

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

March 11, 2025 1:30 pm

24-23569-RAM

Cesar M Roman & Martha C Roman

(RODOLFO DE LA GUARDIA, ESQUIRE) **ATTY PRECALLED**

Plan served 1/13

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #7092(11/23-12/30/24), #8856 (09/30-10/25 & 12/27-12/30/24), 2) File Fee Application, 3) Object or Conform to POC #10, 4) Amend Plan to include the court claim # for creditor in Section III.A1 (POC #10), 5) FMV Carmax (Not online offer) or J.D. Power of vehicles: 1983 300 SD 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: 3 months pre-petition (ending on the date of the petition)-listed on SOFA #27, 7) Affidavit of support, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 03/10/2025, 9) Provide list of household goods, 10) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 11) If not paying arrears, file motion for MMM or motion for adequate protection (with case law) Objection to Confirmation (28) First Citizens does not conform to POC

VESTED

LATE DOCUMENTS REVIEWED

24-23546-RAM

Yoixy Gonzalez Victores

(PATRICK L. CORDERO, ESQUIRE) **ATTY PRECALLED**

Plan served 1/2

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

Confirm Plan,

****LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/10/25****

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

VESTED

LATE DOCUMENTS REVIEWED

24-23542-RAM

Jorge Darien Sosa Muro

(PATRICK L. CORDERO, ESQUIRE)

Plan served 1/2

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #8208 (10/30 – 12/28/24), #9482-00 (11/1 – 12/28/24), Venmo (12/1 – 12/28/24), 2) Domestic Support Obligation form (complete with name, address, and phone number) or remove from expense from Sch J line #18, 3) FMV of Jewelry, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date 3/10/25, 5) Amend Schedule B for 3 Tennis Racquets at least \$100.00 each

VESTED

24-23537-RAM

Enrique Garcia Artilles Portilla

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Plan served 1/2 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #9835 (9/28 – 11/13/24) & #1535 (9/28 – 11/13/24), 2) Explanation of withdrawal/debit/transfer and evidence of use Account #9835 11/22: \$1077.81, 3) amend plan to pay Ch 7 of \$9903 may increase until all documents received and reviewed, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date 3/10/2025, 5) amend petition, plan & Sch's to correct debtors address, 6) Amend Schedule I with new income and employment

VESTED

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

March 11, 2025 1:30 pm

24-23534-RAM Yankiel Benitez

(PATRICK L. CORDERO, ESQUIRE)

Plan served 1/1

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: Cashapp (12/ 1 – 12/28/24) & #1474/3439 (11/19 – 12/28/24), 2) provide 401 K/Retirement/Pension, 3) amend plan to pay disposable income, 4) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, 5) Affidavit of support, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 03/10/2025, 7) Amend schedule A/B #3 to correct selection, 8) Amend schedule A/B #6 to correct selection, 9) Info on transfer SOFA 18 Car to friend and provide Tolling Agreement, 10) amend Sch J to correct amount listed on DSO

VESTED

24-23528-RAM Vicki Lee Rodriguez

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

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #4670-01/75 (10/1 – 10/31/24) – COMPLETE & (12/1 – 12/28/24), #0726 (9/28 – 12/28/24) – COMPLETE, 2) Explanation of withdrawal/debit/transfer and evidence of use #0726: all over \$999.99, 3) Object or Conform to POC #2, 4) Amend Plan to include the court claim # for creditor in Section III.A (POC#2), 5) WDO or Motion to waive, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/10/2025, 7) Amend Schedule I to disclose tax refund, should be \$406.92, 8) Income understated per debtor's bank account deposits, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) documentation/calculation: CMI Form B122C-2 line 9 (HOA deducted on line 8), 16, 18 (term life only), 25, 34 (\$20,00 higher than plan), 35(\$30,000 higher than plan), 41

Creditor paid through the Plan has not filed a POC: IRS (gov bar date 6.26)

Objection (15) Rocket Mortgage will file POC

VESTED

24-23502-RAM Luis Taveras

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Plan served 1/2 (PATRICK L. CORDERO, ESQUIRE)

Objection to exemptions (20) value

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

Continue to 4/15:

Due on before 3/14 1) Bank Account Statements: #0987 (12/19 – 12/27/24), #4924 (12/27 – 12/27/24), #1435 (9/27 – 12/27/24), 2) From Bank Statements: Explanation of withdrawal/debit/transfer and evidence of use over \$999.99: #0987 9/30 \$3400, 11/15 \$1600, 11/26 \$1800, 12/5 \$2000, 12/ 5 \$1000 3) Amend Plan to include and/or to correct the court claim # for creditor in Section(s): Lakeview #3, 4) Ch 7 is \$183217. may increase until all documents received and reviewed 5) FMV and payoff of Real Estate: Santo Domingo Calle N #2 , 6) Non-Homestead Info Sheet with all questions answered: Santo Domingo Calle N #2, 7) SOFA #27 details: When did business close? What happened to business assets?, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/7/25 9) address issues raised at 341

Objection (23) Pacheo will file POC, interest

VESTED

24-23495-RAM Liliana Hernandez

(HAVEN DEL PINO, ESQUIRE)

Plan served 1/1

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

Continue to 4/15:

Due on or before 3/14: 2) Amend Plan to include IVL, 3) BDQ- Incomplete 9 & 10, Profit/Loss & Balance Sheet, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:03/07/2025, 5) Amend SOFA #4 to disclose 2024 YTD Income

VESTED

Late documents reviewed

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

March 11, 2025 1:30 pm

24-23460-RAM

Juan J Lopez Perez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/29

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

Continue to 4/15:

Due on or before 3/14: 1) Object or Conform to POC #3 (claim based on Estimated amount)

****LF 76 (Attorney Compliance with Claims Review) Bar Date:03/06/2025****

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

VESTED

24-23451-RAM

Lourdes Cervantes

**TRUSTEE'S OBJ TO EXEMPTIONS (20)
ALSO ON AM, SEE PAGE 45**

(MARY REYES, ESQ.)

1 A Plan served 12/29

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

*If TBE granted, **Confirm 1 A Plan***

*If TBE motion denied, **Continue to 4/15:***

Due on or before 3/14: 1) amend plan to pay CH7 of \$748.81

****LF 76 (Attorney Compliance with Claims Review) Bar Date:03/06/2025****

VESTED

LATE DOCUMENTS REVIEWED

24-23437-RAM

Edey Bermudez Hernandez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Plan served 12/28 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #2332 (12/1 – 12/23/24) & #7228 (10/1 – 12/23/24), 2) Explanation of withdrawal/debit/transfer and evidence of use #2332: 10/30 \$1000 & 11/29 \$1308, 3) Object or Conform to POC #9 (claim based on Estimated amount), 4) payoff of vehicle: 2022 53' Reefer, 5) who owns the 2022 Reefer, 6) BDQ-Updated 4.3.2024 version complete with all questions answered: COMPLETE #(s): 1b, 1d & 4b, Profit/Loss & Balance Sheet and Business Bank statements and checks:#7291(12/1 – 12/23/24), 7) Explanation of withdrawal/debit/transfer and evidence of use #7291: 10/4 \$1587, 10/11 \$1500, 10/18 \$1500, 11/8 \$1000, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 03/03/2025, 9) Info on transfer SOFA 18, 10) provide Tolling Agreement(s) Ford E250 and Kenworth to son and repayment of loans to daughter and wife

VESTED

24-23408-RAM

Edwin Lugo & Elaine R Lugo

(PATRICK L. CORDERO, ESQUIRE) **ATTY PRECALLED**

1 A Plan served 3/4 (LATE)

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

Continue to 4/15:

Due on or before 3/14:Objection pending

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

VESTED

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:30 pm

24-23391-RAM

Jorge Luis Barroso

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(HAVEN DEL PINO, ESQUIRE)

Plan served 12/28

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

Continue to 4/15:

Due on or before 3/14: 1) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/03/2025, , 3) object/ conform to cl#15, 4) documentation/calculation: CMI Form B122C-2 line 6, 18, 5) Info on transfer of vehicle (equitable title) & provide Tolling Agreement
Objection (14) Rocket Mortgage plan does not disclose treatment

VESTED

24-23390-RAM

Gloria Chambless

Late documents reviewed

ALSO ON AM, SEE PAGE 45

(ALBERTO H. HERNANDEZ, ESQUIRE)

1 A Plan served 2/20

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

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

****LF 76 (Attorney Compliance with Claims Review) Bar Date:03/03/2025****

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

VESTED

24-23383-RAM

Oswaldo Luis Lorenzo Cespedes

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/25

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

Continue to 4/15:

Due on or before 3/14: 1) Payoff of vehicles: 2020 Honda HR-V, 2) amend plan to pay disposable income, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:03/03/2025

VESTED

24-23380-RAM

Martha Maria Borges

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 2/25

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: 3/3/2025****

VESTED

Late documents reviewed

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

March 11, 2025 1:30 pm

24-23377-RAM

Virgen Maria Limonta Bosch

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/25

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

Continue to 4/15:

Due on or before 3/14: 2) Bank Account Statements: #1106 (9/22 – 12/22/24) + proof of when account opened, #7889 (11/16 – 12/22/24), #7126 (12/1 – 12/22/24) & #2995 (11/19 – 12/22/24), 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 3/3/2025, 4) Income understated per debtor's taxes \$ 103,594.00, 5) documentation/calculation: CMI Form B122C-2 line 16, 25, 6) Provide source and amount of down payment given to purchase home 5 months prior to bankruptcy (Per testimony, 671 credit score at the time)

VESTED

Late documents reviewed

24-23362-RAM

Surelys Martinez

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

2 A Plan served 3/5 (LATE)

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

Confirm 1 A Plan (no material change)

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

VESTED

LATE DOCUMENTS REVIEWED

24-23298-RAM

Nelsa Albuerne

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/25

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

Continue to 4/15:

Due on or before 3/14: 1) Amend plan to mark "included" for nonstandard provisions in Section I, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/28/2025, 3) Provide Proof of Sch J line 21, 7, 6, 4) Info on transfer SOFA, 5) provide Tolling Agreement(s) Husband car and homestead

VESTED

24-23293-RAM

Yobaris Estrada

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(HAVEN DEL PINO, ESQUIRE) *ATTY PRECALLED*

Plan served 12/25

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

Continue to 4/15:

Due on or before 3/14: Plan does not pay 100% of allowed unsecured claims

****LF 76 (Attorney Compliance with Claims Review) Bar Date:02/28/2025****

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

VESTED

Late documents reviewed

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

March 11, 2025 1:30 pm

24-23258-RAM Rogelio Morales

Plan served 3/5 (ALEXANDRA LOPEZ, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) 100% Plan issue with filed claims-amend, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/27/24

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

VESTED

LATE DOCUMENTS REVIEWED

24-23245-RAM Odalmis Gutierrez

Plan served 12/22 (HAVEN DEL PINO, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) Tax returns: 2022, 2) Bank Account Statements::#8740 (12/14 – 12/19/24), 3) Creditor paid through the Plan has not filed a POC (The Golfview Club bar date 2/27), 4) Object or Conform to POC# 2 & #7, 5) Amend Plan to include the court claim # for creditor in Section III.A1 (POC#7), 6) Affidavit of support, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/27/24, 8) Amend sch A/B #11 to disclose a value amount Objection (13) Rocket Mortgage will file POC

VESTED

24-23234-RAM Annel Sanchez Llanes

(MANUEL A. PERAZA, ESQUIRE)

Plan served 12/22

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: 2/27/25****

Objection (14) NewRez 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.

