
25-24417-RAM	Jonathan Jose Olivas (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (19) <i>Valuation</i>
--------------	---	--

Plan served 12/10

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

Confirm Plan

**** Pending the filing of LF76 (Bar Date: 02/13/26) ****

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24372-RAM	Mirna Maria Calatayud (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (16) <i>Valuation</i>
--------------	--	--

1 A Plan served 1/10

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

Confirm 1A Plan

****Pending the filing of LF 76 Bar Date: 2/13/26****

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24338-RAM	April Yolanda Brown (ROBERT A. STIBERMAN, ESQUIRE)
--------------	---

Plan served 12/7

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

Continue to 3/17:

Due on or before 2/13: 2) Bank Account Statements: CashApp (9/4-12/4/25) & DCFCU (9/4-12/4/25), 3) Explanation of withdrawal/debit/transfer and evidence of use: #0200-3011 9/4 \$1112.85, 10/2 \$1113.41, 12/13 \$2023.59, 4) 2016(b) and Plan do not match-amend (total paid pre-petition), 5) Amend Plan Section II.B – payable fees and balance due do not match, 6) Amend Plan Section V to correct typo (s/b 36), 7) Pending the filing of LF 76 Bar Date: 2/12/2026

VESTED

25-24326-RAM Pedro Wilfredo Perez & Maria Teresa Perez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/7

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

Continue to 3/17:

Due on or before 2/13: 1) Object or Conform to: POC# 1, 2) Pending the filing of LF 76 Bar Date: 2/11/26, 3) Provide Tolling Agreement(s) car gifted

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24324-RAM Yordanis Salazar Arguelles
(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/7

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

Confirm Plan

** Pending the filing of LF76 (Bar Date: 2/11/26) **

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24315-RAM Yaniel Ortega & Dania Marta Infante
(SANDRA NAVARRO, ESQ)

1 A Plan served 1/20

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

Continue to 3/17:

Due on or before 2/13: 1) Bank Account Statements: #0469 (10/24-11/23/25), Crypto (9/3-12/3/25), 2) Explanation of debit/transfer and evidence of use: #1220 12/15 1000, 12/15 \$1900, 3) Object or Conform to: POC# 1, 6) Pending the filing of LF 76 Bar Date: 2/11/26, 7) Documentation/calculation: CMI Form B122C-2 line 16 (reduce by 1/12 of tax refund \$337.66/month), 22 (reduce by line 7 per instructions), 41 (401k loan to be calculated as payments due over next 60 months divided by 60 not amount withheld = loan is \$1589.37/60 is \$26.50),

VESTED

25-24288-RAM Yusmel Castillo Amador
(MANUEL A. PERAZA, ESQUIRE)

Plan served 12/6

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

Continue to 3/17:

Due on or before 2/13: 1) Kastle Entertainment Solutions Corp: Profit/Loss, Balance Sheet & Business Bank statements and checks: #8731 (12/1-12/3/25), #9094 (10/1-12/3/25), 2) SC Interop Services, LLC: Profit/Loss & Balance Sheet, 3) Kastle Software Solutions, LLC: Profit/Loss, Balance Sheet & Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 4) Caribe Enterprise Solutions, LLC: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet& Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 5) Pending the filing of LF 76 Bar Date:2/11/2026, 6) Amend Schedule I to provide non-filing spouse’s employment info, 7) Documentation/calculation: CMI Form B122C-2 line 16, 25, 41

VESTED

25-24275-RAM Duney Nodarse Mas TRUSTEE’S OBJ TO EXEMPTIONS (16)
(PATRICK L. CORDERO, ESQUIRE) Valuation

Plan served 12/5

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

Continue to 3/17:

Due on or before 2/13: 1) Provide sworn affidavit from debtor disclosing if he has or within the last year had any interest in a) Certificate of Deposits: b) Inheritance: c) Land or house not titled in my name d) Lawsuit: e) Lottery/Gambling winnings: f) Publicly traded stocks/bonds: and g) Vehicle or boat not titled in my name, 2) Bank Account Statements: #9962 (10/23-12/2/25), #1192 (10/22-12/2/25), Cashapp (9/2-12/2/25), Crypto (9/2-12/2/25), 3) Explanation of withdrawal/debit/transfer and evidence of use: 9/5 \$1,200, 9/15 \$1,590.36, 10/6 \$1,200, 4) Amend Plan to include IVL, 5) Object or Conform to: POC #2, 6) Uber: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet & Business Bank statements and checks: 3 months pre-petition (9/2-12/2/25), 7) Pending the filing of LF 76 Bar Date: 2/10/26

VESTED

Atty precalled

25-24254-RAM Javier Vergel Cuadrado & Leyani Reyes Leon TRUSTEE’S OBJ TO EXEMPTIONS (23)
(RODOLFO DE LA GUARDIA, ESQUIRE) Automobile/Valuation

Plan served 12/5

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

Continue to 3/17:

Due on or before 2/13: 1) File fee application, 2) Pending the filing of LF 76 Bar Date: 2/10/26,

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

Atty precalled

25-24249-RAM Susana Perez
(LAILA GONZALEZ, ESQ.)

1 A Plan served 1/22

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

Continue to 3/17

On or before 2/13 Object or Conform to POC #3 (IRS letter states not served with 2021 tax returns)

** Pending the filing of LF76 (Bar Date: 02/10/26) **

VESTED

Atty precalled

25-24240-RAM Josmanny Horta TRUSTEE'S OBJ TO EXEMPTIONS (23)
(JOHN D SEGAUL, ESQ) Valuation

Plan served 12/16

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

Continue to 3/17:

Due on or before 2/13: 1) Plan does not fund properly: Months 6-60, 2) Creditor paid through the Plan has not filed a POC: (Shellpoint Mortgage bar date: 2/10/26), 3) Object or Conform to: POC #2 & #7, 4) Amend Plan to include the court claim # for creditor in Section: III.A.2 (POC #2), 5) 100% Plan issue with filed claims-amend, 6) Pending the filing of LF 76 Bar Date: 2/10/2026

Creditor's Objection to Confirmation (18) Citibank will file POC

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24227-RAM Gabriel Arturo Carias & Jessica Caridad Carias
(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/4

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

Continue to 3/17:

Due on or before 2/13: 1) Tax returns: 2023 (Missing 1040 Pg 2), 2) Bank Account Statements: #5800/9458 (12/1/25), #0958 (11/21-12/1/25) and #3484 (11/1-12/1/25), 3) FMV and payoff of Real Estate: Disney Vacation, 4) Pending the filing of LF 76 Bar Date: 2/9/26, 5) Documentation/calculation: CMI Form B122C-2 lines: 16, 21, 25 and 41, 6) Trustee objects to retention of timeshare in Orlando to the detriment of creditors, 7) Provide trace and accounting of use of \$6,331.60 withdrawn from 401K NEW) Provide proof IRS served with 2021 tax returns

VESTED

25-24193-RAM Sherra Denice Gallimore
 (CHRISTIAN PAUL LARRIVIERE, ESQ)

Plan served 12/4

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

Continue to 3/17:

Due on or before 2/13: 2) Bank Account Statements: #2221-01/02 (11/1-11/30/25), #4721 (11/1-11/30/25), #9927/9609 (8/30-11/30/25), 3) Explanation of withdrawal/debit/transfer and evidence of use: #2221-02: 9/3 \$3013.99, 4) Amend Plan to include IVL, 5) Creditor paid through the Plan has not filed a POC: (Miami Dade County Tax bar date: 2/9/26), 6) Object or Conform to: POC #10 & #13, 7) Amend plan to pay Ch 7 is \$24,279.69, 8) FMV for 2017 Jaguar, 9) Pending the filing of LF 76 Bar Date: 2/9/26, 10) Spouse’s pay advices as Spouse's income not included on Schedule I or CMI OR Provide evidence of Separation, 11) Amend plan to pay CMI/DI of \$418,284.00, Line 45 is \$6971.40 once Line 9c is reduced to \$0.00 as Debtor does not rent, but is curing her mortgage

Creditor Objection to Confirmation : (27) US Bank Plan does not conform to POC

VESTED

25-24177-RAM Dennys Josue Pineda Tercero
 (PATRICK L. CORDERO, ESQUIRE)

Plan served 12/3

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

Confirm Plan

** Pending the filing of LF76 (Bar Date: 02/09/26) **

VESTED

Atty precalled

25-24176-RAM Jose Medardo Pazmino & Martha Patricia Paredes TRUSTEE'S OBJ TO EXEMPTIONS (15)
 (PATRICK L. CORDERO, ESQUIRE) *Valuation*

Plan served 12/3

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

Continue to 3/17:

Due on or before 2/13: 1) Bank Account Statements: #3894 (10/29-11/29/25), #6707 (10/18-11/29/25), #6580 (11/8-11/29/25), #6090 (10/28-11/29/25), 2) Amend Plan to include IVL, 3) Object or Conform: POC #11, 4) Pending the filing of LF 76 Bar Date: 2/9/26, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 6) Provide Proof of Schedule J lines: 6c, 6d and 21

VESTED

Atty precalled

25-24155-RAM Jose Recalde
(AIMEE MELICH, ESQUIRE)

Plan served 12/3

Continue to 3/17: Due on or before on 2/13 amend plan to provide for 100% of allowed unsecured claims trustee calculates \$214663.42

Pending the filing of LF 76 Bar Date: 02/04/26

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24154-RAM Oswaldo Miguel Perez Herrera
(AIMEE MELICH, ESQUIRE)

Plan served 12/3

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

Continue to 3/17:

Due on or before 2/13: 1) 341 Written Questionnaire-Corrected (debtor's name & case #) & Updated 4.3.2024 version with all questions answered, 2) Explanation of withdrawal/debit/transfer and evidence of use: #0625 9/5 \$1000, 9/12 \$1000, 9/19 \$1000, 9/26 \$1200, 10/2 \$1000, 10/10 \$1500, 10/24 \$1500, 10/31 \$1500, 11/7 \$1600, 11/14 \$1900, 11/21 \$1000, 3) Amend Schedule J to remove domestic support OR DSO form (complete with name, address, and phone number), 5) FMV/Payoff for 2024 Honda & 2024 Toyota, and FMV for 2007 Scion, 6) Wage deduction order or Motion to waive, 7) Pending the filing of LF 76 Bar Date: 2/4/26, 8) Income appears understated - \$7,584.80/m per ECF No. 8, 9) Documentation/calculation: CMI Form B122C-1 lines: 13 and CMI Form B122C-2 lines: 16, 17, 21 and 25, 10) Amend plan to pay CMI/DI of \$86,902.02, once Debtor's income is corrected as indicated above,

VESTED

25-24151-RAM Alejandra Sofia Ledezma & Beatriz Mena TRUSTEE'S OBJ TO EXEMPTIONS (17)
(AUBREY G. RUDD, ESQUIRE) Valuation

1 A Plan served 1/5

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

Continue to 3/17:

Due on or before 2/13: 1) Explanation of withdrawal/debit/transfer and evidence of use: #0664 9/12 \$1000, 11/10 \$1525, 2) Plan does not disclose treatment of all Sch G creditors: American Honda Finance & Stellantis Financial Srvs, 3) Amend Schedule A/B to disclose vehicles listed on Schedule G, 4) Object or Conform to: POC #1 & #4 (claim based on Estimated amount), 5) Beamena & Co: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet, Inventory & Business Bank statements and checks: #5492 (8/26-8/31/25), 6) The Barbera LLC: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet, Inventory & Explanation of withdrawal/debit/transfer and evidence of use: #2851 8/29 \$2700, 7) Explain/proof of large deposits in acct #2851 (8/29 \$2000, 11/21 \$2100), 8) Pending the filing of LF 76 Bar Date: 2/4/2026, NEW) Proof IRS served with 2020 tax returns: IRS letter 2020 tax returns not received

VESTED

25-24143-RAM Bobby Von Jones TRUSTEE'S OBJ TO EXEMPTIONS (14)
 (YEVGENIY FELDMAN, ESQUIRE) *Homestead/Valuation/Improper Application*

Plan served 12/3**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due on or before 2/13: 1) Bank Account Statements: #3487 (9/24-11/26/25), 2) Explanation of withdrawal/debit/transfer and evidence of use: #3487 8/14 \$1,790, 8/29 \$3500, 3) Amend Plan to include IVL,4) Amend plan to pay Ch 7 is \$162,615.00, 5) FMV for 2005 Infiniti, 6) Pending the filing of LF 76 Bar Date: 2/4/2026

