

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

January 21, 2025 1:30 pm

24-21876-RAM

Luis A Puentes Dagnerys & Edelis Contino Cejas

**TRUSTEE'S OBJ TO EXEMPTIONS (29)
ALSO ON AM, SEE PAGE 48**

2AP served 1/13

(HAVEN DEL PINO, ESQUIRE) Atty precalled

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023 (ELI LOGISTICS LLC), 2) Bank Account Statements: #3189 (9/24/24-11/13/24) & Acct#5381 (9/7/24-11/13/24), 3) Explanation of withdrawal/debit/transfer and evidence of use #5381 8/23: \$2489, 9/5: \$2400 & \$2500, 9/6: \$2098.05, 4) BDQ-Updated 4.3.2024 version complete with all questions answered, Profit/Loss & Balance Sheet and Business Bank statements and checks: #1763 (10/01/24-11/31/24) & Acct#7176 (11/1/24-11/13/24), 5) Explanation of withdrawal/debit/transfer and evidence of use #7176 10/10: \$1379.21, 10/11: \$1120, \$10/16: \$2380, 10/24: \$2000 and #1763 ALL over \$999.99, 6) Income understated – unable to determine as Debtors have not provided P&L or calculation of income, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 8) Provide Proof of Sch J line: #17a and if household size not substantiated Lines: 7 and 9, 9) documentation/calculation: CMI Form B122C-1 line: 5 Creditor paid through the Plan has not filed a POC (Keystone Equipment Finance Corp bar date 1/22)

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/22/2025****

Objection to Confirmation (27) Ally Bank proof of insurance, changes monthly payment, does not pay full arrears, 910 vehicles, 9.75% Till interest Objection (37) Ally Bank undervalues, insurance, contract payments

VESTED

24-21833-RAM

Veronika Addriaen Smith

(CHRISTIAN S. DIAZ, ESQUIRE)

Plan served 1/11

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

Continue to 2/11:

Due on or before 1/24: 1) Tax returns: 2022 (Missing Schedule 1) & Corporate tax returns: 2022-2023, 2) Explanation of withdrawal/debit/transfer and evidence of use #3959 All over \$999.99, 3) Amend Plan to include Gambling Language, 4) Creditor paid through the Plan has not filed a POC (Fay Servicing bar date 1/21), 5) Object or Conform to POC #5, #6 & #8, 6) Amend Plan to include the court claim # for creditor in Section III.A.2 (POC#5 Mandarin Lakes), 7) WDO or Motion to waive, 8) Debtor has a business or self-employed: Eve Financial Consultant & Capital Group: BDQ-Updated 4.3.2024 version complete with all questions answered, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 9) Who does acct #2250 belong to? If Debtor, Amend Sch A/B to disclose acct and provide 3 months pre-petition bank stmts, 10) Income understated per debtor's stubs \$ 7,127.63/m per ECF No. 15, 11) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – Debtor listed as married in CMI/Taxes, but not on Schedule I/J & SOFA, 12) Is Debtor legally married (conflicting information on Schedules/Statements)? Provide proof of separation, 13) explain property 10750, why not listed on Sch's

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/21/25****

Objection to Confirmation (26) US Bank loan matured 2/2023 can not be modified

VESTED

24-21832-RAM

Cyndi Quero

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(MANUEL A. PERAZA, ESQUIRE)

Plan served 11/15

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

Continue to 2/11:

Due on or before 1/24: 2) Explanation of withdrawal/debit/transfer and evidence of use #8235 all over \$999.99: numerous, 3) amend plan to pay Ch 7 is \$38956.53 may increase until all documents received and reviewed not including transfers on SOFA#18-pending additional documentation (per SOFA# \$7,789.50), 4) provide 1099 Affidavit for self employment, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/21/25, 7) Provide Proof of Sch J lines: 6a, 6c, 6d, 7, 16, 8) Info on transfer SOFA#18 and provide supporting documentation, 9) Is debtor no longer receiving support listed on CMI line 10, 11) Provide closing statement (SOFA#20),

VESTED

24-21828-RAM

Boris Joel Rodriguez Fernandez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/15

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

Continue to 2/11:

Due on or before 1/24: 1) Object or Conform to POC #3, 2) Amend Plan to include the court claim # for creditor in Section III.E 2 (POC#4 Santander Consumer), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date 1/21/2025

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

VESTED

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
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24-21799-RAM

Jorge Perez & Anais Martin

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(MARIA I. ESCOTO-CASTIELLO, ESQ)

Plan served 11/15

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

Continue to 2/11:

Due on or before 1/24: 1) Explanation of withdrawal/debit/transfer and evidence of use Acct#2254 7/29: \$2,978.59, 8/9: \$1,169.50 and Zelle payment on 8/9 of \$2,928.59, 8/15: \$1079.63, 2) Amend Plan to include IVL & Litigation language (life insurance policies), 3) Creditor paid through the Plan has not filed a POC (Shellpoint Mortgage Servicing Acct#2654 & Shellpoint Mortgage Servicing Acct#3334 bar date 1/21), 4) WDO or Motion to waive, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/21/2025, 6) Income understated per deposits in debtor's bank account #2254 (\$11,000.00 in July-August, 2024), \$12,000.00 from July-August, 2024 in acct# 8987, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 8) Provide Proof of Sch J lines: 6a, 6b, 9) Amend Sch. I to disclose disability income of debtor (started receiving one month ago) *Objection to Confirmation (17) HSBC Bank treatment not disclosed in plan (24) NewRez will file POC*

VESTED

24-21735-RAM

Pedro Luis Morales

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/14

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #4845 10/17-11/8/24 #9480 10/25-10/30, 2) FMV of Real Estate Las Animas Ranch, 3) Non-Homestead Info Sheet with all questions answered: Las Animas Ranch, 4) FMV Carmax (Not online offer) or J.D. Power of vehicles: 11 Chevy & 22 Coachmen, 5) Life Insurance Policy: National (To reflect Beneficiaries), 6) Debtor has a business or self-employed: Sigma Builders and Developers Inc & Ajil Construction BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit- Ajil Construction Inc- Acct # Missing and Signature Missing, Balance Sheet & Business Bank statements and checks: #9081 8/8-9/13/24 & Proof of closing #3027, Proof of closing #0009, #6786 11/1-11/8/24 & #0830/#2909 11/1-11/8/24, 8) Copy of check(s) and explanation/evidence of use #0830/2909 ALL OVER \$999.99 (SEVERAL), 9) Explanation of withdrawal/debit/transfer and evidence of use #0830/2909 10/15 \$2034.00, 10) SOFA #27 details: When did business close? What happened to business assets, 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/17/25, 12) Amend Sch A/B to line 31 to reflect beneficiary, 13) Does Debtor not pay for any vehicles? Amend Sch J to disclose payments of vehicles, 14) Amend SOFA line 5 to disclose income for Social Security benefits for 22-23, 15) Who does the 13 Ford belong to, 16) Who does the acct that the debtor is making transfers to? #1353, #7922, #9480, 17) Income understated per debtor's business bank statements deposits, 18) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 19) Provide Proof of lines: 4a, 4b, 6a, 6c, 7, 12, 20) Amend tax returns to correct marital status, 21) Provide affidavit of payments made by son (2024 Harley and Coachman per schedules personal property not being oaid by debtor), 22) Provide evidence of any expenses paid to retain vacant lot (i.e. taxes), 23) Trustee objects to retaining luxury items and non-homestead to the detriment of unsecured creditors, 24) What does debtor rent? Rental income disclosed of \$ 2,747.00, 25) Provide evidence of deductions listed on corporate 2023 tax return, 26) Provide explanation of deposit on: 8/2: \$20,000.00, 8/13: \$6,500.00, 8/16: \$30,000.00, 8/21: \$80,525.00, 8/22: \$10,000.00, 9/18 of \$76,400.00 on 9/18, \$12,000.00 on 9/23 in business acct# 2909/00830, 27) Provide explanation of deposits in acct# 9480 of \$999.99 and higher, 28) object/conform to cl#7

VESTED

24-21714-RAM

Henry Daniel Briceno

Plan served 11/10 (JULIO A. DE ARMAS, ESQUIRE)

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

DISMISS: LF67 not filed, if on docket (1/15); Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #6657 9/24-11/7/24, 2) Explanation of withdrawal/debit/transfer and evidence of use #6657 7/10: \$3,500.00 8/19 \$1604.00, 3) 2016(b), SOFA #16 and Plan do not match (paid \$3,000.00 per 2016), 3) Object or Conform to POC #2), 4) amend plan to pay Ch 7 of \$23,512.02 may increase until all documents received and reviewed, 5) Affidavit of rent/lease, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date 1/16/25, 7) Amend Sch A/B line 17 to disclose bank acct #, 8) Amend Sch. I to disclose employment info for non-filing spouse, 9) Provide Proof of Sch J lines: 4c, 6a, 6b, 6c, 6d, 7, 8, 9, 11, 12, 15c, 21, 10) CMI income and Sch. I are inconsistent (wages and other income), 11) What does debtor rent? (Rental income of \$4,442.25), 12) Amend petition to correct debtor's middle name (should be Dariel) pursuant to ID and SSC, 13) Does debtor own a business?

VESTED

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24-21681-RAM

Milton Cahuasqui & Natalia Valdiviezo

TRUSTEE'S OBJ TO EXEMPTIONS (23)

(TIMOTHY S. KINGCADE, ESQUIRE)

Plan served 11/10

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

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

24-21669-RAM

Giselle McKenn Vargas

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/9

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

Confirm Plan

*****LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/15/2025*****

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

VESTED

24-21660-RAM

Eloy Graupera

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/9

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022- (Graupera Quality Home Inc), 2) Bank Account Statements: Account #6986 (8/6/24-9/7/24 or Opening Letter) & ETrade (10/1/24-11/6/24), 3) Object or Conform to POC #7, 4) Payoff of Real Estate: 5091 W 8th Ct, 5) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles 2008 Ford & 1989 GMC Brigadier, 6) Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: Acct#6994 (8/6/24-9/7/24) & Acct #5004 (11/1/24-11/6/24), 7) Copy of check(s) and explanation/evidence of use Acct #5004 9/6: \$3000, Acct#6994 Check#1008 \$3090, 11/29 #9590464 \$1400, 8) Explanation of withdrawal/debit/transfer and evidence of use Acct#6994 9/26: \$1119.36, 10/28: \$1074.68 Acct #5004 8/8: \$1605, 8/9: \$2221, 8/12: \$8951.51, 8/22: \$2148.58, 9/19: \$2288.04, 9/23: \$1994.21, 9) SOFA #27 details: When did business close? What happened to business assets? (Graupera Stones and Title, Inc), 10) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/15/2025, 11) Amend Sch B to disclose Acct#0081- Statement provided, 12) Income understated – unable to determine until calculation for Line 5 provided, 13) documentation/calculation: CMI Form B122C-1 line: 5 and CMI Form B122C-2 line: 11 & 13 (appear to be paid by business), 14) Provide 3 months pre-closure bank statements for accounts listed in SOFA#20, 15) Trace and accounting of use of \$2,210.69 deposited into #5004 when account was closed, unless this is a credit deposited therein from one of the closed accounts on SOFA#20, 16) Provide evidence of all deductions taken in Debtor's corporate tax returns as well as all 1099s issued to independent contractors, 17) Provide explanation, trace and accounting of \$539,061.33 borrowed from the SBA (POC No. 7), 18) Provide BLT evidence from the inception of the business and the account or add any value to liquidation

VESTED

24-21645-RAM

Yordis Castillo Noriega

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(HAVEN DEL PINO, ESQUIRE)

Plan served 11/9

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

Continue to 2/11:

Due on or before 1/24: 1) Explanation of withdrawal/debit/transfer and evidence of use #1220 7/29 \$5218.61 (luxury item), 10/24 \$6000.00, 11/4 \$2500.00, 2) Affidavit of support (Partner), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/15/2025, 4) Does debtor have a business? If yes, Amend SOFA line 27 to disclose biz and provide Corp Tax Rtn for 22-23. If not, Amend SOFA line 4 to remove check box for YTD income for 22-23, 5) Income understated per debtor's stubs \$7,003.88/m in wages per ECF No. 7, \$86,271.00/yr., per 2023 taxes and \$19,538.88/m per deposits in #1220, 6) Provide documentation/calculation of CMI Form B122C-2 lines: 16, 21 and 25, 7) Provide explanation as to source and amount of down payment to purchase 14003 property in 2022, 8) Provide explanation, trace and accounting of use of funds borrowed from Oliphant USA/Finwise \$31K in February of 2024

VESTED

**UNITED STATES BANKRUPTCY COURT
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24-21640-RAM

Lenny Argenis Chavez Rojas

TRUSTEE'S OBJ TO EXEMPTIONS (15)

1 A Plan served 12/31 (YEVGENIY FELDMAN, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) Copy of check(s) and explanation/evidence of use Acct#8650 10/2: \$4600, 10/15: \$1300, 2) Explanation of withdrawal/debit/transfer and evidence of use Acct#8650 10/2: \$1000, 3) self-employment 1099 Affidavit, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/14/2025, 5) Amend Schedule I to prorate tax refund, 6) Provide explanation for inconsistency in income re: CMI v. Schedule I as Debtor has engaged in pool cleaning/installation for multiple years per tax returns

Objection (1) World Omni Tills 10..5% equal monthly payments, \$6,557.35

VESTED

24-21593-RAM

Diego Rios De Paiva

Plan served 11/7 (CHAD T. VAN HORN, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) LF 90 Attorney signature missing, 2) LF 10 with copies of payment advices – For second job (Source Furniture, LLC), 3) Bank Account Statements: #5847 11/1-11/4/24 & Cash App 11/1-11/4/24, 4) Plan does not fund properly: Months 1-60, 5) provide Life Insurance Policy: Term Life, 6) WDO or Motion to waive, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/13/2025, 8) Income understated per debtor's taxes \$95,277/yr. or \$6,831.75/m per ECF No. 4, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – No dependent nor Spouse declared in 2023 tax return, 10) Amend 2022-2023 tax returns to correct marital status, 11) Amend Schedule I to disclose new job and income-works at Tropical Chevrolet and is debtor still work doing Uber, 12) Provide proof of separation

VESTED

24-21538-RAM

Louis Escarment

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Plan served 11/6 (MATISYAHU ABARBANEL, ESQUIRE) Atty precalled

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

Continue to 2/11:

Due on or before 1/24: 11) Bank Account Statements: #4120 (8/1/24-9/19/24) & Acct#4194 (8/1/24-11/1/24), 2) Amend Plan to include Lawsuit Language (HOI Claim), 4) Object or Conform to POC #2, 5) WDO or Motion to waive, 6) Affidavit of support, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/10/2025, 9) Provide Proof of Sch J lines: 4 (being paid in plan - removed), 15c & 17a (no vehicle listed on Schedules A/B, D or G), 10) Address Feasibility Issue, 11) Did Debtor own or operate a business or was Debtor previously paid as 1099 – transit business income and expenses reflected on 2022-2023 tax return (Uber/Lyft), 12) Evidence that debtor served IRS with 2018, 2021, 2022 & 2023 tax returns NEW: Obj/conf to POC #5 Deutsche Bank National Trust Company - Amend Section III.A.1 for creditor Deutsche Bank National Trust Company to disclose interest rate (3.7500%) as per POC #5 received

Objection to Confirmation (13) Deutsche Bank will file POC

VESTED

24-21534-RAM

Bobby Holloway

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Plan served 11/3 (GABRIEL GONZALEZ, ESQUIRE) Atty precalled

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #7562 8/1-8/15/24 & 9/18-10/16/24, 2) Copy of check(s) and explanation/evidence of use #7562 10/18 #1131 \$1500.00, 9/26 #1125 \$4000.00, 3) Amend Plan to include the court claim # for creditor in Section III.A (POC#2 PHH Mtg), 4) amend plan to pay Ch 7 of \$13,846.38 may increase until all documents received and reviewed, 5) object/conform to cl #2, 6) provide Life Insurance Policy, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/10/25, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) Amend plan to pay DI of \$941.42/m per Schedule J

Objection to Confirmation (16) PHH Mortgage will file POC

VESTED

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

January 21, 2025 1:30 pm

24-21529-RAM

Daniel Humberto Linares

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(AIMEE MELICH, ESQUIRE)

Plan served 11/3

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023 (CHANDA LUXURY ROOFING METAL INSTALLATION LLC) & (CHANDA TRANSPORTATION LLC), 2) Amend Plan to include IVL, 3) Object or Conform to POC#1 & #2, 4) Amend Plan to include the court claim # for creditor in Section III.A 1 (POC#2 for U.S. Bank), 5) amend plan to pay Ch 7 of \$ 14,613, 6) Debtor has a business or self-employed – Chanda Transportation, LLC, & Chanda Luxury Roofing: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, Inventory and 3 months pre-petition (ending on the date of the petition) bank statements and checks, 7) Explanation of withdrawal/debit/transfer and evidence of use #1113 ALL over \$999.99, 9) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9/2025, 10) Amend Sofa#1 for box selection, 11) Proof of household size (government ID w/ address) and income of BEATRIZ LINARES WIFE MUST CONTRIBUTE ALL HER INCOME OR PROVIDE EVIDENCE LIVES IN SEPARATE HOUSE – Debtor files tax returns as Single with no dependents, 12) Provide Proof of Sch J line: 6c, 17a, 13) documentation/calculation: CMI Form B122C-1 line: 5, 14) Provide information on the amount and source of funds given as a down payment to purchase the 4460 property, 15) Provide trace and accounting of \$4,500.00

VESTED

24-21493-RAM

Shaneika Angelicia Iretes

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(BRIAN J. COHEN, ESQ.)

Plan served 11/3

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #3330 8/1-8/29/24 #6574 8/1-8/20/24 & Cash App 8/1-10/31/24, 2) Explanation of withdrawal/debit/transfer and evidence of use 6574 9/20 \$1040.00, #6998 9/3 \$1970.95, 8/27 \$3000.00, 8/22 \$2400.00, #6129 8/14 \$2724.54, 3) Amend Plan to include Lawsuit language, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9/25, 5) Amend SOFA line 20 to correct acct #8927 closure date and remove duplicate entry, 6) Amend SOFA to disclose #3669 acct that was also closed, 7) Amend Sch A/ to disclose Cash App acct on line 17, 8) Provide Proof of Sch J lines: 4d, 6c, 8, 15c 17a, 21, 9) Info on transfer SOFA#18 information/documentation on transfer/sale of real property and trace and account of proceeds, 10) Provide additional information (SOFA#14), 11) Provide trace and accounting (SOFA#15), 12) Provide closing statements (SOFA#20), 13) Amend Sch. I to pro-rate tax refund, 14) Explain deposit on 8/13 in acct# 6129 of \$2,500.00

VESTED

24-21489-RAM

Ingrid Lillian Laos

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty precalled

Plan served 11/3

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

Continue to 2/11:

Due on or before 1/24: 2) Bank Account Statements: Acct#2055 (10/17/24-10/31/24) & Educational Federal Credit Union (7/31/24-10/31/24), 3) Explanation of withdrawal/debit/transfer and evidence of use Acct#2055 8/5: \$2329, 9/4: \$2445, 4) Object or Conform to POC #3, #4 & #6, 5) Amend Plan to include and/or to correct the court claim # for creditor in Section III.A1 (POC#4 Capital One), 6) Amend Section for box selection, Section III.A1 to include interest rates for CR Capital One Auto Finance, 7) Life Insurance Policy (Showing beneficiary), 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9/2025, 9) Amend B.17 to disclose Acct #for Educational Federal Credit Union, 10) Provide Proof of Sch J lines: 4, 15c, 10) documentation/calculation: CMI Form B122C-1 line 5 (expenses), 11) Explain Sch. B# 26 and provide additional information/documentation, 12) Provide closing statement (SOFA#20), 13) Provide explanation of Zelle deposit from a law firm on 7/30 from acct# 0255 of \$2,000.00 *Objection to Confirmation (13) (14) Capital One Till is 10% does not conform to POC*

VESTED

24-21447-RAM

Gloria Maribel Leal

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/6

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

Continue to 2/11:

Due on or before 1/24: 1) Explanation of withdrawal/debit/transfer and evidence of use Account #1631 8/15: 1000 & 9/24: \$1400 Acct#2903 10/23: \$1060, Robinhood Acct#6731 10/23: \$1485.41 – AFFIDAVIT INSUFFICIENT, 2) Object or Conform to POC #2, 3) amend plan to pay Ch 7 of \$242,242.00 or provide evidence of mortgage lien on property and address Trustee's objection to exemption re: homestead, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9/2025, 5) Amend Sch I to disclose non-filing spouse employer status and income if applicable, 6) Income understated per debtor's 2023 taxes \$98,269.00/yr, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 8) Spouse's pay advices (Spouse's income not included on Schedule I or CMI or Proof of Separation), 9) Provide evidence of Schedule J Expenses on Lines: 4d, 7 (high for household of 2) and 12, 10) Provide copies of 6 months pre-closure bank statements for account #4810 listed in SOFA#20 and the month case was filed as evidence of numerous large and smaller but frequent transfers into this account are evident in Debtor's account #1631, 11) Provide evidence of mortgage lien on 7425 property

VESTED

**UNITED STATES BANKRUPTCY COURT
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January 21, 2025 1:30 pm

24-21430-RAM

Angelica M Hoyos

ALSO ON AM, SEE PAGE 47

(HAVEN DEL PINO, ESQUIRE)

Plan served 11/3

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

Continue to 2/11:

Due on or before 1/24: 1) Tax returns 2023 (Missing Schedule 1) & Corporate tax returns: 2022-2023 (SIEMBRA FRESH, LLC) & (Interfood Trtrading Group, inc), 2) Object or Conform to POC#2 & #6, 3) Life Insurance Policy (SHOWING BENEFICIARY), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9/2025, 5) Amend Sch I to disclose non-filing spouse employment status & income if applicable, 6) Amend sofa#27 to disclose dates business existed for (Interfood Trtrading Group, inc.), 7) Spouse's pay advices as Spouse's income not included on Schedule I or CMI or Provide evidence of Separation, 8) Provide documentation/calculation of CMI Form B122C-2 lines: 9b (bank statements do not reflect amount required to be paid), 16,18, 21, 25, 35, 41, 9) Provide trace and accounting of \$40,000 withdrawn from 401K in 2023, 10) Provide value of INAHO Holdings, LLC & Siembra Fresh, LLC transferred to separated spouse in November of 2023 engaged in produce distribution: provide MSA to substantiate testimony at 341

VESTED

24-21426-RAM

Anthony Timothy Bailey

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(MITCHELL J. NOWACK, ESQ.)

1 A Plan served 1/13

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

Continue to 2/11:

Due on or before 1/24: plan does not pay 100% of the allowed unsecured claims (\$78,106.63)

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

24-21407-RAM

Jaime Adolfo Manjarres Lasprilla & Maria Domenica Parra Hernandez

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Plan served 11/3

(PATRICK L. CORDERO, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023 (Legalizate. USA LLC), 2) Photo ID (color copy) (DB2)- Updated with new address, 3) Object or Conform to POC #1, 4) provide Balance Sheet & Inventory of business, 5) Explanation of withdrawal/debit/transfer and evidence of use Acct#7315 10/24: \$1000, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9/2025, 7) documentation/calculation: CMI Form B122C-2 lines: 16, 21, 25, 41, 8) Amend Sch. I to provide new employment information and income (RedBull), 9) Explain deposits from Fidelity in bank account #2640 account not listed on schedules

VESTED

24-21378-RAM

Angel Duviel Alfonso Gutierrez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Plan served 11/3

(PATRICK L. CORDERO, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023 (KTA Express Corp) & (Angel.A.G LLC), 2) amend plan to disclose DSO information, 3) Object or Conform to POC#10, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9/2025, 5) Amend tax returns to correct marital status, 6) Pursuant to Sch. J debtor pays child support inconsistent with LF67

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**

January 21, 2025 1:30 pm

24-21375-RAM

Fernando Alberto Acevedo

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 11/6

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

Continue to 2/11:

Due on or before 1/24: 1) Object or Conform to POC #1 (1AP over pays IRS)

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

VESTED

24-21298-RAM

Odraniel Gonzalez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/2

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023 for OG CARGO EXPRESS LLC, 2) Bank Account Statements: Robinhood #1782, #8662 (10/1/24-10/30/24), & #1960 (9/26/24-10/30/24), 3) Explanation of withdrawal/debit/transfer and evidence of use #1960 8/9: \$1000, 8/13: \$1000, 9/9: \$1000, 4) Object or Conform to POC #3, 5) Amend Plan to include court claim # for creditor in Section VII.1 (POC#13 Toyota Lease Trust), 6) Debtor has a business or self-employed – OG CARGO EXPRESS: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, Inventory & Provide copies of Business Bank statements and checks for 3 months pre-petition (ending on the date of the petition) along with corresponding explanation and evidence of use of checks and withdrawals over \$999.99, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/8/2025, 8) Amend SOFA to disclose interest in OG CARGO EXPRESS as Debtor is president of same per www.sunbiz.org, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – Debtor files 2023 tax return as Single with no dependents declared, 10) Provide Proof of line: 6d, 15c and 17a-17b, 11) Info on transfer SOFA#18 – boat & jetski, 12) Provide evidence of value of 1989 Bayliner at time of transfer and if over \$1000, provide tolling waiver and increase amount paid to unsecured general creditors accordingly, 13) Provide evidence of value of 2016 Yamaha as well as debt on same at time of transfer and if equity was over \$1000, provide tolling waiver and increase amount paid to the unsecured general creditors accordingly, 14) Provide trace and accounting of use of \$8000 from sale of 2006 Ford Pick-Up, 15) What does Debtor rent? – Rental income disclosed on 2022-2023 tax return

VESTED

24-21297-RAM

Roberto Guas

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/2

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022 (Guas Trucking Corp), 2) Bank Account Statements: #7353 (10/23/24-10/30/24) & Account #0759 (10/19/24-10/30/24), 3) Explanation of withdrawal/debit/transfer and evidence of use Account #7353 8/15: \$1243.43, 9/16: \$1243.43, 10/15: \$1243.43, 4) Object or Conform to POC #2, 5) Amend Plan to include and/or to correct the court claim # for creditor in Section III.E 1 (POC#1 for AmeriCredit), 6) Amend section II.B so total monthly payment equals to balance due (Underpays), 7) amend Sch B to provide correct year of Freightliner & FMV for 95 Freightliner, 8) Debtor has a business – GUAS TRUCKING CORP: Balance Sheet and Inventory, 9) Provide copies of Business Bank statements and checks for #1688 (10/1/24-10/30/24) along with explanation and evidence of use of all checks and withdrawals over \$999.99, 10) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/8/2025, 11) Income understated s/b \$8,323.39/m per P&L provided as this is the net number after the \$100/m has already been deducted, unless Debtor has additional \$100/m expense not disclosed on P&L, 12) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – Debtor file 2023 tax returns as Single with no dependent, 13) Provide documentation/calculation of CMI Form B122C-2 line: 25 and 35, 14) Amend plan to pay CMI/DI of \$122,291.40/m per ECF No. 4, 15) Provide copies of 6 months billing statements for Chase credit card as evidence of possible preference payment made on 10/15 \$1,243.43, 9/16 \$1,243.43, 8/15 \$1,243.43

VESTED

24-21295-RAM

Louis Miguel Gonzalez Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/2

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

Confirm Plan

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/8/25****

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

VESTED

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

January 21, 2025 1:30 pm

24-21281-RAM Nestor Llerena

(JOSE BLANCO, ESQUIRE)

Plan served 11/1

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

Continue to 2/11:

Due on or before 1/24: 1) Tax returns: 2022-2023 (Missing Schedule 1), 2) 2016(b), SOFA #16 and Plan do not match-amend, 3) Amend Plan to include IVL, 4) Plan does not disclose treatment of all Sch D (PNC Bank), 5) amend plan to correct balance due in Section II.B, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/7/25

VESTED

24-21280-RAM Yosvel De La Paz

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(JOSE BLANCO, ESQUIRE)

Plan served 11/1

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: Acct#0953 & CashApp#8549 (10/1/24-10/29/24), Paypal (10/1/24-10/2/24), Robinhood#8965 (9/1/24-9/30/24) & Ninja Trader (9/6/24-10/29/24), 2) Explanation of withdrawal/debit/transfer and evidence of use Acct#0953 (ALL) including \$10,000+ spent 9/27, 3) Amend Plan to include IVL & turnover of inheritance, 4) FMV Carmax (Not online offer) or J.D. Power of vehicles: 16 GMC, 5) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Balance Sheet, Inventory and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) SOFA #27 details: When did business close? What happened to business s assets, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/7/2025, 8) Provide Proof of Sch J line 21, 9) Plan does not pay debtor's calculation of disposable income \$1,562.50, 10) File Notice of Change of Address

VESTED

24-21270-RAM Ribert Luis Naranjo Torres

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/1

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: Acct#3271 (9/20/24-10/29/24) & Acct#7425 (7/29/24-10/29/24), 2) Explanation of withdrawal/debit/transfer and evidence of use Acct#3271 8/9: \$1000, 9/6: \$1518.96 & \$1000, 3) object/conform to cl#3, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/7/2025, 5) explain 17 Chevrolet not listed in Sch's, but POC filed, 6) documentation/ calculation: CMI Form B122C-1 line 13 & CMI Form B122C-2 line 16, 7) Plan does not pay debtor's calculation of disposable income CMI/ DI \$365.80 x 60 = \$21,948.00 8) what did debtor do with \$6,000 withdrawn July 2024 from 401K

VESTED

24-21246-RAM Francisco Machin & Dulce Machin

Plan served 11/2 (MARY REYES, ESQ.)