VESTED

24-23230-RAM Ayana Carballo

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/20

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: 2/27/2025****

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

VESTED

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

March 11, 2025 1:30 pm

24-23203-RAM

Jose Miguel Velasquez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(CHAD T. VAN HORN, ESQUIRE)

Plan served 12/21

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

Continue to 4/15:

Due on or before 3/14: 1) Plan does not disclose treatment of all Sch D (Cam Brokerage), 2) Object or Conform to POC 1, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/26/2025

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

VESTED

24-23196-RAM

Juan Carlos Pena

Plan served 12/21 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: , 2) File Fee Application, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/26/2025, 4

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

24-23179-RAM

Mauricio Andres Herrera

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Plan served 12/21 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #7481(11/20-12/18/24), #6475(12/10-12/18/24), #1315(10/11-12/18/24), #8041(12/3-12/18/24), Robinhood Account #1163, Robinhood Account #0218, Robinhood Account #3542, Schwab One Account #0950, Stash Account #23-13 , Stash Account #48-13 (12/1-12/18/24), 2) Object or Conform to POC #8, 3) amend plan to pay Ch 7 of \$112,802.44 may increase until all documents received and reviewed, 4) FMV & Payoff of Real Estate:520 Pheasant Dr, 5) Non-Homestead Info Sheet with all questions answered:520 Pheasant Dr, 6) Profit/Loss & Balance Sheet and Business Bank statements and checks: Acct#7140-4175 (11/30-12/18/24), #2103 & #4886 (12/1-12/18/24) ,#8536(09/18-12/18/24), 7) Copy of check(s) and explanation/evidence of use Acct#7140-4175 Check#8774 \$5000, 8) Explanation of withdrawal/debit/transfer and evidence of use Acct#7140-4175 (ALL), 9) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/26/2025, 10) Income understated per debtor's taxes \$47,443.00, 11) provide Tolling Agreement(s) – transfer of car to mother or evidence vehicle was worth \$1000 when sold, 12) What is in Debtor's safety deposit box, 13) Does Debtor's rent include utilities, 14) Who makes Debtor's vehicle payments – none listed on Schedule J

VESTED

24-23150-RAM

Leonardo Gonzalez & Dolores Catalina Gonzalez

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(MANUEL A. PERAZA, ESQUIRE)

1 A Plan served 2/26 (LATE)

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

Continue to 4/15:

Due on or before 3/14: , 2) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/25/2025

Plan does not pay 100% of the allowed unsecured claims

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

VESTED

Late documents reviewed

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

March 11, 2025 1:30 pm

24-23145-RAM Nasser Chelooee

(MITCHELL J. NOWACK, ESQ.)

1AP served 2/25 (LATE)

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #5342(11/26/24-12/17/24), 2) Object or Conform to POC#16, 3) FMV Carmax (Not online offer) or J.D. Power of vehicles: 2011 E Class & 2006 Lincoln, 4) Profit/Loss & Balance Sheet and Business Bank statements and checks: #0862 (12/30-12/17/24), 6) Amend SOFA #4 to disclose YTD 2022-2023, 7) Income understated per debtor's deposits in #5342, which averages \$2,079.01/m, 8) Provide Proof of Sch J line: 4d, 9) Amend to disclose equity line on Debtor's property as indicated at 341

Objection (15) JPMorgan treatment not disclosed

VESTED

Late documents reviewed

24-23119-RAM Juana H Garcia

Plan served 12/19

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #1094 (11/30-12/16/24), 2) Explanation of debit and evidence of use #1094 9/24 \$6238.18, 3) Amend Plan to include the court claim # for creditor in Section III.A (POC#3), 4) Object or Conform to POC #2 (claim based on Estimated amount) & #3, 6) Debtor has a business or self-employed – GL Mayajigua Cleaner Corp: BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/24/25, 9) Income understated per debtor's deposits in #1094, which averages \$8,175.22/m, 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 line: 6a, 7, 12) Evidence that IRS was served with 2023 tax return prior to meeting of creditors

Objection (18) US Bank Trust will file POC

VESTED

Late documents reviewed

24-23118-RAM Luis Manuel Varona Aguilar

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Plan served 12/19 (MANUEL A. PERAZA, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) Tax returns: 2023 (Missing Schedule 1 & Part 2), 2) Bank Account Statements: #5397/5532 (11/22 – 12/16/24) , #9492 (11/21 – 12/16/24) , Binance (9/16 – 12/16/24), 3) Explanation of withdrawal/debit/transfer and evidence of use #5397: 9/4 \$1784, 10/4 \$1400, 11/4 \$1867, 4) Amend Plan to include IVL, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/24/2025, 6) Income understated per debtor's deposits in #5397, which averages \$7,250.42/m before any deductions (lesser amount listed in CMI Line 5), 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – 2023 tax returns filed as Single, 8) Provide Proof of Sch J line: 15c (appears already deducted as a business expense), 16 & 17c, 9) Provide copies of amended tax returns for 2022-2023 correcting marital status, unless Debtor was not legally married in those years

VESTED

24-23100-RAM Ricardo Iborra Perez & Karen Rodriguez Wanton

TRUSTEE'S OBJ TO EXEMPTIONS (53)

(MICHAEL J BROOKS, ESQUIRE)

ALSO ON AM, SEE PAGE 44

8AP served 1/23

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

Continue to 4/15:

Due on or before 3/14: : 1) Evidence of use #1847 10/11 \$1268.92 9/17 \$14009/23 \$2227 10/15 \$1047 12/16 \$1301, 12/16 \$1301, 12/31 \$2300, 1/9 \$1001, 2) File Fee Application, 3) Amend Plan to disclose SSN's for DB & CO-DB, 4) Debtor has a business or self-employed: Profit/Loss & Balance Sheet 4) Explanation of withdrawal/debit/transfer and evidence of use Acct #6033 Over \$999.99, 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/24/25, 7) Amend Sch.A/B to disclose Bank Acct info for Accts #6033 & #8734, 8) Amend Sofa Line #4 to disclose YTD for year 2022 (needed for DbB & Co-DB), 9) Amend Sofa Line #20 to disclose Acct #'s for both Accts, 10) Income understated per debtor's stubs \$3,330.00/m (employer also differs on payment advices filed with the Court) or provide amended Schedules I & J with new employment information & co-debtor – unable to determine as bank statements not provided at time of Trustee's review, 11) Provide Proof of Sch J line: 15c, 12) Provide 3 months pre-closure bank statements of the accounts listed in SOFA#20, 13) Provide updated Driver's Licenses with corrected address

Objection (36) (43) Western Funding under valued, till

VESTED

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

March 11, 2025 1:30 pm

24-23089-RAM

Idania Garcia

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/19

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #3811 (9/16-10/28 & 11/14-12/16/24) #0801 (9/16-September Closing date), 2) Plan does not fund properly: 1-3, 3) Amend Plan to include IVL, 4) Object or Conform to POC#33, 5) Amend Plan to include and/or to correct the court claim # for creditor in Section III.E2 (POC##25) & Section III.A (POC#33), 6) amend plan to correct overpymt for atty fees in Section II.B, 7) Affidavit of support, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/24/25, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI – CMI = 2 & Schedule J appears to indicate 3 (which matches 341 questionnaire), 10) documentation/calculation: CMI Form B122C-2 lines: Line 11 (as household contains only 1 adult), 11) Provide 3 months pre-closure bank statements for the account listed in SOFA#20
Objection (16) Bank of NY Mellon will file POC

VESTED

24-23083-RAM

Jose Miguel Pena Nicot

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/19

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #6508 (09/16 – 12/16/24), 2) BDQ-Updated 4.3.2024 version complete with all questions answered: COMPLETE # 1a, 2(a,c,d,f-h), 3g, 4b & 5 & Balance Sheet, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/24/2025, 4) Amend SOFA #27 to disclose business date existed, 01/28/2022- ? is business current or closed, 5) Provide evidence that expenses listed on Schedule J on Lines 4, 6a & 6c are paid by the Debtor and not already deducted from his income

VESTED

24-23059-RAM

Vivian Williams Shelton

Plan served 3/5 LATE

(JOSE P. FUNCIA, ESQUIRE) **ATTY PRECALLED**

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

Continue to 4/15:

Due on or before 3/14: 1) Corporate tax returns: 2022-2023 (Escalate The Great), 2) Bank Account Statements: Wells Fargo, Ed Fed Credit Union & Wells Fargo (9/13/24-12/13/24), Acct#7974 (11/8/24-12/13/24), Acct#1727 (10/1/24-12/13/24), 3) Copy of check(s) and explanation/evidence of use Acct#7974 #1715: \$1200, #1683: \$1440, 4) Explanation of withdrawal/debit/transfer and evidence of use Acct#7974 9/9: \$1421.54, 10/16: \$1475.64, 11/7: \$1429.24, 5) Amend Plan to include IVL, 6) Object or Conform to POC #10 & #1 (claim based on Estimated amount), 7) Amend Plan to include and/or to correct the court claim # for creditor Section III.A1 (POC #10), 8) amend plan to pay Ch 7 of \$335,815.00, 9) WDO or Motion to waive, 10) BDQ, Profit/Loss & Balance Sheet and Business Bank statements and checks: Acct#1727 (9/13/24-12/13/24), 11) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/21/2025, 12)Amend sch B #17.1-17.3 to disclose bank account #'s for WellsFargo Acct, Ed Fed Credit Union & Wells Fargo, 13) Amend B.17 to disclose Acct#1727 & 7974 per statements provided, 14) Amend Sofa #4 to disclose YTD 2022-2023, 15) Amend Sofa #27 to disclose nature of business & date that business existed, 16) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI (Claiming 2 on CMI but 341 questionnaire, Schedule I/J and tax returns reflect household of 1), 17) Spouse's pay advices or evidence living in a separate household as Spouse's income not included on Schedule I or CMI, 18) documentation/calculation: CMI Form B122C-2 line 13b, 16, 41, 19) Evidence that debtor filed 2018-2023 tax returns with IRS or provided evidence not legally required to file tax returns prior to the meeting of creditors to the IRS, 2

VESTED

LATE DOCUMENTS REVIEWED

24-23038-RAM

Ivon Valle

(MARY REYES, ESQ.)