VESTED

Atty precalled

25-24128-RAM Yesabell De La Caridad Campa Cobas TRUSTEE'S OBJ TO EXEMPTIONS (16)
 (PATRICK L. CORDERO, ESQUIRE) *Valuation*

Plan served 12/3**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm Plan**

** Pending the filing of LF76 (Bar Date: 02/2426) **

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24114-RAM Damaso Aller TRUSTEE'S OBJ TO EXEMPTIONS (50)
 (TIMOTHY S. KINGCADE, ESQUIRE) *Valuation*
 ALSO ON AM, SEE PAGE 33

Plan served 12/15**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due on or before 2/13: 2) Object or Conform to: POC #1 (claim based on Estimated amount, proof IRS served with 2019-23024 tax returns per letter), 3) Amend Plan Section I to mark "included" for Nonstandard provisions in Section IX, 4) 100% Plan issue with filed claims-amend, 5) Pending the filing of LF 76 Bar Date: 2/4/26

Creditor's objection to confirmation (44) Deutsche Bank will file POC, serial filer, feasibility

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24095-RAM	Humberto Salcedo (MARIA I. ESCOTO-CASTIELLO, ESQ)	TRUSTEE'S OBJ TO EXEMPTIONS (22) <i>Pers. Prop./Other</i>
--------------	--	--

Plan served 12/10

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

Continue to 3/17:

Due on or before 2/13: 1) Explanation of withdrawal/debit/transfer and evidence of use: #9062 9/12 \$3770, 9/30 \$2019.99, 10/14 \$2019.99, 10/1 \$1000, 2) Amend Plan to pay for D/I, 3) Amend Plan to pay equal payment, 4) Object or Conform to: POC #2 & #3, 5) Amend plan to pay Ch 7 is \$219,795.50 Using Bridgeport property assessor value, 6) FMV and payoff of Real Estate: 168 -170 Kelsey Street, 7) Non-Homestead Info Sheet with all questions answered: 168 - 170 Kelsey Street, 8) WDO or Motion to waive, 9) SOFA #27 details: When did business close? What happened to business assets? (A&K Air Conditioning Inc) and 10) Pending the filing of LF 76 Bar Date: 2/4/2026

NEW ISSUE: Object or Conform to POC# 10

Creditor's Objection to Confirmation (17) Rocket Mortgage will file POC

VESTED

Atty precalled

25-24061-RAM	Guillermo Onofrio Trimarchi Berlioz (PATRICK L. CORDERO, ESQUIRE)
--------------	--

2 A Plan served 2/5 (LATE)

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

Confirm 2 A Plan (no material change)

** Pending the filing of LF76 (Bar Date: 02/03/26) **

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

Atty precalled

25-24031-RAM	Denise Vanessa Green (JAMES ALAN POE, ESQ.)	TRUSTEE'S OBJ TO EXEMPTIONS (26) <i>401K</i>
--------------	--	---

Plan served 12/11

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

Continue to 3/17:

Due on or before 2/13: 1) 2016(b) and Plan do not match-amend (MMM fees not disclosed on 2016), 2) Plan does not disclose treatment of all Sch D creditors: Palms HOA, 4) Object or Conform: POC #1, 5) 100% Plan issue with filed claims-amend, 7) Pending the filing of LF 76 Bar Date: 2/3/26

Creditor Objection to Confirmation (22) Deutsche Bank will file POC, adequate protection does not cover escrow

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-24014-RAM Carlos Perez
5PM for \$924.00 (MARY REYES, ESQ.)

ALSO ON AM, SEE PAGE 32

7 A Plan served 2/4(LATE)

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 3/17: material change from plan filed at least 21 days prior to confirmation**

VESTED

Atty precalled

25-24000-RAM Kevin Delmas
 (MARY REYES, ESQ.)

1 A Plan served 1/15

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Confirm 1AP**

** Pending the filing of LF76 (Bar Date: 02/03/26) **

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

Atty precalled

25-23984-RAM Anielka Gutierrez
 (MARY REYES, ESQ.)

Plan served 11/28

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

Confirm Plan

** Pending the filing of LF76 (Bar Date: 02/03/26) **

VESTED

Atty precalled

25-23981-RAM Hugo Issac Garcia
 (HECTOR HERNANDEZ, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (19)
Proof of IRA/Pension/401K

Plan served 11/28

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

Continue to 3/17:

Due on or before 2/13: 1) Object or Conform to: POC #8, 2) 100% Plan issue with filed claims-amend, 3) WDO or Motion to waive, 4) Pending the filing of LF 76 Bar Date: 2/3/2026

VESTED

25-23968-RAM Julio Aristides Vallecillo Calderon & Dilcia Paguada
 (PATRICK L. CORDERO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (20)
Valuation

Plan served 11/27**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due on or before 2/13:** 1) Object or Conform to: POC #17, 2) Pending the filing of LF 76 Bar Date: 2/2/2026

VESTED

25-23965-RAM Wendy Lenora Jackson
 (SANDRA NAVARRO, ESQ)

Plan served 11/27**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due on or before 2/13: 1) Explanation of withdrawal/debit/transfer and evidence of use: #5358 9/29 \$1000, 2) Plan does not disclose treatment of all Sch D creditors: Miami Dade County Tax Collector & Shellpoint Mortgage Servicing, 3) Creditor paid through the Plan has not filed a POC: (Sausalito Bay Townhomes, bar date: 2/2/26), 4) Object or Conform to: POC #6.2 & #7, 5) Amend Plan Section I to mark "not included," (no creditor in Section III.B), 6) Amend plan to pay Ch 7 is \$ 2425.71, 7) WDO or Motion to waive, 8) Pending the filing of LF 76 Bar Date: 2/2/2026, 9) Amend Sch J to remove mortgage payments include in Plan for cure period, 10) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 11) Proof IRS served with 2020, 2021 tax returns NEW) OBJECT OR CONFORM TO POC #10

Creditor's Objection to Confirmation (14) 1900 Capital Trust will file POC

VESTED

25-23961-RAM Wendy Fernandez TRUSTEE'S OBJ TO EXEMPTIONS (23)
 (CHRISTINA VILABOA-ABEL, ESQUIRE) *Proof of IRA/Pension/401K*

Plan served 11/27**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due on or before 2/13: 1) Explanation of withdrawal/debit/transfer and evidence of use: #1281 9/5 \$1000, 2) Amend Plan to include IVL, 3) Plan does not disclose treatment of all Sch D, E or G creditors: Nationstar/MrCooper, 4) Object or Conform to: POC #1, #3, #7 & #12, 5) Amend Plan Section III.E to remove creditor Hyundai Lease Trust (listed in Section VII), 6) 401 K/Retirement/Pension, 7) Wage deduction order or Motion to waive, 8) Pending the filing of LF 76 Bar Date: 2/2/2026, 9) Amend Schedule G #2.1 to provide the creditor's complete address and state what the lease is for, 10) Provide Proof of Schedule J line: 6c

Creditor Objection to Confirmation (16) Nationstar, plan does not disclose treatment of claim

VESTED

25-23936-RAM Miguel A Rodriguez Salas TRUSTEE'S OBJ TO EXEMPTIONS (17)
(PATRICK L. CORDERO, ESQUIRE) Valuation

1 A Plan served 2/4 (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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

Atty precalled

25-23917-RAM Maria Victoria Pulido
(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 2/4 (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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

Atty precalled

25-23859-RAM Leonardo Casmartino Lora TRUSTEE'S OBJ TO EXEMPTIONS (22)
(ISMAEL JOSE LABRADOR, ESQUIRE) Proof of IRA/Pension/401K/Life Ins.

Plan served 1/30 (LATE)

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

Continue to 3/17:

Due on or before 2/13: 1) Address feasibility issue, 2) Amend Plan Section II.B – payable fees and balance due do not match, 3) FMV/Payoff for 2019 Lexus RX & FMV for 2019 Lexus NX, 4) 401 K/Retirement/Pension, 5) Life Insurance Policy, 7) Amend Schedule I to disclose tax refund (s/b \$36.67), 8) Amend Sofa #20 to disclose the bank account number for Bank of America and provide 3 months pre-petition bank statements (8/21-11/21/25) or proof of bank account closure, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) Household size inconsistent (CMI and 341 Quest.-3, Sch. J-2,), 11) Plan does not pay debtor's calculation of disposable income CMI/DI \$2,846.87 x 60 = \$170,812.20

VESTED

25-23794-RAM	Aracelia Vazquez (MARY REYES, ESQ.)	TRUSTEE'S OBJ TO EXEMPTIONS (15) <i>Homestead/Proof of IRA/Pension/401K</i>
--------------	--	--

1 A Plan served 1/20

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

Continue to 3/17:

Due on or before 2/13: 2) Object or Conform to: POC #5 (claim based on Estimated amount, proof IRS served with 2019 – 2024), 4) LF 76 due within 21 days of Claims Bar Date: 1/30/26

VESTED

Atty precalled

25-23748-RAM	Francisco Izquierdo & Yolanda Izquierdo (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (18) <i>Personal Property</i>
--------------	--	--

1 A Plan served 2/2 (LATE)

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

Confirm 1 A Plan (no material change)

VESTED

25-23727-RAM	Francisco Germer & Karla Karina Germer (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (22) <i>Valuation</i>
--------------	---	--

Plan served 11/21

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

Continue to 3/17:

Due on or before 2/13: 1) Bank Account Statements: #7383 (11/7-11/19/25), #2505 (11/15-11/19/25), #2274 (10/16-11/19/25), #7419 (11/1-11/19/25), 2) Explanation of withdrawal/debit/transfer and evidence of use: #2505 10/23 \$1000.00, 3) Object or Conform to: POC #9 (claim based on Estimated amount, 2019-2021 & 2023-2024 returns served on IRS), 4) Pending the filing of LF 76 Bar Date: 1/28/2026, 6) Amend Schedule I to disclose tax refund, should be \$48.92, 8) Income understated: \$156,020.00 per 2024 tax returns, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) Documentation/calculation: CMI Form B122C-2 lines: 16, 18, 19, 25, 33d (objectionable), 41, 43, 11) Proof IRS served with 2019 – 2024 tax returns per IRS letter, 12) Provide trace and accounting of SOFA#5 (401k withdrawal)

VESTED

25-23725-RAM

Meiber Escalante Riesco
(HAVEN DEL PINO, ESQUIRE)TRUSTEE'S OBJ TO EXEMPTIONS (21)
*Homestead/Other***1 A Plan served 12/3****If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due on or before 2/13: 1) Tax returns: 2023 (Missing Schedule C), 2) Bank Account Statements: #2562 (8/19-8/25/25), #5673 (8/19-11/14/25) + proof of closure, #7774 (8/19-11/18/25) + proof of closure, 3) Explanation of withdrawal/debit/transfer and evidence of use: #2562 11/5: \$1,350.00, 11/6 \$2,984.87, 4) Amend plan to pay Ch 7 is \$ 1,382,860.00 (including 522p limitation), 6) GMS Investment Group LLC: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet & Business Bank statements and checks: 3 months pre-petition (8/19-11/19/25), 7) Escalante Professional Services Corp: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Balance Sheet & Business Bank statements and checks: 3 months pre-petition (8/19-11/19/25), 8) Pending the filing of LF 76 (Bar Date: 1/28/25, 9) Amend Schedule A/B #17.1 to correct the value of bank account #2562 (s/b \$1,866.70), 11) Provide Proof of Sch. J lines: 4a, 6a, 15a, 12) Plan does not pay DI of \$249.45 pursuant to Sch. J, 13) Provide evidence of deductions listed on 2024 business return: Escalante Professional Services, Corp ,14) Why are businesses valued at \$0.00, 15) When was homestead paid in full? 2 years ago, per testimony purchased in 2014-provide substantiating information, 16) Provide explanation of deposit in acct #2562 on 10/10 of \$7,500.00

