

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

February 11, 2025 1:30 pm

24-22573-RAM

Nancy Perez Gonzalez

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(JENNIFER R. JORGE, ESQUIRE)

If case is *CONTESTED* @ 341 ON 2/6

**Continue to 3/11**

**Due on or before 2/14:** provide all documents, explanations and evidence on last filed deficiency

**VESTED**

24-22572-RAM

Celia Juana Cardoso

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 12/4**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: Proof of closing #9609, Proof of closing #4067 & 2357/4993

11/1-11/27/24, 2) file motion to value and set for hearing, 3) Good faith payment to unsecured creditors, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/05/2025, 5) Amend SOFA #5 to disclose Social Security benefits for YTD 2022 & 2024. Did debtor close acct #0830? Rcvd bank stmts pass closure date. If Acct was not closed, Amend SOFA #20 to remove date, 7) Provide Proof of Sch J line: 7 (high for a household of 1)

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

**VESTED**

24-22496-RAM

Lisstte Del Socorro Hitcher

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

**Plan served 11/29** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) file LF 67: (Missing Debtor Name), 2) Object or Conform to POC #4 (claim based on Estimated amount), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/04/2025, 4) Amend petition to correct DB first name – Listed on pet “Lisstte” per ID & SS s/b “Lissette”

*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**

24-22491-RAM

Lenin A Feliz

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 11/29**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Object or Conform to POC #1 (claim based on Estimated amount), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:2/4/25

*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**

February 11, 2025 1:30 pm

24-22488-RAM

Barbara Calixte

**1 A Plan served 1/17**

(BROOKS RICHARD SIEGEL, ESQUIRE)

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

**DISMISS: LF67 not filed, if on docket by Tuesday 2/4, Continue confirmation to 3/11 due on or before 2/14:** 1) Provide evidence that IRS was served timely with Debtor's 2023 tax returns and if so object to estimated claim, 2) Amend Plan to include and/or to correct the court claim # for creditor in Section(s): Section III.A 1 to include CT CL#3 for CR Riviera Trust XVI- FCI Lender Service, 4) Plan does not pay 100% of the allowed unsecured claims 5) Obj/conf to POC #6 Renew Financial Group LLC

LF 76 (Attorney Compliance with Claims Review) Bar Date:02/04/2025

Objection (15) Riviera Trust will file POC, feasibility

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

**VESTED**

**RECOMMENDATION AMENDED**

24-22462-RAM

Eric A Zurita & Nepda D Zurita

**TRUSTEE'S OBJ TO EXEMPTIONS (30)  
ALSO ON AM, SEE PAGE 38**

**Plan served 12/2**

(MICHAEL A. FRANK, ESQUIRE) Atty precalled

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

**Continue to 3/11 due on or before 2/14:** 1) corporate tax returns\* (M&M Medical), 2) Bank Account Statements: 3 months pre-petition (ending on the date of the petition): #9858 8/26-11/26/24 #1550 8/26-11/26/24 #7820 8/26-11/26/24 #7868 8/26-11/26/24 #8656 8/26-11/26/24 #7960 8/26-11/26/24 #5951 8/26-11/26/24 #8182 8/26-11/26/24 #3823 8/26-11/26/24 #3429 8/26-11/26/24 #2794 8/26-11/26/24 #2163 8/26-11/26/24 #3831 8/26-11/26/24 #3636 8/26-11/26/24 #2387 8/26-11/26/24, 3) Attorney fee itemization or Fee Application needed (see court guideline 6) 4) Amend Plan to include and/or to correct the court claim # for creditor in Section(s): Orc Lending #4, 5) 5) Ch 7 is \$38,967.00 may increase until all documents received and reviewed, 6) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 18 BMW Payoff/Reg & 15 Dodge Reg, 7) Debtor has a business or self-employed: Agrizur Dragon Fruit, Inc. M&M Clinical Trials, Inc. Agrizur Corp., Inc. Criadero Zurita Pasofino Farm Inc. Quality Research & Medical Center, LLC a) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, b) Profit/Loss c) Balance Sheet d) Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 8) Provide list of household goods; 9) Amend Petition to include DB and CO-DB aka as per ID (s/b Eric Antonio Zurita & Nepda Del Socorro Zurita) 10) Income understated – provide calculation as Debtor appears to be deducting vehicle expenses twice, 11) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 12) Provide evidence of recorded liens held by Gonzalez Law and Torrens Law Land Trust on land owned by Debtor – Trustee objects to retention of non-income producing property as neither reasonable nor necessary, 13) provide evidence of debt with Roilan Goenaya (\$382,977.00),

LF 76 (Attorney Compliance with Claims Review) Bar Date:02/04/2025

**VESTED**

**RECOMMENDATION AMENDED**

24-22453-RAM

Pedro Acosta & Niurka Acosta

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 11/29**

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: 2/4/25\*\***

*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**

24-22433-RAM

Pedro Passaggio

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

**Plan served 11/29**

(MARY REYES, ESQ.)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: #0035 10/1-11/26/24 #7421 10/19-11/26/24 #9624 9/18-11/26/24, 2) Explanation of withdrawal/debit/transfer and evidence of use #9624 \$2000, 3) Amend Plan to include IVL, 4) Object or Conform to POC #2 (claim based on Estimated amount) & #4, 5) FMV Carmax (Not online offer) or J.D. Power 23 Mercedes & 22 Mercedes, 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: #9929 11/1-11/26/24 & Proof of closing #2086 9/1-9/30 & 11/1-11/26/24 & Proof of Closing #0521 11/1-11/26/24, 7) Explanation of withdrawal/debit/transfer and evidence of use #9929 all over \$999.99, #0521 8/19 \$1191.28, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/4/25, 9) Who does acct #5243 & #9224 belong to, Amend Sch A/B to disclose acct and provide 3 months pre-petition bank stmts, 10) Provide Proof of Sch J line: 6,7, 14, 21, 11) documentation/calculation: CMI Form B122C-1 line: 5 and/or Schedule I Line 8a, 12) Trustee objects to retention of 2nd vehicle as not reasonable or necessary as Debtor is a household of 1, 13) What happened to Debtor's A/C repair business (SOFA#27), 14) Provide calculation of income – appears understated per deposits in #9624 (personal account) which averages \$6,256.69/m, 15) Provide evidence of valuation of business

**VESTED**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
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February 11, 2025 1:30 pm

24-22426-RAM

Ileana Valero

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

**Plan served 11/29**

(MARY REYES, ESQ.)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: #5660 (11/15/24-11/26/24), 2) Amend Plan to include IVL, 3) Object or Conform to POC #2 (claim based on Estimated amount), 4) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 23 Chevrolet Blazer & 23 Chevrolet Traverse, 5) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: #6061 (11/1/24-11/26/24), 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 02/04/2025, 7) Amend Sch I to disclose non-filing spouse income to match 122C-1, 8) Income understated per deposits in debtor's business account #6091, which averages \$7,475.00/m and 2023 taxes reflect \$2,733.17/m, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – No dependents listed on tax return, 10) IRS letter 12/17, provide proof IRS served timely 2021 tax returns, 11) Who makes payments for Debtor's utilities & rent – blank on Schedule J, 12) Provide evidence/affidavit that daughter pays and maintains the second vehicle as indicated in Schedule B

**VESTED**

24-22417-RAM

Raul Enrique Sosa

**TRUSTEE'S OBJ TO EXEMPTIONS (48)**

**Plan served 12/20**

(DIEGO GERMAN MENDEZ, ESQUIRE) Atty precalled

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

**Continue to 3/11:**

**Due on or before 2/11:** 6) Object or Conform to POC #2, #3 (claim based on Estimated amount), #4, #5, #6, #7, #9 & # 11, 7) Amend Plan to include the court claim # for creditor in Section III.E3 (POC# 1), 8) Amend section III.E. to fully disclose direct pay language (cut off on pg. 2), 17) LF 76 (Attorney Compliance with Claims Review) Bar Date: 02/04/2025, X) 100% plan OR 1) Corporate tax returns: 2022-2023 (MODERN VACATION RENTALS INC) & (PRO STYLE ATHLETIC PERFORMANCE SYSTEMS L), 3) Bank Account Statements: #4580 (11/8/24-11/26/24), 4) Amend Plan to include Lawsuit Language, 5) Plan does not disclose treatment of all Sch D (Bank of America) & b Sch G (Lincoln Automotive), 7) Amend Plan to include the court claim # for creditor in Section III.E3 (POC# 1), 8) Amend section III.E. to fully disclose direct pay language (cut off on pg. 2), 9) amend plan to pay Ch 7 is \$ 381,511.34, 10) Payoff of Real Estate: 14332 ARDOCH PL, 11) amend Sch 's to disclose 2024 Corvette (vin 1129), 12) Non-Homestead Info Sheet with all questions answered: 8065 SW 107 AVE UNIT: 112, 13) FMV Carmax (Not online offer) or J.D. Power of vehicles: 24 Maserati, 24 Chevy & 21 Mercedes-Benz FMV of Jewelry, 15) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition) with corresponding explanations and evidence of use of all checks and withdrawals over \$999.99, 16) SOFA #27 details: When did business close? What happened to business s assets? (PRO STYLE ATHLETIC PERFORMANCE SYSTEMS), 18) Amend SOFA #9 to disclose defendant name, 19) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – taxes filed as Single with no dependents, 20) CMI Form B122C-2 line: 30, 33d, 34 (Objectionable as plan does not provide for cure & maintain), 21) Amend plan to pay CMI/DI of \$598,840.20, 22) Basis of debt with Jennifer M. Velasquez (2 million dollars) listed on Schedule F, 24) Is Debtor's Non-Homestead property paid in full, if yes, Source and timing of payoff? – Provide evidence of Liens against property, 25) Who are Anais Sosa and Lucrecia Maria Del Monte (listed as co-owners of properties), 26) Source and amount of downpayment given for home?

**VESTED**

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

**RECOMMENDATION AMENDED**

24-22383-RAM

Johana Carolina Aranguren

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(LAILA GONZALEZ, ESQ.)

