UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

Honorable Fredrick E. Clement Fresno Federal Courthouse 2500 Tulare Street, 5th Floor Courtroom 11, Department A Fresno, California

PRE-HEARING DISPOSITIONS

DAY: THURSDAY

DATE: FEBRUARY 20, 2020

CALENDAR: 10:00 A.M. CHAPTERS 13 AND 12 CASES

Each matter on this calendar will have one of three possible designations: No Ruling, Tentative Ruling, or Final Ruling. These instructions apply to those designations.

No Ruling: All parties will need to appear at the hearing unless otherwise ordered.

Tentative Ruling: If a matter has been designated as a tentative ruling it will be called. The court may continue the hearing on the matter, set a briefing schedule or enter other orders appropriate for efficient and proper resolution of the matter. The original moving or objecting party shall give notice of the continued hearing date and the deadlines. The minutes of the hearing will be the court's findings and conclusions.

Final Ruling: Unless otherwise ordered, there will be no hearing on these matters. The final disposition of the matter is set forth in the ruling and it will appear in the minutes. The final ruling may or may not finally adjudicate the matter. If it is finally adjudicated, the minutes constitute the court's findings and conclusions.

Orders: Unless the court specifies in the tentative or final ruling that it will issue an order, the prevailing party shall lodge an order within 14 days of the final hearing on the matter.

1. $\frac{18-15100}{\text{JM}-1}$ -A-13 IN RE: ANGELINA LOPEZ

MOTION FOR RELIEF FROM AUTOMATIC STAY 1-17-2020 [95]

ONEMAIN FINANCIAL GROUP, LLC/MV NEIL SCHWARTZ/ATTY. FOR DBT. JAMES MACLEOD/ATTY. FOR MV.

No Ruling

2. $\frac{18-15100}{NES-3}$ -A-13 IN RE: ANGELINA LOPEZ

MOTION FOR COMPENSATION FOR NEIL E. SCHWARTZ, DEBTORS ATTORNEY(S)
1-15-2020 [87]
AMENDED MOTION FILED 1/15/2020, ECF #91

NEIL SCHWARTZ/ATTY. FOR DBT.

Final Ruling

Application: Allowance of Interim Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

COMPENSATION AND EXPENSES

In this Chapter 13 case, Neil E. Schwartz has applied for an allowance of interim compensation and reimbursement of expenses. The application requests that the court allow compensation in the amount of \$13,677.50 and reimbursement of expenses in the amount of \$418.00.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable

compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on an interim basis. Such amounts shall be perfected, and may be adjusted, by a final application for compensation and expenses, which shall be filed prior to case closure.

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Neil E. Schwartz's application for allowance of interim compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on an interim basis. The court allows interim compensation in the amount of \$13,677.50 and reimbursement of expenses in the amount of \$418.00. The aggregate allowed amount equals \$14,095.50. As of the date of the application, the applicant held a retainer in the amount of \$0.00. The amount of \$14,095.50 shall be allowed as an administrative expense to be paid through the plan, and the remainder of the allowed amounts, if any, shall be paid from the retainer held by the applicant. The applicant is authorized to draw on any retainer held.

IT IS FURTHER ORDERED that the fees and costs are allowed pursuant to 11 U.S.C. § 331 as interim fees and costs, subject to final review and allowance pursuant to 11 U.S.C. § 330. Such allowed amounts shall be perfected, and may be adjusted, by a final application for allowance of compensation and reimbursement of expenses, which shall be filed prior to case closure.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

3. 19-13900-A-13 **IN RE: JADE LOWY**

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 1-21-2020 [38]

DAVID JENKINS/ATTY. FOR DBT.

Final Ruling

The case having been dismissed, the matter is dropped as moot.

4. $\frac{18-12801}{WSL-3}$ -A-13 IN RE: JEREMY/SHIRRELL COOK

MOTION TO MODIFY PLAN 1-3-2020 [71]

JEREMY COOK/MV
GREGORY SHANFELD/ATTY. FOR DBT.

Final Ruling

Motion: Modify Chapter 13 Plan

Notice: LBR 3015-1(d)(2), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Prepared by trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(2), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan modification is governed by 11 U.S.C. §§ 1322, 1323, 1325, 1329 and by Federal Rules of Bankruptcy Procedure 2002(a)(5) and 3015(g) and Local Bankruptcy Rule 3015-1. "[T]he only limits on modification are those set forth in the language of the Code itself, coupled with the bankruptcy judge's discretion and good judgment in reviewing the motion to modify." In re Powers, 202 B.R. 618, 622 (B.A.P. 9th Cir. 1996).