VESTED

Atty precalled

25-23713-RAM

Carmen Trastoy
(LAILA GONZALEZ, ESQ.)TRUSTEE'S OBJ TO EXEMPTIONS (27)
Valuation

ALSO ON AM, SEE PAGE 31

1 A Plan served 1/20**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due on or before 2/13: 1) Evidence of use: #4118 9/9 \$1000, 9/22 \$1,000.00, 10/2 \$2,819.25, 10/2 \$1,000.00, 10/16 \$1,100.00, 10/30 \$1000.00; #8817 8/5 4,300.00, 5,400.00, \$3,000.00, 8/6 \$2,000.00, 8/13 \$1,600.00, 2) File fee application, 3) 2016(b) and Plan do not match-amend (agreement of amount to be paid is higher on plan than disclosure), 4) Amend plan to mark "included" for valuation in Section III.B, 5) Amend plan to mark "not included" for nonstandard provisions OR include nonstandard provision, 7) LF 76 due within 21 days of Claims Bar Date: 1/28/26, 8) Include IVL or amend as Income understated per debtor's taxes \$118,075.00, 9) Documentation/calculation: CMI Form B122C-2 lines: 10 (debtor has roommate thus only ½ rent should be included or roommate should contribute ½ on CMI 1), 16, 22 and must provide evidence amount is more than already provided for in line 7, 10) Plan does not pay debtor's calculation of disposable income CMI/DI \$1,045.26 x 60 = \$62,715.60, 12) Provide explanation of deposit on 8/5 of \$6,300.00 and on 8/6 of \$2,000.00 NEW) Objection to CMI: a) Income understated: July 1 – December 31, 2025 is \$8,047.11 per month, (6/27 stub \$57,826.34 – 12/26 stub \$106,109.02 = \$48282.68 or \$8,047.11 per month, b) Income not reasonable and necessary: Line 10 (3 bedroom house for single debtor), Line 12 (1 person only needs 1 vehicle), line 13f (1 person only needs 1 vehicle), 22 (need evidence of \$266 of unreimbursed medical expenses – line 7 and 12)

VESTED

Atty precalled

25-23639-RAM Yareisy Valera Marrero
(HECTOR HERNANDEZ, ESQUIRE)

Plan served 11/23

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

Confirm Plan

** Pending the filing of LF76 (Bar Date: 01/27/26) **

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-23638-RAM Claudia Gonzalez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/23

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

Continue to 3/17:

Due on or before 2/13: 1) Corporate tax returns: 2024 (Navarro Behavior Therapy Serv Corp) & 2023-2024 (Believe In Me E&E Services Corp), 2) Bank Account Statements: #0329 11/18/25 & Thinkorswim (8/18-11/18/25), 3) Object or Conform to: POC #3, 4) Navarro Behavior Therapy Services Corp: Profit/Loss & Balance Sheet, 5) SOFA #27 details: When did business close? What happened to business assets, 6) Pending the filing of LF 76 Bar Date: 1/27/2026, 7) Does debtor own checking account #9552? If yes, amend Sch A/B to disclose and provide bank statements 8/18-11/18/25, 8) Amend Sch A/B to provide acct details for #0284 as per statements received, 9) Income understated per debtor's deposits in business bank acct# 9225, 10) Provide Proof of Sch. J expenses lines: 8, 15c, 17a, 17c

VESTED

25-23567-RAM Wilfredo Omar Jimenez
(LAILA GONZALEZ, ESQ.)

2 A Plan served 2/4 (LATE)

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

Confirm 2 A Plan (no material change)

VESTED

Atty precalled

25-23566-RAM Mahelys Rodriguez Aldana TRUSTEE'S OBJ TO EXEMPTIONS (16)
(PATRICK L. CORDERO, ESQUIRE) Valuation

1 A Plan served 1/28

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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-23517-RAM Alberto Zhukov Perez Bonilla
(ISMAEL JOSE LABRADOR, ESQUIRE)

Plan served 11/25

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

Confirm Plan

VESTED

25-23500-RAM Juan Ramon Ferrer Lopez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/20

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

Continue to 3/17:

Due on or before 2/13: 1) Tax returns: 2023, 2) Corporate tax returns: 2023 J. Ferrer Service INC, 3) Bank Account Statements: #3682 (8/14-11/14/25), 4) Copy of check(s) and explanation/evidence of use:: #6728 Chk #133 \$2200, Chk #134 \$2200, Chk #135 \$2200, 5) FMV for 2000 Chevy, 6) J. Ferrer Service INC: Profit/Loss, Balance Sheet, Inventory & Business Bank statements and checks: #1825 (11/1-11/14/25), 7) Pending the filing of LF 76 Bar Date: 1/23/2026, 8) Provide calculation of income, 9) Info on transfer SOFA: provide Tolling Agreement(s) of vehicle to dealership (transfer of equity to daughter, proof ½ owner, provide purchase agreement reflecting value provided to purchase new car)

VESTED

25-23488-RAM Richard W Barnes
(MANUEL A. PERAZA, ESQUIRE)

Plan served 11/21

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

Continue to 3/17:

Due on or before 2/13: 1) Corporate tax returns: 2023 (RWB Consulting, Inc), 2) Bank Account Statements: Venmo (11/1-11/14/25), CashApp (11/1-11/14/25), #8728 (10/25-11/14/25), #2770/7911 (8/17-11/14/25), PayPal (11/1-11/14/25), #2570 (11/1-11/14/25) & #0995 (11/1-11/14/25), 3) Explanation of withdrawal/debit/ transfer and evidence of use: #8728 8/4 \$3053.12, 8/14 \$1100, 9/3 \$3075.49, 9/9 \$1000, 9/22 \$1500, 10/3 \$3087.50 (transfers to account #2730 not disclosed), 5) Imperial Empire Smoke Shop, LLC: Profit/Loss, Balance Sheet, Inventory, Per 2024 tax return business assets of \$107,003, Business Bank statements and checks: #0613 (11/1/25-11/14/25), Copy of check(s) and explanation/evidence of use: #0613 all over \$999.99 & Explanation of withdrawal/debit/transfer and evidence of use: #0613 all over \$999.99, 6) RWB Consulting, Inc: Profit/Loss, Balance Sheet, Inventory, Per 2024 tax return business assets of \$106,624 & Business Bank statements and checks: #3825 (11/1-11/14/25), 7) SOFA #27 details: When did business close? What happened to business assets? (RWB Consulting, Inc), 8) Pending the filing of LF 76 Bar Date: 1/23/2026, 9) Income understated (Tax returns filed as married filing single – wife's income or child support for household members not included), 10) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (Tax returns filed as married filing single – wife's income not included), 11) Provide Proof of Sch J line 6a, 7,13) Provide Tolling Agreement(s) BMW

VESTED

25-23484-RAM Edward Lamboy Perez
(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 1/26

**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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

Atty precalled

25-23480-RAM Flor Erich Heredia
(CHRISTIAN J. OLSON, ESQUIRE)

1 A Plan served 1/26

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Confirm 1AP**

Objection to Confirmation (29) Bank of NY Mellon no motion for MMM filed

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-23476-RAM Jorge Mario Fong Carballido & Yeila Arado TRUSTEE'S OBJ TO EXEMPTIONS (24)
(TIMOTHY S. KINGCADE, ESQUIRE) *Pers. Prop./Valuation*

Plan served 11/20

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 3/17:**

Due on or before 2/13: 1) 100% Plan issue with filed claims-amend,

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-23428-RAM Dexter Alexander Chaveco TRUSTEE'S OBJ TO EXEMPTIONS (19)
(PATRICK L. CORDERO, ESQUIRE) *Homestead/Valuation*

1 A Plan served 1/28

**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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

Atty precalled

25-23374-RAM Roberto Chavez Pina & Yaimara Viton Perez TRUSTEE'S OBJ TO EXEMPTIONS (19)
 (PATRICK L. CORDERO, ESQUIRE) *Valuation*

Plan served 11/16

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

Continue to 3/17:

Due on or before 2/13: 1) Copy of check(s) and explanation and evidence of use: **Acct #0727:** Chk #9162821 8/12 \$15000, Chk #111 8/13 \$7500, Chk #112 8/13 \$5000, Chk #10435354 8/15 7000, Chk #9125115 8/27 \$12000, Chk #9190893 8/27 \$15000, Chk #113 9/10 \$2500, Chk #13374656 9/18 \$4000, Chk #7000613 9/22 \$2500, Chk #115 10/14 \$2500, **AND Acct #3061:** Chk #15153391 \$2500, Chk #10451238 8/15 \$2500, Chk #9243897 8/27 \$5750, Chk #10595163 8/27 \$7500, Chk #14253622 9/19 \$3000, Chk #9153924 10/17 \$1500, 2) Explanation of debit/transfer and evidence of use: **Acct #0727:** 8/12 \$2500, 8/27 \$2675.78, 8/29 \$1000, 9/19 \$4000, 10/17 1500 **AND Acct #3061:** 8/15 \$2500, 9/2 \$1000, 9/23 \$2950, 3) Income understated as large deposits in excess of disclosed income account **Acct #0727:** 8/12 \$21386.60, 8/15 \$2500 & \$5630.50, 8/19 \$2500, 8/21 \$1500 & \$2000, 8/22 \$1500 & \$1510, 8/26 \$37500.45, 8/28 \$1000, \$2070 & \$4000, 9/2 \$1000 x2, 9/2 \$1400, 9/3 1500 x2, 9/15 \$1100, 9/15 \$1300, 9/15 \$2000, 9/16 \$1000, 9/16 \$2000, 9/17 \$10000, 9/19 \$17750, 9/22 \$2554.14, 9/23 \$2950 10/2 \$350, 10/3 \$1000, 10/7 \$2050, 10/9 \$1000 x2 **AND Acct #3061** 8/12 \$2500, 8/13 \$5000, 8/21 \$1500, 8/27 \$15,000, 8/29 \$1000, 9/19 \$4000, 9/23 \$3000, 10/17 \$1500, 4) LF 76 due within 21 days of claims Bar Date: 1/21/26, 5) Evidence and calculation: CMI Form B122C-2 line 16, 41, 43, 6) Debtor spent over \$60,000 gambling within 90 days pre-petition

VESTED

25-23370-RAM Jamee Ellen Elizabeth Mitchell
 (ALBERTO H. HERNANDEZ, ESQUIRE)

Plan served 11/15

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

Confirm Plan

VESTED

25-23351-RAM Anais Victoria Malcolm TRUSTEE'S OBJ TO EXEMPTIONS (15)
 (CHAD T. VAN HORN, ESQUIRE) *TBE/Valuation*

Plan served 11/15

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

Confirm Plan with Agreed Abatement of Trustee's Objection to Exemptions

VESTED

Atty precalled

25-23337-RAM Donna Plastino TRUSTEE'S OBJ TO EXEMPTIONS (28)
 (DIEGO GERMAN MENDEZ, ESQUIRE) *Valuation*

1 A Plan served 1/7

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

Continue to 3/17:

Due on or before 2/13: *NEW* provide evidence that IRS served with 2020 tax returns per letter from IRS

VESTED

25-23327-RAM Tania Lezcano ALSO ON AM, SEE PAGE 30
 (SANDRA NAVARRO, ESQ)

2 A Plan served 12/19

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

Continue to 3/17:

Due on or before 2/13: 2) Who owns bank acct #1031, 3) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (tax returns state single no dependents, provide tax returns for all household members and include gross income), 4) Documentation/calculation: CMI Form B122C-1 line_10, CMI Form B122C-2 line 12 & 13 & 33d (one household earner only 1 vehicle necessary) 16

VESTED

25-23324-RAM Mailyt Itzel Ramirez TRUSTEE'S OBJ TO EXEMPTIONS (30)
 (MICHAEL H. JOHNSON, ESQUIRE) *Valuation*

1 A Plan served 1/21

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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-23297-RAM Gilberto Jose Borges
 (PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 2/4 (LATE)

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

Confirm 1 A Plan (no material change)

VESTED

Atty precalled

25-23121-RAM Juan Javier Lucero
5PM for \$1,300.00 (AIMEE MELICH, ESQUIRE)

Plan served 12/11

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

Continue to 3/17:

Due on or before 2/13: 1) Plan does not disclose treatment of all Sch G creditor: Onpath Federal Cu, 2) Creditor paid through the Plan has not filed a POC: (IRS gov bar date: 5/4/26), 3) Amend plan to correct the debtor's last four digits of their social security number, 4) Pending the filing of LF 76 Bar Date: 1/13/26

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

VESTED

25-22061-RAM Wanda Radziszewska TRUSTEE'S OBJ TO EXEMPTIONS (58)
 (TIMOTHY S. KINGCADE, ESQUIRE) *Homestead/TBE/Valuation/Improper App.*

