: 5/9-5/30/25, 2)

Provide Proof of Sch J line: 8, 9-10 (need 6 months of bills not bank statements), 3) plan does not fund (should be \$136.00)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12249-RAM

Joey Cortez

Recommendation updated

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 3/5

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 2) Plan does not fund properly: MONTH 1-60,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12239-RAM

Edgardo Roman & Melissa Roman

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Objection to Exemption valuation

Recommendation updated

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 5/30 (LATE)

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

Confirm 2 A Plan (no material change)

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

25-12222-RAM

Brittany Michelle Rhodes

TRUSTEE'S OBJ TO EXEMPTIONS (25)

Objection to Exemption valuation

Atty precalled

(MARK S. STEINBERG, ESQ.)

3AP served 4/11

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

Confirm 3A Plan

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

June 10, 2025 1:35 pm

25-12185-RAM Leroy Castro
5pm for \$1,048.14 (MICHAEL J BROOKS, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (31)

Objection to Exemption TBE, lawsuit

Recommendation updated

Atty precalled

4AP served 5/2

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Bank Account Statements: #0897 (11/28 – 12/31/24) & 3252 (2/16 – 2/28/25), 2) Explanation of debit and evidence of use #0897 1/8 \$1400, 3) FMV Carmax (Not online offer) or J.D. Power of vehicles: 15 Chevy, 4) business Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition),

Objection to Confirmation (40) Equity Auto does not pay replacement value, Till interest

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12141-RAM Jenny Gordon
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption 522p

Plan served 3/2

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Corporate tax returns: 2023-2024 (*Just4body K1 on personal return, need final return), 2) Bank Account Statements: #3363/4941 (2/24 – 2/27/25), #3876/3363 (2/24 – 2/27/25), #5798 (11/27 – 2/27/25), #8449 (11/27 – 2/27/25), 3) amend plan to pay Ch 7 is \$10,673.98, 4) BDQ-Updated 4.3.2024 version complete with all questions answered, 2024 Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 5) SOFA #27 details: What happened to business assets, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8-5/29/25

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12139-RAM Alba Perez Hernandez
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemptions: Valuation

ALSO ON AM, SEE PAGE 52

Plan served 3/2

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Bank Account Statements: #4848 (2/19/25-2/27/25), 2) Copy of check(s) and explanation/evidence of use Account #4848 12/3: \$4800, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8/2025, 4) Income understated per debtor's stubs \$4,850.95/m per ECF No. 6, 6) Amend Schedule A/B to disclose Publix stock and provide statements for 3 months pre-petition until date of filing

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12135-RAM Yurisan Barreto
(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 51

Recommendation updated

2 A Plan served 6/3 (LATE)

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

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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**

June 10, 2025 1:35 pm

25-12127-RAM

Jose Antonio Hernandez Perez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 3/2

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Bank Account Statements: Crypto Account (11/27/24-2/27/25 – SHOWING DB NAME), 2) Explanation of debit and evidence of use Acct #2340 2/7: \$1000, 2/13: \$1000 3) Object or Conform to POC #1, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/8-6/2/2025, 5) documental evidence of calculation: CMI Form B122C-2 line: 16, 18, 25 and 41, 6) provide Tolling Agreement(s) – transfer of vehicle to wife (\$3K) and from son for repayment (\$1K)X Provide explanation, trace and accounting of use of funds withdrawn from 401K

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12124-RAM

Julieta Silvana Lanza

Recommendation updated

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 6/2 (LATE)

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

Confirm 2 A Plan, (no material change)

Objection to Confirmation (23) Bank of America will file POC (61) Bridgecrest property replevined 1 year pre petition (63) Bank of America does not cure arrears

25-12108-RAM

Rafael Utrera

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions: Homestead/HOI Claim

Recommendation updated

Plan served 3/2

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Explanation of debit and evidence of use #9790 2/4: \$1711.54, 2/5: \$1681.54, 2) File Fee Application, 3) provide evidence IRS served with missing tax returns then Object or Conform to POC #4 (claim based on Estimated amount) 4) Object or Conform to POC #12, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 6) Provide Proof of Sch J line: 6a (evidence of \$500 not \$600), 6c (evidence of \$185.40 + 180.00 not \$400), 17a (evidence of \$860 not \$1349.00),

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-12069-RAM

Jeancarlo Felipe Castanho & Marta Castanho

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions: Over-Exempt Auto

ALSO ON AM, SEE PAGE 51

Recommendation updated

1 A Plan served 5/9

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 1) Object or Conform to POC #1 (claim based on Estimated amount proof taxes sent 5/31),

Objection to Confirmation (18) Shellpoint will file POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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**

June 10, 2025 1:35 pm

25-12025-RAM Jorge Luis Arias
(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 50

Recommendation updated

2 A Plan served 5/20

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

*If fee application granted, **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.

25-12014-RAM Luis Armando Gibert Leon & Nadiezna Escalona De La Cruz
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Plan served 3/1

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

Confirm Plan

25-11978-RAM Carlos Lamonte Malone
(AIMEE MELICH, ESQUIRE)

ALSO ON AM, SEE PAGE 50

2 A Plan served 5/19

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Amend section I to disclose valuation included; 2) Proof IRS served with 2019 and 2020 tax returns (cover letter or email to IRS); 3) Payments to Nissan in plan does not match amounts in Motion to Value (no order on docket); 4) CMI expense line 13 to Nissan of \$994.98 in excess of amount paid in plan of \$736.90, line 34 arrears for Americredit are amounts due under plan to creditor and should be on line 13; 5) Plan does not pay debtors calculation of disposable income to the general unsecured creditors of \$732.85 nor Trustee's calculation (see above) of \$1,009.48; 6) amend Schedule G to remove Volkswagen per attorney letter;

Objection to Confirmation (32) HSBC Bank will file POC (72) Nissan vehicle undervalued

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11969-RAM Eunice Milanes Cruz
(JESSICA SERRANO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (32)

Recommendation updated

Atty precalled

2AP served 6/4

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

Continue to 7/1: material change

Objection to Confirmation (39) NXT LVL Home requests sale of home

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-11954-RAM Andrea Pellegrini

ALSO ON AM, SEE PAGE 50

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/7

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.

25-11936-RAM Roger Alberto Buitrago & Consuelo S Buitrago

(PATRICK L. CORDERO, ESQUIRE)

Plan served 2/28

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1) Bank Account Statements: #2827-0000-0050 (2/1/25-2/25/25), #7785 & #0481 (1/1/25-2/25/25), #8353 (2/8/25-2/25/25), #7678 (1/21/25-2/25/25) & #3660 (1/22/25-2/25/25), 2) Explanation of debit and evidence of use #7678 12/2: \$1740, 12/31: \$1780, 3) LF 76 (Attorney Compliance with Claims Review) Due: 5/6-5/27/2025, 4) Income understated per debtor's taxes \$74,726.00 and income disclosed on CMI and not on Sch. I (AAA Income), 5) Provide Proof of Sch J lines: 4a, 4b, 4c, 6a, 7 (high for household size of 2), 9, 11, 12, 15c, 17a, 21,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11916-RAM Lilia Ana Gonzalez

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(HAVEN DEL PINO, ESQUIRE)

2 AP served 5/8

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

Confirm 2 A Plan

25-11899-RAM Sharon Denise Woods

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(MITCHELL J. NOWACK, ESQ.)