1 A Plan served 2/5

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Explanation of withdrawal/debit/transfer and evidence of use #5009 9/5 \$1000.00, 9/5 \$3070.35, 9/27 \$7465.00, 9/27 \$2565.00, 10/3 \$2376.09, 11/4 \$1382, 5) FMV and payoff of Real Estate: 12007, 6) Non-Homestead Info Sheet with all questions answered: 12007, 9) Income understated per debtor's taxes \$23,017.00, 10) Provide Proof of Sch J line: 4b and 6c, 11) Provide 3 months pre-closure bank statements

**VESTED**

**RECOMMENDATION AMENDED**

24-22360-RAM

Eduardo Lopez

1 A Plan served 1/31 (LATE) (MARY REYES, ESQ.)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: Acct#4311 (11/5/24-11/25/24) 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/3/2025, 7) Income understated per debtor's stubs taxes \$70,425/yr, 8) Provide Proof of Sch J line: 4d, 7 (high for a household of 2) and Objectionable Line: 21 (already covered by Line 12, which is high for a household with 1 vehicle), 5) IRS letter 12/23 proof IRS served timely with 2023 tax returns, 10) Provide information re: potential worker's compensation claim NEW ISSUES: Object or conform TO POC CT CL#3 –U.S Bank Trust Company (Arrears underpaid) Amend section III.A 2 to include CT CL#2 AND object or conform TO POC CT CL#2 – Les Jardins Condominium Association Inc. (Plan overpays & arrears listed on plan but not on POC)

*Objection (19) US Bank will file POC*

**VESTED**

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:30 pm

24-22352-RAM

Roberto C De Marcos Hirzel & Claudia C Arcia Hernandez

(HAVEN DEL PINO, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

**Plan served 12/9**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Object or Conform to POC #1 & #14, 2) Amend Plan Section IV.C to correct creditor name and address (should match DSO), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/3/25

*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**

24-22349-RAM

Leyli Fiscella Salazar

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 12/8**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Object or Conform to POC #2 (claim based on Estimated amount), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/3/2024, 3) AMEND SOFA#4 to disclose income for 2023-2024, 4) Provide evidence of separation from Spouse, 5) documentation/calculation: CMI Form B122C-2 line: 16 and 41

**VESTED**

24-22340-RAM

Elieser Diaz Falcon

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/22**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: Account #0336/7955 (11/9/24-11/25/24), 2) Copy of check(s) and explanation/evidence of use Account #0336/7955 Check#141 \$1000, 3) Explanation of withdrawal/debit/transfer and evidence of use Account #0336/7955 8/27: \$1100, 10/2: \$1000, 5) Payoff of Real Estate: 13370 SW 261 Terra, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/3/2025

**VESTED**

**RECOMMENDATION AMENDED**

24-22339-RAM

Omar Jesus Mesa

**ALSO ON AM, SEE PAGE 38**

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/22**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Amend Plan to include IVL, 2) SOFA #27 details: When did business close? What happened to business assets? (Automotive Installer Warehouse LLC), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/3/2025, 4) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 5) documentation/calculation: CMI Form B122C-1 line 13 & CMI Form B122C-2 line 16, 25, 6) Does debtor have any cryptocurrency, 7) when was mortgage paid in full (property purchased for \$600,000 18 year prior to filing  
*(motion to waive WDO pending)*

**VESTED**

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:30 pm

24-22276-RAM

David Thomas Barry

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

2AP served 2/3 (LATW)

(MITCHELL J. NOWACK, ESQ.) Atty precalled

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: #0423 10/1-11/22/24 #0450 8/22-11/22/24 #6748 10/10-11/22/24, 2) Bank Statements Explanation of withdrawal/debit/transfer and evidence of use #0423 8/5: \$1,250.00, 8/8: \$1,500.00, 9/18 \$1000.00, 9/20: \$1,000.00, #6748 8/7: \$1,972.66, 8/12: \$1,200.00, 8/15: \$1,972.66, 9/9: \$2,942.90 9/18 \$2942.90, 9/13 \$2942.90, 9/10 \$2942.90, 6) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles:21 Ford, 7) provide 401 K/Retirement/Pension: Brex- Retirement plan & Life Insurance Policy: Guardian Life, 10) Income understated per debtor's taxes \$ 221,300.00, 11) documentation/calculation: CMI Form B122C-2 lines: 16, 25, 41, 12) Info on transfer SOFA #18 and trace and accounting of sale proceeds, 13) Provide Tolling Agreement from father for repayment loan from sale of non-homestead property on 10/13/23 (\$100,000.00), 14) Provide Tolling Agreement(s) from wife and add to Chapter 7 liquidation ½ proceeds from sale of Unit 3 Packer street sold by David Barry (held sole tenancy) on 10/13/23 (Monroe County OR BK 3246 Page 1935 DEC #2436034) and converted from the sole ownership of the debtor during preference period to improve or purchase any property transferred into the name of the debtor's wife or by Tenancy by the Entireties, 15) Pictures and inventory of what debtor personal property is in storage, 16) Provide closing statement (SOFA#20), 17) Provide Sch. B attachment Provide closing statements of non-homestead property sold and paid funds to father: total funds \$200,000.00, trace and accounting of funds used to renovate homestead property. NEW) Amend section I – discrepancy with box selection and section IX.

*Objection (29) New Rez will file POC*

**VESTED**

**RECOMMENDATION AMENDED**

24-22259-RAM

Maria T. Pena

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(EMMANUEL PEREZ, ESQ.)

**Plan served 12/5**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Attorney disclosure form (2016(b), file with court, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/31/2025

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

**Objection (19) US Bank MMM payment less than escrow of \$2,584.60, feasibility, due since 2018**

**VESTED**

24-22218-RAM

Michele Davis Hines

(CHAD T. VAN HORN, ESQUIRE)

**Plan served 11/24**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: #8066 11/1-11/21/24, 2) Explanation of withdrawal/debit/transfer and evidence of use #9395: 11/20 \$1000.00 #8066 9/30 \$6430.00: provide additional information regarding source of funds used to pay mortgage company being paid in plan pursuant to letter of explanation, 10/31 \$1600.00, 8/9: \$1,600.00, 3) Object or Conform to POC #6 & #10, 4) provide Life Insurance Policy: Minnesota Life, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:1/30/25, 6) Who does acct #0667 belong to?-transfers to said acct from acct# 9395 If Debtor's account, 7) Amend Sch A/B to disclose acct # and provide 3 months pre-petition bank stmts, 8) Amend Sch. I to pro-rate tax refund, 9) Income understated per debtor's taxes \$ 82,585.00, 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: 6a, 6b, 6c, 7, 9, 10, 11, 12, 13, 14, 15c, 17a, 17b, 21, 12) provide Tolling Agreement(s): pursuant to letter of explanation gift to son (withdrawal on 9/18 of \$1,000.00 from acct# 9395): Jason Hines, 13) Why does debtor need two cars? Trustee objects to paying for two cars to the detriment to unsecured creditors, 14) Provide explanation of deposit on 10/25 of \$6,430.00 in acct# 8066, 15) Amend Sch. A/B accounts undervalued: #9395 s/b \$731.35 and acct #9200/5990/8949 undervalued \$335.32, NEW Obj/conf to POC #11 IRS

**VESTED**

**RECOMMENDATION AMENDED**

24-22205-RAM

Jonas Guerrero

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

**ALSO ON AM, SEE PAGE 37**

(MICHAEL A. FRANK, ESQUIRE) Atty precalled

**Plan served 11/24**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Tax returns 2022-2023 (Missing Schedule 1), 2) Bank Account Statements: #9370 (8/21- 9/13/24), 3) file fee application, 4) Affidavit of support, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:1/30/25, 6) Provide Proof of Sch J lines: 17c, 7) Info on transfer SOFA #18: received funds from sale of car: \$6,000.00 provide trace and accounting of use of funds, 8) provide Tolling Agreement, 9) Amend Sch. A/B Bank acct# 9370 is undervalued on sch B, should be \$1,315.54, 10) No electronics & No jewelry, 11) Provide closing statement (SOFA#20) and trace and accounting of use of proceeds, 12) CMI income and Sch. I are inconsistent, 13) Amend 122C-1 to correct median family income amount

**VESTED**

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

February 11, 2025 1:30 pm

24-22196-RAM

Osmer Gonzalez Rosario

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(PATRICK L. CORDERO, ESQUIRE)

If case is **CONTESTED @ 341 ON 2/6**

**Continue to 3/11**

**Due on or before 2/14:** provide all documents, explanations and evidence on last filed deficiency

**VESTED**

24-22156-RAM

Camarla Talsa Lennon

(RICARDO A RODRIGUEZ, ESQ.) Atty precalled

If case is *CONTESTED @ 341 ON 2/13*

**Continue to 3/11**

**Due on or before 2/14:** provide all documents, explanations and evidence on last filed deficiency

**VESTED**

24-22155-RAM

Frank Lopez-Gavilan

(RICARDO R. CORONA, ESQ.)