2AP served 2/21

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

Confirm 2AP

VESTED

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

March 11, 2025 1:30 pm

24-23030-RAM Ivis Elisa Rodriguez Campos

(MANUEL A. PERAZA, ESQUIRE)

Plan served 12/18

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #4848 (9/22 - 9/22/24), #9363 (11/1/24-12/13/24), CashApp (12/1/24-12/13/24), #7623 (9/13/24-10/23/24 & 12/1/24-12/13/24), #4160 (9/13/24-12/13/24), 2) Explanation of withdrawal/debit/transfer and evidence of use #4848 10/21: \$2340.95, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/21/2025

VESTED

24-23013-RAM Eduardo A Castro Herrera & Clara Luisa Castro

(JOSE P. FUNCIA, ESQUIRE) ATTY PRECALLED

Plan served 12/18

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #2630(09/13-12/13/24), #7533(09/13-12/13/24), #6469(09/13-12/13/24), #6949(09/13-12/13/24), #9262(09/13-12/13/24), #0975(09/13-12/13/24), 2) File Fee Application, 3) Plan does not disclose treatment of all Sch G (Cadillac Financial Leasing), 4) Object or Conform to POC# 1 & 9, 5) amend plan to pay Ch 7 is \$9,131.18 may increase until all documents received and reviewed, 6) FMV/payoff of Real Estate Cemetery Niche, 7) FMV Carmax (Not online offer) or J.D. Power and Reg of vehicles:2020 Chevrolet, 8) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/21/2025, 9) documentation/calculation: CMI Form B122C-2 line 9 (HOA already deducted from line 8), 16, 17, 22, 25, 29

VESTED

LATE DOCUMENTS REVIEWED

24-23007-RAM Freddy Fernando Miller

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(AIMEE MELICH, ESQUIRE)

Plan served 12/15

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

Continue to 4/15:

Due on or before 3/14: 1) Amend Plan to include the court claim # for creditor in Section III.D 1 (POC #8), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/20/2025, NEW: object/conform to POC #28

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

VESTED

Late documents reviewed

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

March 11, 2025 1:30 pm

24-22952-RAM Bogdan Ionut Lupu

3AP served 3/4 (LATE) (PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

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

Confirm 3AP (no material change)

****LF 76 (Attorney Compliance with Claims Review) Bar Date:02/19/2025****

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

VESTED

24-22918-RAM Jorge Pacheco

Plan served 12/15 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: Acct#0333 (9/11/24 & 11/13/24-12/11/24), Acct#6206 (12/7/24-12/11/24), Acct#0832 (12/5/24-12/11/24) & Acct#3572 (9/11/24-12/11/24), 2) Copy of check(s) and explanation/evidence of use Acct#6206 11/5: \$2000 Acct#0832, 8/30: \$1,000.00, 9/16: \$6000, 3) Explanation of withdrawal/debit/transfer and evidence of use Acct#0333 9/18: \$4244, 10/16: \$2000, 11/1: \$1000, 11/4: \$1000 Acct#6206 9/5: \$1850, 4) Amend Plan to include IVL, 5) Object or Conform to POC #4 (claim based on Estimated amount), 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/19/2025, 7) Provide Proof of Sch J lines: 7, 11, 8) Evidence IRS served with 2018-2023 tax returns prior to meeting of creditors See letter dated 1/13/2025: Per testimony IRS believes debtor may need to file 2023 returns pursuant to SOFA, 9) Amend plan to pay disposable income, 10) Who is Isabel Pacheco joint owner of bank acct# 6206

VESTED

24-22905-RAM Carolyn Vazquez

Plan served 12/15 (CHRISTIAN PAUL LARRIVIERE, ESQ)

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

DISMISS: LF67 not filed, if on docket (3/5); Continue to 4/15:

Due on or before 3/14: 1) Tax returns: 2022-2023 (Missing Schedule 1), 3) LF 90 – Need updated 2015 , 4) Copy of check(s) and explanation/evidence of use #9611 ck# 5335 \$1000, 5) Plan does not fund properly: Months 1 to 60, 6) Amend Plan to include IVL, 7) Creditor paid through the Plan has not filed a POC (Buckley Towers Condominium Inc bar date 2/19), 8) amend plan to pay Ch 7 of \$4368.75 , 9) WDO or Motion to waive, 10) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/19/2025, 11) Amend Sch. I to include tax refund, 12) Provide Proof of Sch J lines: 4, 4b, 6a, 6d, 13) Provide payoff of homestead property, 14) CMI and Sch. I income is inconsistent-when did debtor stop working at second job? Per testimony October/November, 15) Amend plan to pay disposable income

VESTED

24-22892-RAM Gladys A Castro
5pm for \$4,651.38

Plan served 12/13 (PATRICK L. CORDERO, ESQUIRE)

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #2849 (11/14-12/10/24), 2) Explanation of withdrawal/debit/transfer and evidence of use #2849 10/18 & 11/1 & 10/4 \$1000, 9/6: \$1,000.00, 8/23: \$4,168.36, 3) Amend Plan to include Lawsuit Language, 4) Object or Conform to POC #3 & #6, 5) Amend Plan to include the court claim # for creditor in Section III.A (POC#6), 6) amend plan to pay Ch 7 of \$2,615.00 , 8) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/18/2025, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) Provide Proof of Sch J lines: 6a-6c, 12, 17c, 17d, 11) Amend tax returns to correct marital status
Objection (17) US Bank will file POC, feasibility, unequal payments

VESTED

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

March 11, 2025 1:30 pm

24-22874-RAM

Roberto Alfonso Angulo Portal & Magalis Barbarita Ojea Fernandez

(PATRICK L. CORDERO, ESQUIRE)

**TRUSTEE'S OBJ TO EXEMPTIONS (20)
ALSO ON AM, SEE PAGE 44**

1AP served 2/19

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

If objection sustained, **Confirm 1AP**

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

VESTED

24-22873-RAM

Elda M Delgado

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (15)

1AP served 2/19

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

Confirm 1AP

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

VESTED

24-22825-RAM

Mavel Maria Salina Correa

(MANUEL A. PERAZA, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Plan served 12/12

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

Continue to 4/15:

Due on or before 3/14: 1) Photo ID (color copy) - Updated with new address, 2) Amend Plan to include IVL, 3) Object or Conform to POC #1, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/18/25, 5) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 6) documentation/calculation: CMI Form B122C-2 lines: 16, 25, 7) Provide affidavit of third payment for 2020 Hyundai Accent

VESTED

24-22817-RAM

Ronda Athel Vangates

(PETER SPINDEL, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (23)

Plan served 1/2

Objection to exemptions (20) value

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

JUDGE 341 MEETING HAS BEEN CONTINUED MORE THAN ONCE FOR DOCUMENTS

Due on before 3/14 1) Photo ID: Current: expired post-petition 2) 341 Written Questionnaire- Updated 4.3.2024 version with all questions answered, 3) Plan does not fund properly: MONTH 36-48, 4) Object or Conform to Proof of Claim: CT CL#2 21st Mortgage Corp (UNDERPAID) & POC #8 U.S. Bank Trust Company, NA and IRS (ESTIMATED) 5) Amend Plan to include and/or to correct , 6) Amend section II.B so total monthly payment equals to balance due – Overpaid the court claim # for creditor in Section(s):Section III.A 2 to include CT CL#2 21st Mortgage Corp, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/18/2025
Creditor paid through the Plan has not filed a POC: The Preserve Townhomes Condominium Assoc

Objection to Confirmation (20) US Bank Trust will file POC no stay extension

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**

March 11, 2025 1:30 pm

24-22791-RAM

Brian Lee Stark & Brenda Liz Stark

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(CHAD T. VAN HORN, ESQUIRE)

Plan served 12/11

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

Continue to 4/15:

Due on or before 3/14: 2) Plan does not fund properly: Month 1-60, 3) Creditor paid through the Plan has not filed a POC: Dade County Federal Credit Union (2) bar date 2/14, 4) Object or Conform to POC #1, 7) provide payoff for 22 Hyundai, 8) provide Life Insurance Policy: Pacific Life(x4), 10) SOFA #27 details: When did business close? What happened to business assets? (3), 11) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/14/25, 13) evidence and calculation: CMI Form B122C-2 lines 9, 10, 13, 16, 17, 18, 25, 30 (and must show additional expense is reasonable and necessary and explain why additional expense above IRS standards), 31, 41, 43 (what is expense), 14) CMI and Sch. I income is inconsistent, 15) Who owns 2019 Volkswagen Tiguan- per schedules debtor leases 2022 Hyundai Palisade, 16) Provide trace and accounting refinancing of homestead (per 341 questionnaire)

VESTED

Late documents reviewed

24-22759-RAM

Alarico Alejandro Hernandez & Jennifer Lizeth Montana Gomez

TRUSTEE'S OBJ TO EXEMPTIONS (24)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/11

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #9494 (11/1/24-12/5/24), 2) amend plan to pay Ch 7 of \$23,552.52 may increase until all documents received and reviewed, 3) FMV of Real Estate: Property in Bogota Colombia: provide additional information, 4) Non-Homestead Info Sheet with all questions answered: Property in Bogota Colombia (COMPLETE), 5) Life Insurance Policy (Showing beneficiary-National Life Group Insurance), 6) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit, Profit/Loss & Balance Sheet and Business Bank statements and checks: 3 months pre-petition (ending on the date of the petition), 7) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/13/2025, 8) Provide Proof of Sch J lines: 6a, 6c, 7, 9, 15c, 9) provide Tolling Agreement(s): SOFA#6 & SOFA#18, 10) Trustee objects to retaining non-homestead property to the detriment of unsecured creditors, 11) Provide information of SOFA#6: Who is Suany Castro?, 12) Who pays for non-homestead property expense not listed on Sch. J, 14) Provide closing statement of homestead: document provided is draft, 15) Provide additional information (re: SOFA# 15), 16) Provide valuation of SOFA#18 vehicle: 2004 Ford E250

VESTED

24-22742-RAM

Abel Sainz Alom

TRUSTEE'S OBJ TO EXEMPTIONS (18)

ALSO ON AM, SEE PAGE 44

(PATRICK L. CORDERO, ESQUIRE)

1AP served 2/17

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

If objection sustained, **Confirm 1AP**

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

VESTED

24-22732-RAM

Kamel Jorge Azar & Maria Alejandra Albornoz

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/11

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

Continue to 4/15:

Due on or before 3/14: 2) Object or Conform to POC #13, 3) amend plan to pay Ch 7 of \$35,175.16 5) Evidence of use #1528 all over \$999.99 (numerous) #5638 Over \$999.99 (numerous), 7) Income understated pursuant to deposits in acct# 1528 and #5638, 8) Spouse's income not included on Schedule I or CMI (business owner)-amend, 9) Provide Proof of Sch J lines: 4d, 6c, 7, 15c, 10) Provide explanation of negative income listed on 2023 corporate tax returns (costs of goods in excess of sales), 11) Provide additional information (re: SOFA# 21), 12) Provide Sch. A/B attachment, 13) Provide accounting for businesses (KMB Home Furnishings & Décor by A&M)

VESTED

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

March 11, 2025 1:30 pm

24-22727-RAM Idalvis De La Noval

**TRUSTEE'S OBJ TO EXEMPTIONS (22)
ALSO ON AM, SEE PAGE 43**

(PATRICK L. CORDERO, ESQUIRE)

2AP served 2/17

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

If objection sustained, **Confirm 2AP**

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

24-22724-RAM Rolando Manuel Trujillo Pujol

(MANUEL A. PERAZA, ESQUIRE)

Plan served 12/7

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

Continue to 4/15:

Due on or before 3/14: 1) Explanation of withdrawal/debit/transfer and evidence of use #8797/8412 10/2 \$1000, 10/30 \$1000, 2) amend plan to provide disposable income, 3) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/12/25, 4) Income understated per debtor's taxes \$ 83,924.00

VESTED

24-22713-RAM Javier Cabrera

(MARY REYES, ESQ.) **ATTY PRECALLED**

1 A Plan served 3/5 (LATE)

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

Confirm 1 A Plan (no material change)

VESTED

Late documents reviewed

24-22712-RAM Reybel Hernandez

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(JAMES ALAN POE, ESQ.) **ATTY PRECALLED**

Plan served 12/20

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #1599 – 3060 (11/28/24-12/4/24), 2) Explanation of withdrawal/debit/transfer and evidence of use #1599 11/18 \$1000, 3) Object or Conform to POC #4, 4) Amend Plan to include the court claim # for creditor in Section III.A (POC #4), 5) amend plan to pay Ch 7 of \$25,700 , 6) FMV of vehicles: 2006 Chevy & 2008 Keystone, 7) provide 401 K/Retirement/ Pension, 8) WDO or Motion to waive, 9) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/12/2025, 10) Copy of spouse's 2022 and 2023 tax transcript , 11) Plan does not pay debtor's calculation of disposable income CMI/DI \$5,158.22 x 60 = \$309,493.20, 12) Copy of spouse's 2022- 2023 tax returns

Objection (19) NewRez will file POC

Late documents reviewed

VESTED

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

March 11, 2025 1:30 pm

24-22685-RAM

Joel Jaimes

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/6

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

Continue to 4/15:

Due on or before 3/14: 1) Explanation of withdrawal/debit/transfer and evidence of use #9685: 9/3 \$3936.69, 10/4 \$1353.60, 11/4 \$3,917.84, 2) Object or Conform to POC #4 & #11, 3) amend plan to pay Ch 7 of \$15,469.00 (Peenco Inc had \$230,000 in retained earnings at the end of 2023 and undervalued per BDQ), 4) FMV (jewelry, collection, firearm): 8 firearms, 5) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/11/2025, 6) Income understated – what are costs of goods sold (\$229,861 in 2023) and office expenses, 7) Provide Proof of Sch J line 6a, 6c

VESTED

24-22659-RAM

Osmany Fernandez Gonzalez

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(MANUEL A. PERAZA, ESQUIRE)

Plan served 12/5

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

Continue to 4/15:

Due on or before 3/14: 1) Tax returns: 2023 (Missing Schedule C Page 1) & Corporate tax returns: 2023 (Luna Trader, LLC), 2) Bank Account Statements: #0114 (11/19/24-12/2/24), 3) Plan does not fund properly: MONTH 15, 4) Object or Conform to POC #2, 5) Profit/Loss & Balance Sheet and Business Bank statements and checks: Acct#1676 (12/1/24-12/2/24), 6) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/10/2025, 7) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 8) Info on transfer SOFA 18, person who purchased

VESTED

24-22627-RAM

Aquil Anthony Agard & Angelica Louise Agard

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(BRIAN J. COHEN, ESQ.)

1 A Plan served 2/28 (LATE)

Objection to Exemption: (17) valuation

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

Continue to 4/15:

Due on or before 3/14: 3) Object or Conform to POC #1, 5) WDO or Motion to waive, 7) documentation/calculation: CMI Form B122C-2 line 13c (PMSI), 16, 17, 18 (remove whole life), 22, 23 (not cell phone or internet), 25, 26, 29, 30, 31, 41, 8) Info on transfer to mother (zelle payments) and provide Tolling Agreement(s)

VESTED

Late documents reviewed

24-22590-RAM

Lazaro F Bauta

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(JOSE BLANCO, ESQUIRE) ATTY PRECALLED

Plan served 12/5

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #8419 (8/27-10/16/24 or opening statement), 2) Copy of check(s) and explanation/evidence of use #6681 8/2 \$1,401, 8/2 \$1,151, 9//16 \$1,000, 11/25 \$1000, 3) Amend section III.E.1 to correct description of collateral, 4) FMV of 22 Suzuki RMX 450 & 07 Nissan Xterra, 5) provide 401 K/Retirement/Pension, 6) WDO or Motion to waive, 7) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/05/2025, 8) Plan does not pay debtor's calculation of disposable income CMI/DI $\$2,001.80 \times 60 = \$120,064.80$

VESTED

Late documents reviewed

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

March 11, 2025 1:30 pm

24-22565-RAM

Ismael Roberto Vega

(LOUIS A. HERNANDEZ, ESQUIRE) *ATTY PRECALLED*

Plan served 12/4

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

Continue to 4/15:

Due on or before 3/14: 1) From Bank Statement Explain and evidence of use withdraw #6641 8/16 \$12,521.00, 9/3 \$2,100, 4573 11/4 \$1,000, 2) What happened to funds from vehicle insurance (\$14,100 on 6/24) trace use of funds (if used to purchase vehicle under wife's name provide tolling waiver), 3) Amend Plan to include the court claim # for creditor in Section III.E (POC #3)

VESTED

24-22564-RAM

Gustavo Alberto Arce Hernandez & Luz Marina Echeverri

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

1AP served 2/21

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

Continue to 4/15:

Due on or before 3/14: 2) Non-Homestead Info Sheet with all questions answered: Alcoba Vista & Blvd Kukulcan Kilometro, (incorrect, incomplete form received)

VESTED

LATE DOCUMENTS REVIEWED

24-22563-RAM

Jose Luis Pena Ruiz

(LAILA GONZALEZ, ESQ.)

1AP served 2/7

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

Confirm 1AP

VESTED

24-22558-RAM

Meyellin Elizabeth Galeano

ALSO ON AM, SEE PAGE 43

(LIZZIE M. RAMOS, ESQUIRE)

Plan served 12/26

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

Confirm Plan

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

VESTED

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

March 11, 2025 1:30 pm

24-22557-RAM Hector Jose Leal

(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 4/15:

Due on or before 3/14: 1) Bank Account Statements: Paypal (11/1-11/27), #4565 (11/1/24-11/27/24) & #9732 (10/25/24-11/27/24), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/5/2025, 3) Amend Sch B 21 to disclose 401K on paystub, 4) Trace use of \$60,000 rec'd on 1/4/24 from sale of home

VESTED

24-22542-RAM Iris Carolina Rojas Olivero

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/5

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #5032 10/11-11/7, 2) Amend Plan to include IVL, 3) FMV Carmax (Not online offer) or J.D. Power of vehicles: 21 Ford, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/05/2025, 5) documentation/calculation: CMI Form B122C-1 line 13 "operating expense for spouse" & CMI Form B122C-2 line 21 (not attached)

VESTED

Late documents reviewed

24-22538-RAM Sonia Del Carmen Silva

(PATRICK L. CORDERO, ESQUIRE)

Plan served 12/5

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

Continue to 4/15:

Due on or before 3/14: 1) Bank Account Statements: #6864 (10/24/24-11/27/24), 2) Object or Conform to POC #3, 3) amend plan in Section IV.B uncheck box "None", 4) amend plan to pay Ch 7 is \$9452 may increase until all documents received and reviewed, 5) Non-Homestead Info Sheet with all questions answered: Timeshare, 6) provide Life Insurance Policy (SHOWING BENEFICIARY NAME), 7) LF 76 (Attorney Compliance with Claims Review) Bar Date:02/05/2025, 8) Provide Proof of Sch J Line 17a, 17c, 17d, 9) Amend to include debt with U of M

VESTED

24-22533-RAM Noel Ernesto Manfut & Maria Nela Manfut

(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 4/15:

Due on or before 3/14: 1) Bank Account Statements: #5762 (8/27-11/27 OR proof of closing), 2) Explanation of withdrawal/debit/transfer and evidence of use #1255 10/2 \$1000.00, 9/27 \$1254.00, 9/23 \$1239.55, 3) amend plan to pay Ch 7 is \$7480.00 may increase until all documents received and reviewed, 4) LF 76 (Attorney Compliance with Claims Review) Bar Date:2/5/24, 5) Amend Sch I to provide employer complete address, 6) documentation/calculation: CMI Form B122C-2 line 16, 17, 25, 41

VESTED

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

March 11, 2025 1:30 pm

24-22333-RAM

Edward J Brameister & Sonia Margarita Brameister

TRUSTEE'S OBJ TO EXEMPTIONS (31)

(RICHARD S. GENDLER, ESQUIRE) *ATTY PRECALLED*

3AP served 3/4 LATE)

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

Continue to 4/15:

Due on or before 3/14: Notice to IRS as Treasury offset program issue on schedule I/J – any debt must be paid in plan 11 USC section 1322(a)(2) and (3), 2) Plan does not fund month 5, 3) Motion to value not filed yet plan provides for valuation of Claim #7

VESTED

24-21115-RAM

Yainey Gutierrez Perez

TRUSTEE'S OBJ TO EXEMPTIONS (36)

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

ALSO ON AM, SEE PAGE 34

Plan served 12/19

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

If motion to waive WDO granted **Confirm Plan**

****LF 76 (Attorney Compliance with Claims Review) Bar Date:02/25/2025****

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

VESTED

LATE DOCUMENTS REVIEWED

24-19120-RAM

Jose E Arteaga

(JAMES ALAN POE, ESQ.)