1AP served 4/16

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

Confirm 1 A Plan

Objection to Confirmation (22) (26) Exeter Finance 910 vehicle, equal payments, not de minimus payments, proof of insurance (mt to reduce interest rate DE#21)

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

June 10, 2025 1:35 pm

25-11855-RAM Liuvannia Alam

Recommendation updated

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 5/30 (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.

25-11854-RAM Anthony Humberto Vallejo

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/7

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.

25-11851-RAM Roberto Carlos Rodriguez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 2/26

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

Confirm Plan

25-11840-RAM Rachel Arencibia Rodriguez

Atty precalled

(JOSE BLANCO, ESQUIRE)

2AP served 5/22 (LATE)

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

Confirm 2 A Plan (No material change)

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

June 10, 2025 1:35 pm

25-11797-RAM

Karelia Martinez Carbonell

TRUSTEE'S OBJ TO EXEMPTIONS (20)

5pm for \$5,984.00

(MANUEL A. PERAZA, ESQUIRE)

Objection to Exemptions: Homestead/2 Living Units

1 A Plan served 5/20

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1) Provide explanation and evidence of use of the following withdrawals: #8759 1/13: \$1615.01 Evidence payment was to life insurance, 2) amend plan to pay Ch 7 is \$65,536.43 includes equity in duplex & date of filing bank balances, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/2/2025, 4) Income understated

Objection to Claim (17) Wilmington will file POC, no MMM filed

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11795-RAM

Maureen Queipo

ALSO ON AM, SEE PAGE 49

(RODOLFO DE LA GUARDIA, ESQUIRE)

Atty precalled

1 A Plan served 5/9

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1) Bank Account Statements: #7640/3475 (11/21 – 2/21/25), #0976 (11/21 – 2/21/25), 2) amend plan to pay Ch 7 is \$13,050.00 includes transfer, 3) FMV Carmax (Not online offer) or J.D. Power & payoff of vehicle (2021 Toyota), 4) provide Tolling Agreement(s) – 2013 Nissan Rogue valued at \$3,800 transferred to daughter in March of 2024 5) Object or conform to POC# 15, 6) Fee application not filed or set for hearing

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11790-RAM

John Michael Scott

ALSO ON AM, SEE PAGE 60

(DAVID LAZAROVIC, ESQUIRE)

Recommendation updated

Plan served 5/6

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

Atty precalled

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1) Object or conform to POC CT CL 1.4 – IRS secured \$71,060.00@ 7%; and priority \$55,523.93, 2) LF 76 (Due: 5/2-5/23/2025), 3) Amend plan to pay 100% of the allowed unsecured claims OR a) disposable income of CMI/DI \$10,781.67 x 60 = \$646,900.20, b) documentation/calculation: CMI Form B122C-2 lines: 16, 30, c) amend plan to pay Ch 7 of \$66,060.00 , d) Address asset issues: i) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit (CreatorKarma LLC-Quest 4b incomplete), ii) Profit/Loss & Balance Sheet, iii) provide 1 years of Robinhood statements per 2024 tax returns \$17,000,000 traded, iv) 401 K/Retirement/Pension, e) address income and expenses issues: i) and Business Bank statements and checks: #2431 (2/1/25-2/21/25), ii) Explanation of withdrawal/debit/transfer and evidence of use #2431 11/22: \$4282.51, 12/26: \$1671.81, 1/14: \$2116.87, 1/27: \$3956.86, 1/27: \$3502.09, 2/10: \$13,478, 2/20: \$3000, iii) Provide explanation of deposit on 11/6 of \$12,663.00, 1/7: \$5,000.00, 1/24: \$18,364.32, and in acct#2615 of 1/16 of \$39,150.00

Objection to Confirmation (27) USA IRS plan does not conform to POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11781-RAM

Noelio Sosa

Plan served 2/17

(HAVEN DEL PINO, ESQUIRE)

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 1) LF 76 (Attorney Compliance with Claims Review) Bar Date: 5/2/25, 2) amend plan to include 100% language; 3) amend plan to pay Ch 7 is \$303791.00; 4) amend sch A/B #6 – 11 to provide a value amount, 5) Amend plan to pay DI of \$2,650/m per Schedule J

Objection to Confirmation (19) HSBC Bank will file POC, no motion filed, 31% is \$1,280.30

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-11766-RAM

Dwayne Edward Anderson

TRUSTEE'S OBJ TO EXEMPTIONS (28)

Objection to Exemptions: Valuation & 401K

5pm for \$920.00

(YEVGENIY FELDMAN, ESQUIRE)

ALSO ON AM, SEE PAGE 49

Recommendation updated

Plan served 2/23

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

DISMISS: 2) file motion to value and hearing, 3) UNDISCLOSED BUSINESS PER TAX RETURNS, 4) plan does not pay

100% of the allowed unsecured claims

Objection to Confirmation (14) AmeriCredit valuation issue, Till is 9.5%, proof of insurance, inequal payments, inadequate protection

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.

25-11746-RAM

Mara Morena Ascunce

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemptions: Valuation

(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 5/19

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) provide Balance Sheet & Inventory for business, 2) LF 76 (Attorney Compliance with Claims Review) Due: 5/1-5/22/2025, 3) Plan does not fund in month 14, 4) Amend Plan Sect I to correct Nonstandard prov selection s/b "Included"

Objection to Confirmation (22) World Omni 910 vehicle treatment not disclosed

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11735-RAM

Alfredo Correa & Nora Yasmid Ruiz Perez

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemptions: Over exempt Auto & Personal Property

(PATRICK L. CORDERO, ESQUIRE)

Recommendation updated

Plan served 2/23

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Bank Account Statements: #7873/0729 (2/19 – 2/20/25 2) Who owns bank acct# 4597 large transfers, 3) Income understated – disclose art and jewelry income, 4) Proof of household income of all adults disclosed on Sch J and CMI (household member need all income not contribution), 5) Provide Proof of Sch J line: 7 (if not a household of 3), **NEW ISSUE:** undisclosed transfers to SAMUEL CORREA & NORA Y RUIZ 12/23 \$1,700, 1/2 \$1,450, 12/4 \$2,250,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11705-RAM

Ramon Adrian Bardelas Tabuada

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemptions: Valuation

(HAVEN DEL PINO, ESQUIRE)

Plan served 2/22

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

Continue to 7/1:

Due on or before 6/13: Remains unresolved from 5/13: 1) amend plan to pay Ch 7 is \$7050.82 , 2) LF 76 (Attorney Compliance with Claims Review) Due: 4/30-5/20/25, 3) Income understated per debtor's stubs \$7,103.25/m per payment advices filed at ECF No. 6, 4) Amend plan to pay DI of \$230.59/m per Schedule J once objectionable expense for student loan removed as plan does not provide for 100%

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-11701-RAM

Norma Cutino
ARDO A RODRIGUEZ, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Objection to Exemptions: Homestead

1 A Plan NOT served (LATE)

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1) Corporate tax returns: 2023-2024 (New Horizon Medical & Diagn), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/30-5/21/25, 3) plan does not pay attorney fees in full, 4) plan discriminates as it pays unsecured Claim #8 in full but does not pay other unsecured creditors in full, 5) Provide evidence that IRS served with 2020, 2021, 2023, and 2024 tax returns then object to claim, 6) 2023-2024 Corporate tax returns, 7) 3 months pre-petition bank statements (ending on the date of the petition) 8) amend plan to include IVL, 9) FMV of Vehicle appraisal or JD Power, 10) New Horizon Medical & Diagnostic Center: a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, b) Profit/Loss c) Balance Sheet e) Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 11) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI - CMI=2, Schedules I/J indicate 1, 12) need documentatal evidence and calculation: CMI Form BI22C-2 line: 16, 34 and 35, 13) Income understated

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11641-RAM

Iris De la Caridad Tundidor Suarez

(HAVEN DEL PINO, ESQUIRE)

Plan served 2/21

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Plan does not pay 100% of the allowed unsecured claims 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 4/29-5/20/25

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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.

25-11636-RAM

Christopher Lacayo

Recommendation updated

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 2/21

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Bank statement # 8509 amend to disclose on Schedule B, 2) Income understated per debtor's bank deposits \$11,000 - \$10,000 per months, 3) documentational evidence and calculation: CMI Form B122C-1 line 13, 16, 25, 41

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11630-RAM

Nicolas Torres

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption TBE

Recommendation updated

(KENNETH S. ABRAMS, ESQUIRE)

Plan served 5/8

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 1) Corporate tax returns: 2024 (MIAEXPRESS INTERNATIONAL, INC.), 3) Object or Conform to POC #3 Provide proof IRS served with taxes, 4) LF 76 (Attorney Compliance with Claims Review) Due: 4/29-5/20/2025, 5) Income understated per debtor's deposits in debtor's bank account from Weston FC, Inc. (\$5,645.45 a month) and CMI indicates income of \$3,500.00, 7) what are \$8,400 in outside services expenses on Schedule C of tax returns (Per letter it is paid from debtor to debtor)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-11621-RAM

Alex Perez

ALSO ON AM, SEE PAGE 48

1A Plan served 5/13 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 7/1:

Due on before 6/13: Remains unresolved from 5/13: 1) Info on transfer 22 Jeep & 23 Yamaha (FMV at time of sale), 2) provide Tolling Agreement(s) or proof of BLT per testimony of 2022 Jeep,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11586-RAM

Jodye Elaine Scavella

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(CHAD T. VAN HORN, ESQUIRE)

Objection to Exemption: life insurance/annuity

Recommendation updated

Atty precalled

1 A Plan served 5/28 (LATE)

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

Continue to 7/1:

Due on before 6/13: Remains unresolved from 5/13: 2) Creditor paid through the Plan has not filed a POC (Miami Dade County Public Housing bar date 8/18),

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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.

25-11570-RAM

Mirielis Bobadilla

ALSO ON AM, SEE PAGE 48

Plan served 2/27 (SAMIR MASRI, ESQUIRE)

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Amend Plan to include IVL, 2) Object or Conform to POC #1(claim based on Estimated amount lower than tax due on returns provided to Trustee), 3) Income understated per 2024 income of \$273,229.00 while CMI reflects income of \$108,000.00, 4) Bank statements and checks: 3 months pre-petition with copies of all checks and explanation of all debits in excess of \$999.99 (ending on the date of the petition) for each business including #0541 (11/14-2/14/25) (if no bank account in business name provide affidavit) ; 5) LF 76 (Attorney Compliance with Claims Review) Due: 4/25-5/13/2025, 6) FMV Carmax (Not online offer) or J.D. Power of vehicles: 16 CHEVY & 19 RAM, plus valuation of any vehicles/boats, etc. held in name of corporations: Ortega Boat Repair, 3780 Holding, Limitless Boat, and Mirielles Beauty Salon; 7) Provide an affidavit of SOFA #27 details: What happened to business assets of Ortega Boat Repair (tools etc.); 8) Provide list of all tools/asset held by Mirielles Beauty (per 341 testimony); 9) List of properties 3780 Holding is managing and name of owner and for each business delineate assets and liabilities, pursuant to testimony it appears business owns real property including a warehouse (3780 business). Per 2024 tax returns 3780 Holding LLC (business) has \$1,864,174.00 in assets, not a final return, provide detailed balance sheet with copy of loan documents to Inivista (including date and relation between debtor and owner) and all K1s issued for 2024;

Objection to Confirmation (25) *Ciras disposable income, chapter 7 liquidation, not good faith*

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11567-RAM

Jirma Elvira Zebede

(ALEXIS GARCIA, ESQUIRE)

2AP served 5/14

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

Confirm 2 A Plan

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

June 10, 2025 1:35 pm

25-11530-RAM

Mayra Caridad Ramos

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/12

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

Confirm 1 A Plan

25-11469-RAM

Madelyn Biarrieta

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption: valuation

Plan served 2/15

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 1) Corporate tax return 2) Explanation of debit and evidence of use #9157 11/29: \$1500, 12/16: \$2,806.95, 12/16: \$2,000.00, 1/31: \$1575, 3) Amend Plan to include IVL, 4) Provide Proof of Sch J lines: 6d, 7, 9, 11, 15b, 15c, 17a, 21, 5) Who owns acct# 0658 withdrawal to said acct on 12/16 from acct#2053, 6) Provide explanation of deposit in acct# 2053 on 12/16 of \$4,000.00

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11437-RAM

Scott Hutchison

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(MARIA I. ESCOTO-CASTIELLO, ESQ)

1 A Plan served 5/14

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13: 1) Explanation of debit and evidence of use #8503 10/23: \$2031, 10/30: \$1243.31, 11/29: \$1243.31, 12/31: \$1244.20, 1/30: \$1243.31 & #0969 11/15: \$2000, 2) Plan does not disclose treatment of all Sch G (Esusu/vill & Flex - lease without disclosure of what the contract is for), 3) provide Life Insurance Policy (Showing beneficiary name) or include turnover of life insurance proceeds language on plan, 4) SOFA #27 details: What happened to business assets, 5) LF 76 (Attorney Compliance with Claims Review) Due: 4/22-5/13/2025, 6) Income understated per debtor's deposits in bank acct# 8503 appx. \$9,000.00-\$13,000.00/month, 7) Plan does not fund month 1-60 (Trustee disbursing \$626.42/.9=\$696.02)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11405-RAM