**Plan served 11/23**

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

**Continue confirmation to 3/11 due on or before 2/14:**

LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/29/25

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

**VESTED**

**RECOMMENDATION AMENDED**

24-22118-RAM

Luisa Margarita Parra

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

**1AP served 1/21** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Explanation of withdrawal/debit/transfer and evidence of use #7634 9/13: \$1,500 & \$2,000, 9/23: \$1599.00, #7497 9/16: \$2000, 9/30: \$1500 & \$1250, 10/1: \$1250, 2) Amend Plan to include Gambling Language, 3) Creditor paid through the Plan has not filed a POC (Seville Place Condominium Association bar date 1/28), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/28/2025, 5) Info on transfer SOFA #18: sold car to brother: provide valuation and estimate of repairs: pursuant to testimony cat at time of sale had A/C issues

**VESTED**

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

February 11, 2025 1:30 pm

24-22067-RAM

Monica Milagros Hernandez

**Plan served 11/21** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Plan does not fund properly: MONTH 1-60, 2) Amend Plan to include IVL, 3) WDO or Motion to waive, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/27/2025, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 6) Provide Proof of Sch J lines: 7, 12, 7) Household size inconsistent (341 Quest. CMI/Sch. J): 341 Quest.=3, CMI/Sch. J=1, 8) Do adult members of household contribute to household expenses, 9) Provide closing statement and trace of proceeds of refinancing/equity line per 341 Quest, 10) Amend Plan to include the court claim # for creditor in Section III.A (POC#11), 11) object/conform to cl#11

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

**VESTED**

24-22065-RAM

Reidel Yero

**ALSO ON AM, SEE PAGE 37**

(JENNIFER R. JORGE, ESQUIRE) Atty precalled

**Plan NOT served**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) preference pymts to Chase & AMEX-provide 6 month stmts, address & account number, 2) FMV Carmax (Not online offer) or J.D. Power of vehicles: 05 Ford, 3) Explanation of withdrawal/debit/transfer and evidence of use 9162 10/4 \$1098.76, 9/3 \$4427.93, 8/5: \$6,618.64, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:1/27/25, 5) Income understated per debtor's deposits in acct# 9162, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 7) documentation/calculation: CMI Form B122C-1 line 5 (expenses), 8) Amend plan to pay disposable income, 9) Provide closing statements (SOFA#20), 10) Provide explanation of cash redemption deposit in acct# 8620 on 9/30 of \$1,507.98, 11) Pursuant to business questionnaire debtor will close business in 2025-feasibility issue

**VESTED**

**RECOMMENDATION AMENDED**

24-22064-RAM

Sabrina Victoria Gentile

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 11/21**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) 100% Plan issue with filed claims-amend, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:1/27/25, 3) Provide Tolling Agreement(s): SOFA#18: 2016 Hyundai Fiat

*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**

24-22063-RAM

Elianny I Abiche

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 11/21**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: #5212 8/8-9/17/24 & Proof of closing, 2) Explanation of withdrawal/debit/transfer and evidence of use #7204 11/4 \$1500.00, 10/4 \$1000.00, 9/6 \$1000.00, 3) Object or Conform to POC# 13, 4) 401 K/Retirement/Pension: Thrift Saving Plan, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:1/27/25, 6) Amend Sch I to disclose debtor's job occupation: office manager, 7) Income understated per debtor's taxes \$ 67,600.00, 8) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 9) documentation/calculation: CMI Form B122C-2 lines: 13 (no lien listed), 16, 10) Does debtor's rent include utilities, 11) Provide closing statement (Re: SOFA#20), 12) CMI/Sch. J household size inconsistent with 341 Quest. (CMI/Sch. J=1, 341 Quest.= 2)

**VESTED**

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

February 11, 2025 1:30 pm

24-22057-RAM

Dorjeri Galindo

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 11/22**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: Acct#1046-3074 (10/01/24-11/18/24), Account #9071 (10/26/24-11/18/24), 2) amend plan to pay Ch 7 of \$6424 may increase until all documents received and reviewed, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/27/2025, 4) Amend Schedule B #17.3 to correct undervalued bank account #2573, should be \$2,566.40, 6) documentation/calculation: CMI Form B122C-2 lines: 13 no lien listed, 16, 7) Plan does not conform to Applicable Commitment Period < 60 months and not 100% plan, 8) Amend Sch. A/B to disclose 401k *Objection to Confirmation (14) Carrington Mortgage will file POC, MMM motion not filed*

**VESTED**

24-22045-RAM

Ana Isis Alvarez

**TRUSTEE'S OBJ TO EXEMPTIONS (31)**

(KATHY L. HOUSTON, ESQUIRE)

**Plan served 11/22**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Copy of check(s) and explanation/evidence of use #8501: 8/21: \$2,000.00, 8/29: \$1,400.00, 9/17: \$3,412.12, 10/16: \$3,412.12, 2) Plan does not fund properly: Months 1-60, 3) Amend Plan to include Lawsuit Language, 4) Creditor paid through the Plan has not filed a POC (Mira Villas Condominium bar date 1/27), 5) Object or Conform to POC# 8, 6) file motion to value and set for hearing, 7) amend plan in Section II.B (total fees & itemized fees do not match), 8) amend plan to pay Ch 7 is \$148132.00 may increase until all documents received and reviewed, 9) Non-Homestead Info Sheet with all questions answered: 560, 10) WDO or Motion to waive, 11) Affidavit of support: Son, 12) Affidavit of rent, 13) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/27/25, 14) Amend SOFA #4 to disclose YTD income for 2024. Who's bank acct# 1353, 15) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 16) Spouse's pay advices & Spouse's income not included on Schedule I or CMI, 19) Trustee objects to retaining non-homestead property if insufficient income received, 20) Schedule I income and CMI are inconsistent (family contributions), 21) Amend Sch. I to pro-rate tax refund, 22) Household size on CMI and 341 Quest. inconsistent: 341 Quest. = 4 and CMI/Sch. J =3, 23) Provide proof of separation: pursuant to testimony separated a few days ago and debtor believes he works, 24) Amend tax returns to correct marital status *Objection 29) HSBC Bank will file POC*  
*Objection to Confirmation (22) Citizens Bank motion to value not filed, requests appraisal, Till interest 10%*

**VESTED**

**RECOMMENDATION AMENDED**

24-22026-RAM

Frank Antonio Urbina & Maribella Lazara Lemus

**TRUSTEE'S OBJ TO EXEMPTIONS (27)  
ALSO ON AM, SEE PAGE 37**

(AIMEE MELICH, ESQUIRE)

**3AP served 1/25**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Plan does not fund properly: Months 1 to 24

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

*(objection to cl's, motions & fee app pending)*

**VESTED**



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

February 11, 2025 1:30 pm

24-21941-RAM

Freda Alcausin Arzadon

**Plan served 11/17** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Bank Account Statements: #5316-01/75 11/1-11/14/24 #2061/5354 11/8-11/14/24 #4538 10/17-11/14/24 #3143 Proof of Closing, 2) Object or Conform to POC #1, #3 (claim based on Estimated amount), #4 & #7, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/23/25, 4) documentation/calculation: CMI Form B122C-2 line 9 (HOA already deducted on line 8), 16, 25, 41, 5) IRA letter dated 11/20 missing tax returns for 2020-2023; evidence returns or form 13736 sent to IRS prior to meeting of creditors

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

**VESTED**

24-21930-RAM

Alejandro Lopez

**TRUSTEE'S OBJ TO EXEMPTIONS (25)**

**Plan served 12/3** (JAMES ALAN POE, ESQ.)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Amend petition as name on Social Security Card does not match any name provided by debtor on petition. (Alex not Alejandro), 2) WDO or Motion to waive, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/23/2025, 5) is debtor married? Taxes, SOFA, and Schedule I do not match

*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 (18) Bank of NY Mellon will file POC, MMM issues, unequal payments*

**VESTED**

**RECOMMENDATION AMENDED**

24-21922-RAM

Idalmi Sanchez

**Plan served 11/17** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Object or Conform to POC #1, 2) Amend Plan to include the court claim # for creditor in Section III.A (POC#1), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/23/25

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

*Objection to Confirmation (16) Citibank will file POC*

**VESTED**

24-21920-RAM

Fenol Jean-Charles

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

**Plan served 11/17**

Objection to Exemption (16): valuation

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

**Continue confirmation to 3/11 due on or before 2/14:** 1) IRS letter dated 12/3 missing tax returns for 2023; evidence returns or form 13736 sent to IRS prior to meeting of creditors then Object or Conform to Proof of Claim: IRS, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/23/2025, 3) amend plan to pay 100% of the allowed unsecured creditors OR a) amend plan to pay debtor's calculation of disposable income CMI/DI \$1147.85 x 60 = \$68,871.00 (provide evidence contemporaneously with any amendments , b) FMV Carmax (Not online offer) or J.D. Power & Reg of vehicles: 2007 Wabash Trailer 53, 2017 Freightliner Cascadia & FMV OF: 2010 Toyota Camry, c) Tolling waiver for payoff of liability held by Expansion Capital Group, d) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, e) Expenses: documentation/calculation: CMI Form B122C-2 line 10, 16, 17, 18 (proof term only), 23, 30, 43

**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**

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:30 pm

24-20260-RAM

Martha Rugama Urbina

**TRUSTEE'S OBJ TO EXEMPTIONS (33)**

(PATRICK L. CORDERO, ESQUIRE)

**1AP served 1/20**

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

**Continue to 3/11:**

**Due on or before 2/14:** 1) Provide Proof of Sch J line 6d (cell and internet detail billing), 7 (if using CMI standard remove all other expenses include cell, cable, clothing, personal care, as per IRS those deductions are included), 21, 2) SOFA #1 states not married, CMI and tax returns reflect married, 3) provide Copy of check #926 \$2,400, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/23/2025

**VESTED**

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

February 11, 2025 1:35 pm

24-21876-RAM

Luis A Puentes Dagnerys & Edelis Contino Cejas

**TRUSTEE'S OBJ TO EXEMPTIONS (29)**

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemption: Valuation/Overused Wildcard  
ALSO ON AM, SEE PAGE 42*

2AP served 1/13

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 1) Corporate tax returns: 2022-2023\* (Queen of the Road See Schedule E page 2 of 2023 tax returns, corporate taxes were filed in 2023), 2) Bank Account Statements: Acct#5381 (9/7/24-11/13/24) Business Bank statements and checks: #1763 (10/01/24-11/31/24), 3) Evidence of use #5381 8/23: \$2489, 9/5: \$2400 & \$2500, 9/6: \$2098.05 (no business but paying payroll expenses and gifting rent to Sandra) Acct #3189: 10/25 \$2543.75 & \$2364.45 7/176 10/10: \$1379.21, 10/11: \$1120, \$10/16: \$2380, 11/4 \$2,400, 11/4 \$1,805, 10/24: \$2000 11/13 \$2,100, 11/15 \$2,623.090, 11/30 \$2,273, 11/21 \$2,981, 11/29 \$2,400, 11/21 \$1,036, and #1763 ALL over \$999.99, 4) BDQ-Updated 4.3.2024 version complete with all questions answered, Profit/Loss & Balance Sheet and 5) Income understated – unable to determine as Debtors have not provided P&L or calculation of income, 6) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 7) Provide Proof of Sch J line: #17a and if household size not substantiated Lines: 7 and 9, 10) documentation/calculation: CMI Form B122C-1 line: 5, 11) Debtor has not filed a claim for creditor paid through the Plan (Keystone Equipment Finance Corp), 12) LF 76 (Attorney Compliance with Claims Review) Due: 1/22-2/13/2025

