UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR
November 10, 2026 1:30 pm

26-22096-RAM Neydis Macias-Torres
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/13
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) File Lien Avoidance Motion & set for hearing, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-22067-RAM Patricia Cristina Santiago
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (19)
Valuation

Plan served 9/13
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #9405 (09/01-09/10/26), 2) Explanation of debit/transfer & evidence of use: #9405 8/15 $1561.13 & 7/15 $1324.47, 3) Creditor paid through the Plan has not filed a POC (Ocwen Loan Servicing, LLC & Grove Gardens, Inc., a Condominium *bar date: 11/19/26*), 4) Object or Conform to: POC #7 (*claim based on Estimated amount*), 5) Provide proof IRS served with 2020-2025 tax returns, 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 7) Amend Sch. A/B #3 to correct selection or input value,

VESTED

26-22027-RAM Ricardo Castro Marin
(JORDAN E BUBLICK, ESQUIRE)☎
TRUSTEE'S OBJ TO EXEMPTIONS (30)
Valuation

Plan served 9/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 2) Bank Account Statements: #0316 (06/09-09/09/26), 3) Explanation of debit/transfer & evidence of use: #1996 8/26 $2000, 6/15 $1300, 6/29 $2000 & 7/3 $1000, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Amend Sch. A/B to disclose account #0316 as per statement received, 6) Info on transfer SOFA: provide Tolling Agreement(s) Provide evidence of lien & payment of lien by debtor on gifts to nephews

VESTED

26-22023-RAM Jesus Callejas
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (19)
Valuation

Plan served 9/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) 100% Plan issue with filed claims-*amend*, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) Info on transfer SOFA 18: provide Tolling Agreement(s) or MSA ordering turnover

VESTED

26-21997-RAM Sonia Cristina Matos
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (17)
Personal Property/Valuation

Plan served 9/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) 100% Plan issue with filed claims-*amend*, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21992-RAM Juan Perez & Loisses Casanova
(EMMANUEL PEREZ, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (23)
Homestead/Automobile/Valuation

Plan served 9/23
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
If not dismissed at 341 on 11/23, Continue to 12/8:
Due on or before 11/13: 1) Evidence of use: #3639 7/28 $1375.00, 7/06 $1375.00, #8754 6/8 $1375, 6/23 $1643, 7/1 $5498.48 , 8/13 $1000, 2) Amend Plan to pay Ch 7 is $17,030.00, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 4) Amend Sch. I #1 to provide Debtor 1 employer address & length of employment, 5) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI, 6) Evidence & calculation of expenses on CMI Form B122C-2 line 16, 17, 25, 26 & 41, 7) Plan does not pay debtor's calculation of disposable income CMI/DI $297.94 x 60 = $17,876.40

VESTED

26-21985-RAM Leandro Fuentes Fuentes
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/11
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #8087 (08/18-09/08/26), #4941 (06/08-09/08/26) & #4715 (08/01-09/08/26), 2) Creditor in Plan is not listed in Schedules or has not filed a POC (Agua Dulce *bar date: 11/17/26*), 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

VESTED

26-21962-RAM Rebeca E Rodriguez
(MERCEDES SALADRIGAS, ESQUIRE) ☎

2 A Plan served 10/8
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #3962 (06/08-06/30/26 & 09/01-09/08/26), #9669 (06/08-06/15/26 & 08/18-09/08/26), 2) Explanation of debit/transfer & evidence of use: #9669 6/26 $3379.00, 6/29 2620.00, 6/30 $1364.30; #3962 7/6 $3000.00, 7/22 $2841.75, 8/4 $1000.00, 3) File fee application, 4) Creditor paid through the Plan has not filed a POC (US Bank National Association c/o Selene Finance *bar date: 11/17/26*), 5) Object or Conform to: POC #2, 6) Debtor has a business or self-employed (*Assistant/1099 Employee*): Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks, 7) Claims must be reviewed and the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 8) Evidence & calculation of expenses on CMI Form B122C-1 line 9, 34 (Lanning not actually paid)

Creditor's Objection to Confirmation: (26) US Bank Trust NA serial filer, will file POC

VESTED

26-21954-RAM Gabriel Andres Milanes
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/11
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: 11/17/26) *****

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21920-RAM Jane Rodriguez Marrero
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/10
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) File Lien Avoidance Motion & set for hearing, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21879-RAM Gerard Saintvil
(RAYSA I. RODRIGUEZ, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (22)
Valuation

Plan served 9/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Tax Returns: 2024, 3) Plan does not disclose treatment of all Sch D creditors: JPMorgan Chase Bank, 4) Creditor in Plan is not listed in Schedules & has not filed a POC: US Bank Trust, 5) Creditor paid through the Plan has not filed a POC (Majorca Isles III Condominium Assoc, & Majorca Isles Master Association, Inc. bar date: 11/12/26), 6) Object or Conform to: POC #6, 7) 100% Plan issue with filed claims-*amend*, 8) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (14) US Bank Trust NA will file POC

VESTED

26-21874-RAM Douglas Perez Medina & Claudia Ines Perez
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (19)
Life Insurance

Plan served 9/6
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: 11/12/26) *****

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21869-RAM Yoandy Lantigua
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #6071/02/01 (08/01-09/03/26), 2) Explanation of debit/transfer & evidence of use: #6071/02/01 7/1 $1000, 7/16 $1000 & 7/28 $1000, 3) Amend plan to mark "included" for Non-standard Provisions in Section IX and select non-standard language, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

VESTED

26-21844-RAM Sergio Andres Martinez & Katherine Martinez
(ARIEL SAGRE, ESQUIRE) ☎ TRUSTEE'S OBJ TO EXEMPTIONS (25)
Valuation

1 A Plan served 9/4

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Bank Account Statements: #5808 (06/03-09/03/26), #1190 (06/03-09/03/26), #6647 (06/03-09/03/26), #0137 (06/03-09/03/26) & #6944 (06/03-09/03/26), 2) Plan does not disclose treatment of all Sch E creditors: Centralized Insolvency Operation, 3) Object or Conform to: POC #1 & #6, 4) FMV for 2016 Volkswagen Passat, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 7) Evidence & calculation of expenses on CMI Form B122C-2 line 35, 8) Plan does not pay debtor's calculation of disposable income CMI/DI $5,740.67 x 60 = $344,440.20

VESTED

26-21837-RAM Javier Enrique Marrero Betancourt
(PATRICK L. CORDERO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (17)
Valuation

Plan served 9/6

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Domestic Support Obligation form (complete with name, address, and phone number) or remove line 19 from Schedule J, 2) Plan does not disclose treatment of all Sch E creditors: IRS, Ally Financial &Volkswagen Credit, 3) Object or Conform to: POC #2, #3 & #5, 4) Amend plan to mark "included" for Non-standard provisions in Section IX and select non-standard language, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21818-RAM Maria Elena Gonzalez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/5

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Object or Conform to: POC #3 (*claim based on Estimated amount*), 2) Amend Plan Section II.B to disclose the payable months & amount for attorney's fee, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 4) Provide proof that IRS was served with 2025 tax returns

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21797-RAM Ricardo Rodriguez Perez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/5

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Bank Account Statements: #3118-9268 (08/07-09/02/26), #9309 (08/01-09/02/26), #4567 (06/02-06/08/26 & 08/15-09/02/26) & #7915 (09/01-09/02/26), 2) Object or Conform to: POC #1 & #3, 3) FMV/Reg/Payoff for 1997 Kenworth T600, 4) Milagros Transport LLC: Business Debtor Questionnaire (*Rev. 04/03/24*), Profit/Loss, Balance Sheet, Business Bank statements & checks: #7989 (09/01-09/02/26), #4575 (06/02-06/08/26 & 09/01-09/02/26), Copy of check(s), explanation, & evidence of use: #4575 7/6 4500, & Explanation of debit/transfer & evidence of use: #4575 7/1 $2000, 7/6 $1500, 7/7 $1940.91, 7/15 $2050, 7/20 $3600, 7/27 $1142.16; #7989 7/28 $1105.24, 6/5 $1761 & 6/26 $1105.24, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Does the mobile home have wheels? Provide pictures of mobile/trailer home & provide registration, 7) Provide proof of closed account #0227 & 3 months pre-petition statements as per SOFA #20

Creditor's Objection to Confirmation: (16) VT Inc fails to disclose treatment of POC #1

VESTED

26-21785-RAM Julia Isabel Espinoza
(HAVEN DEL PINO, ESQUIRE) ☎

Plan served 9/2

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Creditor in Plan is not listed in Schedules or has not filed a POC: Bank of America, 2) 100% Plan issue with filed claims-*amend*, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21784-RAM Isel Chang
(HUMBERTO RIVERA, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (27)
Vague/Valuation

Plan served 9/4

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Creditor paid through the Plan has not filed a POC (755 Building Condominium, Inc & Planet Home Lending, LLC *bar date: 11/10/26*), 2) Claims must be reviewed and the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (13) Wilmington Trust, NA will file POC

VESTED

26-21772-RAM Camilo Del Riego
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/4

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Bank Account Statements: #1687/01/02 (08/01-09/01/26), 2) Object or Conform to: POC #1 & #2, 3) FMV/Reg/Payoff for 2020 Peterbilt & 2012 Freightliner, 4) Del Riego Trucking Inc: BDQ (Rev. 04/03/24), Profit/Loss, Balance Sheet, Inventory, Business Bank statements & checks: #5020 (09/01/26), & Explanation of debit/transfer & evidence of use: #5020 all over $999.99, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Does debtor own bank account #8071? As per large transfers in account #5020, if so, provide 3 months pre-petition statements & amend Sch. A/B #17 to disclose account details, 7) Household income as partner's income not included & taxes filed as single no dependents, 8) Info on transfer SOFA

Creditor's Objection to Confirmation: (13) Americredit Financial fails to disclose treatment
VESTED

26-21768-RAM Nancy Ann Jean-Jacques & Samuel Jean-Jacques
(JORGE L. SUAREZ, ESQUIRE) ☎

1 A Plan served 9/3

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) File fee application, 2) Amend Plan to include IVL, 3) Object or Conform to: POC #1, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Amend Sch. I to disclose Co-Debtor's new employment per testimony, 7) Evidence & calculation of expenses on CMI Form B122C-2 line 33d (HOA included on line, 8) & 41 (calculate 401k loans as secured loans – amount due next 60 months divided by 60)

VESTED

26-21764-RAM Celsa Aleida Quintero — TRUSTEE'S OBJ TO EXEMPTIONS (24)
DISMISS NO $ (PAUL N. CONTESSA, ESQUIRE) *Automobile/Valuation/Other*
RCVD $3,626.56

Plan served 9/5

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 2) Creditor paid through the Plan has not filed a POC (Select Portfolio & Shellpoint Mortgage *bar date: 11/10/26*), 3) 100% Plan issue with filed claims-*amend*, 4) Amend Plan Section II.A to provide total months of the Plan (s/b 1 to 60), 5) Amend Plan Section III.A.2 to correct the payment type selection (s/b Regular for months 1 to 60), 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days **after the non-governmental claims bar date** (11/10)

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (14) US Bank Trust will file POC 16) BP-JR 1 Loan will file POC

VESTED

26-21715-RAM Luz Del Alba Howison
(JOSE BLANCO, ESQUIRE) ☎

2 A Plan served 10/23
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Amend Plan Section II.B – payable fees & balance due do not match, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) Income understated per debtor's taxes Pension and IRA Income

Creditor Objection to Confirmation (21) HSBC will file POC plan does not disclose treatment

VESTED

26-21700-RAM Luis Enrique Consuegra Proenza
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/3
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #7170 (08/25-08/31/26), 2) Explanation of debit/transfer & evidence of use: #7170 6/3 $2000, 6/23 $1286.39, 7/6 $2000, 7/22 $1286.39 & 8/24 $1286.39, 3) Object or Conform to: POC #1, 5) Debtor has a business or self-employed: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, Inventory, Business Bank statements & checks: #0715 (08/01-08/31/26), & Explanation of debit/transfer & evidence of use: #0715 6/9 $1000, 6/22 $2000 & 7/6 $1000 (2), 6) When did business close? What happened to business assets? (Yaroale Trucking, Inc), 7) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 8) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI, 9) Evidence & calculation of expenses on Schedule J: 6c & 21

VESTED

26-21669-RAM Daimy Figueroa TRUSTEE'S OBJ TO EXEMPTIONS (21)
(MARIA I. ESCOTO-CASTIELLO, ESQUIRE) *Valuation*

1 A Plan served 10/16
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) 2016(b) & Plan do not match-*amend*, 2) Plan does not disclose treatment of all Sch G creditors: Volkswagen Credit, Inc, 3) Amend Plan Section II.B to provide attorney's fee per 2016-(b), 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Evidence & calculation of expenses on CMI Form B122C-2 line 16, 17, 41 & 43, 6) Plan does not pay debtor's calculation of disposable income CMI/DI $3,717.30 x 60 = $223,038.00, 7) What is $416.67 deduction per month from wages to credit union? Credit card? Savings?