Ruben Brito Pena

ALSO ON AM, SEE PAGE 48

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 5/27 (LATE)

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

If objection sustained, Confirm 3 A Plan (no material change)

Objection to Confirmation (31) USA does not conform to POC

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

June 10, 2025 1:35 pm

25-11384-RAM

Alain Daniel Moya

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption: valuation

(KATHY L. HOUSTON, ESQUIRE)

1AP served 5/7

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 1) BDQ for Fogon Caribeano -Updated 4.3.2024 version complete with all questions answered, 2) Copy of check(s) and explanation with evidence of use #1919 CK# 130 \$4369.99, CK#150 \$4369.99, CK#157 \$4369.99, CK# 177 \$4369.99, #6814 CK#6144 \$1200, 3) Explanation of debit and evidence of use #6814 2/24 \$3000 and 2/24 that total \$2,000.00 and 2/27 that total \$1,000.00, 4) LF 76 (Attorney Compliance with Claims Review) Due: 4/21-5/12/25, 5) Amend Sch /AB to disclose bank acct# 6814 pursuant to bank letter account opened 1/9/2025, 6) Income understated per debtor's deposits in bank statements both personal and business, 7) Amend Sch. A/B to disclose business: Fogon Caribeano Restaurant: Equipment assets listed on Sch. A/B# 39 and business listed on SOFA#27 and pursuant to testimony he financed purchase of business for \$100,000.00 in June, 2023-provide sale documents, gave deposit of \$45,000.00 for purchase of business from mini market debtor sold: El Gallito to purchase current business-per testimony Damnoy encompassed said business

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-11335-RAM

Alberto E. San Pedro

ALSO ON AM, SEE PAGE 47

Recommendation updated

(BEN R. HETFELD, ESQ.)

4 A Plan served 5/26 (LATE)

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

Continue to 7/1:

Due on before 6/13 plan does not pay 100% of the allowed unsecured claims with 100% language on plan (\$74,014.99 if objections sustained)

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

25-11267-RAM

Daniel Antonio Ovalle

Recommendation updated

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 5/27 (LATE)

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

Continue to 7/1:

Due on before 6/13 Plan does not pay 100% of allowed unsecured claims

Objection to Confirmation (30) *USA does not conform to POC*

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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.

25-11256-RAM

Maria Angeles Carreras

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Objection to Exemption: Valuation

ALSO ON AM, SEE PAGE 47

Recommendation updated

(MANUEL A. PERAZA, ESQUIRE)

Plan served 2/8

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

Confirm Plan

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

June 10, 2025 1:35 pm

25-11243-RAM

Hector Ramon Pupo

Atty precalled

(PATRICK L. CORDERO, ESQUIRE)

Plan served 2/7

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Remains unresolved from 4/15: , 2) Proof of household income of all adults disclosed on Sch I and CMI (household of 2 but no evidence of children and claims spouse lives separately) 3) Copy of check, explanation and evidence of use Bank acct# 5460 Ck#123 \$2047.80 (payment to individual)

Recommendation updated

25-11179-RAM

Linda Schweikart Johnson

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(ANDRES MONTEJO, ESQUIRE)

Objection to Exemption: Valuation

Recommendation updated

Atty precalled

1 A Plan served 5/13

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

Confirm 1 A Plan

25-11159-RAM

Michael Ivan Vidal & Stefanie Lopez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(YEVGENIY FELDMAN, ESQUIRE)

Objection to Exemption 522p, value

ALSO ON AM, SEE PAGE 47

Plan served 2/5

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Remains unresolved from 4/15: 1) provide statement of expenses from Corporate tax returns: 2024 (Elixir Holding Corp) not attached to tax return provided, 2) Bank Account Statements: #8278 (1/23/25-1/31/25), 3) Amend Plan to include IVL, 4) Object or Conform to POC #9,(bificated – secured portion must be in plan to discharge unsecured portion) 5) Profit/Loss & Balance Sheet, Inventory 6) 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), 7) evidence and calculation of CMI Form B122C-1 line 5 (deposits into personal account higher than income), 8) evidence of use and explanation of #9110 11/15 \$1,200, 11/19 \$1,100,

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

25-11139-RAM

Ediel Fuentes

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(CHRISTINA VILABOA-ABEL, ESQUIRE)

Objection to Exemptions: TBE & Valuation

Atty precalled

3 A Plan served 6/5 (LATE)

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

Confirm 3 A Plan (no material change)

Recommendation updated

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

June 10, 2025 1:35 pm

25-11125-RAM

Cynthia Whitmore Kovacs

TRUSTEE'S OBJ TO EXEMPTIONS (30)

Objection to Exemption: TBE

ALSO ON AM, SEE PAGE 46

Atty precalled

(CHAD T. VAN HORN, ESQUIRE)

1 A Plan served 5/2

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Remains unresolved from 4/15: 1) provide Tolling Agreement(s): \$1,050.00: friend, Brandon Alvarez REMOVED 100% LANGUAGE and did not provide: 1) Bank Account Statements: #5895 (10/31 – 11/5/24) 2) Explanation of debit and evidence of use over \$999.99:#5895 11/18 \$1,000, 11/25 \$1,000, 11/25 \$1050, large transfers to Ray's auto 3) Ch 7 is \$13,122.49 PLUS \$1,050.00 transfer to friend as claiming BLT for account number 5895 but titled in debtor's name no evidence of the source of deposits

Objection to Confirmation (44) USA does not conform to POC (57) USA 2019, 2018, 2020, 2021, 2022, 2023 and 2024 taxes unfiled

25-11056-RAM

Rayan Alexander Tojil

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemptions: Life Ins. & Valuation

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 4/15

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

Continue to 7/1:

Due on before 6/13: Remains unresolved from 5/13 Objection to claims not set for hearing or resolved

Objection to Confirmation (32) USA does not conform to POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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.

25-11020-RAM

Carlos Alberto Maldonado

ALSO ON AM, SEE PAGE 46

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/22 (LATE)

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

*If objection sustained, **Confirm 1 A Plan (no material change)***

25-10991-RAM

Humberto Michel Lara

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 5/21

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

Confirm 3 A Plan

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

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

June 10, 2025 1:35 pm

25-10958-RAM

Lexfrank Carrillo Bauta & Gretel Carrillo

ALSO ON AM, SEE PAGE 45

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 5/7

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.

25-10949-RAM

Keith Reid & Chanika Nicole Coleman

ALSO ON AM, SEE PAGE 45

(PAUL N. CONTESSA, P.A.)