Chapter 13 debtors seeking plan modification have the burden of proving that all requirements of § 1322(a) and (b) and § 1325(a) have been met. See 11 U.S.C. §§ 1322(a)-(b), 1325(a), 1329(b)(1); see also In re Powers, 202 B.R. at 622 ("[Section] 1329(b)(1) protects the parties from unwarranted modification motions by ensuring that the proposed modifications satisfy the same standards as required of the initial plan."); see

also In re Barnes, 32 F.3d 405, 407 (9th Cir. 1994); In re Andrews, 49 F.3d 1404, 1408 (9th Cir. 1995).

The court finds that the debtor has sustained this burden of proof. The court will grant the motion and approve the modification.

5. $\frac{19-13701}{DMG-2}$ -A-13 IN RE: PAUL/KATHERINE MCCURRY

MOTION TO CONFIRM PLAN 1-15-2020 [46]

PAUL MCCURRY/MV
D. GARDNER/ATTY. FOR DBT.

No Ruling

6. $\frac{13-14205}{\text{HDN}-6}$ -A-13 IN RE: EDDIE NOLEN

MOTION TO AVOID LIEN OF FIA CARD SERVICES, N.A. $1-14-2020 \quad [114]$

EDDIE NOLEN/MV HENRY NUNEZ/ATTY. FOR DBT.

Final Ruling

Motion: Avoid Lien that Impairs Exemption

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Granted

Order: Prepared by moving party

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Section 522(f) of the Bankruptcy Code authorizes the court to avoid a lien "on an interest of the debtor in property to the extent that such lien impairs an exemption to which the debtor would have been entitled." 11 U.S.C. § 522(f)(1). There are four elements to avoidance of a lien that impairs an exemption: (1) there must be an exemption to which the debtor would have been entitled; (2) the property must be listed on the schedules and claimed as exempt; (3) the lien must impair the exemption claimed; and (4) the lien must be

a judicial lien or nonpossessory, nonpurchase-money security interest in property described in § 522(f)(1)(B). Goswami v. MTC Distrib. (In re Goswami), 304 B.R. 386, 390-91 (B.A.P. 9th Cir. 2003). Impairment is statutorily defined: a lien impairs an exemption "to the extent that the sum of - (i) the lien; (ii) all other liens on the property; and (iii) the amount of the exemption that the debtor could claim if there were no liens on the property; exceeds the value that the debtor's interest in the property would have in the absence of any liens." 11 U.S.C. § 522(f)(2)(A).

The responding party's judicial lien, all other liens, and the exemption amount together exceed the property's value by an amount greater than or equal to the judicial lien. As a result, the responding party's judicial lien will be avoided entirely.

7. $\frac{19-15207}{KL-1}$ -A-13 IN RE: SUKETU VAIDYA

U.S. BANK NATIONAL ASSOCIATION/MV JAMES MILLER/ATTY. FOR DBT. KELSEY LUU/ATTY. FOR MV.

No Ruling

8. $\frac{19-15207}{MHM-1}$ -A-13 IN RE: SUKETU VAIDYA

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE MICHAEL H. MEYER

1-30-2020 [20]

JAMES MILLER/ATTY. FOR DBT.

Tentative Ruling

Objection: Trustee's Objection to Confirmation of Plan

Notice: LBR 3015-1(c)(4), 9014-1(f)(2); no written opposition

required

Disposition: Sustained and confirmation denied

Order: Civil minute order

No responding party is required to file written opposition to the objection; opposition may be presented at the hearing. LBR 3015-1(c)(4), 9014-1(f)(2)(C). If opposition is presented at the hearing, the court may rule on the merits or set a briefing

schedule. Absent such opposition, the court will adopt this tentative ruling.

This plan is not compliant with 11 U.S.C. §1325(a)(4). Debtor took Maryland state exemptions. However, debtor's petition states he resides in California. Maryland state exemptions are limited to domicilaries. Md. Cts. & Jud. Proc. Code Ann. § 11-504(f). As such, debtor has not yet properly filed exemptions and has not demonstrated the chapter 7 liquidation.

The plan also does not comply with 11 U.S.C. § 1325(b). Debtor is proposing a 0% plan. Debtor is taking an improper deduction on his Official Form 122C-2 and is choosing to ignore the already positive disposable income on line 45. Also, debtor has taken 401(k) deductions on line 41. Debtor has listed \$833.34 a month on line 41. Debtor's paystubs represent that this is for a 401(k) voluntary deduction of \$416.67 twice a month. Chapter 13 debtors cannot exclude voluntary post-petition retirement contributions in any amount for purposes of calculating their disposable income. Parks v. Drummond, 475 B.R. 703, 709 (B.A.P. 9th Cir. 2012); See also In re Egebjerg, 574 F.3d 1045. Section 1306(a)(2) makes post-petition earnings of a debtor part of his or her estate and nowhere in chapter 13 are voluntary retirement contributions excluded from disposable income. Parks, at 708.

After adding positive disposable income on line 45 and the improper voluntary deduction on line 41, Debtor will have disposable income of \$1,614.93. The plan does not provide for all of debtor(s') projected disposable income to be applied to unsecured creditors under the plan as required by § 1325(b).

