

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

October 22, 2024 1:30 pm

24-18587-RAM

Nelson Ortiz

TRUSTEE'S OBJ TO EXEMPTIONS (25)

ALSO ON AM, SEE PAGE 50

(MICHAEL A. FRANK, ESQUIRE) Atty Precalled

Plan served 8/28

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

Continue to 11/12:

Due on before 10/25: 1) provide 2022 tax returns, 2) Bank Account Statements: MPS Credit Union, Bank of America & MPS Credit Union (5/23/24-8/23/24) with Explanation of withdrawal/debit/transfer, copies of checks and evidence of use any over \$999.99: 3) Ch 7 is \$209,200.00 4) Payoff of Real Estate: 5674 NW 194 Lane, 5) FMV Carmax (Not online offer) or J.D. Power of vehicles: 17 LAND ROVER, 6) TBE additional evidence: CDs evidence not opened from non TBE assets within 2 years

****LF 76 (Attorney Compliance with Claims Review) Due: 11/01-11/22/2024****

VESTED

24-18571-RAM

Dairon Moya

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(TIMOTHY S. KINGCADE, ESQUIRE)

Plan served 8/28

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

Confirm Plan

****LF 76 (Attorney Compliance with Claims Review) Due :11/1- 11/22/24****

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

VESTED

24-18558-RAM

Ricardo Cristobal Martinez Bautista

(CHAD T. VAN HORN, ESQUIRE)

Plan served 9/6

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

Continue to 11/12:

Due on before 10/25: 1) Bank Account Statements: CASHAPP#3749 (8/1/24-8/22/24), 2) Amend Plan to include IVL, 3) Object or Conform to POC#7, 4) Amend section III.A1 to include CT CL#6 for Lendbuzzfu, 5) Debtor has a business or self-employed: a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss, Balance Sheet, Inventory, debtor's 2023 tax return shows asset purchase and repairs over \$100,000, business pays for home utilities, rent, etc & Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition): Copy of check(s) or explanation of withdrawal/debit/transfer and evidence of use of checks/debits all over \$999.99, 7) Amend sofa#20 to disclose acct#, 8) Provide Proof of Sch J line 6a, 6b, 6c, 6d, 12, 13 (expense paid by debtor's business) 9) Per IRS, debtor did not file 2023 taxes, provide evidence timely filed.

****LF 76 (Attorney Compliance with Claims Review) Due : 10/31-11/20/2024****

VESTED

24-17862-RAM

Mercedes L. Palma De Tejera

(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/6

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: #7156 7/18-7/31/24 & #9212 6/18-7/31/24 #6200 6/11-7/31/24 with Copy of checks or explanation of withdrawal/debit/transfer and evidence of use of checks/debits all over \$999.99, 2) Explanation of debit and evidence of use: #7156 6/10 \$2,000, 3) amend plan to pay Ch 7 of \$21,560.79 (homestead not fully exempted on Schedule C), 4) Evidence that Kia Stinger is not debtor's, under equitable title, 5) Provide Proof of Sch J line 6d, 7, 15, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:10/9/24

VESTED

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

October 22, 2024 1:30 pm

24-17855-RAM

Yeruen Hernandez Reimon

TRUSTEE'S OBJ TO EXEMPTIONS (26)

ALSO ON AM, SEE PAGE 48

(LAILA GONZALEZ, ESQ.) Atty Precalled

Plan served 8/3

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

Continue to 11/12:

Due on before 10/25 1) Explanation of debit and evidence of use: #2166 5/16 2100.00, 6/6 \$1140.00, 6/13 \$1700.00 8/16 \$1,860.00, 2) Amend Plan to include IVL, 5) Debtor has a business or self-employed: Solutions ACR, Inc. a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, b) Profit/Loss c) Balance Sheet, 6) Letter regarding child support OR Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (**Deficiency is not updated with late documents**)

VESTED

24-17852-RAM

Martha Duperat

(YEVGENIY FELDMAN, ESQUIRE)

Plan served 8/3

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

Continue to 11/12:

Due on before 10/25 1) Object or Conform to POC#4 and #2 (proof IRS served with 2023 tax returns), 2) LF 76 (Attorney Compliance with Claims Review) Due :10/9- 10/30/24

Objection (17) Brackenridge plan does not conform to POC

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

VESTED

24-17847-RAM

Leonardo Antonio Sanchez

TRUSTEE'S OBJ TO EXEMPTIONS (30)

ALSO ON AM, SEE PAGE 48

(TERESA M. ALVAREZ, ESQUIRE) Atty Precalled

1 A Plan served 9/12

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: 1) Chase Checking, Regions Checking & Chase Highschool Account (4/30/24-7/31/24) Acct#9849 (7/24/24-7/31/24) 2) Copy of check(s) and evidence of use: 4/25 \$9,000, 5/17 \$2,800, 3) FMV Carmax (Not online offer) or J.D. Power of vehicles: 16 Mercedes, 11 Nissan & 2007 Cadillac & Payoff of : 16 Mercedes, 4) Debtor has a business or self-employed: a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, b) Profit/Loss, c) Balance Sheet d)Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), e) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, f) Info on transfer SOFA #18 (valuation – party), 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/09/2024

VESTED

24-17808-RAM

Aura Marina Subbuyuj

(HECTOR HERNANDEZ, ESQUIRE)

Plan served 8/3

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

Continue to 11/12:

Due on before 10/25 1) LF 67, 2) Object or Conform to POC#1, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/09-10/30/2024

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

VESTED

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

October 22, 2024 1:30 pm

24-17794-RAM

Diego Flores Marquez

TRUSTEE'S OBJ TO EXEMPTIONS (22)

DISMISS NO \$\$

RCVD \$1,100.00 (MARY REYES, ESQ.)

1AP served 8/1

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

Confirm 1AP

LF 76 (Attorney Compliance with Claims Review) Due:10/9- 10/30/24

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

VESTED

24-17778-RAM

Pedro Pablo Machado Gonzalez

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 10/9

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

Continue to 11/12:

Due on before 10/25 1) Object or Conform to POC#4 & #3, 2) Tolling waiver for sale of truck (SOFA #18), 1AP does not fund month 16-18

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

VESTED

24-17773-RAM

Maria Eugenia Salazar

(CHRISTIAN J. OLSON, ESQUIRE) Atty Precalled

Continue to 11/12

Due on or before 10/25: provide all documents, explanations and evidence on last filed deficiency

VESTED

24-17763-RAM

Andry Lazcano Alvarez & Odaly Gonzalez Castillo

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 8/3

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

Continue to 11/12:

Due on before 10/25 1) Corporate tax returns: 2022 , 2) Bank Account Statements: #5990/#5808 7/13-7/31/24, #9157/#1011 7/19-7/31/24 & #4844 5/1-6/13 and proof of closing letter, 3) Explanation of withdrawal/debit/transfer and evidence of use #9157 7/8 \$1000.00(3 total \$3,000) 4) Debtor has a business or self-employed: Angel in a Heart, a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, b) Profit/Loss, c) Balance Sheet, d) Business Bank statements and checks#8715 5/1-7/31/24 #8070 6/29-7/31/24, e) Evidence of \$27,365 cost of goods sold, plus truck expenses, fuel, cell phone, telephone expenses, f) Amend Sch I to disclose length of employment and Co-debtor Second Job. Amend Sch A/B to disclose Business Acct #8715 and BDQ to disclose acct #8070. Amend SOFA #4 to disclose Co-Debtor YTD income for 2022-2024, g) Income understated per debtor's bank deposits, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:10/9-10/30/24

VESTED

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

October 22, 2024 1:30 pm

24-17718-RAM

Yamilet Perera Delgado

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 10/9

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

Continue to 11/12:

Due on before 10/25: plan does not fund month 13-25 or 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 plan and Trustee reserves the right to recall the meeting of creditors.

VESTED

24-17713-RAM

Maria Sandra Pineda

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(JAMES ALAN POE, ESQ.) Atty Precalled

Plan served 8/2

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

Continue to 11/12:

Due on before 10/25 1) Corporate tax returns: 2022-2023, 2) Bank Account Statements: 3 months pre-petition (ending on the date of the petition) Copy of check(s) or explanation of withdrawal/debit/transfer and evidence of use of checks/debits all over \$999.99, 3) Amend Plan to include in IVL, 4) Plan does not disclose treatment of all Sch D (Axiom Resources), 5) Amend Plan to include the court claim # for creditor in Section III A, 6) amend plan to pay Ch 77 of \$1,008,165.00, 7) Payoff of Real Estate: 1215, 2726, 8943, 8) Non-Homestead Info Sheet with all questions answered: 1215, 2726, 8943, 9) Debtor has a business or self-employed, provide the following for all active businesses of the Debtor - Texsco Enterprises, Miami Cloud 9 and Medical Equipment Solutions (for each): BDQ-Updated 4.3.2024 version complete with all questions answered, Profit/Loss, Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 10) Amend Sch D to disclose amount of claim for all creditors listed. Amend SOFA #4 to remove duplicate entries. 11) Amend SOFA # 27 to disclose end date. Explain why additional employment info included on Sch I if the employer is the same? Provide a List of Household goods, Furnishings and Jewelry, 12) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – listed as married (CMI) and Not married (SOFA) and child listed in Schedule J is an adult, 13) Spouse's pay advices as Spouse's income not included on Schedule I or CMI, 14) Trustee objects to unequal payments, 15) Amend Schedule B to disclose and value the following undisclosed businesses of the Debtor: Texsco Enterprises (listed in SOFA27, but not Schedule B), Miami Cloud 9, LLC (not listed – active on Sunbiz) and Medical Equipment Solutions, Corp (not listed – active on Sunbiz), 16) Address Trustee's Objection to Exemptions re: Homestead, 17) Creditor paid through the Plan has not filed a POC: A & D Mortgage, LLC, Estate Homes at Monterey Lakes, Old Cutler Lakes by the Bay, Specialized Loan Servicing, and Specialized Loan Servicing LLC (bar date 10/8), 18) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/8/24, 19) lump sum must be approved by court, 20) obj/conform to cl#8 *Objection (14) Deutsche Bank, (15) Wilmington, (16) New Rez & (22) Wilmington not paying 75% of income from non residence*

VESTED

24-17712-RAM

Lissette Blanco

(PATRICK L. CORDERO, ESQUIRE)

2ap filed

2 A Plan served 10/9

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

Continue to 11/12:

Due on before 10/25 1) 2 amend plan to pay 100% to unsecured 1) creditors

**** LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/8-10/29/2024 ****

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

VESTED

24-17698-RAM

Robert Daniel Romero

Plan served 9/3

(JOSE P. FUNCIA, ESQUIRE)

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

Continue to 11/12:

Due on or before 10/25: 1) Plan does not disclose treatment of all Sch D (Lincoln Automotive Finance & Wells Fargo Home Mortgage), 2) Object or Conform to POC#8, #6 & #4, 3) WDO or Motion to waive, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/08/2024

Objection to Confirmation (20) Wells Fargo does not conform to POC (23) Ford Motor plan does not disclose treatment

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

VESTED

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

October 22, 2024 1:30 pm

24-17691-RAM Rafael Adel Ramirez Aguilera

Plan served 7/30 (HAVEN DEL PINO, ESQUIRE)

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: #8081 7/10-7/30/24, #9725 6/8-7/10/24, 2) Explanation of withdrawal/debit/transfer and evidence of use #9725 6/3 #1035.00, 5/2 \$1035.00, 3) amend plan to pay Ch 7 of \$3,225.65 may increase until all documents received and reviewed, 4) Income understated – per 2023 tax return Debtor's spouse earns income as a housekeeper, Schedule I does not reflect any income for Spouse, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:10/8-10/29/2024

VESTED

24-17638-RAM Erin Marie Ourso

(VICTOR A. GOLD, ESQUIRE)

Plan served 8/1

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

Continue to 11/12:

Due on before 10/25 1) Amend sch I to correct salary – per paystubs s/b \$8232.75, 2) documentation/calculation: CMI Form B122C-2 line #30, 3) amend plan to pay disposable income CMI/DI $\$6,202.50 \times 60 = \$372,150.00$, 4) Amend Schedule I to include new employment, 5) LF 76 (Attorney Compliance with Claims Review) Due:10/7-10/28/2024, 6) file LF67 with court

VESTED

24-17606-RAM Yoel Diaz Gonzalez

ALSO ON AM, SEE PAGE 48

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

1 A Plan served 10/8

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

Continue to 11/12: Objection pending

**** LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/07-10/28/2024****

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

VESTED

24-17605-RAM Carmen Diaz Torres

(PATRICK L. CORDERO, ESQUIRE) Atty Precalled

1 A Plan served 10/8

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

Confirm 1 A Plan (no material change)

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

VESTED

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

October 22, 2024 1:30 pm

24-17602-RAM

Roxana Palomino La O

ALSO ON AM, SEE PAGE 47

(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 11/12:

Due on before 10/25 amended objection not set for hearing

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

VESTED

24-17594-RAM

Vanessa Janet Machado

(PATRICK L. CORDERO, 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 11/12: (material change)

Due on before 10/25 1) amend plan to pay CH7 of \$3358.41, 3) amend plan to include POC# in Section III.A, 4) object/conform to cl#15

Objection (16) Deutsche Bank will file POC

VESTED

24-17579-RAM

Nivarys Ravelo Santana & Anisley Yanes Fernandez

ALSO ON AM, SEE PAGE 47

(JOSE BLANCO, ESQUIRE)

1AP served 9/12

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

Continue to 11/12:

Due on before 10/25 1) Explanation of withdrawal/debit/transfer and evidence of use: Acct #3626 4/26 \$2,500, 5/2 \$2,350.00, 7/8: \$2700 2) Object or Conform to POC#8, 3) SOFA #27 details: What happened to business s assets, 4) Info on transfer SOFA 13 (value), 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/07-10/29/2024

VESTED

24-17560-RAM

Yoanis Gomez

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 9/13

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

Continue to 11/12:

Due on before 10/25 1) Evidence of Bar Legal Title, evidence that non debtor made all payments directly, insurance or tolling waiver for \$4,500, 2) LF 76 (Attorney Compliance with Claims Review) Due: 10/04-10/25/2024

VESTED

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

October 22, 2024 1:30 pm

24-17545-RAM

Rosario Perez

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(EMMANUEL PEREZ, ESQ.) Atty Precalled

3 A Plan served 10/10

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

Continue to 11/12: 3 A Plan has material change

Objection (17) Global Lending will file POC, purchased 7/24/24 two days pre petition, Objection (23) Wells Fargo will file POC

VESTED

24-17534-RAM

Rainer Sven Biederstedt & Cynthia Michel Azamar

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/31

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: #7207 (7/24 – 7/26/24) & #6856 (6/27 – 6/30/24), 2) provide Profit/Loss & Balance Sheet, 3) Income understated per debtor's taxes \$105,812.00, 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 5) Provide Proof of Sch J line 7, 6) Food Truck business has no assets, including converted truck, oven, refrigerator, etc, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/4-10/25/24

VESTED

24-17482-RAM

Hilda Maria Martinez

1AP served 9/26

(VANESSA MARIE COOK, ESQUIRE) Atty Precalled

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

Continue to 11/12:

Due on before 10/25 1) Purchased vehicle within preference period, need loan application and purchase price: 24 Toyota, 2) documentation/ calculation: CMI Form B122C-2 lines: 16 over stated by \$148.25, not reduced by 1/12 refund see instructions on form, 22 (evidence that debtor spends more than out of pocket allowance), 25 and 41 (remove stock purchases and 401K loan is amount due in next 60 months divided by 60 not paystub deduction – loan taken within 6 months pre-petition from Royal Caribbean need accounting of funds), 3) Expenses and evidence of CMI Form B122C-2: Line 16 (over stated by \$148.25, not reduced by 1/12 refund see instructions on form 4) Amend plan to pay debtor's calculation of CMI/DI of \$77,290.20 (Trustee calculates \$88,967.40), 5) Undisclosed transfer to mother of \$25000 need tolling waiver add to Chapter 7 liquidation, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:10/3-10/24/2024

VESTED

24-17456-RAM

Jose Leonardo Cesarino Lazarde

1 A Plan served 10/14 (JORDAN E BUBLICK, ESQUIRE)

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

Continue to 11/12:

Due on before 10/25 1) Corporate tax returns: 2022 (CESARINO GROUP USA LLC), / 5) amend plan to pay Ch 7 of \$9,570.20 increase by value of assets of business 5K per testimony, / 7) Debtor has a business or self-employed: Balance Sheet and Explanation of withdrawal/debit/transfer and evidence of use Acct#7011 5/6: \$2854.72, 6/6: \$2866.54, 7/5: \$2030, DEFICIENCY NOT UPDATED WITH LATE DOCUMENTS

VESTED

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

October 22, 2024 1:30 pm

24-17455-RAM Yensy Leidy Olivera Hernandez

(PATRICK L. CORDERO, ESQUIRE)

1AP served 10/4

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

Confirm 1AP (no material change)

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

VESTED

24-17435-RAM Barbara Cabrera

TRUSTEE'S OBJ TO EXEMPTIONS (20)

DISMISS no \$\$ rcvd (ANTHONY ROCA, ESQUIRE)
\$9,445.12

Plan served 7/24

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

Continue to 11/12:

Due on before 10/25 1) Object or Conform to POC #3 & #11

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

VESTED

24-17431-RAM Omar Diaz

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 10/4

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

Confirm 1AP (no material change)

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

VESTED

24-17413-RAM Leonardo Vicente Dominguez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(MANUEL A. PERAZA, ESQUIRE) Atty Precalled

1 A Plan served 10/14

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: #1947 6/25-7/24/24, #8213 6/25-7/24/24 & #4725 7/1-7/24/24, 2) Explanation of withdrawal/debit/transfer and evidence of use #1947 4/25 \$3312.00, 6/5 \$1500.00 (possible preference payment – provide 6 months billing statements for Chase ending in #0421), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:10/2-10/23/2024, 4) Income understated per debtor's deposits in #1947/#8213, which average \$5,359.23/m, 5) Provide Proof of Sch J lines: 4d and 15a

VESTED

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

October 22, 2024 1:30 pm

24-17407-RAM

Raquel Lissabet

TRUSTEE'S OBJ TO EXEMPTIONS (19)

ALSO ON AM, SEE PAGE 46

(MATISYAHU ABARBANEL, ESQUIRE) Atty Precalled

Plan served 7/27

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

Continue to 11/12:

Due on before 10/25 1) object or conform to POC#6, 2) Bank Account Statements: Acct# 8832 (6/18/24-7/24/24), 3) amend plan to pay Ch 7 of \$8249.16 (TBE Motion Pending), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/2-10/23/2024, 5) Income understated (spouse's taxes), 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 5) Provide Proof of Sch J lines: 15c (no vehicles listed on Schedules)

VESTED

24-17401-RAM

Leslie Ramirez

Plan served 7/27 (MARY REYES, ESQ.)

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: #2437 4/24-5/31 and 7/1-7/24/24 #8488 4/24-5/31 and 7/1-7/24/24 #9778 7/12-7/24/24 #8948 7/16-7/24/24 and 3 months of stock statements (pre-petition to date of filing), 2) provide Copy of check(s) and explanation/evidence of use #8948: (#5008 3/29 \$1638.00), 3) Amend Plan to include IVL, 4) Amend Plan to include and/or to correct the court claim # for creditor in Section(s): III.E.1-2 and VII.1. and Section VII to select box referencing the Debtors request to automatic stay , 5) Debtor has a business or self-employed – DOGE (listed in Schedule B.19) and TATI EVENTS (listed in tax return): a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, b) Profit/Loss c) Balance Sheet d) Inventory and e) 3 months pre-petition (ending on the date of the petition) business bank statements along with corresponding copies of checks and explanation/evidence of use over \$999.99, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 7) Provide Proof of Sch J line 6d, 8) LF 76 (Attorney Compliance with Claims Review) Due :10/2-10/23/2024

VESTED

24-17389-RAM

Ginnett Aguilar

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 9/23

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

Continue to 11/12:

Due on before 10/25 1) amend plan to pay Ch 7 of \$40,509.00, 2) Provide Proof of Sch J Line #6a (overstated by \$50.00 per month), 17c (non spouse's vehicle), 17d (\$9549.20/60 = \$159.15), 3) SOFA #27 details: NO FINAL TAX RETURN FILED. (business repaid \$73,000 loan to whom) 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/1-10/22/2024

VESTED

24-17356-RAM

Manuel Ramon Velasco Perez & Kathery Mendez Montero

TRUSTEE'S OBJ TO EXEMPTIONS (24)

ALSO ON AM, SEE PAGE 46

(AIMEE MELICH, ESQUIRE)

2AP served 10/2

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

Continue to 11/12:

Due on before 10/25 1) disclose treatment of Claim #17 (lease), 2) tolling waiver (see SOFA #18 sold to friend Nael per testimony), 3) Bank Account Statements: #9723 (4/23 – 5/10/24), #3119 (4/23 – 4/30/24), #8695-9562/9554 (4/23 – 4/30/24), 4) Explanation of withdrawal/debit/transfer and evidence of use #9723: 5/17 \$2800, 6/4 \$1600 #3119: 5/10 \$2503.01, 6/10 \$2503.01, 7/10 \$2503.01, 5) Provide Proof of line #7, 11, 6) affidavit of support

VESTED

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

October 22, 2024 1:30 pm

24-17349-RAM

Hugo Ramirez Velandia

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/25

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: Etrade (7/1/24—7/22/24), Crypto (7/1/24-7/22/24), 2) documentation/calculation: CMI Form B122C-1 line 13 & CMI Form B122C-2 line 9, 3) LF 76 (Attorney Compliance with Claims Review) due: 9/30-10/20/2024

VESTED

24-17344-RAM

Christopher Avril Spotted Eagle

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 7/25

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

Continue to 11/12:

Due on before 10/25 1) Plan does not fund properly: Months 17-60, 2) FMV Carmax (Not online offer) or J.D. Power & payoff vehicle: 12 Ford, 3) LF 76 (Attorney Compliance with Claims Review) Due: 9/30-10/20/24

VESTED

24-17329-RAM

Caridad Cardoso

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/25

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

Continue to 11/12:

Due on before 10/25: 1) BDQ incomplete, need all checked no or yes, 2) bank statements and checks: Acct#3737 (6/1/24-7/22/24), 3) Who owns acct# 0925 transfers to said acct from acct # 3737 and Provide explanation of deposit in business acct# 3737 on 4/9 and 5/3 of \$32,250.00 , 4) Evidence of use AND Copy of check(s) OR explanation of debit if not check Acct#3737 (ALL), 5) LF 76 (Attorney Compliance with Claims Review) due: 9/30-10/20/2024, 6) Provide Proof of Sch J lines: 4, 4d, 6a, 6c, 12, 15c, 17a

VESTED

24-17325-RAM

Maria Garay

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(MARY REYES, ESQ.)

Plan served 7/25

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: #6995 7/13-7/22/24, 2) Amend Plan to include IVL, 3) provide New York Life insurance, 4) LF 76 (Attorney Compliance with Claims Review) Due:9/30-10/20/24, 5) Provide Proof of Sch J lines: 12, 15c, 6) Bad Faith: Provide payment to unsecured creditors (\$10.00/month), 7) Does debtor have a business (business income for cleaning services on tax 2023 tax return), 8) amend plan to include POC# in Section III.E, 9) 2022/2023 tax returns missing Sch 1

VESTED

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

October 22, 2024 1:30 pm

24-17298-RAM

Katherine Virginia Bethel

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(JORDAN E BUBLICK, ESQUIRE)

Plan served 7/24

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

Continue to 11/12:

Due on before 10/25 1) Object or Conform to POC#1, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 9/30/2024, 3) Amend plan to pay 100% of allowed unsecured claims OR a) Explanation of withdrawal/debit/transfer and evidence of use: Acct#9657 5/8: \$1460, b) Amend Plan to include IVL and Lawsuit: probate action, c) 401 K/Retirement/Pension, d) Life Insurance Policy, e) Provide Proof of Sch J lines: 7, 15c, 17a, f) Provide documents regarding Sch. A/B# 32, g) Explanation of deposits on 4/4 and 4/5 in acct# 7115

VESTED

24-17292-RAM

Hope Marie Revere

(PATRICK L. CORDERO, ESQUIRE)

1AP served 10/3

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

Confirm 1 A Plan (no material change)

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

VESTED

24-17291-RAM

Damara Ester Gascon Blanco

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 10/2

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

Confirm 1 A Plan (no material change)

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

VESTED

24-17290-RAM

Maribel Yocasta Vargas

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 10/15

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements #6109 (6/29/24-7/21/24), 2) Ch 7 is \$9,225.02,

VESTED

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

October 22, 2024 1:30 pm

24-17221-RAM

Rayner Montero Benitez & Yulien Jimenez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(HAVEN DEL PINO, ESQUIRE)

Plan served 7/24

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

Continue to 11/12:

Due on before 10/25 1) Bank Account Statements: #4924 Letter of acct closing, 2) Explanation of withdrawal, debit, transfer and evidence of use over \$999.99: #8494 5/20 \$2000.00, 4/9: \$3,265.75, 4/19 \$2000.00, 5/9:\$3,265.75, 6/11: \$3,265.75, 6/28: \$5,547.63 7/5 \$1480.40, 7/9: \$3,265.75, 7/19: \$1,000.00, 7/19: \$2,000.00, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:9/27- 10/17/2024, 4) Income understated per debtor's bank statements (#8494 business bank acct.): appx \$14,000.00-\$15,000.00 /month, 5) Provide Proof of Sch J lines: 6a, 6b, 12 (no cars listed on schedules and paid by business), 6) Provide Tolling Agreement(s), 7) Debtor paying personal expenses from business checking account, 8) Provide evidence of cost of goods sold on personal tax return of profit and loss and subcontracted services to co-debtor, automobile expenses, donation, fuel, meetings, office supplies, utilities AND Provide explanation of the following as listed on the corporation balance sheet: accumulated depreciation, bucket truck, printing equipment all assets total: \$95,400.62 Provide evidence of liabilities of business (Sch. B#19)

VESTED

24-17208-RAM

Ernesto Liens Puente

TRUSTEE'S OBJ TO EXEMPTIONS (14)

(PATRICK L. CORDERO, ESQUIRE)

2AP served 10/14

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

Confirm 2 A Plan (no material change)

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

VESTED

24-17206-RAM

Antonio Gomez Montero

(PATRICK L. CORDERO, ESQUIRE)

2AP served 10/14

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

Continue to 11/12:

Due on before 10/25 1) 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 plan and Trustee reserves the right to recall the meeting of creditors.