Recommendation updated

Atty precalled

1 A Plan served 4/17

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 1AP does not disclose treatment of Mr. Cooper, Lakeview Loan,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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.

25-10901-RAM

Alejandro Burgaleta, Sr.

5pm for \$627.76

(ANTHONY RODRIGUEZ, ESQUIRE)

2AP served 4/10

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

Confirm 2 A Plan

25-10893-RAM

Sergio Efrain Perez

(PATRICK L. CORDERO, ESQUIRE)

2AP served 3/27

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

Confirm 2 A Plan

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

June 10, 2025 1:35 pm

25-10891-RAM

Maria Dolores Urquiaga

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption valuation

(TERESA M. ALVAREZ, ESQUIRE)

1 A Plan served 5/2

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

Confirm 1 A Plan

25-10870-RAM

Mario Alvarez & Natividad Alvarez

ALSO ON AM, SEE PAGE 44

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 5/22 (LATE)

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

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

25-10863-RAM

Al Monroy & Esneda Monroy

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemptions:522

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 5/16

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

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

25-10849-RAM

Claire Marie Powell Taylor

Recommendation updated

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/29 (LATE)

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Remains unresolved from 4/15: 1) Object or Conform to POC #10 (2024 based on Estimated amount,), If objection sustained, secured IRS not paid in full. 2) Statements Business Bank statements and checks: TD Bank #0697 (10/27/24-1/27/25), per debtor's business questionnaire 5) Provide evidence of CMI line 5 expenses (credit card is paying what expenses)

Objection to Confirmation (37) Wells Fargo plan does not provide for Claim #3

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

June 10, 2025 1:35 pm

25-10805-RAM

Hector Jose Caraballo

Recommendation updated

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 5/31 (LATE)

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

Confirm 2 A Plan, (no material change)

25-10778-RAM

Eduardo Batista

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption: Homestead/522(p) & Valuation

ALSO ON AM, SEE PAGE 44

1 A Plan served 5/21 (LATE)

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

*If objection sustained and debtor agrees to abate objection to exemptions, **Confirm 1 A Plan (no material change)***

25-10704-RAM

Demetrio Osmani Cardenas Garcia & Yoleine Lorenzo Torres

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption: Overused Personal Property

ALSO ON AM, SEE PAGE 43

2 A Plan served 5/27 (LATE)

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

*If objection sustained, **Confirm 2 A Plan (no material change)**
(Scrivner's error on Yoleine's social security number)*

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

25-10675-RAM

Jorge Munoz

ALSO ON AM, SEE PAGE 43

(SAMIR MASRI, ESQUIRE)

Recommendation updated

3 A Plan served 5/30 (LATE)

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

Continue to 7/1: material change

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-10642-RAM Belkis Sosa

Recommendation updated

(JAMES W. SCHWITALLA, ESQUIRE)

1 A Plan served 5/9

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

Continue to 7/1: to be heard with objection

Objection to Confirmation (25) Wilmington Savings will file POC

25-10629-RAM Carlos Perez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions: BLT

ALSO ON AM, SEE PAGE 43

1 A Plan served 4/22

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Object or Conform to IRS Ct Cl #8.3 (Priority portion 2024 taxes are estimated, 2) Object or Conform to POC #23

Objection to Confirmation (16) Federal Home plan does not disclose treatment of claim (32) Guadalupe Perez DSO arrears, regular payment of \$4,000/m

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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.

25-10605-RAM Florencia Hane

TRUSTEE'S OBJ TO EXEMPTIONS (30)

(MICHAEL S. HOFFMAN, ESQUIRE)

Objection to Exemptions: Valuation & SSI Trace

ALSO ON AM, SEE PAGE 42

Recommendation updated

4 AP served 5/16

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 4/15: A) Attorney must keep all fees over safe harbor (\$5,000.00) in trust account until Fee Application granted, B) Trustee reserves the right to request additional documents, explanations, or legal argument pending resolution of the only unsecured creditors investigation and objection to confirmation. Trustee reserves the right to amend her deficiency to include any asset, income, or other objection discovered by the unsecured creditor. **NEW ISSUES:** Amend plan to conform to POC #3 of IRS

25-10597-RAM Yuleidy Reyes Echevarria

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(MANUEL A. PERAZA, ESQUIRE)

Objection to Exemptions: EIC & Valuation

2 A Plan served 5/24 (LATE)

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

Confirm 2 A Plan (no material change)

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

June 10, 2025 1:35 pm

25-10578-RAM Carlos Perez

(MARY REYES, ESQ.)

3AP served 5/6

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

Confirm 3 A Plan

Objection to Confirmation (35) USA does not conform to POC

25-10559-RAM Luis Reyes

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (14)

Objection to Exemptions: Life Ins.

Plan served 1/24

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Plan does not pay 100% of the allowed unsecured claims: 1) Object or Conform to POC #6 & #7, 2) Bank statements #9040 1/16-1/21/25, #0504 10/21-11/30/24, 11/1/25-1/21/25, #1887 10/11-1/21/25, #3377 10/21-1/21/25 or proof when account was closed, 3) Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: #9040 11/5 \$1391.00, 11/12 \$1000.00, 11/25 \$2289.80, 12/3 \$1348.73, 12/11 \$1000.00, 12/26 \$1000.00, 1/6 \$1000.00, 4) amend plan to pay Chapter 7 of \$33,749.00, 5) DBQ with all questions answered, 6) Profit/loss and balance sheet, 7) Amend CMI and Schedule I to include spouses income, 8) income understated per bank account deposits of \$9,504.88 per month, Objection to Confirmation (25) USA 2024 tax returns not served

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.

25-10503-RAM Marilyn Pons Diaz & Fermin Enrique Paneque Cabrera

(ISMAEL JOSE LABRADOR, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (22)

Objection to Exemptions: Homestead/522(p)/Valuation/Ins.

3 A Plan served 5/14

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

Confirm 3 A Plan

25-10479-RAM Rigoberto Gonzalez

(JERRY BORBON, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (23)

Objection to Exemption: Wages

2 A Plan served 5/16

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Remains unresolved from 4/15 1) Amend plan to properly disclose treatment of all Sch D creditors place in one section (NewRez, Ocean Bank, US Bank, PNC, Capital One are listed in conflicting sections): Section III.A. are payments by Trustee, Section III. B are valued, Section III.C. are avoided, Section III.D are surrendered, and Section III.E are direct payment (providing stay relief), for all creditors on Schedule D and G, 2) Object or Conform to POC, #11, and #15 (arrears not addressed in plan – object as paid direct by debtor or amend plan to pay through Trustee with arrears and regular payment), 3) provide Tolling Agreement(s) Business to daughter: Apex Roofing Products LLC (Preferential transfer of business)

Objection to Confirmation: (25) NewRez treatment not disclosed (27) (38) Ocean Bank treatment not disclosed (3 claims)

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**

June 10, 2025 1:35 pm

25-10402-RAM

Roberto Jose Ramirez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions: Homestead

1A Plan served 5/22 (LATE)

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 1A Plan (no material change)***

25-10398-RAM

Mayda Enid Urdanivia

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(KENNETH S. ABRAMS, ESQUIRE)

Objection to Exemptions: SSI

Recommendation updated

Atty precalled

1 A Plan served 6/4 (LATE)

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

Continue to 7/1 to be heard with objections

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

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

25-10393-RAM

Augusto Cuesta

TRUSTEE'S OBJ TO EXEMPTIONS (28)

(JAMES ALAN POE, ESQ.)