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The chapter 13 trustee's objection to confirmation has been presented to the court. Having considered the objection, oppositions, responses and replies, if any, and having heard oral argument presented at the hearing,

IT IS ORDERED that the objection is sustained. The court denies confirmation of the chapter 13 plan.

9. $\frac{18-13311}{DMG-2}$ -A-13 IN RE: MELINDA MARTINDALE

MOTION FOR COMPENSATION FOR D. MAX GARDNER, DEBTORS ATTORNEY(S) $1-17-2020 \quad [127]$

D. GARDNER/ATTY. FOR DBT.

Final Ruling

Application: Allowance of Interim Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

COMPENSATION AND EXPENSES

In this Chapter 13 case, Max Gardner has applied for an allowance of interim compensation and reimbursement of expenses. The application requests that the court allow compensation in the amount of \$8,814.00 and reimbursement of expenses in the amount of \$167.91.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on an interim basis. Such amounts shall be perfected, and may be adjusted, by a final application for compensation and expenses, which shall be filed prior to case closure.

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Max Gardner's application for allowance of interim compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on an interim basis. The court allows interim compensation in the amount of \$\$8,814.00 and reimbursement of expenses in the amount of \$167.91. The aggregate allowed amount equals \$8,983.91. As of the date of the application, the applicant held a retainer in the amount of \$0.00. The amount of \$8,983.91 shall be allowed as an administrative expense to be paid through the plan, and the remainder of the allowed amounts, if any, shall be paid from the retainer held by the applicant. The applicant is authorized to draw on any retainer held.

IT IS FURTHER ORDERED that the fees and costs are allowed pursuant to 11 U.S.C. § 331 as interim fees and costs, subject to final review and allowance pursuant to 11 U.S.C. § 330. Such allowed amounts shall be perfected, and may be adjusted, by a final application for allowance of compensation and reimbursement of expenses, which shall be filed prior to case closure.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

10. <u>17-12220</u>-A-13 **IN RE: KRISTOPHER FRANZEN AND VIRGINIA**GONZALEZ-FRANZEN NES-3

MOTION TO MODIFY PLAN 1-6-2020 [50]

KRISTOPHER FRANZEN/MV NEIL SCHWARTZ/ATTY. FOR DBT.

Final Ruling

Motion: Modify Chapter 13 Plan

Notice: LBR 3015-1(d)(2), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: prepared by trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(2), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan modification is governed by 11 U.S.C. §§ 1322, 1323, 1325, 1329 and by Federal Rules of Bankruptcy Procedure 2002(a)(5) and 3015(g) and Local Bankruptcy Rule 3015-1. "[T]he only limits on modification are those set forth in the language of the Code itself, coupled with the bankruptcy judge's discretion and good judgment in reviewing the motion to modify." In re Powers, 202 B.R. 618, 622 (B.A.P. 9th Cir. 1996).

Chapter 13 debtors seeking plan modification have the burden of proving that all requirements of § 1322(a) and (b) and § 1325(a) have been met. See 11 U.S.C. §§ 1322(a)-(b), 1325(a), 1329(b)(1); see also In re Powers, 202 B.R. at 622 ("[Section] 1329(b)(1) protects the parties from unwarranted modification motions by ensuring that the proposed modifications satisfy the same standards as required of the initial plan."); see also In re Barnes, 32 F.3d 405, 407 (9th Cir. 1994); In re Andrews, 49 F.3d 1404, 1408 (9th Cir. 1995).

The court finds that the debtor has sustained this burden of proof. The court will grant the motion and approve the modification.

11. $\frac{19-15123}{MHM-1}$ -A-13 IN RE: THIESEN HERNANDEZ

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE MICHAEL H. MEYER

1-30-2020 [30]

SCOTT LYONS/ATTY. FOR DBT.

No Ruling

12. $\frac{19-12626}{\text{EPE}-2}$ -A-13 IN RE: FILIMON RAMIREZ

CONTINUED MOTION TO CONFIRM PLAN 11-21-2019 [39]

FILIMON RAMIREZ/MV ERIC ESCAMILLA/ATTY. FOR DBT.

No Ruling

13. $\frac{19-12626}{EPE-3}$ -A-13 IN RE: FILIMON RAMIREZ

MOTION TO VALUE COLLATERAL OF AMERI CREDIT GM FINANCIAL $1-7-2020 \ [56]$

FILIMON RAMIREZ/MV ERIC ESCAMILLA/ATTY. FOR DBT.

Final Ruling

Motion: Motion to Value Collateral Disposition: Denied without prejudice

Order: Civil minute order

The court will deny the motion without prejudice on grounds of insufficient service of process on the responding party. A motion to avoid a lien is a contested matter requiring service of the motion in the manner provided by Federal Rule of Bankruptcy Procedure 7004. Fed. R. Bankr. P. 4003(d), 9014(b); see also In re Villar, 317 B.R. 88, 92 n.6 (B.A.P. 9th Cir. 2004). Under Rule 7004, service on FDIC-insured institutions must "be made by certified mail addressed to an officer of the institution" unless one of the exceptions applies. Fed. R. Bankr. P. 7004(h).