341 Reset to 2/13, CONT CH

VESTED

25-19163-RAM Joel Diaz
 (PATRICK L. CORDERO, ESQUIRE)

Plan served 8/10

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

Continue to 3/17:

Due on or before 2/13: 1) Explanation of withdrawal/debit/transfer and evidence of use: #6249 7/25 \$1100, 2) FMV/Reg for vehicle: Ford, 4) Amend petition to disclose prior bankruptcy case #20-20570, 5) Amend Sch A/B #3.1 to disclose vehicle year, 6) Provide Proof of Sch. J lines 19

VESTED

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR
February 10, 2026 1:35 pm

25-23420-RAM Hector Edgardo Echavarría
(HAVEN DEL PINO, ESQUIRE)

ALSO ON AM, SEE PAGE 31

Plan served 12/1

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 2) Plan does not disclose treatment of all Sch D creditors: AD Mortgage, AD Mortgage, Brickell Bay Club Condo & Brickell Bay Club Condo (check for amended schedules),

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved Atty precalled

25-23419-RAM Beatriz Zozaya Aldana
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)
Valuation

Plan served 11/15

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Explanation of withdrawal/debit/transfer and evidence of use: #9857 8/26 \$1000, 10/29 \$1,000, 11/10 \$1,000, 2) FMV and payoff of Real Estate: 2917 Nelson Rd, 5) Miami New Transportation Management Inc: Profit/Loss, Balance Sheet, Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) Pending the filing of LF 76 Bar Date:1/21/2026, 7) Documentation/calculation: CMI Form B122C-1 line 5, 13, CMI Form B122C-2 line 13 (Vehicles), 16, 17, 25, 8) Trace use of \$150,000 received from sale of business, x) Income understated as debtor is receiving approximately \$2,000 every two weeks from purchaser of business

Objection to Confirmation (16) Citibank will file POC

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23377-RAM Tiffany De Leon
(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 31

Plan served 11/15

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

*If objection sustained, **Confirm Plan***

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-23227-RAM Lidice Sanchez Gonzalez
(MANUEL A. PERAZA, ESQUIRE)

Plan served 11/12

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

Confirm Plan

25-23224-RAM Arielys Rodriguez Delgado TRUSTEE'S OBJ TO EXEMPTIONS (17)
(BROOKS RICHARD SIEGEL, ESQUIRE) *Valuation*

Plan served 11/12

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 A) Amend Plan to disclose treatment of all Sch G creditors: Ally Financial, Inc & Stellantis Financial, B) Object or Conform to: POC #1, 3 & 4, C) amend plan to pay 100% of the allowed unsecured creditors OR 1) Amend plan to pay Ch 7 is \$43,197.94, 2) Plan does not pay debtor's calculation of disposable income CMI/DI \$1,105.18 x 60 = \$66,310.80, 3) Corporate tax returns: 2023-2024- 247 Miami Towing & Ary Boutike BBB LLC, 4) Need sworn affidavit Does the debtor have any interest in Cryptocurrency, 5) Explanation of withdrawal/debit/transfer and evidence of use: # 1637 9/2 \$3,000, 9/2 \$1,800, 9/11 \$1,000, 9/17 \$1,050.00, 9/2 \$1,365.00, 9/8 \$1,148.70, 9/11 \$1,000, 9/30 \$1,181, 10/1 \$3,000, 10/2 \$1,800, 10/2 \$1,700, 10/21 \$1,283, 10/27 \$1,189.50, 10/27 \$1,016.70, 10/28 \$1,288.50, 11/3 \$4,000, 6) FMV Carmax (Not online offer) or J.D. Power, of vehicles: 2024 Jeep, 2013 Ford & 2005 Mercedes, 7) Ary Boutike BBB LLC: Inventory, 8) 247 Miami Towing: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet, Provide proof of expenses on Schedule Cs (2) of 2024 tax return for use of home and Explanation of withdrawal/debit/transfer and evidence of use: #1637 9/2 \$3000, 9/2 \$1800, 9/11 \$1000. 9/11 \$1000, 9/17 \$1050, 10/1 \$3000, 10/2 \$1800, 10/2 \$1700 11/3 \$4000, 9) Amend Schedule A/B #17.2 & 17.3 to disclose bank account #s, 10) Amend Schedule G #s 2.1 – 2.3 to state what the contract or leases are for, 11) Income understated based on deposits into personal bank account, 12) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 13) Provide Proof of Schedule J line 5 (not on plan or schedules), 7, 9, 10, 12, 14) Documentation/calculation: CMI Form B122C-1 line 5, CMI Form B122C-2 line 16, 21, 22, 23, 25, 17)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23222-RAM Mildred Cruz TRUSTEE'S OBJ TO EXEMPTIONS (17)
(HAVEN DEL PINO, ESQUIRE) *Homestead*

1 A Plan served 11/9

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

Confirm 1 A Plan

Creditor Objection (20) US Bank Bad faith, Feasibility,

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-23220-RAM Pedro Josue Pagan Hernandez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 1/9

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20: 1) Bank Account Statements: #5691 (11/1-11/6/25), 2) Explanation of debit and evidence of use: #9095 11/3 \$1649.51, 10/27 \$1500.00, 9/29 \$1500, 9/30 \$1500, 9/4 \$5008.35, 9/5 \$1097.14, 9/23 \$1500, 8/21 \$1500, 3) Amend Plan to include IVL, 4) Plan does not disclose treatment of Sch G creditor: Mercedes Benz, 5) Object or Conform to: POC #3 & 5 (claim based on Estimated amount), 6) FMV Carmax (Not online offer) or J.D. Power of vehicles: 2004 Acura RSX FMV, 7) FMV and payoff of Firearm, 8) Evidence and calculation: CMI Form B122C-2 lines: 13 (no lien listed), 9) Proof that IRS was served with 2024 tax returns per IRS letter dated 12/17/25, 10) Trace source and explanation of deposits in acct#9095 on 9/2, 9/3, 9/30 from Robinhood, 11) Provide evidence of dissolution of inventory in 2025

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23184-RAM Eddy Echevarria
(MANUEL A. PERAZA, ESQUIRE)

Plan served 11/9

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

Continue to 3/17:

Due before FRIDAY 2/13: Remains unresolved from 1/20: 2) Object or Conform to: POC #4 (claim based on Estimated amount), 4) LF 76 due 21 days after Bar Date: 1/15/26,

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23154-RAM Sandra Virginia Batalla TRUSTEE'S OBJ TO EXEMPTIONS (32)
(DIEGO GERMAN MENDEZ, ESQUIRE) Homestead/Valuation

2AP served 12/7

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

Continue to 3/17:

Due before FRIDAY 2/13: Remains unresolved from 1/20: 1) Object or Conform: POC #1 (claim based on Estimated amount), NEW) provide evidence of 2023 and 2024 tax returns served on IRS (filed per 341 testimony)

Objection to Confirmation (23) HSBC Bank does not pay 31% or note payment, escrow \$4,791.53/month

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

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23149-RAM Alonso Ocampo & Marielos Cecilia Miranda TRUSTEE'S OBJ TO EXEMPTIONS (21)
 (PATRICK L. CORDERO, ESQUIRE) *Pers. Prop./Valuation/Other*
 ALSO ON AM, SEE PAGE 30

Plan served 11/8

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Explain transfers and why not preference or fraudulent: #9406 10/14 \$3400.00, 10/20 \$3000, 2) Amend Plan to include in IVL, 3) Evidence and calculation: CMI Form B122C-2 lines: 16, 25, 41, 4) Provide trace and accounting of 401k loan (SOFA#5),

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23144-RAM Robert Cespedes
 (PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 1/19

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

Confirm 1A Plan

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-23086-RAM Rafael Aviles Le Claire
 (FRANK CARRILLO, ESQ.)

2 A Plan served 12/17

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

If debtor is current with payments and not dismissed at 341 on February 13, 2026,

Continue to 3/17:

Due before FRIDAY 2/13 Object or conform to POC #5 (estimated, provide evidence IRS served with 2019 and 2022 tax returns), Amend plan to pay 100% of the allowed unsecured claims OR Amend plan to pay the higher of Chapter 7 liquidation of \$32,039.24 or debtor's calculation of disposable income \$217,360.80 (provide evidence of all non UST provided expenses if contesting or amended)

25-23079-RAM Humberto Pulido TRUSTEE'S OBJ TO EXEMPTIONS (17)
 (HAVEN DEL PINO, ESQUIRE) *Homestead/Valuation*

Plan served 11/7

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

Continue to 3/17:

Due on before FRIDAY 2/13 Remains unresolved from 1/20

1) 100% Plan issue with filed claims-amend (\$13,154.28), 2) LF 76 due within 21 days of Claim's Bar Date: 1/13/2026

25-23074-RAM Idalma De Armas Peral
(PATRICK L. CORDERO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (22)
Valuation/Life Ins.
ALSO ON AM, SEE PAGE 29

Plan served 11/6**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 : 1) Bank Account Statements: #7060 (11/1-11/3/25), 2) Evidence and calculation: CMI Form B122C-1 line 5, 13, CMI Form B122C-2 line 13 (vehicle payments), 16, 18 (term life)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23019-RAM Ariel La O Hernandez & Dianelis M La O
(AIMEE MELICH, ESQUIRE)

1 A Plan served 1/23**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 : 1) Corporate tax returns: 2023 (D.A HAULING CORP), 2) D.A HAULING CORP: income understated need Corrected P&L to disclose gross per bank deposits: 7/2025 total deposits of \$8,338.34 P/L disclosed gross is \$6,663.63; August deposits of \$12,550.53 P/L disclosed gross is \$2,987, September deposits of \$8,796.36 P/L disclosed gross is \$3,307.09, 3) Business Bank statements and checks: #8959 (10/28-10/31/25), 4) Evidence and calculation (see below): CMI Form B122C-1 line_5, CMI Form B122C-2 line 16, 23 (not cell phone or land line), 43 (Debtor is paying more per month in storage fees than value of property in storage not reasonable nor necessary AND will need evidentiary hearing on reasonable pet expenses) in addition evidence that the expenses on CMI Form B122C-1 are not deducted a second time on CMI Form B122C-2, 5) Still need information on the non-filing spouse's income on CMI line 5

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23015-RAM Yovanny Rodriguez Hechavarria
(JOSE BLANCO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (16)
Valuation

1 A Plan served 1/14 (LATE)**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Mr Wood Designs LLC: Copy of check(s) and explanation/evidence of use: Acct #7997 Chk #1436 \$1,000.00, #1435 \$1,000.00, #1438 \$2,000.00, #1442 \$1,000.00, #1443 \$1,000.00, #1446 \$1,000.00; Acct#0801 Chk #1288 \$1000, #1303 \$1,000.00, #1301 \$4,600.00, 1306 \$1,500.00, #1307 \$1,500.00, 1308 \$1,500.00, and Explanation of withdrawal/debit/transfer and evidence of use: Acct #7997 8/7 \$1,053.63, 8/11 \$10,12.83, 8/27 \$1,013.68, 9/10 \$1,012.83, 9/29 \$1,013.68, 10/21 \$1,327.87, 10/24 \$1,000.00, 10/27 \$1,013.68; (RECEIPTS RECEIVED BUT NOT EXPLAINED WHAT THEY ARE SHOWING – WHICH CHECKS)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-23007-RAM Sylvia Diaz Antelo
(AIMEE MELICH, ESQUIRE)

1 A Plan served 1/23 (LATE)

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

Continue to 3/17:

Due before FRIDAY 2/13: Remains unresolved from 1/20 1) Object or Conform to: POC #7, 2) LF 76 due within 21 days of Bar Date: 1/9/26. 3) Plan does not pay 100% of the allowed unsecured claims (\$83,344.42) OR A) Explanation of debit/transfer and evidence of use: #1200 9/5 \$1100, 10/17 \$1346, B) Payoff of vehicles: evidence of recorded lien and that it was PMSI, C) Income understated per debtor's taxes \$173,600, D) Documentation/calculation: CMI Form B122C-1 line 13, CMI Form B122C-2 line 16, 17, 18, 23, 25, 43 (medicine evidence in addition to UST allowance) pet expense issue, E) Plan does not pay debtor's calculation of disposable income CMI/DI \$551.46 x 60 = \$33,087.60,

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22959-RAM Sy Vonstavious Wilkerson TRUSTEE'S OBJ TO EXEMPTIONS (27)
(ROBERT A. STIBERMAN, ESQUIRE) Valuation/Other