VESTED

26-21648-RAM Ilia Medrano
(LAILA GONZALEZ, ESQUIRE) ☎

TRUSTEE'S OBJ TO EXEMPTIONS (26)
Valuation

ALSO ON AM, SEE PAGE 36

1 A Plan served 10/19
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If Motion to Value granted and counsel verifies that TD bank paid in plan is Claim #1, **Confirm 1 A Plan**

Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

Creditor's Objection to Confirmation: (15) TD Bank under valuation of vehicle

VESTED

26-21643-RAM Alfonso Rojas
(LAILA GONZALEZ, ESQUIRE) ☎

1 A Plan served 10/19
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Copy of check(s), explanation, & evidence of use: #6108 Chk #103 7/27 $1270, Chk #103 7/29 $1270 & 8/28 $1230, 2) Explanation of debit/transfer & evidence of use: #6108 6/15 $1250, 7/6 $1215, 8/10 $1060 & 8/17 $1200, 3) Object or Conform to: POC #4, 4) Amend Plan Section I to mark "not included" for Valuation & Lien Avoidance, 6) Alfonso Rojas LLC: Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks: #5027 (05/31-08/31/26 or closing letter), 7) Rojas Transportation LLC: Business Bank statements & checks: #8719 all over $999.99, 8) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 9) Evidence & calculation of expenses on Schedule J: Provide Proof of & Objectionable Line 17b, 10) Evidence & calculation of expenses on CMI Form B122C-1 line 5

VESTED

26-21626-RAM Gustavo Ramos
(MARY REYES, ESQUIRE) ☎

ALSO ON AM, SEE PAGE 36

1 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) Evidence & calculation of expenses on CMI Form B122C-2 lines: 9 (HOA), , 4) Evidence of household size (taxes have household of 2)

VESTED

26-21593-RAM Cecilia Muskus
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (17)
Valuation

Plan served 9/2
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13:1) Plan does not fund properly: Months 16 to 36,2) 100% Plan issue with filed claims-*amend*,3) Amend Plan Section V to correct overlapping months (Months 1 to 36 & 16 to 24),4) Amend Plan Section VII to check box for stay relief language,5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21584-RAM Marta Jorge
(AIMEE MELICH, ESQUIRE) ☎

Plan served 9/2
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Amend Plan to include Lawsuit language, 2) Amend Plan to pay Ch 7 is $232,294.00 (*need evidence of joint ownership*), 3) Real Estate: FMV for 4950 Communication Ave Suite 950 & 2020 N Morningside Rd, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Amend Sch. A/B #17 to provide Cash App details & provide 3 months pre-petition statements as per large transfers in statements #6309, 6) Amend Sch I #1 to correct debtor 1 employment status, 7) Evidence & calculation of expenses on CMI Form B122C-2 line 16, 21 & 41, 8) Plan does not pay debtor's calculation of disposable income CMI/DI $1,195.79 x 60 = $71,747.40

VESTED

26-21577-RAM Mabel Leiro
(JOSE BLANCO, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (16)
TBE/Valuation

ALSO ON AM, SEE PAGE 35

Plan served 9/2
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #9994 (05/28-08/28/26), 2) Amend Plan to include IVL, 3) Amend Plan to pay Ch 7 is $12,388.85 – includes tolling waiver, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Evidence & calculation of expenses on Schedule J for Line: 21

VESTED

26-21523-RAM Lisa Trabin & Joshua Trabin
(ALEXIS GARCIA, ESQUIRE) ☎

Plan served 8/31
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 2) Bank Account Statements: #0181 (05/28-08/28/26), #7077 (05/28-08/28/26), #5569 (05/28-8/28/26), #7701 (05/28-08/28/26) & #6463 (06/18-07/21/26), 3) Explanation of debit/transfer & evidence of use: #6463 8/25 $1034.97 (Cubesmart), 8/24 $2500.00, 8/21 $1400.00, 5/27 $2,952.60 (Cubesmart), 4) Creditor paid through the Plan has not filed a POC (Regions Bank *bar date: 11/06/26*), 5) Object or Conform to: POC #4 & #10, 6) Amend Plan to include the POC # for creditor in Section(s): III.A.2 (POC #4), 8) Vehicle: FMV Full appraisal, in person Carmax, or J.D. Power (average) for 2016 Mazda, 9) Debtor is self-employed: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks, 10) SOFA #27 details: When did business close? What happened to business assets? (Trabin Communications LLC), 11) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 12) Who owns checking account #2507 – large transfers into this account which is not listed? If debtors, amend schedules to disclose & provide statements 05/28-08/28/26, 13) Amend Sch. A/B to disclose & value items in storage, & provide colored photos of all items in storage – monthly payment appears excessive per payments in bank statements provided, 14) Income understated – as evidence of calculation & self-employment documents not provided, 15) Evidence and calculation of expenses on Schedule J Lines: 11 and 21,

Creditor's Objection to Confirmation: (15) Regions will file POC
VESTED

26-21510-RAM Robelkis Avila Rodriguez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/2
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Info on transfer SOFA: provide Tolling Agreement(s) $9K to daughter, 2) Provide trace & accounting of use of funds received from sale of vehicle – per testimony used to purchase van for work, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.
VESTED

26-21498-RAM Mauricio Vaca & Eunice Montoya TRUSTEE'S OBJ TO EXEMPTIONS (19)
(PATRICK L. CORDERO, ESQUIRE) *Automobile/Valuation/Life Insurance*

Plan served 8/31
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: 11/06/26) *****

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-21479-RAM Dora Marilucy Betancourth TRUSTEE'S OBJ TO EXEMPTIONS (16)
(AIMEE MELICH, ESQUIRE) ☎ *Homestead*

Plan served 8/30
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Copy of check(s), explanation, & evidence of use: #3372-3380 Chk #117 $1500, Chk #118 $1500 & Chk #120 $1500, 2) Explanation of debit/transfer and evidence of use: #3372-3380 6/5 $1500, 6/19 $1500, 6/22 $8486.88, 7/3 $1500, 7/17 $1500, 7/31 $1500 & 8/14 $1500, 3) Amend Plan to pay Ch 7 is $3217.00, , 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Who owns account #3804? – large withdrawals & deposits to that account from #3380, 7) Evidence & calculation of expenses on CMI Form B122C-2 lines: 16, 18, 25 and 41, 8) Amend plan to pay CMI/DI of $554,093.40 OR 100% Plan, 9) Provide Tolling Agreement(s) for $8,486.88 from friend OR Evidence that Debtor served as conduit for funds given from friend to send to friend's family, 10) Source & amount of down payment given to purchase home, 11) Provide 1099 Affidavit

VESTED

26-21442-RAM Jose Dayan Perez Diaz TRUSTEE'S OBJ TO EXEMPTIONS (20)
(ISMAEL JOSE LABRADOR, ESQUIRE) *Life Insurance*

ALSO ON AM, SEE PAGE 35

MTD set in AM, if denied, Reset 341 & CONT CH
IF NOT DISMISSED: DL expired prior to petition date, 2025 tax still missing page 2 and Schedule 1, Bank Account Statements: **#7302 (5/27-8/27), #9057 (5/27-8/27)**

VESTED

26-21438-RAM Jennifer Ortega
(MARY REYES, ESQUIRE)

1 A Plan served 10/19
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: 11/05/26) ****

VESTED

26-21411-RAM Luis Gonzalez
(MARY REYES, ESQUIRE)
1 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

*** Pending the filing of LF76 (Bar Date: 11/05/26) ****

VESTED

26-21375-RAM Minel Rodriguez
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (16)
Life Insurance

Plan served 8/29
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Object or Conform to: POC #8 (*claim based on Estimated amount – Provide proof IRS served with 24 and 25 tax returns*), 2) Amend plan to mark "included" for Nonstandard provisions in Section I, 3) Amend Plan Section VII to check box for stay relief language, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21369-RAM Alberto Marchante
(MARY REYES, ESQUIRE) ☎
ALSO ON AM, SEE PAGE 35

1 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Amend Plan to pay Ch 7 is **$21,312.00**, until evidence of TBE including ownership in 2017 vehicle, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) Income understated per debtor's 2025 tax return, which reflects $81,578.00, 5) Provide last statement of retirement plan ending in #8792 closed in September of 2025 per SOFA #20

VESTED

26-21329-RAM Ailin Martinez Cespedes
(PATRICK L. CORDERO, ESQUIRE) ☎

Plan served 9/6
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: 11/03/26) *****

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21327-RAM Kinan Lajuane Humphrey
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (18)
Valuation

Plan served 8/28
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Object or Conform to: POC #3, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21300-RAM Idael Mederos
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/28
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Object or Conform to: POC #2.2, 2) Amend Plan Section IV.B to unmark "none" box, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21277-RAM Richard Ariel Ramos
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/28
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: 11/03/26) *****

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21251-RAM Yanet Delgado
(MARY REYES, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (17)
Valuation

1 A Plan served 10/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date,

VESTED

26-21249-RAM Angelica Andreina Diaz
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/27
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13:, 2) Bank Account Statements: #5953 (08/19-08/24/26), #9715 (08/08-08/24/26), #1959 (08/19-08/24/26), #7567-00/50 (08/01-08/24/26), #1060 (08/15-08/24/26), CashApp (08/01-08/24/26) & M1 Brokerage (08/01-08/24/26), 3) Explanation of debit/transfer & evidence of use: #5953 6/1 $2000, 6/9 $5000 & 7/3 $8039.78, 4) Object or Conform to: POC #3, #9 & #11, 5) Amend plan to provide for life insurance turnover language, 6) Debtor has a business or self-employed: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks, 7) SOFA #27 details: When did business close? What happened to business assets? (Venemerk2, LLC), 8) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 9) Provide Proof of Sch. J line: 21, 10) Amend plan to pay DI of $1,656.45/m once Lines 17a-17b are reduced as vehicles will be paid in full during the life of the plan

VESTED

26-21213-RAM Miguel Angel Martinez Varela
(MANUEL A. PERAZA, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (16)
Valuation

Plan served 8/27
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #9563 (08/08-08/24/26), 2) Object or Conform to: POC #3.2, 3) FMV/Payoff for 2015 Toyota Corolla, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Proof IRS was served with 2023 tax returns, 7) What happened to assets of closed business? SOFA #27

VESTED

26-21207-RAM Jameil Desiree Burroughs (PRO SE) TRUSTEE'S OBJ TO EXEMPTIONS (26) *Homestead*

Plan served 9/4
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due to be filed or received on or before 11/13 : I. File with the Clerk of the Court: a) Amended Plan: 1) to fund each month (add amounts to be paid to creditors and divide by 0.9 to calculation debtors plan payment), 2) to pay unsecured creditors what they would receive in a Chapter 7 $3,863.00, 3) to disclose if Schedule G creditor, T-Mobile will be rejected or assumed, 4) to mark Section I to correspond to non-standard language included on plan & 5) to disclose amount for each month for creditor Deutsche Bank Section III.A.1 or move to direct payment or surrender. i) If attempting to use the Court's Modification Mediation Program move Deutsche Bank paymenst to Section III.A. with adequate protection payments, and file Motion for Modification Mediation (see requirements at https://www.flsb.uscourts.gov/mortgage-modification-mediation-program-mmm, ii) If attempting to value Deutsche Bank, review bankruptcy code requirements and file Motion to Value and set for hearing, iii) Deutsche Bank has until *bar date: 11/02/26* to file a claim. b) File Student Loan Program Notice &/or Motion & set for hearing, See requirements https://www.flsb.uscourts.gov/student-loan-program-slp. II. Provide to the Chapter 13 Trustee: c) Bank Account Statements: Stride Bank (05/24-08/24/26), d) Explanation of debit/transfer & evidence of use: #6700 7/22 $1005.69, 7/21 $2000 & 8/12 $1200, e) Vehicle: FMV Full appraisal, in person Carmax, or J.D. Power (average), Reg. and payoff: 2015 Nissan Sentra & f) Provide evidence of value, if any, on rights to music referenced in Schedule B

Creditor's Objection to Confirmation: (30) Deutsche Bank adjustable note, debtor is heir, inconsistent treatment

VESTED

26-21198-RAM Johanna Hernandez (BRYAN A. DANGLER, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (27) *Valuation*

ALSO ON AM, SEE PAGE 34

1 A Plan served 10/26
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

DISMISS: LF90 (upload to 13DOCS by 11/4); LF 10 (with payment advises) and LF67, (docket by 11/4)
If not dismissed Continue to 12/8:
Due on or before 11/13: , 2) Explanation of debit/transfer & evidence of use: #6197 7/2 $4600 (Zelle to Spetlana Hernandez – tolling waiver?) & 7/15 $2000, 3) Creditor in Plan is not listed in Schedules or has not filed a POC: Florida Department of Revenue, 4) Creditor paid through the Plan has not filed a POC (Newrez LLC & Wilmington Saving Fund Society *bar date: 11/02/26*), 5) Object or Conform to: POC #4, 6) Amend Plan to pay Ch 7 is $11,210.50, 7) Amend plan to mark "included" for Nonstandard Provisions in Section IX or Amend Plan Section X to unmark MMM language & remove creditors from the Plan, 8) Amend Plan Section IV.D.1 to disclose missing payment months (4 to 35), 9) 2016(B) & plan does not match-*amend*, 10) Amend Plan Section IV.D.1 – Plan underpays creditor, 11) FMV for 2020 Toyota RAV4, 12) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 13) Amend Petition to add aka "Johanna Patricia Hernandez" as per DL& SS received, 15) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI,

Creditor's Objection to Confirmation: (26) Statebridge Company MMM not adequate protection (29) HSBC Bank MMM does not cover escrow, no MMM motion

VESTED

26-21173-RAM Jacory Leonzo Smith (PRO SE) TRUSTEE'S OBJ TO EXEMPTIONS (24) *Vague/Valuation*

Plan served 9/4

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

Continue to 12/8:

Due to be filed or received on or before 11/13 :

I. File with the Clerk of the Court: a) Amended Plan: 1) to fund each month 2) to pay Ch. 7 at least $2,150.00, 3) to choose one treatment for creditor "UWM" in Section III. 4) to conform to the claim filed Westlake Services of $3,795.00 at 14.9 or file Objection to Claim or Motion to Value as appropriate, 5) to mark Section 1 to match plan provisions. b) Amend Sch. C to describe property (auto not description – year make) & limit amounts exempted to allowed under Fla Stat 222. c) Amend Sch. I & Ch. 13 Statement of Your Current Monthly Income & Calculation of Commitment Period to reflect income per pymt advises (Dkt No 13) of $6,571.21 per month OR provide Trustee with evidence & calculation of income. II Provide to the Chapter 13 Trustee: d) Bank Acct Stmts: Chase (05/21-08/21/26), e) Fair Market Value of Vehicle: Full appraisal, in person Carmax, or J.D. Power (average) & payoff: 2013 Dodge Durango 2013 Chevy Traverse, 2009 Chevy Malibu, f) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI (claiming household of 4 but only household of 1 on 2025 tax returns.