*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*

**Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14**

24-21833-RAM

Veronika Addriaen Smith

**TRUSTEE'S OBJ TO EXEMPTIONS (33)**

(CHRISTIAN S. DIAZ, ESQUIRE)

*Objection to Exemptions: Vague/Homestead*

Plan served 1/11

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 1) Explanation of debit and evidence of use #3959 transfers to account #2250 totaling \$8,222.00 between 8/22-9/5 disclose owner of account, 2) Amend Plan to include Gambling Language, 3) Object or Conform to POC #5, #6, #8 & #13, 4) Amend Plan to include the court claim # for creditor in Section III.A2 (POC#5 Mandarin Lakes), 5) 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), 6) Income understated per debtor's stubs \$ 7,127.63/m per ECF No. 15, 7) 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, 8) Is Debtor legally married (conflicting information on Schedules/Statements)? Provide proof of separation, 9) explain property 10750, why not listed in Sch's, 10) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/21-2/11/24,

*Objection to Confirmation (26) US Bank loan matured 2/2023 cannot be modified*

**Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14**

24-21832-RAM

Cyndi Quero

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(MANUEL A. PERAZA, ESQUIRE)

*Objection to Exemptions (17) Child support*

Plan served 11/15

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

**Confirm Plan**

*LF 76 (Attorney Compliance with Claims Review) Due: 1/21/25 – 2/11/25,*

24-21828-RAM

Boris Joel Rodriguez Fernandez

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemptions 522p*

1 A Plan served 1/14

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Amend Plan to include the court claim # for creditor in Section III.E 2 (acct # 6086, POC#4 Santander Consumer), 2) plan does not pay 100% of the allowed unsecured creditors (\$31,602.96)

**Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14**

*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**

February 11, 2025 1:35 pm

24-21799-RAM

Jorge Perez & Anais Martin

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

*Objection to Exemption (22) Homestead  
ALSO ON AM, SEE PAGE 36*

(MARIA I. ESCOTO-CASTIELLO, ESQ)

**2 A Plan served 1/23 (LATE)**

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

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

*Objection to Confirmation (24) NewRez will file POC*

24-21735-RAM

Pedro Luis Morales

**1 A Plan served 1/28**

(PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 2) FMV of Real Estate Las Animas Ranch (per Zillow FMV is \$69,000 - \$139,000 received assessment not FMV), 3) FMV Carmax (Not online offer) or J.D. Power of vehicles: 11 Chevy & 22 Coachmen, 5) Debtor has a business or self-employed: 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, 6) Copy of check(s) and explanation/evidence of use #0830/2909 ALL OVER \$999.99 (SEVERAL), 7) Explanation of withdrawal/debit/transfer and evidence of use #0830/2909 10/15 \$2034.00,9) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/17/25, 12) Income understated per debtor's business bank statements deposits PER BUSINESS PROFIT AND LOSS: Business is paying debtor and Amalia \$62,000 plus paying for vehicles and cell phones, , 13) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (cannot be household member and limit contribution), 14) Provide Proof of lines: 4a, 4b, 6a, 6c, 7, 12, 15) Trustee objects to retaining luxury items and non-homestead to the detriment of unsecured creditors, 16) Provide evidence of deductions listed on corporate 2023 tax return, 17) 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 withdrawal in acct# 9480 of 11/5 \$9,872.17, 28) object/ conform to cl#7 #16

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

**RECOMMENDATION AMENDED**

24-21714-RAM

Henry Daniel Briceno

(JULIO A. DE ARMAS, ESQUIRE)

**Plan served 11/10**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Evidence of use #6657 7/10: \$3,500.00 8/19 \$1604.00, 2) Object or Conform to POC #2), 3) amend plan to pay Ch 7 of \$23,512.02, 4) Provide Proof of Sch J lines: 4c, 6a, 6b, 6c, 6d, 7, 8, 9, 11, 12, 15c, 21, 5) Amend petition to correct debtor's middle name (should be Dariel) pursuant to ID and SSC or provide updated ID and SS Card without middle name,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: ETrade (10/1/24-11/6/24), 2) Object or Conform to POC #7 and 26, 3) FMV Carmax (Not online offer) or J.D. Power and payoff of vehicles 2008 Ford & 1989 GMC Brigadier, 4) 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), 5) Copy of check(s) and explanation/evidence of use Acct #5004 9/6: \$3000, Acct#6994 Check#1008 \$3090, 11/29 #9590464 \$1400, 6) 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, 7) Income understated – unable to determine until calculation for Line 5 provided, 8) documentation/calculation: CMI Form B122C-1 line: 5 and CMI Form B122C-2 line: 11 & 13 (appear to be paid by business), 9) Provide evidence of all deductions taken in Debtor's corporate tax returns as well as all 1099s issued to independent contractors, 10) remove BLT and provide business valuation as debtor signed SBA loan as owner of business

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-21645-RAM

Yordis Castillo Noriega

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

*Objection to Exemption 522p*

(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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) From letter on use of debit #1220 11/4 \$2500.00 (undisclosed repayment to friend, need tolling waiver), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/15-2/5/2025, 3) 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, 4) Provide documentation/calculation of CMI Form B122C-2 lines: 16, and 25, 5) Provide explanation as to source and amount of down payment to purchase 14003 property in 2022, 6) Provide explanation, trace and accounting of use of funds borrowed from Oliphant USA/Finwise \$31K in February of 2024

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21640-RAM

Lenny Argenis Chavez Rojas

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

*Objection to Exemptions Valuation*

(YEVGENIY FELDMAN, ESQUIRE)

**1 A Plan served 12/31**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Copy of check(s) and explanation/evidence of use Acct#8650 10/2: \$4600, 10/15: \$1300, 2) Explanation of debit 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- 2/4/2025,

*Objection (1) World Omni Tills 10.5% equal monthly payments, \$6,557.35*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21593-RAM

Diego Rios De Paiva

**ALSO ON AM, SEE PAGE 36**

(CHAD T. VAN HORN, ESQUIRE) Atty precalled

**Plan served 11/7**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 3) Provide Lanning CMI Form as income appears understated and anticipated to be more per debtor's taxes \$95,277/yr. or \$6,831.75/m per stub ECF No. 4, 4) Proof of household size (valid government ID w/ address) and income of all adults disclosed on Sch J and CMI – No dependent nor Spouse declared in 2023 tax return and 341 Questionnaire does not reflect daughter),

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

**RECOMMENDATION AMENDED**

24-21538-RAM

Louis Escarment

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

*Objection to Exemptions: Valuations*

**ALSO ON AM, SEE PAGE 36**

(MATISYAHU ABARBANEL, ESQUIRE) Atty precalled

**Plan served 11/6**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: Acct#4194 (8/1/24-11/1/24), 2) Amend Plan to include Lawsuit Language (HOI Claim), 3) Object to POC #2 with evidence that 2018-2023 tax returns were served on IRS prior to meeting of creditors attached, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/10-1/31/2025, 5) Provide Proof of Sch J lines: 15c & 17a (no vehicle listed on Schedules A/B, D or G), 6) Obj/conf to POC #5 Deutsche Bank National Trust Company - Amend Section III.A.1 with account number, name, address etc per POC #5

*Objection to Confirmation (13) Deutsche Bank will file POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-21534-RAM

Bobby Holloway

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(GABRIEL GONZALEZ, ESQUIRE) Atty precalled

*Objection to Exemptions vague*

**3 A Plan served 2/4**

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

**Confirm 3 A Plan, (no material change)**

**RECOMMENDATION AMENDED**

24-21529-RAM

Daniel Humberto Linares

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(AIMEE MELICH, ESQUIRE)

*Objection to Exemptions: Homestead/522(p) issue  
ALSO ON AM, SEE PAGE 35*

**1 A Plan served 1/25**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Amend Plan to include the court claim # for creditor in Section III.A 1 (POC#2 for U.S. Bank), 2) 1AP does not fund month 1-7, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/9 – 1/30/2025, 4) Proof of household size (government ID w/ address) and proof of income of all household members (not contribution full income, Trustee objects to debtor paying expenses for non-dependents), 5) Provide Proof of Sch J line: 6c (per bill overstated by \$200/m), 6) documentation/calculation: CMI Form B122C-1 line: 5, 7) Provide trace and accounting of \$4,500.00 from sale of truck, 8) Plan does not pay disposable income per Schedule J of \$5,499.42 (Trustee believes expenses over stated) if amended provide evidence contemporaneously 9) Object or conform to POC #4 and #1

Objection (52) US Banl NA does not conform to POC #2

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21493-RAM

Shaneika Angelicia Iretes

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

(BRIAN J. COHEN, ESQ.)

*Objection to Exemptions 522o and p, valuation vague*

**2 A Plan served 1/31 (LATE)**

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

If debtor agrees to abate objection to exemptions, **Confirm 2 A Plan** (no material change)

**RECOMMENDATION AMENDED**

24-21489-RAM

Ingrid Lillian Laos

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty precalled

*Objection to Exemption Valuation  
ALSO ON AM, SEE PAGE 35*

**Plan served 11/3**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Explanation of withdrawal/debit/transfer and evidence of use Acct#2055 8/5: \$2329, 9/4: \$2445 11/4 \$2,386.58, 2) Object or Conform to POC #4 & #6, 3) Amend Plan to include and/or to correct the court claim # for creditor in Section III.A1 (POC#4 Capital One), 4) Amend Section for box selection, Section III.A1 to include interest rates for CR Capital One Auto Finance, 5) Provide Proof of Sch J lines: 4, 15c, 6) documentation/calculation: CMI Form B122C-1 line 5 (expenses), 7) Amend section III.A 1 to match POC CT CL#4 – interest rates underpaid

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

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-21447-RAM

Gloria Maribel Leal

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

*Objection to Exemptions: Homestead*

**Plan served 11/6** (PATRICK L. CORDERO, ESQUIRE)

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) 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, 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

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21430-RAM

Angelica M Hoyos

(HAVEN DEL PINO, ESQUIRE)

**1 A Plan served 1/14**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Corporate tax returns\*: 2023 (Coast 2 Coast – partnership) See Schedule E page 2 of 2023 tax returns, 2) Object or Conform to POC #6, 4) reduce CMI household to 1, 5) Provide evidence and calculation of CMI Form B122C-2 lines: 9b (bank statements do not reflect amount required to be paid), 16,18, 21, 25, 35, 41, 7) Provide value of INAHO Holdings, LLC & Siembra Fresh, LLC transferred to spouse in November of 2023 engaged in produce distribution: NEW ISSUE: explain \$244,352.00 expense for accounting and to whom it is paid

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

RECOMMENDATION AMENDED

24-21426-RAM

Anthony Timothy Bailey

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(MITCHELL J. NOWACK, ESQ.)