Plan served 9/23

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

Continue to 4/15:

Due on or before 3/14: 1) Corporate tax returns: 2022-2023 (Tanato Logistical, LLC), 3) Bank Account Statements: Acct #4055 & Acct# 8535 (6/5/24-9/5/24), Acct #1206 & Acct # 9543 (6/5/24-6/30/24), 4) Plan does not fund properly: MONTH 13-60, 5) Amend Plan to include IVL, 6) Creditor paid through the Plan has not filed a POC (The Gates at Doral Isles Condominium bar date 2/25), 7) Object or Conform to POC #1, 8) Amend Plan to include and/or to correct the court claim # for creditor in Section III.A1 (POC #1), 9) amend plan to pay Ch 7 of \$ 542,168.02 may increase until all documents received and reviewed, 10) Non-Homestead Info Sheet with all questions answered: Guayaquil Ecuador, Solar Ecuador, Ecuador, Ecuador Guayaquil Ecuador, 11) FMV of Antique books, Road bike & exercise machine, Firearm, Jewelry, 12) BDQ-Updated 4.3.2024 version complete with all questions answered or 1099 Affidavit (Tanato Logistical, LLC), Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: Novo Bank 1206 (6/5/24-9/5/24), 13) LF 76 (Attorney Compliance with Claims Review) Bar Date: 2/25/2025, 14) documentation/ calculation: CMI Form B122C-2 line 9 (line 8 includes Association fees), 15) Plan does not pay debtor's calculation of disposable income CMI/DI \$2,758.38 x 60 = \$165,502.80, 16) Other than the 3 pieces of real property, does the Debtor have any other real or personal property in Ecuador, 17) Trustee objects to retention of non-homestead property in Ecuador, if not income producing, 18) Provide evidence of inheritance
Objection (16) US Bank, NA will file POC

VESTED

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

March 11, 2025 1:35 pm

24-22573-RAM

Nancy Perez Gonzalez

(JENNIFER R. JORGE, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemptions: Valuation/Over-Exempt Asset

1 A Plan served 2/7

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 2/11 1) Object or Conform to Proof of Claim: POC# 4 (lease treatment not disclosed in plan – if deficiency needs objection), 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 02/05/2025

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-22572-RAM

Celia Juana Cardoso

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemptions Valuation

Plan served 12/4

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11: 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. 6) 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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-22496-RAM

Lisstte Del Socorro Hitcher

(PATRICK L. CORDERO, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (21)

Objection to Exemptions: Valuation

1 A Plan served 2/6

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

Confirm 1 A Plan

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

24-22491-RAM

Lenin A Feliz

(PATRICK L. CORDERO, ESQUIRE) ATTY PRECALLED

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Objection to Exemptions Valuation

2 A Plan served 3/4 (LATE)

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 2/11 Plan does not pay 100% of allowed unsecured claims (\$47,719.17)

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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.

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-22462-RAM

Eric A Zurita & Nepda D Zurita

TRUSTEE'S OBJ TO EXEMPTIONS (30)

(RODOLFO DE LA GUARDIA, ESQUIRE) ATTY PRECALLED

Objection to Exemption Auto and valuation

ALSO ON AM, SEE PAGE 43

1 A Plan served 3/4

LATE)

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11 11 2) Bank Account Statements: 3 months pre-petition (ending on the date of the petition) with explanation and evidence of use of all debits over \$999.99: #8656 10/1-10/31/24 #7960 11/1-11/26/24 #5951 9/1-9/30/24 #3429 8/26-9/22/24 & 11/1-11/26/24 #2792 8/26-9/18/24 #2163 8/26-9/22/24 #2387 8/26-9/22/24 ONLY SEND MISSING STATEMENTS DATES, 5) Ch 7 is \$32,967.00, 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 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 – need evidence of valuation and payoff after sale of one lot, 14) LF 76 (Attorney Compliance with Claims Review) Bar Date: 02/04/2025 15) Provide explanation and evidence of use: Acct #7820 – All debits over \$999.99; Acct #7868 – 9/6 \$3500 & 9/9 \$8186 & 9/13 \$1700 & 9/13 \$2500; Acct #3823 – W/D on 8/29 \$1150 9/16 \$1630 & 10/15 \$1189.09 & 10/30 \$1490.51 & 10/21 \$2150 & 11/13 \$2500 and with Copies of Checks: #2145 \$3662.92 & #2146 \$1200 & #2148 \$1389.93 & #2150 \$1200 & #1868 \$3662.97 & 1870 \$1200 & #1871 \$1200 & #2152 \$2311.06 & #1873 \$8000 & #1874 \$2311.06 & 1875 \$3662.92

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-22433-RAM

Pedro Passaggio

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(MARY REYES, ESQ.) ATTY PRECALLED

Objection to Exemptions Valuation

ALSO ON AM, SEE PAGE 42

2 A Plan served 3/6 (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)*

Objection to Confirmation (33) USA does not conform to POC

LATE DOCUMENTS REVIEWED

24-22426-RAM

Ileana Valero

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(MARY REYES, ESQ.) ATTY PRECALLED

Objection to Exemptions Valuation

ALSO ON AM, SEE PAGE 42

2 A Plan served 3/6 (LATE)

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11 estimated priority on IRS POC - provide proof IRS served with tax return and then object

Objection to Confirmation (28) USA plan does not conform to POC

LATE DOCUMENTS REVIEWED

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-22417-RAM

Raul Enrique Sosa

TRUSTEE'S OBJ TO EXEMPTIONS (48)

5pm for \$4,569.96

(DIEGO GERMAN MENDEZ, ESQUIRE)

Objection to Exemptions Homestead/522(p) issue

ALSO ON AM, SEE PAGE 42

3 A Plan served 3/3

LATE)

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11 1) Plan terms conflict as A&D mortgage listed in Section IIIA.1 and Section III.E. 2) Debtor has not filed POC for A&D Mortgage but payments included in plan, 4) Estimated amounts on POC #A3, need evidence that IRS served with returns/forms required prior to the meeting of creditors for 2018-2023 WT-FICA, 2018-2023 FUTA, and 2022 Income

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-22383-RAM

Johana Carolina Aranguren

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(LAILA GONZALEZ, ESQ.)

Objection to Exemptions Valuation
ALSO ON AM, SEE PAGE 41

1 A Plan served 2/5

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

If objection sustained, Confirm 1 A Plan

24-22360-RAM

Eduardo Lopez

(MARY REYES, ESQ.)

2 A Plan served 2/13

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

Confirm 2AP

Objection (19) US Bank will file POC

24-22352-RAM

Roberto C De Marcos Hirzel & Claudia C Arcia Hernandez

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(HAVEN DEL PINO, ESQUIRE)

Objection to Exemptions Valuation
ALSO ON AM, SEE PAGE 41

1 A Plan served 2/13

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

Continue to 4/15:

Due on before 3/14: Plan does not disclose treatment of Claim #14 (lease) If object to reclassify amend plan

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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.

24-22349-RAM

Leyli Fiscella Salazar

ALSO ON AM, SEE PAGE 41

(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 4/15:

Due on before 3/14 If objection sustained plan does not pay IRS in full

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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

March 11, 2025 1:35 pm

24-22340-RAM

Elieser Diaz Falcon

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

Objection to Exemption 522p

2 A Plan served 3/6 (LATE)

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

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-22339-RAM

Omar Jesus Mesa

TRUSTEE'S OBJ TO EXEMPTIONS (24)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption 522p

2 A Plan served 2/24

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 2/11: 2) Proof of household size (government ID w/ address per DL not living with debtor) and income of all adults disclosed on Sch J and CMI, 3) evidence and calculation: CMI Form B122C-1 line 9 (homestead paid in full). 13 & CMI Form B122C-2 line 16, 25

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-22276-RAM

David Thomas Barry

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(MITCHELL J. NOWACK, ESQ.) *ATTY PRECALLED*

Objection to Exemption 522p, TBE

ALSO ON AM, SEE PAGE 40

2AP served 2/3

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11 1) Amend section I – discrepancy with box selection and section IX., 2) Provide recorded copy of lien OR Tolling Agreement from father for repayment loan from sale of non-homestead property on 10/13/23 (\$150,000.00), 3) Provide recorded lien or 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, 4) 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, Check #130 \$2,500 payable to debtor 5) documentation/calculation: CMI Form B122C-2 lines: 16, 25, 41, (calculation does not match CMI) 6) Info from SOFA #18 - trace and accounting of sale proceeds,

Objection (29) New Rez will file POC

LATE DOCUMENTS REVIEWED

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-22259-RAM

Maria T. Pena

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(EMMANUEL PEREZ, ESQ.)

Objection to Exemptions: Valuation

Plan served 12/5

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 2/11 Plan does not pay 100% of allowed unsecured claims (\$6,873.01)

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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

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

March 11, 2025 1:35 pm

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 4/15:

Due on before 3/14 Remains unresolved from 2/11: 1) Bank Account Statements: #8066 11/1-11/21/24, 2) Explanation of debit 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 & #11, 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) Income understated per debtor's taxes \$ 82,585.00, 9) Proof of household size (government ID w/ address) and income of all adults disclosed on Sch J and CMI, 10) Provide Proof of Sch J lines: 6a, 6b, 6c, 7, 9, 10, 11, 12, 13, 14, 15c, 17a, 17b, 21, 11) 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, 12) Why does debtor need two cars? Trustee objects to paying for two cars to the detriment to unsecured creditors, 13) Provide explanation of deposit on 10/25 of \$6,430.00 in acct# 8066, 14) Amend Sch. A/B accounts undervalued: #9395 s/b \$731.35 and acct #9200/5990/8949 undervalued \$335.32

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-22205-RAM Jonas Guerrero

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(RODOLFO DE LA GUARDIA, ESQUIRE) ATTY PRECALLED

Objection to Exemption valuation

ALSO ON AM, SEE PAGE 40

Plan served 11/24

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11: 2) FMV of Toyota sold to nephew, if in excess of \$6,000.00 provide Tolling Agreement and increase payments to unsecured,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-22196-RAM Osmer Gonzalez Rosario

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(PATRICK L. CORDERO, ESQUIRE)

ALSO ON AM, SEE PAGE 40

2AP served 2/12

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

If objection to claim sustained, Confirm 2 A Plan

24-22156-RAM Camarla Talsa Lennon

ALSO ON AM, SEE PAGE 39

(RICARDO A RODRIGUEZ, ESQ.)

1 A Plan served 2/14

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

If objections sustained, Confirm 1 A Plan

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

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

March 11, 2025 1:35 pm

24-22155-RAM Frank Lopez-Gavilan

(RICARDO R. CORONA, ESQ.)