VESTED

26-21169-RAM Nathaniel Ivan Herriott (CHRISTINA A. FIALLO, ESQUIRE)

Plan served 8/25

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

DISMISS: LF90, if uploaded to 13DOCS (11/4) and LF67 not filed, if on docket (11/4)

If not dismissed, Continue to 12/8:

Due on or before 11/13:, 2) 2016(b) & Plan do not match-*amend*, 3 4) Object or Conform to: POC #3 and #6, 5) 100% Plan issue with filed claims-*amend*, 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21167-RAM Julio D. Marquez
(JAMES ALAN POE, ESQUIRE) ☎

Plan served 8/27

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Copy of check(s), explanation, & evidence of use: #5125 Chk #331 6/5 $1175.00, Chk #332 7/6 $1175.00, 7/28 $3500.00, 7/31 $3000.00 & #8/3 $2600.00, 2) Explanation of debit/transfer & evidence of use: #5125 7/27 $1300.00 & $1002.00, 7/31 $1002.00, #8698 6/12 $1000.00, 7/13 $1500.00, 8/10 $2700.00, 8/17 $2000.00 & $2500.00, 3) Explain/proof of large deposits in the following bank account: #5125 (7/24 $16,987.50, 8/21 $9045.00) & #8698 (6/12 $1764.90, 7/13 $1764.90, 8/10 $2000.00, 8/11 $1764.90, 8/14 $4000.00), 4) 2016(b) & Plan do not match-amend, 5) Plan does not disclose treatment of all Sch E creditors: IRS, 6) Creditor in Plan is not listed in Schedules or has not filed a POC: Bank of America Carrington Mortgage, 7) Object or Conform to: POC #1 & #5, 8) Amend Plan to pay Ch 7 is $9,360.99, 9) Amend Plan to pay equal payment, 10) Debtor has a business or self-employed (Realtor): Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks, 11) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, , 13) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI – Significant Other, 14) Provide evidence of Schedule J lines: 15c (no car on Sch. A/B or G), 15) Amend plan to pay DI of $1,766.67/m per Schedule J, 16) Does Debtor have any active listings &/or closings, 17) Amend Plan to correct inconsistent terms (Section II.A is 60 months, but Section V is 10 months)

VESTED

26-21088-RAM Javier A. Zamora TRUSTEE'S OBJ TO EXEMPTIONS (16)
(MARIA I. ESCOTO-CASTIELLO, ESQUIRE) *Valuation*

Plan served 8/23

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 2) Explanation of debit/transfer & evidence of use: #4470 7/1 $3000 (Zelle to Yuneisy), 3) Object or Conform to: POC #1, 4) Amend Plan Section I to make box selections, 5) Debtor has a business or self-employed: Profit/Loss & Balance Sheet, 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 7) Amend Sch. I to pro-rate tax refund, 8) Income understated – P&L not provided at time of review & refund not disclosed on Sch. I, 9) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI – appears overstated as no dependents are declared on Sch. J

VESTED

26-21080-RAM Damarys Santana Alvarez
(HAVEN DEL PINO, ESQUIRE)

Plan served 9/21
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #6175 (05/20-08/20/26), 2) Explanation of debit/transfer & evidence of use: #5833 5/29 $1000 & #8309 all over $999.99, 3) File fee application, 4) Plan does not disclose treatment of all Sch D & E creditors: Loancare Llc & Toyota Financial Services, 5) Object or Conform to: POC #3, #5 and #13, 6) Amend Plan to pay Ch 7 is $106,702.90, 7) Real Estate: FMV : Cemetery plot & Payoff: 20313 SW 129 PL, 8) El Secreto Chacurteria LLC: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks, 9) J & A Therapy, Inc: Profit/Loss, Balance Sheet, Inventory, Copy of check(s), explanation, & evidence of use: #2391 all over $999.99 & #8038 all over $999.99, & Explanation of debit/transfer and evidence of use: #2391 all over $999.99, 11) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 12) Debtor to File CMI-2 as Debtor is above median per ECF No. 21 and provide evidence and calculation of all non-UST standard deductions taken therein and plan should be amended to pay CMI/DI, unless CH7 is higher, 13) Who owns account #9002 per large transfers from that account to #8309, 14) Income understated per CMI, which discloses $19,303.23/m, 15) Evidence & calculation of expenses on Schedule J: Provide Proof of Objectionable Line: 17c & 21, 16) Info on transfer of business to son: provide Tolling Agreement(s)

Creditor's Objection to Confirmation: (27) Valladares transfer of asset on 8/2026 income from $665,793 in 2025 to $0, bad faith, undisclosed assets, disposable income, infeasible

VESTED

26-21076-RAM Kleisver Rodriguez Couto
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/22
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 3) Bank Account Statements: #7869 (07/22-08/20/26) & Cashapp (08/01-08/20/26), 4) Explanation of debit/transfer & evidence of use: #7869 7/20 $1154.88, 5) File Lien Avoidance Motion & set for hearing, 6) Object or Conform to: POC #1, 7) Kleiver Corp: BDQ (*Rev. 04/03/24*), Profit/Loss, Balance Sheet, Business Bank statements & checks: #4810 (08/01-08/20/26), & Explanation of debit/transfer & evidence of use: #4810 all over $999.99, 8) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 9) Provide proof of closed accounts #0397 & 0203 & 3 months pre-petition statements as per SOFA #20, 10) Income understated – P&L not provided at time of Trustee's review & Debtor makes multiple Zelles to himself from the business bank account, 11) Provide Proof of Sch. J line: 21, 12) Who are Alexander Hernandez & Jose Amigo – receive payments from Debtor's business account?

VESTED

26-21052-RAM Orianne Efi Elbaz
(AIMEE MELICH, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (31)
Homestead/Valuation

341 Reset to 11/23, CONT CH

VESTED

26-21040-RAM Marcia Carolina Delgado
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/22
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: 10/28/26) *****

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-21001-RAM Carlos Daniel Casal Velandia
(HAVEN DEL PINO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (16)
Valuation/Life Insurance/residence

Plan served 8/22
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Explanation of debit/transfer & evidence of use: #6065 5/12 $1180.00, 6/2 $2328.00, 6/22 $1000.00; #5188 5/12 $2577.00, 6/2 $2000.00, 6/11 $1000.00; #8296 5/1 $2595, 6/1 $2595, 7/2 $2595, 7/13 $2595 & 8/4 $2595, 2) Explain/proof of large deposit in bank account: #8296 (6/1 $1000, $1500 & $1338.20, 6/11 $1350, 6/25 $1008.02, 7/2 $2595, 7/3 $1240.08, 8/4 $1808.70 & $1100, 8/11 $1793.61), 3) Plan does not disclose treatment of all Sch D creditors: AquaBella Community Association, Inc & Rocket Mortgage Llc, 4) Creditor in Plan is not listed in Schedules or has not filed a POC: Toyota Canada Financial, 5) Amend Plan to pay Ch 7 is $260,055.00 (debtor is a citizen of Canada and not entitled to homestead exemption), 6) Object or Conform to: POC #1 & #2, 7) Amend Plan to include the POC # for creditor in Section(s): III.A.1, 8) Debtor has a business or self-employed: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, & Business Bank statements & checks, 9) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 10) Amend Sch. D #2.4 to provide complete address for creditor, 11) Amend Sch. G to disclose lease vehicle, 12) Provide Proof of Sch. J line 21 & 17a

VESTED

26-20974-RAM Nicole Alecia Williams
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/21
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #1171 (08/08-08/18/26), #3445 (08/08-08/18/26), #3897 (08/01-08/18/26), #5510 (05/18-08/18/26) & CashApp (08/01-08/08/26), 2) Object or Conform to: POC #8 (Official Form not used/Duplicate of #10), #9.2 (Official Form not used/ Duplicate of #10), #10 (Arrears under paid) & #11.2, 3) Claims must be reviewed and the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

Creditor's Objection to Confirmation: (18) US Bank Trust will file POC

VESTED

26-20962-RAM Bernardo Quintero ALSO ON AM, SEE PAGE 34
(MARY REYES, ESQUIRE) ☎

1 A Plan served 10/19

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) File fee application, 2) 2016(b) and Plan do not match-amend, 3) Quintero General Contractor Corp: Copy of check(s), explanation, & evidence of use: #3731 all over $999.99 & Evidence of use: #3731 6/9 $1819.07, 6/23 $5148.87, & 6/11 $1500.00, 5) Provide Proof of line 17c – object to expense as unit is essentially empty, and running balance on wife's credit cards is $5,733 or $160 per month ($3,686 incurred month of filing not included -as it appears to be a transfer from other credit cards), 6) Info on transfer SOFA 18: provide Tolling Agreement(s) – ALL Pages

VESTED

26-20941-RAM Carlos Arias
(MARY REYES, ESQUIRE) ☎

Plan served 8/22

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

Confirm Plan

VESTED

26-20933-RAM Mariela Pulido Hernandez TRUSTEE'S OBJ TO EXEMPTIONS (17)
(PATRICK L. CORDERO, ESQUIRE) *Valuation*

Plan served 8/22

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Object or Conform to: POC #2, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.
VESTED

26-20908-RAM Sandra Leonora Vargas
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/20

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) Corp: 2024 (JLGS Enterprises LLC – *per questionnaire*), 2) Bank Account Statements: #4827 (07/18-08/17/26) & CashApp (08/01-08/17/26), 3) Explanation of debit/transfer & evidence of use: #4827 6/15 $1000, 6/16 $1000 & 6/24 $2500, 4) Managuita Restaurant Corp: BDQ (*Rev. 04/03/24*), Profit/Loss, Balance Sheet, Inventory, Business Bank statements & checks: #2082 (08/01-08/17/26) & #6809 (08/01-08/17/26), Copy of check(s), explanation, & evidence of use: #2082 all over $999.99 & #6809 all over $999.99, Explanation of debit/transfer & evidence of use: #2082 5/19 $1145.91, 5/26 $1000, 6/22 $1411.90 & $1187.02, 6/23 $1095.46, 6/29 $1051.62, 7/20 $1140.73, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Evidence & calculation of expenses on CMI Form B122C-1 line 13 & CMI Form B122C-2 line 41
VESTED

26-20892-RAM Otilia Fierro
(JAMES ALAN POE, ESQUIRE)

Plan served 9/2
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #5273 (07/08-08/17/26), #8514 (07/10-08/17/26) & #8120 (06/13-08/17/26), 2) Explanation of debit/transfer & evidence of use: #5273 5/26 $3200.00; #8514 5/29 $2000.00, 6/1 $1000.00, 6/1 $2000.00, 3) 2016(b) & Plan do not match-*amend*, 4) Amend Plan to pay Ch 7 is $469,830.00 (only ½ homestead as duplex) based on info provided by the Debtor, 5) Real Estate: FMV and payoff: 314 Sugar Pine Lane, 7) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 8) Does the debtor own checking accounts #7051 & #8630? If yes, amend schedule A/B #17 to disclose and provide bank statements (05/17-08/17/26), 9) Trustee objects to retaining non-homestead property if insufficient income received

VESTED

26-20874-RAM Rosel Antonio Rodriguez Lorenzo
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Tax Returns: 2024, 2) Claims must be reviewed and the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-20861-RAM Andres Polanco
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Bank Account Statements: #5168 (08/08-08/17/26), 2) Object or Conform to: POC #1, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

VESTED

26-20847-RAM Delisa Del Valle Urbaneja
(JORDAN E BUBLICK, ESQUIRE)

1 A Plan served 8/30
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Evidence of use: #9087 6/2 $1000, 7/20 $1096, 7/30 $2000, 8/4 $2000 & 8/17 $1000, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) Income understated per debtor's bank statements account #9087, 4) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI, (tax returns household is 1), 5) Provide Proof of Sch. J lines: 4d

VESTED

26-20827-RAM Ibrahim Fernandez
(JOSE BLANCO, ESQUIRE) ☎

Plan served 8/19
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Amend Plan to include IVL & Gambling language, 2) Debtor has a business or self-employed: 1099 affidavit, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 4) Provide SOFA #20 closing bank statements: (#8904/#0766), 5) Amend 122C-1 to provide for correct family median income amount

VESTED

26-20797-RAM Jesus Aguilar
(MARY REYES, ESQUIRE) ☎

2 A Plan served 10/29 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If debtor attorney represents that the 1AP was properly served and the 2AP has no material changes
Confirm 2 AP,

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (15) Deutsche Bank will file POC

VESTED

26-20720-RAM Karel Daniel Ballester Gonzalez
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (18)
Valuation

1 A Plan served 10/23

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:

Due on or before 11/13: 1) 100% Plan issue with filed claims-*amend*, 2) Proof IRS served with 2022 tax returns served on IRS

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-20699-RAM Yordan Odoardo Valdes
(MANUEL A. PERAZA, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (22)
Valuation

Plan served 8/16

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: 10/22/26) *****

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-20697-RAM Orlando Ramon Nieto Navarro & Isabel Cecilia Nieto
(RAYSA I. RODRIGUEZ, ESQUIRE) ☎

Plan served 8/15

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/1:

Due on or before 11/10: 2) Bank Account Statements: #2402 (05/12-08/12/26), 3) Explanation of debit and evidence of use: #2402 5/22 $1743.10, 6/5 $1743.10, 7/3 $1743.10 & 7/17 $1743.10, 4) Explain/proof of large deposit in the following bank account: #1977 8/27 $4491.93, 5) Plan does not disclose treatment of all Sch D creditors: Lux Mgmt. Services, 6) Object or Conform to: POC #4, 7) Amend Plan to pay Ch 7 is $25,325.00 including repayment listed on SOFA #7, 9) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 10) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI: parents, 11) Evidence & calculation of expenses on CMI Form B122C-2 lines: 16, 18, 21 & 25, 12) Provide Tolling Agreement(s): SOFA #7, 13) Amend Plan in non-standard plan provisions to include language that debtors will turnover life insurance proceeds if received during the pendency of the plan for the benefit of their unsecured creditors, 14) Amend CMI line 16 to correct family median income amount, 15) Who owns the 2013 Toyota Avalon? As per auto declaration provided