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #2618 (10/1/24-10/29/24), 2) Amend Plan to include IVL, 3) amend plan to pay Ch 7 of \$1,043.00 may increase until all documents received and reviewed, 4) FMV Carmax (Not online offer) or J.D. Power of vehicles: 87 Mercedes Benz, 5) Debtor has a business or self-employed – Principal Motor, Inc (still active on Sunbiz and filed address change in March of 2024): BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Provide copies of Debtor's business bank statements and checks for 3 months pre-petition (ending on the date of the petition) along with corresponding explanation and evidence of use of all withdrawal over \$999.99, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/7/2025, 7) Income understated – if Debtors generate an income from principal Motor, Inc, 8) Provide Proof of Sch J line: 4d & 6, 9) How long ago did Debtors pay their property in full, 10) Provide valuation of Principal Motor, Inc, 11) Do the Debtors generate any income from the business – none disclosed? Business closed

VESTED

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

January 21, 2025 1:30 pm

24-21211-RAM

Gabriel Francisco Mayor & Romy Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 1/7

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

*If debtor agrees to abate objection to exemptions, **Confirm 1AP***

*****LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/6/24*****

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

24-21195-RAM

Mercedes Santana

(MARY REYES, ESQ.)

Plan served 10/31

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #4521 9/24-10/28/24, 2) Amend Plan to include IVL, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:1/6/25

VESTED

24-21194-RAM

Mauricio Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(MARY REYES, ESQ.)

Plan served 10/31

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #9297 9/18-10/28/24, 2) Amend Plan to include IVL, 3) Object or Conform to POC#2, 4) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: #9289 10/1-10/28/24, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:1/6/25, 6) Provide 2022-2023 Corporate tax returns for Debtor's business per testimony

VESTED

24-21178-RAM

Ariel Quintero

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Plan served 10/31 (MANUEL A. PERAZA, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) Explanation of withdrawal/debit/transfer and evidence of use Acct#7408 10/16: \$1000, 2) File Lien Avoidance Motion, 3) Plan does not fund properly: MONTH 10-60, 4) Object or Conform to POC #2, 5) Amend Plan to include the court claim # for creditor in Section III.E1 (POC#18 NewRez) & Section III.E2 (POC#7 Truist Bank), 6) Provide Profit/Loss & Balance Sheet and Inventory, 7) Explanation of withdrawal/debit/transfer and evidence of use Account #7416 9/26: \$1294.49, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/6/2025, 9) Amend to add aka of Ariel Quintero Rodriguez per Debtor's testimony

VESTED

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

January 21, 2025 1:30 pm

24-21156-RAM Lazaro Ariel Gonzalez Herrera

(PATRICK L. CORDERO, ESQUIRE)

1AP served 1/7

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

Continue to 2/11:

Due on or before 1/24: 1) Domestic Support Obligation form (complete with name, address, and phone number) or remove expense on CMI and Schedule J

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

24-21155-RAM Dania Maria Castilla

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/30

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

Continue to 2/11:

Due on or before 1/24: 1) Object or Conform to POC #6, 2) amend plan to pay disposable income, 3) SOFA #27 details: When did business close? What happened to business assets, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/6/25

VESTED

24-21150-RAM Xavier Hernan Barreto & Lisandra Esther Santiesteban

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Plan served 10/30

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

Continue to 2/11:

Due on or before 1/24: 1) 341 Written Questionnaire- Updated 4.3.2024 version with all questions answered (Quest 13 incomplete), 2) Bank Account Statements: Account #6077 & Acct #0233 (10/17/24-10/26/24), Acct #2025 (9/17/24-10/26/24) & Acct #5607 (9/27/24-10/26/24), 3) Copy of check(s) and explanation/evidence of use Acct #5607 Check#150: \$2071, Check#149: \$2071, 4) Amend Plan to include the court claim # for creditor in Section III.E1 (POC#9 Driveway Finance), 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/6/2025, 6) documentation/calculation: CMI Form B122C-2 line 16, 18, 25 & 41

VESTED

24-21097-RAM William Rivero

(PATRICK L. CORDERO, ESQUIRE)

2AP served 1/10

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

Continue to 2/11:

Due on or before 1/24: 1) Fee application not on docket, if not on docket by 1/28 confirm at 2/11 hearing and redirect attorney fees

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**

January 21, 2025 1:30 pm

24-21056-RAM

Javier Francisco Garcia

ALSO ON AM, SEE PAGE 46

(PATRICK L. CORDERO, ESQUIRE)

1AP served 1/2

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

*If objection sustained, **Confirm 1AP***

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

VESTED

24-21036-RAM

Pedro David Delgado Mendoza

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(JORGE L. SUAREZ, ESQUIRE)

1AP served 10/27

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

Continue to 2/11:

Due on or before 1/24: 3) Income understated per debtor's deposits in #6516, which is \$4,407.41/m, 4) Proof of household income of all adults disclosed on Sch J and CMI – tax returns filed as Single,

VESTED

24-21034-RAM

Edi Rene Boteo Martinez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 1/2

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

Confirm 1AP

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

VESTED

24-21027-RAM

Wilmer Daniel Petit Leon & Verushka Marina Moratinos Moreno

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/27

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

Continue to 2/11:

Due on or before 1/24: 1) Explanation of withdrawal/debit/transfer and evidence of use Acct#2212-4509 8/19: \$1020.98, 8/28: \$1000, 9/24: \$1000, 10/21: \$1575, Acct#5786-5799 8/23: \$1000 Acct#5177 8/12: \$1000, 8/14: \$1000, 8/15: \$1000, 8/27: \$1000, 9/23: \$1000, 10/8: \$1000, 2) Object or Conform to POC #1, 4) FMV Carmax (Not online offer) or J.D. Power, Reg of vehicle: 19 Nissan, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/2/2025, 6) Provide documentation/calculation of CMI Form B122C-1 line: 5 and CMI Form B122C-2 line: 25 and 35, 7) Upon review of corporate returns, provide evidence of payments of rent, depreciation as well as \$38K in "other" expenses, 8) Evidence of value of business per Debtor's testimony \$40K

VESTED

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

January 21, 2025 1:30 pm

24-21025-RAM Carlos Erwin De La Paz
(HAVEN DEL PINO, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (31)
ALSO ON AM, SEE PAGE 46**

If not dismissed address issues on deficiency by 1/24

MTD SET IN AM, IF DENIED, RESET 341 & CONT CH

VESTED

24-21009-RAM Aileen Martin
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (18)

1AP served 1/2

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

Confirm 1AP

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

VESTED

24-20977-RAM Marly E Bautista
(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (17)

1AP served 1/2

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

Confirm 1AP

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

VESTED

24-20953-RAM Luis Antonio Pinero
(HAVEN DEL PINO, ESQUIRE)

Plan served 10/25

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

Continue to 2/11:

Due on or before 1/24: 1) Tax returns: 2023 (Missing Sch C, Sch 1 part 2 does not agree with amount stated) & 2022 (Missing PG3 & Sch 1), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/31/2024

VESTED

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

January 21, 2025 1:30 pm

24-20926-RAM

Luis Oscar Palmero & Odalys Venero Perez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(HAVEN DEL PINO, ESQUIRE)

Plan served 10/25

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

Continue to 2/11:

Due on or before 1/24: 1) LF 10 with copies of payment advices (CoDebtor), 2) Object or Conform to POC #5, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/31/2024, 4) Provide Proof of Sch J line 9, 5) 2016(b) remove monitoring fee unless approved by Judge

VESTED

24-20903-RAM

Raul Trasanco Torres & Daymauris Perez Perez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(JORGE L. SUAREZ, ESQUIRE)

2AP served 12/9

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

*If debtor agrees to abate objection to exemption **Confirm 2AP***

LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/30/24

VESTED

24-20879-RAM

Ana Mairelys Torres Sanchez

(PATRICK L. CORDERO, ESQUIRE)

3AP served 1/13

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

Confirm 3 A Plan no material change

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

VESTED

24-20874-RAM

Alain Ferrer

(PATRICK L. CORDERO, ESQUIRE)

1AP served 1/2

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

Confirm 1AP

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

VESTED

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

January 21, 2025 1:30 pm

24-20873-RAM

Laritza Estevez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/23

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #5328 9/26-10/20/24, 2) Amend Plan to correct inconsistent months/terms-Section II.A & V do not match, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/30/24, 4) Provide Proof of Sch J lines: 4c, 7, 9, 11, 12 (no cars on schedules), 17a (no car on schedules), 17c, 17d (and clarify "operational" expenses, 19, 21, 5) Amend plan to pay disposable income

VESTED

24-20869-RAM

Roberto Suarez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/23

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: Account #2197 (9/6/24-10/20/24) & Acct #8961 (7/20/24-8/14/24 & 9/17/24- 10/20/24), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/30/2024, 3) Provide Proof of Sch J lines: 7, 12, 21

VESTED

24-20867-RAM

Damihan Mena

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/23

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: Acct #5539-01/71 (9/1/24-10/20/24), Acct#0746-0001 (10/1/24-10/30/24), Acct #6559 (10/19/24-10/20/24), Acct #1616-9727 (10/18/24-10/20/24), 2) Explanation of withdrawal/debit/transfer and evidence of use Acct #6559 9/18: \$1550, 10/15 \$1725 Acct #1616-9727 8/13: \$1200, 8/16: \$1100, 9/9: \$1000, 9/20: \$1500, 10/7: \$1000, 3) Object or Conform to POC #5 & #15, 4) Amend Plan to include the court claim # for creditor in Section III.E1 (POC#16 Dade County Federal) & Section III.E2 (POC #17 Dade County Federal), 5) Payoff of Real Estate: 30114 SW 152 Ct, 6) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles: 19 Ram, 7) 401 K/Retirement/Pension (CURRENT), 8) WDO or Motion to waive, 9) Affidavit of support, 10) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/30/2024, 11) documentation/calculation: CMI Form B122C-2 line 16, 41, 12) Info on transfer SOFA, 13) provide Tolling Agreement(s) (\$20,000 to Mom) or provide evidence that \$20K was gift from mother and not to mother

VESTED

24-20832-RAM

Alex Alvarez & Aluzbert Araujo

TRUSTEE'S OBJ TO EXEMPTIONS (23)

(TERESA M. ALVAREZ, ESQUIRE) Atty precalled

ALSO ON AM, SEE PAGE 46

1AP served 12/10

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #5388 7/18-10/18/24 #5764 7/18-10/18/24 #1116 7/18-10/18/24 #1310 7/18-10/18/24 #1000 7/18-10/18/24, 2) Amend Plan to include IVL & Gambling Language, 3) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 18 Kia, 4) provide 401 K/Retirement/Pension: 401K Federal Reserve Bank, Crypto & IRA: 503b American Funds, 5) Debtor has a business or self-employed: (CO-DB) Skill Step, LLC BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/27/24, 7) Amend Petition to disclose previous bankruptcy case, 8) Amend Sch A/B to remove business from line 18 and add to line 19, 9) Amend SOFA #4 to correct income for YTD wages in 2022-2023 for Co-DB, 10) documentation/calculation: CMI Form B122C-1 Line 5 and CMI -2 lines: 16, 17, 18 and 25

Objection (19) PennyMac treatment not disclosed in plan POC #9

VESTED

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

January 21, 2025 1:30 pm

24-20803-RAM

Yasser Estevez Estrada & Yisel Borrero Sanchez

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(MANUEL A. PERAZA, ESQUIRE)

Plan served 10/23

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

Continue to 2/11:

Due on or before 1/24: 1) 401 K/Retirement/Pension: PGT Savings Plan (current) & CareMax, Inc 401(k) Plan (current), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/27/24, 3) documentation/calculation: CMI Form B122C-2 lines: 16, 25 and 41, 4) Amend 2022-2023 tax returns to correct marital status as the Debtors have been married for 10 years per testimony

VESTED

24-20800-RAM

Cherissa Nicole Kellam

TRUSTEE'S OBJ TO EXEMPTIONS (26)

5pm for \$7,866.99

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 10/23

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

Continue to 2/11:

Due on or before 1/24: 1) Creditor paid through the Plan has not filed a POC (Keys Gate Community Association bar date 12/27), 2) Object or Conform to POC #4, #5 & #7, 3) Amend Plan to include the court claim # for creditor in Section III.A2 (POC#5 Nationstar Mortgage LLC, 4) Amend section III.A2 to start paying arrears from month 1 for CR Mrc/united Wholesale, 5) provide 401 K/Retirement/Pension, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/27/2024, 7) Income understated per debtor's deposits in #6530, which average \$5,521.62/m, 8) Property not claimed as exempt with MDC Property Appraiser, 9) Amend Schedule B s/b \$65.34, 10) Does Debtor own a business – income/losses declared on 2023 tax returns

Objection to Confirmation (24) Nationstar will file POC

VESTED

24-20783-RAM

Nicole A Jaar

5pm for \$2,222.50

(JAMES ALAN POE, ESQ.)

Plan served 10/23

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

Continue to 2/11:

Due on or before 1/24: 1) Amend Plan to include the court claim # for creditor in Section III.A (POC#2), 2) Object or Conform to POC #1 & #2, 3) WDO or Motion to waive, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/26/24

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

24-20733-RAM

Martha Rodriguez

Plan served 10/20

(MARY REYES, ESQ.)