Service of the motion was insufficient. Service of the motion was not made by certified mail or was not addressed to an officer of the responding party. No showing has been made that the exceptions in Rule 7004(h) are applicable. See Fed. R. Bankr. P. 7004(h)(1)-(3).

14. $\frac{19-12626}{MHM-2}$ -A-13 IN RE: FILIMON RAMIREZ

CONTINUED MOTION TO DISMISS CASE 12-3-2019 [$\underline{48}$]

MICHAEL MEYER/MV ERIC ESCAMILLA/ATTY. FOR DBT.

Final Ruling

Motion: Dismiss Case

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Granted
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as

true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

CASE DISMISSAL

The trustee moves to dismiss this chapter 13 case. For the reasons stated in the motion, cause exists under § 1307(c)(1) to dismiss the case. The debtor has failed to confirm a plan within a reasonable time. The case has been pending for approximately 8 months, yet a plan has not been confirmed. This constitutes unreasonable delay by the debtor that is prejudicial to creditors. The court will dismiss the case.

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The trustee's motion to dismiss this chapter 13 case has been presented to the court. Having entered the default of respondent debtor for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion,

IT IS ORDERED that the motion is granted. The court hereby dismisses this case.

15. $\frac{16-12327}{MHM-3}$ -A-13 IN RE: GUSTAVO IBARRA

MOTION TO DISMISS CASE 1-8-2020 [50]

MICHAEL MEYER/MV THOMAS GILLIS/ATTY. FOR DBT. WITHDRAWN

Final Ruling

The motion having been withdrawn, the matter is dropped as moot.

16. 19-14337-A-13 IN RE: DONNA REYNA

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ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 1-21-2020 [38]
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JAMES CANALEZ/ATTY. FOR DBT.

Final Ruling

The case having been dismissed, the matter is dropped as moot.

17. 19-14638-A-13 IN RE: ARTHUR/RACHEL QUINTANA

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ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 2-4-2020 \quad [\ 37\ ]
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BENNY BARCO/ATTY. FOR DBT.

Final Ruling

The installment having been paid, the order to show cause is discharged. The case will remain pending.

18. $\frac{19-15138}{RDW-1}$ -A-13 IN RE: JULIO/VIOLENA CELAYA

OBJECTION TO CONFIRMATION OF PLAN BY CTF ASSET MANAGEMENT, LLC

2-3-2020 [15]

CTF ASSET MANAGEMENT, LLC/MV PETER BUNTING/ATTY. FOR DBT. REILLY WILKINSON/ATTY. FOR MV.

No Ruling

19. $\frac{19-14743}{PBB-1}$ -A-13 IN RE: DORCAS O'BRIEN

MOTION TO CONFIRM PLAN 1-16-2020 [20]

DORCAS O'BRIEN/MV PETER BUNTING/ATTY. FOR DBT.

Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: prepared by trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(1), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1325 and by Federal Rule of Bankruptcy Procedure 2002(b) and Local Bankruptcy Rule 3015-1. The debtor has the burden of proving that the plan complies with all statutory requirements of confirmation. *In re Andrews*, 49 F.3d 1404, 1407-08 (9th Cir. 1995); *In re Barnes*, 32 F.3d 405, 407-08 (9th Cir. 1994). The court finds that the debtor has sustained that burden, and the court will approve confirmation of the plan.

20. $\underline{19-14446}$ -A-13 IN RE: MOISES/JACQUELINE ARCE

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 1-27-2020 [33]

MARK ZIMMERMAN/ATTY. FOR DBT. DISMISSED 1/28/20

Final Ruling

The case having been dismissed, the matter is dropped as moot.

21. $\frac{19-15146}{MHM-1}$ -A-13 IN RE: ROSE RUBINO

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE MICHAEL H. MEYER

1-29-2020 [13]

TIMOTHY SPRINGER/ATTY. FOR DBT.

Tentative Ruling

Objection: Trustee's Objection to Confirmation of Plan

Notice: LBR 3015-1(c)(4), 9014-1(f)(2); no written opposition

required

Disposition: Sustained and confirmation denied

Order: Civil minute order

No responding party is required to file written opposition to the objection; opposition may be presented at the hearing. LBR 3015-1(c)(4), 9014-1(f)(2)(C). If opposition is presented at the hearing, the court may rule on the merits or set a briefing schedule. Absent such opposition, the court will adopt this tentative ruling.

The Trustee has not yet concluded the Meeting of the Creditors as Debtor failed to appear at the 341 hearing on January 28, 2020. The continued meeting will be held on March 10, 2020. This plan is not yet ready to be confirmed under 11 U.S.C. § 1325(a)(1).