VESTED

26-20602-RAM Nicolas Dagraca De Brito
(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 8/23
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Object or Conform to: POC #1

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

VESTED

26-19241-RAM Jamil Saintasse**(1AP FILED)**
(RICARDO A RODRIGUEZ, ESQUIRE)

ALSO ON AM, SEE PAGE 30

Plan served 8/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Plan does not disclose treatment of all Sch D creditors: Citizens & Miami-Dade County, 2) Object or Conform to: POC #1 & #5, 3) Amend Plan to include the POC # for creditor in Section(s): III.A.1 (POC #5), 4) Attorney disclosure form 2016(b) not on docket-*file*, 5) FMV for 2006 Honda Civic, 8) SOFA #27 details: When did business close? What happened to business assets, 9) Claims must be reviewed and the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 11) Provide Proof of Sch. J lines: 4, 5 & 7, 12) Trustee objects to interest on arrears without copy of association's recorded document with entitlement to interest on arrears in bankruptcy, 13) No jewelry, 16) Amend Sch. I to pro-rate tax refund

Creditor's Objection to Confirmation: (13) Citizens Bank plan does not disclose treatment of claim (19) The White House Condo will file POC

VESTED

26-16531-RAM Iliana Horta
(JAMES ALAN POE, ESQUIRE) ☎

Plan served 8/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 1) Object or Conform to: POC #1, #2 (*claim based on Estimated amount*), & #8, 2) 100% Plan issue with filed claims-*amend*, 3) Amend plan to mark "not included" for Nonstandard Provision (*no language in Section IX*), 4) Amend Plan Section VII to check box for stay relief language, 5) Amend Plan Section VII.1 to disclose the account number for creditor Hyundai, 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date. 7) PROOF IRS SERVED WITH 25 TAX RETURNS

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (31) Bank of NY Mellon will file POC

VESTED

26-16102-RAM Sujey Blanca Pereira (AUBREY G. RUDD, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (50) *Homestead/Valuation/Other*

Plan served 8/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

JUDGE: MMM & COS not filed,
If not dismissed, Continue to 12/8:
Due on or before 11/13: 1) Plan does not fund properly: Months 1 to 12, 2) Object or Conform to: POC #1 & #2, 3) Good faith payment to unsecured creditors, 4) Amend Plan Section II.B to begin payments at month 1, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (52) Bank of NY Mellon prior cases, MMM insufficient as escrow is $1,759.89, no MMM motion

VESTED

26-15713-RAM James C Ellison (JAMES ALAN POE, ESQUIRE) ☎ TRUSTEE'S OBJ TO EXEMPTIONS (37) *Homestead/Other*

Plan served 6/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

JUDGE: COS not filed, if not dismissed,
Continue to 12/8:
Due on or before 11/13: 1) Tax Returns: 2024-2025 (**Provide amended tax declaration to indicate how much was earned on SSI and part time work**), 2) File fee application, 3) 2016(b) & Plan do not match-*amend*, 4) Creditor paid through the Plan has not filed a POC (The Bank of New York Mellon *bar date: 10/21/26*), 5) Object or Conform to: POC #4 (*claim based on Estimated amount*) & #5, 6) 100% Plan issue with filed claims-*amend*, 7) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 8) Sch. A lists debtor only on deed to property but same is not accurate pursuant to property records – how does debtor propose MMM if he is not title owner? Pursuant to 341 wife on title resided for over 30 years

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (39) Bank of NY Mellon 7 prior bankruptcies, not feasible

VESTED

26-14348-RAM Jorge Felix Menendez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/22
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on or before 11/13: 4) Plan does not fund properly: Months 1 to 17, 5) Tropical Mechanical Solutions Inc: Business Debtor Questionnaire (*Completed*), Profit/Loss, Balance Sheet, Business Bank statements & checks: #5034 (03/17-04/08/26) & #9030 (04/01-04/08/26), & Explanation of debit/transfer & evidence of use: #5034 3/16 $2000, 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 7) Evidence & calculation of expenses on CMI Form B122C-1 line 13 & CMI Form B122C-2 line 16, 25 & 41

VESTED

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

26-20590-RAM Eduardo Alejandro Vieira Orta
(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20 1)* File fee application, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-20565-RAM Diosbel Freire
(ARIEL SAGRE, ESQUIRE) ☎

Plan served 8/13
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Bank Account Statements: #7947 (07/11-08/10/26), 2) Explanation of debit/transfer & evidence of use: #7947 6/5 $1300.00, 6/8 $1375.00, 6/22 $1000.00, 7/3 $2600.00, 6/22 $3200.00, 3) Proof IRS was served with 2022 & 2024 tax returns), 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

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26-20501-RAM Michele Elizabeth Henney
(CHAD T. VAN HORN, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (19)
Other

Plan served 8/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

DISMISS Motion to Value not filed & set for hearing,
If not dismissed, **Continue to 12/8**
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20, 1*) Debtor has not filed POC for Creditor in Plan is not listed in Schedules (Venetia Condo, & Mariner Finance *bar date: 10/16/26*), 2) Object or Conform to: POC #2.2 and #11, 3) Amend Plan to pay Ch 7 of $5,868.69, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Amend plan to pay $537.24 per month to general unsecured as Objection to CMI Form B122C-2 line 9 (*mortgages only, HOA included on line 8 remove line 8 if including HOA on line 9*)

Creditor's Objection to Confirmation: (16) Massachusetts Mutual Life will file POC

26-20462-RAM Josbell Rodriguez Martinez
(MANUEL A. PERAZA, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (18)
Valuation

1 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

26-20461-RAM Elio Perez Perez
(HAVEN DEL PINO, ESQUIRE)

Plan served 8/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Plan does not disclose treatment of all Sch D creditors: Loancare LLC, & Memorial Employees, & Nationstar/Mr Cooper, 2) Object or Conform to: POC #2, #8 & #12, 3) Amend Plan to pay Ch 7 of $60,226.21 plus turnover language for possible inheritance, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Evidence of household income (pay advises or tax returns) of all adults disclosed on Sch J & CMI: Spouse's income not included on Sch. I or CMI (only 3 on tax returns), 6) Copy of MSA (not final judgment)

26-20431-RAM Francisco Javier Gonzalez
(JAMES ALAN POE, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (28)
TBE

ALSO ON AM, SEE PAGE 33

Plan served 8/21
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20: 1)* Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 2) Object or Conform to POC #10, 3)amend plan to pay 100% of the allowed unsecured claims OR provide all documents and address all issues on deficiency

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26-20413-RAM Jose Luis Ballon
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)
Valuation

1 A Plan served 10/21 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If debtor attorney represents that the Plan was properly served and the 1AP has no material changes
Confirm 1 A Plan

26-20344-RAM Jose Javier Solano
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (18)
Life Insurance

Plan served 8/7
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Bank Account Statements: #2200 (proof account closed), #8679 (proof account closed) – bank account currently used by debtor or debtor's business, 2) Object or Conform to: POC #1 & #2.2, 3) M2 TRADES LLC: Profit/Loss, Balance Sheet, & Business Bank statements & checks,

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26-20309-RAM Roberto Eladio Garcia Martin & Gloria Lopez Sanchez
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (18)
Valuation/Life Insurance

1 A Plan served 10/22 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If debtor attorney represents that the Plan was properly served and the 1AP has no material changes
Confirm 1 A Plan

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-20308-RAM Rosana Gonzalez
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm Plan

26-20293-RAM Steven Aron Cruz & Julieth A Chaparro
(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 9/29
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Corp Taxes: 2025 (*per Questionnaire*), 2) Explanation of debit/transfer & evidence of use: #4466 5/21 $1070.26, 3) Explain/proof of large deposits in the following bank accounts: #4466 (5/20 $1051.00, 6/5 $4669.00, 6/8 $1000.00, 6/9 $4185.05, 7/20 $1000.00) & #4917 (5/8 $1000.00) JCOS Group LLC: #6348 5/15 $1620.00, 6/9 $4185.05, 4) FMV/Payoff for #20784, 5) A&A Miami Consulting LLC: BDQ-***Complete #s*** 2 & 4, Profit/Loss, Balance Sheet, & Explanation of debit/transfer & evidence of use: #4352 5/8 $1000.00

26-20284-RAM Angel Payne Rodman
(PRO SE)

Plan served 8/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
JUDGE:
1) Plan does not disclose amount and type of payments to creditors each month; 2) Mortgage Modification Mediation provision marked but a) language removed, b) no motion for MMM filed with Clerk, and c) no adequate protection payments to creditor in plan; 3) Amend Plan to include in other provisions: IVL (Miami);
4) Object or Conform to Proof of Claim**:** POC #2 US Bank (arrears of $375,846.75 with a monthly payment of $4,498.11); 5) Amend plan to disclose last four digits of social security; and 6) Ch 7 liquidation to be paid to unsecured creditors is $9,017.00) Local Form 67 not filed with Clerk of Court; 8) Bank Account Statements not provided to Trustee : #Wells Fargo (5/3-5/26/26), #BankofAmerica (5/3-5/13/26); and 9) Explanation of debit/transfer and evidence of use not provided to Trustee: #5057 6/1 $1500.00, 6/29 $1600.00, 8/4 $1700.00, #3560 6/1 $1400.00, 6/29 $1400.00 and 8/4 $1000,
Trustee Notes: prior case within one year no stay extension filed,

Creditor's Objection to Confirmation: (15) US Bank Trust NA will file POC

26-20267-RAM Yenis Aguilera Pacheco
(HAVEN DEL PINO, ESQUIRE)

Plan served 8/5
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* **:** 1) Plan does not fund properly: Months 1 to 60, 2) 100% Plan issue with filed claims-*amend*, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-20257-RAM Jenniffer Jeannethe Correa
(HECTOR HERNANDEZ, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (20)
Valuation

Plan served 8/5
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Bank Account Statements: #1044 (05/01-07/31/26), #0162 (05/01-07/31/26) & #8846 (05/01-07/31/26), 2) Plan does not disclose treatment of all Sch G creditors: Defi/Tmcc/Mazda Fin Sv & Defi/Tmcc/Mazda Fin Sv, 3) Object or Conform to: POC #4 & #5, 4) Amend Plan Section II.B – payable fees & balance due do not match, 5) Amend Plan Sch. I to pro-rate tax refund, 6) Provide Proof of Sch. J line 6c, 7, 8, 9, 10, 11, 15 7) Trustee objects to expenses on Line 15d, 17b (2nd vehicle not necessary),

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26-20252-RAM Jose Pablo Bertuzzi TRUSTEE'S OBJ TO EXEMPTIONS (23)
((LOUIS A. HERNANDEZ, ESQUIRE) ☎ *TBE*

1 A Plan served 10/26 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* **:** 1) Debtor has not filed POC for Creditor paid through the Plan (The Yacht Club at Aventura *bar date: 10/09/26*), 2) Object or conform to secured portion of Claim #2, 3) Plan does not pay debtor's calculation of disposable income CMI/DI 5,121.70 x 60 = $307,302.00, [Trustee calculates unsecured priority, general, and administrative should be paid $2,937.01 per month (removing income and expenses from non-homestead, deducting for secured IRS claim) Object to any non-homestead expenses in excess of the amount of income.] 4) Non-Homestead Info Sheet with all questions answered for #19601, 5) Disclose non-filing spouse employment & wages on Sch. I or CMI, or evidence living in separate house, 6) Remove vehicle expenses listed on Sch. J or disclose vehicle on schedules accordingly, 7) Evidence & calculation of expenses on CMI Form B122C-2 line 12 & 13 (if amended CMI filed provide evidence and calculation of any changed non-UST expenses), 8) Large transfers from acct #7431 to account #1949, provide evidence and explanation of transfers, 10) Evidence and explanation of transfers from bank account #1973 7/31 $2,000 8/3 $1,350, 6/30 $2,000, 7/1 $1,350, 5/29 $2,000, 6/1 $1,350, & #74317/31 $11,000, 8/5 $2,000, 6/30 $10,500, 7/1 $1,100, 5/29 $10,000, 6/12 $2,000, 5/4 $1,300,

Creditor Objection (25) NewRez will file POC

26-20227-RAM Oleisy Perez Perdomo
(JOSE BLANCO, ESQUIRE) ☎

1 A Plan served 10/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* Copy of check(s), explanation, & evidence of use: #4376 7/3 $5050.21,

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26-20173-RAM Elisanette Santana TRUSTEE'S OBJ TO EXEMPTIONS (16)
(MANUEL A. PERAZA, ESQUIRE) ☎ *Valuation*

Plan served 8/5
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) evidence of living in separate houses or include spouse's income, 2) Explanation of debit/transfer & evidence of use: #8575 7/2 $1000.00, 7/30 $1000.00 & $1600.00, #Cashapp 7/16 $1000.00, 3) Amend Plan to pay Ch 7 is $35,775.00 or include turnover language,

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26-20162-RAM Jose Gregorio Virguez Alvarado & Veronica Moreno De Virguez
(PATRICK L. CORDERO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (18)
Valuation/Life Insurance

Plan served 8/5
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***: 1**) Bank Account Statements: #5254 (07/22-07/31/26), #0868 (07/22-07/31/26), #2535 (07/15-07/31/26), #9527 (04/31-07/31/26), Acorns (07/01-07/31/26), #7262 (proof when account closed), #6908 (04/01-04/30/26 + proof when account closed), #7171 (04/01-04/30/26 + proof when account closed) & #7288 (04/01-07/15/26 + proof when account closed), 2) Explanation of debit/transfer & evidence of use #5254 7/8 $4379.91, 5/29 $2000.00, 5/14 $4379.91, 3) Object or Conform to: POC #14, 4) FMV for Urbanizacion La Floresta Segunda Etapa (*current*), 5) J Virguez Consulting LLC: BDQ***-Complete #s*** 1 (b, d, g, h, i), 2 (a, b, e, g, h), 3 & 4b, Profit/Loss, Balance Sheet, & Business Bank statements & checks, 6) Explanation of debit/transfer & evidence of use #9461 6/1 $1000.00, $1000.00, & $1000.00, 6/3 $4384.91, 6/16 $1500.00, 5/28 $1000.00, 5/29 $1000.00, 4/16 $1000.00, 7) 118 Deacon Jones Blvd LLC: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, & Business Bank statements & checks: #8930 (07/01-07/31/26), 8) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 9) Closing statement for 118 Deacon Jones Blvd (*100% owner*) & 11456 W 33rd Way Hialeah (*80% owner*), 10) Info on transfer SOFA pickup truck gifted to friend: provide Tolling Agreement(s)

26-20142-RAM Cam Hoang
(TIMOTHY S. KINGCADE, ESQUIRE) ☎ TRUSTEE'S OBJ TO EXEMPTIONS (27)
Homestead

2 A Plan served 10/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Continue to 12/8 New plan filed

Creditor's Objection to Confirmation: (19) Wilmington Trust MMM 31% payment is $2089.69 (40) Space Coast CU 2019 RAV4 undervalued

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26-20130-RAM Carlos A. Restrepo
(SAMIR MASRI, ESQUIRE) ☎ TRUSTEE'S OBJ TO EXEMPTIONS (28)
Valuation
ALSO ON AM, SEE PAGE 33

1 A Plan served 10/13
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

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

26-20108-RAM Dantes Gahsiel Cruz De La Cruz
(ISMAEL JOSE LABRADOR, ESQUIRE)

1 A Plan served 10/23 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If debtor attorney represents that the Plan was properly served and the 1AP has no material changes **Confirm 1 A Plan** (Scrivner's error on attorney fees paid prepetition and amount due – paid correctly)

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-20100-RAM Jane-Marie Ravelo
(AIMEE MELICH, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (20)
Valuation

1 A Plan served 10/23 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 2) Object or amend to pay 100% of the allowed unsecured claims

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.