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023, 2) Object or Conform to POC #4, 3) Amend plan, can not be handwritten, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/26/24, 5) Evidence that debtor served IRS with 2022 and 2023 tax returns prior to the meeting of creditors, 6) Amend to correct marital status – per testimony Debtor is divorced

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**

January 21, 2025 1:30 pm

24-20730-RAM

Alexander Trejo-Gutierrez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/20

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

Continue to 2/11:

Due on or before 1/24: 1) provide Life Insurance Policy, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date 12/26/2024, 3) Spouse's pay advices or evidence of business income - inconsistent in Sch I and CMI, 4) documentation/calculation: CMI Form B122C-1 line 5, 13 and CMI Form B122C-2 lines: 16, 22 (provide evidence that Debtor exceeds UST allowance in Line 7), 25 and 29, 5) Plan currently pays CMI/DI of \$42,014.40 – may increase once calculations of requested lines provided, 6) provide Tolling Agreement(s) – transfer of 2017 Dodge Grand Caravan to wife in September of 2024 – less than 1 month prior to filing, 7) Source of \$5,000 deposit in #7273 on 9/3, 8) Provide Lanning CMI, as Debtor has indicated reduction in income will continue

VESTED

24-20723-RAM

Blas Oscar Perez Tamayo

ALSO ON AM, SEE PAGE 45

(PATRICK L. CORDERO, ESQUIRE)

1AP served 12/30

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

Confirm 1AP

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

VESTED

24-20722-RAM

Roberto Raul Gomez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

5pm for \$1,300.00 (PATRICK L. CORDERO, ESQUIRE)

Plan served 10/20

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

Confirm Plan

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

VESTED

24-20675-RAM

Jose Conde Martinez

TRUSTEE'S OBJ TO EXEMPTIONS (27)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/18

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

Continue to 2/11:

Due on or before 1/24: 1) provide Profit/Loss & Balance Sheet and Business Bank statements and checks: #7472 7/15-7/31/24, 2) SOFA #27 details: When did business close? What happened to business assets (Affidavit insufficient), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/24/24, 4) Info on transfer SOFA 18 (per 341 testimony debtor sold car for \$2,000.00)

VESTED

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

January 21, 2025 1:30 pm

24-20604-RAM

Manuel A. Cores Raventos

(SAMIR MASRI, ESQUIRE)

Plan served 10/18

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: Citibank 9/1-10/14/24, 2) Object or Conform to POC #1, 3) provide 401 K/Retirement/Pension: PGT Saving Plan (current), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/23/24, 5) Evidence that IRS was served with 2021 tax returns prior to 341 meeting, 6) Proof of household size, per 341 testimony girlfriend does not contribute to household expenses

VESTED

24-20568-RAM

Alain Suarez Ramirez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 12/30

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

Continue to 2/11:

Due on or before 1/24: 1) Photo ID (color copy) - Updated with new address, 2) missing pymts for Month 37-60, 3) Plan pays up to 36 months but unsecured 60- Amend to correct, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/20/2024

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

24-20564-RAM

Ann Maria Ferrao

5pm for \$940.00

Plan served 11/18

(CHRISTINA VILABOIA-ABEL, ESQUIRE)

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

DISMISS: LF 67 not filed and LF 90 not received by Trustee, if on docket and received by 1/13 (MONDAY), Continue to 2/11, due on or before 1/24 (plans due 1/21) : 1) Plan does not fund properly: Months 13-60 2) Obj or Conform to POC 14 (Genesis Credit Management) and Ally bank CT CL #7, 3) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles:22 Hyundai, 21 GMC(Payoff), 16 BMW (Payoff) 4) Debtor has a business or self-employed: Scionti Roofing Group, LLC DBA Janus Roofing, Scionti Roofing Group, LLC and Janus Enterprises LLC a) Profit/Loss b) Balance Sheet c) Bank statements and checks: 3 months pre-petition (ending on the date of the petition): #4205 7915 with Copy of check(s) and explanation/evidence of use over \$999.99 and Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/20/24, 6): Amend SOFA line 27 to disclose Janus Enterprises LLC. Amend SOFA line 4 to disclose income for YTD 2022-2024. Who does acct #0693 and #8560 belong to? If debtor Amend Sch A/B to disclose acct and provide 3 months pre-petition. 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (taxes not timely filed) , 8) evidence and calculation: CMI Form B122C-2 line 10, 13b, 13e, 16, 29, 9) Plan does not pay debtor's calculation of disposable income CMI/DI \$6,708.67_ x 60 = \$402,520.20

VESTED

24-20559-RAM

Dagoberto Vidal

Plan served 10/17

(CHRISTIAN SOMODEVILLA, ESQUIRE) Atty precalled

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023 (DC Vidal Transport Inc), 2) Bank Account Statements: Explanation of withdrawal/debit/transfer and evidence of use Acct#1495/0000/0001/0030 8/15: \$2900, 8/15: \$1538.11, 3) Plan does not fund properly: MONTH 1-60, 4) Amend Plan to include IVL, 6) Explanation of withdrawal/debit/transfer and evidence of use Acct#5337 0030 7/16: \$1000, 7/31: \$1000, 8/16: \$1505.92, 8/20: \$1600, 8/23: \$1300, 9/18: \$1196.26, 9/30: \$1500, 10/9: \$2000, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/20/2024, 8) documentation/calculation: CMI Form B122C-1 line 5, 13 (principal due paid over 60 months) & CMI Form B122C-2 line 16, 18, 25, 30, 31, 41, 9) Trace funds from sale of vehicle on 8/10/24 \$10,000.00, 10) Provide proof of expenses listed on profit and loss

VESTED

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

January 21, 2025 1:30 pm

24-20536-RAM

Ilham Lakehal

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(SAMIR MASRI, ESQUIRE)

Plan served 10/18

Objection to Exemptions: Valuation

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

DISMISS: LF 90 not received by Trustee, if on docket and received by 1/13 (MONDAY), Continue to 2/11, due on or before 1/24

(plans due 1/21) 1) Bank Account Statements: 3 months pre-petition (ending on the date of the petition): Acct#0288-8800

(7/11/24-10/11/24) with evidence of use of all checks, debits, and transfers over \$999.99, 2) FMV Carmax (Not online offer) or J.D.

Power of vehicles: 17 Chevy Sonic, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/20/2024

Documents not provided at least 7 days prior to 341 meeting; additional proof and information may be necessary. Trustee reserves the right to recall the meeting of creditors as documents were not timely provided

VESTED

24-20510-RAM

William Ugalde

1AP served 12/25 (JORDAN E BUBLICK, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) Photo ID (color copy) - Updated with new address, 2) Bank Account Statements: Acct#6913/2595

(9/17/24-10/10/24), 3) Explanation of withdrawal/debit/transfer and evidence of use Acct#6913/2595 7//15: \$1478.66, 4) File Fee

Application, 5) Object or Conform to POC #6, 6) amend plan to pay Ch 7 is \$9012 may increase until all documents received and

reviewed, 7) FMV Carmax (Not online offer) or J.D. Power 10 Rinker Trailer, 8) Amend 122C-1 to correct household size, 9) Evidence that

IRS was served with copy of 2019 tax returns prior to 341 meeting

Objection (39) Caterpillar Financial missing part of collateral

VESTED

24-20481-RAM

Adriana Patricia Merino

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 12/30

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.

VESTED

24-20451-RAM

Oliverio Mayoral

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(MARY REYES, ESQ.)

Plan served 10/11

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #6531 10/1-10/8/24 & #8649 9/21-10/8/24, 2) Object or Conform to POC #1, 3) amend plan to pay Ch 7 is \$8704.59 may increase until all documents received and reviewed, 4) provide 401 K/Retirement/Pension (Current), Robinhood & Crypto (Current), IRA & Life Insurance Policy, 5) WDO or Motion to waive, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/17/24, 7) amend plan to include claim # in Section VIII (POC#7 Toyota Lease), 8) Amend Sch A/B to disclose acct #0873 and to remove #6531 from line 17 and add to line 18, 9) Income understated per debtor's taxes \$101,074.00 and debtor would be above-median, 10) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 11) Provide Proof of Sch J lines: 4c, 4d, 6b, 6d, 7 (high for household size of 2), 9, 10, 12, 13, 14, 15a (objectionable), 15c, 17a, 17b, 21 (objectionable), 12) provide Tolling Agreement(s): 401k withdrawal used to pay daughter's wedding, 13) Provide explanation of deposit in acct# 0873 on 9/10 of \$5,000.00, 14) Provide trace and accounting of 401k withdrawal used to pay daughter's wedding

VESTED

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

January 21, 2025 1:30 pm

24-20450-RAM Julia Rodriguez
(MARY REYES, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Plan served 10/11

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

Continue to 2/11:

Due on or before 1/24: 1) From Bank Statements: Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: Acct#2469 9/23: \$1000, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/17/2024, 3) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 4) Amend Plan to include IVL

VESTED

24-20418-RAM Godofredo Perez
(PATRICK L. CORDERO, ESQUIRE) Atty precalled

**TRUSTEE'S OBJ TO EXEMPTIONS (21)
ALSO ON AM, SEE PAGE 45**

2AP served 12/30

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

Continue to 2/11

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.

Objection to Confirmation (16) JPMorgan will file POC

VESTED

24-20417-RAM Ramon Sanchez
(AUBREY G. RUDD, ESQUIRE)

Plan served 10/10

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns 2022-2023, 2) Object or Conform to POC#4 & #5, 3) 100% plan issue, amend plan to pay, 4) Plan pays unsecured 36 months, but pays up to 10 months, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 11/16/2024

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

24-20412-RAM Mitchell Aaron Hammer
5pm for \$8,047.96
(MITCHELL J. NOWACK, ESQ.)

**TRUSTEE'S OBJ TO EXEMPTIONS (21)
ALSO ON AM, SEE PAGE 45**

1AP served 12/19

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

Continue to 2/11:

Due on or before 1/24: 1) Corporate tax returns: 2022-2023, 2) Bank Account Statements: #5997 10/1-10/7/24, 3) Explanation of withdrawal/debit/transfer and evidence of use # 6760 10/7 \$1000.00, 8/12 \$1000.00, 4) Amend Plan to include IVL, 5) object/conform to cl#22 (interest rate), 6) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 7) SOFA #27 details: When did business close? What happened to business assets, 8) Amend SOFA #4 to disclose income for YTD 2022-2024, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) Spouse's income not included on Schedule I or CMI, 11) Provide Proof of Sch J lines: 11, 15c & Objectionable Line 21, 12) Address Feasibility Issue, 13) Info on transfer SOFA #18, 14) provide itemization of line 5 on CMI 122C-1, 15) Provide pictures of items in storage unit, 16) Per 341 testimony son pays for rent, amend Sch I to include support

VESTED

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

January 21, 2025 1:30 pm

24-20371-RAM

Greter Arbesun

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

1AP served 12/30

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

Confirm 1AP

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

VESTED

24-20364-RAM

Otto Luis Martinez

Plan served 10/9 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #2382 10/1-10/4/24 #9079 9/6-10/4/24, 2) Object or Conform to POC #3, 3) amend plan to pay Ch 7 is \$22,773.00 may increase until all documents received and reviewed, 4) provide 401 K/Retirement/Pension: Morgan Stanley (Current), Computershare Trust Company & RobinHood (Current), 5) Explanation of withdrawal/debit/transfer and evidence of use #6715 7/18: \$1250.00, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/13/24, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 8) Spouse's pay advices & Spouse's income not included on Schedule I or CMI, 9) Provide Proof of Sch J lines: 6c, 7, 10) Evidence IRS served with 2018-2024 tax returns prior to 341 meeting, 11) Amend tax returns to correct marital status, 12) Provide proof of separation, 13) Debtor earns no income from Comspec Inc? Per testimony business inactive for 5 years, 14) Provide valuation and itemize items debtor keeps in storage and amend Sch. A/ B accordingly

VESTED

24-20352-RAM

Blanca Hernandez

TRUSTEE'S OBJ TO EXEMPTIONS (30)

Plan served 10/18 (HAVEN DEL PINO, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: #3941 9/19-10/4/24 #2601 10/1-10/4/24 (Bank stmts missing acct #), 2) Explanation of withdrawal/ debit/transfer and evidence of use #3941 7/5 \$1751.43, 3) amend plan to pay Ch 7 is \$18950.23 may increase until all documents received and reviewed, 4) provide 401 K/Retirement/Pension: SCI 401(k)(Current), 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/13/24, 6) Amend Petition to correct Db address to match ID-scrivener's error in street number, 7) Amend Sch I to correct Occupation for Mount Sinai, 8) Amend Sch A/B to disclose correct acct number that is designated with cards #2601/3900, 9) Income understated per debtor's bank statements: SSI Income of \$3,668.60 not listed on Sch. I, 10) Provide Proof of Sch J lines: 4c, 6b, 6d, 9, 11) Amend Sch. I to pro-rate tax refund, 12) Explanation of deposits from Charles Schwab on 6/24, 13) File Notice of correction of address

Objection to Confirmation (25) NewRez will file POC

VESTED

24-19927-RAM

Adriana Dotta Soares

TRUSTEE'S OBJ TO EXEMPTIONS (39)

5pm for \$14,112.02

(JORDAN E BUBLICK, ESQUIRE)

2AP served 12/4

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

Continue to 2/11:

Due on or before 1/24: 1) Bank Account Statements: Acct#1818 (8/16/24-9/17/24) & Robin Hood Account (6/26/24-6/30/24), 2) Explanation of withdrawal/ debit/transfer and evidence of use Acct#3074 (ALL): numerous including withdrawal on 7/19 of \$30,000.00 and a total of 22,500.00 on 7/22, Acct#1818 (ALL): numerous Robinhood 5887 9/6: \$1000, 3) File Fee Application needed, 4) Plan does not disclose treatment of all Sch D creditors: Deutsche Bank (2nd MTG), 5) provide 401 K/Retirement/Pension & Life Insurance Policy, 6) WDO or Motion to waive, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/05/2024, 8) Income understated per debtor's deposits in bank acct# 3074 and Zelle deposits from Thomas Da Silva, 9) documentation/calculation: CMI Form B122C-2 lines: 13 (no lien listed) 16, 18, 41, 10) No car? Car deduction on 122C-2, 11) When did debtor borrow funds from 401k (See Sch. A/B#21), 12) CMI and Sch. I inconsistent non filing spouse's income, 13) Explanation of deposit on 7/18 of \$90,410.95, 14) Explain Zelle deposits from Thomas Da Silva in acct# 3074, 15) Provide additional information re: 401k withdrawal on 341 Quest.

VESTED

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

January 21, 2025 1:35 pm

24-20303-RAM

Yadneris D Romero

TRUSTEE'S OBJ TO EXEMPTIONS (22)

Objection to Exemption (22) valuation

(DIEGO GERMAN MENDEZ, ESQUIRE)

1 A Plan served 1/10

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) FMV Carmax (Not online offer) or J.D. Power of vehicles: 20 Toyota , 2) Debtor has a business or self-employed completed all questions answered (unanswered questions deemed to be against debtor's interest – will need business tax returns, business bank statements, etc) or Provide 1099 Affidavit

Trustee will request dismissal at the next confirmation hearing if plans are not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20297-RAM

Edgar Eduardo Quesada

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 1/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) evidence that IRS was served with 2022 tax return prior to meeting of creditor POC states not filed),

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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.