Plan served 11/5

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Tax returns 2024 TRANSCRIPT; (per testimony handwritten portions are same returns filed with IRS-requested tax transcript for verification, 2) Bank Account Statements: Chime (7/31-10/31/25, 4) Explanation of debit/transfer and evidence of use: #3737 9/5 \$1216.39, 9/19 \$1974.97, 5) 2016(b) and Plan do not match (total fees agreed to accept, fees for motion to value not disclosed on 2016(b)), 6) Plan does not fund properly: Months 1-60, 7) Object or Conform to: POC #1, 8) Amend plan to mark "included" for Valuation in Section III.B, 9) Reg and payoff of vehicles: 18 BMW, 10) Sy Wilkerson LLC: 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 (7/31-10/31/25), 12) Amend Schedule I to disclose non-filing spouse employer info & income, 13) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 14) Spouse's pay advices: Spouse's income not included on Schedule I or CMI, 15) Documentation/calculation: CMI Form B122C-2 line 16, 17, 18, 25

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22826-RAM Raydel Diaz & Yacelys Diaz TRUSTEE'S OBJ TO EXEMPTIONS (29)
5PM for \$6,282.90 (MARY REYES, ESQ.) Automobile/Proof of IRA/Pension/401K/Other
ALSO ON AM, SEE PAGE 29

2AP served 1/20

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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

Atty precalled

25-22815-RAM Yolanda Torroella TRUSTEE'S OBJ TO EXEMPTIONS (18)
 (MAYLENE ABAD, ESQ.) *Homestead/Other*
 ALSO ON AM, SEE PAGE 28

1 A Plan served 1/7**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13 Remains unresolved from 1/20** Object or Conform to: POC #1 (Amortization of \$48,109.53 @ 18% over 60 months is \$73,300.20)*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan. Trustee reserves the right to recall the meeting of creditors.***Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved** Atty precalled

25-22812-RAM Lilie Mejia Iglesias
 5PM for \$742.00 (MARY REYES, ESQ.)

1AP served 12/30**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13 Remains unresolved from 1/20** 1) Ch 7 is \$49,062.45 (2025 tax appraiser value of property at 7985 NW 8th is \$257,588.00, 1st mortgage is \$108,832.70, 2nd mortgage is \$50,000, and 3rd mortgage is \$4,750.00 equity in property is \$94,005.30 debtor owns 1/2 of property) 2) Explain/proof of large deposits in account #9543 (10/17 \$1000, 10/20 \$1200)**Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved** Atty precalled

25-22806-RAM Maikel Rodriguez Hernandez
 (HAVEN DEL PINO, ESQUIRE)

Plan served 11/2**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13 Remains unresolved from 1/20** 1) LF 76 due within 21 of Claim's Bar Date: 1/8/26, 2) Amend SOFA #20 to disclose close date for bank acct# 3111, 3) Trustee objects to line 21 pet expense of \$150.00, as not reasonable and necessary, 4) Amend Sch. A/B or SOFA #27 as debtor did own business within 4 years LM Electrical Services-, 5) Provide additional information and/or clarification (in re: backyard house – per google earth backyard is mostly concrete), 6) Provide final return of LM Electric Service Inc as required by IRS Code, 7) Provide evidence of deductions on 2024 business taxes \$30,204**Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved**

25-22779-RAM Santiago Garcia
(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 28

2 A Plan served 1/7

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Corporate tax returns: 2023-2024 (Star Auto Transport LLC) 2) Object or Conform to: POC #10, 3) Star Auto Transport LLC: Copy of check(s) and of withdrawal/debit/transfer and evidence of use: #0619 10/16 \$2927.99 & \$1463.06, 4) Explain/proof of large deposits in account #0619 (10/3 \$1089.49 10/10 \$1000.00 & \$1129.00, 10/15 \$2200.00, \$1350.00 & \$1300.00, 5) Provide Proof of Sch. J lines: 6a, 6d, 7, 9, 15b, 15c, 17b, 21, 6) Evidence calculation: CMI Form B122C-1 line: 5, 7) Proof IRS served with 2023 and 2024 tax returns per IRS letter dated 12/16, 8) Provide proof of separation; pursuant to testimony in process of separation although taxes filed jointly and schedules provide for spouse's income, 9) Provide QuickBooks accounting,

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22771-RAM Maria M. Peschiera TRUSTEE'S OBJ TO EXEMPTIONS (17)
(PATRICK L. CORDERO, ESQUIRE) Valuation

1 A Plan served 1/10

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 Info on transfer SOFA #18: Provide Tolling Agreement(s): transfer of property (\$697,819) per SOFA#18 and mortgage repayments

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22738-RAM Maksim Strijak TRUSTEE'S OBJ TO EXEMPTIONS (24)
(MARILYN L. MALOY, ESQUIRE) Valuation

1 A Plan served 1/12

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Corporate tax returns: 2023-2024 (Perfections Marketing LLC – partnership), 2) Perfections Marketing LLC: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet, & Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 3) Provide calculation of income, 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (3 on tax returns),

Objection to Confirmation (15) Citibank will file POC (44) (48) Winston Towers does not conform to POC

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-22691-RAM Marilis Quero Gonzalez TRUSTEE'S OBJ TO EXEMPTIONS (18)
(PATRICK L. CORDERO, ESQUIRE) Valuation

Plan served 10/31**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Bank Account Statements: #6356 (10/1 – 10/28/25), #9467/6237 (10/25 – 10/28/25), 2) Explanation of debit/transfer and evidence of use: #9437 8/7 \$1,000, 8/22 \$2,000, 3) Plan does not fund properly: Months 1 to 13, 4) Amend Plan Section II.B – payable fees and balance due do not match, 5) Angel Home Care Services Inc: BDQ- Incomplete Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet, and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) Ability Health Care Services, Inc: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition),

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22680-RAM Matthew Everett, Jr
5PM for \$1,480.00 (YEVGENIY FELDMAN, ESQUIRE)

Plan served 10/30**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Provide copies of 1099 forms received by debtor, 2) Corporate tax returns: 2023-2024 (Everett Maintenance Services, LLC), 3) Bank Account Statements: #6295 (10/1-10/27/25), 4) Explanation of debit/transfer and evidence of use: #6295 7/23: \$1000 (2), 9/5: \$3900, 9/11: \$1000, 5) Amend Schedule J to remove expense on line 18 as debtor did not provide a Domestic Support Obligation form (complete with name, address, and phone number), 6) 2016(b) and Plan do not match-amend (amend paid pre-petition and balance due), 7) Amend Plan to include IVL, 8) Object or Conform to: POC #2 & #15, 9) Amend plan to pay Ch 7 is \$1100 , 10) Everett Maintenance Services, LLC: Profit/Loss, Balance Sheet, Inventory and Business Bank statements and checks: 3 months pre-petition (7/27 – 10/27/25), 11) LF 76 due within 21 days of Claim's Bar Date: 1/5/2026, 12) Amend 122C-1 to correct income to match Sch I, 13) Amend Schedules or provide explanation of how Debtor has no vehicle, no personal bank account, no business assets, and no tools for carpentry

Objection to Confirmation (17) US Bank matures 3/2030, 9.25%, not escrowed

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved Atty precalled

25-22495-RAM Rene Ventura Orengo TRUSTEE'S OBJ TO EXEMPTIONS (21)
(ISMAEL JOSE LABRADOR, ESQUIRE) Valuation

1 A Plan served 1/23 (LATE)**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 Plan does not fund (month 1-20 \$1,711.80 and month 21 – 60 \$1657.78)

Creditor's Objection to Confirmation (25) Deutsche Bank adequate protection does not cover escrow \$1,140.62

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22480-RAM Armando Jose Barreto TRUSTEE'S OBJ TO EXEMPTIONS (24)
(PATRICK L. CORDERO, ESQUIRE) Valuation

1 A Plan served 1/19**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm 1 A Plan**

25-22461-RAM Raquel Camejo Torres TRUSTEE'S OBJ TO EXEMPTIONS (61)
(PATRICK L. CORDERO, ESQUIRE) Valuation/Life Ins.

1 A Plan served 1/22**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 2) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (tax returns reflect only 2 in household – provide tax returns with 3rd person as tax payer or dependent), 3) Provide Proof of Schedule J lines: 7 (bank statements not evidence of expenses – door dash not reasonable and necessary) and 18, 4) evidence of use and explanation of check #1008 on 9/2 \$2,000.00

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22426-RAM Janet Onate ALSO ON AM, SEE PAGE 28
5PM for \$11,659.16 (PATRICK L. CORDERO, ESQUIRE)

2AP served 1/10**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:***If motion resolved, **Confirm 2 A Plan***

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-22425-RAM Jimmy Quesada TRUSTEE'S OBJ TO EXEMPTIONS (18)
(MARY REYES, ESQ.) TBE/Valuation

ALSO ON AM, SEE PAGE 27

1 A Plan served 1/30 (LATE)**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:***If motion resolved, **Confirm 1A Plan**, (no material change)*

Atty precalled

25-22342-RAM Martha Helena Munera
(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/25**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm Plan**

25-22333-RAM Maximo Pita
(MARY REYES, ESQ.)

2 A Plan served 1/30 (LATE)

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

Confirm 2 A Plan (no material change)

Atty precalled

25-22314-RAM Adelaida Camejo
(DIEGO GERMAN MENDEZ, ESQUIRE)

1AP served 11/26

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Tax returns: 2023-2024 (Missing Schedule 1), 2) Corporate tax returns: 2023-2024, 3) Bank Account Statements: #0976 (7/20-10/20/25), #2800 Checkings/Savings (7/20-10/20/25), #5745 (7/20-10/20/25), 4) Object or Conform to: POC #6 (claim based on Estimated amount and provide proof IRS served with 2020 – 2023 tax returns), 5) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 2024 Hyunda, 6) Assisting Angels Care, Inc: Profit/Loss, Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (per tax return debtor is married no dependents)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22274-RAM Edgar Morales TRUSTEE'S OBJ TO EXEMPTIONS (17)
(BROOKS RICHARD SIEGEL, ESQUIRE) *Proof of IRA/Pension/401K*

Plan served 10/22

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Explanation of debit/transfer and evidence of use: #8350: 6/16: \$2,500.00, 6/17: \$2,300.00, 6/18: \$1,300.00, 9/2 \$2515.27, 9/24: \$3,360.22, 10/3 \$2515.09, 10/8 \$5000, 10/8 \$1000, 10/17 \$4000, 2) Plan does not fund properly: Month 1 – 12, 3) Amend Plan Section I to unmark "included" for Valuation (no creditor in Section III.B), 4) Amend Plan Section III.A.1 to remove "rent," 5) LF 76 due within 21 days of Claim's Bar Date: 12/26/25, 6) Who owns Schwab account? Deposits in acct# 8350 account not listed on Schedules, 7) Amend Schedule I to disclose tax refund, should be \$45.33, 8) Income understated per debtor's taxes \$100,073.00, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) Spouse's pay advices: Spouse's income not included on Schedule I or CMI: SOFA indicates married, 11) Evidence and calculation: CMI Form B122C-2 line: 9 (remove as debtor rents not a homeowner), 16, 12) Plan does not pay debtor's calculation of disposable income CMI/DI: may change as income is understated, 13) Amend Schedule A/B to disclose furniture and electronics, 14) Amend Sch. A/B #17 to provide valuation of bank accounts and acct# 8350 should be \$554.61, 15) Trace and accounting of \$18IK withdrawn (combined) from 401K per testimony paid debt, caught up with rent and car, 16) Explain deposit in acct# 8350 on 9/15 from Net Credit

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-22226-RAM	Maria Elena Gutierrez Reyes (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (16) Valuation ALSO ON AM, SEE PAGE 27
--------------	--	--

1 A Plan served 1/21 (LATE)**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:***If objections 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 or modified plan. Trustee reserves the right to recall the meeting of creditors.*

Atty precalled

25-22178-RAM	Sergio Blanco & Jacqueline Hernandez (MANUEL A. PERAZA, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (19) Valuation ALSO ON AM, SEE PAGE 27
--------------	---	--

1 A Plan served 1/15**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm 1 A Plan**

25-22126-RAM	Erasto Fornes Rojas (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (22) Valuation
--------------	--	---

3 A Plan served 1/19**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm 3 A Plan**

25-22112-RAM	Adrian G Pajon (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (18) Valuation/Improper Application
--------------	---	--