**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**

*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.*

24-21407-RAM

Jaime Adolfo Manjarres Lasprilla & Maria Domenica Parra Hernandez

**TRUSTEE'S OBJ TO EXEMPTIONS (20/21)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemptions: valuation and overused personal property*

**Plan served 11/3**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21: 1) Object or Conform to POC #1, 2) provide Balance Sheet & Inventory of business, 3) Explanation of debit and evidence of use Acct#7315 10/24: \$1000, 4) evidence and calculation: CMI Form B122C-2 lines: 16, 21, 25, 41, 5) Explain deposits from Fidelity in bank account #2640 account not listed on schedules

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-21378-RAM

Angel Duviel Alfonso Gutierrez

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

*Objection to Exemption valuation*

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 11/3**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 Amend plan to pay 100% of the allowed unsecured creditors (\$38,690.03)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

*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.*

24-21375-RAM

Fernando Alberto Acevedo

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

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

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/11**

**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.*

24-21298-RAM

Odraniel Gonzalez

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/29**

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 \ 1) Bank Account Statements: Robinhood #1782, #8662

(10/1/24-10/30/24), & #1960 (9/26/24-10/30/24), 2) Explanation of debit and evidence of use #1960 8/9: \$1000, 8/13: \$1000, 9/9: \$1000, 3) Object or Conform to POC #3, 4) 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, 4) 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, 5) Provide Proof of line: 6d, 15c and 17a-17b, 6) Provide trace and accounting of use of \$8000 from sale of 2006 Ford Pick-Up,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21297-RAM

Roberto Guas

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

*Objection to Exemptions: Valuation*

(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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 Amend plan to pay 100% of the allowed unsecured claims OR 1) Bank Account Statements: #7353 (10/23/24-10/30/24) & Account #0759 (10/19/24-10/30/24), 2) Explanation of debit and evidence of use Account #7353 8/15: \$1243.43, 9/16: \$1243.43, 10/15: \$1243.43, 3) Object or Conform to POC #2, 4) Amend section II.B so total monthly payment equals to balance due (Underpays), 5) Debtor has a business – GUAS TRUCKING CORP: Balance Sheet and Inventory, 6) 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, 7) Income understated s/b \$8,323.39/m per P&L, 8) 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, 9) Provide documentation/calculation of CMI Form B122C-2 line: 25 and 35, 10) Amend plan to pay CMI/DI of \$122,291.40/m per ECF No. 4, 11) 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

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*



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

February 11, 2025 1:35 pm

24-21281-RAM Nestor Llerena

(JOSE BLANCO, 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:**

**Confirm 1 A Plan**

24-21280-RAM Yosvel De La Paz

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

*Objection to Exemption Value*

(JOSE BLANCO, ESQUIRE) Atty precalled

**Plan served 11/1**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 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 debit 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,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

**RECOMMENDATION AMENDED**

24-21270-RAM Ribert Luis Naranjo Torres

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption valuation*

(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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: Acct#3271 (9/20/24-10/29/24) & Acct#7425 (7/29/24-10/29/24), 2) Explanation of debit and evidence of use Acct#3271 8/9: \$1000, 9/6: \$1518.96 & \$1000, 3) object/conform to cl#3, 4) documentation/calculation: CMI Form B122C-1 line 13 & CMI Form B122C-2 line 16, 5) Plan does not pay debtor's calculation of disposable income CMI/DI \$365.80 x 60 = \$21,948.00 6) what did debtor do with \$6,000 withdrawn July 2024 from 401K

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21246-RAM Francisco Machin & Dulce Machin

(MARY REYES, ESQ.)

**1 A Plan served 1/21**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21: 1) 2023 Corporate Tax Returns (Principal Motors per 2023 Schedule E page 2 filed taxes) and BDQ with all sections answered 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 2) Bank Account Statements: #2618 (10/1/24-10/29/24), 3) evidence of use of all withdrawal Acct #2618: Check #3983 10/17 \$1060 , Check #3987 10/28 \$1053 4) evidence of use of all withdrawal Acct #2618: Check #3983 10/17 \$1060 , Check #3987 10/28 \$1053, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/7/2025, 6) Provide Proof of Sch J line: 4d (proof of expense not proof of payment) & 6,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-21195-RAM Mercedes Santana

(MARY REYES, ESQ.)

**1 A Plan served 1/21**

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

**Confirm 1 A Plan**

*LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/6/25*

24-21194-RAM Mauricio Rodriguez

(MARY REYES, ESQ.)

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

*Objection to Exemption valuation*

**1 A Plan served 10/31**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21: 1) Corporate tax returns\* (Mauricio Rodriguez PA) 2) Plan pays less than \$10 per month to unsecured creditors, 3) deposits into personal bank account higher than income

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21178-RAM Ariel Quintero

(MANUEL A. PERAZA, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption 522p*

**1 A Plan served 1/27**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21: 1) File Lien Avoidance Motion, , 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/6/2025, 6) plan does not pay debtor's calculation of Chapter 7 liquidation \$9,356.00

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

**RECOMMENDATION AMENDED**

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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Plan does not pay 100% of the allowed unsecured creditors

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

*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**

February 11, 2025 1:35 pm

24-21155-RAM                      Dania Maria Castilla

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/28 (LATE)**

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

**Confirm 1 A Plan**, (no material change)

**RECOMMENDATION AMENDED**

24-21150-RAM                      Xavier Hernan Barreto & Lisandra Esther Santiesteban  
**5pm for \$743.00**

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption value*

**Plan served 10/30**

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 1) Bank Account Statements: Account #2025 (10/16/24-10/26/24) & Acct #5607 (10/26/24), 2) Amend Plan to include the court claim # for creditor in Section III.E1 (POC#9 Driveway Finance), 3) evidence and calculation: CMI Form B122C-2 line 16, 18, 25 & 41

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21097-RAM                      William Rivero

**ALSO ON AM, SEE PAGE 34**

(PATRICK L. CORDERO, ESQUIRE)

**3AP served 1/17**

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

*If fee application granted and attorney proffers on the record that he/she will personally be responsible to timely object or conform to Post-Petition to Notice of Fees, , **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.*

**RECOMMENDATION AMENDED**

24-21036-RAM                      Pedro David Delgado Mendoza

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(JORGE L. SUAREZ, ESQUIRE)

*Objection to Exemptions: Valuation*

**1AP served 10/27**

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

**Confirm 1 A Plan**

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

February 11, 2025 1:35 pm

24-21027-RAM

Wilmer Daniel Petit Leon & Verushka Marina Moratinos Moreno

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption: FL Eligibility/Homestead/522(p)*

**1 A Plan served 1/15**

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 1) Object or Conform to POC #1, 2) Provide evidence and calculation of CMI Form B122C-1 line: 5 and CMI Form B122C-2 line: 25 and 35, 3) Upon review of corporate returns, provide evidence of payments of rent, depreciation as well as \$38K in "other" expenses, 4) Evidence of value of business per Debtor's testimony \$40K

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-21025-RAM

Carlos Erwin De La Paz

**TRUSTEE'S OBJ TO EXEMPTIONS (31)**

**5pm for \$9,276.72**

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemptions: Valuations & FL Eligibility*

**ALSO ON AM, SEE PAGE 34**

**Plan served 10/27**

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 1) Object or Conform to POC #3, 2) File POC for RAMA Fund and Tamara Gardens (9749 property) (bar date was 1/2), 3) Attorney fee itemization or Fee Application needed (see court guideline 6), 4) Plan does not fund properly: Months 1-60, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/2/2025

*Objection to Confirmation (16) The Rama Fund will file POC, feasibility*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

*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.*

24-20953-RAM

Luis Antonio Pinero

(HAVEN DEL PINO, ESQUIRE) Atty precalled

**1 A Plan served 2/6**

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

**Continue to 3/11 to be heard with fee application**

**RECOMMENDATION AMENDED**

24-20926-RAM

Luis Oscar Palmero & Odalys Venero Perez

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemption valuation*

**Plan served 10/25**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 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: 12/31-1/21/2024, 4) Provide Proof of Sch J line 9, 5) 2016(b) remove monitoring fee unless approved by Judge

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-20873-RAM

Laritza Estevez

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

*Objection to Exemption: valuation*

(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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Amend Plan to correct inconsistent months/terms-Section II.A & V do not match, 2) 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,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21: evidence of household size and income of all adults (per 341 questionnaire all working) 2) Provide Proof of Sch J lines: 7, 12, 21 (bank statements are not evidence of expenses)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-20867-RAM

Damihan Mena

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption 522p*

**ALSO ON AM, SEE PAGE 34**

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/28 (LATE)**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 12) 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, 5) evidence and calculation: CMI Form B122C-2 line 16, 41, 6) Info on transfer SOFA, 7) provide Tolling Agreement(s) (\$20,000 to Mom) or provide evidence that \$20K was gift from mother and not to mother (not affidavit)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

**RECOMMENDATION AMENDED**

24-20832-RAM

Alex Alvarez & Aluzbert Araujo

**TRUSTEE'S OBJ TO EXEMPTIONS (23)**

*Objection to Exemptions: Vague/Overused/Valuation & 401K*

**ALSO ON AM, SEE PAGE 33**

(TERESA M. ALVAREZ, ESQUIRE)

**2 AP served 1/21**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: #5388 7/18-10/18/24 #1116 7/18-10/18/24 and Crypto transaction ledger 2) FMV Carmax (Not online offer) or J.D. Power, Reg and payoff of vehicles: 18 Kia, 3) 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), 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/27-1/17/24, 5) 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*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

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24-20803-RAM      Yasser Estevez Estrada & Yisel Borrero Sanchez      **TRUSTEE'S OBJ TO EXEMPTIONS (20)**  
(MANUEL A. PERAZA, ESQUIRE)      Atty precalled      *Objection to Exemptions: 522p*

**Plan served 10/23**

**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***

**RECOMMENDATION AMENDED**

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24-20800-RAM      Cherissa Nicole Kellam      **TRUSTEE'S OBJ TO EXEMPTIONS (26)**  
(ROBERT A. STIBERMAN, ESQUIRE)      *Objection to Exemptions: 401K*

**Plan served 10/23**

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 1) Debtor has not filed POC for Creditor paid through the Plan (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) LF 76 (Attorney Compliance with Claims Review) Bar Date: 12/27-1/17/2024, 6) Income understated per debtor's deposits in #6530, which average \$5,521.62/m,

*Objection to Confirmation (24) Nationstar will file POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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24-20733-RAM      Martha Rodriguez      **ALSO ON AM, SEE PAGE 33**  
(MARY REYES, ESQ.)