Objection to Exemptions: Homestead & TBE

Plan served 1/31

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Remains unresolved from 4/15: 1) Amend plan to remove payments creditors secured by property sold, **AND** 2) amend plan to fund each month, **AND** 3) Creditor in plan has not filed POC and Debtor to amend plan to remove creditor or file POC on their behalf, **AND** 4) Object or Conform to POC #2 (claim based on Estimated amount), #3, #4, # 5, #6 & DE#11 and to include POC numbers on plan **AND** 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/26-4/16/25) **AND** 6) amend plan to remove lump sum or provide written agreement from creditors, **AND** 7) amend plan to pay 100% of the allowed unsecured claims **OR** a) provide Corporate tax returns: 2023-2024, b) At time of Trustee's review, no Order on docket re: Extending the Automatic Stay (hearing was 2/11/25) c) amend plan to pay Chapter 7 of \$512,931.32

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

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

25-10389-RAM

Roque Gavilla

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions: life insurance

1 A Plan served 4/15

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

Confirm 1 A Plan

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

25-10333-RAM

Camila Maria Cabre Salup

ALSO ON AM, SEE PAGE 42

(MANUEL A. PERAZA, ESQUIRE)

2AP served 5/20

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

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

25-10283-RAM

Fran Jessica Spann

ALSO ON AM, SEE PAGE 41

(ANDRES MONTEJO, ESQUIRE)

Recommendation updated

Atty precalled

1AP served 3/25

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

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

Objection to Confirmation (13) Habitat for Humanity of Greater Miami feasibility, 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.

25-10280-RAM

Jorge Saez & Heidy Saez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(AIMEE MELICH, ESQUIRE)

Objection to Exemption valuation

Atty precalled

3 A Plan served 4/18

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

Continue to 7/1:

Due on or before 6/13: Provide bank statements with disability deposits

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-10233-RAM

Pavel Morales

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption valuation

1 A Plan served 5/7

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**

June 10, 2025 1:35 pm

25-10165-RAM Heather Micheline Minty
(JOANN M. HENNESSEY, ESQUIRE)

Recommendation updated
Atty precalled

4AP served 6/5 (LATE)

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

Continue to 7/1 to be heard with objections (after service of objection on necessary parties)

Objection to Confirmation (23) Bank of America will file POC (61) Bridgecrest property replevined 1 year pre petition (63) Bank of America does not cure arrears

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

25-10100-RAM Ziggy Ramic
(MICHAEL J BROOKS, ESQUIRE)

ALSO ON AM, SEE PAGE 41
Recommendation updated
Atty precalled

10AP NOT served

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16: Remains unresolved from 4/15 1) File Fee Application, 2) Object or Conform to POC #4.4 (claim based on Estimated amount) & #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) **10 AP NOT REVIEWED AS LAST PLAN SERVED WAS 7TH AP IN APRIL AND ON FACE STILL DOES NOT PAY 100% OF ALLOWED UNSECURED CLAIMS**

Objection to Confirmation (67) USA does not conform to POC I

f 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.

24-23691-RAM Kevin Ray McDonald
(LAILA GONZALEZ, ESQ.)

Atty precalled

2 A Plan served 5/9

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

Confirm 2 A Plan

24-23662-RAM Gustavo Sardina
(TIMOTHY S. KINGCADE, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (21)
Objection to Exemption TBE, Property
ALSO ON AM, SEE PAGE 41

Plan served 1/4

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 Plan does not conform to objection to claim filed by debtor

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

June 10, 2025 1:35 pm

24-23654-RAM

Marcella Margarita Barbosa

ALSO ON AM, SEE PAGE 40

(MICHAEL H. JOHNSON, ESQUIRE)

4AP served 5/12

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

*If motion for reconsideration denied, **Confirm 4 A Plan***

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 5/16

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

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

24-23639-RAM

Ramon Seijo

ALSO ON AM, SEE PAGE 40

(JOSE BLANCO, ESQUIRE)

Recommendation updated

Atty precalled

1AP served 3/20

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

Continue to 7/1 issue with IRS

Objection to Confirmation (62) USA 2024 tax return unfiled

24-23635-RAM

Maritza Inoa Pimentel

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(JOSE BLANCO, ESQUIRE)

Objection to Exemption 522p, valuation

ALSO ON AM, SEE PAGE 40

1 A Plan served 5/21 (LATE)

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

*If debtor agrees to abate objection to exemptions, and objection sustained, **Confirm 1 A Plan (no material change)***

24-23627-RAM

Alexis Suarez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(CHAD T. VAN HORN, ESQUIRE)

Objection to Exemption: TBE

ALSO ON AM, SEE PAGE 39

2 A Plan served 6/5 (LATE)

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

Confirm 2 A Plan (no material change)

Atty precalled

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.

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

June 10, 2025 1:35 pm

24-23534-RAM

Yankiel Benitez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption: Valuation

ALSO ON AM, SEE PAGE 39

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 5/3

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

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

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

24-23528-RAM

Vicki Lee Rodriguez

ALSO ON AM, SEE PAGE 38

(PATRICK L. CORDERO, ESQUIRE)

5 A Plan served 5/21

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 Plan does not conform to Objection to Claim

Objection (15) Rocket Mortgage will file POC (42) USA plan does not conform to POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

24-23245-RAM

Odalmis Gutierrez

Atty precalled

(HAVEN DEL PINO, ESQUIRE)

2 A Plan served 6/4 (LATE)

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

Continue to 7/1 Plan does not fund month 5-60; (should be \$2,895.81)

Objection (13) Rocket Mortgage will file POC (32) USA plan does not conform to POC

24-23118-RAM

Luis Manuel Varona Aguilar

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemptions: Valuation

(MANUEL A. PERAZA, ESQUIRE)

2 A Plan served 5/13

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

Confirm 2 A Plan

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

June 10, 2025 1:35 pm

24-23074-RAM Efrain Munoz Martinez

(JORDAN E BUBLICK, ESQUIRE)

1 A Plan served 4/26

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

Continue to 7/1:

Due on before 6/13 to permit Trustee to review Deeds and Checks

DISMISS NOT RECONVERT

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

(JOSE P. FUNCIA, ESQUIRE)

Recommendation updated

Atty precalled

3 A Plan NOT served

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

Continue to 7/1 for additional information 3) Amend plan to pay disposable income of \$691.28 as CMI Form B122C-2 line 22 is overstated and not deducted by the health expenses on line 7 (see instructions on line 22: "Include only the amount that is more than the total entered in line 7.") Total of pre-petition expenses provided is \$2,459.37 divided by 6 is \$409.90 less the amount on line 7 of \$332.00 is \$77.90 per month on line 22. Trustee has not requested evidence that the expenses are reoccurring and not unusual expenses.