1 A Plan served 2/7

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

Confirm 1 A Plan

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

24-22118-RAM Luisa Margarita Parra

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

Objection to Exemption 522p

2AP served 2/18

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

Continue to 4/15:

Due on before 3/14: Motion pending

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-22067-RAM Monica Milagros Hernandez

ALSO ON AM, SEE PAGE 39

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 2/19

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

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

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

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

24-22065-RAM Reidel Yero

(JENNIFER R. JORGE, ESQUIRE)

1 A Plan served 3/2 LATE)

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

Confirm 1 A Plan

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-22064-RAM

Sabrina Victoria Gentile

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemption: valuation

ALSO ON AM, SEE PAGE 39

(PATRICK L. CORDERO, ESQUIRE)

1 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 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.

24-22063-RAM

Elianny I Abiche

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemption: valuation and 401k evidence

(PATRICK L. CORDERO, ESQUIRE) ATTY PRECALLED

1 A Plan served 2/28 LATE)

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

Continue to 4/15:

Due on before 3/14: plan does not fund month 5

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-22057-RAM

Dorjeri Galindo

TRUSTEE'S OBJ TO EXEMPTIONS (18)

Objection to Exemption 522p

ALSO ON AM, SEE PAGE 38

(PATRICK L. CORDERO, ESQUIRE)

1 A Plan served 11/22

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11 : 3) evidence and calculation: CMI Form B122C-2 lines: 13 no lien listed,

Objection to Confirmation (14) Carrington Mortgage will file POC, MMM motion not filed

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-22045-RAM

Ana Isis Alvarez

TRUSTEE'S OBJ TO EXEMPTIONS (31)

Objection to Exemption homestead

5pm for \$10,315.66

(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 4/15:

Due on before 3/14: Remains unresolved from 2/11 1) file motion to value and set for hearing (creditor will have 20 days from motion to file POC) or amend plan to remove valuation and debtor to file a claim for creditor paid in plan (Mira Villas Condominium bar date 1/27), 2 LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/27/25, 3) Plan does not fund properly: Months 1-60, 4) Amend Plan to include Lawsuit Language, 5) Object or Conform to POC# 8 and Miami Dade Tax POC# 9, 6) amend plan in Section II.B (total fees & itemized fees do not match), 7) 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), 8) Non-Homestead Info Sheet with all questions answered: 560, , 9) Spouse's pay advices & Spouse's income not included on Schedule I or CMI OR evidence that spouse lives separately from debtor, 10) Non-homestead rent not included on CMI and Trustee objects to retaining non-homestead property if insufficient income received,

Objection to Confirmation (22) Citizens Bank motion to value not filed, requests appraisal, Till interest 10%

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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

March 11, 2025 1:35 pm

24-22026-RAM

Frank Antonio Urbina & Maribella Lazara Lemus

TRUSTEE'S OBJ TO EXEMPTIONS (27)

(AIMEE MELICH, ESQUIRE)

Objection to Exemption: automobile auto

ALSO ON AM, SEE PAGE 38

4AP served 2/13

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 2/11 1) Amend Section III.C.1 to remove "POC #26" from creditor Dyck O Neal Inc, s/b POC #27 2) plan does not pay 100% of the allowed unsecured creditors and does not pay disposable income of \$307,707.60

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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

24-21941-RAM

Freda Alcausin Arzadon

(PATRICK L. CORDERO, ESQUIRE)

Plan served 11/17

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11 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) evidence and calculation: CMI Form B122C-2 line 9 (HOA already deducted on line 8), 16, 25, 41, 5) IRS letter dated 11/20 missing tax returns for 2020-2021; 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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-21930-RAM

Alejandro Lopez

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(JAMES ALAN POE, ESQ.)

Objection to Exemption: insurance

ALSO ON AM, SEE PAGE 38

Plan served 12/3

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

Continue to 4/15:

Due on before 3/14 Remains unresolved from 2/11 1) Name on Social Security Card does not match any name provided by debtor on petition. (Alex not Alejandro) amend a/k/a or provide correct social security card, 2) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/23/2025, 3) is debtor married? Taxes, SOFA, and Schedule I do not match

Objection to Confirmation (18) Bank of NY Mellon will file POC, MMM issues, unequal payments

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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

24-21922-RAM

Idalmi Sanchez

(PATRICK L. CORDERO, ESQUIRE)

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

Objection to Confirmation (16) Citibank 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
CHAPTER 13 RAM CONFIRMATION HEARING CALENDAR**

March 11, 2025 1:35 pm

24-21920-RAM

Fenol Jean-Charles

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(CHAD T. VAN HORN, ESQUIRE)

Objection to Exemption: valuation

Plan served 11/17

ALSO ON AM, SEE PAGE 37

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 2/11 1) amend plan to pay 100% of the allowed unsecured creditors OR a) amend plan to pay debtor's calculation of disposable income CMI/DI $\$1147.85 \times 60 = \$68,871.00$ (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

Objection to Confirmation (27) USA Plan does not conform to POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-21876-RAM

Luis A Puentes Dagnerys & Edelis Contino Cejas

TRUSTEE'S OBJ TO EXEMPTIONS (29)

(HAVEN DEL PINO, ESQUIRE) ATTY PRECALLED

Objection to Exemption: Valuation/Overused Wildcard

2AP served 1/13

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

Continue to 4/15 IF DOCUMENTS RECEIVED BY 3/14 IF NOT DISMISS: 2) Bank Account Statements: Acct#5381 (10/5-11/6 AND missing pages 12/6-1/8) 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 7/16 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 Acct #5381: 9/12 \$2500, 9/13 \$1612.78, 9/26 \$2500 & \$2250, 10/1 \$1900, 10/11 \$2470 & \$1664, 5) Income understated – unable to determine as Debtors have not provided P&L or calculation of income, 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), 1

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

LATE DOCUMENTS REVIEWED

24-21833-RAM

Veronika Addriaen Smith

TRUSTEE'S OBJ TO EXEMPTIONS (33)

5pm for \$7,341.56

(CHRISTIAN S DIAZ, ESQUIRE)

Objection to Exemptions: Vague/Homestead

1 A Plan served 3/3 LATE

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 3/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 3/5 or 3/6 and resolves: Remains unresolved from 1/21 3) Object or Conform to POC #13 (interest of 18% not paid), 10) LF 76 (Attorney Compliance with Claims Review) Bar Date: 1/21-2/11/24, *** Plan does not pay 100% of the allowed unsecured claims (\$16,030.87)

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

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

LATE DOCUMENTS REVIEWED

24-21828-RAM

Boris Joel Rodriguez Fernandez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemptions (18) 522p

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, 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**

March 11, 2025 1:35 pm

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:

DISMISS UNLESS documents/amendments received by end of business 3/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 3/5 or 3/6 and resolves: Remains unresolved from 1/21 Remains unresolved from 1/21 1) FMV of Real Estate Las Animas Ranch (per Zillow FMV is \$69,000 - \$139,000 received assessment not FMV), 2) FMV Carmax (Not online offer) or J.D. Power of vehicles: 11 Chevy & 22 Coachmen, 3) 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, 4) Copy of check(s) and explanation/evidence of use #0830/2909 ALL OVER \$999.99 (SEVERAL), 5) Explanation of withdrawal/debit/transfer and evidence of use #0830/2909 10/15 \$2034.00, 7) 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, 8) Proof of household income of all adults disclosed on Sch J and CMI (cannot be household member and limit contribution), 9) Provide Proof of lines: 4a, 4b, 6a, 6c, 7, 12, 10) Trustee objects to retaining luxury items and non-homestead to the detriment of unsecured creditors, 11) Provide evidence of deductions listed on corporate 2023 tax return, 12) 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, 13) Provide explanation of withdrawal in acct# 9480 of 11/5 \$9,872.17, 28) object/ conform to cl#7 #16

LATE DOCUMENTS REVIEWED

24-21714-RAM Henry Daniel Briceno

(JULIO A. DE ARMAS, ESQUIRE) ATTY PRECALLED

Plan served 11/10

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 3/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 3/5 or 3/6 and resolves: Remains unresolved from 1/21 1) Object or Conform to POC #2 (Service issue), 2) amend plan to pay Ch 7 of \$19,512.00, 3) Provide Proof of Sch J lines: 4c, 6a (bill not provided), 6b (amount is for 3 months not one), 6c (debtor is paying for 7 phone lines), 7, 8, 9, 11, 12, 15c (appears to be six month payments not one month), 21,

LATE DOCUMENTS REVIEWED

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:

DISMISS UNLESS documents/amendments received by end of business 3/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 3/5 or 3/6 and resolves: Remains unresolved from 1/21 2) Object or Conform to POC #7 and 26, 4) Profit/Loss & Balance Sheet, Inventory and Business Bank statements and checks: & Acct #5004 (11/1/24-11/6/24), 6) Explanation of withdrawal/debit/transfer and evidence of use Acct#6994 9/26: \$1119.36, 10/28: \$1074.68 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

LATE DOCUMENTS REVIEWED

24-21645-RAM Yordis Castillo Noriega

(HAVEN DEL PINO, ESQUIRE) ATTY PRECALLED

2 A Plan served 3/6 (LATE)

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

Confirm 2 A Plan (no material change)

TRUSTEE'S OBJ TO EXEMPTIONS (19)

Objection to Exemption 522p

ALSO ON AM, SEE PAGE 36

Objection to Exemption (19) 522p

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-21640-RAM

Lenny Argenis Chavez Rojas

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(YEVGENIY FELDMAN, ESQUIRE) *ATTY PRECALLED*

Objection to Exemptions Valuation

1 A Plan served 12/31

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

Continue to 4/15 IF DOCUMENTS RECEIVED BY 3/14 IF NOT DISMISS: 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 (Debtor claims to have only one bank account but is transferring funds by zelle to a different account identified by his name), 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

LATE DOCUMENTS REVIEWED

24-21538-RAM

Louis Escarment

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(MATISYAHU ABARBANEL, ESQUIRE) *ATTY PRECALLED*

Objection to Exemptions: Valuations

1 A Plan served 2/7

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

Continue to 4/15:

Due on before 3/14: set objection to claim #2 for hearing OR amend plan to pay 100% of allowed unsecured claims

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 3/14

LATE DOCUMENTS REVIEWED

24-21529-RAM

Daniel Humberto Linares

TRUSTEE'S OBJ TO EXEMPTIONS (18)

5pm for \$12,148.66

(AIMEE MELICH, ESQUIRE)