2 A Plan served 1/21 (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 **Confirm 2 A Plan****If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan. Trustee reserves the right to recall the meeting of creditors.*

25-22102-RAM	Luis Manuel Ayze Rodriguez (DIEGO GERMAN MENDEZ, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (23) Homestead/Valuation
--------------	--	---

3 A Plan served 1/19**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:***If debtor agrees to abate objection to exemptions, **Confirm 3 A Plan****Objection to Confirmation (16) Citibank plan does not pay 31% as required by MMM, no motion filed**If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.*

25-22049-RAM Erick Melendez & Danica Alexinna Melendez
(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 1/26 (LATE)

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

Confirm 1 A Plan

25-22048-RAM Ruth Gueoula Sebag
(PRO SE)

341 RESET – 2/19

25-22037-RAM Raisa Maria Garcia
(JOSE BLANCO, ESQUIRE)

ALSO ON AM, SEE PAGE 26

2 A Plan served 2/3 (LATE)

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

*If motion resolved, **Confirm 2A Plan**, (no material change)*

25-22028-RAM Francisco Caballero & Aleyda Caballero
(ISMAEL JOSE LABRADOR, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (27)
Valuation

1 A Plan served 1/22 (LATE)

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

DISMISS Motion for Mediation not docketed

If not dismissed Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20: 1) Amend plan to disclose treatment AND Object or Conform to POC #22 (Service Finance secured by UCC statement for \$1,494.03), 2) Plan does not conform to POC #29 (Regions Bank no arrears, regular payment of \$696.61, plan pays \$956.00), 3) Plan does not conform to POC #30 (Regions total debt claim of \$22,436.91 (\$441.64 over 60 months) with monthly escrow of \$806.07)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-21898-RAM Veronica Versari
(LAILA GONZALEZ, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (21)
Homestead/Other

ALSO ON AM, SEE PAGE 26

1 A Plan served 1/9

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

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

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

Atty precalled

25-21888-RAM Humberto Antonio Tapia TRUSTEE'S OBJ TO EXEMPTIONS (22)
(PATRICK L. CORDERO, ESQUIRE) Valuation

1 A Plan served 1/2**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.*

25-21878-RAM Nora Audelia Dominguez
(LOUIS A. HERNANDEZ, ESQUIRE)

1 A Plan served 1/16**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 or modified plan. Trustee reserves the right to recall the meeting of creditors.*

25-21865-RAM Alioth Provedo TRUSTEE'S OBJ TO EXEMPTIONS (18)
(MARIA I. ESCOTO-CASTIELLO, ESQ) Proof of IRA/Pension/401K

1 A Plan served 1/23 (LATE)**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13 Remains unresolved from 1/20** 1) Proof of household size **and** income of all adults disclosed on Sch J and CMI (according to tax return debtor is single with no dependents, provide tax returns for all household members),*Creditor Objection to Confirmation (19) Bank of America Debtor has property in North Carolina not disclosed***Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved**

Atty precalled

25-21850-RAM Maria De La Caridad Mederos Coto
(DIEGO GERMAN MENDEZ, ESQUIRE)

4 A Plan served 1/19**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm 4 A Plan***If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan. Trustee reserves the right to recall the meeting of creditors.*

25-21787-RAM Manuel Alexander Gonzalez & Bessy Carolina Mautner
(HAVEN DEL PINO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (29)
Homestead/Other

Plan served 10/15**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) 2016(b) and Plan do not match-amend (total amount charged and total paid), 2) Object or Conform to: POC #31, #36 & #38, 3) 100% Plan issue with filed claims-amend \$127,261.57 as of 1/28), 4) LF 76 due between Claim's Bar Date: 12/15/25,

Objection to Confirmation (23) MEB Loan Trust VIII will file POC

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-21786-RAM Alfredo Alonso
(HAVEN DEL PINO, ESQUIRE)

Plan served 10/9**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:**

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Explanation of debit/transfer and evidence of use: #0170 7/8 \$1600, 8/1 \$1600, 10/6 \$1600, 2) Amend plan to disclose DSO, 3) Payoff of vehicles: 2017 Great Dane & 2020 Kentworth, 4) AL & Dee Trucking Corporation: BDQ-Complete # 2, Profit/Loss, Balance Sheet & Explanation of withdrawal/debit/transfer/large deposits and evidence of use: #7707 all over \$999.99, 5) LF 76 due within 21 days of Claim's Bar Date: 12/15/25, 6) Provide Proof of Sch. J lines: 18, 7) Amend Schedule A/B to disclose ring and watch, 8) Why is business valued at \$0.00 provide valuation, 10) Provide evidence of deductions listed on 2024

corporate tax returns, 9) Amend plan to pay CH 7 is \$11,774.79

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-21770-RAM Sergio T Sanchez Perez
(PATRICK L. CORDERO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (16)
Homestead/Valuation/Life Ins.
ALSO ON AM, SEE PAGE 26

1 A Plan served 12/16**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

*If WDO waiver 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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-21664-RAM Alexeis J Sanchez
(ARIEL SAGRE, ESQ.)

2 A Plan served 1/23 (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 1/23

Remains unresolved from 12/9 1) Bank Account Statements 4950 (8/19 – 10/2/25) AND 9031 (8/1 – 10/2/25) 3 months pre-petition (ending on the date of the petition) DUE PRIOR TO MEETING OF CREDITORS FRBP 4002, 2) ABM Miami Auto Sales Corp: Balance Sheet, full/detailed Inventory and Business Bank statements and checks: 3 months pre-petition (8/1 – 10/2/25), 3) Provide calculation of income documents not timely provided thus additional proof and information necessary INCOME understated per bank statements reflecting business gross income of \$29,153.33 per month., 4) Evidence of use and explanation of debits from Business Bank acct# 6210 8/14 \$1,085; 8/15 \$1,100; 8/27 \$1,100; 8/28 \$1,000; 8/29 \$13,035; 9/2 \$2,200; 9/5 \$1,000; 9/22 \$1,000; 9/26 \$7,390; 10/6 \$1,000; 10/14 \$7,625; 10/24 \$2,280 (2X); (payments to car auctions do not match inventory) 5) 2024 tax return states business has cash assets of \$18,334.00

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-21663-RAM John Fernando Roa Fontaine
(ARIEL SAGRE, ESQ.)

3 A Plan served 1/23 (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 1/23

Remains unresolved from 12/9 1) Amend Plan to pay at least D/I of \$2,202.00/36 months or \$79,272.00, 2) Payoff of vehicles: 2025 Hyundai,

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-21662-RAM Yudel Varona Fernandez & Yanka Sailis Gonzalez Ramirez
(ARIEL SAGRE, ESQ.) TRUSTEE'S OBJ TO EXEMPTIONS (21)
Valuation

1 A Plan served 12/30

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

JUDGE: Debtor was employed with Rapid Tire at time of filing. Three months post petition, debtor-husband has not filed pay advises from employer. 1A Plan can be confirmed but Trustee is unable to issue statement that debtor complied with 521(a)(1)(B)(iv) and (i)(1) and case is not automatically dismissed. PER 2024 tax returns wage income only

Atty precalled

25-21624-RAM Carlos Tapanes
5PM for \$738.92 (PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 12/19

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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-21608-RAM Adys Diaz Gutierrez TRUSTEE'S OBJ TO EXEMPTIONS (16)
(HAVEN DEL PINO, ESQUIRE) *Homestead/Valuation*

1 A Plan served 1/22 (LATE)

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

Continue to 3/17:

Due before FRIDAY 2/13 (NO FURTHER CONTINUANCE) Remains unresolved from 12/9 : Amend plan to pay 100% of the allowed unsecured claims (\$22,635.09) **OR** 1) amend plan to pay disposable income of \$732.74 as per calculation provided 16 (not reduced by 1/12 of refund \$2,473.00 or \$206.08), and 25 (overstated by \$325.28 per calculation provided),

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-21582-RAM Elizabeth Gallardo TRUSTEE'S OBJ TO EXEMPTIONS (18)
(AIMEE MELICH, ESQUIRE) *Homestead/Valuation*

4 A Plan served 2/4 (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 1/23

Remains unresolved from 12/9: 1) Object or conform to POC #2 (State of Florida) (5.17 for 38 months is \$196.46 NOT \$248.13

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

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-21526-RAM Marta Sylvia Sanchez TRUSTEE'S OBJ TO EXEMPTIONS (18)
(PATRICK L. CORDERO, ESQUIRE) *Valuation*

ALSO ON AM, SEE PAGE 25

2 A Plan served 1/21

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***

25-21475-RAM Pablo E Ballesteros Pages TRUSTEE'S OBJ TO EXEMPTIONS (23)
(HAVEN DEL PINO, ESQUIRE) *Homestead/Pers. Prop./Valuation*
ALSO ON AM, SEE PAGE 25

1AP served 10/7

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS DEBTOR FAILED TO CURE on or before 1/23**

Remains unresolved from 12/9 1) provide sworn affidavit if claiming no taxes filed Corporate tax returns: 2023-2024 CAPA CAPITAL LLC, CRUDOS DORAL LLC, JCPI GROUP LLC & Current Business (341 questionnaire does not state that debtor does not file corporate tax returns), 2) Bank Account Statements: Evidence of use: #2979 7/25 \$2000, 7/28 \$1000, #1703 7/31 \$1000, 9/24 \$1000 #1703 7/31 \$1,000, 8/7 \$2,402.12, 8/1 \$12,000, 8/12 \$7,900, 8/12 \$3,000, 8/22 \$4,000, 9/5 \$3,950, 9/8 \$2,455.40, 9/9 \$1,193.56, 9/11 \$3,195.75, 9/17 \$1,021.28, 9/22 \$1,213.69, 9/24 \$1,000, 4) **Amend Plan to pay Ch 7 is \$376,010.00**, 5) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit: Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), , 7) Income understated per deposits into personal bank account ending #1703 average over \$40,000 per month, 8) Documentation/calculation: CMI Form B122C-2 line 18, 43, 9) Plan does not pay debtor's calculation of disposable income CMI/DI \$4,747.06(CMI LINE 45 + LINE 36 + LINE 35 + SECURED PAYMENTS IN PLAN, 10) \$150,000 note listed on SOFA #18 not disclosed as an asset on Schedule B, 11) Info on transfer SOFA 18: provide Tolling Agreement(s) or provide information necessary for an adversary complaint, or pay the amount within the first 15 months of the plan: \$50,000 to Diane, 12) Provide evidence of un-collectability of \$130,000 account received owed to JCPI Group, LLC, 13) Trace and accounting of use of \$150,000 from sale of Crudo's Doral, LLC, 14) Trace use of funds from sale of 7661 NW 103 Court from February 20, 2025 of \$370,000, 15) Trace use of funds from Mejia of \$320,000 received on 12/2024

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-21373-RAM Niurka Cruz Ochil
(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 1/22 (LATE)

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

Continue to 3/17:

Due before FRIDAY 2/13 (NO FURTHER CONTINUANCE) Remains unresolved from 12/9: 1) Corporate tax returns: 2024 deduction statement Not attached to tax return provided \$122,128.00 of expenses, NEW) PPMF filed

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-21371-RAM Norman Antonio Baltodano & Ana Luz Tavarez
(HAVEN DEL PINO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (19)
Valuation/Other

2AP served 1/13

ALSO ON AM, SEE PAGE 24

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

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

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-21344-RAM Anthony Bryant Seabra
(ZACH B. SHELOMITH, ESQ.)