26-20071-RAM Dwayht Rene Guillen & Aradia Catalina Salgado Osorio
(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/2
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Domestic Support Obligation form or remove expense from Schedule J and CMI (*complete with name, address, & phone number*), 2) Object or Conform to: POC #3, 3) Amend Plan to pay 100% of the allowed unsecured claims, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-20060-RAM Jesus Reyes Roa
(MARY REYES, ESQUIRE)

3 A Plan served 10/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 3 A Plan

26-20017-RAM Raul Felipe Alvarez Hernandez & Aymee Migdalia Avarez
(SANDRA NAVARRO, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (23)
Life Insurance

3 A Plan served 10/8
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 3) Section 1 box selection on nonstandard provision do not match plan

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26-20010-RAM Ikram Rafiq Khan
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (20)
Valuation

Plan served 8/1
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

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

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-20005-RAM Michael Luzbet
5pm for $10,000.00 (ARIEL SAGRE, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (20)
Valuation

1 A Plan served 10/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Corp Taxes: 2024-2025 (Karate After School Center, Inc), 3) Bank Account Statements: #5757 (04/29-06/16/26 & (07/21-07/29/26), 4) Explanation of debit/transfer & evidence of use: #5757 7/8 $2,000.00, 7/8 $1,500.00 & 7/8 $1,000.00, 5) 2016(b) & Plan do not match total agreed fees, 6) File Lien Avoidance Motions & set for hearing (fees charged for motion to value not avoid), 7) Amend Plan to include Lawsuit language, 8) Object or Conform to: POC #8 & #9 (CANNOT DISPUTE ARREARS WITH PLAN LANGUAGE – REMOVE LANGUAGE FROM PLAN), 9) FMV/Payoff for 2018 Ford F150, 10) Debtor has a business or self-employed (*Self-employed*): Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, & Business Bank statements & checks, 11) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 12) TAXES FILED AS MARRIED FILED SEPARATELY PROVIDE SPOUSE'S TAX RETURNS OR EVIDENCE THAT SPOUSE LIVES IN SEPARATE HOUSE

Creditor Objection to Confirmation (25) Real Time plan does not disclose treatment, (27) OneMain Financial plan does not disclose treatment

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26-19986-RAM Fernando Ayala Chang
(MARY REYES, ESQUIRE)

2 A Plan served 10/16
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

26-19950-RAM Gladys Janet Noborikawa
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (16)
Valuation

Plan served 8/1
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Amend Plan to pay Ch 7 is $45,180.00, 2) Non-Homestead Info Sheet with all questions answered: Calle Los Tamarindos, Lote 46 MZ C URB. La Capullana Distrito De Santiago de Surco, 3) Current FMV of non-homestead provided dated 4/1/2025 – over one year pre-petition, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI – who is additional household member – none on 341 Quest. & H/S of 2, 6) Spouse's income not included on Schedule I or CMI, 8) Asset issue: No HHG listed on Schedule B #6,9) Storage expense issue

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26-19926-RAM Jorge Guerra
(MARY REYES, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (17)
Personal Property/Valuation/Other

ALSO ON AM, SEE PAGE 32

2 A Plan served 9/29
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: 1) Object or Conform to POC #19 (State of FL)

26-19899-RAM Ismael Rodriguez
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (17)
Homestead/Other

Plan served 7/29
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Object or Conform to: POC #3,

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-19843-RAM Arturo Raul Visso & Sandra Nasi
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (24)
Life Insurance

2 A Plan served 9/28
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Bank Account Statements: #6608 (07/25-07/27/26) & Crypto (04/27-07/27/26), 2) Explanation of debit and evidence of use: #0559 4/29 $1300, 5/11 $1000, 7/30 $1000), 3) Explain/proof of large deposits in the following bank accounts: #0559 (5/11 $1350) & #6608 (4/29 $1300, 5/11 1000), 4) Plan does not fund: Months 1 to 12, 5) Object or Conform to: #9 and #13, 8) Reg for 2026 Toyota Corolla, 9) Debtor has a business or self-employed (Baker): Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks, 10) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

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26-19831-RAM Ernesto Cueto Cruz
(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/30
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 11/10:
Due on or before 10/23: 1) Bank Account Statements: #8673-1873 (04/27-05/15/26 & 06/16-07/27/26), #8823 (07/01-07/27/26), #2679 (04/27-07/27/26), PayPal (06/01-07/27/26), Robinhood (04/27-04/30/26 & 06/01-07/27/26), 2) EEC Auto Repair LLC: Profit/Loss, Balance Sheet, Inventory, & Business Bank statements & checks: #3171 (04/27-04/30/26 & 07/01-07/27/26) & #3719 (04/27-04/30 & 07/01-07/27/26), 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 4) Provide Proof of Sch. J line 6a, 6c & 21

26-19817-RAM Lizi Roche**(1AP FILED)** TRUSTEE'S OBJ TO EXEMPTIONS (20)
(AIMEE MELICH, ESQUIRE) *BLT/Other*

Plan served 7/29
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 11/10:
Due on or before 10/23:
1) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 2) Plan does not pay 100% of the allowed unsecured claims,

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.

CREDITOR OBJECTION: (25) World Omni plan does not disclose treatment of claim

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26-19816-RAM Adrian Hernan Polania
(AIMEE MELICH, ESQUIRE) ☎

Notice of Conversion to Chapter 7 (Dkt No 27)

26-19791-RAM Natacha R Rigobert
5PM for $4,004.00 (DON D.G. JAMES, ESQUIRE)

2AP served 9/3
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20*: **1**) 100% Plan issue with filed claims ($6,861.75) 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

Creditor Objection to Confirmation (43) A&D Mortgage underfunded and unfeasible

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-19748-RAM Mauricio Meisel
(MARY REYES, ESQUIRE)

Plan served 7/29
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm Plan

26-19743-RAM Ramon Angel Viera
(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/29

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

Continue to 12/8

Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 2) Provide Tolling Agreement(s) from Debtor's wife for transfer of 2004 Toyota Camry for $2350, 3) Amend plan to pay 100% of the allowed unsecured claims OR a) Amend Plan to include IVL, b) Debtor has a business or self-employed (*Plumbing per 2025 tax return*), Profit/Loss, Balance Sheet, & Business Bank statements & checks

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26-19673-RAM Wanda Monique Monteverde
(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 9/24

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

Continue to 12/8

Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Bank Acct Stmts: #3942/1589 (07/01-07/23/26), #4355/2251 (07/19-07/23/26) & Paypal (07/01-07/23/26), 2) Explanation of debit/transfer & evidence of use: #6385 6/11 $1200.00, 5/5 $3073.80, 5/8 $2595.96; #6454 6/3 $1779.35, 6/3 $3167.99, 6/8 $1960.81, 6/10 $2200.00, 5/1 $3000.00, 5/4 $1960.81, 7/7 $1779.35 & $1960.81, 3) Explain/proof of large deposit in bank acct #6385 (6/25 $1252.69, 6/26 $3300.48, 6/26 $1007.06, 6/26 $1272.34, 6/29 $1301.81, 6/30 $2193, 7/6 $3926.85, 7/8 $1825, 7/10 $1080.75, 7/13 $1500, 7/20 $3926.85, 7/22 $1378.69), 4) FMV of Real Property/Payoff for SW 149th Street (*trustee unable to ascertain from property appraiser*), 5) Debtor has a business or self-employed (*Business losses on 2025 tax return for notary/consulting services*), Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, & Business Bank statements & checks, 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 7) Amend CMI122C-1 & Sch. I to disclose non-filing spouse employment & wages or provide proof of living in separate residence, 8) Does debtor own a business? As per 2024-2025 tax returns received if yes, amend schedules accordingly, 9) Income understated per debtor's taxes $83,353.00, & July 17 pay stub with gross of $41674.23 less $3,139.91 is $38,534.32 earned by end of June divided by 6 is $6,422.38, 10) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI

26-19650-RAM Rolando Caballero & Kirian Thain Caballero
(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 32

1 A Plan served 10/5 (LATE)

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

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

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-19641-RAM Leann Dawn Crockett
(AIMEE MELICH, ESQUIRE)

1 A Plan served 10/23 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* Plan does not pay 100% of the allowed unsecured creditors, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

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.

26-19596-RAM Reinier De La Paz — TRUSTEE'S OBJ TO EXEMPTIONS (18)
(PATRICK L. CORDERO, ESQUIRE) — *Homestead*

Plan served 7/25
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Bank Account Statements: #9880 (07/01-07/22/26), 2) Explanation of debit/transfer & evidence of use: #9880 4/6 $2400, 4/13 $1000, 5/11 $1000 & 5/13 $3780, 3) FMV Full appraisal, in person Carmax, or J.D. Power (average) for 2007 Volvo, 4) Rayo Trucking Corp: Business Debtor Questionnaire (*Rev. 04/03/24*), Profit/Loss, Balance Sheet, & Business Bank statements & checks: #2127 (07/01-07/22/26), 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Income understated per deposits in #2127, which average $9,482.33/m – Trustee notes no business documents provided at time of Trustee's review & no income for Non-Filing Spouse or adult child disclosed, 7) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI, 8) Evidence & calculation of expenses on CMI Form B122C-2 lines: 25, 9) No car – only vehicle listed is car used for trucking business?

26-19590-RAM Marcos Barrios Perez — TRUSTEE'S OBJ TO EXEMPTIONS (16)
(PATRICK L. CORDERO, ESQUIRE) — *Valuation*

Plan served 7/25
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Barrios Premier Services Inc: Business Debtor Questionnaire (*Rev. 04/03/24*), Profit/Loss, Balance Sheet, Inventory, Explanation of debit/transfer & evidence of use: 7/13 $2150.00 & Explain/proof of large deposits in bank account #1959 (7/2 $1450.00, 7/16 $1700.00), 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) Income understated per debtor's deposits in #1959, which averages $6,632.33/m – Provide evidence of calculation of income & clarify what the second job was that Debtor no longer has, the Trustee notes income on CMI & Sch. I is also inconsistent as CMI reflects $5,559.51/m & Sch. I reflects $3,658.34/m, 4) Evidence & calculation of expenses on CMI Form B122C-1 line: 5 – if adjusted to $6,632.33/m, Debtor may be an above median Debtor, 5) Amend Sch. A/B to correct the value of bank account #1959 (s/b $3,028.82)

26-19581-RAM Albert George Lockhart
(CONWADE D. LEWIS, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (44)
Valuation

3 A Plan served 9/27
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8

****Creditor paid through the Plan has not filed a POC (IRS *gov bar date: 01/19/27*)

Creditor Objection to Confirmation (64) Residential Credit MMM to be filed no consent

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26-19574-RAM Aleida Chicoy
(MARY REYES, ESQUIRE)

2 A Plan served 10/8
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

26-19538-RAM Jasmine R Whyte
(MARILYN L. MALOY, ESQUIRE)

1 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

Creditor's Objection to Confirmation: (18) US Bank Trust loan matured feasibility

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26-19522-RAM Ricardo Lopez Barrio
(EMMANUEL PEREZ, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (26)
Homestead/Automobile

1 A Plan served 10/26
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

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

26-19510-RAM Amarilis D Urribarri Forero
(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 10/8
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-19506-RAM Dihederick M Castellon
(MARILYN L. MALOY, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (25)
Homestead/Other

ALSO ON AM, SEE PAGE 32

Plan served 8/3
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20 1)* Object or Conform to Proof of Claim: IRS (proof IRS served with 2022 taxes as estimated), POC #5, 2) Amend Section I to correct Nonstandard provision selection, 3) Claims must be reviewed and the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 4) Amend plan to pay 100% of the allowed unsecured creditors OR a) Ch 7 is $685,730.90, b Bank Account Statements: #7230 4/20-7/20/26 , c) Real Estate: Payoff: 14420 SW 74 St, d) Vehicle: FMV Full appraisal, in person Carmax, or J.D. Power (average): 2012 Honda Accord , e) Income understated as debtor has not provided tax returns, f) Evidence of both household size (government ID w/ address) and income (pay advises or tax returns) of all adults disclosed on Sch J and CMI and CMI household size inconsistent with 341 Quest., g) Evidence and calculation of expenses on Schedule J: Provide Proof of lines: 4c, 6b, 21