Objection to Exemptions: Homestead/522(p) issue

ALSO ON AM, SEE PAGE 36

2 A Plan served 2/13

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 1/21 1) Proof of household size (government ID w/ address) and proof of income of all household members (remove ex-wife as household member or include all her income as household member and ALL of girlfriends income if she is household member), 2) Provide Proof of Sch J line: 6c (why is debtor paying for 7 lines, and equipment and add on removed - per bill overstated by \$200/m), 3) Provide trace and accounting of \$4,500.00 from sale of truck, 4) Plan does not pay disposable income per Schedule J of \$5,499.42 (Trustee believes expenses over stated) if amended provide evidence contemporaneously 5) Object or conform to POC #4 and #1, 6) plan mathematically under pays IRS

Objection to Confirmation (31) Wells Fargo plan does not conform to POC (63) USA plan does not conform to POC

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

March 11, 2025 1:35 pm

24-21489-RAM Ingrid Lillian Laos

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(CHRISTINA VILABOA-ABEL, ESQUIRE) *ATTY PRECALLED*

Objection to Exemption Valuation

4 A Plan served 3/6 LATE

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 3/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 3/5 or 3/6 and resolves: Remains unresolved from 1/21: 12) Amend Section III.A1 (POC#4 Capital One): to conform court claim # missing and account number is incorrect on plan and Object to POC #4 as interest rate is 18.4% and no amend claim or order reducing the interest rate)

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

LATE DOCUMENTS REVIEWED

24-21447-RAM Gloria Maribel Leal

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

Objection to Exemptions (15): Homestead

2 A Plan served 3/4 (LATE)

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

Confirm 2 A Plan (no material change)

LATE DOCUMENTS REVIEWED

24-21430-RAM Angelica M Hoyos

(HAVEN DEL PINO, ESQUIRE) *ATTY PRECALLED*

1 A Plan served 1/14

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

Continue to 4/15 IF DOCUMENTS RECEIVED BY 3/14 IF NOT DISMISS:: Remains unresolved from 1/21 1) Provide evidence and calculation of CMI Form B122C-2 lines: 9b (bank statements do not reflect anything), 21 (non-working adult in home per CMI and no proof of expense to non-insider), 2) Provide value of INAHO Holdings, LLC & Siembra Fresh, LLC transferred to spouse in November of 2023 engaged in produce distribution: 3) spouse's income not included on CMI Form, or impute child support per Florida guidelines and evidence spouse living separately (temporary support or imputed support if divorce not final)

LATE DOCUMENTS REVIEWED

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 (21): valuation and overused personal property*

1 A Plan served 2/24 (

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**

March 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) *ATTY PRECALLED*

2 A Plan served 2/28 LATE)

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

Continue to 4/15:

Due on before 3/14: Object or conform to POC #10 (lease) if reclassify as unsecured increase plan to pay

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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.

LATE DOCUMENTS REVIEWED

24-21298-RAM

Odraniel Gonzalez

ALSO ON AM, SEE PAGE 36

(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:

If objection sustained, Confirm 1 A Plan

24-21297-RAM

Roberto Guas

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemptions: Valuation

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 2/26 (LATE)

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

Confirm 2 A Plan (no material change)

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

LATE DOCUMENTS REVIEWED

24-21280-RAM

Yosvel De La Paz

TRUSTEE'S OBJ TO EXEMPTIONS (16)

Objection to Exemption Value

(JOSE BLANCO, ESQUIRE) *ATTY PRECALLED*

1AP served 3/3 (LATE)

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

Confirm 1 A Plan (no material change)

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-21270-RAM

Ribert Luis Naranjo Torres

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

Objection to Exemption valuation

2 A Plan served 3/4 LATE)

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

Confirm 2 A Plan

LATE DOCUMENTS REVIEWED

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:

Confirm 1 A Plan

LATE DOCUMENTS REVIEWED

24-21194-RAM

Mauricio Rodriguez

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(MARY REYES, ESQ.)

Objection to Exemption (16) valuation

3 A Plan served 2/13

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

Confirm 3 A Plan

24-21178-RAM

Ariel Quintero

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(MANUEL A. PERAZA, ESQUIRE)

Objection to Exemption (20) 522p

ALSO ON AM, SEE PAGE 35

1 A Plan served 1/27

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

*If mtn granted, **Confirm 1 A Plan***

LF 76 (Attorney Compliance with Claims Review) Due between: 1/7-2/8/2025,

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

March 11, 2025 1:35 pm

24-21156-RAM Lazaro Ariel Gonzalez Herrera

ALSO ON AM, SEE PAGE 35

(PATRICK L. CORDERO, ESQUIRE)

1AP served 1/7

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

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

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

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

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption (20): value

1 A Plan served 2/17

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

Confirm 1 A Plan

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)

2 A Plan served 2/28 (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)*

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

LATE DOCUMENTS REVIEWED

24-21025-RAM Carlos Erwin De La Paz

(HAVEN DEL PINO, ESQUIRE) **ATTY PRECALLED**

dismissed at 341

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

March 11, 2025 1:35 pm

24-20953-RAM Luis Antonio Pinero

ALSO ON AM, SEE PAGE 34

(HAVEN DEL PINO, ESQUIRE) *ATTY PRECALLED*

2 A Plan served 2/28 LATE)

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

*If counsel agrees to reduce fees to \$6,500.00 and fee app granted, **Confirm 2 A Plan** (no material change)*

LATE DOCUMENTS REVIEWED

24-20926-RAM Luis Oscar Palmero & Odalys Venero Perez

TRUSTEE'S OBJ TO EXEMPTIONS (19)

(HAVEN DEL PINO, ESQUIRE) *ATTY PRECALLED*

Objection to Exemption valuation

ALSO ON AM, SEE PAGE 34

2 A Plan served 3/3 LATE)

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

*If counsel agrees to reduce fees to \$6,500.00 and fee app granted, **Confirm 2 A Plan** (no material change)*

LATE DOCUMENTS REVIEWED

24-20873-RAM Laritza Estevez

TRUSTEE'S OBJ TO EXEMPTIONS (15)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption(15): valuation

1 A Plan served 2/18

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

Confirm 1 A Plan

24-20869-RAM Roberto Suarez

(PATRICK L. CORDERO, ESQUIRE)

2 A Plan served 2/28 (LATE)

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

Confirm 2 A Plan (no material change)

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-20867-RAM

Damihan Mena

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(PATRICK L. CORDERO, ESQUIRE)

Objection to Exemption (20) 522p

2 A Plan served 2/20

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

24-20832-RAM

Alex Alvarez & Aluzbert Araujo

TRUSTEE'S OBJ TO EXEMPTIONS (23)

(TERESA M. ALVAREZ, ESQUIRE)

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

3 AP NOT served

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

24-20800-RAM

Cherissa Nicole Kellam

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(ROBERT A. STIBERMAN, ESQUIRE) **ATTY PRECALLED**

Objection to Exemptions: 401K

2 A Plan served 3/4 (LATE)

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

Continue to 4/15: motions pending

Objection to Confirmation (24) Nationstar will file POC

LATE DOCUMENTS REVIEWED

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.

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

March 11, 2025 1:35 pm

24-20604-RAM Manuel A. Cores Raventos

ALSO ON AM, SEE PAGE 32

(SAMIR MASRI, ESQUIRE)

1 A Plan served 2/11

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

*If mtm granted, **Confirm 1 A Plan***

24-20559-RAM Dagoberto Vidal

(CHRISTIAN SOMODEVILLA, ESQUIRE) *ATTY PRECALLED*

2 A Plan served 3/4 (LATE)

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

Confirm 2 A Plan (no material change)

LATE DOCUMENTS REVIEWED

24-20536-RAM Ilham Lakehal

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(SAMIR MASRI, ESQUIRE)

Objection to Exemptions (21): Valuation

ALSO ON AM, SEE PAGE 32

Plan served 10/18

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

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

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

March 11, 2025 1:35 pm

24-20510-RAM William Ugalde

ALSO ON AM, SEE PAGE 32

(JORDAN E BUBLICK, ESQUIRE)

3AP served 3/3 LATE)

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 3/3 (MONDAY) AND attorney pre-calls with Trustee's staff attorney on 3/5 or 3/6 and resolves: Remains unresolved from 1/21 3) Evidence that IRS was served with copy of 2019 tax returns prior to 341 meeting and object to claim if served (letter dated 10/21)

Objection (39) Caterpillar Financial missing part of collateral

LATE DOCUMENTS REVIEWED

24-20451-RAM Oliverio Mayoral

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(MARY REYES, ESQ.) *ATTY PRECALLED*

Objection to Exemption 522p

4 A Plan served 3/6 LATE)

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

*If debtor agrees to abate objection to exemptions, **Confirm 4A Plan** (no material change)*

LATE DOCUMENTS REVIEWED

24-20417-RAM Ramon Sanchez

(AUBREY G. RUDD, ESQUIRE)

1 A Plan served 2/14

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

Confirm 1 A Plan

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

24-20412-RAM Mitchell Aaron Hammer

TRUSTEE'S OBJ TO EXEMPTIONS (21)

(MITCHELL J. NOWACK, ESQ.)

Objection to Exemption valuation

3AP served 2/13

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

Confirm 3 A Plan

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

March 11, 2025 1:35 pm

24-20364-RAM Otto Luis Martinez

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

1 A Plan served 2/18

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

Confirm 1 A Plan

LATE DOCUMENTS REVIEWED

24-20352-RAM Blanca Hernandez

(HAVEN DEL PINO, ESQUIRE) *ATTY PRECALLED*

TRUSTEE'S OBJ TO EXEMPTIONS (30)

*Objection to Exemption valuation
ALSO ON AM, SEE PAGE 31*

2 A Plan served 2/28 (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)*

Objection to Confirmation (25) NewRez will file POC

LATE DOCUMENTS REVIEWED

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

24-20303-RAM Yadneris D Romero

(DIEGO GERMAN MENDEZ, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (22)

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:

Confirm 1 A Plan

24-20260-RAM Martha Rugama Urbina

(PATRICK L. CORDERO, ESQUIRE) *ATTY PRECALLED*

TRUSTEE'S OBJ TO EXEMPTIONS (33)

Objection to Exemption: valuation

3AP served 3/4 LATE)

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

Confirm 3 A Plan (no material change)

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-20248-RAM Mauricio Zeilic

(EMMANUEL PEREZ, ESQ.)