Plan served 12/19

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

Continue to 3/17:

Due before FRIDAY 2/13 (NO FURTHER CONTINUANCE) Remains unresolved from 12/9 (see uploaded deficiency for details) 1) 2024 and 2023 tax returns: Uncle Steve RE Holdings 2) Bank Account Statements: Venmo (9/1-9/26/25) 3) Amend Plan A) to disclose debtor's SS#, B) Section I included or not included, and C) to disclose DSO in Section IV.C 4) provide Tolling Agreement or pay the unsecured creditors \$81,000 within the first 18 months, 5) LF 76 due 12/26/25 6) evidence 401 K qualifies under IRS 7) Amend plan to \$135,650.33 plus any undisclosed equity 8) BUSINESS INFORMATION NECESSARY TO DETERMINE CHAPTER 7 LIQUIDATION A) **Ironbound Baking, LLC** B) **New World Distributors, Inc.** C) **Olde World Imports, Inc** D) **Olive Way, LLC**: E) **Olde & New World, Inc.** F) **New River Corp** : G) **Uncle Steve Real Estate Holdings**: 9) DISPOSABLE INCOME A) Evidence and Calculation of CMI Form B122C-2 line 16, 19, 23, and 25, B) Trustee objects CMI Form B122C-2 line 12, 13 C) Debtor's calculation of disposable income \$221,901.60 10) IRS (governmental bar date 3/25/2025),

CREDITOR Objection to Confirmation (41) Ashley Ruiz bad faith

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-21318-RAM Melanie Kujawinski TRUSTEE'S OBJ TO EXEMPTIONS (24)
(CHAD T. VAN HORN, ESQUIRE) Valuation
ALSO ON AM, SEE PAGE 24

Plan served 10/2

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

DISMISS DEBTOR FAILED TO CURE on or before 1/23

Remains unresolved from 12/9 3) Provide calculation of income – appears understated as Debtor's 2024 tax returns reflect \$91,475.00 , 4) amend plan to pay Ch 7 of \$26,503.00 as Acct#7382-7601 9/3: \$1600 (gifted to brother per attorney letter) and valuation of Puerto Rico property, 5) Section VII stay relief box not checked.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-21269-RAM Ausler JN Bathard TRUSTEE'S OBJ TO EXEMPTIONS (19)
5PM for \$854.16 (RAYSA I. RODRIGUEZ, ESQUIRE) Valuation/Life Ins./Other
ALSO ON AM, SEE PAGE 24

Plan served 9/28

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

DISMISS DEBTOR FAILED TO CURE on or before 1/23

Remains unresolved from 12/9 1) Amend plan to pay Ch 7 is \$11,313.24, 2) 1 Cleaning Company, LLC: Profit/Loss & Balance Sheet and Business Bank statements and checks: #4640 (6/25-7/30/25) + proof of closure, 3) AusLoo Multiservices, LLC: Profit/Loss & Balance Sheet and Evidence of use: #1490 7/9 \$1393.08, 9/11 \$1393.08, 4) Income understated per debtor's stubs \$3,749.96/m, 5) Proof of household size (per tax return household is 5) and income of all adults disclosed on Sch J and CMI (if not on taxes provide tax returns), 6) Provide Proof of Sch J Lines: 15c

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-21224-RAM Ricardo Augusto Martinez
(JORDAN E BUBLICK, ESQUIRE)

1 A Plan served 10/1

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

Continue to 3/17:

Due on before FRIDAY 2/13 (NO FURTHER CONTINUANCE) Remains unresolved from 12/9 2) household income understated (if person is a "household" member, their income is "household" income provide case law that household is different or amend to include ALL income of all household members – if contributing then remove as household member), 3) Provide Proof of line 6c(evidence reflects that Ricardo's phone is \$180.49 per month)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-21072-RAM Ramiro Marrero & Raquel Elena Marrero TRUSTEE'S OBJ TO EXEMPTIONS (22)
(AIMEE MELICH, ESQUIRE) Automobile/Valuation/IRA/Pension/401K

3 A Plan served 1/23 (LATE)

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

Continue to 3/17:

Due before FRIDAY 2/13 (NO FURTHER CONTINUANCE) 1) amend plan to disclose treatment of all secured and lease claims POC #1, #2, #3, #16, #26, #27, (POC numbers not on plan and names do not match POC so unable to review for confirmation) 2) plan overpays IRS POC #23

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

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-20888-RAM Kypros Abraham Quirantes Guerra & Yisel Padron Jorin
(PAUL N. CONTESSA, ESQUIRE)

2 A Plan served 1/24

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

Confirm 2 A Plan (no material change)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-20838-RAM Richard Scott Wallach & Rowena Jane Wallach TRUSTEE'S OBJ TO EXEMPTIONS (27)
(JAMES W. SCHWITALLA, ESQUIRE) *Life Insurance*

1 AP served 10/21

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 12/9 1) Corporate tax returns:2023-2024 Jewelry by Rowena, LLC and 2023-2024 The Cormac McCarthy Society, 2) Explanation of debit and evidence of use: #5512 6/26: \$1000, 8/7: \$1,000.00, 8/19: \$1,000.00, 8/29: \$4,500.00, #4281 7/17: \$2,298.00, 9/5: \$5663; #1411 8/13: \$23,600; #2329 5/23: \$2,215.76 6/25:\$2,016.96, \$7/8: \$2521.21 & 8/4: \$33,956.41 and CD account closed on same day where did debtor reinvest funds, 3) Amend Plan to include IVL, 4) Amend plan to pay Ch 7 is \$17,596.00 , 5) Debtor has a business or self-employed: Jewelry by Rowena, LLC: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Inventory with colored photos, 6) Debtor has a business or self-employed: The Cormac McCarthy Society – per testimony, opened but not currently working due to Debtor's health issues: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, 7) SOFA #27 details: When did business close? What happened to business assets, 9) Proof of income of all adults disclosed on Sch J and CMI, 10) Provide Proof of Sch. J lines: 15a, 21, 11) What did debtor do with funds of closed CD acct# 2329: \$33,956.41-account closed 8/4, 12) What is source of deposit in acct# 1411 on 8/4: \$33,972.92. 8/18: \$14,750.00 and \$2,000.00, 13) Amend plan to include language in non-standard plan provisions (re: turnover of life insurance proceeds if received during pendency of bankruptcy wherein debtor is beneficiary), 14) Plan language for turnover of any from his book: In search of Godzilla,

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-20802-RAM Leah Gonzalez Camps
(AIMEE MELICH, ESQUIRE)

2 A Plan served 1/23

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20: 1) Corporate tax returns: 2023-2024 THE SKIN SHOP LLC (received K1 not return) 2) Creditor paid through the Plan has not filed a POC (Lease Point: POC #23 is a lease, bar date 11/26/25), 3) Best effort to unsecured creditors/expenses evidence of one year plus evidence that expenses are reasonable and necessary not just actual, 4) The Skin Shop, LLC: Business Bank statements & checks: 3 months pre-petition (6/17-9/17/25), 5) Documentation/calculation: CMI Form B122C-1 line_5 (taxable income and gross income are not the same), 13 (with evidence including Principal of debt calculated as paid over 60 months and that debt is actually being paid and Payment to mother is necessary to cover her reasonable and necessary expenses and that she has insufficient income) NEW: PPMF

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-20667-RAM Karen Denise McKinnon-Lilley TRUSTEE'S OBJ TO EXEMPTIONS (29)
(RAYSA I. RODRIGUEZ, ESQUIRE) *Valuation*

3 AP served 1/25 (LATE)

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

*If plan properly served, **Confirm 3 A Plan** (no material change separated post petition fees/expenses)*

Creditor's Objection to Confirmation (34) Lakeview Loan Plan does not conform to POC #4; payments are not regular; not feasible

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors. Atty precalled

25-20656-RAM	Omar Porto & Yoandra Lopez Garcia (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (26) <i>Valuation/Life Ins.</i>
--------------	--	--

1 A Plan served 1/2 (LATE)**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm 1 A Plan** (no material change)

25-20655-RAM	Lourdes Estelles (ROBERT A. STIBERMAN, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (20) <i>Homestead/Valuation</i>
--------------	--	--

1 A Plan served 1/28 (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 1/23**

Remains unresolved from 12/9 1) Income understated per debtor's stubs \$7832.75/month (\$54829.27/7 months) and taxes \$132,907/yr, 2) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (Per tax returns only 2 in household), 3) Provide Proof of Sch J line 6c, 15c: Objectionable 2 vehicles with only one working adult 4) based on documentation provided by debtor Chapter 7 is \$5,169.66

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-20528-RAM	Helene M. Coutinho (JAMES ALAN POE, ESQ.)	TRUSTEE'S OBJ TO EXEMPTIONS (28) <i>Valuation/Other</i>
--------------	--	--

Plan served 9/30**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****DISMISS DEBTOR FAILED TO CURE on or before 1/23**

Remains unresolved from 12/9 1) Corporate tax returns: 2023-2024 (Creative Compass ORC), 2) 2016(b) and Plan do not match (amend paid pre petition and amount due), 3) Amend plan to include IVL, 4) Plan does not disclose treatment of all Sch D creditors (Adagio at Hammocks & The Hammocks Community Association), 5) Object or Conform to: POC #2.2 (claim based on Estimated amount) & #3, 6) Debtor has a business or self-employed: 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 (6/10-9/10/25), 7) LF 76 due 21 days after Bar Date: 11/19/2025, 8) Amend Schedule I to disclose non-filing spouse employment info & wages, 9) Amend Petition to disclose AKA "Helene Michele Coutinho" per social security card or provide corrected social security card, 10) Amend schedules to disclose 2022 Nissan Rogue, 11) Income understated per debtor's taxes \$114,028.00, 12) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 13) Provide Proof of Schedule J line 6a, 6c, 17a, 14) proof IRS served with 2022 and 2024 tax returns.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-20349-RAM	Carlos Blanco (YEVGENIY FELDMAN, ESQUIRE)
--------------	--

1AP served 11/19**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Confirm 1 A Plan**

Atty precalled

25-20286-RAM Angeles A Menar
(BROOKS RICHARD SIEGEL, ESQUIRE)

Plan served 9/6

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS DEBTOR FAILED TO CURE on or before 1/23**

Remains unresolved from 12/9 1) Plan does not fund properly: Months 37 to 60, 2) Object or Conform to: POC #4,3) LF 76 due 21 days after Bar Date: 11/12/2025, 4) 100% Plan issue with filed claims-amend (\$2,437.86)

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-20280-RAM Shanandra Santiago Becerra TRUSTEE'S OBJ TO EXEMPTIONS (22)
(EMMANUEL PEREZ, ESQ.) Valuation

2 A Plan served 1/23 (LATE)

**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Confirm 2 A Plan (no material change)**

25-20230-RAM Alexander Edward Drako & Veronica Alexandria Drako
(AIMEE MELICH, ESQUIRE)

3 A Plan served 12/12

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

DISMISS DEBTOR FAILED TO CURE on or before 1/23

Remains unresolved from 11/12 1) Evidence of use (EVIDENCE OF CASH WITHDRAWAL IS NOT PROVED BY CREDIT CARD RECEIPTS): #0825 6/5 \$1000.00, 6/11 \$1000.00, 6/12 \$1000.00, 8/5 \$1000.00, 8/11 \$1000.00, 8/29 \$1000.00, 2) Chapter 7 liquidation is \$65,273.46 (see below plus inventory not disclosed) 3) Debtor has a business or self-employed: Drako Designs LLC, a) Balance Sheet, b) Inventory (Provided evidence of \$2,806.00 of inventory but valued on Schedule B as \$1), 4) Proof of household size (government ID w/ address) and proof of income of all adults disclosed on Sch J and CMI . CMI has household of 5. **Debtor has provided proof of household of 4. Still has not provided evidence of income (25 tax returns from spouse).** 6) Expenses (see below legal argument) : documentation and calculation: CMI Form B122C-2 a) line 16 (not reduced by refund \$12,891/12 = \$1,074.25 AMENDED CMI INCREASED TAX DEDUCTION BY REFUND INSTEAD OF DECREASING per calculation \$3427.24 - \$1,074.25 should be \$2,352.99), b) line 31 (provide 6 months prepetition evidence of bills not bank statements), c) line 43 (provide IEP requiring expenses and that they are not discretionary and provide proof of term life insurance purchased prior to bankruptcy),

MEMORANDUM (55)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-20216-RAM Dulce Alejandra Lopez TRUSTEE'S OBJ TO EXEMPTIONS (16)
(AIMEE MELICH, ESQUIRE) *Homestead/Valuation*

2 A Plan served 12/4**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13** object or conform to POC #2 (Objection not reset for hearing and POC amended)*Creditor Objection to Confirmation (36) USA does not conform to POC*

25-20172-RAM Monica Bertran
(DIEGO GERMAN MENDEZ, ESQUIRE)

3 A Plan served 11/7**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****DISMISS DEBTOR FAILED TO CURE on or before 1/23**

Remains unresolved from 11/12 : 1) disclose treatment of and Object or Conform to POC #4, #11 and #14, 2) Plan does not pay 100% of the allowed unsecured claims (bar date was 11/7, \$62,621.13 or if objections sustained \$52,621.13), 3) IRS POC based on estimate #4, 4) Miami Dade Water and Sewer #13 is filed as unsecured not secured, 5) Creditor paid through the Plan has not filed a POC: FDOT (bar date 2/25),