VESTED

24-17184-RAM

Marlene E. Gomez

(KENNETH S. ABRAMS, ESQUIRE) Atty Precalled

Plan served 7/21

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

Continue to 11/12:

Due on before 10/25 1) plan does not pay 100% of the allowed unsecured claims, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 9/26-10/10/16/2024

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

VESTED

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

October 22, 2024 1:30 pm

24-17182-RAM

Odet D. Gonzalez Roque

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(JORGE L. SUAREZ, ESQUIRE) Atty Precalled

1 A Plan served 9/26

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 1 A Plan

VESTED

24-17177-RAM

Breiddy Jose Ferrer & Thais Morales Salom

TRUSTEE'S OBJ TO EXEMPTIONS (23)

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

ALSO ON AM, SEE PAGE 45

1 A Plan served 10/15

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

Continue to 11/12:

Due on before 10/25 plan does not pay 100% of allowed unsecured claims

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

VESTED

24-17128-RAM

Francisco J. Castaneda-Montelongo

ALSO ON AM, SEE PAGE 45

(JORGE L. SUAREZ, ESQUIRE) Atty Precalled

2 A Plan served 9/26

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

Continue to 11/12:

Due on before 10/25: 1) plan does not pay 100% of the allowed unsecured claims (\$57,214.04)

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

VESTED

24-17110-RAM

Rosemar Inacio De Oliveira

2AP served 10/8

(YOUNG VINCENT KIM, ESQUIRE)

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

DISMISS: LF 90 not provided if signed by both debtor and attorney and uploaded to Trustee's portal by 10/11 (Friday) Continue to 11/12:

Due on before 10/25 1) LF 76 (Attorney Compliance with Claims Review) Due: 9/24-10/7/2024, 2) Object or conform to POC #1 (Commodore, include POC #, disclose collateral, and conform to arrears), 3) Object or conform to POC #3 (Keys Funding, include POC # and disclose collateral), 4) object or conform to POC #6 filed by TLOA of Florida (no collateral listed on plan)

Objection (15) Commodore Plaza Condo does not conform to POC #1

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

VESTED

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

October 22, 2024 1:30 pm

24-17083-RAM

Mariana Ortiz

ALSO ON AM, SEE PAGE 45

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 10/11

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

*If motion to waive WDO granted, **Confirm 2 A Plan** (no material change)*

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

VESTED

24-17080-RAM

Ernesto Abel Roman & Barbara Martinez

(MANUEL A. PERAZA, ESQUIRE)

1A Plan served 8/29

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

Continue to 11/12:

Due on before 10/25 1) file Lien Avoidance Motion, 2) Object or conform to POC #20 (window and doors), 3) LF 76 (Attorney Compliance with Claims Review) Due: 9/24-10/15/2024 , 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI 5) Evidence and calculation: CMI Form B122C-1 line 5 & CMI Form B122C-2 line 16, 41

VESTED

24-17078-RAM

Joseali Cardenas

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Plan served 7/19

(MARY REYES, ESQ.)

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

Continue to 11/12:

Due on before 10/25 1) Corporate tax returns: 2022-2023 (Cardenaz Transportation LLC), 2) Bank Account Statements: Acct#3278 & Acct#3971 (6/8/24-7/16/24), Acct#5758 (4/16/24-7/16/24) Acct#9506 (7/1/24-7/16/24), 3) Amend Plan to include in other provisions: IVL, 4) Object or Conform to POC#6 & #9.2, 5) Debtor has a business or self-employed: a) BDQ-Updated 4.3.2024 version complete with selection(s) or 1099 Affidavit, b) Profit/Loss c) Balance Sheet d) Inventory, 6) LF 76 (Attorney Compliance with Claims Review) Due: 9/24-10/14/2024, 7) Amend Sch I to disclose non-filing spouse employer & Income (provide stubs or tax returns) , 8) Amend 122C-1 to change household size and disclose non-filing spouse income 9) documentation/calculation: CMI Form B122C-1 line 5, 10) Bad Faith: Plan does not pay at least \$10.00 per month to creditors

VESTED

24-17070-RAM

Ernesto Alexei Abreu Sanchez

TRUSTEE'S OBJ TO EXEMPTIONS (25)

5pm for \$3,648.16

(ALEXANDRA LOPEZ, ESQUIRE)

Plan served 10/9

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

Continue to 11/12:

Due on before 10/25 1) plan does not pay 100% of allowed unsecured claims (\$27,488.72), 2) Object or Conform to POC#3, #4-Miami-Dade County Credit & Collections (include account and POC numbers on plan), 3) LF 76 (Attorney Compliance with Claims Review) Due: 9/24-10/14/24

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

Objection (19) Shellpoint will file POC

VESTED

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

October 22, 2024 1:30 pm

24-17044-RAM

Alberto Rodriguez, Jr.

(SAMIR MASRI, ESQUIRE) Atty Precalled

Plan served 7/24

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

Continue to 11/12:

Due on before 10/25 1) LF 76 (Attorney Compliance with Claims Review) Due :9/23-10/14/2024 , 2) Amend plan to pay 100% of the allowed unsecured claims or a) Bank Account Statements: 3 months pre-petition (ending on the date of the petition): #9834 4/15-7/15/24 #9849 4/15-7/15/24, b) Amend Plan to include and/or to correct the court claim # for creditor in Section(s):III A, c) amend plan to pay Ch 7 is \$ 37,955.00, d) FMV Carmax (Not online offer) or J.D. Power of vehicles:17 Cadillac

VESTED

24-16996-RAM

Vladimir Garcia

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Plan served 7/17

(ROBERT A. STIBERMAN, ESQUIRE)

Objection to Exemption (20) Value

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

Continue to 11/12:

Due on before 10/25 1) Corporate tax returns: 2022-2023 (MAXIMO CARGO EXPRESS CORP), 2) Object or Conform to Proof of Claim: IRS Claim #2, 3) Debtor has a business or self-employed: a) BDQ-Updated 4.3.2024 version complete with selection(s) or 1099 Affidavit, b) Profit/Loss c) Balance Sheet, d) Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition): Account #6328 (4/12/24-7/12/24), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 9/20/2024, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI 6) Schedule J Expenses: Provide Proof of line 6a, 6c, 18, 21 (if incurred prepetition must be in plan), 7) Expenses: documentation/calculation: CMI Form B122C-1 line 5, 8) No bank account or vehicle listed on Schedule B is debtor using his business account and vehicle as personal, then impute expense as income

VESTED

24-16993-RAM

Ashley A Viso

(JOSE P. FUNCIA, ESQUIRE)

1 A Plan served 10/11

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

Debtor to file or provide written explanation and evidence at least 15 days prior to the first confirmation hearing:

Continue to 11/12:

Due on before 10/25 1) SERVE PLAN, 2) Bank Account Statements: #1990 4/12-4/15/24, 3) Explanation of withdrawal/debit/transfer and evidence of use: #1990 5/9 \$1100.00 5/10 \$1100.00 5/14 \$1100.00, 4) Fee Application not filed, 5) Object or Conform to Proof of Claim: IRS (Provide proof IRS was served with tax return or declaration prior to 341), 6) Ch 7 is \$445,703.00 , 7) FMV and payoff of Real Estate: 7487 W 35 Ave AND CALCULATION OF REMAINDERMAN INTEREST, 8) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 2018 GMC, 9) Affidavit of support Re: 2018 GMC maintained by Ex-boyfriend, 10) LF 76 (Attorney Compliance with Claims Review) Due: 9/20-10/11/2024

VESTED

24-16984-RAM

Edgar Alejandro Genes

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(ALBERTO H. HERNANDEZ, ESQUIRE) Atty Precalled

ALSO ON AM, SEE PAGE 44

1 A Plan served 10/7

Objection to Exemption (20) 522(p)

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

Continue to 11/12:

Due on before 10/25 1) Ch 7 is \$141,329.00, 2) Proof of income of all adults (wife's tax returns), 3) Schedule J Expenses: Provide Proof of lines 4a-d, 6c, 13, 17a, 20b, 20c, 20d, 20e, 21, 4) Trustee objects to retaining 2013 Suzuki motorcycle to the detriment to unsecured creditors

VESTED

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

October 22, 2024 1:30 pm

24-16982-RAM

Teresa Manzo

TRUSTEE'S OBJ TO EXEMPTIONS (23)

(MITCHELL J. NOWACK, ESQ.)

2A Plan served 9/21

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

Confirm 2 A Plan

Objection (19) American Honda valuation issue

VESTED

24-16965-RAM

Anisley Carratala Segura

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(JORGE L. SUAREZ, ESQUIRE) Atty Precalled

1 A Plan served 8/26

Objection to Exemption (18) value

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

Continue to 11/12:

Due on before 10/25 1) LF 76 (Attorney Compliance with Claims Review) Due :9/20-10/10/2024, 2) Object or Conform to POC #8 (Furniture purchased 5/24), 3) include POC # on plan, 4) Amend plan to select box to reference the debtors request automatic stay to be terminated., 5) Schedule J Expenses: Provide Proof of line 6C, 7, 8, 15C, 17A, 17B, 19

VESTED

24-16936-RAM

Adelyasani Calderin

TRUSTEE'S OBJ TO EXEMPTIONS (19)

2 A Plan served 10/11 (MANUEL A. PERAZA, ESQUIRE)

Objection to Exemption (19): 522p

If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record: **Continue to 11/12:**

Due on before 10/25 1) Plan does not pay 100% of the allowed unsecured claims, 2) Object or conform to POC #2 (IRS), 4) LF 76 (Attorney Compliance with Claims Review) Due: 9/19-10/10/2024

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

VESTED

24-16916-RAM

Hernando Gonzalez

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 9/20

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

Confirm 1 A Plan

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

VESTED

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

October 22, 2024 1:30 pm

24-16908-RAM

Manfred Snyder Toval

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(DIEGO GERMAN MENDEZ, ESQUIRE) Atty Precalled

2AP served 10/14

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

Continue to 11/12: objection pending

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

VESTED

24-16893-RAM

Delia V Castellanos

(JAMES ALAN POE, ESQ.) Atty Precalled

Plan served 8/16

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

Continue to 11/12:

Due on before 10/25 1) LF 76 (Attorney Compliance with Claims Review) Bar Date:9/18-10/8/2024, 2) Object or conform to POC #1 (US Bank) and #2 (Miami Dade), 3) amend Section II, B to include payments to attorney

VESTED

24-16878-RAM

Kelvis Iruleguis

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

Plan served 7/29

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

Confirm Plan

VESTED

24-16873-RAM

Yanlie Coello

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

1 A Plan served 9/4

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

Confirm 1 A Plan

VESTED

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

October 22, 2024 1:30 pm

24-15221-RAM Martin Espinosa, JR
5pm for \$592.92
(JAMES ALAN POE, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (30)

Plan served 6/26

Objection to Exemptions (30): Homestead/522p issue

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

Continue to 11/12:

Due on before 10/25 1) Corporate tax returns: 2022-2023, 2) Bank Account Statements: 3 months pre-petition (ending on the date of the petition): Capital One 2/29-5/29/24 Wells Fargo 2/29-5/29/24, 3) Amend Plan to include IVL (Miami), 4) Ch 7 is \$363,376.63 includes equity in property once allowable exemption amount reduced to \$189,050.00 to resolve 522(p) issue, 5) FMV Carmax (Not online offer) or J.D. Power of vehicles: Yamaha Waverunner (2), 4) Debtor has a business or self-employed: Aqua 1 Pools & Spas Inc. a) BDQ- Updated 4.3.2024 version complete with all questions answered, b) Profit/Loss, c) Balance Sheet d) Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition) business bank statements and corresponding copies of checks and explanations and evidence of use of all withdrawals over \$999.99, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 10/4-10/25/2024, 6) Income understated –no bank statements or payment advices have been provided to date, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – tax returns filed as Head of Household, dependent is an adult, 341 written questions have no household members, 8) Schedule J Expenses: Provide Proof of lines: 4c, 6c, 15c – 17a (no vehicle on Schedules)