24-20288-RAM

Humberto Romero

ALSO ON AM, SEE PAGE 44

1 A Plan served 12/4

(PETER SPINDEL, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Evidence that IRS was served with 2021 tax return prior to meeting of creditors as requested by IRS letter, 2) Debtor has a business or self-employed per ECF #6: a) provide BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit (Per ECF #6, debtor is self-employed), b) Profit/Loss c) Balance Sheet d) Inventory e) Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition)

Objection (17) JPMorgan Chase will file POC

Documents not provided at least 7 days prior to 341 meeting; additional proof and information may be necessary. Trustee reserves the right to recall the meeting of creditors as documents were not timely provided.

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20248-RAM

Mauricio Zeilic

2 A Plan served 12/20

(EMMANUEL PEREZ, ESQ.)

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: evidence of use of funds withdraw from Acct#2690 Check#3980 \$1500, Check#1259 \$2000, Check#2071 \$2000.09, Check#4623 \$4669.85, 2) Amend Schedule J line 17c to remove IRS payment and pay resulting disposable income (if additional expenses added provide evidence), 3) FMV for 22 Dodge (not an online offer but actual appraisal by CarMax or JD Powers average price) 4) Notice to IRS of bankruptcy filing and amend plan to pay correct amount (pay interest only if paying 100% to all unsecured claims 1322(b)(10))

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-20201-RAM Jesus Diaz

(JOSE BLANCO, ESQUIRE)

Plan served 10/3

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: #5991 9/20-9/30/24, Coinbase 7/1-8/12, #9899 8/27-9/30/24, 2) Plan does not fund properly: 1-3 & 5-60, 3) Amend Plan to include IVL & Gambling Language, 4) Amend Plan to correct Debtor Atty wages (Overpaid), 5) SOFA #27 details: When did business close? What happened to business s assets, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/9/24, 7) Income understated per deposits into bank account, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (341 QUESTIONNAIRE HAS 0), 9) documentation/calculation: CMI Form B122C-2 line #16, 17, (If amended CMI filed provide evidence and calculation simultaneously), 10) Plan does not pay debtor's calculation of disposable income CMI/DI \$7,300.71 x 60 = \$438043.60, 11) Info on transfers SOFA # 13, 12) provide Tolling Agreement

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20188-RAM Angelica Valdes

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemption (18) 522p, residency

1 A Plan served 12/31 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: Acct#2797/9236 (9/10/24-9/30/24), 2) Explanation of debit and evidence of use #2797/9236: 6/24: \$2,597.00, 7/22: \$2,400.00, 8/26: \$2,600.00, 3) amend plan to pay Ch 7 of \$14,918.07,

Objection (14) Rocket mortgage will file POC

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20185-RAM Aloina Abraham Diaz

TRUSTEE'S OBJ TO EXEMPTIONS (26)

*Objection to Exemption (26) 522p
ALSO ON AM, SEE PAGE 44*

1 A Plan served 12/17

(MANUEL A. PERAZA, ESQUIRE) Atty precalled

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Copy of check(s) and explanation/evidence of use #1092 8/8 #2740 \$1200.00 AND #2741 \$1000.00, 2) Explanation of withdrawal/debit/transfer and evidence of use #8525 & #1092 ALL OVER \$999.99 (letter not sufficient), 3) Provide Proof of Sch J lines: 15c (DEBTOR IS INSURING 2 VEHICLES NOT DISCLOSED ON SCHEDULES 4 VEHICLES HOUSEHOLD OF 2), 4) Provide evidence of 122C-1 lines 5 (Officer compensation not included, provide W2 or 1099 for contractors), 5) Trustee objects to retaining non-homestead property with insufficient/no income, 7) Provide evidence of deductions for Parts 4 Sales Corp. listed on corporate tax returns, 8) What happened to funds from refinance of 2242 NW 64th Street on 8/31/2023 (POC #10 - need copy of loan application and closing statement - not disclosed) 9) how did debtor incur 150,000 on AMEX in 8/2023

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20165-RAM Alexander Edward Marti

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(AUBREY G. RUDD, ESQUIRE)

1 A Plan served 11/27

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: Evidence of use all over \$999.99 A) #3747 9/30 \$5,313.00,9/19 \$1500, 9/9 \$3000 (2x) 9/6 2,500, 8/6 \$2,000, B) #3882 9/24 \$3000.00, 6/18 \$1,800, 9/25 \$1,000, 9/27 \$3000, 7/29 \$35,000, C) #0161 (\$35,546 dissipated 9/12 to 9/30), D) #5856 7/1 \$1000, 7/2 \$2,000, 2) Object or Conform to POC #2 and #6, 7) UNDISCLOSED ASSET OR TRANSFER: 1319 Leal Street, San Antonio TX, trace funds of \$39,125.07 received 7/26/24 NEW: 2AP does not fund month 1-42

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-20163-RAM

Eric Bravo & Janine Yvette Bravo

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(GABRIEL GONZALEZ, ESQUIRE)

Objection to Exemption Split AUTO

Plan served 10/3

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

Confirm Plan

24-20118-RAM

Javier Cue Soto

(MANUEL A. PERAZA, ESQUIRE)

3AP served 1/9

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

Confirm 3 A Plan (no material change)

24-20074-RAM

Gustavo Galue

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(LAILA GONZALEZ, ESQ.) Atty precalled

Objection to Exemption (20) 522p

1 A Plan served 12/7

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10) Income understated per deposits into debtor's bank account (9/6 \$15,801.78 bonus – if not including in income need turnover of all bonuses language on plan), 5) evidence and calculation: CMI Form B122C-2 line 16 (not reduce by refund see instructions on CMI form), 41 (evidence of \$1,124.82 as Loan 1 95 payments of \$208.36 is \$16,494.95 or \$274.91/month over 60 months and Loan 2 is 103 payments of \$208.36 is \$21,461.08 or \$357.69 over 60 months 401K deduction on 8/23 is \$3,937.75 or an average of \$492.21),

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20062-RAM

Yuneisy Gonzalez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/2

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Explanation of debits and evidence of use #9217 9/30 \$2,500, 8/30 \$2500.00, 7/31 \$2500.00, 7/1 \$2500.00, 2) Provide Proof of Sch J lines: 6b, 7, 17a, 3) Provide proof of expenses listed on CMI line 5,

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-20061-RAM Silyn Rascon

(PATRICK L. CORDERO, ESQUIRE)

Plan served 10/2

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: #8996 9/26-9/27/24, 2) Amend Plan to include Gambling Language, 3) Object or Conform to POC #2, 4) BDQ-Updated 4.3.2024 version complete with all questions answered- Q2 c, d and F and Q4b Incomplete, Balance Sheet, Inventory and Business Bank statements and checks: #1665 9/1-9/27/24, 5) Provide Proof of Sch J lines: 4c, 6d, 9, 11, 21, 6) Info on transfer SOFA#18, 10) Provide Tolling Agreement,

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

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20060-RAM Carlos Vargas

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 12/14

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.

24-20014-RAM Daquanna Shenyce Horn

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 10/2

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Corporate tax returns: 2022-2023 OR Schedule 1 and Schedule C from 2022-2023, 2) Explanation of debits and evidence of use Account #7499 7/30: \$1255, 8/27: \$1247, 3) Provide Proof of Sch J lines: 6a (current monthly only, not arrears or late charges), 6c(current monthly only, not arrears or late charges), 9, 10, 12, 15a, 15b & Objectionable Line: 21, 4) Amend Sch. A/B and SOFA#27 to disclose business reflected on taxes: The Dream Queen L.L.C. and provide all business documents, 5) Income understated per tax return

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-20005-RAM Francisco Agustin Trinchet Gonzalez & Ania Jacqueline Trinchet

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(HAVEN DEL PINO, ESQUIRE)

Objection to Exemptions (21): valuation

Plan served 10/2

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10: 1) Debtor is ineligible for discharge pursuant to ECF #10 and plan does not pay any creditors except unsecured, CH 7 case 20-22266 filed on 11/6/2020 less than 4 years prior to petition 1328(f)(1), Plan should be 100% (\$35,599.59 plus student loan), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/9/2024 Due 12/10-12/31/2024, 3) evidence and calculation: CMI Form B122C-2 line 17, 18, 21(receipts for child care total \$395.00 per month), 25, 41,

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-20002-RAM

Benjamin De Jesus Flores

(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 12/6

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Business Bank statements (6/27/24-9/27/24) and explanation of checks, debits, and withdrawals over \$999.00 with evidence of use: #8886, # 1082, # 4402, Space Coast & (2) Wells Fargo Account, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date 12/06/2024, 3) documentation/calculation: CMI Form B122C-2 line: 40 (no child support received on CMI B122-1C), 4) Amend schedule A/B# 6, #7 valued at \$0.00, 5) Why is business valued at \$0.00 (Provide balance sheet), 6) Income understated per profit and loss business net income was \$75,538.93 for 3 months (debtor's ½ would be \$12,589.82 per month (per tax returns paid income to non-owner relatives), 7) Plan does not fund months 13-14, 8) explain large payments from business Acct #1082 to Silverline Service 5/3, 4/5 and Headway 4/1 and Acct #4402 Montemar 4/15

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19983-RAM

Yanet Martinez Mendez

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(MARY REYES, ESQ.)

1 A Plan served 12/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Explanation of debit and evidence of use #3723 8/2 \$1000.00, 2) amend plan to pay Ch 7 is \$2085.00, 3) Proof of household income of all adults disclosed on Sch J and CMI, 4) Provide Proof of Sch J line 6a, 6b, 6d, 11, 17c, 17d, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date 12/6/2024 Due 12/7-12/27/24

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19939-RAM

Jorge Luis Prieto

Plan served 9/29

(ROBERT A. STIBERMAN, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10: 1) Explanation of debit and evidence of use Account #3009 8/5: \$1000, 8/6: \$1000, 8/8: \$2100, 8/15: \$1000, 9/16: \$1000, 9/17: \$1055, 7/11: \$1000, 7/12: \$2168, \$6000, \$1000, 7/16: \$1000 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/05/2024 Due 12/6-12/27/24, 3) Income understated per debtor's stubs \$ 10,141.19/ month (only 1 stub per month provided but debtor is paid every 2 weeks (85891.51-4762.01)/8, 4) evidence and calculation: CMI Form B122C-2 line 13b, 16, 17, 25, 26, 33d, 41

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19922-RAM

Reinaldo Jesus Araque & Laura Ruiz

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption (26) 522(p)

1AP served 10/11

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: Account #2793 (9/26/24), Account #1381 (9/17/24-9/26/24), 2) Explanation of debit and evidence of use Acct #2793 9/16: \$9999.74 Acct #1381 11/20 \$1,021.23, 3) Amend Plan to include IVL, 4) Amend section I to select box "included" for Nonstandard provisions, 5) Payoff of Real Estate: 7710 SW 20th St, 6) Profit/ Loss, Balance Sheet and Inventory, 7) evidence and calculation: CMI Form B122C-2 line 16, 21, 25, 29, 41, 8) Provide evidence of amount of mortgage paid within 1215 days petition, 9) What is pending real estate investment claim?

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-19895-RAM Rosa Maria Martin

ALSO ON AM, SEE PAGE 43

(HAVEN DEL PINO, ESQUIRE)

1 A Plan served 12/10

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

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

LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/4/24, Due 12/5-12/26/24

Objection to Confirmation (15) Federal Home Loan 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.

24-19887-RAM Stephanie Cespon

(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/28

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

Confirm Plan

24-19885-RAM Roberto Jose Herrera

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption: Valuations
ALSO ON AM, SEE PAGE 43

1 A Plan served 12/4

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

*If objection sustained, **Confirm 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.

24-19882-RAM Yenni Martin

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(HECTOR HERNANDEZ, ESQUIRE)

ALSO ON AM, SEE PAGE 42

1 A Plan served 12/18

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

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

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**

January 21, 2025 1:35 pm

24-19856-RAM

Juan Carlos Ibarra Pinzon

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption (522(p) Life Insurance

1 A Plan served 12/16

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 1 A Plan

24-19823-RAM

Yulio De Jesus Rondon Rodriguez

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 1/11

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

Confirm 2 A Plan (no material change)

Objection to Confirmation (17) VT Inc plan does not disclose treatment of lease

24-19782-RAM

Jose Ignacio Puppolo

(PATRICK L. CORDERO, ESQUIRE)

1AP served 10/29

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: #8371 6/23-9/23/24, 2) Amend Plan to include IVL, 3) Plan does not disclose treatment of all Sch D and E (Yamaha Financial Services and IRS), 4) Object or Conform to POC #4, 5) Profit/Loss & Balance Sheet, 6) Explanation of withdrawal/debit/transfer and evidence of use 8/5 \$3574.29 & 7/5 \$2000.00 & 7/5 \$1000.00 & 6/3 \$2000 (Zelles to Nathaly – Tolling Waiver?), 7) Provide Proof of Sch J line: 7, 8, 15c & 17a (appear to be deducted from Debtor's business income) and 18, 8) Provide documentation/calculation: CMI Form B122C-1 line: 5 and provide evidence of business expenses

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19781-RAM

Maria Lidia Bendana

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 12/14

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.

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

January 21, 2025 1:35 pm

24-19770-RAM Orlando Miranda

5pm for \$306.00 (MARY REYES, ESQ.)

Plan served 9/26

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

Confirm Plan

24-19747-RAM Henry Hernandez

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemption 522P

1 A Plan served 1/7

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

*If debtor agrees to abate objection to exemptions, **Confirm 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.

24-19693-RAM Victor Chacaliaza

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 12/3

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.

24-19682-RAM Thelma Alvarado

(MARY REYES, ESQ.)

Plan served 9/25

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements #6891-01 (9/1-9/20/24), #6891-70 (9/1-9/20/24), #5647 (6/20 and 8/23-9/20/24), #0469 (6/20-7/8 or Proof of opening 8/17-9/20/24), #8131 (6/20-6/29 and proof of opening or 7/24-9/20/24) & #1969 6/29-9/20/24 #1977 (6/29-9/20/24), 2) Provide Proof of Sch J line 21, 15c, 15b, 12 & 21, 7, 6d, 6b, 6a,

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-19679-RAM Luz Elena Guzman

(JAMES ALAN POE, ESQ.)