3 A Plan served 2/14

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

Continue to 4/15:

Due on before 4/8: object or amend plan to conform to IRS POC #6

Trustee will request dismissal if documents are not provided and issues not resolved before 4/7

LATE DOCUMENTS REVIEWED

24-20185-RAM Aloina Abraham Diaz

(MANUEL A. PERAZA, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (26)

Objection to Exemption (26) 522p

3 A Plan served 2/3 (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 3 A Plan** (no material change)*

Objection (21) NewRez will file POC

24-20165-RAM Alexander Edward Marti

(AUBREY G. RUDD, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (15)

Objection to Exemption (15) personal property

5 A Plan served 2/6

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

Confirm 5 A Plan

24-20002-RAM Benjamin De Jesus Flores

(HAVEN DEL PINO, ESQUIRE) *ATTY PRECALLED*

3 A Plan served 3/6 (LATE)

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

Confirm 3 A Plan (no material change)

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-19679-RAM Luz Elena Guzman

(JAMES ALAN POE, ESQ.) *ATTY PRECALLED*

1 A Plan served 1/22

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

Continue to 4/15 Objection pending

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

LATE DOCUMENTS REVIEWED

24-19347-RAM Lilianne Landave

(PATRICK L. CORDERO, ESQUIRE)

3 A Plan served 2/26 (LATE)

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

Confirm 3 A Plan (no material change)

LATE DOCUMENTS REVIEWED

24-19297-RAM Guillermo Alberto Martinez

TRUSTEE'S OBJ TO EXEMPTIONS (18)

(CHRISTINA VILABOA-ABEL, ESQUIRE) *ATTY PRECALLED*

Plan served 9/14

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

Continue to 4/15:

Due on before 3/14 Lanning CMI with evidence and calculation of all expenses not determined by UST Standards and Amended plan

24-19262-RAM Enrique Lohuiz, Jr. & Naomi Mitjans

TRUSTEE'S OBJ TO EXEMPTIONS (26)

(ROBERT A. STIBERMAN, ESQUIRE) *ATTY PRECALLED*

PENDING OVER 6 MONTH

3 A P served 3/4 (LATE)

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

Confirm 3 A Plan ,(no material change)

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

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-19153-RAM

Estela Almanzar Ortiz

TRUSTEE'S OBJ TO EXEMPTIONS (22)

(RODOLFO DE LA GUARDIA, ESQUIRE) *ATTY PRECALLED*

Objection to Exemption (22) TBE, BLT

PENDING OVER 6 MONTHS

1 A Plan served 1/23

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

Continue to 4/15:

Due on before 3/14: Remains unresolved from 12/10 3) Income understated per bank deposits (statement dated) 9/26 \$15,248.64, 8/29 \$21,720, 7/30 \$18,967, 6.27 \$18,661,

LATE DOCUMENTS REVIEWED

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-19051-RAM

Jovan Michael Roche

TRUSTEE'S OBJ TO EXEMPTIONS (16)

(AIMEE MELICH, ESQUIRE)

Objection to Exemption value

CASE PENDING OVER 6 MONTHS

3 A Plan served 2/13

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

Confirm 3 A Plan

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

24-19011-RAM

Guillermo Paz, Jr

TRUSTEE'S OBJ TO EXEMPTIONS (17)

(AIMEE MELICH, ESQUIRE)

CASE PENDING OVER 6 MONTHS

2 A Plan served 12/11

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

Continue to 4/15:

Due on before 3/14 1) plan does not pay 100% of the allowed unsecured 1) claims (\$101,771.60), If not 100% 2) amended CMI need evidence of all expenses (line 9, 10, 12, 13 (all), 22, 35), 3) IVL,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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.

24-18990-RAM

Mayda Luisa Portal

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(JOSE BLANCO, ESQUIRE) *ATTY PRECALLED*

Objection to Exemption Value

CASE PENDING OVER 6 MONTHS

2AP served 12/4

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

Confirm 2 A Plan

LATE DOCUMENTS REVIEWED

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

March 11, 2025 1:35 pm

24-18933-RAM Harold Eduardo Carvajal

(PATRICK L. CORDERO, ESQUIRE)

CASE PENDING OVER 6 MONTHS

4 A Plan served 2/6

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

Confirm 4 A Plan

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

24-18898-RAM Yohan Abad

(MARY REYES, ESQ.)

CASE PENDING OVER 6 MONTHS

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

24-18870-RAM Juliana Ortiz Gomez

(HAVEN DEL PINO, ESQUIRE) **ATTY PRECALLED**

TRUSTEE'S OBJ TO EXEMPTIONS (17)

Objection to Exemption value

ALSO ON AM, SEE PAGE 29

CASE PENDING OVER 6 MONTHS

3AP served 1/27

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

*If objection sustained, **Confirm 3 A Plan**, if not, **Continue to 4/15***

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.

24-18724-RAM Eiliana Soca Barreiro

(KENNETH S. ABRAMS, ESQUIRE)

5A Plan served 2/10

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

Continue to 4/15:

Due on before 3/14: 5AP has typo as debtor's payments do not complete from 51-60

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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

March 11, 2025 1:35 pm

24-18587-RAM

Nelson Ortiz

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(RODOLFO DE LA GUARDIA, ESQUIRE) *ATTY PRECALLED*

Objection to Exemptions TBE

ALSO ON AM, SEE PAGE 28

CASE PENDING OVER 6 MONTHS

Plan served 8/28

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

If attorney fees granted, Confirm Plan

24-18170-RAM

Mariana Isabel Cabrera

TRUSTEE'S OBJ TO EXEMPTIONS (20)

(DIEGO GERMAN MENDEZ, ESQUIRE)

Objection to Exemptions: Split Auto

ALSO ON AM, SEE PAGE 27

CASE PENDING OVER 6 MONTHS

5A Plan served 2/25 LATE)

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

DISMISS does not pay IRS in full

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

24-17187-RAM

Katia Acosta Arteaga

TRUSTEE'S OBJ TO EXEMPTIONS (37)

(TERESA M. ALVAREZ, ESQUIRE)

Objection to Exemption valuation

CASE PENDING OVER 7 MONTHS

1 A Plan served 1/14

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

Confirm 1 A Plan

24-17070-RAM

Ernesto Alexei Abreu Sanchez

TRUSTEE'S OBJ TO EXEMPTIONS (25)

(ALEXANDRA LOPEZ, ESQUIRE)

Objection to Exemption BLT, valuation

ALSO ON AM, SEE PAGE 27

CASE PENDING OVER 7 MONTHS

3 A Plan served 1/16

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

Continue to 4/15:

Due on before 3/14 Object or Conform to Proof of Claim: CT CL 4-Miami-Dade County Credit & Collections \$6044.91 @ 12% over 60 months is \$8,067.00 (plan pays interest on the interest overpays \$3,500)

Objection (19) Shellpoint will file POC

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

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**

March 11, 2025 1:35 pm

24-16505-RAM Cindy Sandra Fils

(CHAD T. VAN HORN, ESQUIRE)

TRUSTEE'S OBJ TO EXEMPTIONS (20)

Objection to Exemption (20) Value

CASE PENDING OVER 8 MONTHS

2 A Plan served 10/1

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

Continue to 4/15:

Due on before 3/14: Object or conform to POC #13 Miami Dade County

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

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

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-15474-RAM Kelly Moore Wright

(JOSE P. FUNCIA, ESQUIRE) **ATTY PRECALLED**

CASE PENDING OVER 10 MONTHS

5 A Plan served 1/29

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

Confirm 5 A Plan

Objection (24) US Bank will file POC

LATE DOCUMENTS REVIEWED

24-12108-RAM Paola Angulo

(JOSE BLANCO, ESQUIRE) **ATTY PRECALLED**

TRUSTEE'S OBJ TO EXEMPTIONS (33)

Objection to Exemption(33): Homestead/Personal

CASE PENDING OVER 12 MONTHS

4AP served 9/20

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

Continue to 4/15:

Due on before 3/14 1) COPY OF CLOSING STATEMENT FROM OCTOBER 2024 SALE AND LIST OF PAYMENTS TO CREDITORS 2) Accounting from Case #21-20444-LMI from final payment under Subchapter 5 (per plan was to be made February 2025) 3) Objection to claims to reduce claim by any amount received in the Subchapter5. 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,

Trustee will request dismissal at the next confirmation hearing if documents are not provided and issues not resolved before 3/14

24-11595-RAM Jessica M Paulo

(JOHN A. MOFFA, ESQUIRE)

ALSO ON AM, SEE PAGE 21

PENDING OVER 13 MONTHS

4 A Plan served 2/7

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

JUDGE: DENY CONFIRMATION: Memorandum of Law (99) and Response (102) Remains unresolved from 9/17 1) The plan does not pay the unsecured creditors the same amount they would receive in a Chapter 7 case. The Trustee is requesting additional and more specific valuation to determine the exact Chapter 7 liquidation, rather than depending on the amounts asserted by the debtor, as the debtor has raised the amount of the Chapter 7 liquidation to be paid to the unsecured creditors. 2) **Remove business loss** listed as income on Sch I line 8- provide 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) 3) Provide fully executed **Tolling Waiver** (signature is blank but notarized) 4) The plan is not feasible. The plan cures and maintains the mortgage on a non-homestead property that has no income and can not sustain the payments. The debtor's disclosed disposable income is insufficient to fund the plan. 5) **Fix plan typos:** a) **Section III.A.1.** of the plan (HSBC Bank, POC #17) does not address the notice of payment change filed at ECF #112 to increase the regular monthly payment commencing April 2025 (month 14) to \$1,579.76. b) **Section III.A.2. of the plan** (Neo Lofts, POC #18) has 2 payments for "Regular Payment (Maintain)" the "Other" in this section should disclose which payment is for the post-petition special assessment c) **Section III.A.3. of the plan** (PenFed CU, POC #12) the plan is a payoff of the lien on a Land Rover. The payments do not include the interest of 4.24% on the proof of claim nor is there a motion to determine the interest rate on docket. The payments are disclosed as "Regular Payments (Maintain)". The plan does not pay the regular payment of \$798.31 per month but payoff the lien, thus the payments should be disclosed as "payoff". d) **Section III.C.1. of the plan** (Citimortgage, no POC filed) states that a motion to avoid lien has been filed and served. There does not appear to be a motion on docket. If no motion to avoid the nonconsensual lien is filed, Section III.C.1 should be removed and Section I should reflect that the plan does not seek to avoid a judicial lien or nonpossessory, nonpurchase-money security interest.

Objections to Confirmation filed by Creditors: (33) (81) Pentagon FCU proof of insurance, valuation: (34) US Bank NA plan fails to disclose treatment, (27) NewRez, LLC will file POC, (61) Neo Lofts special assessment not in plan

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

March 11, 2025 1:35 pm

24-11254-RAM Maria E Ydrovo

(BROOKS RICHARD SIEGEL, ESQUIRE)

PENDING OVER 13 MONTHS

6 A Plan served 1/20

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

**DISMISS per Judge Bench ruling last month: 1) PLAN DOES NOT FUND MONTH 1-60, 2) Plan cannot 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)

Objection to Exemption Valuation

PENDING OVER 13 MONTHS

14 A Plan served 2/13

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

Confirm 14 A Plan