VESTED

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

October 22, 2024 1:35 pm

24-16837-RAM

Paul Alonso Frometa Delgado & Lisette Ferras

(PATRICK L. CORDERO, ESQUIRE)

1AP served 8/29

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) amend plan-total fees do not match itemized fees in Section 11.B, 2) 100% Plan issue with filed claims-object or amend, 3) LF 76 (Attorney Compliance with Claims Review) Due: 9/17-10/8/2024, 4) Amend Sch B to disclose description of collateral,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

24-16821-RAM

George Albert Silva

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemptions: TBE/SSI/222.21(2)

(JAMES W. SCHWITALLA, ESQUIRE) Atty Precalled

1 A Plan served

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Bank Account: Evidence of use over \$999.99: #1551 4/2 \$2000.00, #0717 5/28 \$2048.92 6/10 \$1068.88 4/23 \$2969.27 3/25 \$1672.17 6/24 \$2257.79 and check #1123 2257.79, 2) Ch 7 is \$33,234.55 (no motion to determine TBE), 3) Business Camelion Holding (USA), Inc.: Profit/Loss Balance Sheet Inventory and 3 months pre-petition (ending on the date of the petition) business 4) Provide evidence of Schedule J expenses on lines: 4c, 6a, 6d and 21 (need bills for proof of expense, not proof of payment to creditor),

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16806-RAM

Manuel Pampin

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 9/16

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

Confirm 2 A Plan

24-16743-RAM

Mario Jesus Aza

(PATRICK L. CORDERO, ESQUIRE)

Plan served 7/10

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Account Statements: Venmo 4/10-7/3/24, 2) Amend Plan to include IVL, 3) Object or Conform to POC #3 (provide proof taxes filed with IRS), 4) amend plan to pay Ch 7 of \$177,721.31, 5) LF 76 (Attorney Compliance with Claims Review) Due between: 9/11-10/2/2024, 6) Amend SOFA #27 to disclose United Family Insurance LLC & Michelin & Aza Insurance, PLLC, 7) Income understated per debtor's deposits in #7336, which average \$7,910.05-\$11,000/m, 8) Provide Proof of Sch J lines: 4c, 9 & 10 (high for household of 1), 17a (paid by business per 2023 tax returns, statement provided is not for vehicle) and Objectionable Line: 21 (should be in Line 12), 9) Trustee objects to retention of non-incoming producing non-homestead property, 10) Amend Schedule B to disclose and value Michelin & Aza Insurance, PLLC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

24-16725-RAM

Mohamed N Elsarky

TRUSTEE'S OBJ TO EXEMPTIONS (23)

Objection to Exemptions Homestead/Eligibility

(JAMES ALAN POE, ESQ.) Atty Precalled

Plan served 7/22

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

Continue to 11/12, due on or before 10/25: Remains unresolved from 9/17: 1) Fee application, 2) amend plan to disclose treatment of all Schedule D & G creditors (Bal Harbor North South Condo, Bal Harbor Resort Master Association, HSBC USA# 0919, HSBC USA #9199, Tesla), 3) Object or Conform to Proof of Claim: Bal Harbor North South Condominium, Inc (POC No. 1), HSBC BANK USA, NA (POC No. 7), U.S Bank Trust NA (POC No. 6), Morgan Stanley Smith Barney LLC (POC No. 5), IRS (POC No. 4) and Dept of Revenue (POC No. 3), 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:9/11-10/3/24, 6) Amend Plan to pay 100% of allowed unsecured creditors OR A) Corporate tax returns: 2022-2023, B) Bank Account Statements: 7137 4/3-7/3/24 #7139 4/3-7/3/24, C) Amend Plan to include IVL (Miami) and Lawsuit language, D) Ch 7 is \$2,769,000.00, E) FMV and payoff of Real Estate: 70 Tanager Lane, F) Non-Homestead Info Sheet with all questions answered: 70 Tanager Lane, G) Debtor has a business or self-employed: a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, b) Profit/Loss c) Balance Sheet, H) Provide 3 months pre-petition (ending on the date of the petition) business bank statements and checks along with corresponding explanation/evidence of use of all checks and withdrawals over \$999.99, I) Amend SOFA #4 to disclose 2022-2024 YTD wages, J) Income understated – unable to determine as bank statements not provided at time of Trustee's review, K) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – not filed jointly with Spouse and dependent on J is an adult, L) Spouse's pay advices as Spouse's income not included on Schedule I or CMI or Provide evidence of Separation, M) Schedule J Expenses: Provide Proof of lines: 7, N) Trustee objects to retention of non-income producing property in NY, O) Notice issue regarding Morgan Stanely (SOFA#9) not listed on Schedules, P) Amend Schedule I and J with new business information,

Objection to Confirmation (19) US Bank Trust MMM payment does not cover escrow

Objection to Confirmation (25) HSBC will file POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16658-RAM

Carlos J Correa & Marta Correa

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemption Split Auto, 522p

(CHRISTINA A. FIALLO, ESQUIRE)

1 A Plan served 9/26

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 1 A Plan

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

24-16648-RAM

Alberto Palau & Rosa Palau

(MARIA I. ESCOTO-CASTIELLO, ESQ)

Plan served 7/4

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 amend plan to pay disposable income of \$1,164.83/month as Income understated per co-debtor's stubs 6/20 stub gross income of \$29,219.59 or \$4,869.93 per month, and evidence and calculation: CMI Form B122C-2 line 16 (not reduced by 1/12 of refund \$323.67 see instructions on form)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16608-RAM

Janee Emma Sheffield

ALSO ON AM, SEE PAGE 44

(AIMEE MELICH, ESQUIRE)

1 A Plan served 9/25

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) plan does not fund month 4-6 (\$3,730.40)

Objection (17) CMG Mortgage will file POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

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

October 22, 2024 1:35 pm

24-16593-RAM Paulette Rosemarie Forrester
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption: Life insurance

2 A Plan served 9/16

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***

24-16576-RAM Mayra Febles
(MICHAEL A. FRANK, ESQUIRE) Atty Precalled

TRUSTEE'S OBJ TO EXEMPTIONS (23)

Objection to Exemptions Home, renting

ALSO ON AM, SEE PAGE 44

1 A Plan NOT served

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

JUDGE IF PLAN NOT SERVED PRIOR TO CONFIRMATION Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Bank Account Statements: Acct#3653 (6/14/24-6/29/24), 2) amend plan to pay Ch 7 of \$596,000.00 ["The rental of all or substantially all of a dwelling previously claimed to be a homestead for tax purposes shall constitute the abandonment of such dwelling as a homestead" Fla. Stat. Ann. § 196.061], **NEW ISSUE:** provide valuation of undisclosed 2023 Suzuki LT-Z50M3 (quad bike - incorrect description on Schedule B – ATV Rider values at \$2,300.00)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16572-RAM Alejandro Jose Ingelmo
5pm for \$5,091.01
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemption Worker Comp

Plan served 7/3

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Amend Plan to include Lawsuit language, 2) evidence and calculation: CMI Form B122C-2 line 13 (purchased luxury vehicle – Tesla - 5 months prepetition) & 16, 3) LF 76 (Attorney Compliance with Claims Review) Due: 9/6-9/27/2024

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16571-RAM Jesus Maria Lopez
5pm for \$4,351.92
(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 9/16

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

Confirm 2 A Plan

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

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

October 22, 2024 1:35 pm

24-16564-RAM

Eduardo Perez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption BLT

Plan served 7/3

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Bank Account Statements: PayPal (6/1-6/28/24) #3334 (6/18-6/28/24), 2) Provide evidence of use of the following withdrawals (Affidavit received provides explanation, but no evidence): #3334 5/1 \$1000.00, 5/3 \$2000.00, 3/28 \$2400.00, 4/8 \$1400.00, 5/28 \$1200.00, 5/31 \$1912.24, 6/14 \$2000.00, 3) amend plan to pay Ch 7 of \$293,086.96 may increase – BLT issue as Debtor testified he lived in property, 4) LF 76 (Attorney Compliance with Claims Review) Due:9/6-9/27/2024

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16559-RAM

Eduardo Garcia Menendez

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

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

Continue to 11/12

Due on or before 10/25: provide all documents, explanations and evidence on last filed deficiency

24-16505-RAM

Cindy Sandra Fils

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(CHAD T. VAN HORN, ESQUIRE) Atty Precalled

Objection to Exemption Value

ALSO ON AM, SEE PAGE 43

1 A Plan served 10/1

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17: a) Explain debit provide and evidence of use #8078 3/18 \$1,151.75, b) Amend SOFA #20 to include closed date and acct # for First Florida Credit Union, and acct # for Truist bank, c) bank acct #7987 (amend Sch A/B to disclose and provide bank statements 6/14-6/28/24), d) Income understated per debtor's stubs \$ 41,803.00, e) Schedule J Expenses: excessive 21, 17a, 13,

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

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16473-RAM

Odalys Arguelles

ALSO ON AM, SEE PAGE 43

(HAVEN DEL PINO, ESQUIRE)

2 A Plan served 10/8

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

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

Objection to Confirmation (17) US Bank will file POC, feasibility

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

October 22, 2024 1:35 pm

24-16467-RAM Yadian Hernandez Lugo

(HAVEN DEL PINO, ESQUIRE)

Plan served 7/3

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Evidence of use Acct #6008 (ALL) 6/24, 5/1, 3/29, 4/1, 4/15, 4/15, 4/17, 4/18, 4/22, 3/12, 3/14, 3/22, 3/22, 2) LF 76 (Attorney Compliance with Claims Review) Due: 9/6-9/27/2024, 3) Income understated per debtor's personal bank statement deposits 2/28-3/27 \$16,141.00, 3/28-4/26 \$25,444.22, 4/27 – 5/29 \$24,749.37, 5/30-6/26 \$16,015.36

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16451-RAM Yasser Mesa

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemption 522(p)

2 A Plan served 9/30

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***

24-16422-RAM Alberto Gomez & Caridad Gomez

(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 43

1 A Plan served 9/12

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

24-16407-RAM Michelle D. Johnson

(DAVID B. JAVITS, ESQUIRE)

5AP served 9/30

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

Confirm 5 A Plan

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

October 22, 2024 1:35 pm

24-16404-RAM Ricardo Salvador Gonzalez & Ana Maria Gonzalez **TRUSTEE'S OBJ TO EXEMPTIONS (31)**
(TIMOTHY S. KINGCADE, ESQUIRE) Atty Precalled *Objection to Exemptions: Valuation*
ALSO ON AM, SEE PAGE 42

3 A Plan served 10/9

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

*If objection sustained and fee application approved, **Confirm 3 A Plan** (no material change)*

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

24-16400-RAM Clarice Rachel Lawrence **TRUSTEE'S OBJ TO EXEMPTIONS (24)**
(TIMOTHY S. KINGCADE, ESQUIRE) Atty Precalled **ALSO ON AM, SEE PAGE 42**

4 A Plan served 10/13

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

*If objection sustained, **Confirm 4AP**(no material change)*

Objection (16) Wilmington Savings will file POC

Objection (49) USA (IRS) plan does not conform to POC

24-16388-RAM Tashara Redding Jean **ALSO ON AM, SEE PAGE 42**
(CHAD T. VAN HORN, ESQUIRE)

Plan served 6/29

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) amend plan to pay 100% of allowed unsecured claims (\$244,08.62) OR a) amend plan to pay Ch 7 of \$16,091.67, b) Profit and Loss & Balance Sheet and Inventory for business, c) Income understated (Child Support), d) documentation and calculation CMI Form B122C-2 line HOA expenses included in line 8 and duplicated on line 9, 12 and 13 (object to more than 1 vehicle expenses only one adult), 16, 25, 29 (\$189.58 per child through secondary school), 34 (car and HOA not paid in plan), 41, e) explain \$1725.60 purchase at jewelers on 6/20 h) what happened to \$11,000 transferred into account #2567 on 3/11

Objection to Confirmation (17) Midfirst Bank does not conform to POC #4

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16368-RAM Hector Rodriguez **TRUSTEE'S OBJ TO EXEMPTIONS (21)**
(MARY REYES, ESQ.) *Object to Exemption TBE*

1 A Plan served 9/23

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) 1AP overpays attorney fees, 2) Issue with TBE, need date of marriage as 15592 property was solely owned by debtor then added wife and children , 3) payoff not provided

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

24-16356-RAM Milton J Cancel Wichy

(HAVEN DEL PINO, ESQUIRE)

Plan served 6/29

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Object or Conform to POC #3 & #6, 2) amend plan to pay Ch 7 of \$53,239.86, 3) Amend Sch B to disclose Acct#1654, 4) Amend Sch I and CMI to disclose non-filing spouse employment status and employer or evidence (DL) of separation from spouse, 5) Income understated per debtor's deposits into bank account December 2023, 6) evidence and calculation: CMI Form B122C-2 line 16, 25, 41,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16350-RAM Sonia Santos

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption TBE

(MARY REYES, ESQ.)