Plan served 10/8

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Object or conform to POC #9 filed by Nationstar, 2) Bank Account Statements: Wells Fargo Acct (8/24/24-9/20/24), 3) Amend Plan to include IVL, 4) Plan does not fund month 1-12, 5) Amend section IX. To select none for Nonstandard provisions, 6) amend plan to pay Ch 7 of \$214,550.66, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 11/29/2024 DUE 11/20-12/19/24, 8) Explanation and evidence of use 5/31 \$1,000,

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19668-RAM Gleydis Isabel Aladro

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemption Homeowner

2 A Plan served 1/11

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

Confirm 2A Plan,

24-19532-RAM Fernando Diaz

5pm for \$2,510.00

(CHRISTINA VILABOAB-ABEL, ESQUIRE) Atty precalled

TRUSTEE'S OBJ TO EXEMPTIONS (25)

2 A Plan served 1/3

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Plan does not pay CH 7 liquidation of \$403,659.27 and IVL OR 100% of the allowed unsecured claims, 2) Plan does not disclose POC # for creditors and Trustee is unable to determine which POC is filed for DBI Asset (if no claim was filed remove as bar date was 11/26 and debtor's bar date was 12/26), 3) plan does not fund month 2-4, 4) debtor has not provided any authority or order for adequate protection: The Bankruptcy Code does not permit the payment of post confirmation adequate protection payments to the holder of real property. The plan cannot be confirmed as it does not comply with the Bankruptcy Code or this Court's Mortgage Modification Mediation program ("MMM Program"). The plan does not propose to cure the mortgage arrearages nor does it pay the contract regular payment. The Bankruptcy Code specifically prohibits the modification of a claim secured by principal residence. 11 U.S.C. §1322(b)(2). The Bankruptcy Code provides that a plan may treat a claim secured by real property in specific ways, including: "provide for the curing of any default within a reasonable time and maintenance of payments while the case is pending on any unsecured claim or secured claim on which the last payment is due after the date on which the final payment under the plan is due." 11 U.S.C. §1322(b)(5). The Bankruptcy Code does permit that a claim secured by personal property may be paid adequate protection during the period of the plan, especially if that property is valued. 11 U.S.C. §1325 (a)(5)(iii)(I). This Court carefully crafted its MMM Program to permit a debtor from paying less than the monthly mortgage payment if they complied with specific requirements, including the active participation in mediation. The Eleventh Circuit references adequate protection payments under 11 U.S.C. §1326 in its opinion In re Dukes, 909 F.3d 1306 (11th Cir. 2018). This code section permits a Trustee to disburse adequate protection payments received preconfirmation and to disburse those funds upon confirmation of a plan or dismissal of a case. This Code section does not permit a debtor to propose adequate protection payments in a plan. 11 U.S.C. §1326(a) (2). In addition, the Eleventh Circuit clarifies that "Adequate protection payments, however, have nothing to do with the repayment of a debt. Adequate protection payments are required by the Bankruptcy Code to protect the value of secured creditors' collateral while the creditor is unable to enforce a lien on the debtor's property during the bankruptcy. ... Adequate protection payments are wholly different from maintenance payments due under the original loans or payments made under a bankruptcy plan." In re Dukes, 909 F.3d 1306, 1315 Footnote 3 (11th Cir. 2018). The Trustee understands that several jurisdictions label the temporary modification payments under their mortgage mediation programs "adequate protection" but that does not create a right for debtors to propose plans with adequate protection outside of those programs.

Objections to Confirmation (17) Deutsche Bank plan fails to disclose treatment Objection to Confirmation (18) US Bank adequate protection inadequate

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19478-RAM Enrique Sanchez Leyva & Anaelis Ponce Solano

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemptions (21): Homestead/522(p)

Plan served 9/19

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Tax returns: 2023 Missing Schedule 1 (DB & CO-DB) & 2022 Missing Schedule 1 (DB), 2) Bank Account Statements: Account #5103 (8/1/24-9/16/24), 3) Explanation of debit and evidence of use Account #3465 6/18: \$1000, 7/25: \$2000, 8/26: \$1000, 4) FMV & payoff of 23 Mid State Trailer, 5) Profit/Loss & Balance Sheet and Business Bank statements and checks: #8920 (9/1/24-9/16/24), 6) Explanation of withdrawal/debit/transfer and evidence of use Account #8920 (ALL), 7) documentation/calculation: CMI Form B122C-1 lines: 5 and CMI Form B122C-2 lines: 16, 25, 8) provide Tolling Agreement(s) from brother for transfer of 1999 Ford E150, 9) Provide evidence of 1099s and/or W2s issued by Debtor's business and 72K of "other expenses" on 2023 return, 10) Provide colored photos of items in storage (SOFA#22), 11) Amend tax returns to correct marital status, 12) Amend Sch. I to provide support from son of \$800.00/month 13) Explain and evidence of use: From 3465: 9/9 \$1400 From 8920 11/1 \$2,072.91, 11/5 \$1,064.72, 11/5 \$2,675.00, 11/15 \$1,100, 11/18 \$1,520.00, 11/19 \$2,523.00, 11/19 \$2,130, 11/25 \$1,330.46, 11/27 \$1,174.50,

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

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

January 21, 2025 1:35 pm

24-19443-RAM

Ana Patricia Nieto Matute

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemptions: Valuation

(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/19

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

Confirm Plan

24-19441-RAM

Carlos Rafael Vasquez

TRUSTEE'S OBJ TO EXEMPTIONS (22)

Objection to Exemption Valuation

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

ALSO ON AM, SEE PAGE 42

3 A Plan served 12/14

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

Continue to 2/11

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.

24-19432-RAM

Samantha Ashley Feinberg

ALSO ON AM, SEE PAGE 41

5pm for \$14,769.84

(MICHAEL A. FRANK, ESQUIRE) Atty precalled

1 A Plan served 12/4

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: #4175 6/14-9/14/24 (complete – missing even numbered pages) and Business Bank statements and checks: 4404 6/14-9/14/2024, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 11/25/24 Due 11/26-12/17/24, 4) Evidence debtor served IRS with 2020-2023 tax returns, declaration, or Form 13736 prior to meeting of creditors (IRS POC based on estimates as taxes not timely provided), 5) Obj or conform to POC #5 (IRS), ##11 NewRez LLC

Objection (16) NewRez will file POC (29) Mar Gold regular payment not in plan, feasibility

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19428-RAM

Melissa Nunez

TRUSTEE'S OBJ TO EXEMPTIONS (25)

Objection to Exemption (25) valuation

3 A Plan served 12/10

(AIMEE MELICH, ESQUIRE)

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 Plan does not fund month 1 - 9,

Objection (18) JPMorgan Chase plan fails to disclose treatment

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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.

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

January 21, 2025 1:35 pm

24-19399-RAM Martha Calderon

5pm for \$14,864.10

(MICHAEL A. FRANK, ESQUIRE) Atty precalled

TRUSTEE'S OBJ TO EXEMPTIONS (28)

Objection to Exemption (28) TBE

ALSO ON AM, SEE PAGE 41

1 A Plan served 12/19

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Fee application,

Objection (22) PNC Bank Object to valuation

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

24-19377-RAM Maria E Baerga Ortiz

(YEVGENIY FELDMAN, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (23)

Objection to Exemption Homestead

ALSO ON AM, SEE PAGE 40

1 A Plan served 12/31

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

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

(POC numbers not on plan, debtor attorney will personally be responsible for any misdisbursement)

Objection (19) US Bank NA 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

24-19367-RAM Danni Gonzalez & Acacia Lisbet Regalado

(JOSE P. FUNCIA, ESQUIRE) Atty precalled

1 A Plan served 1/15

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: #8769, #3979, #3239, Robinhood 0151, #4261, #4664 (6/13/24-9/13/24), 2) Amend Plan to include IVL, 3) Per IRS Letter dated 10/1 2019 tax returns not filed with IRS, provide evidence that taxes or Form 13736 letter sent to IRS prior to the meeting of creditors, 4) amend plan to pay Ch 7 of \$63,863.74 5) Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: #2715, #8096 & #0923 (6/13/24-9/13/24), 7) evidence and calculation: CMI Form B122C-2 lines: 16, 25, 8) Plan does not pay debtor's calculation of disposable income CMI/DI \$3,795.42 x 60 = \$227,725.20, 9) Provide explanation of expenses on 2023 corporate return, 1AP DOES NOT PAY 100% OF ALLOWED UNSECURED CLAIMS (\$139,340.60)

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19347-RAM Lilianne Landave

(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/18

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) letter from debtor attorney that debtor does not hold a business and information on debtor's business AB Auto Sales, need BDQ, profit/loss, inventory, and balance sheet, 2) income understated \$58,019.00 earned at end of July, \$8,288.49 (can not use pay advise from beginning of August and divide by 8). 3) Evidence of household income (pay advise or tax return of partner) 4) documentation/calculation: CMI Form B122C-2 lines: 12 (not covered by partner's income), 16 (per 7/27 pay advise and refund \$824.11), 20 (no evidence provided), 5) plan does not pay Chapter 7 of \$67,814.00

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-19298-RAM

Roymel Castellano

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

2AP served 12/14

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

Confirm 2 A Plan

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

24-19297-RAM

Guillermo Alberto Martinez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty precalled

Objection to Exemption (18) TBE

ALSO ON AM, SEE PAGE 40

Plan served 9/14

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Explanation of debit and evidence of use #9069 7/11 \$4780.00 8/9 \$3,500, 8/12 \$1,375., 8/19 \$1,000 Acct #5692 Acct #5692 7/11 \$1000 (2x), 8/12 \$1,200, 9/12 \$3,000.00 Acct #4424 8/19 \$1,000, 8/9 \$1,000, 2) Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 3) documentation/calculation: CMI Form B122C-2 lines: 10 (objectionable) and provide substantiation, 18, 43, 4) Provide line 5 of CMI expense, 5) Provide TBE evidence – evidence there are no joint claims and motion to notice all creditors, 6) Explanation of deposit on 7/11 of \$4,780.00 in acct# 9069

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19271-RAM

Yaneth Amador

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(MARY REYES, ESQ.)

Objection to Exemption (21) 401k

Plan served 9/14

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10: 1) amend plan to pay Ch 7 is \$46,757.96 (Merril Lynch not prepaid college fund per statement provided if provided \$46,774.34), 2) How much funds did debtor withdraw from 401k on March, 2023 and provide a trace of use of the funds, 3) Evidence of use and explanation of debit from Acct: 9118 9/13 \$1,359.90,

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19262-RAM

Enrique Lohuiz, Jr. & Naomi Mitjans

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(ROBERT A. STIBERMAN, ESQUIRE)

Plan served 9/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10: 1) plan does not disclose treatment of POC #3 (Absolute Resolution), #4 (US HUD), #12 (Freedom) 2) Bank Account Statements: #3309 6/10-8/4/24, 3) Copy of check(s) and evidence of use #0197 8/21 7000199 \$1140.00, 8/20 10325422 \$4312.50, 4) Explanation of debit and evidence of use #5796 7/22 \$1000.00, #0197 7/23: \$1,479.90, 8/15 \$1200.00, 8/21: \$1,030.00, 5) Amend Plan to include IVL & Lawsuit Language, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:11/19/24, Due 11/20-12/11/24, 7) Income understated per debtor's taxes \$111,430.00, provide calculation, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) evidence and calculation: CMI Form B122C-2 lines: 16, 17, 18, 21, 25, 41, 43,

Objection (21) Freedom Mortgage will file POC plan fails to disclose treatment

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
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January 21, 2025 1:35 pm

24-19249-RAM Juan Hidalgo

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemption (16) 522(p)

1 A Plan served 12/13 (MARY REYES, ESQ.)

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10: 1) Hidalgo Travels, Inc Corporate tax returns: 2022-2023 (per personal return, filed with IRS), 2) Bank Account Statements: Acct#3975 (6/10/24-6/18/24) 3) SOFA #27 details: What date did business close and who took over the business (web site active), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 11/19/2024, 5) Income understated per debtor's taxes \$111,095.00: per testimony retired 4-5 months ago before debtor was employed at Academy Buses-debtor was a maintenance manager,

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19234-RAM Rey Santos

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption (17) Wages

Plan served 9/13 (CHRISTINA VILABOA-ABEL, ESQUIRE) Atty precalled

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 2) evidence and calculation: CMI Form B122C-2 line 13 (no lien listed- evidence not provided), 16, 17, 25, 30, 43 (adding baby to household increased food by \$266.00 provide evidence of \$416 of additional baby expenses), 3) Plan does not pay debtor's calculation of disposable income CMI/DI $\$482.41 \times 60 = \$28,944.60$, 4) Evidence of use and explanation Acct #5564 6/3 \$1,000, 6/10 \$1,000, 6/24 \$1183.46, 5) Robinhood #4198 undervalued \$3,830.72 per statement provided,

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19231-RAM Alicia Figueredo

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemption (18) TBE

1 A Plan served 12/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) amend plan to pay Ch 7 of \$1760.00, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:11/19/24, 3) Income understated per debtor's taxes \$79,291.00 (Evidence of husband's income: monthly car payments are more then his disclosed monthly income), 4) Provide Proof of Sch J lines: 7, 14, 21 (evidence of \$44/year), 5) Provide itemization of expenses on line 5 of CMI

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19192-RAM Yandir Quintana

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 1/8

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: #8756-0001 7/1-9/9/24 & #8756-0002 6/9-9/9/24

Objection (17) Lakeview Loan Servicing Will file POC

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-19153-RAM

Estela Almanzar Ortiz

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(MICHAEL A. FRANK, ESQUIRE) Atty precalled

Objection to Exemption TBE, BLT

ALSO ON AM, SEE PAGE 40

Plan served 9/11

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Bank Account Statements: #7307 6/6-9/6/24 & Bare legal acct 6/6-9/6/2024, 2) amend plan to pay Ch 7 of \$3500.00 3) business on single tax returns: 1099 Affidavit OR BDQ-Updated 4.3.2024 version complete with all questions answered and Profit/Loss & Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 4) Income understated need husband's tax return and business taxes, 5) Schedule J Expenses: Objectionable Line #21 non homestead mortgage in excess of income (claims TBE not spouse's expense)

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-19127-RAM

Nelson Perez

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption 552p

1AP (ECF #28)

Objection to Exemption (16) 552p

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

If on or before end of business on 1/15 (WEDNESDAY) the debtor refiles the 1AP (ECF #28) with no changes as a 3AP, AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16, if debtor agrees to abate objection to exemptions, **Confirm 3 A Plan**, **If not on docket 1/15 (WEDNESDAY), Continue to 2/11: Due on or before on 1/21 amend plan**

24-19051-RAM

Jovan Michael Roche

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(AIMEE MELICH, ESQUIRE)

Objection to Exemption value

ALSO ON AM, SEE PAGE 39

1 A Plan served 12/5

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

*If objections sustained and fee app granted, **Confirm 1 A Plan***

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

24-18933-RAM

Harold Eduardo Carvajal

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 12/2

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 Object or conform to Claim #15 (BCU)

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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.