**2 A Plan served 1/23 (LATE)**

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

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

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

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24-20730-RAM      Alexander Trejo-Gutierrez      **TRUSTEE'S OBJ TO EXEMPTIONS (18)**  
(PATRICK L. CORDERO, ESQUIRE)      *Objection to Exemptions: Life Ins./FL eligibility*

**Plan served 10/20**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Spouse's pay advices or evidence of business income - inconsistent in Sch I and CMI, 2) evidence and 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, 3) Source of \$5,000 deposit in #7273 on 9/3, 4) Provide Lanning CMI, as Debtor has indicated reduction in income will continue

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-20675-RAM

Jose Conde Martinez

**TRUSTEE'S OBJ TO EXEMPTIONS (27)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption 522p, value*

**Plan served 10/18**

**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*

24-20604-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 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: Citibank 9/1-10/14/24, 2) Object or Conform to POC #1 and Evidence that IRS was served with 2021 tax returns prior to 341 meeting, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/23/24, 4) Proof of household size and income, tax return for all adults

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-20568-RAM

Alain Suarez Ramirez

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemptions Valuation*

**2AP NOT served (LATE)**

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

*If plan served, Confirm 2 A Plan*

*LF 76, Notice of Claim Review (PDF uploaded has wrong image)*

*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.*

24-20559-RAM

Dagoberto Vidal

**ALSO ON AM, SEE PAGE 32**

(CHRISTIAN SOMODEVILLA, ESQUIRE) Atty precalled

**1A Plan served 1/21 (LATE)**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: Evidence of use Acct#1495/0000/0001/0030 8/15: \$2900, 8/15: \$1538.11, Acct#5337 0030 7/16: \$1000, 7/31: \$1000, 8/16: \$1505.92, 8/20: \$1600, 9/18: \$1196.26, 9/30: \$1500, 10/9: \$2000, 2) 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, 3) Trace funds from sale of vehicle on 8/10/24 \$10,000.00, 4) Provide proof of expenses listed on profit and loss "owners personal expenses" of \$27,824,

*All uploads on 1/21 are bank statements and do not respond to document request*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:35 pm

24-20536-RAM

Ilham Lakehal  
(CHAD VAN HORN)

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

*Objection to Exemptions: Valuation*

Plan served 10/18

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

**Continue to 3/11**

*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.*

**RECOMMENDATION AMENDED**

24-20510-RAM

William Ugalde

(JORDAN E BUBLICK, ESQUIRE)

**1AP served 12/25**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: Acct#6913/2595 (9/17/24-10/10/24), 3) File Fee Application, 4) Object or Conform to POC #6 (UNSECURED PORTION ON CLAIM, CLAIM SHOULD BE PAID IN PLAN), 5) amend plan to pay Ch 7 is \$9012, 6) FMV Carmax (Not online offer) or J.D. Power 10 Rinker Trailer, 8) Evidence that IRS was served with copy of 2019 tax returns prior to 341 meeting and object to claim if served

*Objection (39) Caterpillar Financial missing part of collateral*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

**RECOMMENDATION AMENDED**

24-20451-RAM

Oliverio Mayoral

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

*Objection to Exemption 522p*

(MARY REYES, ESQ.)

**1 A Plan served 1/21**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: #6531 10/1-10/8/24 2) Object or Conform to POC #1, 3) amend plan to pay Ch 7 is \$8704.59 4) 6) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/17- 1/4/24, 5) Income understated per debtor's taxes \$101,074.00 and debtor would be above-median, 6) 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), 7) provide Tolling Agreement(s): 401k withdrawal used to pay daughter's wedding, 8) Provide explanation of deposit in acct# 0873 on 9/10 of \$5,000.00, 9) plan over pays secured portion of IRS and over lapping month 5 and 6

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-20450-RAM

Julia Rodriguez

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

*Objection to Exemption valuation*

(MARY REYES, ESQ.)

**1 A Plan served 1/21**

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

**Confirm 1 A Plan**



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

February 11, 2025 1:35 pm

24-20418-RAM Godofredo Perez

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

*Objection to Exemption valuation  
ALSO ON AM, SEE PAGE 32*

**6AP served 2/3 (LATE)**

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

*If objections sustained and fee app granted, **Confirm 6A Plan** (no material change)*

*Objection to Confirmation (16) JPMorgan 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.*

**RECOMMENDATION AMENDED**

24-20417-RAM Ramon Sanchez

(AUBREY G. RUDD, ESQUIRE) Atty precalled

**Plan served 10/10**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Object or Conform to POC#4 & #5, 2) 100% plan issue, amend plan to pay(\$5,472.15), 3) Plan pays unsecured 36 months, but debtor pays 10 months, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 11/16-12/7/2024

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

*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.*

24-20364-RAM Otto Luis Martinez

(PATRICK L. CORDERO, ESQUIRE)

**Plan served 10/9**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 1/21 1) Bank Account Statements: #2382 10/1-10/4/24 #9079 9/6-10/4/24 Computershare Trust Company & RobinHood, 2) Evidence IRS served with 2018-2024 tax returns prior to 341 meeting and Object or Conform to POC #3, 3) amend plan to pay Ch 7 is \$22,773.00, 4) Provide proof of separation or amend CMI an Schedule I with Spouse's pay advices & Spouse's income (provide tax returns), 5) Provide Proof of Sch J lines: 6c, 7, 12,

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

24-20352-RAM Blanca Hernandez

**TRUSTEE'S OBJ TO EXEMPTIONS (30)**

(HAVEN DEL PINO, ESQUIRE)

*Objection to Exemption valuation*

**Plan served 10/18**

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

**Continue to 3/11:**

**Due on before 2/14** Remains unresolved from 1/21 1) amend plan to pay Ch 7 is \$18,950.23 , 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:12/13- 1/3/24, 3) Provide Proof of Sch J lines: 4c, 6b, 6d, 9, 4) Explanation of deposits from Charles Schwab on 6/24, 4) File Notice of correction of address

*Objection to Confirmation (25) NewRez will file POC*

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-20303-RAM

Yadneris D Romero

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(DIEGO GERMAN MENDEZ, ESQUIRE) Atty precalled

*Objection to Exemption valuation*

**1 A Plan served 1/10**

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

**Continue to 3/11**

**RECOMMENDATION AMENDED**

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:**

**Confirm 3 A Plan**

*(need to object to POC #2 estimated IRS – or Trustee to file motion to dismiss)*

*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

(PETER SPINDEL, ESQUIRE)

**1 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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:~~ 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.*

24-20259-RAM

David Rafael Casado Mesa

(BROOKS RICHARD SIEGEL, ESQUIRE)

**2 A Plan served 1/5**

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

**Confirm 2 A Plan**

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

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

February 11, 2025 1:35 pm

24-20248-RAM Mauricio Zeilic

(EMMANUEL PEREZ, ESQ.)

**2 A Plan served 12/20**

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves: 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) 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))

24-20201-RAM Jesus Diaz

**1 A Plan served 2/3 (LATE)** (JOSE BLANCO, ESQUIRE)

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

**Confirm 1 A Plan**

**RECOMMENDATION AMENDED**

24-20188-RAM Angelica Valdes

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

*Objection to Exemption 522p, residency*

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

**5 A Plan served 2/7 (LATE)**

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

*If debtor agrees to abate objection to exemptions, **Confirm 5 A Plan***

*Objection (14) Rocket mortgage will file POC*

**RECOMMENDATION AMENDED**

24-20185-RAM Aloina Abraham Diaz

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

*Objection to Exemption 522p*

(MANUEL A. PERAZA, ESQUIRE) Atty precalled

**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 2/13~~ Provide evidence of 122C-1 lines 5 (Per P&L for Parts 4 Sales debtor and Jazmin Galban (spouse) paid an average of \$7,753 per month over last 6 months prepetition),

*Objection (21) NewRez will file POC*

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:35 pm

24-20165-RAM

Alexander Edward Marti

**TRUSTEE'S OBJ TO EXEMPTIONS (15)**

*Objection to Exemption personal property*

**ALSO ON AM, SEE PAGE 32**

(AUBREY G. RUDD, ESQUIRE) Atty precalled

**5 A Plan served 2/6**

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

*If objection sustained, **Confirm 5 A Plan** (no material change)*

**RECOMMENDATION AMENDED**

24-20149-RAM

Vanessa De La Caridad Guerra

**5pm for \$311.12**

(ROBERT A. STIBERMAN, ESQUIRE) Atty precalled

**Plan served 10/3**

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves: (reinstated without documents)~~ 1) Spouse's income not included on Schedule I or CMI per tax returns debtor is married with one child, Amend Sch I to disclose non-filing spouse employment status, employer & income if applicable or evidence of separation, 2) Income understated per debtor's taxes \$ 84,171.00,

Child support not on CMI, old DL for proof of separation dated prior to tax returns stating living together

24-20074-RAM

Gustavo Galue

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemption 522p*

**5pm for \$719.00**

(LAILA GONZALEZ, ESQ.)