1 A Plan served 9/24

ALSO ON AM, SEE PAGE 41

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Bank Account Statements: Acct#6727 (3/26/24-4/14/24 & Acct#9038 (3/26/24-4/14/24), 2) amend plan to pay Ch 7 is \$911.65 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 9/4/2024, 4) Income understated per debtor's stubs \$26,400 as of 5/31 is \$5,280.00/m per ECF No. 7, 7) Proof of household income of all adults disclosed on Sch J and CMI – (tax return filed without partner, provide partner's tax return), 8) Expense overstated - Sch J line 17c (principal of \$5059.54/60 = 84.33/month), & Objectionable Line 7, 9, 6d (\$138.06 – includes 6 lines balance of bill is for purchase of phones almost completed), 6d (internet/cable \$9.90)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16345-RAM Mario Agustin Acosta

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemptions Valuation

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 9/16

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

Confirm 1 A Plan

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

24-16290-RAM Ana Lucia Castillo

ALSO ON AM, SEE PAGE 41

(AIMEE MELICH, ESQUIRE)

2 A Plan served 10/2

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) plan does not pay 100% of allowed unsecured claims Or pay Ch 7 of \$41,764.15 2) provide Tolling Agreement(s) - \$2,000 transferred to son

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

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

October 22, 2024 1:35 pm

24-16269-RAM

Beatriz Lee Flores

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(TERESA M. ALVAREZ, ESQUIRE) Atty Precalled

Objection to Exemptions: IRA, Value

ALSO ON AM, SEE PAGE 41

3AP served 10/3

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) plan does not pay 100% of the allowed unsecured claims (\$77,017.76), 3) Object or conform to Keys Funding LLC Ct Cl #25

Objection (29) Federal Home Loan already denied MMM need to conform to POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

24-16239-RAM

Esteban Mercado

TRUSTEE'S OBJ TO EXEMPTIONS (27)

(CHRISTIAN PANAGAKOS, ESQUIRE) Atty Precalled

Objection to Exemptions: TBE/BLT

3AP served 9/12

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

If debtor agrees to abate objection to exemptions, **Confirm 3 A Plan**

Objection (15) Bank of NY Mellon will file POC

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

24-16233-RAM

Manuel Alejandro Garcia Cuba

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions: Valuation

Plan served 6/27

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Corporate tax returns: 2022-2023, 2) Bank Account Statements: #9275 3/23- 4/4/24, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:9/3-9/24/2024, 4) Amend Sch A/B to disclose bank acct #5677, 5) Income understated per debtor's deposits in #7218, which averages \$9,967.31/m, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – Debtor filed 2023 taxes as Single, with no dependents, 7) Provide documentation/calculation of CMI Form B122C-1 Line: 13 (Marital Adjustment – Trustee objects to \$420/m in “operational expense as higher than UST standard”) and CMI Form B122C-2 Lines: 16, 18, 21, 25 and 41

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16232-RAM

Luis Miguel Dela Zamora

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions Valuation

3AP served 10/9

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17: treatment of lease claim not on plan

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

24-16229-RAM Ramona Aidilis Arcia Alfonso

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemptions : Homestead

(PATRICK L. CORDERO, ESQUIRE)

Plan served 6/27

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) provide Corporate tax returns: 2022-2023 (DVR Logistics LLC), 2) Explanation of withdrawal/debit/transfer and evidence of use Acct#8265 6/20: \$1000 & 6/21: \$1000, 4) Plan does not fund properly: MONTH 1-13, 5) Provide COMPLETED BDQ-Updated 4.3.2024 version complete with selection(s) or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition, 6) LF 76 (Attorney Compliance with Claims Review) Due: 9/3-9/24/2024, 7) Provide income of Spouse and/or Proof of Separation (spouse's DL), 8) Provide evidence of Schedule J expenses on Lines: 4 (no mortgage on Schedule D) and 15c, 9) Info on transfer SOFA#18, 10) provide Tolling Agreement(s) – transfer of 11731 property to Ezequiel Perez Benitez on 3/11/2022 per MDC (Prior to 3/11/22 deed, Debtor had owned property since 2019) worth \$359,171.00 in 2022 per MDC, 11) Is Debtor legally married (Ezequiel Perez Benitez appears to be Spouse of Debtor, Divorce Litigation not listed in SOFA#9), 12) Provide trace and accounting of use of \$7,000 in sales proceeds (SOFA#18), 13) When did Debtor pay 11731 property in full (no debt listed in Schedule D)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16208-RAM Juan Carlos Rodriguez Armas

(PATRICK L. CORDERO, ESQUIRE)

Plan served 6/26

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) provide Corporate tax returns: 2022-2023 (Juanca Enterprises LLC) , 2) Bank Account Statements: Acct#7820 (6/8/24-6/20/24), Acct#2672 (6/1/24-6/20/24), 3) Explanation of withdrawal/debit/transfer and evidence of use Acct#7820 4/12: \$1394.56, 5/15: \$1394.56, 6/3: \$3036.38, 4) Object or Conform to POC # 3 & #11, 5) Business Bank statements and checks: Acct#8865 (6/1/24-6/20/24), 6) Explanation of withdrawal/debit/transfer and evidence of use Acct#8865 4/1: \$3020, 5/2: \$3015, 5/24: \$1900, 7) LF 76 (Attorney Compliance with Claims Review) Due: 8/30-9/20/2024, 8) Provide Proof of Sch J line 6c, 17a (excessive payment purchased while insolvent – provide loan application from dealer)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16192-RAM Edwin Omar De Jesus Colon

(ISMAEL JOSE LABRADOR, ESQUIRE)

2AP served 9/12

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) plan does not pay debtor's calculation of disposable income (\$2,576.26/month) plus income and expenses issues, 2) object/conform to cl#2 (bifurcated, object to make all secured, value to make all unsecured), 3) Income understated per debtor's deposits in #1871, which averages \$10,566.11/m, 4) Provide documentation/calculation of CMI Form B122C-2 line: 10 (provide evidence additional rent is necessary as a special circumstance), 16, 17, 19 (copy of support order with dob for children), 21, 25 and 30, 5) Provide copies of AMEX billing statements for 6 months – evidence of preference payments in #1871/2658 (3/22 \$1000, 2/23 \$1469) 5) Amend lease box to permit relief from stay as not paid in plan.

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16183-RAM Domingo J. Leal

TRUSTEE'S OBJ TO EXEMPTIONS (28)

ALSO ON AM, SEE PAGE 40

(ROBERT J. BIGGE, JR., ESQUIRE) Atty Precalled

1 A Plan served 10/16

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Object or Conform to POC #6.3 & #12 (include POC on plan), 2) File Motion to Separately Classify student loans and provide calculation under 1322(a)(3), 3) Amend plan to pay 100% of the allowed unsecured claims OR a) Amend plan to pay CH7 of \$128,257.31, b) Amend plan to pay debtor's calculation of CMI/DI of \$539,400.00, c) Provide copies of checks, explanations and evidence of use of: #8806 6/17 #7937 \$4000.00, 6/17, #7936 \$2500.00, 4/9 #7927 \$3000.00, d) Provide explanation and evidence of use of the following debits:#8806 ALL OVER \$999.99, e) FMV Carmax (Not online offer) or J.D. Power of vehicles: 2014 Mercedes, f) FMV of Tissot & Breitling Navitimer watches, g) Debtor has a business or self-employed: Signify Health/ The Wright Health: BDQ-Updated 4.3.2024 version complete with all questions answered, Profit/Loss & Balance Sheet and Business Bank statements and checks for 3 months pre-petition (ending on the date of the petition) along with corresponding explanation and evidence of all checks and withdrawals over \$999.99, h) Income understated per debtor's deposits in #8806, which averages \$22,235.00/m, i) Provide evidence and calculation of CMI Form B122C-2 lines: 11 (appears to be deducted from business income), 16, 23 and 25, j), Does vehicle own MB E350, 23 Subaru and 24 VW – all vehicles insured under policy provided, but not disclosed on Schedules (only one vehicle on Sch B), k) Provide signature card for #8806, copy of marriage certificate and credit report for non-filing spouse, l) Provide copies of 6 month pre-petition billing statements for AMEX and Credit One – possible preference payments per SOFA#6, m) Provide colored photos of jewelry in safety deposit box (SOFA#21)

Objection (31) Shellpoint will file POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

24-16132-RAM

Reynaldo Mayor Ricarte

(PATRICK L. CORDERO, ESQUIRE)

Plan served 6/23

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Bank Account Statements: #0638 (6/17-6/20/24), #7257 (6/1-6/20/24) & Crypto #2184 (6/1-6/20/24), 2) LF 76 (Attorney Compliance with Claims Review) Due:8/29-9/19/24, 3) documentation/calculation: CMI Form B122C-1 line 13 & CMI Form B122C-2 line 41

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16130-RAM

Hector Lazaro Vazquez Pena

ALSO ON AM, SEE PAGE 40

(MANUEL A. PERAZA, ESQUIRE) Atty Precalled

1 A Plan served 9/24

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17: 1) Evidence of use (bills) Acct#0311 Check#2241: \$1268.80, Check#2242: \$1040, Check#2245: \$2800, Check#2251: \$1081.90, Check#2252: \$1081.90, Check#2253: \$2800, Check#2257: \$2800, Check#2259: \$2830, Check#2262: \$1081.90, Check#2265: \$2800, 3) LF 76 (Attorney Compliance with Claims Review) Due: 8/29-9/19/2024, 4) Proof of household income of all adults disclosed on Sch J and CMI

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16117-RAM

Ruben Torres

ALSO ON AM, SEE PAGE 40

(SAMIR MASRI, ESQUIRE) Atty Precalled

2 A Plan served 10/7

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 2) if claiming equitable title CMI Form B122C-2 line 12 & 13 (NEED FMV FOR CHAPTER 7), 3) plan does not fund month 7, 4) Income understated per deposits into bank accounts (\$19,190.76 per month) not disclosed on CMI line 5 (PROVIDE POST PETITION BANK STATEMENTS)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16116-RAM

Manuel Garcia Frometa

(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 9/11

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17: 1) Evidence of use Acct#5870/0191: 3/1 \$3000, 3/1 \$1000, 3/3 \$1000, 3/6 \$5794.13, 3/18 \$2000, 3/20 \$1200, 3/21 \$1950 Acct#8937 3/18 \$3000 (money to Barbara), 3/25: \$10,000 4/15: \$1000 (Kraken – crypto exchange) Coinbase 5/4: \$2034.27 (\$21,000 transfers into bank accounts not listed as belonging to debtor), 2) Chapter 7 is \$13,912.91 plus \$21,000 transfers to bank accounts not held by debtor)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

24-16080-RAM

Danny Garcia Ramos

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Objection to Exemptions (19): Valuation

(PATRICK L. CORDERO, ESQUIRE)

1AP served 8/26

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

Confirm 1 A Plan

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 8/28-9/17/2024,**

24-16069-RAM

Roberto Alexander Contreras Ruiz

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemptions: Valuations

(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 9/11

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 Amend plan to pay 100% of the allowed unsecured claims (\$7,840.27) OR 1) Explanation of withdrawal/debit/transfer and evidence of use Acct #5341 3/15 \$1100, 3/18 \$1000, 4/8 \$1500, & \$1200 and 6/4 \$1000, 2) Provide Balance Sheet 3) Provide evidence of 1099s for contract labor of \$19,400 listed in P&L provided,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16065-RAM

Lisette Janira Rivera

TRUSTEE'S OBJ TO EXEMPTIONS (26)

Objection to Exemptions: Homestead/522(p)