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

January 21, 2025 1:35 pm

24-18898-RAM Yohan Abad

(MARY REYES, ESQ.)

1 A Plan served 12/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) FMV of 2020 Suzuki, 2) Evidence and calculation of CMI Form B122C-1 and Schedule J as Income understated deductions from business income include unpaid depreciation expense

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-18897-RAM Alexander Crespo Fernandez & Yenifert Perez Ruiz

(MARY REYES, ESQ.)

1 A Plan served 12/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Explanation of debit and evidence of use #9067 5/23 \$3,717.96, 6/5: \$2000, \$1400, \$1620, 6/7: \$1000, 6/12: \$1770, 6/20: \$1045, 6/25: \$5000, 6/26: \$1000 & \$1631.88, and 7/18: \$3471.71, 2) File Fee Application (\$5,000 is safe harbor), 3) BDQ-Updated 4.3.2024 version complete with all questions answered (ACF Freight Transport, Inc) & (Victoria F LLC), 4) Trace and accounting of use of \$9,000 to make bathroom repairs in home dated pre-petition

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-18893-RAM Omara Menendez

(MARY REYES, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemption (18) 522p

1 A Plan served 12/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) File Fee Application needed, 2) Plan does not pay debtor's calculation of disposable income CMI/DIS $126.61 \times 60 = \$7,596.60$

Objection to Confirmation (26) Carrington Mortgage paid direct with arrears

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-18887-RAM Damaris Fernandez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 9/5

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10: 1) evidence and calculation: CMI Form B122C-1 line 13, CMI Form B122C-2 line, 2) gifted equity in vehicle to mother, \$10,674.00 tolling waiver and add to Chapter 7 liquidation, 3) transfer vehicle to husband, \$7800 tolling waiver and add to Chapter 7 liquidation

Objection (14) Wells Fargo will file POC

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-18870-RAM

Juliana Ortiz Gomez

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption (17) value

(HAVEN DEL PINO, ESQUIRE)

2AP served 11/15

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Plan does not fund properly: MONTH 25-60, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 11/08/2024

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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.

24-18841-RAM

Manuel Jose Sulbaran Quintero & Albery C Diaz

TRUSTEE'S OBJ TO EXEMPTIONS (25)

Objection to Exemption (25): insurance/value

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 1/10

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

Continue to 2/11: Objections 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.

24-18840-RAM

Rafael Rogelio Leon Fabars

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption (15) value

ALSO ON AM, SEE PAGE 39

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 1/7

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

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

24-18787-RAM

Jorge Angel Respeto & Flor Maria Respeto

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemption value & annuity

(HAVEN DEL PINO, ESQUIRE) Atty precalled

Plan served 9/1

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 11/12 Chapter 7 liquidation per Balance Sheet provided by Debtor is \$13,623.85 (business value is \$13,438.00)

Documents filed 1/16 too late to review

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

January 21, 2025 1:35 pm

24-18773-RAM Zulma Gamero

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption (17) 522(p)

Plan served 8/31

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 Plan***

24-18758-RAM Reginaldo Costa & Marvelys Teresa Costa

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 12/3

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

Confirm 1 A Plan

24-18727-RAM Cindy Lizeth Sing Enamorado

(ROBERT A. STIBERMAN, ESQUIRE)

1 A Plan served 1/2

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

Confirm 1 A Plan

24-18724-RAM Eiliana Soca Barreiro

ALSO ON AM, SEE PAGE 38

5pm for \$409.80

(KENNETH S. ABRAMS, ESQUIRE)

2 A Plan served 12/16

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 1) Explanation of debit and evidence of use over \$999.99: #3791 7/2 \$2000.00, 2) Amend section I of plan to select included for valuation of a claim, 3) Who does acct #7962 belong to as debtor is transferring large sums to this account? If Debtor, Amend Sch A/B line 17 to disclose acct and provide 3 months pre-petition.

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

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

January 21, 2025 1:35 pm

24-18715-RAM

Jorge Rodriguez Hernandez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption (15) value

(MARY REYES, ESQ.)

3 A Plan served 1/13

Confirm 3A Plan, (no material change)

Objection (18) Franklin Financial plan does not disclose treatment of claim

24-18709-RAM

Pedro Lopez

5pm for \$280.00

(MARY REYES, ESQ.)

1 A Plan served 11/15

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

Confirm 1 A Plan

24-18648-RAM

Alexander Alvarez

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 12/4

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

Confirm 1 A Plan

24-18587-RAM

Nelson Ortiz

TRUSTEE'S OBJ TO EXEMPTIONS (25)

Objection to Exemptions (25) TBE

ALSO ON AM, SEE PAGE 38

(MICHAEL A. FRANK, ESQUIRE)

Plan served 8/28

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

Continue to 2/11: Remains unresolved from 10/22 3) FROM BANK STATEMENTS PROVIDED 11/7, Income understated as over \$7,500 of deposits each month

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

January 21, 2025 1:35 pm

24-18563-RAM Katrina Ann Breault **TRUSTEE'S OBJ TO EXEMPTIONS (23)**
5pm for \$1,100.00 (AIMEE MELICH, ESQUIRE) *Objection to Exemptions (23): Valuation/Pension*
ALSO ON AM, SEE PAGE 38

3 A Plan served 12/12

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

*If objection sustained, **Confirm 3 A Plan***

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

24-18511-RAM Karel Hernandez **TRUSTEE'S OBJ TO EXEMPTIONS (19)**
(MANUEL A. PERAZA, ESQUIRE) Atty precalled **ALSO ON AM, SEE PAGE 37**

Plan served 8/24

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

*If objection sustained **Confirm Plan***

24-18489-RAM Caridad Dominguez **TRUSTEE'S OBJ TO EXEMPTIONS (16)**
5pm for \$400.00 (PATRICK L. CORDERO, ESQUIRE) *Objection to Exemptions(16): Valuation*

Plan served 8/21

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

Confirm Plan

24-18475-RAM Manuel Mouriz & Cary Mouriz **TRUSTEE'S OBJ TO EXEMPTIONS (20)**
5pm for \$196.00 (MARY REYES, ESQ.) *Objection to Exemptions(20): Homestead (2 Living Units)*

2 A Plan served 12/12

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.

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

January 21, 2025 1:35 pm

24-18439-RAM

Carlos Frank Madan

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(RICARDO A RODRIGUEZ, ESQ.)

Objection to Exemption (16): TBE

Plan served 8/23

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

Confirm Plan

(even if contested issues were resolved in Trustee's favor, plan would not change)

24-18366-RAM

Osvaldo Darias

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

Plan served 8/21

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 11/12 1AP overpays attorney fees,

Documents filed 1/14 too late to review

24-18274-RAM

Joan Coro

(MARY REYES, ESQ.)

1 A Plan served 11/15

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

Confirm 1 A Plan

(even if contested issues were resolved in Trustee's favor, plan would not change)

24-18222-RAM

Yasel Garcia Cedeno

TRUSTEE'S OBJ TO EXEMPTIONS (23)

(PATRICK L. CORDERO, ESQUIRE)

3AP served 11/23

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

Confirm 3 A Plan

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

January 21, 2025 1:35 pm

24-18179-RAM Mark Anthony McDonald

5pm for \$1,746.00
(YEVGENIY FELDMAN, ESQUIRE)

4AP served 1/7

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

Confirm 4 A Plan (no material change)

24-18170-RAM Mariana Isabel Cabrera

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(DIEGO GERMAN MENDEZ, ESQUIRE)

Objection to Exemptions: Split Auto

2 A Plan served 12/13

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 Objection to Claim or conform to US Department of HUD treatment not listed on plan

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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

24-18071-RAM Eliecer Olano Figueroa & Carmen Luisa Perez Lorenzo

(ROBERT A. STIBERMAN, ESQUIRE)

1 A Plan served 1/2

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

Confirm 1 A Plan

24-18045-RAM Juana Esperon

(MARY REYES, ESQ.)

2 A Plan served 12/12

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**

January 21, 2025 1:35 pm

24-17974-RAM

Florida Ulloa Molina

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption (18) value

3AP served 12/2

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

Confirm 3 A Plan

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

24-17948-RAM

Angel Jose Ferrer

TRUSTEE'S OBJ TO EXEMPTIONS (27)

(PETER SPINDEL, ESQUIRE)

Objection to Exemption (27) valuation

ALSO ON AM, SEE PAGE 36

3 A Plan served 12/5

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Plan underpays attorney fees by \$200.00

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

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.

24-17910-RAM

James R Curtis

TRUSTEE'S OBJ TO EXEMPTIONS (27)

(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:

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 11/12 1) Object or Conform to POC #2 IRS (Secured \$118,900.69 and priority \$122,941.14 – 2023 taxes not received by IRS), 2) amend plan to pay Ch 7 of \$503,641.86, 3) Plan does not pay debtor's calculation of disposable income CMI/DI \$7,444.00 x 60 = \$446,640.00 4) LF 76 (Attorney Compliance with Claims Review) Due between: 10/11/2024, - 11/1/24,

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

Documents filed 1/14 too late to review

24-17903-RAM

Sandra P. Diaz

(KENNETH S. ABRAMS, ESQUIRE)

1AP served 9/26

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 11/12 1) Corporate tax returns: 2022-2023 (Baklava Factory), 2) Explanation of withdrawal/debit/transfer and evidence of use #7903 7/3 \$2900, 3) Object or Conform to POC #4, 4) Amend Plan Section II A to disclose missing amounts and/or months, 5) amend plan to pay Ch 7 of \$9,500 (per valuation provided), 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:10/10/24, 7 8) Amend sch B #3 to FMV for 16 Chevy and to correct year to match FMV received, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) Amend Sch. A/B to disclose car valuation and balance in bank account, 14) CMI line 16 does not match median family income amount

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

January 21, 2025 1:35 pm

24-17895-RAM Enrique Ferrer

ALSO ON AM, SEE PAGE 35

(ALBERTO H. HERNANDEZ, ESQUIRE) Atty precalled

2AP served 12/9

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 evidence that IRS was served with 2020 and 2021 tax returns prior to meeting of creditors IRS letter dated 9/24)

Objection to Confirmation (33) Manuel Naranjo plan does not conform to POC

24-17862-RAM Mercedes L. Palma De Tejera

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 1/11

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

Confirm 3 A Plan,

24-17855-RAM Yeruen Hernandez Reimon

(LAILA GONZALEZ, ESQ.)

TRUSTEE'S OBJ TO EXEMPTIONS (26)

Objection to Exemption(26) value
ALSO ON AM, SEE PAGE 35

PENDING OVER 6 MONTHS

1 A Plan served 10/22

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

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

Objection to Confirmation (38) USA plan does not conform to POC #1

24-17847-RAM Leonardo Antonio Sanchez

(TERESA M. ALVAREZ, ESQUIRE) Atty precalled

TRUSTEE'S OBJ TO EXEMPTIONS (30)

Objection to Exemption (30) Value

PENDING OVER 6 MONTHS

1 A Plan served 9/12

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 11/12 Amend plan to pay \$12,768.50 to the general unsecured creditors OR 1) Copy of check(s) and evidence of use: 4/25 \$9,000, 5/17 \$2,800 5/7: \$2200, 6/17: \$1167.77, 2) Proof of household income of all adults disclosed on Sch J and CMI (proof full time student)

Documents uploaded 1/16 too late to review

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

January 21, 2025 1:35 pm

24-17755-RAM Noel Hernandez German

(PATRICK L. CORDERO, ESQUIRE)

PENDING OVER 6 MONTHS

Plan served 8/3

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

Confirm Plan

24-17698-RAM Robert Daniel Romero

ALSO ON AM, SEE PAGE 34

(JOSE P. FUNCIA, ESQUIRE) Atty precalled

PENDING OVER 6 MONTHS

1 A Plan served 10/28

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

Continue to 2/11

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.

24-17638-RAM Erin Marie Ourso

(VICTOR A. GOLD, ESQUIRE)

PENDING OVER 6 MONTHS

2 A Plan served 11/6

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.

24-17588-RAM Daniel Garcia Soto

TRUSTEE'S OBJ TO EXEMPTIONS (35)

(JOSE BLANCO, ESQUIRE)

PENDING OVER 6 MONTHS

1A Plan served 1/13

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

*If tolling agreement received, **Confirm 1 A Plan***

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

January 21, 2025 1:35 pm

24-17187-RAM

Katia Acosta Arteaga

TRUSTEE'S OBJ TO EXEMPTIONS (37)

Objection to Exemption (37) valuation

(TERESA M. ALVAREZ, ESQUIRE) Atty precalled

PENDING OVER 6 MONTHS

Plan served 8/8

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 12/10 (hearing, deficiency 11/8): 1) Bank Account Statements: #1806, #3056 (7/17/24-7/18/24), & #6868 (4/18/24), 2) Object or Conform to POC #7, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 11/29/2024

Documents filed 1/14 too late to review

24-17080-RAM

Ernesto Abel Roman & Barbara Martinez

(MANUEL A. PERAZA, ESQUIRE) Atty precalled

PENDING OVER 6 MONTHS

4 A Plan served 12/9

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

Confirm 4 A Plan

Orders from hearing on 12/10 not on docket (objection to claims)

24-17070-RAM

Ernesto Alexei Abreu Sanchez

TRUSTEE'S OBJ TO EXEMPTIONS (25)

Objection to Exemption (25) BLT, valuation

5pm for \$5,066.45

(ALEXANDRA LOPEZ, ESQUIRE) Atty precalled

ALSO ON AM, SEE PAGE 34

3ap filed

PENDING OVER 6 MONTHS

2 A Plan served 12/4

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 10/22 1) plan does not pay 100% of allowed unsecured claims (\$27,488.72, if objection sustained \$24,059/06 as Claim #4 has unsecured portion), 2) Object or Conform to Proof of Claim: CT CL 4-Miami-Dade County Credit & Collections \$6044.91 @ 12% over 60 months is \$8,067.00

Objection (19) Shellpoint will file POC

Documents filed 1/16 too late to review

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

24-16993-RAM

Ashley A Viso

ALSO ON AM, SEE PAGE 33

(JOSE P. FUNCIA, ESQUIRE) Atty precalled

PENDING OVER 6 MONTHS

3 A Plan served 12/3

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

DISMISS UNLESS documents/amendments received by end of business 12/2 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 12/3 OR 12/4 and resolves: Remains unresolved from 10/22: 1) Provide proof IRS was served with 2022 tax return or declaration prior to 341 (amended claims still states estimated), 2) amend plan to pay \$15,000 to unsecured creditors OR a) Ch 7 is \$220,703.00, unless FMV and payoff of Real Estate: 7487 W 35 Ave AND CALCULATION OF REMAINDERMAN INTEREST (calculator available on IRS website),