24-22992-RAM Denise Vanessa Green

(JAMES ALAN POE, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (25)

Objection to Exemptions: Homestead/522(p) Issue/401K

Atty precalled

Plan served 12/27

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

Continue to 7/1:

Due on or before 6/13: 1) Sect III.A.1 references MMM Adequate Protection, Amend Plan Sect I and Sect IX accordingly., 2) Address creditor objection to confirmation, 3) LF 76 (Attorney Compliance with Claims Review) Due between :02/20-3/13/2025, 4) Amend Plan to pay 100% of the allowed unsecured creditors OR a) amend plan to pay the Chapter 7 liquidation of \$10,801.00 to the unsecured creditors (may increase), b) amend plan to pay disposable income of \$2,589.50 to the Trustee each month, c) Bank Account Statements: #0620-01/73 (10/1 – 11/30/24) – COMPLETE & (12/1 – 12/12/24) and #8351/4669 (9/12 – 11/8/24) – COMPLETE & (12/10 – 12/12/24) : #9329 (9/12 – 9/30/24) – COMPLETE & (11/30 – 12/12/24) , #7857 (11/30 – 12/12/24) d) Amend Plan to include in other provisions: IVL (Miami) , e) FMV Carmax (Not online offer) or J.D. Power, and payoff of vehicles: 2016 GMC Terrain , f) 401 K/ Retirement/Pension g) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, h) Income understated – unable to be determined as tax returns have not been provided , i) Amend plan to pay DI of \$2,589.50/m per Schedule J,

Objection (19) Deutsche Bank object to MMM payment less than \$1,012.15

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

24-22918-RAM Jorge Pacheco

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemptions: Valuation

ALSO ON AM, SEE PAGE 37

2 A Plan served 4/29

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

*If objection sustained (and proof IRS served with tax returns), **Confirm 2 A Plan***

Objection to Confirmation (44) USA 2018-2023 tax returns not filed

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

June 10, 2025 1:35 pm

24-22791-RAM

Brian Lee Stark & Brenda Liz Stark

(CHAD T. VAN HORN, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (22)

Objection to Exemption wages, personal auto

1 A Plan served 5/1

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

Confirm 1 A Plan

24-22633-RAM

Jovanny Santiago Escorcia

5pm for \$5,680.58

(CHRISTIAN PAUL LARRIVIERE, ESQ)

1 A Plan served 5/13

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

Continue to 7/1:

Due on or before 6/13: Remains unresolved from 5/13 1) creditor paid through plan has not filed POC (Amerant Bank bar date 4/24), 2) Object or Conform to POC# 8 (Miami Dade) & #10 (Windstream)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

Objection to Confirmation (39) Windstream Capital will file POC

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

24-22572-RAM

Celia Juana Cardoso

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemptions Valuation

Recommendation updated

2 A Plan served 5/30 (LATE)

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

Continue to 7/1: material change

Objection (18) Space Coast Credit Union value exceeds amount owed, till rate, adequate protection

24-22558-RAM

Meyellin Elizabeth Galeano

(LIZZIE M. RAMOS, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (31)

Objection to Exemption TBE, 222.25(4)

3 A Plan served 5/12

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

Confirm 3 A Plan

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

June 10, 2025 1:35 pm

24-22462-RAM

Eric A Zurita & Nepda D Zurita

TRUSTEE'S OBJ TO EXEMPTIONS (30)

Objection to Exemption Auto and valuation

(RODOLFO DE LA GUARDIA, ESQUIRE)

ALSO ON AM, SEE PAGE 36

3 A Plan served 5/8

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13 treatment of Claim #6 and #5 are not included in pay direct section nor include stay relief language which is required for claims paid direct

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

24-22417-RAM

Raul Enrique Sosa

TRUSTEE'S OBJ TO EXEMPTIONS (48)

Objection to Exemptions Homestead/522(p) issue

(DIEGO GERMAN MENDEZ, ESQUIRE)

ALSO ON AM, SEE PAGE 35

5 A Plan served 4/28

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

DISMISS DEBTOR FAILED TO CURE on or before 5/16 Remains unresolved from 2/11: 1) Debtor has not filed POC for A&D Mortgage nor filed adversary to impose the stay as relief was granted on 1/29/2025 and plan did not include payments until 2/7/2025. 2) Estimated amounts on POC #A3, need evidence that IRS served with returns/forms required prior to the meeting of creditors for 2018-2023 WT-FICA, 2018-2023 FUTA, and 2022 Income Objection with no evidence is not sufficient

Objection (24) (56) Ford not in plan not discharged (46) Bank of America plan does not disclosed treatment of claim

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

24-22349-RAM

Leyli Fiscella Salazar

ALSO ON PM, SEE PAGE C-035

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 4/7

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

Continue to 7/1:

Due on before 6/13 Remains unresolved from 5/13: Object or conform to POC #2 and if motion to allow late claim amend to Claim #7

Object to POC CT CL#7 -Space Coast Credit Union (44) USA Plan does not conform to POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

24-22156-RAM

Camarla Talsa Lennon

ALSO ON AM, SEE PAGE 34

(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 7/1:

Due on before 6/13 Remains unresolved from 5/13 Plan does not conform to amounts on objection to claim, nor PPMF (5/21)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

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

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**

June 10, 2025 1:35 pm

24-21941-RAM Freda Alcausin Arzadon

ALSO ON AM, SEE PAGE 34

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 4/28

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

*If objection sustained and proof IRS served with 2020 tax returns, **Confirm 3 A Plan***

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

24-21735-RAM Pedro Luis Morales

(PATRICK L. CORDERO, ESQUIRE)

PENDING OVER 6 MONTHS

2 A Plan served 5/5

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

Confirm 2 A Plan

24-21489-RAM Ingrid Lillian Laos

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(CHRISTINA VILABOA-ABEL, ESQUIRE)

Objection to Exemption Valuation

ALSO ON AM, SEE PAGE 33

PENDING OVER 7 MONTHS

5 A Plan served 4/18

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

*If objection sustained and motion granted, **Confirm 5 A Plan***

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

24-20510-RAM William Ugalde

Recommendation updated

(JORDAN E BUBLICK, ESQUIRE)

PENDING OVER 8 MONTHS

4AP served 6/7 (LATE)

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

JUDGE: Memorandum (90) Objection (39) (79) Caterpillar Financial missing part of collateral 1) Debtor must provide evidence that IRS served with 2019 tax returns per POC #1 (Debtor must provide evidence that IRS served with 2019 tax returns per POC #1 estimated claim), 2) need supplemental fee application

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

June 10, 2025 1:35 pm

24-19861-RAM Gwendolyn Mack
(PAUL N. CONTESSA, P.A.)