(ARIEL SAGRE, ESQ.) Atty Precalled

1AP served 7/10

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Bank Account Statements: #4055 5/16-6/19/24 & #4334 3/19-6/19/24, 2) Explanation of withdrawal/debit/transfer and evidence of use #4055 3/27 \$1750.00, 3/20 \$2000.00, 3/26 \$1290.32, 3) file Lien Avoidance Motion, 4) debtor has not filed POC for creditor paid through plan (HOA bar date 8/28), 5) Plan does not fund properly Months 1-27, 6) Amend Plan to include IVL, 7) Object or Conform to POC #6, 8) amend plan to pay Ch 7 of \$37,389.82 may increase until all documents received and reviewed – includes equity in property once exemption adjusted to comply with 522(p), 9) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles: 2019 Cadillac, 2015 Mercedes, 10) FMV of Wedding ring, 11) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit – Empire Car Sales, Inc (undisclosed on SOFA#27), Profit/Loss & Balance Sheet, Inventory and 3 months pre-petition bank statements and checks (ending on the date of the petition) along with corresponding evidence and explanations for all checks and withdrawals over \$999.99, 12) SOFA #27 details: When did business close? What happened to business assets? – if Empire Car Sales, Inc., is closed, 13) FMV and payoff of homestead (522p objection and source of any funds paid at closing, 14) LF 76 (Attorney Compliance with Claims Review) Due: 8/28- 9/19/2024, 15) Explain why debtor bank statements reflect Zelle payments from Royal Yacht Rentals, LLC and relation to debtor, 16) Provide documentation/calculation of CMI Form B122C-2 lines: 16 and 33d (Trustee objects to retention of yacht as neither reasonable nor necessary), 17) Address Feasibility Issue (income on both CMI and Schedule J is negative), 18) Basis of debt with NextGear Capital, Inc (\$570K) listed on Schedule F, 19) who is paying for Yacht, both vehicles & insurance (none listed on Sch J), 20) where is the Yacht docked/stored, 21) Turnover garnishment funds to estate

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-16026-RAM

Carlotta McKenzie

TRUSTEE'S OBJ TO EXEMPTIONS (24)

Objection to Exemptions : 401K

(KATHY L. HOUSTON, ESQUIRE)

ALSO ON AM, SEE PAGE 39

1 A Plan served 9/24

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Evidence of use Acct#4060 3/18: \$2700, 2) Income understated per debtor's deposits in #4060, which averages \$8,549.16/m (not explained by letter), 3) household income of all adults

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

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

October 22, 2024 1:35 pm

24-15991-RAM Yudesky Hernandez

(PATRICK L. CORDERO, ESQUIRE)

2 AP served 8/23

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

Confirm 2 A Plan

24-15975-RAM Robnie Medina

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemptions: Valuation

3 A Plan served 10/8

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

Confirm 3 A Plan (no material change)

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

24-15948-RAM Lue Ellen Redd

(CHAD T. VAN HORN, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemption TBE

ALSO ON AM, SEE PAGE 39

1 A Plan served 10/1

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

Continue to 11/12:

Due on before 10/25: Remains unresolved from 9/17 1) Object or Conform to POC #2 (IRS) 2) provide proof 2019, 2021, 2022, and 2023 taxes provided to IRS bankruptcy unit, 3) removed 100% language: a) bank account statements: Acct#5271/0949(5/26/24-6/14/24), Acct#0166/0158 & Robinhood Acct#6586 (6/1/24-6/14/24), b) Explanation of withdrawal/debit/transfer and evidence of use over \$999.99~ Acct#5271/0949 3/1: \$1050 4/1: \$1050 5/1: \$1050, c) amend plan to pay CH 7 of \$4,119.85

Objection (17) Finance of American Reverse does not conform to POC #3, not equal payments

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-15937-RAM Lina Portuondo

(MARY REYES, ESQ.)

1 A Plan served 9/24

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

Continue to 11/12:

Due on before 10/25: Remains unresolved from 9/17 1) Bank Account Statements: Acct#0279 (3/14/24-6/13/24), 2) LF 76 (Attorney Compliance with Claims Review) Due: 8/23-9/16/2024, 3) Plan does not pay correct attorney fees,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

24-15928-RAM Alexei Saenko

(JAMES ALAN POE, ESQ.)

Plan served 7/2

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

Continue to 11/12

Due on before 10/25: Remains unresolved from 9/17: 1) Bank Account Statements: 3 months pre-petition (ending on the date of the petition): Acct#9010 & Acct#7814 (Showing DB name & acct#) and Savings from Chime account, 2) amend plan to provide POC#15 in Section III.A1 for HSBC Bank & POC#16 in Section III.A2 for The Bank of New York Mellon, 3) Object/conform to cl# 6.2, 4) Non-Homestead Info Sheet: 406 Petronia Street, 5) Trustee objects to keeping investment property with no rental income, 6) LF 76 (Attorney Compliance with Claims Review) Due: 8/23-9/16/2024

Objection (31) HSBC Bank USA 31% is \$2,904.70

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-15923-RAM Paquita Navette Glenn

ALSO ON AM, SEE PAGE 39

(JOSE P. FUNCIA, ESQUIRE)

1 A Plan served 10/1

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

*IF motion granted and attorney agrees to safe harbor fees, **Confirm 1 A Plan** if fee application on docket, continue to 11/12*

*** LF 76 (Attorney Compliance with Claims Review) Due: 8/23-9/12/24*

Objection (16) US Bank Trust will file POC

Objection (33) Bank of NY plan does not confirm to POC

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

24-15882-RAM Daxip Negrin Garcias

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

2AP served 8/23

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

Confirm 2 A Plan

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

24-15881-RAM Rosselena Isabel Ramirez

(PATRICK L. CORDERO, ESQUIRE)

2AP served 9/30

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

Continue to 11/12:

Due on before 10/25: Remains unresolved from 9/17 1) evidence and calculation: CMI Form B122C-1 line 13 (credit cards are \$777.13/month over 60 months, vehicle is \$271.50 over 60 months) thus disposable income is \$814.64 per month.

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

24-15841-RAM Noel Castellano

ALSO ON AM, SEE PAGE 38

(MARY REYES, ESQ.)

1 A Plan served 9/24

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

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-15817-RAM Dominique Saint Jean

TRUSTEE'S OBJ TO EXEMPTIONS (17)

2A Plan served 10/15 (CHAD T. VAN HORN, ESQUIRE) Atty Precalled

Objection to Exemption TBE

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

Continue to 11/12:

Due on before 10/25: Remains unresolved from 9/17 Amend plan to include 100% language (Check Box) OR 1) Amend Plan to include IVL, 2) amend plan to pay Ch 7 of \$5867.16, 3) FMV of 2003 Toyota, 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 5) Provide Proof of Sch J lines: 4, 15c, 17c & Objectable Line 15a (whole life expense), 6) Amend Sch. A/B Acct#5106 undervalued on B should be \$1418.20, 12) CMI and Sch. I are inconsistent (wages for debtor and family contributions) and inconsistent with household size (CMI-2, 341 Quest. 3),

Objection (15) PNC Bank will file POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-15813-RAM Jose Luis Pibernat & Fabiola Maria Malave

TRUSTEE'S OBJ TO EXEMPTIONS (26)

Objection to Exemptions : Vehicle

(PATRICK L. CORDERO, ESQUIRE)

Plan served 6/14

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17 1) Bank Account Statements:, #0716 3/1-3/11/24, #5622 3/1-3/11/24 & Cash App 3/11-5/31/24, 2) Provide evidence of use of all withdrawal/debit/transfer and evidence of use #8320 4/19 \$1000.00, #2874 6/26 \$1,030.00, 5/13 \$1397.04, 4/27 \$1000.00, #4068 6/27 \$1,000.00, - Affidavit received is insufficient, 3) Object or Conform to POC #3, 4) amend plan to pay Ch 7 of \$ 69,199.46, 5) evidence and calculation: CMI Form B122C-2 lines: 18, 25, 6) provide Tolling Agreement(s) re: SOFA#27, 7) Provide closing statements (SOFA#20)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-15810-RAM Joan Alvarez Cabrera

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemption 522(p)

(MANUEL A. PERAZA, ESQUIRE)

Plan served 6/14

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 Plan***

***LF 76 (Attorney Compliance with Claims Review) Due: 8/20-9/10/2024,*

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

October 22, 2024 1:35 pm

24-15766-RAM

Awad Shamrut Lopez

TRUSTEE'S OBJ TO EXEMPTIONS (41)

Objection to Exemption: homestead 522p

(LAILA GONZALEZ, ESQ.)

1AP served 7/31

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

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

Objection (31) CitiMortgage plan does not disclosure treatment of creditor

24-15754-RAM

Yuliet Cepero Chavez

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemption: valuation

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 10/11

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 9/17: plan does not pay attorney fees in full

24-15745-RAM

Hector Manuel Luzardo Tia

(MANUEL A. PERAZA, ESQUIRE)

1AP served 8/1

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

Confirm 1 A Plan

24-15697-RAM

Noemi Hernandez Leyva

TRUSTEE'S OBJ TO EXEMPTIONS (16)

ALSO ON AM, SEE PAGE 38

(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 10/8

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

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

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

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

October 22, 2024 1:35 pm

24-15660-RAM

Yudy Padron Miranda

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 9/30

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

Confirm 3 A Plan

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

24-15646-RAM

Maydelin Marrero

(HAVEN DEL PINO, ESQUIRE)

2 A Plan served 10/10

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

Confirm 2 A Plan (no material change)

24-15626-RAM

Dulce Imargeiza Gutierrez

ALSO ON AM, SEE PAGE 38

(PATRICK L. CORDERO, ESQUIRE)

6A Plan served 10/8

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

Continue to 11/12:

Due on before 10/25 Remains unresolved from 8/20 1) 6 A Plan does not pay 100% of the allowed unsecured claims 2) Income understated (business expenses not provided, income is approximately \$10,000 per month), 3) Business bank statements and checks: BOF (3/5/24-6/5/24),

24-15616-RAM

Laura Lee Jansson

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(JORDAN E BUBLICK, ESQUIRE)

Objection to Exemption: homestead proceeds

2 A Plan served 9/15

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

Confirm 2 A Plan

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

October 22, 2024 1:35 pm

24-15563-RAM

Yubanis Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption Fla Stat 440.22

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

1 A Plan served 8/16

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

Continue to 11/12:

Due on before 10/25 to trace funds *documents not timely provided* Remains unresolved from 8/20: 1) amend plan to pay Ch 7 of \$26,678.19 plus \$1,271,040 2023 undistributed shareholder income on 2023 business tax return, (no evidence of exemption under Fla Stat 440.22, traced to worker's compensation)

24-15428-RAM

Maria Elizabeth De La Noval

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 10/7

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

Confirm 1A Plan (no material change)

24-15408-RAM

Luis Sanchez Apaulaza & Juan Francisco Sobrino Iniesta

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(TIMOTHY S. KINGCADE, ESQUIRE) Atty Precalled *Objection to Exemption: Insurance (beneficiary is debtor)*

3 APlan served 10/17

ALSO ON AM, SEE PAGE 37

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

If fee application granted **Confirm 3 A Plan** (no material change)

24-15280-RAM

Alberto Tamame Fernandez

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 9/30

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

Confirm 1 A Plan

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

October 22, 2024 1:35 pm

24-15278-RAM Yelenis Migdalia Reina

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 9/16

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

DISMISS UNLESS DOCUMENTS RECEIVED BY 10/25, THEN CONTINUE 11/12 *documents not timely provided* Remains unresolved from 8/20: 4) Provide evidence and calculation of CMI Form B122C-1 lines: 13 (Marital Adjustment – car amount due over next 60 months divided by 60 - principal not provided and need medical expense calculation addition to amount deducted as UST standard) and CMI Form B122C-2 lines: 43 (already deducted on line 6), AMENDED CMI increased line 16 and 25 without evidence and calculation NEW: 1 A Plan does not fund month 1 – 60 and need language on plan if spouse files bankruptcy

24-15234-RAM Ernesto Borges Medina & Gladys Esther Pedroso

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemption 522(p), insurance

ALSO ON AM, SEE PAGE 37

(JAMES W. SCHWITALLA, ESQUIRE) Atty Precalled

1AP served 7/22

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

DISMISS UNLESS DOCUMENTS RECEIVED BY 10/25, THEN CONTINUE 11/12 *documents not timely provided: Remains unresolved from 8/20:* 1) Business Bank statements and checks: #5790 5/1-5/29/24 (provide copy of subpoena to bank), 2) Income understated per debtor's bank account deposits and personal expenses paid by business, impute business income of \$44,834.50 per month as personal income (no evidence of cash withdraws and Zelle transfers as expenses – receipts bills etc), 3) evidence and calculation: CMI Form B122C-1 line 5 (personal expenses included in business accounts) CMI Form B122C-2 line 16, 4) Trustee objects to reduction of business income as per 2023 tax returns debtor's businesses have expenses of almost \$70,000 of meals and entertainment per year (proof of business expenses are transfers to an individual – provide contract)

Objection (14) NewRez will file POC

Objection (23) NewRez will file POC

24-15218-RAM Rolando Alberto Centeno, Jr

TRUSTEE'S OBJ TO EXEMPTIONS (19)

ALSO ON AM, SEE PAGE 37

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 9/18

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

*If mtm to waive WDO granted, **Confirm 2 A Plan***

24-15189-RAM Orlando Granado Diaz

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption 522(p)

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 10/1

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***

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

October 22, 2024 1:35 pm

24-15171-RAM Beatriz Ojeda

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(PATRICK L. CORDERO, ESQUIRE)