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The chapter 13 trustee's objection to confirmation has been presented to the court. Having considered the objection, oppositions, responses and replies, if any, and having heard oral argument presented at the hearing,

IT IS ORDERED that the objection is sustained. The court denies confirmation of the chapter 13 plan.

22. $\frac{15-10149}{\text{MHM}-1}$ -A-13 IN RE: GEORGE/MARY GONZALES

MOTION TO DISMISS CASE 1-3-2020 [70]

MICHAEL MEYER/MV BENNY BARCO/ATTY. FOR DBT. WITHDRAWN

Final Ruling

The motion having been withdrawn, the matter is dropped as moot.

23. $\frac{19-13151}{TCS-4}$ -A-13 IN RE: KRISTIN VOOLSTRA

MOTION TO MODIFY PLAN 1-3-2020 [76]

KRISTIN VOOLSTRA/MV TIMOTHY SPRINGER/ATTY. FOR DBT.

Final Ruling

Motion: Modify Chapter 13 Plan

Notice: LBR 3015-1(d)(2), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: prepared by trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(2), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan modification is governed by 11 U.S.C. §§ 1322, 1323, 1325, 1329 and by Federal Rules of Bankruptcy Procedure 2002(a)(5) and 3015(g) and Local Bankruptcy Rule 3015-1. "[T]he only limits on modification are those set forth in the language of the Code itself, coupled with the bankruptcy judge's discretion and good judgment in reviewing the motion to modify." In re Powers, 202 B.R. 618, 622 (B.A.P. 9th Cir. 1996).

Chapter 13 debtors seeking plan modification have the burden of proving that all requirements of § 1322(a) and (b) and § 1325(a) have been met. See 11 U.S.C. §§ 1322(a)-(b), 1325(a), 1329(b)(1); see also In re Powers, 202 B.R. at 622 ("[Section] 1329(b)(1) protects the parties from unwarranted modification motions by ensuring that the proposed modifications

satisfy the same standards as required of the initial plan."); see also In re Barnes, 32 F.3d 405, 407 (9th Cir. 1994); In re Andrews, 49 F.3d 1404, 1408 (9th Cir. 1995).

The court finds that the debtor has sustained this burden of proof. The court will grant the motion and approve the modification.

24. $\frac{19-15353}{MHM-1}$ -A-13 IN RE: JUAN/MABEL LOPEZ

OBJECTION TO CONFIRMATION OF PLAN BY TRUSTEE MICHAEL H. MEYER

1-30-2020 [16]

FLOR DE MARIA TATAJE/ATTY. FOR DBT.

Tentative Ruling

Objection: Trustee's Objection to Confirmation of Plan

Notice: LBR 3015-1(c)(4), 9014-1(f)(2); no written opposition

required

Disposition: Sustained and confirmation denied

Order: Civil minute order

No responding party is required to file written opposition to the objection; opposition may be presented at the hearing. LBR 3015-1(c)(4), 9014-1(f)(2)(C). If opposition is presented at the hearing, the court may rule on the merits or set a briefing schedule. Absent such opposition, the court will adopt this tentative ruling.

Debtors have failed to demonstrate that they are paying all their projected disposable income to their unsecured creditors. 11 U.S.C. §1325(b). Debtor is proposing an 88% plan paying approximately \$62,954.78 to unsecured creditors. Debtors' line 45 of their Official 122C-2 shows a positive disposable income on line 45 of \$7,159.12. Line 45 multiplied by 60 less attorney fees requires \$427,047.20 to be paid to unsecured creditors (\$7,159.12 x 60 = \$429,547.20, less \$2500) or in Debtors case, since they only have \$71,539.53, this would require a 100% plan.

The plan does not comply with L.B.R. 3015-1(a). Debtor's form EDC 3-080 is missing page 3, which has crucial language including all class 1 claims. Furthermore, Debtors failed to adequately describe the collateral for the class 2 claim of Ford Motor Credit making it impossible for the trustee to match the claim to the plan.

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The chapter 13 trustee's objection to confirmation has been presented to the court. Having considered the objection, oppositions, responses and replies, if any, and having heard oral argument presented at the hearing,

IT IS ORDERED that the objection is sustained. The court denies confirmation of the chapter 13 plan.

25. $\frac{19-14954}{\text{MHM}-1}$ -A-13 IN RE: MARIO VASQUEZ AND MARIBEL ORTIZ

MOTION TO DISMISS CASE 1-9-2020 [35]

MICHAEL MEYER/MV
THOMAS GILLIS/ATTY. FOR DBT.

Final Ruling

Motion: Dismiss Case

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Granted
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

CASE DISMISSAL

The debtor has failed to provide the trustee with required or requested documents. See 11 U.S.C. § 521(a)(3)-(4). Debtor has not filed the Official Form 122C-2. Debtor has not provided the requested Domestic Support Obligation Checklist and additional requested documents.