**2 A Plan served 1/16**

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

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

24-20062-RAM

Yuneisy Gonzalez

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

**3 A Plan served 2/7 (LATE)**

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

**Confirm 3 A Plan** (no material change)

**RECOMMENDATION AMENDED**

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

February 11, 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:**

~~DISMISS UNLESS documents/amendments received by end of business 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:~~ 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*

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:**

~~DISMISS UNLESS documents/amendments received by end of business 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:~~ Remains unresolved from 12/10: 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

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

(HAVEN DEL PINO, ESQUIRE) Atty precalled

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

*Objection to Exemptions: valuation  
ALSO ON AM, SEE PAGE 31*

**1 A Plan served 1/27 (LATE)**

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

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

**RECOMMENDATION AMENDED**

24-20002-RAM Benjamin De Jesus Flores

(HAVEN DEL PINO, ESQUIRE) Atty precalled

**2 A Plan served 1/24**

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

**Continue to 3/11:**

**Due on before 2/14:** Remains unresolved from 12/10: No evidence of Child Support (court order or Florida calculation) documentation/ calculation: CMI Form B122C-2 line: 43

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-19983-RAM

Yanet Martinez Mendez

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

*Objection to Exemption 522(p), TBE*

**ALSO ON AM, SEE PAGE 31**

(MARY REYES, ESQ.) Atty precalled

**2 A Plan served 2/6**

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

*If debtor agrees to abate objection to exemption and motion resolved, **Confirm 2 A Plan** (no material change)*

**RECOMMENDATION AMENDED**

24-19939-RAM

Jorge Luis Prieto

(ROBERT A. STIBERMAN, ESQUIRE) Atty precalled

**Plan served 9/29**

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:** 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 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 13 and 33 (PAYMENTS ENDED 2/2025), 16 (NOT REDUCED BY REFUND), 41 (LOAN IS NOT CALCULATED AS AMOUNT DUE OVER NEXT 60 MONTHS DIVIDED BY 60) PER ATTORNEY LETTER 2/3: DEBTOR DID NOT DISCLOSE REPAYMENT OF LOAN TO GIRLFRIEND AT 341 \$3,000, UNDISCLOSED BANK ACCOUNT ON SCHEDULES,

**RECOMMENDATION AMENDED**

24-19922-RAM

Reinaldo Jesus Araque & Laura Ruiz

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

*Objection to Exemption 522(p)*

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

**4AP served 2/6 (LATE)**

**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 4 A Plan** (no material change)*

**RECOMMENDATION AMENDED**

24-19895-RAM

Rosa Maria Martin

**ALSO ON AM, SEE PAGE 31**

(HAVEN DEL PINO, ESQUIRE) Atty precalled

**2 A Plan served 1/21 (**

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

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

*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.*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
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February 11, 2025 1:35 pm

24-19782-RAM Jose Ignacio Puppolo

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

**3AP served 2/7**

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

**Confirm 3 A Plan** (no material change)

**RECOMMENDATION AMENDED**

24-19682-RAM Thelma Alvarado

(MARY REYES, ESQ.) Atty precalled

**2 A Plan served 2/6**

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

**Confirm 2 A Plan** (no material change)

**RECOMMENDATION AMENDED**

24-19679-RAM Luz Elena Guzman

(JAMES ALAN POE, ESQ.)

**ALSO ON AM, SEE PAGE 30**

**1 A Plan served 1/22 (LATE)**

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

**Continue to 3/11:**

**Due on before 2/14:** POC #3 attachment states lease end deficiency plan states ongoing lease, need to object

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

**5pm for \$1,747.68**

(PATRICK L. CORDERO, ESQUIRE) Atty precalled

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

**Plan served 9/19**

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6**~~

~~**and resolves:** 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) 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**

February 11, 2025 1:35 pm

24-19441-RAM

Carlos Rafael Vasquez

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption (22) Valuation*  
**ALSO ON AM, SEE PAGE 29**

**4 A Plan served 1/21**

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

*If fee app granted, **Confirm 4 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.*

24-19428-RAM

Melissa Nunez

**TRUSTEE'S OBJ TO EXEMPTIONS (25)**

(AIMEE MELICH, ESQUIRE)

*Objection to Exemption (25) valuation*

**4 A Plan served 1/17**

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

**Confirm 4 A Plan**

*Objection (18) JPMorgan Chase plan fails to 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.*

24-19367-RAM

Danni Gonzalez & Acacia Lisbet Regalado

**ALSO ON AM, SEE PAGE 29**

(JOSE P. FUNCIA, ESQUIRE)

**1 A Plan served 1/15**

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

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

24-19347-RAM

Lilianne Landave

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/24 (LATE)**

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

**Continue to 3/11:**

**Due on or before 2/14:** Remains unresolved from 12/10 1) still not received AB Auto Sales, bank account (per BDQ), 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) documentation/calculation: CMI Form B122C-2 lines: 12 (not covered by partner's income), 16 (overstated by \$30), 21 (no evidence provided), 4) plan does not pay Chapter 7 of \$67,814.00 6) **NEW ISSUE** business assets do not include tools, tires, etc in pictures of business

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*



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

February 11, 2025 1:35 pm

24-19297-RAM

Guillermo Alberto Martinez

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty precalled

*Objection to Exemption TBE*

**Plan served 9/14**

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:~~ Remains unresolved from 12/10: 1) 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, 3) documentation/calculation: CMI Form B122C-2 lines: 10 (objectionable - LUXURY HIGH RISE APPARTMENT) 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,

**DOCUMENTS UPLOADED ON 2/3 DO NOT ADDRESS DEFICIENCY**

**RECOMMENDATION AMENDED**

24-19271-RAM

Yaneth Amador

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(MARY REYES, ESQ.) Atty precalled

*Objection to Exemption 401k*

**1 A Plan served 12/13**

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

**Confirm 1 A Plan**

**RECOMMENDATION AMENDED**

24-19262-RAM

Enrique Lohuiz, Jr. & Naomi Mitjans

**TRUSTEE'S OBJ TO EXEMPTIONS (26)**

**1 A Plan served 2/5**

(ROBERT A. STIBERMAN, ESQUIRE)

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:~~ 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 (*previous balance not opened on 8/5*), 3) Copy of check(s) and evidence of use #0197 8/21 7000199 \$1140.00, 8/20 10325422 \$4312.50 (*checks not provided statement of withdrawal does not reflect to whom checks are payable*), 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 (*not reduced by refund*), 21, 25, 41, 43 (*41 and 43 are the same expenses per attorney letter*),~~

RECOMMENDATION AMENDED

~~n (21) Freedom M~~  
24-19249-RAM

~~ll file POC plan~~  
Juan Hidalgo

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

(MARY REYES, ESQ.) Atty precalled

*Objection to Exemption 522(p)*

**1 A Plan served 12/13**

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:~~ Remains unresolved from 12/10: 1) Hidalgo Travels, Inc Corporate tax returns\*: 2022-2023 (per personal return, corp filed with IRS and reference to K1), 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)

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:35 pm

24-19234-RAM Rey Santos

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(CHRISTINA VILABOA-ABEL, ESQUIRE) Atty precalled

*Objection to Exemption Wages*

**Plan served 9/13**

**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 2/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 2/5 or 2/6 and resolves:~~ Remains unresolved from 12/10 Amend plan to pay \$60,000 to plan base as not provided 1) Proof of household size (government ID w/ address --address reflects different address and not part of household) and income of all adults disclosed on Sch J and CMI (\$644.00 increase in expenses), 2) evidence and calculation: CMI Form B122C-2 line 13 (no lien listed- evidence not provided per letter lien is parents lien not debtors), 16, 17, 25, 30, 43 (adding baby to household increased food by \$266.00 provide evidence of \$416 of additional baby expenses – bills not transfers to someone claimed as household member), 3) Plan does not pay debtor's calculation of disposable income CMI/DI \$482.41 x 60 = \$28,944.60, 4) Evidence of use and explanation Acct #5564 6/3 \$1,000, 6/10 \$1,000, 6/24 \$1183.46,

24-19231-RAM Alicia Figueredo

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(MARY REYES, ESQ.) Atty precalled

*Objection to Exemption TBE*

**ALSO ON AM, SEE PAGE 28**

**2 A Plan served 2/6**

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

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

**RECOMMENDATION AMENDED**

24-19192-RAM Yandir Quintana

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption auto,  
ALSO ON AM, SEE PAGE 28*

**1 A Plan served 1/8**

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

*If objection sustained Confirm 1 A Plan*

*Objection (17) Lakeview Loan Servicing Will file POC*

**RECOMMENDATION AMENDED**

24-19153-RAM Estela Almanzar Ortiz

**TRUSTEE'S OBJ TO EXEMPTIONS (22)**

(MICHAEL A. FRANK, ESQUIRE) Atty precalled

*Objection to Exemption TBE, BLT*

**1 A Plan served 1/23 (LATE)**

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

**Continue to 3/11:**

**Due on before 2/14:** *Remains unresolved from 12/10:* 1) Bank Account Statements: Bare legal from opening to 6/6-9/6/2024, 2) 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), 3) Income understated need husband's tax return and business taxes and per bank deposits (statement dated) 9/26 \$15,248.64, 8/29 \$21,720, 7/30 \$18,967, 6.27 \$18,661, 4) 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 documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-19127-RAM

Nelson Perez

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

*Objection to Exemption 552p*

(PATRICK L. CORDERO, ESQUIRE)

**3AP served 1/21**

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

**Confirm 3 A Plan**

24-19051-RAM

Jovan Michael Roche

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

*Objection to Exemption value*

**ALSO ON AM, SEE PAGE 27**

(AIMEE MELICH, ESQUIRE)

**2 A Plan served 1/28 (LATE)**

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

**Continue to 3/11:**

**Due on before 2/14 NO FURTHER CONTINUANCES:** Plan does not fund month 12

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

*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)

**3 A Plan served 1/21**

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

**Continue to 3/11:**

**Due on before 2/14 NO FURTHER CONTINUANCES:** Plan does not fund month 1 -10

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

*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.*

24-18898-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 3/11:**

**Due on or before 2/14 NEW ISSUE:** Copy of Check #4846 in the amount of \$23,680.00 (is not depreciation per counsel letter)

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

24-18897-RAM

Alexander Crespo Fernandez & Yenifert Perez Ruiz

**ALSO ON AM, SEE PAGE 26**

(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:**

*If fee application granted, **Confirm 1 A Plan***

24-18893-RAM

Omara Menendez

**TRUSTEE'S OBJ TO EXEMPTIONS (18)**

(MARY REYES, ESQ.)