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 (no material change)

24-15169-RAM Gensy Jimenez

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemption 522(p)

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 9/16

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***

24-15103-RAM Richard F Obregon & Arietnis Herrera

TRUSTEE'S OBJ TO EXEMPTIONS (30)

Objection to Exemption Auto

ALSO ON AM, SEE PAGE 36

(JAMES ALAN POE, ESQ.) Atty Precalled

1AP served 7/11

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

DISMISS documents not timely provided Remains unresolved from 8/20 1) Bank Account Statements: 3 months pre-petition BOA #8681 2/24-5/24/2024 Chase #7003 2/24-5/24/2024 Chase #8113 2/24-5/24/2024 BOA #0491 2/24-5/24/2024, 2) file motion to value and set for hearing, 3) Object or Conform to POC #1, 4) Amend plan Section III.A1 to correct POC # (s/b POC#10), 5) amend plan Section III.A2 & III.B2 to disclose POC#8, 6) FMV of 08 Land Rover, 7) BDQ-Updated 4.3.2024 version complete with selection OR 1099 Affidavit, 8) SOFA #27 details: When did business close? What happened to business s assets, 9) LF 76 (Attorney Compliance with Claims Review) Bar Date:8/2/2024, 10) Amend Sch I to correct Co-Db employment status and SOFA #4 to disclose Co-Db wages for 2022-2024, 11) Proof of household size (government ID w/ address) and income of all adults disclosed on (including spouse and adult daughter) Sch J and CMI, 12) Amend plan to pay disposable income, 13) Amend sch. I to pro-rate tax refund if applicable and SOFA#27 to provide business information ****WHICH CREDITOR IS MMM, 2 MORTGAGES ONLY ONE TREATMENT DISCLOSED*****

Objection (24) US Bank Trust plan does not disclose treatment of claims

24-15093-RAM Jose Ricardo Pinet

TRUSTEE'S OBJ TO EXEMPTIONS (24)

(TIMOTHY S. KINGCADE, ESQUIRE) Atty Precalled

Plan served 5/30

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

DISMISS documents not timely provided 1) File Fee Application, 2) Plan does not pay 100% to unsecured creditors or disposable income of \$1,350.01 per month, 3) LF 76 (Attorney Compliance with Claims Review) Due :8/2-8/22/2024

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

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

October 22, 2024 1:35 pm

24-15083-RAM

Luis Cortes & Carmen R Ramirez Morejon

TRUSTEE'S OBJ TO EXEMPTIONS (28)

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

2AP served 10/10

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

Confirm 2 A Plan (no material change)

24-15082-RAM

Norma Charles

ALSO ON AM, SEE PAGE 36

5pm for \$6,880.00

(TIMOTHY S. KINGCADE, ESQUIRE) Atty Precalled

Plan served 5/30

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

DISMISS *documents not timely provided* Remains unresolved from 8/20 1) Amend Plan to include IVL, 2) Object or Conform to POC #6.2 and #9 (include POC#), 3) Amend Plan Sect II B to correct months (Atty fee over paid),4) amend plan Sect III.A1 to provide missing months for arrears, 5) LF 76 (Attorney Compliance with Claims Review) Due: 8/2-8/23/2024, **NEW ISSUE:** POC#6 has estimate for 2022 taxes provide evidence 2022 taxes were served on IRS

Objection to Confirmation (42) USA IRS, plan does not conform to POC

24-15031-RAM

Cesar Armando Perez Ogando

ALSO ON AM, SEE PAGE 36

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 9/11

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

If objection sustained, Confirm 3 A Plan

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

24-15002-RAM

Monica Esther Cabrera

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(HAVEN DEL PINO, ESQUIRE)

Objection to Exemption: value

1 A Plan served 8/14

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

Confirm 1 A Plan

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

October 22, 2024 1:35 pm

24-14986-RAM Evelio Diaz

(HAVEN DEL PINO, ESQUIRE) Atty Precalled

1 A Plan served 10/17

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

IF FEE APPLICATION FILED CONTINUE TO 11/12 IF NOT DISMISS documents not timely provided, Remains unresolved from 8/20 amend plan to pay Ch 7 of \$11,819.14

24-14978-RAM Harnold Antonio Vivas

(KENNETH S. ABRAMS, ESQUIRE)

4 A Plan served 9/26

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

Confirm 4 A Plan

Objection (17) NewRez will file

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

24-14942-RAM Jaime Villareal & Liliana Esther Sandoval

TRUSTEE'S OBJ TO EXEMPTIONS (18/30)

Objection to Exemption: Homestead/522(p)

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 9/7

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

*If debtor agrees to abate objection to exemption and IF attorney proffers on the record that he/she will personally be responsible to timely object or resolve Post-Petition to Notice of Fees filed 7/23, **Confirm 2 A Plan***

24-14937-RAM Jeffrey Warren Lowman

TRUSTEE'S OBJ TO EXEMPTIONS (24/36)

Objection to Exemption TBE

(AIMEE MELICH, ESQUIRE) Atty Precalled

3AP served 8/5

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

Continue to 11/12:

Due on before 10/25: Remains unresolved from 8/20: Amend plan to pay \$20,000.00 to general unsecured creditors as 1) Plan does not pay Ch 7 liquidation of \$11,835.00, 2) Income understated per debtor's business bank statements (3 month's evidence of average income of \$13,000/month): 3 months pre-petition total deposits in business bank statements provided total \$33,657.60 3) Provide Proof of Sch J lines: 6c (full bill only 2 lines permitted), 7, 9, 10, 11, 12, 15a, 17a 4) business is paying personal expenses: deducting auto, cell phone expense from business income and again on schedule J, 5) bad faith, debtor's expenses are not reasonable and necessary

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

October 22, 2024 1:35 pm

24-14935-RAM Jose Luis Lopez, Jr.

(SANDRA NAVARRO, ESQ)

5 AP served 9/9

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

Confirm 5 A Plan

Objection (14) Lakeview Loan will file POC

24-14907-RAM Jesus Franco

(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 10/8

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

Confirm 1AP (no material change)

24-14901-RAM Isabel C. Fernandez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(JORDAN E BUBLICK, ESQUIRE) Atty Precalled

2 A Plan served 9/24

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

Continue to 11/12 for objection to claim

1) Provide Proof of Sch J lines: 7, 9, 10, 11, 12, 15c (vehicles insured not on bill), 2) Provide information on inheritance and ownership of vehicle/boat not titled in debtor's name

24-14861-RAM Clara C. Paula

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(EMMANUEL PEREZ, ESQ.) Atty Precalled

Objection to Exemption Value

4A Plan served 10/16

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

Confirm 4 A Plan (no material change)

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

October 22, 2024 1:35 pm

24-14841-RAM

Lawrence Thomas Rogers, III

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(EMMANUEL PEREZ, ESQ.)

Objection to Exemption: 100% of vehicle

2 A Plan served 7/26

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

DISMISS Documents Not Provided: Remains unresolved from 7/23: 3) AMEND PLAN TO PAY DISPOSABLE INCOME OF \$1,244.37 PER MONTH TO UNSECURED CREDITORS, 4) Marital Financial Affidavit

Objection (21) NewRez will file POC

24-14686-RAM

Roberto Lazaro Azua & Gladys Del Carmen Nardon Azua

TRUSTEE'S OBJ TO EXEMPTIONS (32/52)

2AP served 7/11

(JAMES W. SCHWITALLA, ESQUIRE) Atty Precalled

Objection to Exemption : Homestead

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

ALSO ON AM, SEE PAGE 35

DISMISS UNLESS DOCUMENTS RECEIVED BY 10/25, THEN CONTINUE 11/12 Remains unresolved from 7/23: 1) Corporate tax returns: 2023 (AN Renovation Services, LLC), 2) Explanation and evidence of use Acct#2098 4/2: \$5000 3) file motion to allow sale of property (plan pays adequate protection: property is listed for \$1,229,000 which is \$133,000 over mortgages which will not pay realtor fee), 4) file motion to determine adequate protection for Alisha Graham and All in Credit Union, 5) Object or Conform to POC #14.3, #19 #28, 6) amend plan to pay Ch 7 of \$42,106.31 (includes transfers, debtor has no clothing or electronics), 7) FMV of 15 Ford F-150, 8) evidence and calculation: CMI Form B122C-1 line 5 (actual business expenses - vehicle expenses and phones deducted twice) , 16 (actual payments provide copies of quarterly payments to IRS), 25, 9) provide Tolling Agreement (son, Mother, MIL), 10) bad faith, unsecured creditors paid less than \$10.00 per month ****Need evidence of payments to Alisha Graham and Jennifer Cairns within 5 years of petition, case law provided references appreciation not paydown or reduction of debt *****

Objection (26) (27) NewRez will file POC

Objection (34)(39) Alisha Graham bad faith, not adequate protection

24-14650-RAM

Niurka Gonzalez

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(ISMAEL JOSE LABRADOR, ESQUIRE)

Objection to Exemptions TBE & Life Ins.

5 A Plan served 9/27

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

Confirm 5 A Plan

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

24-14600-RAM

Yailenis Gonzalez

(MARY REYES, ESQ.)

2 A Plan served 8/23

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

Confirm 2 A Plan

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

October 22, 2024 1:35 pm

24-14571-RAM Roberto Enneris Escobar

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 9/30

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

Confirm 2 A Plan

24-14470-RAM Aysi Perez

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemption : TBE

(MARY REYES, ESQ.) Atty Precalled

3 A Plan served 9/17

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

DISMISS *unless debtor files plan to accept Trustee's offer* Remains unresolved from 7/23: 1) Amend plan to pay Ch 7 of **\$25,972.90 (issue with business value)**, 2) Income understated per debtor's taxes \$87,841.00 (wife' payment advise 3/30 reflects monthly income of \$7,852.24), 3) Proof of household size (government ID w/ address proof of 3 provided but need income) and income of all adults disclosed on Sch J and CMI, 4) Scheule J line 7, 13, 21 (no calculation provided Trustee calculation using documents provided is \$226.65/month), 5) Evidence and calculation: CMI Form B122C-1 line 5 (6 months pre-petition accounting ledger of income and expenses AND complete store inventory – purchases higher than sales and amount on schedule B), 13, 6) Provide evidence of other deductions listed on 22 and 23 corporate returns,

24-14358-RAM Allison C Vega

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemption Value

(ARIEL SAGRE, ESQ.) Atty Precalled

1 A Plan served 9/17

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

Confirm 1 A Plan

24-14297-RAM Berta Coello Barrese

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemption : Value

(KENNETH S. ABRAMS, ESQUIRE) Atty Precalled

1 A Plan served 5/14

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

Continue to 11/12 for IRS POC

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

October 22, 2024 1:35 pm

24-14238-RAM

Deborah Lee Samper

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(JAMES W. SCHWITALLA, ESQUIRE) Atty Precalled

Objection to Exemptions: Homestead

1AP served 6/19

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

*If motion to Lien Avoidance granted, **Confirm 1 A Plan***

24-14204-RAM

Lisa Marie Reaney

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

2AP served 7/20

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

Confirm 2 A Plan

24-14156-RAM

Yessika Lopez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

5pm for \$339.00

(MARY REYES, ESQ.) Atty Precalled

1 A Plan served 8/23

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

Dismiss unless debtor files plan accepting Trustee's offer Remains unresolved from 7/23: 1) amend plan to pay Ch 7 of \$2,478 (includes tax refund as Trustee had to file Motion to Dismiss (ECF #14) – must provide evidence refund received pre-petition) 2) Proof of household size (government ID w/ address NOT EXPIRED AND SAME ADDRESS DEBTOR – Debtor address is 18223 and other party is 18213, both properties own by same person) and income of calculation & all adults disclosed on Sch J and CMI, 3) Provide Proof of Sch J line 6d (need full bill removing any equipment and reasonable 2 lines), 17c (how is mother with no income paying for vehicle under someone else's name and deducting from debtor's income)

24-14150-RAM

Robert Andreu & Maria E Andreu

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(BROOKS RICHARD SIEGEL, ESQUIRE)

Objection to Exemption : bank account

2 A Plan served 8/23

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

DISMISS documents not timely provided Remains unresolved from 7/23 Amend plan to pay \$120,000 to general unsecured creditors as no documentation/calculation: CMI Form B122C-2 line evidence of 21 and 22 (calculation not provide nor reduced by amount covered by insurance),

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

October 22, 2024 1:35 pm

24-13931-RAM

Gilberto Gonzalez Perez

(PATRICK L. CORDERO, ESQUIRE)

5 A Plan served 10/11

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

Continue to 11/12 for objection to claim

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

24-13918-RAM

Felipe Osorto & Lourdes Valladares

TRUSTEE'S OBJ TO EXEMPTIONS (24)

(JOSE BLANCO, ESQUIRE) Atty Precalled

4 A Plan served 9/20

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

DISMISS UNLESS DOCUMENTS RECEIVED BY 10/25, THEN CONTINUE 11/12 Remains unresolved from 7/23: evidence of household size and income of all adults (upload was not for dependent) (also letter from attorney states that son lives in Honduras to explain transfers but lives at home for CMI purposes — 341 questionnaire testimony has household of 2 not 3 also tax return does not include dependent) Disposable income with household of 2 is \$682.53 per month. Third vehicle expenses is not reasonable or necessary.