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemption TBE

Atty precalled

PENDING OVER 8 MONTHS

1 A Plan served 5/16

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13: 1) Debtor has not filed POC for Creditor in Plan (The Bank of NY Mellon & Shellpoint Mtg bar date 4/23), 2) Object or Conform to POC #2 (\$52,095.87 PRIORITY), 3) 1AP does not fund month 9-60, 4) Bank Account Statements: #5237 9/18-9/25/2024 #5229 9/24-9/25/24, 5) Explanation of withdrawal/debit/transfer and evidence of use #5237 9/3 \$1003.60 (2), 6) Amend Sch A/B to disclose acct #5237, 5229 and Cash app, 7) Provide Proof of Sch J line 6a, 6b, 6c, 7, 21, 8) provide Tolling Agreement (daughter \$1000.00),

Objection to Confirmation (16) Bank of NY Mellon will file POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

24-19406-RAM Jorge L. Parra Castaneda

Plan served 9/18 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 7/1:

Due on or before 6/13 Remains unresolved from 5/13 1) Amend Plan to include IVL, 2) Plan does not disclose treatment of all Sch G (Gm Financial), 3) Object or Conform to POC #1, 4) amend plan to pay Ch 7 is \$20,844.69 , 5) BDQ (United Freight Trans Corp Quest 1-H, 1-I, 2, 3G incomplete) (United General construction Quest 1G incomplete), Profit/Loss & Balance Sheet, 6) Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: Acct#9237 (ALL), 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (higher than tax returns), 8) provide Spouse's pay advices, 9) Provide Proof of Sch J line 15c (insuring more vehicles than disclosed) , 17a, 6a, 6d, 7, 8 & Objectable Line 21 (FI Prepaid), 10) documentation/calculation: CMI Form B122C-1 line 13 (evidence not used for household), 11) Debtor is married on CMI and not married on SOFA, legally married amend to correct inconsistency

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 6/13

24-19399-RAM Martha Calderon

(RODOLFO DE LA GUARDIA, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (28)

Objection to Exemption TBE

ALSO ON AM, SEE PAGE 32

Atty precalled

PENDING OVER 8 MONTHS

1 A Plan served 12/19

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

*If objections sustained and motion granted, **Confirm 1 A Plan***

Objection (22) PNC Bank Object to valuation

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

24-19309-RAM Janet Rodriguez

(JAMES ALAN POE, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (45)

Objection to Exemption value

ALSO ON AM, SEE PAGE 32

1 A Plan served 4/25

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

Confirm 1 A Plan

Recommendation updated

Atty precalled

DISMISS NOT RECONVERT

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

June 10, 2025 1:35 pm

24-19153-RAM

Estela Almanzar Ortiz

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(RODOLFO DE LA GUARDIA, ESQUIRE)

Objection to Exemption TBE, BLT

Recommendation updated

Atty precalled

PENDING OVER 9 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 7/1 NO FURTHER CONTINUANCE: Remains unresolved from 12/10 Amend plan to pay \$25,000 to unsecured creditors OR amend CMI to include all of debtor and spouse's income: Income understated per bank deposits (statement dated) 9/26 \$15,248.64, 8/29 \$21,720, 7/30 \$18,967, 6.27 \$18,661 debtor claims income is "loan from" husband, *Amended CMI Dated 5/27 Includes \$5,857.57 Per Month Of Marital Adjustment Expenses only \$2,705.43 of evidence (Per credit card and personal loan statements received principal of credit cards is \$76783.86 which over 60 months is \$2,132.40 (business credit cards not included as business profit/loss and balance sheet not provided (still need 3 month) "Car Payment (Proof Not Used By Household)*

24-14457-RAM

Frank Gil & Neysa Amelia Capaz

Atty precalled

(JAMES ALAN POE, ESQ.)

PENDING OVER 13 MONTHS

3 A Plan served 1/24

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 7/23: 1) The plan does not conform to POC #23 Florida DOR for \$82,110.40 nor is there a hearing set on an objection to claim 2) provide evidence of use: Acct#28113/4: \$2000, 3/6: \$1300, 3/15: \$1050, 3/15: \$3750.73, 3/18: \$2010, 3/25: \$8500, 2/15: \$3750.70, 2/16: \$2700, 2/22: \$1655.83, Acct#4234 2/15: \$1100, 3/5: \$1000, 3/11: \$1000, 3/27: \$9000, 3) Explain why debtor is transferring funds into undisclosed account #4881 ("Transfer to Checking #4881" not a ACH withdrawal.)

24-13109-RAM

Jose Eduardo Nevarez

TRUSTEE'S OBJ TO EXEMPTIONS (43)

\$287.60 (no pymt after converted)

(JOSE BLANCO, ESQUIRE)

Objection to Exemption not eligible for Florida exemption

ALSO ON AM, SEE PAGE 24

Recommendation updated

Atty precalled

3AP served 5/28 (LATE)

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

Confirm 3 A Plan (no material change)

*** RECONVERT NOT DISMISS ***

24-12108-RAM

Paola Angulo

TRUSTEE'S OBJ TO EXEMPTIONS (33)

(JOSE BLANCO, ESQUIRE)

Objection to Exemption: Homestead/Personal

ALSO ON AM, SEE PAGE 23

Recommendation updated

Atty precalled

PENDING OVER 15 MONTHS

4AP served 9/20

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

Continue to 7/1 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,

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

June 10, 2025 1:35 pm

24-11254-RAM

Maria E Ydrovo

Recommendation updated

(BROOKS RICHARD SIEGEL, ESQUIRE)

PENDING OVER 16 MONTHS

11 A Plan served 5/30 (LATE)

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

DISMISS DEBTOR FAILED TO CURE before 5/16 1) Select Portfolio: 11AP mathematically pays \$12,853.92 toward \$12,999.11 arrears,

Objection (30) Bank of NY Mellon will file POC (131) Ludlum Lakes Debtor has only made 4 post-petition payments directly to the association (140) Ludlum Lakes: payment change and request for disbursement

24-23100-RAM

Ricardo Iborra Perez and Karen Rodriguez Wanton

Atty precalled

(MICHAEL J BROOKS, ESQUIRE)

9AP served 4/10

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

Continue to 7/1:

Due on before 6/13 NO FURTHER CONTINUANCES: 1) **EVIDENCE** of use from account #1847 (Karen's personal bank account not the business bank account) 2) explanation of debit and evidence of use Acct #6033 (Business account), 3) Income understated, 4) Bad faith (see deficiency for specifics)