*Objection to Exemption (18) 522p*  
**ALSO ON AM, SEE PAGE 26**

**1 A Plan served 12/13**

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

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

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

24-18887-RAM

Damaris Fernandez

(PATRICK L. CORDERO, ESQUIRE)

**1 A Plan served 1/28 (LATE)**

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

**Confirm 1 A Plan** (no material change\_

*Objection (14) Wells Fargo will file POC Objection (52) US Bank, NA plan does not disclosed treatment of creditor*

**RECOMMENDATION AMENDED**

24-18870-RAM

Juliana Ortiz Gomez

**TRUSTEE'S OBJ TO EXEMPTIONS (17)**

(HAVEN DEL PINO, ESQUIRE) Atty precalled

*Objection to Exemption value*  
**ALSO ON AM, SEE PAGE 26**

**3AP served 1/27 (LATE)**

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

**Continue to 3/11** objection pending NO FURTHER CONTINUANCE

*Objection (39) USA HUD claim #5 not treated in 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.*

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:35 pm

24-18841-RAM

Manuel Jose Sulbaran Quintero & Albery C Diaz

**TRUSTEE'S OBJ TO EXEMPTIONS (25)**

*Objection to Exemption: insurance/value*

**ALSO ON AM, SEE PAGE 25**

(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:**

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

24-18787-RAM

Jorge Angel Respeto & Flor Maria Respeto

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

*Objection to Exemption value & annuity*

(HAVEN DEL PINO, ESQUIRE)

**1 A Plan served 1/15**

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

**Confirm 1 A Plan**

24-18587-RAM

Nelson Ortiz

**TRUSTEE'S OBJ TO EXEMPTIONS (25)**

*Objection to Exemptions TBE*

(MICHAEL A. FRANK, ESQUIRE) Atty precalled

**Plan served 8/28**

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

**Continue to 3/11** to be heard with application for compensation

RECOMMENDATION AMENDED

24-18366-RAM

Oswaldo Darias

(PATRICK L. CORDERO, ESQUIRE)

**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**

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

February 11, 2025 1:35 pm

24-18170-RAM

Mariana Isabel Cabrera

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

(DIEGO GERMAN MENDEZ, ESQUIRE) Atty precalled

*Objection to Exemptions: Split Auto*  
**ALSO ON AM, SEE PAGE 24**

**4 A Plan served 2/7**

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

**DISMISS** Plan does not pay 100% of the allowed unsecured claims (\$ 115,802.19)  
hearing

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

RECOMMENDATION AMENDED

24-17989-RAM

Amelia De La Caridad Valderrama

(DIEGO GERMAN MENDEZ, ESQUIRE)

**PENDING OVER 6 MONTHS**

**3AP served 1/16**

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

**Confirm 3 A Plan** if IRS agrees to an ex parte order redirecting funds in excess of their claim (100% plan no harm to any party)

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

24-17948-RAM

Angel Jose Ferrer

**TRUSTEE'S OBJ TO EXEMPTIONS (27)**

(PETER SPINDEL, ESQUIRE)

*Objection to Exemption valuation*  
**ALSO ON AM, SEE PAGE 24**

**PENDING OVER 6 MONTHS**

**4 A Plan served 1/21**

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

**JUDGE:** Unable to confirm until Claim #9 resolved,

*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.)

*Objection to Exemption Auto*

**PENDING OVER 6 MONTHS**

**1 A Plan served 8/16**

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

**Confirm 1 A Plan**

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

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

February 11, 2025 1:35 pm

24-17895-RAM

Enrique Ferrer

**ALSO ON AM, SEE PAGE 24**

(ALBERTO H. HERNANDEZ, ESQUIRE)

**PENDING OVER 6 MONTHS**

**2AP served 12/9**

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

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

*(issue with IRS need to file objection prior to Trustee disbursing funds)*

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

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24-17698-RAM

Robert Daniel Romero

(JOSE P. FUNCIA, ESQUIRE) Atty precalled

**PENDING OVER 6 MONTHS**

**2 A Plan served 1/15**

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

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

*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.*

**RECOMMENDATION AMENDED**

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24-17435-RAM

Barbara Cabrera

**TRUSTEE'S OBJ TO EXEMPTIONS (20)**

*Objection to Exemptions: BLT/Valuation*

(ANTHONY ROCA, ESQUIRE)

**PENDING OVER 6 MONTHS**

**3 A Plan served 1/22 (LATE)**

**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*

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24-16993-RAM

Ashley A Viso

(JOSE P. FUNCIA, ESQUIRE) Atty precalled

**PENDING OVER 6 MONTHS**

**4 A Plan served 1/29 (LATE)**

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

**Confirm 4 A Plan** if no objection from IRS

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RECOMMENDATION AMENDED

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

February 11, 2025 1:35 pm

24-16893-RAM Delia V Castellanos

(JAMES ALAN POE, ESQ.)

**PENDING OVER 7 MONTHS**

**3 A Plan served 1/4**

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

**DISMISS:** Remains unresolved from 10/22: 1) 2AP MMM payments stop at month 36 with no relief granted at month 37; 2) Plan does not fund month 37-60 *FINAL REPORT OF MEDIATION 1/29 not agreed (Continued from December 2024 hearing due to plan filed 3 business days prior to hearing and continued from January 2025 due to plan filed 4 business days prior to hearing. DISMISS as Debtor fails to timely file plans)*

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

*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*

**RECOMMENDATION AMENDED**

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

**ALSO ON AM, SEE PAGE 23**

(PATRICK L. CORDERO, ESQUIRE)

**PENDING OVER 7 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: IRA & Value*

(LOUIS A. HERNANDEZ, ESQUIRE)

**PENDING OVER 8 MONTHS**

**3 A Plan served 1/15**

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

**Confirm 3 A Plan**

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

24-16564-RAM Eduardo Perez

**TRUSTEE'S OBJ TO EXEMPTIONS (19)**

**5pm for \$492.64**

(PATRICK L. CORDERO, ESQUIRE)

*Objection to Exemption BLT*  
**ALSO ON AM, SEE PAGE 22**

**PENDING OVER 8 MONTHS**

**1A Plan served 1/13**

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

*If objection sustained, Confirm 1 A Plan*



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

February 11, 2025 1:35 pm

24-16069-RAM

Roberto Alexander Contreras Ruiz

**TRUSTEE'S OBJ TO EXEMPTIONS (16)**

*Objection to Exemptions: Valuations*

(HAVEN DEL PINO, ESQUIRE)

**PENDING OVER 8 MONTHS**

**2 A Plan served 12/11**

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

**Confirm 2 A Plan**

24-15474-RAM

Kelly Moore Wright

**ALSO ON AM, SEE PAGE 21**

(JOSE P. FUNCIA, ESQUIRE) Atty precalled

**PENDING OVER 9 MONTHS**

**5 A Plan served 1/29 (LATE - no extended review)**

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

**DISMISS** documents not timely provided ECF #75 not set for hearing

*Objection (24) US Bank will file POC*

24-14686-RAM

Roberto Lazaro Azua & Gladys Del Carmen Nardon Azua

**TRUSTEE'S OBJ TO EXEMPTIONS (32/52)**

*Objection to Exemption: Homestead*

**ALSO ON AM, SEE PAGE 20**

(JAMES W. SCHWITALLA, ESQUIRE)

**PENDING OVER 9 MONTHS**

**9AP served 1/28 (LATE)**

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

**Confirm 9 A Plan (no material change)**

*Objection to Confirmation (26) (27) NewRez will file POC (34)(39) (71) (90) (122) Alisha Graham bad faith, not adequate protection (87) (117) All In Credit Union does not conform to POC*

24-12108-RAM

Paola Angulo

**TRUSTEE'S OBJ TO EXEMPTIONS (33)**

*Objection to Exemption: Homestead/Personal*

(JOSE BLANCO, ESQUIRE) Atty precalled

**PENDING OVER 11 MONTHS**

**4AP served 9/20**

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

**Continue to 3/11:**

**Due on before 2/14:** COPY OF CLOSING STATEMENT AND LIST OF PAYMENTS TO CREDITORS Remains unresolved from 5/14/23 (issues expanded by late documents not timely provided): After sale of business property to pay off sub chapter 5 need valuation of remaining property and objection to reduce claims paid in the sub chapter 5, 2) provide closing statement for sale of property (Case #21-20444-LMI)

**RECOMMENDATION AMENDED**

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

February 11, 2025 1:35 pm

24-12026-RAM

Clyde Mirambeau

**ALSO ON AM, SEE PAGE 42**

(JOSE P. FUNCIA, ESQUIRE) Atty precalled

**PENDING OVER 11 MONTHS**

**5 A Plan served 1/23**

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

*If objection sustained and fee application granted, **Confirm 5 A Plan***

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

**RECOMMENDATION AMENDED**

24-11595-RAM

Jessica M Paulo

(JOHN A. MOFFA, ESQUIRE)

**4 A Plan served 2/7**

**PENDING OVER 12 MONTHS**

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

**JUDGE:** Memorandum of Law (99) and Response (102)

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) 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

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

24-11254-RAM

Maria E Ydrovo

(BROOKS RICHARD SIEGEL, ESQUIRE)

**PENDING OVER 12 MONTHS**

**6 A Plan served 1/20**

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

**DISMISS NO FURTHER CONTINUANCE** 1) PLAN DOES NOT FUND MONTH 1-60, 2) Plan can not include payments to HOA Creditor NOT include regular monthly payment HOA Creditor direct (stay relief provided and Trustee will not receive disburse)

*Objection (30) Bank of NY Mellon will file POC*

24-11071-RAM

Sebastian E. Saravi

**TRUSTEE'S OBJ TO EXEMPTIONS (21)**

(AIMEE MELICH, ESQUIRE)

**PENDING OVER 12 MONTHS**

**13 A Plan served 1/14**

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

**Continue to 3/11:**

**Due on before 2/14 NO FURTHER CONTINUANCES:** Plan does not conform to POC #21

*Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 2/14*

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

February 11, 2025 1:35 pm

15-28640-RAM

Sara I Garcia

(PRO SE)

**CASE PENDING OVER 111 MONTHS**

**5AP served 6/15**

**Continue to 3/11:** PENDING STATUS CONFERENCE 2/27, Adversary 17-1122; no action since 6/23/2024