For the reasons stated in the motion, cause exists to dismiss the case. Id. § 1307(c)(1).

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The trustee's motion to dismiss has been presented to the court. Having entered the default of the respondent debtor for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion,

IT IS ORDERED that the motion is granted for unreasonable delay by the debtor that is prejudicial to creditors. The court hereby dismisses this case.

26. $\frac{19-10555}{PLG-1}$ -A-13 IN RE: TARA SYSAKNOI

MOTION TO MODIFY PLAN 1-3-2020 [52]

TARA SYSAKNOI/MV STEVEN ALPERT/ATTY. FOR DBT.

Final Ruling

Motion: Modify Chapter 13 Plan

Notice: LBR 3015-1(d)(2), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: prepared by trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(2), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan modification is governed by 11 U.S.C. §§ 1322, 1323, 1325, 1329 and by Federal Rules of Bankruptcy Procedure 2002(a)(5) and 3015(g) and Local Bankruptcy Rule 3015-1. "[T]he only limits on modification are those set forth in the language of the Code itself, coupled with the bankruptcy judge's discretion and good judgment in reviewing the motion to modify." In re Powers, 202 B.R. 618, 622 (B.A.P. 9th Cir. 1996).

Chapter 13 debtors seeking plan modification have the burden of proving that all requirements of § 1322(a) and (b) and § 1325(a) have been met. See 11 U.S.C. §§ 1322(a)-(b), 1325(a),

1329(b)(1); see also In re Powers, 202 B.R. at 622 ("[Section] 1329(b)(1) protects the parties from unwarranted modification motions by ensuring that the proposed modifications satisfy the same standards as required of the initial plan."); see also In re Barnes, 32 F.3d 405, 407 (9th Cir. 1994); In re Andrews, 49 F.3d 1404, 1408 (9th Cir. 1995).

The court finds that the debtor has sustained this burden of proof. The court will grant the motion and approve the modification.

27. $\frac{19-14859}{\text{SLL}-2}$ -A-13 IN RE: SONIA JAUREGUI

MOTION FOR COMPENSATION FOR STEPHEN L. LABIAK, DEBTORS ATTORNEY(S) 1-16-2020 [25]

STEPHEN LABIAK/ATTY. FOR DBT.

Final Ruling

Application: Allowance of Interim Compensation and Expense

Reimbursement

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Approved
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this application was required not less than 14 days before the hearing on the application. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

COMPENSATION AND EXPENSES

In this Chapter 13 case, Stephen Labiak has applied for an allowance of interim compensation and reimbursement of expenses. The application requests that the court allow compensation in the amount of \$8,030.00 and reimbursement of expenses in the amount of \$93.10.

Section 330(a) of the Bankruptcy Code authorizes "reasonable compensation for actual, necessary services" rendered by a debtor's attorney in a Chapter 13 case and "reimbursement for actual, necessary expenses." 11 U.S.C. § 330(a)(1), (4)(B). Reasonable compensation is determined by considering all relevant factors. See id. § 330(a)(3).

The court finds that the compensation and expenses sought are reasonable, and the court will approve the application on an interim basis. Such amounts shall be perfected, and may be adjusted, by a final application for compensation and expenses, which shall be filed prior to case closure.

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Stephen Labiak's application for allowance of interim compensation and reimbursement of expenses has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the application,

IT IS ORDERED that the application is approved on an interim basis. The court allows interim compensation in the amount of \$8,030.00 and reimbursement of expenses in the amount of \$93.10. The aggregate allowed amount equals \$8,123.10. As of the date of the application, the applicant held a retainer in the amount of \$0.00. The amount of \$8,123.10 shall be allowed as an administrative expense to be paid through the plan, and the remainder of the allowed amounts, if any, shall be paid from the retainer held by the applicant. The applicant is authorized to draw on any retainer held.

IT IS FURTHER ORDERED that the fees and costs are allowed pursuant to 11 U.S.C. § 331 as interim fees and costs, subject to final review and allowance pursuant to 11 U.S.C. § 330. Such allowed amounts shall be perfected, and may be adjusted, by a final application for allowance of compensation and reimbursement of expenses, which shall be filed prior to case closure.

IT IS FURTHER ORDERED that the trustee is authorized to pay the fees allowed by this order from the available funds of the plan in a manner consistent with the terms of the confirmed plan.

28. $\frac{19-15061}{MHM-2}$ -A-13 IN RE: MILDRED MARISCAL

MOTION TO DISMISS CASE 1-10-2020 [22]

MICHAEL MEYER/MV WILLIAM EDWARDS/ATTY. FOR DBT.

Final Ruling

Motion: Dismiss Case

Notice: LBR 9014-1(f)(1); written opposition required

Disposition: Granted
Order: Civil minute order

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

CASE DISMISSAL

The debtor has failed to provide the trustee with required or requested documents. See 11 U.S.C. § 521(a)(3)-(4). Debtor has not provided a Class 1 Checklist with most recent mortgage statement, evidence of payment of Class 1 claims, Domestic Support Obligation Checklist, Authorization to Release Information, or copies of payment advices received within 60 days before filing. The last day to give copies of all evidence of payment was January 17, 2020.