Creditor's Objection to Confirmation: (16) US Bank Trust, NA not paying 31% $1,292.29

26-19477-RAM Adrian Perez Gonzalez
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (21)
Proof of IRA/Pension/401K

1 A Plan served 10/7
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

26-19439-RAM Yurdany Prevot
(JOSE BLANCO, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (18)
Proof of IRA/Pension/401K

1 A Plan served 9/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

26-19437-RAM Cesar Albo
(JOSE BLANCO, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (18)
Homestead/TBE/Valuation/Other

Plan served 7/22
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** Amend plan to pay 100% of the allowed unsecured claims and check 100% box OR 1) Amend Plan to include IVL, 2) Amend Plan to pay Ch 7 is $572,527.00 including equity of homestead (522p) – debtor's calculation does not include 522p cap of homestead & trustee notes despite that debtor is not paying his own calculations of the liquidation test, 3) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI, 4) Provide evidence of Spouse's income as tax declaration received, 5) Provide Proof of Sch. J lines: 4c, 6a, 6b, 6d, 14, Objectionable Line: 21 Trustee objects to retaining non-homestead property if insufficient income received, 6) Info on transfer SOFA #18 & valuation/payoff: pursuant to testimony both properties added husband on title, debtor never removed himself from title: provide Tolling Agreement(s)

26-19396-RAM Andres Ismael Alvarez
(YEVGENIY FELDMAN, ESQUIRE)

ALSO ON AM, SEE PAGE 31

2 A Plan served 10/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Bank Acct Stmts: #4756 (06/22-07/17/26), 2) Explanation of debit & evidence of use: #6140 5/4 $1000, 6/4 $1000 & 7/2 $1200,

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26-19395-RAM Andres Zamudio
(MERCEDES SALADRIGAS, ESQUIRE) ☎

TRUSTEE'S OBJ TO EXEMPTIONS (35)
TBE

ALSO ON AM, SEE PAGE 31

1 A Plan NOT served (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Judge UNLESS plan served and COS filed if resolved prior to 11/4, Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20 1)* Fee Application, 2) plan does not pay 100% of the allowed unsecured claims

Creditor's Objection to Confirmation (48) JA Ramirez does not pay DI, notice issue,

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.

26-19381-RAM Miriam Elizabeth Martin de la Cruz
(DIEGO GERMAN MENDEZ, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (26)
Homestead/Other

2 A Plan served 10/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* Object or Conform to: POC #2 (*claim based on Estimated amt – provide proof IRS served with 2023 tax return*)
**Creditor in Plan is not listed in Schs. or has not filed a POC: Miami-Dade County Tax Collector, (bar date 1/13/27)

Creditor's Objection to Confirmation: (16) The Bank of NY Mellon will file POC

26-19333-RAM Amnon Caduri Kassab
(DIEGO GERMAN MENDEZ, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (23)
Homestead/Other

2 A Plan served 10/7
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**

26-19330-RAM Luis Enrique Dominguez Chang
(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/19
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Bank Account Statements: #0512 (07/06-07/16/26), #3779 (06/23-07/16/26), #1668 (07/01-07/16/26) & Alpaca Investment (07/01-7/16/26), #8807 (04/16-06/30/26 + proof when account closed), 2) Explanation of debit/transfer & evidence of use: #0512 all over $999.99 & #3779 5/8 $3,594.14, 3) Object or Conform to: POC #5 & #25, 4) FMV for #4511 Monado DR, 5) Non-Homestead Info Sheet with all questions answered for #4719 & #4511, 6) Miami Portal USA LLC: BDQ (*Rev. 04/03/24*), Profit/Loss, Balance Sheet, Inventory, Business Bank statements & checks: #4220 (06/01-07/16/26) & #5510 (06/01-07/16/26), 7) Explanation of debit/transfer & evidence of use: #4220 all over $999.99 including Zelle payments, 8) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 9) Income understated: finance agreement (SOFA#18) & pursuant to business bank statements #4220 & #0512, 10) Evidence & calculation of expenses on CMI Form B122C-1 lines: 5 CMI Form B122C-2 lines: 13 (no liens listed), 16, 25, 41, 11) Info on transfer SOFA#18: provide documents & why is income for finance agreement not disclosed on schedules, 12) Provide Tolling Agreement(s), 13) Trustee objects to retaining non-homestead properties if insufficient income received, 14) Provide source of deposit in account #2100 on 4/23 of $20,000.00, 15) Provide explanation of deposit in account #0512 on 4/22 of $118,290.46, 18) Amend Sch. I: new employer: Collection/Audi same occupation

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26-19272-RAM Saul Ramirez & Andrea Betania Mastropietro Rivodo
(PATRICK L. CORDERO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (16)
Valuation

1 A Plan served 9/25
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 11/10:
Due on or before 10/23: 1) Creditor in Plan is not listed in Schedules or has not filed a POC: Chase Auto Finance, 2) Info on transfer & provide Tolling Agreement(s) property in Venezuela

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-19218-RAM Javier A Bravo Estrada
(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/18
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Corp Taxes: 2024-2025 (Bravo Garage LLC), 2) Bank Acct Stmts: #1005 (06/13-07/15/26) & Paypal (06/01-07/15/26), 3) 2016(b) & Plan do not match-*amend*, 4) File Lien Avoidance Motion & set for hearing, 6) Amend Plan to pay Ch 7 is $28,795.00, 7) Amend Plan Section II.B – payable fees & balance due do not match, 8) Amend Plan Section III.C.3 to correct the acct #, 9) Bravo Garage LLC: BDQ (*Rev. 04/03/24*), Profit/Loss, Balance Sheet, Business Bank stmts & checks: #9341 (07/01-07/15/26), & Explanation of debit/transfer & evidence of use: #9341 6/11 $2600, 5/4 $1650, 4/2 $1,681.00, 10) Affidavit of support, 11) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 12) Provide Proof of Sch. J lines: 6a, 6b, 6d, 7, 12 & 17a, 13) Info on transfer SOFA #18

26-19200-RAM Jorge Luis Torres Reyes
(MANUEL A. PERAZA, ESQUIRE)

2 A Plan served 10/23 (LATE)

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

Confirm 2 A Plan

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

26-19169-RAM Douglas Sanchez Quiroz
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (15)
Valuation

Plan served 7/15

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

Continue to 12/8

Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* **:** 1) Bank Account Statements: #2036 (07/10-07/14/26), #8099/8529 (06/16-07/14/26), #6396 (06/26-07/14/26), #8955 (04/14-07/14/26) & #1936 (04/14-07/14/26), 2) Copy of check(s), explanation, & evidence of use: #2036 Chk 6/16 $2900.00, 3) Explanation of debit/transfer & evidence of use: #8099 5/14 $2500.00; #2036 7/7 $1520.00, 4/22 $1200.00, 5/4 $4000.00; #6396 4/22 $1000.00, 4) Amend Plan to include IVL, 5) Panamor Bake LLC: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, & Business Bank statements & checks, 6) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 7) Amend Sch. A/B #17 to disclose bank account #7829 & provide bank statement (06/26-07/14/26), 8) Info undisclosed: 2016 Nissan Rogue: provide Tolling Agreement(s)

26-19155-RAM Maykel Rosales
(HAVEN DEL PINO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)
Homestead

Plan served 7/16

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

Continue to 12/8

Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***: 1**) Object or Conform to: POC #2, #17, #27 & #30, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) Provide Proof of Sch. J lines: 4 & 17a, 4) Amend Sch. A/B to disclose debtor's business – schedules indicate assets under business name, but business not disclosed on Sch. A/B #19 & unclear if assets are attributed to closed business listed on SOFA #27, 5) Amend Sch. A/B Bobcat X70, lienholder: Wells Fargo

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26-19115-RAM Argentina Sanchez Diaz
(MANUEL A. PERAZA, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (15)
Valuation

Plan served 7/16

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

Confirm Plan

26-19089-RAM Inocencia Grano de Oro
(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 9/22
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-19056-RAM Ruby Sanchez — TRUSTEE'S OBJ TO EXEMPTIONS (17)
(PATRICK L. CORDERO, ESQUIRE) — *Life Insurance*

1 A Plan served 9/22
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Info on transfer SOFA#18 & provide valuation at time of transfer, 2) Provide Tolling Agreement(s) or evidence of purported lease to own transfer in which debtor netted no award & buyer/tenant appears to have assumed mortgage per testimony

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-19020-RAM Ernesto Lopez Robaina — TRUSTEE'S OBJ TO EXEMPTIONS (16)
5PM for $750.00 (PATRICK L. CORDERO, ESQUIRE) — *Valuation*

Plan served 7/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Bank Account Statements: #7497 (06/16-07/09/26), #4507 (07/01-07/09/26), #9287 (04/09-06/30/26 + proof when account closed) & #7538 (04/09-06/30/26 + proof when account closed), 2) Amend Plan to include IVL, 3) Ch 7 is pending info of FMV/payoff of non-homestead property, 4) SOFA #27 details: When did business close? What happened to business assets, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Does the debtor own checking account #1405? If yes, amend Sch. A/B to disclose & provide bank statements (04/09-07/09/26), 7) Income understated per debtor's taxes $79,000.00 & income for debtor is only $24,118.44, 8) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI, 9) Evidence of income for non-filing spouse as taxes not filed jointly, 10) Provide Proof of Sch. J lines: 6c & 15c, 11) Provide trace & accounting of IRA distribution reflected on 2025 return $23,695.00, 12) Trustee objects to retaining non-homestead without income received none disclosed on schedules-co-owned with mother & mother resides therein & pays all expenses, 13) CMI & Sch. I income is inconsistent with non-filing spouse income

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26-19017-RAM Maria Clara Basulto — ALSO ON AM, SEE PAGE 30
(YOUNG VINCENT KIM, ESQUIRE)

2 A Plan served 10/9
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If objection sustained **Confirm 2 A Plan**

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.
Creditor's Objection to Confirmation: (27) US Bank NA plan does not conform to POC #4

26-18991-RAM Roberto Simon Soler — TRUSTEE'S OBJ TO EXEMPTIONS (16)
(PATRICK L. CORDERO, ESQUIRE) *Valuation*

Plan served 7/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record: Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) Bank Account Statements: #1022 (06/01-07/09/26) & #5325 (04/09-05/31/26 + proof when account closed), 2) Explanation of debit/transfer & evidence of use: #7156 7/10 $1079, 3) Explain/proof of large deposit in bank account #7156 (5/26 $1078 & 6/15 $3600), 4) Amend Plan Section VII to check box for stay relief language, 5) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 6) Does debtor have or had any Acorn Investment accounts, 7) Evidence & calculation of expenses on CMI Form B122C-2 line 41 & 43, 8) Trace use of funds withdrawn from 401K on 5/2026

26-18974-RAM Veronica Martinez
(CHRISTIAN PAUL LARRIVIERE, ESQUIRE)

Plan served 7/10
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record: Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***: 1**) Object or Conform to: POC #3 & #6, 2) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 3) What is Debt Consolidation listed in checking account #7799-01/75, 4) IVL as Income understated per debtor's taxes $ 86,244.00, 5) Copy of check(s), explanation, and evidence of use: **#8136 7/7 Ck1025 $1000.00**

26-18947-RAM Jose E Arteaga
(JAMES ALAN POE, ESQUIRE) ☎

1 A Plan served 10/11
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record: Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20***:** 1) 2016(b) & Plan do not match-*amend (amount received and amount due)*, 3) address creditor objection (Dkt No 18) equal monthly payment, 4) 100% Plan OR PROVIDE ALL DOCUMENTS ON FILED DEFICIENCY

Creditor's Objection to Confirmation: (18) US Bank equal monthly payments, will file POC

26-18941-RAM Elter Viamonte Aguilera
(HAVEN DEL PINO, ESQUIRE)

Plan served 7/11
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record: Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Amend Plan to include IVL (*Miami*), 2) Object or Conform to: POC #10 & #18, 3) Amend Plan to pay Ch 7 of $10,467.35, 4) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date, 5) Evidence of both household size (gov ID w/ address) & income (pay advises or tax returns) of all adults disclosed on Sch J & CMI, 6) Evidence & calculation of expenses on CMI Form B122C-1 line 5 CMI Form B122C-2 lines: 26, 29 & 33d (*indicates to be surrendered*), 7) Plan does not pay debtor's calculation of disposable income CMI/DI $859.23 x 60 = $51,553.80, 8) Trustee objects to retaining non-homestead property no income received pursuant to testimony, 9) Plan does not conform to Notice of Post Petition Mortgage
Creditor's Objection to Confirmation: (17) Freedom Mortgage will file POC, unequal payments

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26-18919-RAM Janie Florence Sands**(1AP FILED)**
(HAVEN DEL PINO, ESQUIRE)

Plan served 7/9
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: *UNRESOLVED FROM 10/20* 1) Amend Plan to include IVL, 2) Amend Plan to pay Ch 7 is $15,817.44 once life insurance policy is provided, 3) Amend Plan Section III.A.2 to disclose monthly payments, 4) Debtor has not filed a claim for creditor in plan (Renew Financial Group)

26-18826-RAM Yusniel Ceballo Borges TRUSTEE'S OBJ TO EXEMPTIONS (18)
(PATRICK L. CORDERO, ESQUIRE) ☎ *Valuation*

Plan served 9/9
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 1) Object or Conform to: #2, 2) Plan does not pay 100% of the allowed unsecured creditors

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-18734-RAM Lourdes Lopez TRUSTEE'S OBJ TO EXEMPTIONS (17)
- (PATRICK L. CORDERO, ESQUIRE) ☎ *Valuation*

1 A Plan served 9/18
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8 Remains unresolved from 9/15 Objection pending

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.