Documents uploaded 1/15 too late to review

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

January 21, 2025 1:35 pm

24-16893-RAM Delia V Castellanos

(JAMES ALAN POE, ESQ.) Atty precalled

PENDING OVER 6 MONTHS

2 A Plan served 12/5

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

DISMISS: Remains unresolved from 10/22 2AP MMM payments stop at month 36 with no relief granted at month 37 but plan continues to pay other creditors through month 60 (Continued last month due to plan filed 3 business days prior to hearing, plan does not resolve all issues)

Objection (23) US Bank Trust will file POC and objection to MMM,

Documents filed 1/14 too late to review

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

24-16837-RAM Paul Alonso Frometa Delgado & Lisette Ferras

ALSO ON AM, SEE PAGE 33

(PATRICK L. CORDERO, ESQUIRE)

PENDING OVER 6 MONTHS

3AP served 12/3

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

*if objection sustained, **Confirm 3 A Plan,***

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

24-16827-RAM Roberto Acosta, III

TRUSTEE'S OBJ TO EXEMPTIONS (35)

Objection to Exemptions(35): IRA & Value

ALSO ON AM, SEE PAGE 33

(LOUIS A. HERNANDEZ, ESQUIRE) Atty precalled

PENDING OVER 6 MONTHS

2 A Plan served 1/6

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 12/10 (hearing deficiency 11/9) 2AP does not pay disposable income or have 100% language

Documents filed 1/15 too late to review

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

24-16743-RAM Mario Jesus Aza

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

PENDING OVER 6 MONTHS

2 A Plan served 12/3

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 9/17 1) Object or Conform to POC #3 (provide proof 2018 taxes filed with IRS – copy of returns is not proof filed), 2) amend plan to pay Ch 7 of \$191,053.98 3) Income understated per debtor's deposits in #7336, which average \$7,910.05-\$11,000/m – reducing business income by personal expenses, 4) 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),

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

January 21, 2025 1:35 pm

24-16564-RAM

Eduardo Perez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

Objection to Exemption (19) BLT

PENDING OVER 6 MONTHS

1 A Plan served 1/13

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

'Continue to 2/11 pending objections

24-16399-RAM

Elio Fernandez

(TIMOTHY S. KINGCADE, ESQUIRE)

PENDING OVER 6 MONTHS

2 A Plan served 12/5

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

Confirm 2 A Plan

24-16356-RAM

Milton J Cancel Wichy

(HAVEN DEL PINO, ESQUIRE) Atty precalled

PENDING OVER 6 MONTHS

2 A Plan served 1/14

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

Confirm 2 A Plan no material change

Objection to Confirmation (39) USA plan does not conform to POC#6

24-16208-RAM

Juan Carlos Rodriguez Armas

ALSO ON AM, SEE PAGE 31

(PATRICK L. CORDERO, ESQUIRE)

PENDING OVER 6 MONTHS

2 A Plan served 10/31

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

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

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

January 21, 2025 1:35 pm

24-16192-RAM Edwin Omar De Jesus Colon
(ISMAEL JOSE LABRADOR, ESQUIRE)

Atty precalled

4 AP served 12/5 PENDING OVER 6 MONTHS

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved since 9/17: 1) plan does not pay 100% of the allowed unsecured claims and Objection to Claim not set for hearing (ECF #35), A0 Debtor's calculation of disposable income is \$2,576.29 or \$156,575.60 B) Income understated per debtor's deposits in #1871, which averages \$10,566.11/m, C) Provide evidence and 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, D) Provide copies of AMEX billing statements for 6 months – evidence of preference payments in #1871/2658 (3/22 \$1000, 2/23 \$1469)

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

Documents filed 1/14 too late to review

24-16183-RAM Domingo J. Leal

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

TRUSTEE'S OBJ TO EXEMPTIONS (28)

Objection to Exemptions: (28) TBE/Auto

PENDING OVER 7 MONTHS

2 A Plan served 12/9

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

Confirm 2 A Plan

Objection (31) Shellpoint will file POC

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

24-16026-RAM Carlotta McKenzie

5pm for \$6,284.24

(KATHY L. HOUSTON, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (24)

Objection to Exemptions (24): 401K

PENDING OVER 7 MONTHS

3 A Plan served 12/4

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) Remains unresolved from 12/10 3AP does not conform to POC filed by Wilmington \$54,267.62 in arrears (plan pays \$74,027.92 in prepetition arrears) must separate post petition arrears from prepetition arrears

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

Trustee will request dismissal at the next confirmation hearing if plans not docketed by 1/21 and documents are not provided and issues not resolved before 1/24

24-15948-RAM Lue Ellen Redd

(CHAD T. VAN HORN, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemption (20) TBE

PENDING OVER 7 MONTHS

2 A Plan served 12/5

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

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

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

January 21, 2025 1:35 pm

24-15474-RAM Kelly Moore Wright **ALSO ON AM, SEE PAGE 30**
5pm for \$5,513.48 (JOSE P. FUNCIA, ESQUIRE) Atty precalled

PENDING OVER 7 MONTHS

3 A Plan served 11/15

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

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves response to reinstatement 11/19: 1) fee application has not been filed, 2) Plan does not pay Ch 7 liquidation of \$8,657.00, 3) if objection sustained, the plan does not conform to objection, 4) plan does not address payment change DE35, 5) plan does not include ongoing regular payments to child support creditor,

Objection (24) US Bank will file POC

Documents filed 1/15 too late to review

24-15083-RAM Luis Cortes & Carmen R Ramirez Morejon **TRUSTEE'S OBJ TO EXEMPTIONS (28)**
(HAVEN DEL PINO, ESQUIRE) *Objection to Exemption (28) valuation*
ALSO ON AM, SEE PAGE 30

3AP served 10/21

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

If fee application granted, Confirm 3 A Plan

24-14986-RAM Evelio Diaz **ALSO ON AM, SEE PAGE 30**
(HAVEN DEL PINO, ESQUIRE)

2 A Plan served 10/28

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

If fee application granted, Confirm 2 A Plan

24-14901-RAM Isabel C. Fernandez **TRUSTEE'S OBJ TO EXEMPTIONS (15)**
(JORDAN E BUBLICK, ESQUIRE) Atty precalled *Objection to Exemption (15) homestead (multi)*

PENDING OVER 8 MONTHS

3 A Plan served 1/12

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

Confirm 3 A Plan (no material change)

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

January 21, 2025 1:35 pm

24-14686-RAM Roberto Lazaro Azua & Gladys Del Carmen Nardon Azua

5pm for \$12,484.74

(JAMES W. SCHWITALLA, ESQUIRE) Atty precalled

TRUSTEE'S OBJ TO EXEMPTIONS (32/52)

Objection to Exemption (32): Homestead

ALSO ON AM, SEE PAGE 29

PENDING OVER 8 MONTHS

8AP served 1/13

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

Continue to 2/11 pending fee application

Objection to Confirmation (26) (27) NewRez will file POC (34)(39) (71) (90) Alisha Graham bad faith, not adequate protection (87) (117) All In Credit Union does not conform to POC

24-14150-RAM Robert Andreu & Maria E Andreu

(BROOKS RICHARD SIEGEL, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemption (21): bank account

PENDING OVER 8 MONTHS

3 A Plan served 1/11

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

Confirm 3 A Plan

24-13814-RAM Jorge Ortega & Josefa Ortega

5pm for \$1,775.05

(KENNETH S. ABRAMS, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (23)

PENDING OVER 9 MONTHS

2 A Plan served 9/12

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

Confirm 2 A Plan

Objection to Confirmation (52) NewRez, LLC will file POC

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

January 21, 2025 1:35 am

24-13517-RAM

Adebayo Olayinka Fayiga

5pm for \$20,631.87

(JAMES ALAN POE, ESQ.) Atty precalled

PENDING OVER 9 MONTHS

3 A Plan served 11/5

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

DISMISS: Remains unresolved from 6/18

1) Amend plan paying Ch 7 of at least \$158,217.50 (Chapter 7 liquidation as Trustee calculates is attached)

2) Undisclosed assets: Debtor's sworn testimony is that he does not own any vehicles. This testimony is found on his Schedule B (ECF #54) and Chapter 13 Calculation of Your Disposable Income Form 122C-2 (ECF #70). Proof of Claim #2 is secured by a 2018 Cadillac Escalade which according to the attached loan application is titled in the name of the debtor. Proof of Claim #3 is secured by a 2018 Cadillac Escalade which according to the attached loan application is titled in the name of the debtor. The Debtor has not disclosed all the assets in his name.

3) No evidence of CMI expenses. Trustee's calculation of the disposable income with the income and expenses issues is \$4,435.59 per month to the general unsecured creditors. **a) Income understated** According to the deposits into the debtor's personal bank accounts the debtor has income of approximately \$19,435.59 per month. Deposits include: \$17,563.00 from the bank account ending 1/25; \$23,634.20 from the bank account ending 2/22, \$12,272.26 from the bank account ending ending 3/22, \$24,272.90 from the bank account ending ending 4/23 (Response does not include evidence). The loan application attached to POC #2 and #3 reflect the debtor claimed income of \$42,111.00 per month at the time he incurred the debts **b) No calculation of debtor's income tax expense on CMI line 16 from ECF #70 c) No evidence or calculation of the debtor's business expenses of \$8,507.00 per month on CMI line 5 from ECF #71 (tax return is a list of the expenses not proof, need 1099 issued for contract labor, bills or other evidence of the other expenses deducted). See FRE 1006 on admissibility of summary or charts as evidence, FRE 1001-1004 Best Evidence rule, FRE 801 and 803(6) Hearsay **PROVIDE EVIDENCE THAT DEBTOR AND DEBTOR'S GIRLFRIEND'S VEHICLES AND DEBTOR'S HOUSE CLAIMED AS BUSINESS EXPENSES HAVE NO PERSONAL USE OR REMOVE FROM CMI LINE 5** **j) Mr. Poe provided the Trustee with a letter stating that the debtor did not have any business. But the debtor is claiming business expenses. ANY EXPENSE CLAIMED AS A BUSINESS EXPENSE MUST NOT HAVE PERSONAL USE AND ARE LIMITED BY REASONABLE AND NECESSARY EXPENSES. (1) The debtor is claiming \$2,886.33 per month of vehicle expenses as a business expense but the proof of claim states that the vehicle is titled in the debtor's name not a business name. The proof of claim also reflects that the debtor's vehicle is \$1,553.30 per month with a vehicle operating expense of \$317.00 per month is only \$1,870.30 per month. The Trustee objects to the second vehicle expense for the debtor's girlfriend. (2) The Debtor is claiming \$609.50 for utilities and \$152.75 for an office expense as a business expense. The debtor is working from his home. The Trustee has not received any evidence of an additional rent or utilities paid by the debtor in addition to the utilities and mortgage expenses deducted separately as personal expenses. ii)The Debtor is claiming \$12,152.00 per year of legal expenses as a business expense. The Trustee has received no evidence of this expense. iii) The debtor is claiming \$18,000 per year of contract labor. The debtor has not provided the 1099 forms issued to the contract labor to reflect that this is not payments to his girlfriend or relatives. d) From bank statements 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****

4) ISSUES RAISED BY 3rd Amended Plan--Plan does not fund month 1-5

5) Mediation not reached 12/11, amended plan not filed

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

January 21, 2025 1:35 pm

24-12758-RAM Jorge Luis Guzman
(JAMES W. SCHWITALLA, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (48)
Objection to Exemptions(48): Wages
ALSO ON AM, SEE PAGE 27

6AP served 11/6 PENDING OVER 9 MONTHS
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

If fee application granted, Confirm 6 A Plan

24-12108-RAM Paola Angulo
(JOSE BLANCO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (33)
Objection to Exemption(33): Homestead/Personal

PENDING OVER 10 MONTHS
4AP served 9/20
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

Continue to 2/11:

Due on before 11/15: Remains unresolved from 5/14 (issues expanded by late documents not timely provided): After sale of business property to pay off sub chapter 5 need valuation of remaining property and objection to reduce claims paid in the sub chapter 5, 2) provide closing statement for sale of property (Case #21-20444-LMI)

24-12026-RAM Clyde Mirambeau
(JOSE P. FUNCIA, ESQUIRE) Atty precalled

ALSO ON AM, SEE PAGE 26

PENDING OVER 10 MONTHS
4 A Plan served 12/3
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: plan does not pay priority creditor regular payments

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

Documents filed 1/15 too late to review

24-11595-RAM Jessica M Paulo
(JOHN A. MOFFA, ESQUIRE)

PENDING OVER 11 MONTHS
3 A Plan served 12/4
If debtor's counsel appears, confirms service, agrees to vesting and the recommendation on the record:

DISMISS UNLESS documents/amendments received by end of business 1/13 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 1/15 or 1/16 and resolves: Remains unresolved from 9/17 1) Amend Plan to amend plan to pay Ch 7 of \$9,512.83, (\$1,588.20 to IRS, \$7,824.63 to general unsecured) see spreadsheet below; 2) Provide explanation and evidence for loss income listed on Sch I line 8, 3) Evidence of Profit/Loss (Schedule C of tax returns raised issues it cannot resolve them for example: evidence of debtor's actual expense of depreciation not just as a tax deduction but as an expense) 4) 3AP payment type to Neo Loft and HSBC all must state arrears or regular 5) Objections by Creditors: (33) (81) Pentagon FCU proof of insurance, valuation: (34) US Bank NA plan fails to disclose treatment, (27) NewRez, LLC will file POC, (61) Neo Lofts special assessment not in plan

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

January 21, 2025 1:35 pm

24-11254-RAM Maria E Ydrovo

(BROOKS RICHARD SIEGEL, ESQUIRE)

PENDING OVER 11 MONTHS

5 A Plan served 12/9

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

Continue to 2/11:

Due on or before 1/24 (plans due 1/21) NO FURTHER CONTINUANCES 1) Attorney fees not paid in full, 2) Plan con not include payments to HOA Creditor and pay HOA Creditor direct (stay relief provided will not receive payments)

Objection (30) Bank of NY Mellon will file POC

24-11071-RAM Sebastian E. Saravi

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemption (21) – Valuation

(AIMEE MELICH, ESQUIRE) Atty precalled

PENDING OVER 11 MONTHS

11 A Plan served 12/10

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

DISMISS: 12 AP does not pay CH 7 liquidation of \$21,768.25

Documents filed 1/14 too late to review

15-28640-RAM Sara I Garcia

(PRO SE)

CASE PENDING OVER 110 MONTHS

5AP served 6/15

Continue to 2/11: Adversary 17-1122; no action since 6/23/2024