The debtor has failed to provide the trustee with a required tax return (for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed) no later than 7 days before the date first set for the first meeting of creditors. 11 U.S.C. § 521(e)(2)(A)-(B).

The debtor has failed to appear at a § 341 meeting of creditors. See 11 U.S.C. §§ 341, 343.

For the reasons stated in the motion, cause exists to dismiss the case. Id. § 1307(c)(1).

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

The trustee's motion to dismiss has been presented to the court. Having entered the default of the respondent debtor for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the motion,

IT IS ORDERED that the motion is granted for unreasonable delay by the debtor that is prejudicial to creditors. The court hereby dismisses this case.

29. 19-15365-A-13 IN RE: REYNALDO CHAVEZ GARCIA

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES 2-3-2020 [15]

SCOTT LYONS/ATTY. FOR DBT.

Tentative Ruling

If the filing fee has not been paid in full by the time of the hearing, the case may be dismissed without further notice or hearing.

30. $\frac{19-11868}{SAH-1}$ -A-13 IN RE: KEVIN RIPPEON

OBJECTION TO CLAIM OF FORD MOTOR CREDIT COMPANY LLC, CLAIM NUMBER 21 $12-18-2019 \quad [44]$

KEVIN RIPPEON/MV SUSAN HEMB/ATTY. FOR DBT.

Final Ruling

Objection: Objection to Claim

Notice: LBR 3007-1(b)(1); written opposition required

Disposition: Sustained

Order: Prepared by objecting party

Unopposed objections are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c); LBR 9001-1(d), (n) (contested matters include objections). Written opposition to the sustaining of this objection was required not less than 14 days before the hearing on this motion. None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

LEGAL STANDARDS

Ordinarily, in chapter 13 and 12 cases, late-filed claims are to be disallowed if an objection is made to the claim. 11 U.S.C. § 502(b)(9). Some exceptions for tardily filed claims apply in chapter 7 cases. See id. And these exceptions permit the tardily filed claims in chapter 7 but may lower the priority of distribution on such claims unless certain conditions are satisfied. See id. § 726(a)(1)-(3).

Some exceptions also exist under the Federal Rules of Bankruptcy Procedure. See id. § 502(b)(9); Fed. R. Bankr. P. 3002(c). Federal Rule of Bankruptcy Procedure 9006(b)(3) provides that "[t]he court may enlarge the time for taking action under [certain rules] only to the extent and under the conditions stated in those rules." Fed. R. Bankr. P. 9006(b)(3) (emphasis added). Rule 3002(c) is identified in Rule 9006(b)(3) as a rule for which the court cannot enlarge time except to the extent and under the conditions stated in the rule. Id.

In short, the general rule in chapter 13 and 12 cases is that a creditor must file a timely proof of claim to participate in the distribution of the debtor's assets, even if the debt was listed in the debtor's bankruptcy schedules. See In re Barker, 839 F.3d 1189, 1196 (9th Cir. 2016) (holding that bankruptcy court properly rejected creditor's proofs of claim that were filed late in a chapter 13 case even though the debt had been scheduled). A plain reading of the applicable statutes and rules places a burden on each creditor in such cases to file a timely proof of claim. Absent an exception under Rule 3002(c), a claim will not be allowed if this burden is not satisfied. Id. at 1194.

DISCUSSION

Here, the deadline to file a Proof of Claim was July 11, 2019. The respondent's proof of claim was filed after the deadline for filing proofs of claim. None of the grounds for extending time to file a proof of claim under Rule 3002(c) are applicable. Fed. R. Bankr. P. 3002(c)(1)-(6). The exceptions in § 502(b)(9) for tardily filed claims under § 726(a) do not apply. So the claim will be disallowed.

CIVIL MINUTE ORDER

The court shall issue a civil minute order that conforms substantially to the following form:

Findings of fact and conclusions of law are stated in the civil minutes for the hearing.

Kevin Rippeon's objection to claim has been presented to the court. Having entered the default of respondent for failure to appear, timely oppose, or otherwise defend in the matter, and having considered the well-pleaded facts of the objection,

IT IS ORDERED that the objection is sustained. Claim no. 21 will be disallowed.

31. 19-15368-A-13 IN RE: WILFRIDO/ALICIA RAMIREZ

ORDER TO SHOW CAUSE - FAILURE TO PAY FEES $2-3-2020 \quad [14]$

THOMAS GILLIS/ATTY. FOR DBT.

Final Ruling

The installment having been paid, the order to show cause is discharged. The case will remain pending.