26-18713-RAM Anna Teresa Martinez ALSO ON AM, SEE PAGE 30
(CHAD T. VAN HORN, ESQUIRE)

2 A Plan served 10/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If orders on objections to claim on docket, **Confirm 2 A Plan**

Creditor's Objection to Confirmation: (12) Shellpoint Mortgage will file POC

26-18689-RAM Maria Cecilia Ponce
(AIMEE MELICH, ESQUIRE) ☎

TRUSTEE'S OBJ TO EXEMPTIONS (27)
Life Insurance

2 A Plan served 10/16

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

Continue to 12/8 : Remains unresolved from 9/15 *Plan does not pay 100% of he allowed unsecured claims* 2) Amend plan to pay 100% of the allowed unsecured creditors OR a) Bank Account Statements: #3981 (6/23/26-06/30/26), and #7183 (05/28-06/30/26) b) Explanation of debit/transfer & evidence of use: #3981 $1327.06, 4/3 $1327.00, 4/10 $1317.00, 4/17 $1300.00, 4/24 $1327.00, 5/1 $1327.00, 5/15 $1327.00, 5/22: $1327, 5/29: $1327, 6/5: $1327, 6/12: $1327, 6/18: $1326,; #7183 4/1 $2000.00, 5/1 $2700.00, 6/12: $1000, c) Income understated per 2025 tax returns $134,611.00, d) Proof spouse not living in same house as debtor or evidence that spouse is not contributing to household expenses – joint bank account (provide non-filing spouse's bank account statements), e) Who owns checking account #5250, If debtor, amend Sch. A/B #17 to disclose & provide bank statements (03/30-06/30/26) if not explain transfers, f) Amend CMI 122C-1 & Sch. I to disclose non-filing spouse employment & wages, g) Large transfers to bank account #5250 which belongs to non-filing spouse, h) life insurance purchase is very recent and non-filing spouse is beneficiary – debtor claims they do not share expenses why purchase life insurance i) fraudulent transfer of bank account not disclosed on debtor's schedules, j) amend schedule I to include contribution from father for payment of vehicle per affidavit,

If Debtor(s) file a plan removing 100% language, Debtor(s) must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation: (18) (31) Ford Motor treatment directly outside plan

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26-18649-RAM Ernesto Rivero Marquez
(HAVEN DEL PINO, ESQUIRE)

ALSO ON AM, SEE PAGE 29

1 A Plan served 10/7 (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.

26-18566-RAM Cesar Augusto Rivera Corzo
(HAVEN DEL PINO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (34)
Homestead/Valuation

ALSO ON AM, SEE PAGE 29

1 A Plan served 10/14

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 1) Income understated per debtor's deposits in #8670, which averages $6,312.65/m, 6) Evidence of household income (pay advises or tax returns) of all adults disclosed on Sch J and CMI □ Spouse's income not included on Schedule I or CMI (taxes filed no dependents, MFS),

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26-18492-RAM Jose Luis Urena
(AIMEE MELICH, ESQUIRE)

1 A Plan served 10/16
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

If Debtor(s) file a plan removing 100% language, Debtor(s) must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-18413-RAM Rolando Debora Maurino
(LAILA GONZALEZ, ESQUIRE)

3 A Plan served 10/13
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 3 A Plan

26-18402-RAM Elena Francisca Muniz
(JESUS SANTIAGO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (25)
Pers. Prop./TBE/Life Insurance

Plan served 7/9
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15**:** 1) Explanation of debit/transfer & evidence of use: #0424 4/21 $1351, 2) Plan does not fund properly: Months 1 to 60, 3) Plan does not disclose treatment of all Sch D or G creditors: Ally Financial, Inc, IRS & Yonny Guerra, Leslye Silva and Yolimar G, 4) Object or Conform to: POC #4 and #18 (bifrucated – pay in plan or object as fully secured), 5) Life Insurance Policy reflecting beneficiary, 6) Amend Sch I to disclose non-filing spouse employment info or evidence that they live in separate house (filed taxes separately), 7) Evidence of household size & income of all adults (taxes filed as single no dependents), 8) Evidence & calculation of expenses on CMI Form B122C-2 line 10 (actual & reasonable and necessary – evidence debtor unable to rent a lesser expensive apartment, luxury includes clubhouse etc,), 13 (calculated over 60 months), 18 (term only), 30, 31, 34 (not in plan), 36. CMI expenses were required to be provided at or before 341 meeting,

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26-18384-RAM Marie Caroline Laroche
(CHRISTIAN PAUL LARRIVIERE, ESQUIRE)

1 A Plan served 10/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 1) Explanation of debit/transfer & evidence of use: #5991/6579 3/31 $2000 *(cash withdrawal on 3/31 and mortgage debit on 4/3), provide tolling waivers and add to Chapter 7 liquidation undisclosed transfers: 4/30 $1000, 5/28 $1000 & 6/26 $1000 and M Rubinstein on 5/28 $2500,* 2) Amend Plan to pay Ch 7 of $36,334.45 (see below), 3) Amend Sch. A/B to disclose acct #70 as per statement received, 4) Transfer SOFA: provide Tolling Agreement(s) Daughter $25,000 or pay $25,000 to unsecured in first 18 months, 5) Plan does not pay CH 7 liquidation

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26-18312-RAM Christian Robert Burke & Dominique Demetria Foster Burke
(PATRICK L. CORDERO, ESQUIRE) TRUSTEE'S OBJ TO EXEMPTIONS (17)
Life Insurance

1 A Plan served 10/22 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If objection sustained, debtor agrees to abate objection to exemptions, and debtor attorney represents that the Plan was properly served and the 1AP has no material changes, **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.

26-18286-RAM Marisela Romero
(MARY REYES, ESQUIRE) ☎

2 A Plan served 10/8
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2AP

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

26-18280-RAM Jose Lopez TRUSTEE'S OBJ TO EXEMPTIONS (17)
(MARY REYES, ESQUIRE) ☎ *TBE*

Plan served 6/28
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 11/10:
Due on before WEDNESDAY 10/9 BEFORE CONFIRMATION HEARING (NO FURTHER CONTINUANCE) Remains unresolved from 9/15 1) Provide Proof of Sch. J Bad faith as wife's personal expenses are $1,957 which is over 80% of her net income while debtor is paying $1300 per month for wife's credit cards & $140 per month for his see line 6d (cricket bill paying for 5 phone lines), 17c & d (including $400 for transportation expenses (line 12 and 17d)

26-18179-RAM Carlos Aguilar & Martha Aguilar ALSO ON AM, SEE PAGE 29
(PATRICK L. CORDERO, ESQUIRE) ☎

1 A Plan served 10/8
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Continue to 12/8

26-18159-RAM Arturo Luis Abascal
(MITCHELL J. NOWACK, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (26)
Homestead

2 A Plan served 9/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8: *pending since 10/20* 1) Evidence & calculation of expenses on CMI Form B122C-1 line: 13 overstated by $4,051.17 per evidence provided (real property is jointly owned thus not marital adjustment – not disclosed on schedules non income producing property; credit card principal paid over 60 months is $233.21; RV recent purchase $430.00; no other proof of marital expenses received) & CMI Form B122C-2 lines: 16, 25 & 41 (no calculation provided - includes spouse's expenses or not as it is not clear.) Also spouse's income understated per stubs provided $10,736.19 ($53,680.94 by end of May)

26-18037-RAM Maria A. Baez De La Rosa
(MARK S. STEINBERG, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (21)
Valuation

1 A Plan served 9/17
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Contineu to 12/8 Remains unresolved from 9/15 1) Evidence & calculation of expenses on CMI Form B122C-2 line 43: Medical expenses need spread sheet of expenses (date, description, amount) actually paid by the debtor as some of the expenses are paid by Health Savings Account deducted on line 25 or by health insurance (information provided is for gross cost not debtor's net). Food expenses of $922.89 must be reduced by amount allowed on line 6 of $839.00 plus need 6 months of receipts prepetition with calculation and explanation of why special foods include Cheetos,

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26-18036-RAM Roberto Espinosa
(RICARDO A RODRIGUEZ, ESQUIRE)
ALSO ON AM, SEE PAGE 28

1 A Plan served 10/21 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If fee application granted and objections sustained AND If debtor attorney represents that the Plan was properly served and the 1AP has no material changes, , **Confirm 1 A Plan**

26-17957-RAM Rafael Antonio Coto
(HAVEN DEL PINO, ESQUIRE) ☎

2 A Plan served 10/21 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS *pending since 9/15* 2) Amend plan to correct social security number and 3) include 100% language OR a) Amend Plan to pay Ch 7 is $19,691.03, b) Debtor has a business or self-employed (Self-Employed Handy Man): 1099 affidavit, Profit/Loss, Balance Sheet, Other: Evidence of car & truck expenses ($15K) & contract labor ($14K) listed in Sch. C of 2025 tax return, c) Income understated per debtor's deposits in #2410, which average $13,696.79/m & no income listed from domestic partner, d) Provide Proof of Sch. J line: 4c, 6d, 11, 12 & 13, e) Trustee objects to retention of timeshare

Creditor's Objection to Confirmation: (22) NewRez will file POC, no repayment of arrears (42) *NewRez no arrears in plan*

26-17953-RAM Ariadna Estevez
(JORDAN E BUBLICK, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (19)
Valuation/Proof of 401K/Life Insurance

ALSO ON AM, SEE PAGE 28

1 A Plan served 9/27
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 Provide Tolling Agreement(s) from Yoel A. Artola Estevez for $9,143.33

26-17930-RAM Jose Guedes
(MARY REYES, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (17)
Automobile/Valuation

2 A Plan served 10/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

26-17929-RAM Maritza Vega Alfonso
(AIMEE MELICH, ESQUIRE) ☎

1 A Plan served 9/18
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

DISMISS: remains unresolved since 9/15 Object or conform to POC #3

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.

26-17923-RAM Neidy Yohana Cruz
(SANDRA NAVARRO, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (21)
Homestead

5A Plan served 10/17
ALSO ON AM, SEE PAGE 27
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If motion to value granted, **Confirm 5 A Plan**

Creditor's Objection to Confirmation: (14) Citizens Bank does not conform to POC

26-17913-RAM Chastity A. Mobley
(DAVID B. JAVITS, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (25)
Valuation

6 A Plan served 10/26 (LATE)
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8 Remains unresolved from 9/15 Plan sction III.A.2 payment type not disclosed, 100% language not checked, OR provide a) Amend plan to pay debtor calculation of CMI/DI of $37,954.20

26-17712-RAM Diego Fernando Zambrano Nino
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)
Valuation

2 A Plan served 9/4
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-17671-RAM Pedro Luis Morales
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (35)
Life Insurance

2 A Plan served 10/7
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8:
Due on before THURSDAY 11/5 BEFORE CONFIRMATION HEARING (NO FURTHER CONTINUANCE) Remains unresolved from 10/20 **:** 1) Bank Account Statements: #2723 (04/01-06/11/26), 2) Explanation of debit/transfer & evidence of use: #9480 4/2 $2270, 5/4 $2270, 6/2 $2270, 3) Explain/proof of large deposits in bank account #9480 (4/10 $1000, 5/8 $1000, 6/5 $1000), 4) FMV for 2024 Yamaha Lower Unit Kit, 5) Sigma Builders and Developers Inc: Business Debtor Questionnaire 6) Ajil Construction Inc: Business Debtor Questionnaire, Copy of check(s), explanation, & evidence of use: #0830/2909 all over $999.99, Explain/proof of large deposit in bank account #0830 (6/1 $15,750), 7) Amend plan section III.A.1 ti make box selection for real property (Taxes / insurance directly)

26-17668-RAM Eduardo Adonis Ramirez
(AIMEE MELICH, ESQUIRE)

ALSO ON AM, SEE PAGE 27

2 A Plan served 10/21
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

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

Creditor's Objection to Confirmation: (16) NewRez will file POC

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-17586-RAM Ana Aragon
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)
Life Insurance

ALSO ON AM, SEE PAGE 26

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

Confirm 2 A Plan

26-17493-RAM Emmanuel Rodriguez Izquierdo
(PATRICK L. CORDERO, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (22)
Homestead/Valuation

2 A Plan served 8/28
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-17479-RAM Elizabeth Suarez
(KENNETH S. ABRAMS, ESQUIRE)
TRUSTEE'S OBJ TO EXEMPTIONS (24)
Valuation/Other

Plan served 6/11
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS: *pending since 9/15* 2) FMV for Vacant Lot in Honduras, 3) Claims must be reviewed & the LF 76 revised form dated 6.1.2026 filed with the Clerk within 21 days after the non-governmental claims bar date

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26-17448-RAM Daniel John Kipka
(JAMES ALAN POE, ESQUIRE) ☎

Plan served 9/10
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 **:** 2) Plan does not disclose treatment of all Sch D creditors: Ally, Rocket Mortgage #0050, Rocket Mortgage #4366, Santanders Consumer USA, TD Auto Finance & Truist, 3) Object or Conform to: POC #1, #2, #4, #5, #9 & #10, 4) amend plan to pay 100% of the allowed unsecured claims OR a) Amend Plan to pay Ch 7 of $47,993.96 (per vehicle value may increase as documents not received), b) Bank Account Statements: , Ally (03/08-06/08/26) , c) Income understated per debtor's 2025 taxes, which reflect $172,683.00 & per payment advices at new job $7,499.95/m (approx.), d) household income understated by $9,000 per month per stubs provided, e) Provide Proof of Sch. J lines 4 A-C, 6 (B-D – object to unnecessary subscriptions to Xbox), 12, 17C & D (Object to 3 vehicles without payors income on schedule I) & 21

Creditor's Objection to Confirmation: (23) Santander Consumer 910 vehicle, plan does not reference treatment

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26-17445-RAM Douglas Perez
(HAVEN DEL PINO, ESQUIRE) ☎
TRUSTEE'S OBJ TO EXEMPTIONS (17)
Valuation

ALSO ON AM, SEE PAGE 26

3 A Plan served 10/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 1) Evidence of use: #5250 all over $999.99; #5239 4/1 $1000.00, 4/2 $1000.00, 4/13 $1000.00, 4/20 $1000.00, 4/2 $1500.00, 5/4 $1000.00, 5/5 $1000.00 (transfers to wife), 2) Object or Conform to: POC #13 (ongoing alimony $3,000 and child support of $1,093.28 – wage garnishment order but not deduction from payment advises), #14 (Is this an equitable distribution then not priority), 3) Evidence & calculation of expenses on CMI Form B122C-1 line 13 (calculated over 60 months) CMI Form B122C-2 line 10 (proof of expenses in excess of line 8 & 9, & why it is necessary & reasonable), 4) Plan does not pay debtor's calculation of disposable income CMI/DI $1,543.00 x 60 = $92,580.00 (In addition to $1,345.48 paid to priority claims from line 35),