*If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.***Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved**

25-20101-RAM Denise Rosa
(AIMEE MELICH, ESQUIRE)

ALSO ON AM, SEE PAGE 23

4 A Plan served 1/20**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13 (NO FURTHER CONTINUANCE)** amend plan to disclose treatment of Claim #9 surrender, pay direct, or conform to POC*Creditor Objection to Confirmation (59) Hyundai Capital lease matures 12/6/26**If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.*

25-20090-RAM Christopher Francis Perry TRUSTEE'S OBJ TO EXEMPTIONS (20)
(ROBERT A. STIBERMAN, ESQUIRE) *Valuation/Proof of IRA/Pension/401K*

Plan served 8/31**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13** Object or Conform to IRS Ct Cl #9

25-20044-RAM Keyler Munoz (MARY REYES, ESQ.) TRUSTEE'S OBJ TO EXEMPTIONS (19/35)
Homestead/TBE/Valuation
 ALSO ON AM, SEE PAGE 23

3AP served 1/14 (LATE)

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

*If motion granted, **Confirm 3 A Plan***

Atty precalled

25-19950-RAM Yunior Yoel Aguiar Martinez (RICARDO A RODRIGUEZ, ESQ.) TRUSTEE'S OBJ TO EXEMPTIONS (18)
Homestead/TBE/Valuation
 ALSO ON AM, SEE PAGE 22

Plan served 8/29

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

Continue to 3/17:

Due before FRIDAY 2/13 (NO FURTHER CONTINUANCE) Remains unresolved from 11/12 1) Amend plan with language that the unsecured nonadministrative claims will be paid \$3,000 within the first 12 months of the plan OR provide sufficient information to Trustee for an adversary OR Tolling waiver repaid \$3,000 per 341 questionnaire and transferred RV and vehicle to Kemel Cardenas provide valuation and add to Chapter 7 liquidation, 2) Amend plan to pay the general unsecured creditors a total of \$36,000.00 or a) BUSINESS UNDERVALUED: b) provide W2, 1099 for subcontractors and contract services paid \$33,915 in 2024 per tax return or include as income to debtor, c) Provide evidence of use of \$450,000 of loan received 4/2024;

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-19930-RAM Belisario Rafael Arias, IV (KATHY L. HOUSTON, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (25)
TBE
 ALSO ON AM, SEE PAGE 22

1 A Plan served 12/4

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

DISMISS unless on or before 2/9 Remains unresolved from 11/12 amend plan to pay \$1,331.00 as \$1,000 of child care for non-working spouse is not reasonable and necessary

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-19701-RAM Dayne Martinez Fito (EMMANUEL PEREZ, ESQ.)

2 A Plan served 1/14

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

Continue to 3/17:

Due before FRIDAY 2/13 (NO FURTHER CONTINUANCE) Remains unresolved from 1/20 debtor has not AMENDED schedules to include nor filed a POC for creditor paid in plan (Fragoso)

Objection to Confirmation (19) PennyMac does not pay 31% of gross (\$1,477.67 and escrow/PMI is \$1,174.36)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-19116-RAM Iris Pitaluga TRUSTEE'S OBJ TO EXEMPTIONS (23)
(EMMANUEL PEREZ, ESQ.) *Valuation*

PENDING OVER 6 MONTHS

1 A Plan served 11/14

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

Confirm 1 A Plan

25-19110-RAM Diana Cristina Jaramillo TRUSTEE'S OBJ TO EXEMPTIONS (27)
(ANDRES MONTEJO, ESQUIRE) *TBE/Wages*

PENDING OVER 6 MONTHS

3AP served 1/22 (LATE)

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

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

If 100% language is removed, Debtor to provide documents/resolve issues on all prior deficiencies contemporaneously with filing of amended or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

25-19061-RAM Miguel Angel Castillo, Jr.
(PATRICK L. CORDERO, ESQUIRE)

PENDING OVER 6 MONTHS

1 A Plan served 12/3

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

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

Creditor Objection to Confirmation (36) USA does not pay IRS POC in full

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

25-18955-RAM Jakelin Lopez Sanches ALSO ON AM, SEE PAGE 21
(MATISYAHU ABARBANEL, ESQUIRE)

PENDING OVER 6 MONTHS

2 A Plan served 1/23 (LATE)

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

Continue to 3/17:

Due before FRIDAY 2/13 Remains unresolved from 1/20 1) Bank Account Statements: Venmo (4/30-7/31/25), 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI,

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-18444-RAM Ariagna Suarez TRUSTEE'S OBJ TO EXEMPTIONS (16)
(PATRICK L. CORDERO, ESQUIRE) Valuation

3 A Plan served 1/30 (LATE)

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

Continue to 3/17: (pending since reinstatement)

Due on or before on FRIDAY 2/13 amend plan to fund month 1 – 9 and pay amounts agreed to Trustee.

Atty precalled

25-18814-RAM Yamilet Lorenzo ALSO ON AM, SEE PAGE 21
5PM for \$1,000.00 (PATRICK L. CORDERO, ESQUIRE)

PENDING OVER 6 MONTHS

1 A Plan served 10/14

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

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

Creditor's Objection to Confirmation (39) IRS 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 or modified plan

25-18318-RAM Rolando Gonzalez Arias
(JAMES W. SCHWITALLA, ESQUIRE)

PENDING OVER 6 MONTHS

2AP served 11/14

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

Continue to 3/17:

Due before FRIDAY 2/13 (LAST CONTINUANCE) Remains unresolved from 10/21 Plan discriminates as it pays the unsecured portion of Claim #3 in full directly while not paying 100% to the other unsecured creditors.* Creditor BMW must be paid in the plan or debtor must propose a plan paying 100% of the allowed unsecured claims. Section 1322(a)(3) requires a Chapter 13 plan to provide for the same treatment for claims within each class. **If the payments are made directly to the creditor outside of the plan, it creates a separate class of unsecured debt. It is not necessary for the debtor to expressly designate separate classes. The separate distinct treatment of the claims creates a "de facto" classes. In re: Edwards, 263 B.R. 690, 691 (Bankr.D.R.I. 2001) (*Payment of student loan outside of plan in accordance with §1322(b)(5) requires an analysis of unfair discrimination under §1322(b)(1)*). In re Tatum, 1 B.R. 445 (Bankr.S.D. Ohio 1979) (*Payment of a debt outside of the plan is a designation of an unsecured class subject to the test of unfair discrimination.*) See also In re: Cox 186 B.R. 744, 745 (Bankr.N.D. Fla. 1995), In re: Foreman 136 B.R. 532, 534 (Bankr.S.D. Iowa 1992), In re: Tucker 159 B.R. 325, 327 (Bankr.D. Mont. 1993), and In re: Willis 189 B.R. 203, 204 (Bankr.N.D. Okla. 1995).**

Objection to Confirmation (15) Federal Home will file POC (16) Lakeview Loan will file POC (59) Trustee unfair discrimination

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-17213-RAM Rafael Santamarina Ortega
(KENNETH S. ABRAMS, ESQUIRE)

PENDING OVER 7 MONTHS

2 A Plan served 12/29

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

Continue to 3/17:

Due before FRIDAY 2/1 3AP material change

Objection to Confirmation (42) Wells Fargo no motion to value filed, valuation less than replacement

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled

25-16696-RAM Marietta Verde
(EMMANUEL PEREZ, ESQ.)

PENDING OVER 7 MONTHS

4 A Plan served 1/16

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

Confirm 4 A Plan

Creditor's Objection to Confirmation (22) (26) (35) (41) (57) (63) Objection by Ocean Bank MMM no agreement plus no insurance (27) PennyMac MMM no motion filed

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-16234-RAM Lakeisha Sharmaine Melendez
(AIMEE MELICH, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)
Homestead/IRA/Pension/401K/Other
ALSO ON AM, SEE PAGE 18

PENDING OVER 8 MONTHS

8AP served 1/9

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

*If objections sustained, **Confirm 8 A Plan***

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

25-15370-RAM	Freeman Kelley, Jr. (ROLF M. BAGHDADY, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (21) <i>Homestead/Valuation</i>
--------------	--	--

PENDING OVER 9 MONTHS**1 A Plan served 9/19****If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:**

DISMISS DEBTOR FAILED TO CURE 1) Amend plan to fund each month (month 14 does not fund); 2) Amend plan to pay 100% of the allowed unsecured creditors (\$591.59 currently) in Section V and include 100% language. **OR** amend plan to pay Chapter 7 liquidation of **\$119,296.42** to unsecured creditors, and Amend Plan to include in other provisions: IVL (Miami) and Lawsuit; 3) Amend plan to conform to amended POC #1.3 filed by IRS of a priority debt of \$808.78; 4) Proof of service on tax certificate holder: plan pays Miami Dade County and debtor has noticed Miami Dade County but per county records taxes the tax certificate was held by an independent investor and not owed to county as a tax certificate holder purchased tax certificate.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-11790-RAM	John Michael Scott (DAVID LAZAROVIC, ESQUIRE)
--------------	--

PENDING OVER 11 MONTHS**2 A Plan served 9/19****If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:****Continue to 3/17:****Due before FRIDAY 2/13** amend plan to conform to IRS POC

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

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

Atty precalled

25-11056-RAM	Rayan Alexander Tojil (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (18) <i>Valuation/Other</i>
--------------	--	--

ALSO ON AM, SEE PAGE 15

2 A Plan served 9/8**If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:***If objection to claim sustained with priority of \$237.00, **Confirm 2 A Plan*****PENDING OVER 12 MONTHS**

Creditor's Objection to Confirmation (32) (54) USA does not conform to POC, as of 10/7/25 2023 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.

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-10605-RAM 5PM for \$982.10	Florencia Hane (MICHAEL S. HOFFMAN, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (30) <i>Valuation/Other</i> ALSO ON AM, SEE PAGE 14
----------------------------------	---	---

PENDING OVER 12 MONTHS

4 AP served 5/16

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

DISMISS UNLESS AGREED Remains unresolved from 4/15:

- 1) Object or Amend to POC #1 (IRS amended 8/14)
- 2) Attorney must keep all fees over safe harbor (\$5,000.00) in trust account until Fee Application granted,
- 3) 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. See Trustee's additional issues below

Objection to Confirmation (85) AMJ Misil does not pay Chapter 7 liquidation (asset issue), 109(e)

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

25-10559-RAM	Luis Reyes (PATRICK L. CORDERO, ESQUIRE)	TRUSTEE'S OBJ TO EXEMPTIONS (14) <i>Valuation/Other</i>
--------------	---	--

PENDING OVER 12 MONTHS

1 A Plan served 6/9

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

*If objection agreed to priority of \$4,030.00, **Confirm 1 A Plan***

Creditor's 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 or modified plan and Trustee reserves the right to recall the 341 meeting of creditors.

24-23528-RAM	Vicki Lee Rodriguez (PATRICK L. CORDERO, ESQUIRE)	ALSO ON AM, SEE PAGE 14
--------------	--	-------------------------

PENDING OVER 13 MONTHS

9 A Plan served 12/4

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

*If objection sustained, **Confirm 9 A Plan***

Creditor's Objection (15) Rocket Mortgage will file POC (42) (71) USA plan does not conform to POC

24-14457-RAM Frank Gil & Neysa Amelia Capaz
(JAMES ALAN POE, ESQ.)

ALSO ON AM, SEE PAGE 10

PENDING OVER 20 MONTHS

7 A Plan served 12/9

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

*If fee application granted and State of Florida agrees with objection to claim, **Confirm 7 A Plan***

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

24-11254-RAM Maria E Ydrovo
(MICHAEL J BROOKS, ESQUIRE)

PENDING OVER 23 MONTHS

24 A Plan served 1/24 (LATE)

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

Continue to 3/17 (unable to determine if pays correct to Ludlum) plan does not address post-petition special assessments per bench ruling. Regular \$276/month for months 1 – 14, \$377.04 month 15 - 60 and special assessment of \$257.29/month for month 1

Creditor's Objection (30) (166) Bank of NY Mellon will file POC, does not pay equal payments (131)(140) Ludlum Lakes Debtor has only made 4 post-petition payments directly to the association payment change and request for disbursement

Trustee will request dismissal AND/OR SANCTIONS at the next confirmation hearing if documents are not provided and issues not resolved

Atty precalled