32. $\frac{15-10169}{MHM-2}$ -A-13 IN RE: JAMES/LINDA COWAN

MOTION TO DISMISS CASE 1-6-2020 [68]

MICHAEL MEYER/MV ROBERT WILLIAMS/ATTY. FOR DBT.

No Ruling

33. $\frac{18-12769}{TCS-1}$ -A-13 IN RE: ARTHUR/SYLVIA RAMIREZ

MOTION TO MODIFY PLAN 1-6-2020 [41]

ARTHUR RAMIREZ/MV TIMOTHY SPRINGER/ATTY. FOR DBT.

Final Ruling

Motion: Modify Chapter 13 Plan

Notice: LBR 3015-1(d)(2), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: prepared by the trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(2), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-

pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan modification is governed by 11 U.S.C. §§ 1322, 1323, 1325, 1329 and by Federal Rules of Bankruptcy Procedure 2002(a)(5) and 3015(g) and Local Bankruptcy Rule 3015-1. "[T]he only limits on modification are those set forth in the language of the Code itself, coupled with the bankruptcy judge's discretion and good judgment in reviewing the motion to modify." In re Powers, 202 B.R. 618, 622 (B.A.P. 9th Cir. 1996).

Chapter 13 debtors seeking plan modification have the burden of proving that all requirements of § 1322(a) and (b) and § 1325(a) have been met. See 11 U.S.C. §§ 1322(a)-(b), 1325(a), 1329(b)(1); see also In re Powers, 202 B.R. at 622 ("[Section] 1329(b)(1) protects the parties from unwarranted modification motions by ensuring that the proposed modifications satisfy the same standards as required of the initial plan."); see also In re Barnes, 32 F.3d 405, 407 (9th Cir. 1994); In re Andrews, 49 F.3d 1404, 1408 (9th Cir. 1995).

The court finds that the debtor has sustained this burden of proof. The court will grant the motion and approve the modification.

$34. \frac{19-14578}{TAM-1}$ -A-13 IN RE: STEVE/SANDY GONZALES

MOTION TO CONFIRM PLAN 1-9-2020 [44]

STEVE GONZALES/MV THOMAS MOORE/ATTY. FOR DBT.

Final Ruling

Motion: Confirm Chapter 13 Plan

Notice: LBR 3015-1(d)(1), 9014-1(f)(1); written opposition required

Disposition: Granted

Order: prepared by trustee, approved by debtor's counsel

Unopposed motions are subject to the rules of default. Fed. R. Civ. P. 55, incorporated by Fed. R. Bankr. P. 7055, 9014(c). Written opposition to this motion was required not less than 14 days before the hearing on this motion. LBR 3015-1(d)(1), 9014-1(f)(1)(B). None has been filed. The default of the responding party is entered. The court considers the record, accepting well-pleaded facts as true. TeleVideo Sys., Inc. v. Heidenthal, 826 F.2d 915, 917-18 (9th Cir. 1987).

Chapter 13 plan confirmation is governed by 11 U.S.C. §§ 1322, 1325 and by Federal Rule of Bankruptcy Procedure 2002(b) and Local Bankruptcy Rule 3015-1. The debtor has the burden of proving that

the plan complies with all statutory requirements of confirmation. *In re Andrews*, 49 F.3d 1404, 1407-08 (9th Cir. 1995); *In re Barnes*, 32 F.3d 405, 407-08 (9th Cir. 1994). The court finds that the debtor has sustained that burden, and the court will approve confirmation of the plan.

DOCKET CONTROL NUMBERS

The docket control number given for this matter violates the court's Local Rules, LBR 9014-1(c), regarding proper use of docket control numbers. When using a docket control number, a party must use both letters (usually initials of the attorney for the movant) and a number. The numerical portion of the docket control number must be "the number that is one number higher than the number of motions previously filed by said attorney" in that particular case. LBR 9014-1(c)(3). Thus, a party may not use the same docket control number on separate matters filed in the same case.

35. $\frac{19-13984}{EPE-1}$ -A-13 IN RE: CURTIS ALLEN AND CHARLOTTE JACKSON

MOTION TO CONFIRM PLAN 1-9-2020 [33]

CURTIS ALLEN/MV ERIC ESCAMILLA/ATTY. FOR DBT.

No Ruling

36. $\frac{18-14586}{WJH-2}$ -A-13 IN RE: JAMES/LAURA JORGENSEN

MOTION FOR RELIEF FROM AUTOMATIC STAY 1-21-2020 [$\frac{172}{2}$]

DONALD ALUISI/MV NICHOLAS ANIOTZBEHERE/ATTY. FOR DBT. KURT VOTE/ATTY. FOR MV.

No Ruling

37. $\frac{14-14894}{\text{MHM}-1}$ -A-13 IN RE: RYAN/JEANA MENKE

MOTION TO DISMISS CASE 1-8-2020 [30]

MICHAEL MEYER/MV
TIMOTHY SPRINGER/ATTY. FOR DBT.

No Ruling