Objection (28) Citibank will file POC (48) (68) World Omni Objection to cramdown of 910 vehicle

24-13899-RAM

Natali Ocasio

TRUSTEE'S OBJ TO EXEMPTIONS (20)

5pm for \$593.30

(ROBERT A. STIBERMAN, ESQUIRE)

Objection to Exemptions: FL eligibility

1 A Plan served 9/11 PENDING OVER 6 MONTHS

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

DISMISS documents not timely provided Remains unresolved from 7/23: amend plan to pay 100% of allowed unsecured claims (\$10,295.82) OR, 1) evidence of child support required by FL guideline as income, 2) amended Schedule J without evidence increased childcare (summer school divided over 12 months not 3), increased transportation and additional \$100/m of entertainment. 3) Object or conform to POC CT CL 11 -ALABAMA POWER COMPANY

24-13601-RAM

Melanie del Caridad Cubero del Toro

TRUSTEE'S OBJ TO EXEMPTIONS (38)

(PATRICK L. CORDERO, ESQUIRE)

3AP served 9/30 PENDING OVER 6 MONTHS

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

Confirm 3 A Plan

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

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

October 22, 2024 1:35 pm

24-13597-RAM

Tiandria Tushieka Richardson

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(MATISYAHU ABARBANEL, ESQUIRE) Atty Precalled

Objection to Exemption Valuation: WC

4 A Plan served 9/18 PENDING OVER 6 MONTHS

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

Continue to 11/12:

Due on before 10/25: NEW ISSUES due on or before 10/25 1) Plan does not fund month 21 and 26, 2) Section III.A.1 escrow not disclosed, 3) student loan program notice not filed and discrimination review not provided (per 1322(a)(2) can not pay higher percentage of student loan than other unsecured creditors so if paying 100% of student loan must pay 100% of all unsecured creditors) 4) Plan does not pay Chapter 7 liquidation of \$33,797.09 to unsecured creditors 5) add lawsuit language and gambling language to plan.

*** IRS has not filed POC (governmental bar date is 10/15/2024)

24-13517-RAM

Adebayo Olayinka Fayiga

ALSO ON AM, SEE PAGE 34

(JAMES ALAN POE, ESQ.) Atty Precalled

1 A Plan served 9/11

PENDING OVER 6 MONTHS

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

DISMISS documents not timely provided Remains unresolved from 6/18 A) LF 76 (Attorney Compliance with Claims Review) Due: 6/21- 7/11/2024 , B) Object or conform to POC CT CL 6 - Wells Fargo Bank, National Association and amend plan to conform to name and address AND C) amend plan paying Ch 7 of at least \$310,415 not provided (business/vehicle expenses on ACMI but asset removed from Schedule) D) amended CMI no evidence of \$8,507.00 per month of business expenses, amount in line 9 and 35 higher than plan payment, line 12 (1 car 1 person OR REMOVE IF PAID BY BUSINESS PER DEBTOR'S LETTERS), no evidence/calculation of line 16 (Plan does not pay debtor's calculation of disposable income of \$656,160.00) E) NEW ISSUES FROM LATE DOCUMENTS PROVIDED 9/9 From bank statements provide (see request on ECF #26 dated 5/31): evidence of use for check over \$999.99 2/1 0608, Explanation of debits and evidence of use over \$999.99: 3/28 \$1,000, F) Income understated per deposits into bank accounts, \$17,563.00 ending 1/25; \$23,634.20 ending 2/22, \$12,272.26 ending 3/22, \$24,272.90 ending 4/23 (Response does not include evidence)

Objection (19) Wells Fargo Bank will file POC, MMM 31% is \$5,444.53 or note of \$5,375.47 (homestead)

Objection (20) Bank of NY Mellon will file POC, MMM does not cover \$3,440.18 in monthly escrow (non-homestead)

24-13276-RAM

Julie Mahabir Morancie

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(ROBERT A. STIBERMAN, ESQUIRE)

Objection to Exemption : valuation

1 A Plan served 7/10 PENDING OVER 6 MONTHS

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

DISMISS documents not timely provided Remains unresolved from 6/18 1) Explanation of debit and evidence of use Acct#2501/6326 3/4: \$1592, 2) evidence and calculation: CMI Form B122C-1 line 13 (\$8596.01/60 = \$143.27/month) & CMI Form B122C-2 lines: 16 (reduced by 1/12 of tax refund \$7,391), 17 (no \$2341.21 deduction on payment advises – 401K loan calculate loan payments due over next 60 months divided by 60), 19 (Court order with children's birthdates), 25 (no \$395.89 deduction on payment advise) , 3) Object or conform to POC CT CL 8 - STATE OF FLORIDA - CHILD SUPPORT

24-13014-RAM

Pablo Mauricio Liberatori

ALSO ON AM, SEE PAGE 34

(JAMES W. SCHWITALLA, ESQUIRE) Atty Precalled

3 A Plan served 9/10 PENDING OVER 6 MONTHS

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

Continue to 11/12:

Due on before 10/25 object or conform to POC #21

Objection (23) Rastelli Brothers not paying Ch 7 liquidation and feasibility

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

October 22, 2024 1:35 pm

24-12758-RAM

Jorge Luis Guzman

TRUSTEE'S OBJ TO EXEMPTIONS (48)

Objection to Exemptions: Wages

(JAMES W. SCHWITALLA, ESQUIRE) Atty Precalled

5AP served 9/26

PENDING OVER 6 MONTHS

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

Continue to 11/12:

Due on before 10/25: Remains unresolved from 6/18 1) Amend plan to pay CH 7 of \$73,929.57 or provide evidence that funds transferred are exempt (earned within 6 months and not held longer – provide bank statements reflecting \$0 held 6 months prior to petition – first in last out) (If funds to purchase vehicle gifted to debtor but vehicle titled in debtor's name, vehicle is not jointly held)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-12710-RAM

James R Fulford

(JAMES ALAN POE, ESQ.)

Plan served 4/16

PENDING OVER 7 MONTHS

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

Confirm Plan

Objection (20) of US Bank: No MMM filed, MMM denied in prior case and plan does not provide for cure/maintain or surrender

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

24-12108-RAM

Paola Angulo

TRUSTEE'S OBJ TO EXEMPTIONS (33)

Object to Exemption Homestead/Overused PP

(JOSE BLANCO, ESQUIRE) Atty Precalled

4AP served 9/20

PENDING OVER 7 MONTHS

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

DISMISS UNLESS DOCUMENTS RECEIVED BY 10/25, THEN CONTINUE 11/12 Remains unresolved from 5/14 (issues expanded by late documents not timely provided): Plan does not pay Chapter 7 liquidation of \$11,658.20 to the unsecured creditors OR \$422,358.20 unless debtor can provide payoff of mortgages as date of filing plus explanation from mortgage holder why mortgages increased after Sub Chapter 5 and Chapter 13 and evidence of what happened to funds. (attorney hearsay letter of bare legal title without support – not addressed in letter dated 9/20)

24-12026-RAM

Clyde Mirambeau

ALSO ON AM, SEE PAGE 32

(JOSE P. FUNCIA, ESQUIRE)

2 A Plan served 7/18

PENDING OVER 8 MONTHS

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

If on or before end of business on 10/14 (MONDAY) the debtor refiles the 2AP removing the monthly DSO payment amount with no other changes, **AND attorney pre-calls with Trustee's staff attorney on 10/16 OR 10/17, If objection sustained, Confirm 3A Plan,**

If not on docket 10/14 (MONDAY), Continue to 11/12: Due on or before on 10/25 amend plan to remove monthly DSO payment amount

Objection to Confirmation (59) Purdy: arrears not \$0

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

October 22, 2024 1:35 pm

24-11595-RAM Jessica M Paulo

ALSO ON AM, SEE PAGE 31

(JOHN A. MOFFA, ESQUIRE)
PENDING OVER 8 MONTHS

Plan served 6/22

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

Continue to 11/12, Due on or before 10/25: Remains unresolved from 9/17 1) Amend Plan to a) include Lawsuit language (re: SOFA#9), b) all creditors valued or MMM must have payments included in plan or stay relief is granted, c) Object or Conform to POC #4, #16, #17, #15, #13, #18, d) Amend Plan Sect IX to provide missing MMM Language info, e) amend plan to pay Ch 7 of \$16,670.20, 2) LF 76 (Attorney Compliance with Claims Review) Due: 8/29-9/20/2024, 3) Feasibility: Debtor's income is insufficient to pay plan (Schedule J reflects negative income), 4) Provide Tolling Agreement(s) - \$7,500 transferred to son for school, 5) Evidence (not letter) of use of withdrawals #2892 (1/22 \$6000) and (1/31 \$2000), 6) Provide evidence of lien in acct#2892 as reflected on Sch. A/B#17 and explain ending balance in acct#2892 on 2/17 of \$14,757.37 and on 2/18 beginning balance of \$2,077.83 with no evidence on the bank statements of withdrawal of funds, 7) BDQ-Updated 4.3.2024 version complete with all questions answered, Profit/Loss (NEED DETAIL DEPRECIATION AND OTHER – tax returns information raised issues does not resolve) & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition) also with Soar Merging Markets, 8) SOFA #27 details: When did business close? What happened to business assets, 9) Provide explanation and evidence for loss income listed on Sch I line 8, 10) Income is understated pursuant to deposits in acct#2892, 11) Trustee objects to retaining non-homestead property, no rental income not necessary 12) Provide closing statement (re: refinance of homestead within last two years) and accounting of use of funds,

Objection (33) Pentagon FCU proof of insurance, valuation, Objection (34) US Bank NA plan fails to disclose treatment, Objection (27) NewRez, LLC will file POC, Objection (61) Neo Lofts special assessment not in plan

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

24-11564-RAM Carlos Alberto Autie

TRUSTEE'S OBJ TO EXEMPTIONS (19)

5pm for \$2,618.85

(HAVEN DEL PINO, ESQUIRE)

Objection to Exemption : valuation

2 A Plan served 7/8 PENDING OVER 8 MONTHS

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

DISMISS documents not timely provided Remains unresolved from 5/14 (issue raised by late documents) Per marital settlement agreement property sold on 9/27/2023 and ½ proceeds to be given to debtor not disclosed in schedules nor in 341 testimony, evidence of use provided and interest in Cryolife/Ascys not disclosed on schedules,

24-11071-RAM Sebastian E. Saravi

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(AIMEE MELICH, ESQUIRE)

Objection to Exemption – Valuation

ALSO ON AM, SEE PAGE 30

7 A Plan served 10/2 PENDING OVER 8 MONTHS

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

*If objection sustained and mtm resolved, **Confirm 7 A Plan** (no material change)*

24-10536-RAM Grover Smith, Jr.

ALSO ON AM, SEE PAGE 29

(KATHY L. HOUSTON, ESQUIRE)

Plan served 1/24 PENDING OVER 9 MONTHS

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

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

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

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

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

October 22, 2024 1:35 pm

23-20286-RAM

Lazaro Galban

TRUSTEE'S OBJ TO EXEMPTIONS (53)

Objection to Exemption TBE, BUSINESS VALUE

(ISMAEL JOSE LABRADOR, ESQUIRE)

6AP served 10/11

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

Confirm 6A Plan (no material change)

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

23-19973-RAM

Harold Gonzalez

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PRO SE)

5AP served 4/3

PENDING OVER 10 MONTHS

Debtor must appear at hearing or the case will be dismissed:

JUDGE dismiss if debtor fails to appear: : provide evidence of theft of vehicle

PENDING EVIDENTIARY HEARING ON OBJECTION TO CLAIM (48)

22-18408-RAM

Jorge Romo & Maria Ferreira

TRUSTEE'S OBJ TO EXEMPTIONS (20/67)

Objection to Exemptions: Homestead

ALSO ON AM, SEE PAGE 16

(TIMOTHY S. KINGCADE, ESQUIRE) Atty Precalled

3AP served 10/17

PENDING OVER 15 MONTHS

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

Confirm 3 A Plan (no material change)

Dismiss not reconvert

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 10/25

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

October 22, 2024 1:35 pm

15-28640-RAM

Sara I Garcia

(PRO SE)

5AP served 6/15

CASE PENDING OVER 108 MONTHS

Continue to 11/12:

Appeal pending District Court Case 24-cv-21212-JB and Adversary 17-1122;