Creditor's Objection (49) Guillen n delinquent child support, not eligible under 109(e), bad faith, IDO for child support

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26-17441-RAM Franz Diaz Urra
(HAVEN DEL PINO, ESQUIRE)

ALSO ON AM, SEE PAGE 26

1 A Plan served 10/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

26-17439-RAM Juan Carlos Rubio Perez & Betsy Lopez Fune
(HAVEN DEL PINO, ESQUIRE) ☎

TRUSTEE'S OBJ TO EXEMPTIONS (15)
Valuation

ALSO ON AM, SEE PAGE 25

1 A Plan served 6/10
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 1) Plan does not fund properly: Months 1 to 60, 2) Object or Conform to: POC #16 (Cannot pay bifurcated claim directly unless 10% plan), 4) Creditor paid through the Plan has not filed a POC (IRS gov bar date: 12/04/26), 5) *removed 100% language, bank statements #9116 (3/7-6/7/26), evidence and explanation of check #0105 3/16 45,800.00, FMV and payoff of 16395 Greenwwod Forest Drive, FMV of 21 Nissan Rogue, 2006 Dodge Grand Caravan, evidence of Schedule J expenses including line 6a, 6b,*

26-17390-RAM Santiago Oswaldo Yzaguirre
(PATRICK L. CORDERO, ESQUIRE)

Plan served 6/27
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 1) Bank Account Statements: #8868 (06/01-06/05/26), 2) Explanation of debit/transfer & evidence of use: #3053 3/25 $3000.00 3/26 $3000.00, 3/2 $1000.00; #8868 4/30 $1650.00, 3) Object or Conform to: POC #9, 4) Izaguirre Tile Marble Corp: 2025 Corp. Tax "Other deduction statement," 941 language on plan, & Inventory of business assets including tools,

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26-17363-RAM Jaron Dorren Mathis
(MERCEDES SALADRIGAS, ESQUIRE) ☎

TRUSTEE'S OBJ TO EXEMPTIONS (45)
Valuation

ALSO ON AM, SEE PAGE 25

2 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
JUDGE/DISMISS Remains unresolved from 9/15 2) Evidence & calculation of expenses on CMI Form B122C-2 line 13 (both calculated over 60 months), 33d (in excess of income – object to more than 2 vehicles), 34 (not in plan), 35 (not in plan), 3) Plan does not pay debtor's calculation of disposable income CMI/DI $2,104.00 x 60 = $126,240.00, 4) MMM language not in plan

Objection to Confirmation (90) (108) Paramount Residential MMM language not in plan and does not conform to POC

26-17352-RAM Milynne A. Suarez
(JAMES ALAN POE, ESQUIRE) ☎

Plan served 6/18
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 **1**) 2016(b) & Plan do not match-amend (amount paid prepetition and amount owed), 2) Object or Conform to: POC #1, 3) Amend Plan Section II.B – payable fees & balance due do not match, 5) amend plan to pay 100% of the allowed unsecured claims OR a) Amend Plan to pay Ch 7 is $343,555.50, b) Evidence & calculation of expenses on CMI Form B122C-1 line 13 (per statement student loan is $50.00 per month, need credit card principal as of 6/7 and calculation, evidence of assistance to parents) CMI Form B122C-2 line 21 (per evidence amount is for private school limited to $214.58), c) Plan does not pay debtor's calculation of disposable income CMI/DI $616.78 x 60 = $37,006.80, d) income understated per deposits into bank account $9000-$12,000 net

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26-17326-RAM Jose Ines Palacios Zaldana — TRUSTEE'S OBJ TO EXEMPTIONS (23)
(PATRICK L. CORDERO, ESQUIRE) *Valuation*

Plan served 6/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 9/15 1) Bank Account Statements: #8654 (05/16-06/03/26) & #4393 proof account is closed, 2) Copy of check(s), explanation, & evidence of use: #8654 Chk #932 4/27 $1600.00, 3) Explanation of debit/transfer & evidence of use: #8654 5/13 $2000.00, 4) Object or Conform to: POC #1 (*claim based on Estimated amount*), 5) Palacios Installing Corp: Business Debtor Questionnaire or 1099 affidavit, Profit/Loss, Balance Sheet, & Business Bank statements & checks,

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26-17306-RAM Claudette Wright Burr
(AUBREY G. RUDD, ESQUIRE)

4 A Plan served 10/20
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: (17) HSBC Bank will file POC, tax and insurance paid by debtor

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26-17201-RAM Waeil Hmidi
(AIMEE MELICH, ESQUIRE)

2 A Plan served 10/19
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-17180-RAM Mirta Leticia Plasencia
(AIMEE MELICH, ESQUIRE)

2 A Plan served 9/18
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

26-17010-RAM Matilde Soca Miranda
(ALEXANDRA LOPEZ, ESQUIRE) ☎

1 A Plan NOT served
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8 on or before Thursday 11/5 serve plan Remains unresolved from 8/11 **1)** Plan does not pay 100% of the allowed unsecured claims ($77,674.08 – see Dkt No 30), 2) Plan is not served

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

26-16957-RAM Harry Norman Mora
(MANUEL A. PERAZA, ESQUIRE) ☎

ALSO ON AM, SEE PAGE 25

3 A Plan served 10/8
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

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

Creditor's Objection to Confirmation: (15) (29) (38) Capital One replacement value is $11,950 Till is 8.75%

26-16881-RAM Jorge Huici Rojas
(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 25

2 A Plan served 10/9
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

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

Creditors Objection to Confirmation (35) Wilmington Trust, NA incorrect property description,

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26-16765-RAM Ailin Pereda Sori
(AIMEE MELICH, ESQUIRE)

4 A Plan served 10/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 4 A Plan

26-16668-RAM Erminia Luna Gonzalez**(2AP FILED)**
(VANESSA ANGULO, ESQUIRE)

ALSO ON AM, SEE PAGE 23

PENDING OVER 6 MONTHS
1 A Plan served 9/11
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS: *unresolved on 9/18* Remains unresolved from 7/21 1) Evidence of use: Chk #1321 4/20 $7,000.00 (evidenced of BLT or tolling waiver from step daughter for $1,000 based on letter from attorney), 2) Per evidence of household income wife's income understated should be $3,767.80 per month (3/27 stub has $12,801.09 year to date; 12/19/25 stub has $41,920.17 YTD less $32,114.48 from 9/26/25 YTD = $22,606.78 of income over 6 months or $3,767.80 per month average) 3) Amend Plan to pay for D/I ($2,693.38/m with wife's correct income)

26-16530-RAM Guillermo Paz
(AIMEE MELICH, ESQUIRE) ☎

4 A Plan served 10/19
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 8/11 **Disposable income is $513.96 ($30,837.60 to plan base) per month as** No evidence & calculation of expenses on CMI Form B122C-2 $918.00 for child care and not necessary as non working adult in home

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26-16480-RAM Andrea Nita Copeland
(RAYSA I. RODRIGUEZ, ESQUIRE) ☎

ALSO ON AM, SEE PAGE 23

1 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: Objection to Claim #6 or amend plan to pay 100% of the allowed unsecured claims

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.

Creditors' Objection to Confirmation (18) Deutsche Bank will file POC

26-16302-RAM Lakisha Denise Moorer
5PM for $3,704.32 (MARIA DANERI, ESQUIRE) ☎

2 A Plan served 10/22
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: Check stay relief language on Section VII

If Debtor files a plan removing 100% language, Debtor must provide all documents and resolve all issues on all prior deficiencies contemporaneously and Trustee reserves the right to recall the meeting of creditors.

Creditor's Objection to Confirmation (39) Habitat for Humanity does not conform to POC

26-16017-RAM Marly Alvarado
(RICARDO A RODRIGUEZ, ESQUIRE)

ALSO ON AM, SEE PAGE 22

PENDING OVER 6 MONTHS
Plan served 5/14
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 8/11 1) Real Estate: FMV and payoff: 734 Lee Street, Perth Amboy, NJ a) Property sold for $400,000 in 2021, b) The estimated value on Zillow is $551,700.00, c) The debtor has provided a "net value" from the property appraiser in New Jersey of $278,400. This value appears to be the Fair Market Value of the home less the mortgage. 2) What is the source of business loan income from Schedule I line 8f, no loan listed on Schedule B, 3) Amend plan to pay Ch 7 liquidation of $199,809.44 (see attached),

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26-15676-RAM Barbara Lorenzo
(AIMEE MELICH, ESQUIRE) ☎

PENDING OVER 6 MONTHS
3 A Plan served 9/30
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8 Remains unresolved from 7/21 for Trustee to ensure service over Trustee of Trust debtor transferred assets into Trust within 2 years of filing for her family

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.

26-15626-RAM Jorge Bacallao
(JOSE BLANCO, ESQUIRE) ☎

PENDING OVER 6 MONTHS
1 A Plan served 9/11
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8: *unresolved on 9/18* Remains unresolved from 7/21, 2) Per evidence of household income wife's income understated should be $3,767.80 per month (3/27 stub has $12,801.09 year to date; 12/19/25 stub has $41,920.17 YTD less $32,114.48 from 9/26/25 YTD = $22,606.78 of income over 6 months or $3,767.80 per month average) 3) Amend Plan to pay for D/I ($2,693.38/m with wife's correct income)

26-15424-RAM Ventura Jorge San Martin
(AIMEE MELICH, ESQUIRE) ☎

PENDING OVER 6 MONTHS
2 A Plan served 7/23
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS: 1) MMM denied 10/16 if no amended plan to remove MMM filed by 10/30,
If amended plan filed by 10/30 to remove MMM, JUDGE Set evidentiary hearing Remains unresolved from 7/21 on issue of household economic unit, need 2004 tax return of spouse, 12 months credit card statements as evidence that spouse had no benefit from use of credit cards, spouse's bank statements to reflect if spouse is paying any of debtor's expenses, proof spouse is paying Sch. J line: 21 as according to bank account loan is in wife's name only

Creditor's Objection to Confirmation **(25) Lakeview Loan** no MMM motion filed

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26-15261-RAM Sixto Eulogio Montano & Daisy Arteaga
(JORDAN E BUBLICK, ESQUIRE)

PENDING OVER 6 MONTHS
3 A Plan served 10/16
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 3 A Plan

26-14953-RAM Antonio Altieri
(JOSE BLANCO, ESQUIRE) ☎

PENDING OVER 6 MONTHS
1 A Plan served 10/19
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8: 1) Object to: POC #7 (*claim based on Estimated amount – Trustee has not received proof IRS served with 2021-2025 tax returns*), TRUSTEE SERVED WITH 25 TAXES IN MAY 2026 AND DEBTOR TESTIFIED PROVIDED TO IRS AT 341

Creditor's Objection to Confirmation: (18) NewRez Underpaid arrears

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26-14295-RAM Ana Lilia Zapata
(ALBERTO M. CARDET, ESQUIRE) ☎

ALSO ON AM, SEE PAGE 21

PENDING OVER 6 MONTHS
2 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
Continue to 12/8
Due on or before THURSDAY 11/5/2026: Object or conform to POC #5

Creditors' Objection to Confirmation **(31) Snapper Creek does not conform to POC, not feasible, inconsistant plan terms**

26-13528-RAM Esniel Perez Perez
(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 20

PENDING OVER 7 MONTHS
4 A Plan served 8/7
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 and Trustee reserves the right to recall the 341 meeting of creditors.

26-13280-RAM Elio Fernando Cardenas & Maria Jimena Cardenas
(EMMANUEL PEREZ, ESQUIRE)

PENDING OVER 7 MONTHS
3 A Plan served 9/9
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 3 A Plan

26-13035-RAM Eugenia Cristina Ecarri Matos
(JAMES SCHWITALLA ESQUIRE)

ALSO ON AM, SEE PAGE 20

PENDING OVER 7 MONTHS
6 A Plan served 10/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 6 A Plan

Creditor Objection to Confirmation **(28) FirstBank Puerto Rico** Consent foreclosure judgment, 109(e)

26-12963-RAM Idamia Moreland
(EMMANUEL PEREZ, ESQUIRE)

PENDING OVER 7 MONTHS
3 A Plan served 9/23
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:
DISMISS Remains unresolved from 6/9: Amend plan to pay $36,000 to general unsecured creditors as income understated per personal bank deposits which average $5,000 per month of income plus bonus averaged at $1,240 per month and business is paying personal expenses such as cruise packages, casino expenses, glasses, groceries, etc.

26-10545-RAM Denis Joaquin Alvarez Fernandez
(MANUEL A. PERAZA, ESQUIRE) ☎

PENDING OVER 9 MONTHS
5 A Plan served 6/12
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Continue to 12/8

25-19400-RAM Andres Felipe Hurmendiz Medina & Katerine Calambas Hurmendiz
(TERESA M. ALVAREZ, ESQUIRE)

PENDING OVER 14 MONTH
2 A Plan served 10/3
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 2 A Plan

25-18738-RAM Victor Manuel Cadavid
(JAMES ALAN POE, ESQUIRE)
ALSO ON AM, SEE PAGE 12

PENDING OVER 15 MONTHS
9 A Plan served 9/15
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If objections sustained, **Confirm 9 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)
ALSO ON AM, SEE PAGE 11

PENDING OVER 17 MONTHS
9 A Plan served 8/25
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Continue to 12/8: pending order on objection to claim

26-14504 Patricia Carolina Salazar Medina
(AIMEE MELICH, ESQUIRE)

1 A Plan served 8/6
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Confirm 1 A Plan

Creditors' objection to confirmation (21) (46) Home Financing plan does not conform to POC, 31% is $2,202.16
